

I, the undersigned, MANUELA GERANIO, Member of EMMI Euribor Oversight Committee, declare that:

- I am appointed on a personal basis, and I am not subject to instructions from UNIVERSITY OF BERGAMO, the company/organisation with which I am affiliated.
- I will not be instructed by any company/organisation with respect to my function as a member of the Committee.
- I have the following interests to declare for the preceding 18 months and the next 6 months:
 - Employee of or otherwise directly or indirectly affiliated with the following bank or panel bank BOARD MEMBER (INDEPENDENT) AT BANCA DI BIST
 - Submitter of the Euribor index
 - Business or personal relationship to a stakeholder that has an interest in EMMI activities
 - Other (please describe)
 - None
- I have loans, capital shareholding, warranties, or any other financial interest referenced to Euribor or to similar benchmarks:
 - Yes
 - No
- I have no other relevant interest to declare.
- I have read, understood and agree to comply with EMMI's Conflicts of Interest Policy, EMMI's Conflicts of Interest Procedure and EMMI's Confidentiality Policy.
- I hereby commit to step out of the discussion of and the vote on a relevant agenda item at each meeting when there is a risk of a conflict between my own interests, or between the interests of those organisations or persons I am affiliated with, and EMMI's mission.
- I declare that the disclosed information is correct and that I have no interests other than the ones disclosed above. I undertake to immediately inform EMMI of any change in my interests and/or in my position, affiliation, etc.
- I am aware that, by making a fraudulent declaration: (i) I am exposing myself to legal actions/consequences and (ii) such a fraudulent declaration can be used in legal proceedings.

Name and position: MANUELA GERANIO, FULL PROFESSOR OF FINANCE, BERGAMO UNIVERSITY

Date: 13/2/2025

Signature: *Manuela Geranio*

Enclosures: EMMI Conflicts of Interest Policy;
EMMI Conflicts of Interest Procedure;
EMMI Confidentiality Policy.