

BOD MEMBERS BIO

LORENZO RONCARI

Mr. Roncari worked and lived in 18 countries of the world through Africa, Asia, Europe, Oceania, North and South America committed to the international banking. For ten years in Albania Mr. Roncari contributed to the development of the banking system after the disastrous communist parentheses. While in Albania, Mr. Roncari served as Honorary Consul of Uruguay.

Mr. Roncari's long career in international banking and investments shall be very useful to the American Bank of Investment.

REZZO SCHLAUCH

Rezzo Schlauch is a distinguished politician well-known in Germany and abroad. Mr. Schlauch serves in the supervisory and advisory board of several international companies and agencies, i.e. INSPAT (Investment Support and Promotion Agency of Turkey), Deloitte & Touche GmbH, Cortent Kommunikation AG, MWI AG, KWA Contracting AG, DMK Deutsches Milchkontor GmbH, Concilius AG, Manda Panda Trade & Consult GmbH etc.

Mr. Schlauch attended Heidelberg University during the student movement of 1968 and was admitted to practice law since 1975. A member of the Green Party since 1980, Mr. Schlauch was elected in the Lower House of the German Parliament. At the beginning of the first red/green coalition in the fall of 1998, he was the Chairman of the Green fraction until 2002. In the second legislation until October 2005, he was parliamentary state secretary. As of December 2005, he has cooperated and is currently a partner at the Munich based international law firm Mayer & Kambli.

MARC CRAWFORD

Mark Crawford is an American citizen, born in California, raised and based in Ohio. Crawford has an undergraduate degree from Miami University (Ohio) and a Masters from University College London in the UK.

Crawford has spent two decades in entrepreneurship and management. He has been involved with founding numerous companies, including three emerging market banks, an international



brokerage firm and several non-bank financial institutions. Crawford has been the Administrator of the Albanian-American Enterprise Fund, which was authorized by the US Congressional SEED Act established under President George H. W. Bush, and later incorporated under President Clinton. Crawford is a former partner with BDO audit & advisory. He is currently on the Advisory Board of a Canadian publicly-listed natural resources company. Crawford has also taught at the University level on two continents.

Crawford has voluntarily worked with US Treasury Department staff on a capital markets study in Kosovo and currently volunteers to work alongside the United States Embassy in Albania as the Pro-Bono President of the Board of the American Chamber of Commerce. In addition, Crawford is the volunteer Chairman of an international affiliate of Campus Crusade for Christ. Crawford is currently the Global Vice President for Legislative Affairs for Republicans Overseas.

Mark Crawford is a native English speaker, fluent in Albanian, and speaks basic Serbian/Montenegrin and Greek.

ANDI BALLTA

Mr. Ballta has a long experience in the banking sector in the USA and Europe. Mr. Ballta was responsible for investment opportunities in Albania, Bosnia, Croatia, Macedonia, Greece, Kosovo, and Montenegro. During this time he led the acquisitions of and managed a regional portfolio of prime shorefront land for development in Greece and the Western Balkans. In July 2014, his primary-focus shifted to the management and growth of NCH's regional debt purchase, collection, and financing company, Tranzit. Prior to joining NCH, Mr. Ballta worked for seven years with Israel Discount Bank in New York and Miami as Senior Vice President-Head of Sponsored and Syndicated Financing. In this role, he managed a buy side team for high-yield loans, sourcing business, structuring, evaluating credit and trading in both the primary and secondary market. During the mid-1990s in Albania, Mr. Ballta assisted small and medium-sized enterprises in the privatization process and in facilitating direct investment in the country. Mr. Ballta received his B.S. in Business Administration from the State University of Tirana and a MBA from St. Thomas University in Miami, Florida.

ARMAND MUHARREMI

Mr. Muharremi, current CFO of the Bank has an extensive experience in the banking sector, tax and audit.

After graduating from the University of Tirana, School of Business Administration in 1998, Mr. Muharremi started his career with the KPMG Albania as a junior auditor shortly to be promoted to Audit Supervisor. Mr. Muharremi continued his career in Audit when he joined Societe Generale in 2004 to serve as Internal Audit Manager, and later on also as Finance Division Manager. Mr. Muharremi continued his career in Audit and Finance Industry with Ernst & Jung (2009 – 2011) and with Credit Agricole since 2011 as the CFO of the Bank. Mr. Muharremi is a capable and current CFO who knows the Bank very well. His long experience in the Banking system in Albania is a great advantage for the Bank.