

CURRICULUM VITAE

1. **Family name:** MALAJ
2. **First names:** LIMOS
3. **Date of birth:** AUGUST 13, 1948
4. **Nationality:** ALBANIAN
5. **Civil status:** MARRIED
6. **Education:** UNIVERSITY

Institution [Date from - Date to]	Degree(s) or Diploma(s) obtained:
Tirana University, Economic Faculty 1967 - 1971	DIPLOMA
Ministry of Education and Science, 1982 - 1986	Doctor (PhD) in Science of Accounting
Fondation de la Banque Nationale Suisse, 22 August – 14 October 1988	Certificate – Course for central bank managers
IMF, 22 July – 27 September 1991	Financial analyzing and programming techniques
Commission des Communautes Europeennes, Joint Vienna Institute, Austria 9 November – 18 December, 1992	Building the European Communities
Bank of France, September 1995	Loan Portfolio Management
Deutsche Bundesbank June 2000	Banking supervision, banking regulation and anti money laundering

7. **Language skills:** Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
Albanian	1	1	1
English	2	2	2
French	2	3	3

8. **Membership of professional bodies:**
-IEKA (Professional Auditors Association, Tirana, Albania)
9. **Other skills:** (e.g. Computer literacy, etc.): Microsoft packages (word, excel)

10. **Present position:** Certified Public Auditor

11. **Years within the firm:** 4 years

12. **Key qualifications:**

- Doctor (Ph.D.) in accounting – 1986

- C P A since 2000

13. **Specific experience in the region:**

Country	Date from - Date to
Albania, Turkey, Greece, Bulgaria, Romania	October 1992 – June 1994. Member of the Working Group for the establishment of “The Black Sea Trade and Development Bank”, Regional Bank, with its headquarters located in Thessaloniki of Greece.
Albania	August 1997 - January 1998: Member of the Working Group for the establishment of “The Bank of Commerce & Development”, Local Bank, Sponsor Veve Group, Albanian Company.
Albania	January – May 2001: In cooperation with MAXWELL STAMP, English Company for the project “Albanian Saving Bank privatisation Advisor” (member of the e team for preparing of “Finance due diligence for the Saving Bank of Albania”).
Albania	Bank audit as follows: - “National Commercial Bank”, Tirana. (2001) - “National Bank of Greece”, Tirana Branch. (2001) - “Arab Albanian Islamic Bank”, Tirana. (2001) - “Albanian Partner of Micro credit” (PSHM), funds of USID. (2001,2002,2003) - “Bank Assets Resolution Trust” (2002) KPMG audit above mentioned banks according International Accountant Standards (IAS) and we according Statutory (Local) Accountant Standards.
Kosovo	October 2002: In co-operation with “POHL Consulting and association” (German firm) I have been involved as a member of the audit team in KOSOVO for auditing of ABU. ABU has been established as the implementation unit for the administration of the following European Agency for Reconstruction (EAR) programs: (i) the Agricultural Processing and Marketing Program (APMP), (ii) the Industrial Development Program (IDP), (iii) a Counterpart Funds Credit Facility (CPF). Beneficiaries: The European Agency for Reconstruction (EAR) and the United Interim Administration in Kosovo (UNMIK).
Kosovo	May 2003: In co-operation with “Gallo ECF” (Italian firm) I have been involved as a member of the audit team in KOSOVO for auditing of IDP and ADP managed by EAR. Beneficiaries: The

	European Agency for Reconstruction (EAR) and the United Interim Administration in Kosovo (UNMIK)
Kosovo	September 2003: In co-operation with "PE International" (United Kingdom firm) I have been involved as a member of the audit team in KOSOVO for auditing of "Interim Credit Unit" (ICU), a joint project of the European Agency for Reconstruction (EAR) and the World Bank- International Development Administration (IDA). The objective of this project is to rapidly inject much needed financial resources into Kosovo's private sector to re-start production, create employment, and ultimately contribute to poverty alleviation
Kosovo	February 2004: In co-operation with "Gallo ECF" (Italian firm) I have been involved as a member of the audit team in KOSOVO for auditing of ABU managed by EAR. Beneficiaries: The European Agency for Reconstruction (EAR) and the United Interim Administration in Kosovo (UNMIK)
Kosovo	May – 8 June 2004: In co-operation with "Agriconsulting Europe SA " (Belgium firm) I have been involved as a member of the audit team in KOSOVO for auditing of Irrigation Rehabilitation Project (KIRP) managed by EAR. Beneficiaries: The European Agency for Reconstruction (EAR) and the United Interim Administration in Kosovo (UNMIK)
Kosovo	September –15 October 2004: In co-operation with "Agriconsulting Europe SA " (Belgium firm) I have been involved as a member of the audit team in KOSOVO for auditing of Kosovo Judicial Institute Project (KJIP) managed by OSCE –Mission in Kosovo. Beneficiaries: The European Agency for Reconstruction (EAR) and the United Interim Administration in Kosovo (UNMIK)
Albania	November 2004 – to date: "Member of Supervisory Board" of Bank of Albania (Central Bank). Monetary policy making decisions, banking supervision authority, Central Bank reserve management, etc.
Kosovo	April - May06: In co-operation with "Gallo ECF" (Italian firm) I have been involved as a member of the audit team in KOSOVO for auditing of ABU managed by EAR. Beneficiaries: The European Agency for Reconstruction (EAR) and the United Interim Administration in Kosovo (UNMIK)
Albania	May-June 2008: PBM has audited the project "PLANCOAST- Spatial Planning in Coastal Zones" financed by European Commission and managed by Environment Centre for Administration and Technology. Beneficiaries: Environment Centre for Administration and Technology
Albania	August 2008: PBM has audited the project "Immigrant's Entrepreneurship for Socio-Economic Cohesion and Improvements of the Living" financed by European

	Commission and managed by Ministry of Labour, Social Affairs and Equal Opportunities. Beneficiaries: Ministry of Labour, Social Affairs and Equal Opportunities
Albania	March-June 2009: PBM has audited the project ““Tirana School Rehabilitation Project” for year 2007/2008” financed by Council of Europe Development Bank (CEB) and managed by Municipality of Tirana. Beneficiaries: Municipality of Tirana.

14. Professional experience

Date from - Date to	Location	Company	Position	Description
Dec. 2010 to date	Albania	BDO Albania	Managing Partner	Accounting, auditing & financial consulting services.
Jan. 2006 to date	Albania	PBM Sh.p.k.	Executive Director	Accounting, auditing & financial consulting services.
Dec. 2004 to Dec. 2011	Albania	Bank of Albania (Central Bank)	Board Member	Decision making in monetary policy, banking supervision and management.
Dec. 2004- Dec. 2005	Albania	Bank of Albania (Central Bank)	Second Deputy Governor	Charged to monitor “Banking supervision Department”, “Treasury Department”, etc.
Jan. 2001 Nov. 2004	Albania	PBM Sh.p.k.	Managing Partner	Accounting, auditing & financial consulting services.
June 1998- Sept. 2000	Albania	Ministry of Finance	Chief of Financial Institutions Supervision Department	In charge of preparing the regulatory framework and supervising financial institutions that do not fall under the responsibility of central bank
Jan. –May 1998	Albania	VEVE Group	Executive Director	In charge of managing financial operations
Jan. 1992 Dec. 1997	Albania	Central Bank of Albania	Head of Legal Department Head of Bank Supervision Department Advisor to the Governor of the Bank	In charge of managing the relevant departments and proposing policies to decision makers

Jan. 1985 Dec. 1991	Albania	State Bank of Albania	Deputy General Manager of the Bank Head of the International Relations Department	In charge of managing the relevant departments
Jan. 1978 Dec. 1984	Albania	Ministry of Finance	Head of Accounting Department Head of funds Management Department	In charge of managing the relevant departments
Jan. 1974 Dec. 1977	Albania	Ministry of Finance	Economist	In charge of public investments
Jan. 1972 Dec. 1973	Albania	Agricultural Bank of Albania	Economist	In charge of lending.

15. Other relevant information (eg, Publications)

1. General Chart of Account (co-author) published by the Ministry of Finance, 1979, 155 pages, in Albanian.
2. Accounting in Industrial Enterprises (coauthor) textbook for students of the Faculty of Economy, published by Tirana University, 1981, 355 pages, in Albanian.
3. Strengthening of the Role of the Bank in Economy, article published in "Economic Problems" Journal, No. 2, 1986, 12 pages, in Albanian.
4. Administration and Rational Use of Capital Funds, article published in Economic Problems Journal, No. 1, 1987, 11 pages, in Albanian.
5. Real Possibilities for Financial and Banking Cooperation between Italy and Albania, published in the Special Bulletin for the cooperation between Italy and Albania, Institute of Documentation Research on European Community Europe and East Europe, Trieste, Italy, 1991, 7 p
6. From 1992 to 2005 are prepared 1350 pages in form of ordered researches and feasibility studies or lectures