

EUROPEAN BANKING & FINANCIAL SERVICES TRAINING ASSOCIATION Asbl

This is to certify that

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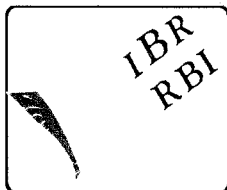
Born in MDA Chisinau on: 03/11/1982

has been awarded

The European Foundation Certificate in Banking



Certificate No. 12603/2011



Executive President
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Bucharest, 27th September 2011