



QUESTIONS TO AN EUROFIMA EMPLOYEE

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

My name is Nofal Shehzad and I am Capital Markets Officer at EUROFIMA. I joined EUROFIMA in May 2023 and before that, I worked in banking in London and Paris, including on desks where EUROFIMA's Capital Markets team was among our clients.

I first got to know EUROFIMA through those interactions and later had the pleasure of hosting the team in person at a conference — that's where my current journey with EUROFIMA began.

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

I work in the Capital Markets team, which manages EUROFIMA's lending and loan pricing, as well as our bond issuance and hedging activities.

Our role spans both sides of the balance sheet — connecting investors with railway borrowers — while also engaging regularly in investor and borrower marketing.

An increasingly important part of my role also includes a deep focus on ESG subjects, spanning from green bonds, to ESG ratings, and loan screening.

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

The role of Capital Markets Officer at EUROFIMA immediately stood out to me as both fascinating and meaningful — a perfect environment to learn, contribute, and grow.

My experience has far exceeded expectations. The breadth of responsibilities per person is truly remarkable, and the sense of purpose is even greater. The most rewarding part is knowing that our work as a non-profit helps deliver equitable, sustainable, and socially beneficial public rail transport across our member states.

Q4 WHAT DO YOU ENJOY MOST ABOUT WORKING FOR EUROFIMA?

What I enjoy most is seeing a transaction come full circle — from concept to execution — and then witnessing the tangible impact of our financing.

Some memorable moments include the issuance of our EUR 500 million 2035 Green Bond, whose proceeds supported several railway lending transactions, and the publication of our updated Green Bond Framework in 2025. Both milestones reflected not just technical achievement, but also EUROFIMA's commitment to sustainable mobility and long-term impact.