



# Supporting our Corporate Clients' Internationalization Strategies and Ambitions

**UniCredit International Center Italy**

**Alessandro Paoli**

Prato, October 8<sup>th</sup>, 2024

Empowering  
Communities to Progress.



# Agenda

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





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# UniCredit, a pan-European Commercial Bank



# At home throughout Europe, we are the partner of choice



Commercial Banks in **Italy, Germany, Central & Eastern Europe** with **leader positions<sup>1</sup>** in

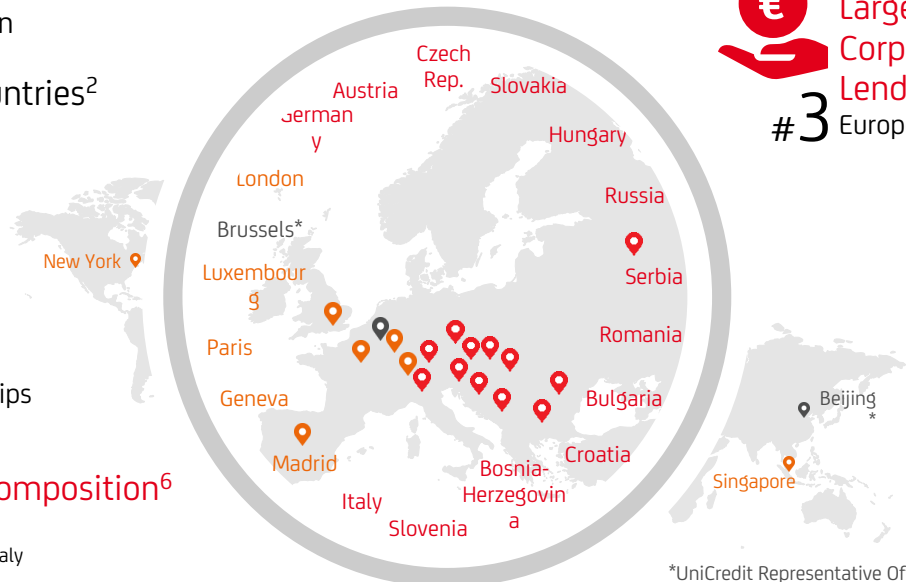
**12** of our core countries<sup>2</sup>

International Network with a presence in **Europe, America and Asia** and access to

**3,000+**



**correspondent banking** relationships



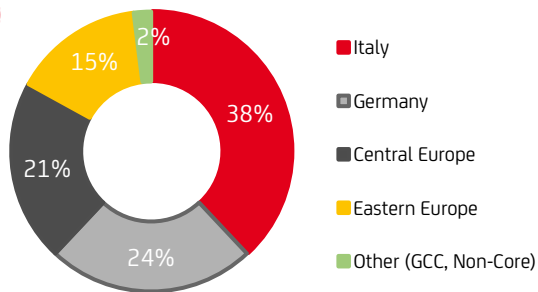
**Largest Corporate Lender** in **#3** Europe<sup>3</sup>



Local **coverage & 3** global **product factories**



4Q23 **RWA composition<sup>6</sup>**



<sup>1</sup>Data as of 4Q23 where available (otherwise the last available) ranking between #1 and #5 in terms of total assets according to IFRS or local accounting standards; <sup>2</sup>Austria, Bosnia & Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Italy, Romania, Serbia, Slovakia, Slovenia; no ranking for Russia (our 13th core country) due to the lack of data availability of peers <sup>3</sup>Data as of 4Q23 (otherwise the last available) for Peers and UC, based on available public data; peers include: BNP, Deutsche Bank, Santander, ISP, SocGen.

<sup>6</sup>Source: Divisional Database 4Q23 incl. Russia; <https://www.unicreditgroup.eu/en/investors/financial-reporting/group-results.html>



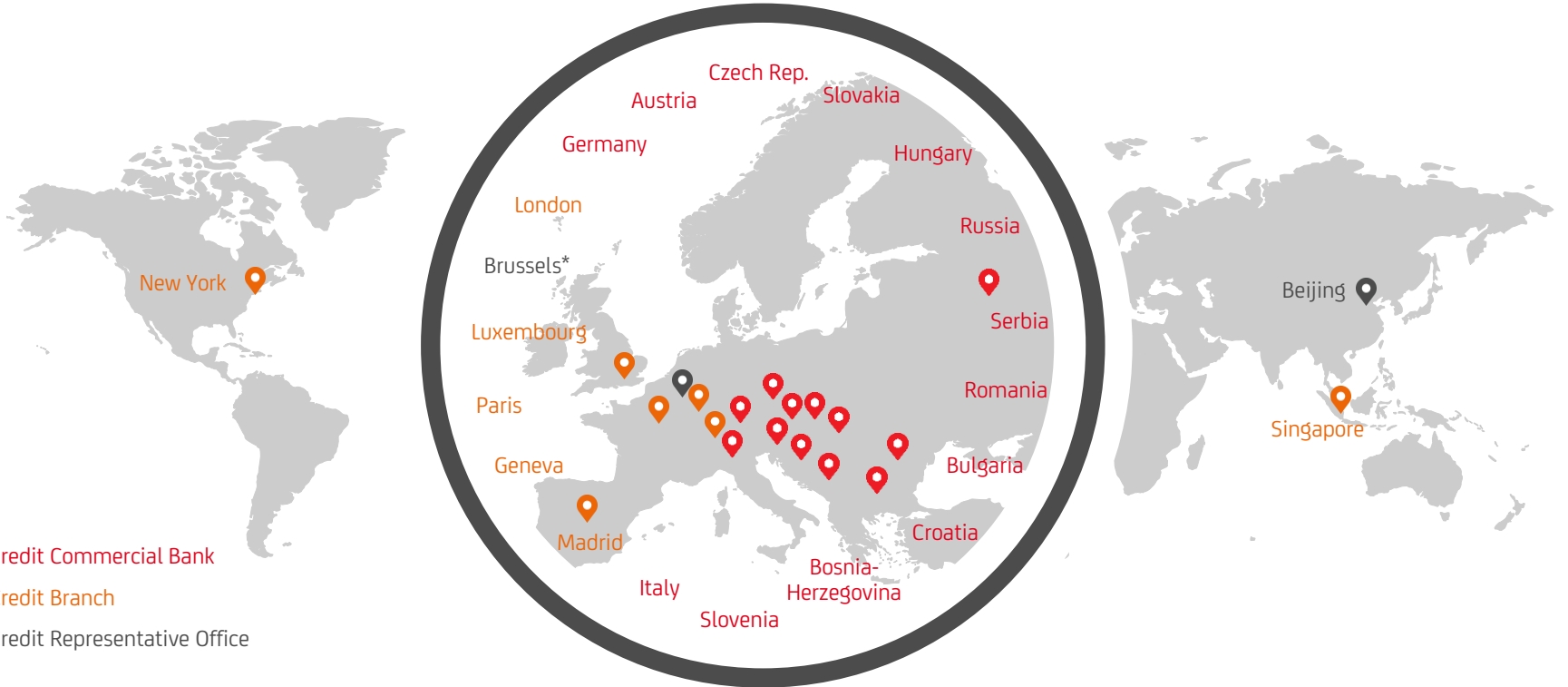





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**Corporate & Individual Solutions  
across all our Group's geographies**



## a real pan-European presence and commercial reach



-  UniCredit Commercial Bank
-  UniCredit Branch
-  UniCredit Representative Office

\*Institutional Affairs only





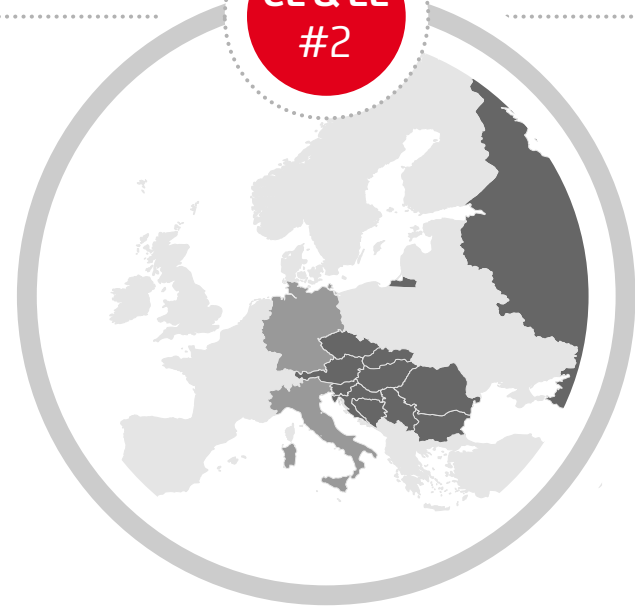
# Strong position in Central Europe & Eastern Europe




(excl. AT #5)



(excl. AT #3)




 **Austria<sup>1</sup>** #1  
11.1% market share

 **Czech Republic & Slovakia** #5  
8.4% market share<sup>1</sup>

 **Hungary** #5  
6.6% market share

 **Slovenia** #5  
6.8% market share

 **Bosnia-Herzegovina** #1  
22.4% market share

 **Bulgaria** #3  
18.7% market share

 **Croatia** #1  
26.4% market share

 **Romania<sup>2</sup>** #3  
12.0% market share

 **Serbia** #4  
10.5% market share

## Partner of choice in CE & EE

Positioning and Market Shares in terms of Total Assets as of 2Q 2023. CE and CE&EE including Austria. EE and CE&EE excl. RU; <sup>1</sup>Positioning in AT is as of 4Q22, MS as of 2Q23; <sup>2</sup>UC reached an agreement on 23 October 2023 to acquire 90% of Alpha Bank Romania, the ranking and MS shown is already including Alpha Bank (w/o Alpha MS of UC is 9.1% and ranking is #5); Source: Group Strategy and Benchmarking. CE, EE, and CE&EE data are consolidated IFRS whenever disclosed. Local Ranking by country based on Local GAAP unconsolidated for all countries apart from Hungary and Romania which are consolidated.



## 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







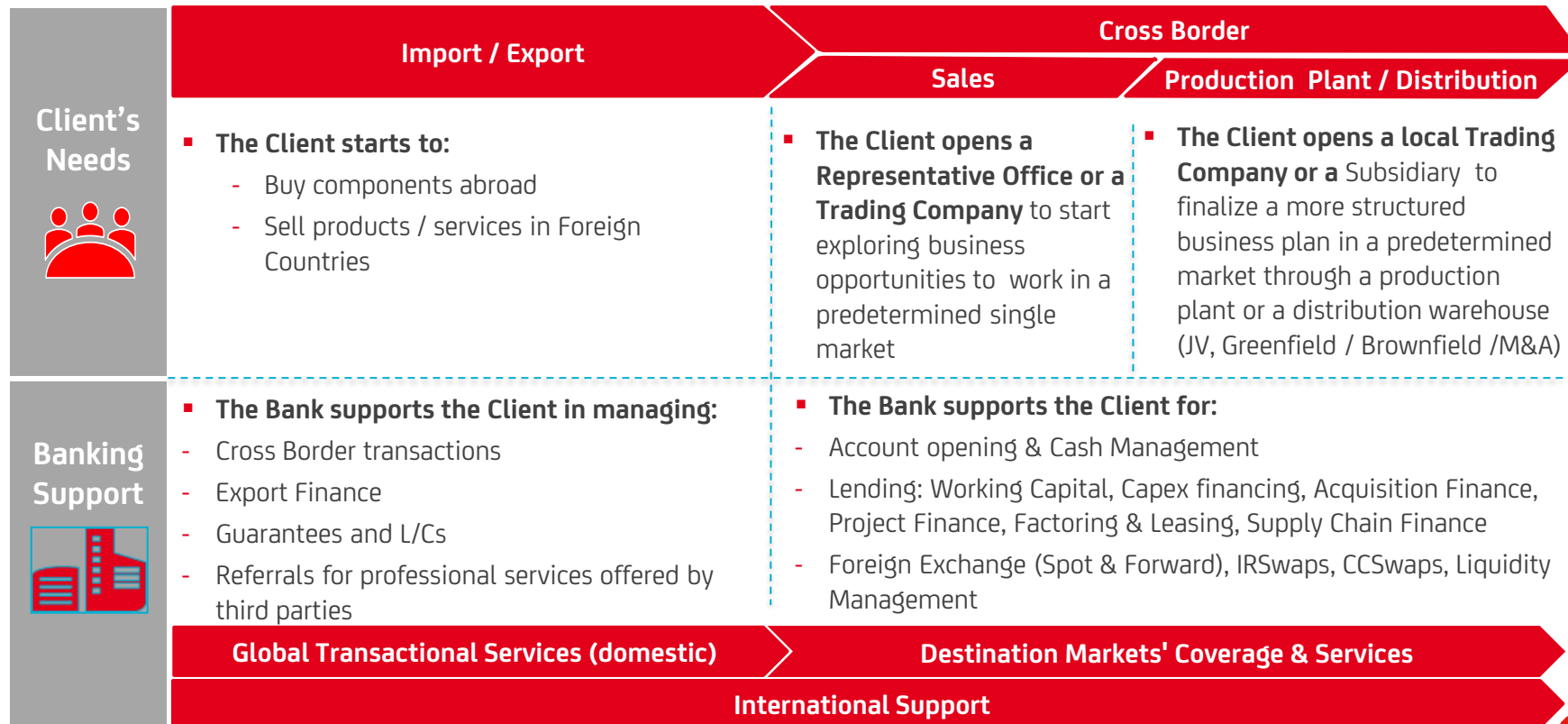
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## Internationalization - Products' offering



# Products' offering: Client's needs vs Banking support

1 2 3 4





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## **International Center Italy: our Coverage**



# Our Coverage for corporates in Central and Eastern Europe



- **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 entry point**



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## International Center Italy

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