



QUESTIONS TO AN EUROFIMA EMPLOYEE

Q1 WHEN HAVE YOU JOINED EUROFIMA, AND COULD YOU INTRODUCE YOURSELF?

I am Kristina Micic. Since 2021, I have been EUROFIMA's dedicated Portfolio Manager overseeing fixed-income equity-funded assets. What is more, my responsibilities also include being a Lead Sustainability Integration - a challenging but definitely exciting endeavor.

Q2 WOULD YOU PLEASE SHARE WITH US YOUR MAIN DAILY TASKS AND CURRENT PROJECTS?

Being a portfolio manager encompasses several duties with, in the case of my portfolio, one particular goal - securing a long-term gain while safeguarding the precious capital entrusted to me. To do that, I have to keep track of the liquidity and adjust to everchanging FX, not to mention all the fun of interest and credit risk management. The strategic vision carves the path for portfolio strategy formulation, asset allocation, trade execution, and, of course, as a cherry on the top - post-trade analyses.

As for various projects, there are a number of those on the run, but I will mention only one which is complex and multi-stage, i.e., the development of a new ESG risk mapping approach. As we have an extended list of active investees, some of whom are less transparent around their sustainability standing, we tend to use various techniques to understand how much ESG risk we bear with our exposures. Having the right tools and being able to do reliable estimations is key. That's what this project tries to achieve with the help of the internal staff, external market players, and the investees themselves.

Q3 WHAT HAS ATTRACTED YOU TO JOIN EUROFIMA, AND HOW HAS YOUR EXPERIENCE LIVED UP TO YOUR EXPECTATIONS?

Before I joined EUROFIMA, all I knew about it was that it was a well-known niche institution focusing on train financing. I clearly remember that EUROFIMA had just started its "Invest in Sustainable Mobility" campaign when I started looking into it as my potential employer. It was a powerful initiative driven by a smart, talented, and professional team. Once in an interview process, I knew I would love to be part of that team, learn new things from and with them, and be part of a responsible and sustainable institution. Has EUROFIMA lived up to my expectations? It did even more than that! In 2024, I still feel as excited about coming to the office and working with my colleagues as I felt when I joined. I believe that tells a lot about EUROFIMA.

Q4 WHAT DO YOU ENJOY MOST ABOUT WORKING FOR EUROFIMA?

Do you know many institutions with almost seventy years of history that operate more like start-ups? I bet you do not. However, EUROFIMA is precisely like that. It has always maintained a small number of employees throughout the years to stay agile. That, in turn, required that everyone working here be a top professional, ready and eager to put on multiple hats and continuously develop themselves. On top of things, EUROFIMA management has always had an open ear towards internal staff, which also helps to secure quicker and better solutions to work challenges.

It is difficult to explain the daily life of an institution like EUROFIMA in only a couple of sentences; however, one should know that EUROFIMA does live up to its slogan, "We D-A-R-E to keep the train rolling," and that is impressive!