

Banco Santander, S.A. Filiale Frankfurt · Omniturm, Große Gallusstraße 18 · 60312 Frankfurt a. M.

Silja Calac

Banco Santander S.A., Frankfurt Branch
Private Debt Mobilization
Omniturm, Große Gallusstraße 18
60312 Frankfurt am Main, Germany

mobile: +49 151 6734 1306
silja.calac@gruposantander.com

To whom it may concern

I am writing to wholeheartedly recommend Gregor Mihelac, who was absolving a training experience from 10.3.2023 to 31.8.2023 in my team in Banco Santander S.A. in Frankfurt.

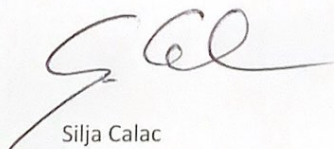
Gregor was undoubtedly one of the most outstanding trainees I have encountered throughout my career. I must say I was quite impressed with his intellectual curiosity, his quick understanding and problem-solving skills, his great dedication and that he always went a step ahead of what was asked from him. When asking him to execute a task, Gregor would not only complete the assignment within good time, but he would also try to put a solution in place so that the task could be done more efficiently in the future.

Gregor is a good listener and was appreciated by his colleagues and by our clients. His ability to collaborate with people from different backgrounds is completed by his good language skills in English and German (he also speaks fluently Serbian and Croatian).

Further, Gregor just received the Emerging Leader Award of the International Trade and Forfeiting Association, which is a great distinction in the Transaction Banking market.

Should you need any further assistance or any more information, please do not hesitate to reach out to me. Thank you for your consideration.

Best regards,



Silja Calac