

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

- I am appointed on a personal basis, and I am not subject to instructions from UNIVERSITÀ DI BERGAMO, the company/organisation with which I am affiliated.
- I will not be instructed by the company/organisation with which I am affiliated 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 _____
 - 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 relevant agenda item of each meeting when there is a risk of conflict between my own interests, or of those I am affiliated with, and EMMI's interest.
- 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: 10/2/2024

Signature: Manuela Geranio

Enclosures: D0223A-2021_EMMI Conflicts of Interest Policy
D0224A-2021_EMMI Conflicts of Interest Procedure
D0374C-2014-EMMI Confidentiality Policy