



Bank of America

Foreign Exchange Trading
Los Angeles

September 23, 1997

Mr. Salah Al-Fulaij
National Bank Kuwait

Mr. Al-Fulaji,

Hello good friends! Just a quick word to express my extreme pleasure of service that Ramki has provided me. He has had tremendous trading ideas that have been very profitable for Bank of America and myself. Ramki has been extremely responsive and impressive in providing his thoughts on the market. I cannot thank him and the National Bank of Kuwait enough for all your help.

Ken Kristensen
Vice President

The following comments came when I stopped writing in Reuters because I moved to NY to work with Andy Krieger, the ace trader from Solomon Brothers and Bankers Trust

Date: 5/6/99 8:55 AM
Sender: "Geipel Gustav Hermann" <Gustav.H.Geipel@commerzbank.com >
To: Ramki Ramakrishnan
Priority: Normal
Subject: Re: Adios

Hi !

This is Gustav Geipel here from Commerzbank, Luxemburg.
I have been an anonymous, faithful reader of your Reuters pages since many years and enjoyed not only the views, but also the style of writing.

Thanks a lot for all the commentaries (should have kept a printout and made a book out of it ...?!).

Perhabs there will be the chance to read from you from some other place, but definitely want to wish you all the best for the future.

Regards

Gustav

Date: 5/6/99 9:26 AM
Sender: "Aurel L?thi" <luethiaurel@ihag-handelsbank.ch> ("Aurel Lnthi"
<luethiaurel@ihag-handelsbank.ch>)
To: Ramki Ramakrishnan
Priority: Normal
Subject: "ADIOS"

Dear Ramki

Since many years i'm a reader of your helpfull and interesting forex analysis. it's hard to belive that the fx markets have to live without you. Are you quitting the market forever or will the community of ramki-fans see you somewhere else on this planet?

Anyhow - I wish u all the best and many good years ahead !

Sincerely,

Date: 5/10/99 2:04 AM
Sender: "Robinson Andy" <ROBINAC@rbos.co.uk>
To: Ramki Ramakrishnan
Priority: Normal
Subject: Elliott Wave

Sad to hear that NBKG will be shortly disappearing.

As a recent convert to the disciplines of Elliott Wave, I have found your commentary and insight into this analysis method very enlighteningand profitable !

Should your commentary reappear elsewhere please let me know.

Again, many thanks for your contributions.

Regards

Andy Robinson
Senior Dealer, Foreign Exchange

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Date: 5/5/99 10:22 AM

Sender: "Sala cambi (Banca del Gottardo)" <salacambi@gottardo.ch>

To: Ramki Ramakrishnan

Priority: Normal

Subject: Please dont say adieu, good by is enough!!

Ciao Ramki,

my name is Flavio Maspoli, I'm working here at Gottardo Lugano since a couple of years after a 10 years period at UBS LTD (Lugano, Zurich, London). I consider myself a reader of your daily commentary and I'm

following your suggestions since three-four years.

When I was at UBS Lugano, Ottavio told me to have a look to your comment

and since than I just hope every day you are not going to be on holiday....

Well I dont want you to think I'm living on your shoulders, as a property

trader I'm taking position on every currencies, but yes for sure your daily

analysis help me a lot to pick up points and make me carefull on my

positioning.

Stupidly I never took care of the day you would leave this job (for the

time beeing we dont know if you will leave for good or....), so I decided

to send you this message asking you if there is any possibility to know how

you pick up chart levels, where your comments and analysis are born, if you

keep conferences etc..

I'll be pleased to get an answer, and happy one day to meet you somewhere

during a meeting or conference.

I hope that this message dont appear unpolite and that I used too much

truthfulness as I never wrote you before, but please accept my thanks for

all the help you gave me in the past and you will give me in the future.

Thank you very much!!!

Ciao and good luck!!!!

Flavio

P.S. Ottavio told me to send u regards!!