

Supporting our Corporate Clients' Internationalization Strategies and Ambitions

FOCUS on **CENTRAL & EASTERN EUROPE**

Alessandro Paoli – Head of UniCredit International Center Italy

Milan, October 14, 2022

Agenda

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





1

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”; ³EMEA Covered Bonds in EUR, source: Dealogic as of 4 Jan 2022 (period: 1 Jan – 31 Dec 2021);

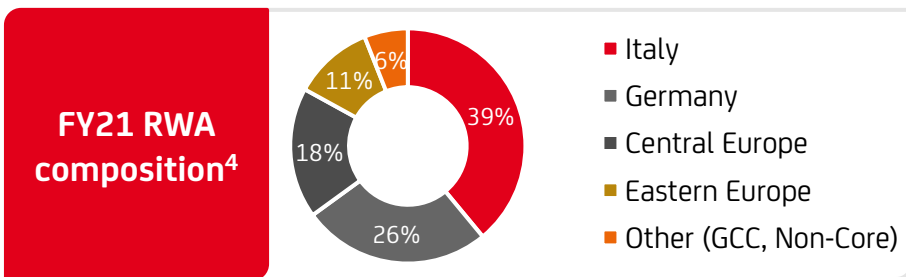
⁴Market share in lending as of November 2021 (including Austria, excl. Russia), while ranking as of September 2021; ⁵As of September 2021; ⁶Bulgaria, Croatia, Czech Republic, Hungary, Romania, Slovakia, Slovenia, includes Bosnia and Herzegovina (managerially mainly under Zagrebacka Banka in Croatia) 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**



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. CIB, 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





**Corporate & Individual Solutions
across all of our Group's geographies**



UniCredit – a pan-European Commercial Bank with Client Solutions across all Group geographies



*Institutional Affairs only



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	Sofia
Belgrade	Vienna
Bratislava	Zagreb
Ljubljana	
Moscow	
Mostar	

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



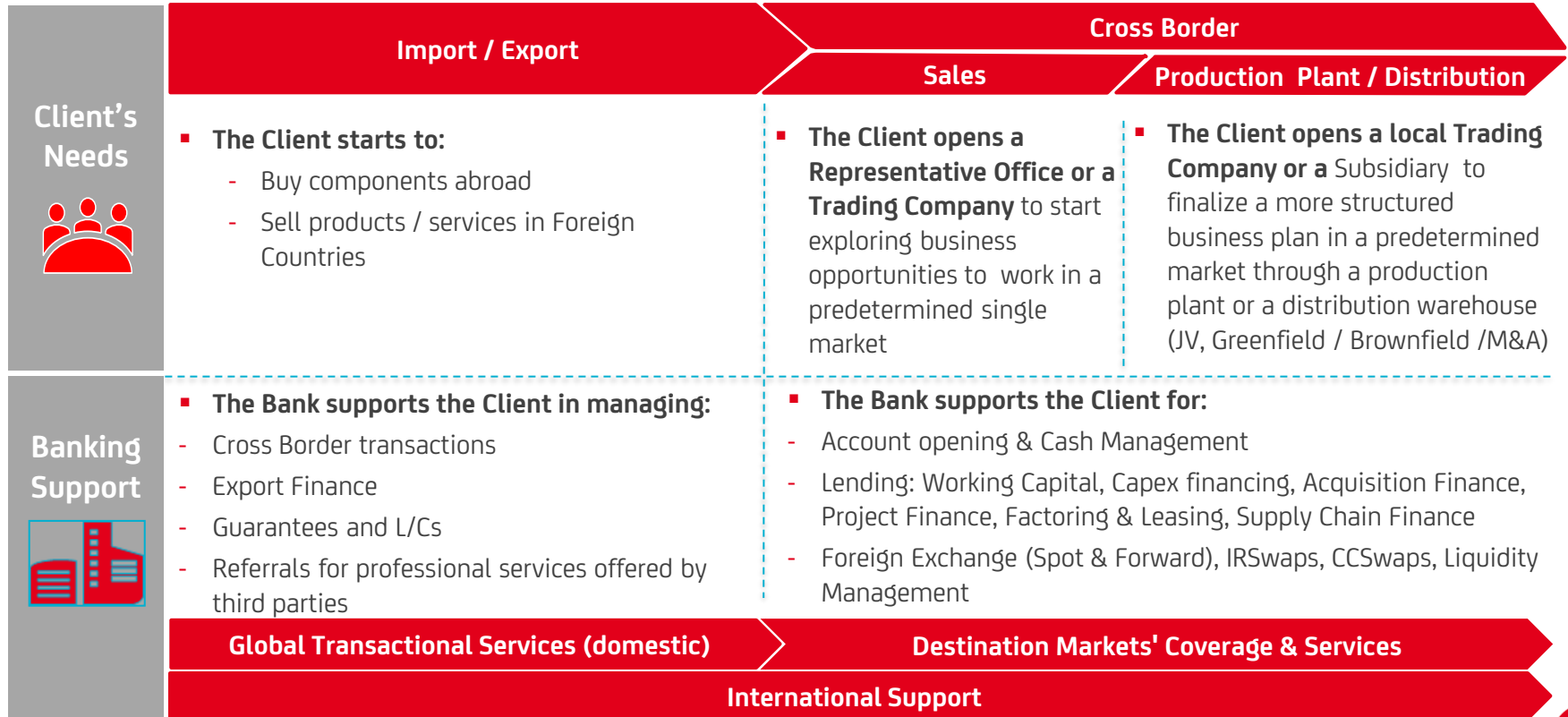


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Internationalization - Products' offering

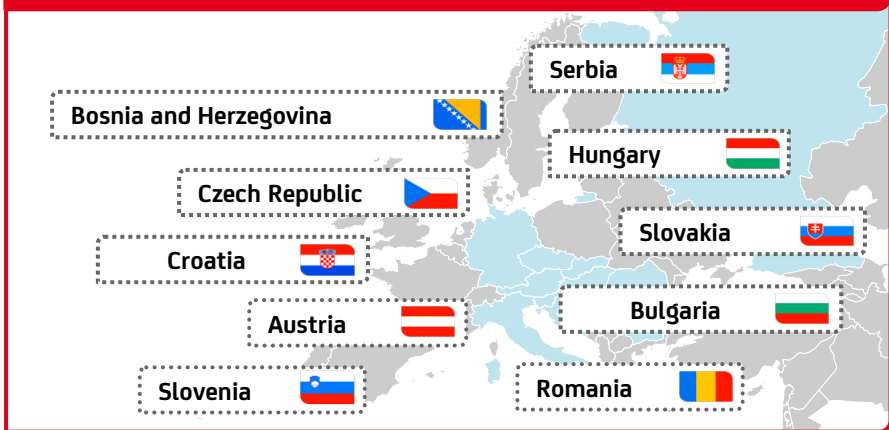


Products' offering: Client's needs vs Banking support



Offering top class products to Corporate and Institutional Clients

Active across several Countries



EU Funds

- **Comprehensive set of banking products to support EU project execution** – project account, advance payment guarantee, bridge financing, project financing, etc.
- **Monitoring of EU tenders** and informing clients about new funding opportunities
- **Full-set of EU financial instruments** to provide favourable financing terms and easier access to financing for different sectors (tourism, agriculture, manufacturing, etc.) and customers

Markets

- **Treasury** – market risk hedging (protection from foreign exchange risk and interest rate risk), FX spot transactions
- **Other Specific Services**

Wo-Ca

- **Solutions Portfolio** – Single name receivable finance; Financing of receivables portfolios; Factoring
- **Payables** – Payables Finance/Supply Chain Finance; Fintech Solutions (incl. Dynamic Discounting; Reverse Factoring)

Leasing

- **Product Offering** – Financial leasing; Loan product; Operational leasing; Fleet management; Full-service operational leasing;
- **Vendor Leasing Offer**
- **Insurance Management**

Investment Banking

- **Corporate Finance Advisory** – advisory services related to mergers and acquisitions (M&A), capital structure, business strategies and related matters
- **Capital Markets Advisory** – offering of equity and debt financial instruments with or without underwriting
- **Other public domain investment services**



4

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



Alessandro Paoli

Head of UniCredit International Center Italy

Mobile: +39 3665265414

alessandro.paoli@unicredit.eu



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Unicredit International Center Italy

Unicredit S.p.A.
Piazza Gae Aulenti – Tower B
Milan 20154, Italy

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Unicredit SpA
as of October 2022

