

welcome

to our Europe



UniCredit in Central & Eastern Europe

Life is full of ups and downs.
We're there for both.



“UniCredit in Central and Eastern Europe is striving to continue in top gear. We want to steadily drive innovation in our CEE banks in order to create even more value and speed”.

Carlo Vivaldi - Head of CEE Division, UniCredit

passion



Let's meet at UniCredit

You are welcome

UniCredit is a leading European commercial bank with an international network spanning **50 markets**, with nearly **7,000 branches** and over **125,000 employees**¹.

The **Group benefits** from a **strong European identity**, extensive international presence and broad customer base. These make cross-border business part of UniCredit's DNA.

UniCredit has a **particularly distinctive position in Central and Eastern Europe (CEE Region)**, where it operates roughly **3,000 branches** in **13 countries**, with more than **49,000 employees** and nearly **€ 127,000 billion in total assets**².

That presence along with its strategic position in Western and Eastern Europe provide UniCredit **one of the continent's highest market shares**.

UniCredit directly operates in **16 European countries**: Austria, Azerbaijan, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Italy, Poland, Romania, Russia, Serbia, Slovakia, Slovenia, Turkey. In the Baltics, UniCredit is present through its leasing subsidiary.

At a glance

Group figures

| | |
|----------------------------|---------------|
| TOTAL ASSETS | € 860,433 mln |
| OPERATING INCOME | € 22,404 mln |
| OPERATING PROFIT | € 8,786 mln |
| NET OPERATING PROFIT | € 4,672 mln |
| NET PROFIT | € 1,694 mln |
| TOTAL CUSTOMERS LOANS | € 473,998 mln |
| TOTAL CUSTOMERS DEPOSITS | € 449,790 mln |
| SHAREHOLDERS' EQUITY | € 50,087 mln |
| COMMON EQUITY TIER 1 RATIO | 10.73% |
| TOTAL CAPITAL RATIO | 14.36% |

CEE Region figures¹

| | |
|--------------------------|---------------|
| TOTAL ASSETS | € 126,930 mln |
| OPERATING INCOME | € 5,518 mln |
| OPERATING PROFIT | € 3,262 mln |
| NET OPERATING PROFIT | € 2,121 mln |
| NET PROFIT | € 896 mln |
| TOTAL CUSTOMERS LOANS | € 106,718 mln |
| TOTAL CUSTOMERS DEPOSITS | € 102,033 mln |
| SHARE OF GROUP REVENUES | 24.6% |

Data as of FY2015.

¹CEE Region: Poland included and Turkey included pro quota (~41%). Ukraine excluded since classified as discontinued operation.

Data as of FY2015.

²FTE "Full Time Equivalent" = number of employees counted for the rate of presence.

³The figures include: Azerbaijan, Bosnia and Herzegovina, Bulgaria, Czech Republic, Croatia, Hungary, Poland, Romania, Russia, Serbia, Slovenia, Slovakia and Turkey. All data on TK = pro quota (~41%), only branches at 100%.

reciprocity



Close to my business in CEE

Your strategic partner in Central and Eastern Europe

UniCredit counts on the combination of a **solid franchise in CEE - the largest and most diversified in the Region** - with strong local coverage and relationship management. At the same time, it leverages global product lines, "best-in-class" services and know-how to fully serve its customers.

The Group's market position in CEE provides local banks with substantial competitive advantages, such as strong brand recognition, access to international markets, sharing of best practices and significant economies of scale.

UniCredit develops service models and distribution channels, products and services for **Corporate, Financial Institutions, Retail and Private customers**, seeking and maximizing cross-country synergies in order to better serve them.

Product Factories
(based in Vienna, Munich, Milan and London)
provide their services
throughout CEE

- > Global Transaction Banking
- > Project & Commodity Finance
- > Corporate Structured Finance
- > Financial Sponsor Solutions
- > Corporate Finance Advisory
- > Debt Capital Markets, Equity Capital Markets
- > Agency and Syndication
- > Markets
- > Vendor Leasing

CEE Corporate & Investment Banking

The UniCredit **CEE CIB** perimeter currently **comprises 12 countries**, plus Representative Offices in Montenegro, FYR of Macedonia and the Leasing Business in the Baltics.

CEE Corporate & Investment Banking aims to **generate value for its clients** and **develop the communities in which UniCredit operates** through a dedicated network of professional Relationship Managers, cross-border business knowledge and highly distinctive product lines (Financing & Advisory, Markets, Global Transaction Banking and Leasing).

Through this work, **UniCredit is a leading bank for Corporate business within the CEE Division**, with:

- about 133 thousand CEE CIB clients¹
- about € 55.9 billion in loans to CEE CIB customers²
- about € 40.8 billion in deposits from CEE CIB customers²
- roughly 1,600 Relationship Managers¹

Data as of December 2015. CEE Division: Poland and Ukraine are excluded.

¹ Incl. Turkey 100%. Excl. Leasing.

² Incl. Turkey pro quota. Excl. Leasing.

Source: UniCredit

simplicity



Linked to my real needs

CEE Retail Banking

Strongly rooted in 11 countries, CEE Retail Banking closely serves its clients working to **simplify the offer, processes and use** of their **banking experience**.

This means providing customers with broader **autonomy** and greater **control** over their financial situation, being **quick** and **easy-to-deal-with**, close to them and ensuring **security** and **privacy protection**.

UniCredit customers are actually offered a **unique digital experience**, empowered by **evolving technology** as well as **innovative products and services**, including cutting edge apps, internet platforms and digital consumer finance tools such as mobile and biometric payments.

CEE Retail Banking has¹:

- 14,700,000 customers²
- € 28 billion in loans to Retail customers³
- € 29 billion in deposits from Retail customers³
- over 23,000 employees⁴

CEE Private Banking

CEE Private Banking serves 9 countries across the Division with a **unique service model** based on a holistic understanding of clients and the capability to translate their needs into **personalized solutions** (need-based advisory). CEE Private Banking aims to **safeguard and grow customers' wealth** through a sustained relationship built on a foundation of trust, leveraging the UniCredit Global Investment Strategy, international cooperation and seamless product innovation, all of which are strongly supported by **digitally evolving advisory services and platforms**.

Strategic partnerships with Schoellerbank, UniCredit Luxembourg and a selection of “best-in-class” funds from top international asset managers contribute to round out the profile.

CEE Private Banking has¹:

- more than 24,700 clients
- € 11.2 billion in Total Financial Assets (TFA)
- over 300 employees

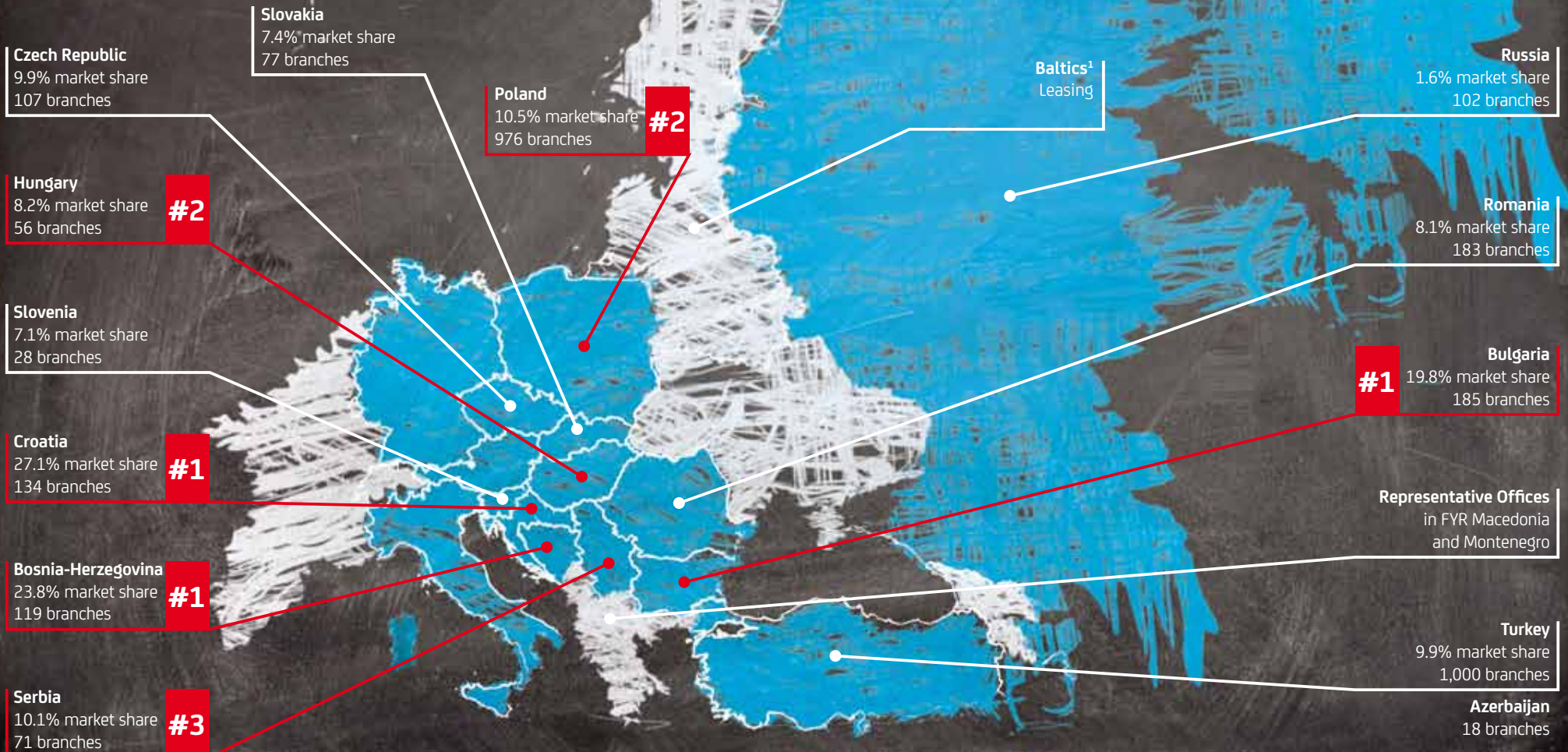
¹Data as of FY 2015. CEE Division: Poland and Ukraine are excluded.

²Total clients; Turkey 100%

³At constant FX Budget '15 Rate; Turkey “pro quota”

⁴Total Retail FTEs; Turkey 100%

UniCredit is my partner in CEE



Market share and ranking as of 2015 (except for Czech Republic and Slovenia - data as of September 2015). Branches as of 2015.

Ukraine excluded since classified as discontinued operation;

¹Estonia, Latvia, Lithuania.

Source: UC CEE Strategic Analysis



This is real-life banking

Generating value for the customers

As a leading European bank, UniCredit makes it easy for customers to **seize opportunities and meet the challenges of real life** by providing solid answers that give them tangible benefits. This is why, for UniCredit, banking is about building human relationships on the basis of customers as people rather than just as customers.

With a clear understanding of the difficulties that come with managing an international business, UniCredit offers customers deep knowledge of CEE markets. **UniCredit supports customers in running their businesses and finding new opportunities** in a manner that takes into account the Region's varied commercial and political contexts.

Running a cross-border business, as if you were at home

UniCredit International Centers provide customers with experienced Relationship Managers who **specialize in cross-border business**, speak multiple languages and have deep local market knowledge.

These structures offer all potential investors a single point of entry for their international trade, providing them with 360° support banking. Whether it's a simple cross-border current account opening or more complex structured financial solution, UniCredit International Centers guarantee outstanding service that further supports customers' business, such as identifying commercial partners, providing advisory facilities, fiscal and legal support and coverage of the whole credit process for the clients.

Through our UniCredit International Centers, we serve¹:

- > More than 13,000 German, Italian and Austrian clients operating in CEE
- > For a total of more than 26,000 international clients in CEE

Seizing new opportunities, getting access to EU Funds

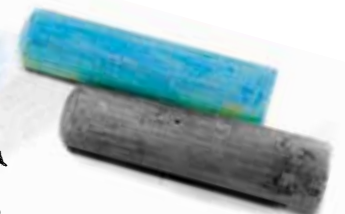
As one of the primary financial institutions in the European Union, UniCredit has a long-established **expertise in handling state and EU supported programs** in the CEE Region, Austria, Germany and Italy. The Group runs **European Competence Centers (ECCs)** and other dedicated units in 9 CEE countries (Bulgaria, Croatia, Czech Republic, Hungary, Poland, Romania, Serbia, Slovakia and Slovenia), ready to provide first class services and products that enable our clients to access EU Funds and subsidized finance.

In the previous programming period (2007-2013), UniCredit:

- supported **more than 8,000 companies**, mainly SMEs with EU Funds and Financial Instruments
- approved more than **€ 2 billion facilities** dedicated to EU Funds projects in CEE¹
- signed agreements of **€ 1.3 billion** with the European Investment Fund for implementing financial instruments

For the **current programming period (2014-2020)**, more than € 200 billion have been allocated by the European Commission under ESIF (European Structural and Investment Funds) for the CEE Member States, including Poland. The funds will be spent for both public and private investments in the region. UniCredit, through its European Competence Centres, actively supports companies for better access to ESIF and centralized European programs as COSME and HORIZON 2020.

79 UniCredit is leader
in customer satisfaction
TRI*M Index score² of Corporate clients.



¹CEE: Bulgaria, Croatia, Czech Republic, Hungary, Poland, Romania, Slovakia, Slovenia.

²Data as of FY2015. Global Peers average: 68. TRI*M perimeter include Slovenia, Hungary, Czech Republic, Bosnia & Herzegovina, Bulgaria, Croatia, Russia, Slovakia, Romania, Serbia and Turkey.

freedom



A look into my future

Supporting the growth of SMEs through the ELITE Program

UniCredit strongly believes in the potential of ambitious small and medium-sized enterprises in Central and Eastern Europe.

With that potential in mind, it recently signed an agreement with the London Stock Exchange Group to be the key banking partner in support of the development of SMEs through **ELITE UniCredit CEE Lounge**, an innovative platform that enables excellent private enterprises in Europe to accelerate their growth.

ELITE¹ provides access to world class executive training and coaching that is supported by leading European business schools, industry experts and entrepreneurs. **Companies that can make a difference in tomorrow's world are exposed to a wider range of funding options to support their growth** and also benefit from the opportunity to learn how to bring growing businesses together, share best practices and identify mutual business opportunities.

Towards new challenges

CEE markets represent the **engine for the growth of UniCredit**. The Group's subsidiaries in the Division will be part of the most relevant developments UniCredit has set for the future, starting with the digital transformation of its operations, which has already begun.

The CEE digital agenda is integral to UniCredit's overall multi-year plan. It has proved to be a significant generator of growth and value creation in the Division, providing a model for capital light business and digitization processes. In today's demanding and rapidly changing economic environment in CEE countries, it is **essential for banks to reshape themselves**.

Digitization represents a significant new UniCredit commitment to provide more added value for clients. In CEE, it will enable the Group to increase online banking users from 3.5 million to 7.5 million and mobile users from 1 million to 6 million by end of 2018. At the same time, UniCredit plans to increase digital sales from 3% to 10% of total sales and the amount of digital transactions from 75% to 87%.

But this is only the **beginning of the journey**: UniCredit in CEE Division is undergoing further developments in terms of new initiatives to boost customer acquisition and become the dominant player among multi-country companies.

UniCredit will further transform its business in order **to provide even greater value for all of its clients**.

fairness



2015 UniCredit Awards

Euromoney-Award for Excellence

- Best Bank in CEE, Bosnia & Herzegovina, Bulgaria, Hungary, Russia and Slovenia
- Best Debt House in CEE
- Best Transaction Service House in CEE

Euromoney-Trade Finance Survey

- # 1 Trade Finance Provider in CEE
- # 1 Trade Finance Provider in Bosnia & Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Poland, Romania, Russia, Serbia, Slovakia and Turkey
- # 1 position in Guarantees and Open Account Payments
- Best Cash Management House in Czech Republic, Croatia, Hungary, Romania, Russia, Slovenia and Turkey

The Banker

- Most Innovative Investment Bank in CEE
- Highly commended Bank in CEE
- Best Private Bank in Croatia
- Bank of the Year in Hungary

Global Finance

- Best Bank for Cash Management in CEE
- Best Trade Finance Bank CEE
- Best Bank for Liquidity Management in CEE
- Best Sub-Custodian Bank in CEE
- Best Private Bank in CEE and Hungary
- Best Emerging Markets Bank in Bulgaria
- Best Trade Finance Bank in Bulgaria, Czech Republic, Poland and Croatia
- Best Sub-Custodian Bank in Bulgaria, Czech Republic, Hungary, Poland, Serbia and Slovenia

Mergermarket M&A Awards

- Financial Advisor of the Year in CEE

CEE Corporate & Investment Banking

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