



Milan, the 14<sup>th</sup> of September 2016

To whom it ever might concern,

I am writing this reference letter at the request of Mr. Leonardo Banfi.

I first met Leonardo during the fall semester of academic year 2014/2015. He attended my course at Bocconi University (Financial markets and institutions).

Leonardo actively participated in classroom activities, showing above average analytical skills and a keen interest in the subject, which were confirmed by the grade he deserved at the final exam (29 out of 30).

As Leonardo's Bachelor thesis advisor, I also had the chance to learn about him during the period he was under my guide.

He worked passionately and carefully on the subject he chose and produced an excellent output that will make a good starting point for his future Master thesis should he be willing to carry forward the same subject. He is a fast learner and a committed worker. I would be happy to supervise his work again.

Considering also his remarkable GPA, I can affirm that he is a gifted student on top of being an affable and mannerly person. I am sure that he will do his best at any undertaking he will have to deal with.

Should you ever need any additional information, please feel free to contact me by email at the following address:

[lucia.spotorno@unibocconi.it](mailto:lucia.spotorno@unibocconi.it)

Yours faithfully,

Lucia Spotorno

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