



QUESTIONS TO AN EUROFIMA EMPLOYEE

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

My name is Luca Nardi. I have just realized that this year I'll have been working for Eurofima for 9 years! I grew up in a charming town in central Italy, where I completed my studies (MS in mechanical engineering and then a MBA) and took my first professional steps, before moving to Switzerland in 2009; I have enjoyed so much living here, that I have recently become a Swiss citizen! I live in the great Zürich area and spend my free time hiking, cycling, swimming, skiing, going to the movies and reading.

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

As Rolling Stock Manager, I have full responsibility for the rolling stock we take as collateral, in terms of policy, process, selection, financial evaluation, auditing and reporting. Besides, I am responsible for a significant part of our green bonds reporting to the investors, for some sustainability-related metrics and reports, and I support the Middle Office in the daily activities. Currently, I am involved in the improvement of our asset's market value evaluation model, together with a consulting company and our IT provider.

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

As an experienced executive who had spent most of his career in Services within industrial companies, mainly in Commercial Operations and Business Development, I never imagined joining a financial services organization like EUROFIMA; yes, I had been working 9 years in the rail industry, but...what had my resume to do with it? Then.. I love trying new things, but a company that works as a bank felt like too much change! However, from the early stages of the recruitment process, I was impressed by the company, its people, and its goals. Ultimately, EUROFIMA's reputation and exciting new direction convinced me to take the leap.

Over the years, I've been fortunate to witness and contribute to the company's transformation in preparation for the major changes due to market liberalization. I've tackled new challenges, improved processes, and felt part of meaningful change: mission accomplished!

Q4 WHAT DO YOU ENJOY MOST ABOUT WORKING FOR EUROFIMA?

There are three aspects that I really like about EUROFIMA:

- 1. Even though the company sets ambitious targets and meets them, continuously improves processes and implements everything in a very professionally way, the atmosphere is very relaxed*
- 2. The cooperation across the company is excellent.*
- 3. EUROFIMA gives a great deal of value to the balance between work and personal life.*