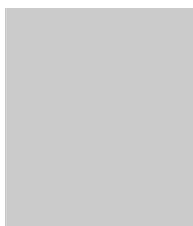


PERSONAL INFORMATION

Emilio Di Brizzi



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Sex Male | Date of birth 06/06/1968 | Nationality Italian

POSITION

Italian lawyer qualified as expert in banking and financial market law.

WORK EXPERIENCE

January 2005 – Present

Private practice, as sole partner lawyer, based in Rome; expert in banking and financial market law (duly authorized to use such qualification under the deliberation of the Council of Bar Association of Rome dated December 19, 2013).

He mainly provides advice in banking and finance issues, corporate law as well as litigation; he assists banks, financial institutions and private companies based in Italy and abroad. In addition to his law practice, he is much in demand to speak at professional seminars and some of its draftsmans and researchs have been published (please see the annexed list of relevant publications for further details).

Sept. 2000 – Dec. 2004

Senior associate lawyer, joined in the banking and structured finance department of the law firm *Bonelli Erede Pappalardo*, working in Milan office and Rome office.

He acquired a wide range of expertise in corporate and banking regulatory issues as well as in transactions with complex financing structures, both domestic and cross border. In these years he was involved mainly in structuring, negotiating and documenting some finance transactions, such as mortgaged loans, acquisition and project financing, securitisations and securities transactions as well as in advising on banking regulatory matters.

Dec. 1995 – Aug. 2000

Member at the legal department of *Banca di Roma* (now *Unicredit*), at its head office in Rome, as *in-house* lawyer.

He advised the operating units of the bank in many banking deals, maturing a significant experience in financing transactions, acquisition financing, banking and securities' regulation, project financing, securitisations, debt restructurings, mortgaged loans, money-laundering legislation, enforcement of regulations issued by the relevant regulatory supervisory Authorities.

Oct. 1992 – Jan. 1994

Lieutenant of *Guardia di Finanza*, posted to the Department of Legislation, operating in the head quarters in Rome.

He provided legal advice in the issues concerning the attributions of the military corps.

EDUCATION AND TRAINING

- Oct.. 1987 – Mar. 1992 Graduated in jurisprudence, from the *L.U.I.S.S. University* of Rome with the highest marks, *magna cum laude*, discussing a degree thesis in Comparative Banking Law.

- Oct.. 1982 – Jul. 1987 High school diploma from the Liceo Scientifico “*Carlo Pisacane*” in Padula (Salerno)-Italy with the highest marks, 60/60

- Feb. 1994 – Nov. 1995 He was awarded a scholarship by *Banca di Roma* (now *Unicredit*) and attended the course for theoretical and practical improvement in banking issues in Rome; he completed his apprenticeship as lawyer.

- Mar. 1992 – Sept. 1992 He spent a training period (*Stage*) at legal department of *Banca Commerciale Italiana* (now *Banca Intesa San Paolo*) Legal department - Foreign Affairs, in Milan - Italy. For information regarding *Intesa San paolo bank*;

- Italian Law;
- theoretical and practical improvement in banking issues
- litigation practice under the Italian Law

Mother tongue(s) Italian

Other language(s)

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	Enter level	Enter level	Enter level	Enter level	Enter level
	C1	C1	C1	C1	C2

Levels: A1/2: Basic user - B1/2: Independent user - C1/2 Proficient user
Common European Framework of Reference for Languages

- Communication skills ▪ Good communication skills gained through the experience in Courts as lawyer as well as speaker at a wide number of professional seminars (please see the annexed list of seminars in which he was requested in his capacity as speaker);

- Organisational / managerial skills ▪ Capacity to organize and manage complex organisational structures or working groups acquired working in large financial institutions as well as international law firms; “problem solving approach” acquired trough the experience of sole partner of an independent law firm.

- Job-related skills ▪ Good knowledge of the European and Italian regulation concerning financial instruments; professional attitude to evaluate complex financial structures, especially with regards to the use of loans, guarantees, securitization transactions.

- Computer skills ▪ Good command of office suite such as Microsoft Office™ tools.

- Driving licence ▪ B

PERSONAL SKILLS

ADDITIONAL INFORMATION

Publications *“La disciplina dei rapporti bancari – normativa, giurisprudenza e prassi” a cura di Fabio Fiorucci – CEDAM, 2012 – capitolo quattordicesimo (Il Credito Agrario e Peschereccio) – capitolo sedicesimo (Il Credito su pegno)*; he wrote the chapter fourteen (concerning the discipline of agricultural and fishing credit under the Italian Banking Law) and the chapter sixteen (concerning the pledge loans) of a book related to the discipline of banking contracts (for further details see the annexed list of relevant publications).

Volume XI: Grecia, Bancaria Editrice, 1998; he wrote the volume dedicated to Greece inside of a series concerning the European banking legislation; the research was appointed by CERADI (Centro di ricerca per il diritto d'impresa, at Luiss University) and ABI (the Italian Banking Association); (for further details see the annexed list of relevant publications).

Seminars Since 1999 he matured experience as speaker in many professional seminars regarding, in particular, banking and finance issues as well as corporate law matters (for further details, please see the annexed list of seminars in the Italian language).

ANNEXES

- List of relevant publications (cover and index), in the Italian language– Annex 1;
- list of seminars in which he intervened as speaker, in the Italian language – Annex 2.