

Supporting our Corporate Clients' Internationalization Strategies and Ambitions

FOCUS on CENTRAL & EASTERN EUROPE

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Italy
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Agenda

- 1 UniCredit, a real pan-European Commercial Bank
- 2 Corporate & Individual Solutions across all Group geographies
- 3 Internationalization– Products' offering & EU Funds
- 4 Our Coverage





UniCredit, a pan-European Commercial Bank



UniCredit: A simple successful pan-European Commercial Bank

**Commercial Banks
with leader positions¹
in 11 out of 13 countries²**

**Third-largest Corporate Lender in
Europe³**

International Network and access
to 3,200 correspondent banking
relationships

**15 million customers,
thereof 1 million
corporate and public
sector clients**

**The Leader in the EUR
Bond market⁴ and the
European Trade Finance
Power House⁵**



**Providing
best-in-class
solutions for Group
clients in all
geographies**

¹Data as of 3Q21 where available (otherwise the latest disclosed) ranking between #1 and #5 in terms of total assets according to local accounting standards. Austria as of FY20, where available, according to last available separate financial statement data; ²Austria, Bosnia, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Italy, Serbia, Slovakia, Slovenia; ³Data as of 3Q21 for Peers, UC as of 4Q21, based on available public data; peers include: BNP, Deutsche Bank, Santander, HSBC, ISP, SocGen. FX exchange rate at 30 September 2021 for 3Q21 data; ⁴#3 All EMEA Bonds in EUR by no. of deals as of 4 January 2022 (period: 1 Jan – 31 Dec 2022) and #1 (cumulative 1 Jan 2013 – 31 Dec 2021), source: Dealogic; ⁵Euromoney Trade Finance Survey: <https://www.euromoney.com/research-and-awards/surveys-and-awards/trade-finance-survey>



Delivering a unique pan-European network

Leading in EMEA¹



Italy: #1 in “Combined Bonds and Loans”²



Germany: #2 in “Combined Bonds and Loans”²



CE&EE: #1 in “Combined Bonds and Loans”²



EMEA: #1 Covered Bonds in EUR³



One of Leading Lenders in CEE⁴

One of the **Largest lender in the Region**, with market share in lending⁴ at 11.8%

Ranked in the **top 5** in most CEE countries⁵

Mainly **present in EU** countries⁶ (more than two thirds of UniCredit CEE assets are in EU countries)

Well diversified ensuring resilient performance throughout the cycle

¹Leading in EMEA: #3 EMEA Bonds in EUR by no. of deals, source: Dealogic as of 4 Jan 2022 (period: 1 Jan – 31 Dec 2021); ²Combined Bonds and Loans in EUR (ITA, GER, CEE) and Combined Corporate Bonds and Loans in EUR (ITA), respectively – Bookrunner rankings by volume; source: Dealogic as of 4 Jan 2022 (period: 1 Jan – 31 Dec 2021); “CE&EE” refers to the official Dealogic Loan Analytics category “Eastern Europe” combined with “Austria”; ³ EMEA Covered Bonds in EUR, source: Dealogic as of 4 Jan 2022 (period: 1 Jan – 31 Dec 2021); ⁴Market share in lending as of November 2021 (including Austria, excl. Russia), while ranking as of September 2021; ⁵As of September 2021; ⁶Bulgaria, Croatia, Czech Republic, Hungary, Romania, Slovakia, Slovenia, includes Bosnia and Herzegovina (managerially mainly under Zagrebacka Banka in Croatia) and Serbia (EU membership process initiated)

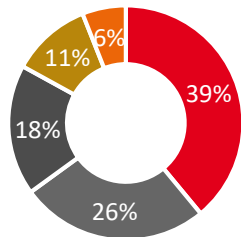


Key facts and figures

FY21 Key figures UniCredit S.p.A.¹

- Revenues: **EUR 18.0 bn**
- Operating profit: **EUR 8.2 bn**
- Underlying net profit²: **EUR 3.9 bn**
- Total Financial Assets³: **EUR 805 bn**

FY21 RWA composition⁴



- Italy
- Germany
- Central Europe
- Eastern Europe
- Other (GCC, Non-Core)

UniCredit Ratings⁵

	UniCredit S.p.A.		
	S&P	Moody's	Fitch
Short-term	A-2	P-2	F2
Long-term	BBB	Baa1	BBB
Outlook	Stable	Negative	Stable
Counterparty	BBB+	Baa1	BBB

Underpinning UniCredit's simple business model

¹Source: Income Statement in Divisional Database 4Q21&FY21, https://www.unicreditgroup.eu/en/investors/financial-reporting/group-results.html?intcid=INT-IG_SLIDER0048; ²Underlying net profit means Stated net profit adjusted for non-operating items, dito. p. 17; ³Refers to Group Commercial Total Financial Assets. Non-commercial elements, i.e. ClB, Group Corporate Centre, Non Core, and Leasing / Factoring are excluded. Numbers are managerial figures, dito. p. 17; ⁴Source: Divisional Database 4Q21&FY21; https://www.unicreditgroup.eu/en/investors/financial-reporting/group-results.html?intcid=INT-IG_SLIDER0048; ⁵UniCredit Ratings – latest changes / confirmation: UniCredit S.p.A.: S&P – July 2022, Moody's – August 2022, Fitch – December 2021





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Corporate & Individual Solutions across all Group geographies



Corporate & Individual Solutions across all Group geographies

Group clients

- Corporates
- Financial Institutions
- Public Sector
- Institutional & Private Investors
- Financial Sponsors
- Holding Companies and Family Offices
- Retail, Private Banking & Wealth Management Clients

Our Products and Services

- **Transactions & Payments** with best-in-class Cash Management, Export, Trade and Working Capital Solutions as well as Securities Services
- **Client Risk Management** providing top-class solutions across multiple asset classes and channels
- **Advisory & Capital Markets** offering best-in-class advise and access to capital markets
- **Specialised Lending** as a market leader in financing we offer tailor-made financing solutions
- **Individual Solutions** defines the Group investment strategy and combines all investment and protection solutions for individual clients

UniCredit is a pan-European Commercial Bank with a unique service offering in Italy, Germany, Central and Eastern Europe and an International Network with a presence in Europe and the USA.



CE & EE Network:

	Bucharest	Prague
	Budapest	Sarajevo
Banja Luka	Ljubljana	Sofia
Belgrade	Moscow	Vienna
Bratislava	Mostar	Zagreb

Client focused and best-in-class global product platforms



Unrivalled position in Central Europe & Eastern Europe

Austria

11% market share¹



Bosnia-Herzegovina

23% market share



Bulgaria

19% market share



Croatia

27% market share



Czech Republic

10% market share



Hungary

8% market share



Romania

8% market share



Russia

1% market share²



Serbia

11% market share



Slovakia

6% market share



Slovenia

7% market share



a Strong Partner in Central and in Eastern Europe

Positioning and Market Shares in terms of Total Assets as of 3Q21; ¹Ranking in Austria is as of 4Q20, MS is as of 3Q21; ²Ranking in Russia in terms of international peers' size (stand-alone basis);

Source: UniCredit Strategy and Benchmarking



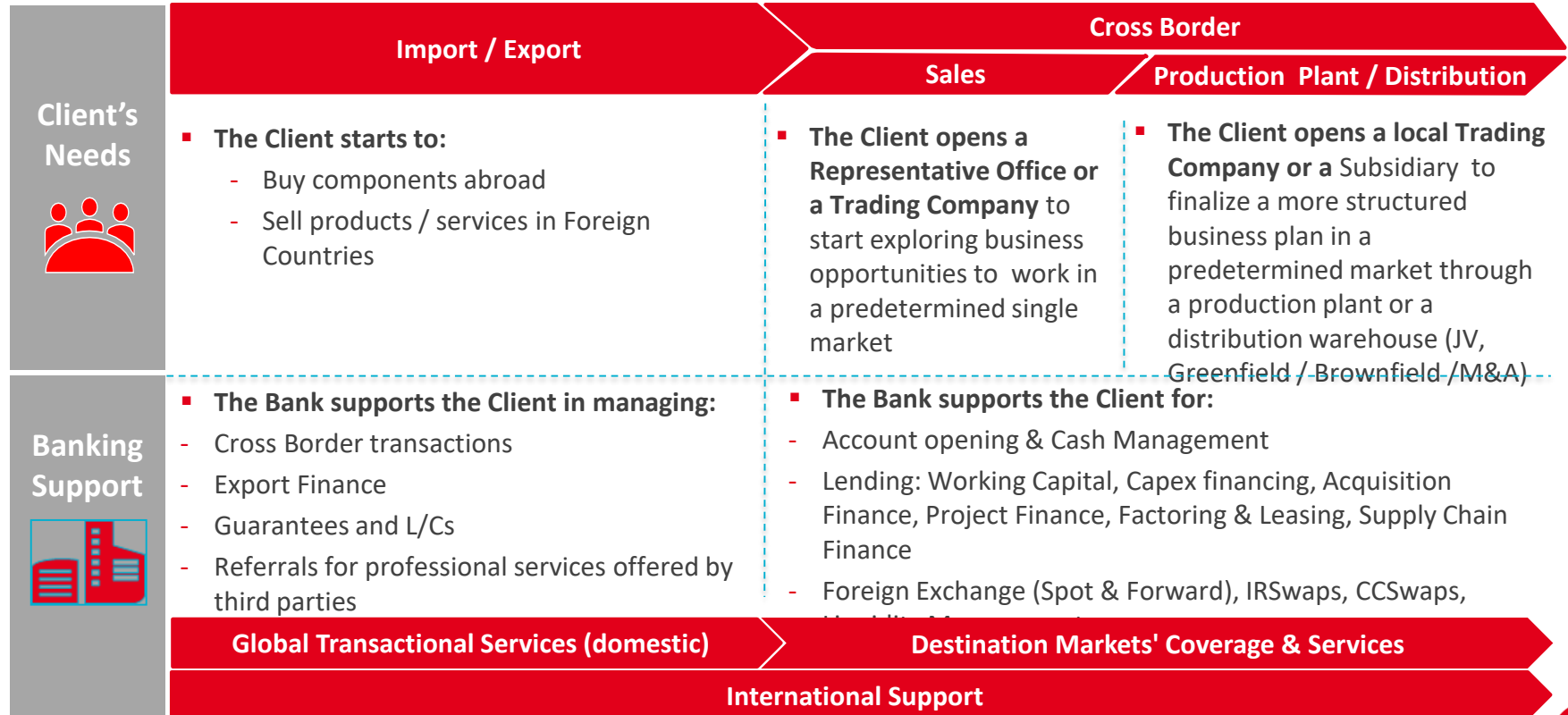


3

Internationalization: Products' offering, EU Funds, Leasing



Products' offering: Client's needs vs Banking support



UniCredit and EU Funds

UniCredit, as one of the leading financial institutions within the European Union, has a long and successful track record of handling state and EU supported programs in Italy, Germany, Central Europe (CE) and Eastern Europe (EE)

“European Competence Centers”

- UniCredit offers special advisory and expertise through dedicated teams in Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Romania, Serbia, Slovakia and Slovenia under the coordination and support of the Central steering team

Offering access to financial instruments, grants and agricultural subsidies

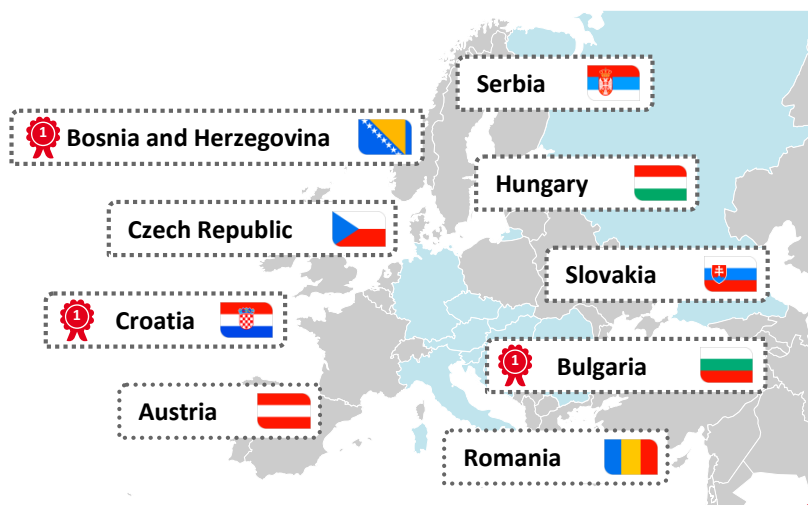
- UniCredit facilitates customers an access to a variety of financial instruments, **EU grant programs and agricultural subsidies** in CE & EE
- Profound experience with international financial institutions (e.g. EIB, EIF, EBRD, IFC) and local authorities, **facilitating the access to financing** and offering **risk sharing solutions** allowing **lower collateral requirements**, as well as **pricing benefits** for the customers
- **UniCredit is the biggest supporter of innovative clients in CEE region.** In cooperation with EIF, UniCredit successfully implemented **InnovFin guarantee** in 9 CE & EE countries (9 banks and 6 leasing entities) via an umbrella facility; companies benefited of easier access to financing, lower pricing and collateral requirements
- **Supporting the companies hit by COVID pandemic** in CE & EE countries: UniCredit implemented guarantee solutions with both the **local authorities and IFI's**
- In 2021 UniCredit signed with EIF, **under Pan European Guarantee Fund (EGF), an umbrella facility of EUR 1 bn**, in 7 CE & EE countries (4 banks and 3 leasing entities from Bulgaria, Croatia, Slovakia and Slovenia). The uncapped guarantee, covering 70% of the loan exposure **supports financing for small and medium-sized businesses and thereby contribute to a faster economic recovery from the COVID-19 crisis**
- Also, under the same EGF, **two bilateral partnerships were signed with EIB**, in the Bulgarian and the Slovakian bank, with a total amount of EUR 280 k, for **supporting SMEs, Midcaps and large corporates**, experiencing the negative impact of the Covid-19 pandemic



UniCredit Leasing

Active across countries

Present in 9 CE & EE countries



Financing Solutions in Multiple Industries

- Automotive, trucks and trailers and other equipment
- Construction
- Agriculture and Forestry
- Real estate financing in specific markets

Insurance Competence Center

- Independent professional insurance expert (risk analysis, mitigation, strategy proposal and execution)
- Strong relation with top insurance providers (local / international)
- Flawless operational execution of insurance program
- Prompt client support and Free service for the client

Global Vendor Competence Center

- Financing along the full Distribution chain of the Vendor partner
- Co-branded / white label agreements
- Experience in over 40 International Vendor Cooperations within automotive and equipment industry

The biggest player in Central & Eastern Europe





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International Center Italy: our Coverage



Our Coverage for corporates in Central and Eastern Europe

UniCredit International Centers

- **Dedicated offices / international client units specialised in cross-border business**, speaking multiple languages and having a deep market knowledge
- **One single entry point** in each country and state-of-the-art services out of one hand
- Access to **dedicated Group-wide products**, from a simple cross-border current account opening to more complex structured financial solutions
- **Additional services**, including advisory activities, as well as fiscal and legal support in conjunction with local external professionals



One Single point of Entry





THANK YOU



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UniCredit SpA
as of September 2022

