UniCredit is a pan-European Commercial bank with a unique service offering in Italy, Germany, Central and Eastern Europe.

We serve over 15 million customers worldwide. They are at the heart of what we do in all our markets. UniCredit is organized in four core regions and two product factories, Corporate and Individual Solutions. This allows us to be close to our clients and use the scale of the entire Group for developing and offering the best products across all our markets.

Digitalisation and our commitment to ESG principles are key enablers for our service. They help us deliver excellence to our stakeholders and create a sustainable future for our clients, our communities and our people.
Our Purpose: Empowering Communities to Progress

We are driven by our **purpose**: to unlock the full potential of individuals and businesses across Europe, and to **empower communities to progress**.

Our ambition guides our daily actions to become **the Bank for Europe’s future**. At UniCredit, we are creating something that is built to last, that is beneficial to all our stakeholders and that is greater than the sum of its parts.

We will put the values of **integrity, ownership and caring** at the heart of our decision-making and in everything we do. We will do it together, as one team of people acting as true partners to our clients.
UniCredit: who we are

Our Core Values

We act in the best interest of our customers.
We are honest, straightforward and transparent.
We do the right thing - even when no-one is watching.

We deliver on our promises and take accountability for our actions and commitments.
We are empowered to make decisions and learn from failure.
We speak up – to express an idea, an opinion or when we see something wrong.

We care about our customers, communities, and each other.
We are eager to help one another and for our people to thrive.
We treat each other with respect and value our differences.
A truly-European Group – at a glance

UniCredit: who we are

- 15m clients
- 86k people
- 1 leaner Corporate Centre embedding Digital & data
- 13 banks
- 4 Coverage regions
- 2 product factories serving all regions

A pan-European Commercial Bank connecting with clients in a unified way across Europe

*Data as of 31.12.2021*
UniCredit: who we are

13 leading banks with unrivalled distribution power

Connecting over 15m clients across Europe...

~14m ~ 1m
Retail clients Corporate clients

Cross-border payments market share:
c. 2x intra-country

... 13 Banks embedded in the fabric of Europe

#2 Italy #3 Germany #2 Central Europe #1 Eastern Europe

Clients >500k
UniCredit: who we are

13 leading banks truly rooted in 4 core European regions

Central Europe:
- Austria
- Czech Republic & Slovakia
- Hungary
- Slovenia

Eastern Europe:
- Bosnia and Herzegovina
- Bulgaria
- Croatia
- Romania
- Serbia

Italy
- UniCredit

Germany
- HypoVereinsbank

Russia
- Юникредит Банк

Clients >500k
UniCredit: who we are
Solid European identity with well-diversified footprint*

Total Revenues by Division (%)

- Italy: 17%
- Germany: 24%
- Central Europe: 24%
- Eastern Europe: 15%

Total Revenues: €18.2bn

UniCredit Customers (%)

- Italy: 29%
- Germany: 13%
- Central Europe: 10%
- Eastern Europe: 48%

UniCredit Employees by Country (%)

- Italy: 24%
- Germany: 44%
- Central Europe: 16%
- Eastern Europe: 24%
- Other: 1%

1. FY21 Revenue by division: excluding Group Corporate Center and Non Core.
2. Data as of 31.12.2021

UniCredit - Public
Our Strategy: UniCredit Unlocked

- **Grow in our regions** and develop our franchise
- Change our business model and **the way our people operate**
- Deliver **economies of scale** from our footprint
- Transform our technology leveraging **Digital & Data**
- Embed **sustainability** in everything we do
We are investing in Digital & Data setting out a new way of working for our employees and pursuing a capital-light model with sustainability embedded.

Andrea Orcel
Group CEO
Our commitments

Our future: Digital & Data

From USING digital to LIVING digital

Being the Bank for Europe’s future means becoming an integrated, fast and efficient digital bank, using state of the art, cloud-based infrastructure. We will use Data and AI to transform our technology, to continuously adapt to a shifting market, and to offer a best-in-class customer experience.

We will leverage on three global pillars in our organisation: technology, data and business.

This will drive our overarching Group digital development and the countries will deliver the last mile products, tailored to the local needs.

We want to gain the right competences and technology to create a seamless digital offering that will serve our clients anywhere & anytime, exceeding their expectations.
Our commitments
Sustainability and inclusion are embedded in our culture

Environment
- Our greenhouse gas emissions
  31% reduction 2020 vs 2017, market based
  Net Zero by 2030
- Renewable energy
  79% in 2020 usage in our premises
- Plastic-free
  No single-use plastic items in UniCredit buildings by end 2022
- Sustainable bonds origination
  12bn LT credit from Green, Social, ESG, Sustainability Linked bonds

Social
- Corporate citizenship and philanthropic initiatives
  36m contribution to communities
- Education and awareness
  123k Financial Education beneficiaries
  206k Financial and ESG Awareness beneficiaries
- Social Impact Banking
  0.4bn Micro credit and Impact Financing cumulated loans
  3.7m direct and indirect beneficiaries of social financing

Governance
- Global policies
  - ESG policies, statements and commitments
  - Human capital policies and joint declarations
  - Compliance key policies
- Strong diversity and inclusion framework
  - 46% female BoD
  - 40% female GEC
  - 33% female Leadership team
  - Actions on gender pay gap
  - 38% international presence in BoD
  - 53% international presence in GEC
  - 14 Employee Resource Groups LGBTI, Gender, Disability, Culture, Generations

1. All regions, including sustainability linked bonds, FY 2021
2. Measured by the former London Benchmarking Group (BG), now Business for Societal Impact (B4SI) reporting framework
3. Cumulated value at 2021
Follow us on our Group website and social media channels!

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