

UniCredit Company Profile

Who we are, What we do

Milan, April 2025

Data as of 31 December 2024

UniCredit S.p.A. – Public

Empowering
Communities to Progress.



Who we are

About UniCredit



UniCredit is a **pan-European Bank** with a unique service offering in **Italy, Germany, Austria, and Central and Eastern Europe**.

Our Vision is to be the Bank for Europe's Future. Our Purpose is to Empower Communities to Progress, delivering the best-in-class products and services for all stakeholders, unlocking the potential of our people and our clients across Europe.

Our core operations are located in Italy, Germany, Austria and Central and Eastern European Countries, all served by three Group high-quality **product factories**: Corporate, Individual and Payment 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.

We serve **circa 15 million clients worldwide**. Our best-in-class in-house solutions, complemented with the top industry expertise of our partners, and powered by reliable digital and data capabilities, create significant value for our clients, firmly positioned at the centre of all we do.

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.



UniCredit at a glance

Empowering thirteen banks, leveraging Group synergies

13

Banks embedded in the fabric of Europe

4

Coverage Regions

Profitable and diversified franchise

Italy – **Quality Earnings Powerhouse**
Germany & Austria – **Resilient Anchors**
CEE – **Profitable Growth Engine**

15m

clients across Europe (+3.5m Alpha Bank)

14m

Retail clients

1m

Corporate clients

High-quality base

c.60% of revenues in most profitable segments
(SMEs¹, Private, Wealth & Affluent)

3

Product Factories

Fully fledged offering

Corporate Solutions

Payments Solutions

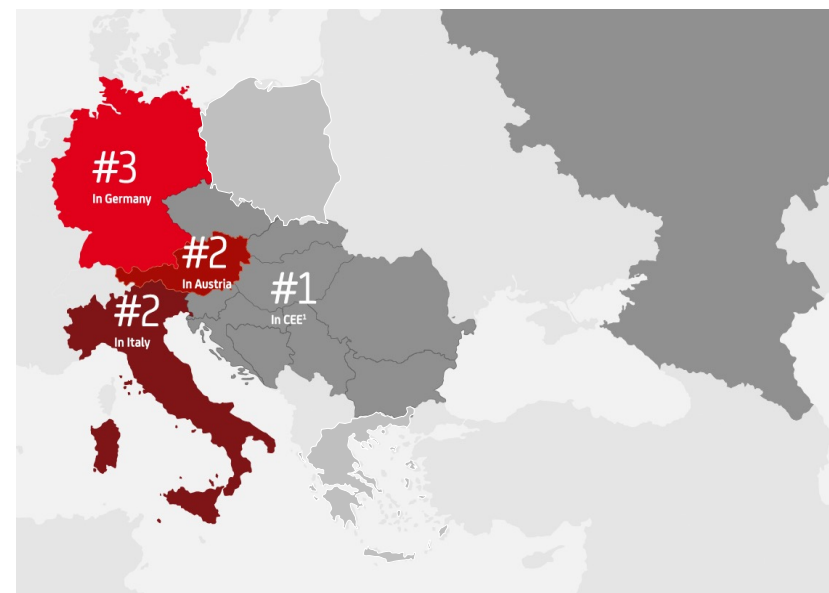
Individual Solutions

>75k

People²

1,000+

Employee networks active members³



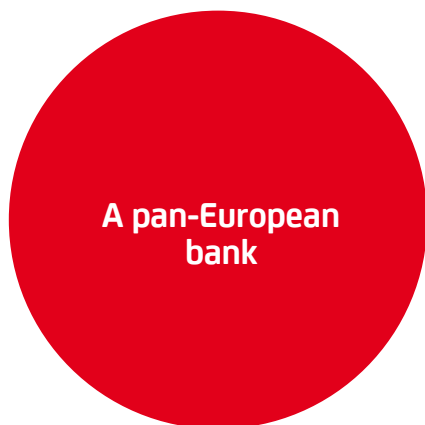
Ranking based on Net Profit FY2024 for Italy and Germany and 9M24 for CE&EE, as per FY2024 results market presentation methodology. Austria based on total assets at bank level as per last available disclosure.

1. Data as of 31 December 2024; 2. Headcount as of 31 December 2024; 3. Diversity traits represented: LGBTQIA+, Gender, STEM, Disability, Cultural Diversity, Generations, Caregiving.

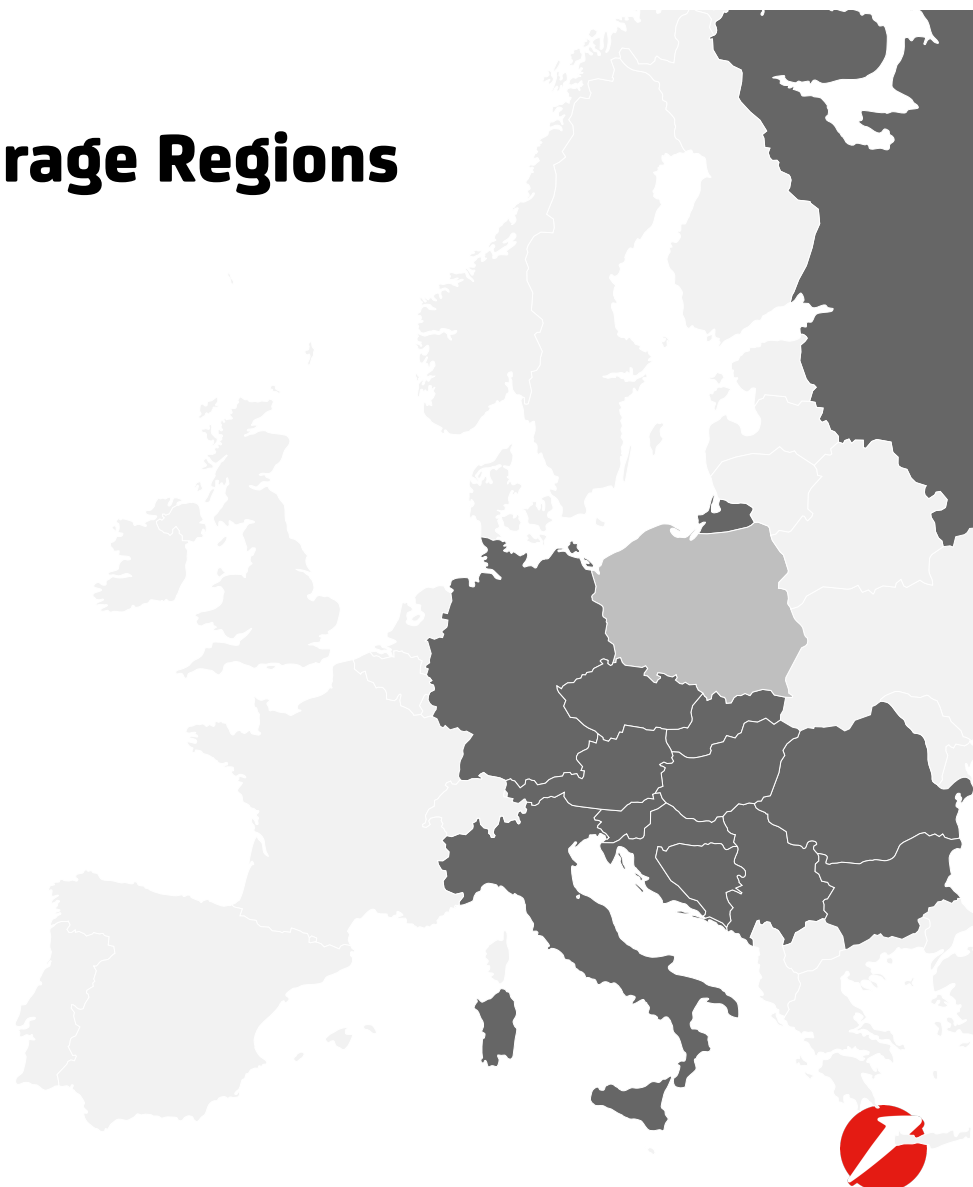


UniCredit at a glance

13 leading Banks in 4 European Coverage Regions

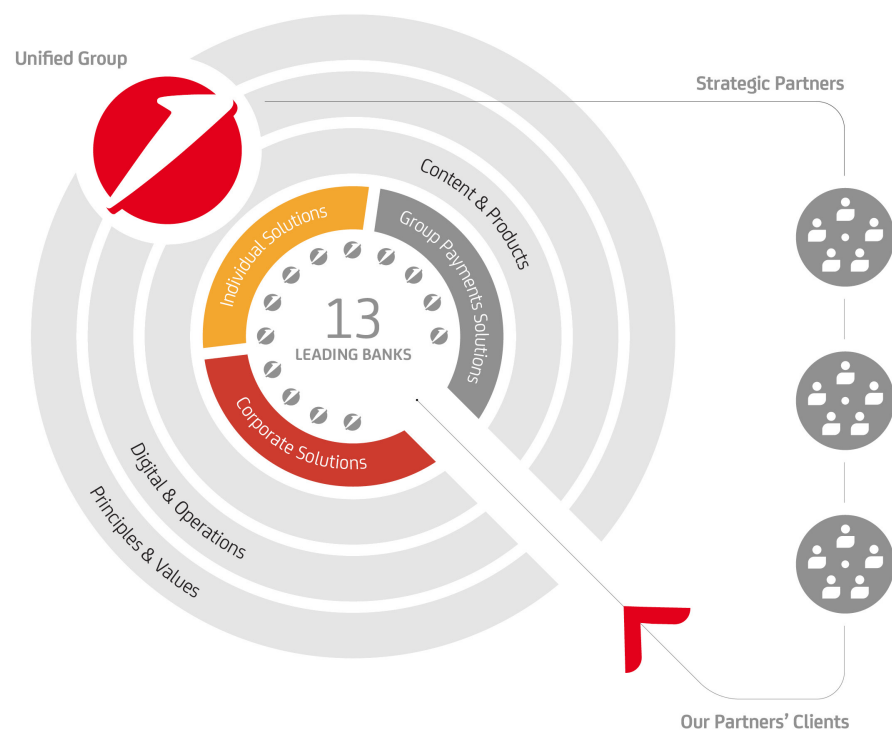


ITALY	●	UniCredit
GERMANY	●	HypoVereinsbank
AUSTRIA	●	Bank Austria
CENTRAL- EASTERN EUROPE:		
Czech Republic & Slovakia	●	UniCredit Bank
Hungary	●	UniCredit Bank
Slovenia	●	UniCredit Bank
Bosnia and Herzegovina	●	UniCredit Bank
	●	UniCredit Bank Banja Luka
Bulgaria	●	UniCredit Bulbank
Croatia	●	Zagrebačka banka <small>UniCredit Group</small>
Romania	●	UniCredit Bank
Serbia	●	UniCredit Bank
Russia	●	ЮниКредит Банк



UniCredit at a glance

How we create value



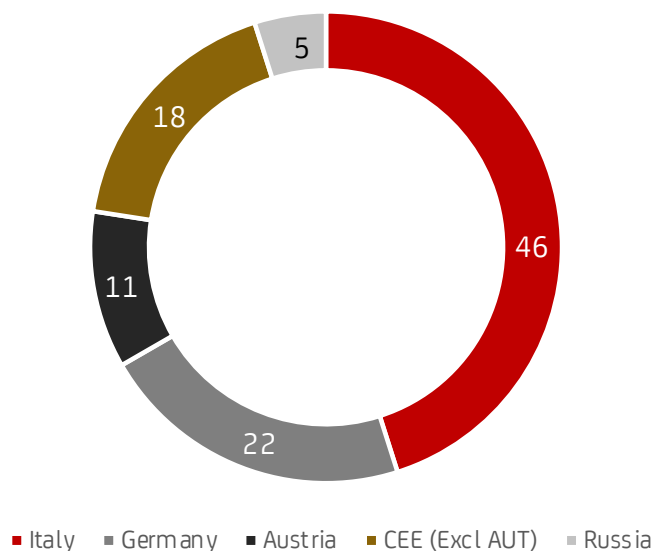
Our business model is centred on delivering sustainable growth, built on strong foundations across **13 leading and empowered banks** with local coverage close to clients, leveraging a common denominator: the **strength of three product factories** with an ecosystem of strategic partners, a centralised and efficient **Group Procurement**, all continuously streamlined and simplified through our **Digital & Operations**.



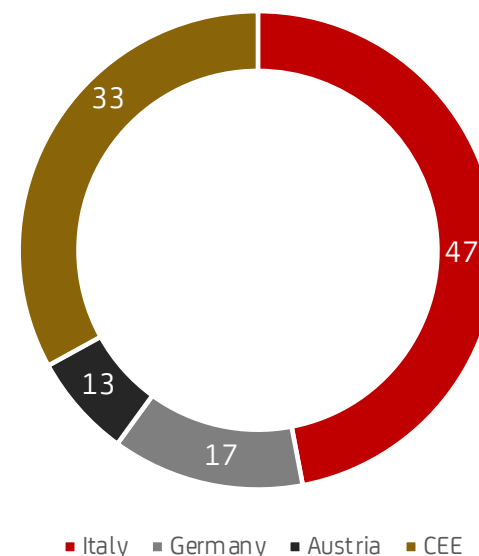
UniCredit at a glance

A solid European identity, a well-diversified footprint

Total Revenues¹ by Division (%)



UniCredit Employees² by Division (%)



Data as of 31 December 2024. 1. Total Revenues by Division (%), excl. Group Corporate Center, data as of FY24. 2. Headcount as of December 2024.

Please note that all numbers (%) have been rounded up.



Driving industrial transformation, investing for the future

Our Philosophy

ONE GROUP: UNIFIED AND RE-FOCUSED

One Vision

To be the Bank for Europe's Future, setting a new benchmark for banking.

One Strategy

UniCredit Unlocked is our unique Strategy tailored to our inherent strengths, yet flexible enough to adapt to a changing environment.

One Culture

Key to our success in unifying and inspiring our people, driving them to work as a team and achieve excellence in the right way.



Unlocked potential for ushering in a new era of sustainable growth

Key levers of our Strategy



UniCredit
Unlocked

TRANSFORMATION FAR FROM
BEING OVER



Still Unlocking

Laying the foundations for a fully transformed Group by focusing on our **three key levers**

Empowerment and Trust

A winning mentality grounded in clear Principles and Values and a shared Culture of empowerment and trust. Fostering bottom-up ideas and an environment where people are proud to own and drive growth and success.

Simplification and Streamlining

A new way of working in a leaner and more efficient organisation, with decisions closer to the clients. Simplifying and harmonising processes to deliver a seamless experience and focus our people on what creates value.

Leveraging Common Strengths

One Group with a common Vision, Strategy and Culture. Leveraging scale and scope of best-in-class product factories, common Procurement, Digital and Operations serving all, fully empowered, local banks.

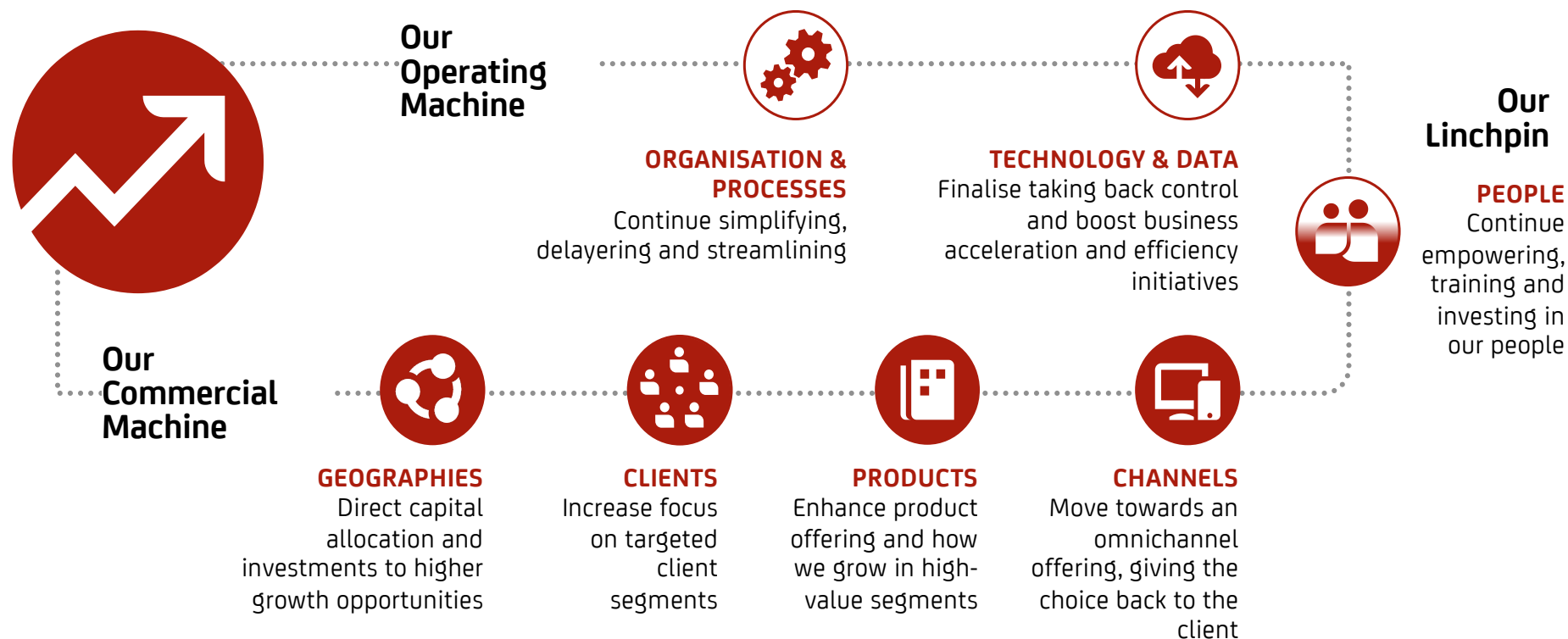


Entering the next phase of our Strategy: a new era of sustainable growth

Unlocking Acceleration

Unlocking Acceleration

2025 and beyond



Achieving excellence in the right way

Our Culture



Our Culture is based on three Values: **Integrity, Ownership and Caring**. They are the foundation of our identity and are at the heart of our decision-making, **ensuring we deliver for our clients honestly, straightforwardly and transparently**. We are committed to helping our customers, communities and each other treating everyone with respect and valuing our differences.

Our Culture is key to our success in unifying and inspiring our people, driving them to work as a team and **achieve excellence in the right way**.



The foundation of our identity

Our Values

Our Values are more than just words. They are **actions. Mandates. Pledges.**



INTEGRITY

**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.



OWNERSHIP

**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.



CARING

**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.



Fitting our Strategy and Purpose

Our **E**mployer **V**alue **P**roposition

At UniCredit, we release the full potential of individuals and strive to **Unlock a Better Tomorrow** for our colleagues, customers and communities.

This is the promise UniCredit makes to our current and future employees, and the way in which we take care of our communities.

At UniCredit, we are:

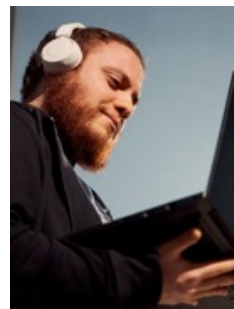
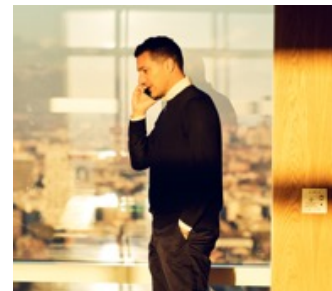
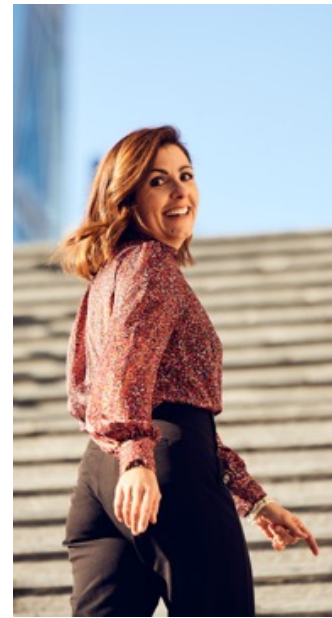
ACCELERATORS OF AMBITION

CHALLENGE SEEKERS AND CHANGEMAKERS

CHAMPIONS OF DIVERSITY

DRIVERS OF SUSTAINABLE CHANGE

[CLICK HERE
TO WATCH THE VIDEO](#)



Embedding Sustainability in everything we do

Our Commitments




Environment

Promoting sustainable financial instruments

11 own Green Bonds issued since 2021
€ c.6.5bn of total amount

o/w Senior Green Bonds

 **3** (€ 1bn, Jun21; € 1bn, € Nov22; € 0.75bn, Nov23)

o/w Green Mortgage Covered Bonds

 **2** (€ 0.5bn, May22; € 0.5bn, Sep22)

 **3** (€ 0.5bn, May22; € 0.75bn, Feb23; € 0.75bn, Jan24)

 **2** (€ 0.06bn, Sep21; € 0.047bn, Sep23)

1 (€ 0.5bn, Jun23)

Progress implementing our **Net Zero Transition plan** and advancing on **Net Zero targets achievement** (see update in following slides)

Partnership with Open-es: supporting our corporates in a just and fair transition



Social

Communities initiatives

€35bn UniCredit per l'Italia, including 5bn credit "Piano Transizione 5.0"¹
€78.1m FY24 contribution to communities vs. € 59.6m in FY23

Member of **Venice Sustainability Foundation**

Promoting sustainable financial instruments

 **1** own Social Bond (€ 155m, Sep21)

UniCredit Foundation

30m enhanced funding to UniCredit Foundation in 2024

>100.000 learning experiences offered to underserved students across 12 countries

Education and awareness beneficiaries FY22-24

701k

Financial education

247k

ESG Awareness

Ongoing development of **Skills for Transition** to deliver training to young people and companies expected to be impacted by the green transition



Governance

CEO & Top Management remuneration²

20% weight of long-term performance linked to ESG business, DE&I ambitions, Climate risk

Solid diversity, equity and inclusion framework

- **DE&I Global Policies and Guidelines³**

- Holistic **well-being** approach⁴

- **Training** on DE&I, ESG and Climate change

- **1,000+ Employee Networks active members** on several diversity traits⁵ across Group countries

- **Gender pay gap reduction** from c. 4% in 2020 to c. 1%⁶ today, thanks to Group commitment and investments

Female (as of 4Q24)

50%

BoD

50%

GEC

34%

Leadership team⁷

International presence (as of 4Q24)

36%

BoD

67%

GEC

38%

Leadership team⁷

1. As of 31 December 2024 2. On top of long-term scorecard, short-term scorecard envisages a 20% weight linked to the Group culture goal "Winning, the right way, together" 3. Inclusive language, recruitment, gender transition & pronouns in e-mail signature and Microsoft Teams (on voluntary basis) 4. Five pillars (mental, physical, social, career & financial) to support across all stages of their lives. 5. LGBTQIA+, Gender, STEM, Disability, Cultural Diversity, Generations, Caregiving 6. On comparable roles. Non-Demographic GPG as of June 2024. FY23 result was equal to 2.0%. 7. Leadership Team includes the Group Executive Committee and first-line reports



Championing Sports, Empowering Communities

Our key Partnerships



Supporting art, culture, and sport as a driver of socio, economic, and sustainable development. Our pan-European bank has a **long-standing tradition of sponsoring** various **sporting initiatives** that align with **our Values**. Through partnerships, sponsorships, and projects, UniCredit promotes **cultural engagement**, supports non-profits, and fosters **well-being through sport**.

Scuderia Ferrari HP

Bound by Passion. United in Excellence.

Bridging **tradition** and **innovation**, as renowned Italian brands, we share a **passion** for **high performance** and **excellence**, the shared value of inclusivity, and the desire to give back to our respective communities.

Sharing a **commitment to high performance**, Scuderia Ferrari HP excels on the track, while UniCredit is dedicated to delivering financial solutions that empower clients and communities to progress: together, we will collaborate to develop new banking opportunities for Ferrari fans and clients of our pan-European bank.



Championing Sports, Empowering Communities

Our key Partnerships



Arena di Verona

Since 1994 UniCredit has been the Main Partner of the Arena di Verona Opera Festival, one of the most famous opera festivals in the world. It is a symbol of the vast Italian cultural heritage that UniCredit supports and promotes, to make it accessible to an ever-wider audience and among the new generations.

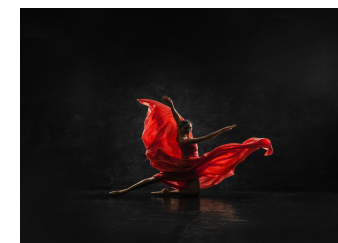


Filarmonica della Scala

UniCredit has supported the orchestra since 2000, Main Partner from 2003, funding concert seasons in Italy and abroad and supporting special projects including Open Filarmonica, solidarity initiatives and musical education (i.e. Open Rehearsals, Sound, Music!, annual Milan Concert in Piazza Duomo and scholarships for young musicians).

Teatro di San Carlo

This partnership with the oldest opera house in Europe started in 2022, supporting a season including concerts, operas and ballets, a valuable fulcrum for the international musical culture scene. Through Officine San Carlo, workshops and cultural projects help disadvantaged youths to access employment opportunities.



Albertina Museum

This internationally renowned museum is home to one of the world's leading graphic collections. It is known for regularly hosting epic international exhibitions. Bank Austria has been main sponsor of two major exhibitions every year since the collaboration began in 2011 and offers exclusive previews and special dedicated "Albertina Culture Cards" to its affluent clients.



Leading the way in European banking

Our CEO



“

The last four years have laid a firm foundation for our next phase of quality growth. We have prepared ourselves to take the essential next step. We will redouble our commitment to unlock more value from our Bank and go beyond the benchmarks we have set. In summary, **we are now moving to the second phase of UniCredit Unlocked: Acceleration.**

It will be our attractive geographical presence, client and business mix, protected by our unmatched lines of defense and leveraged upon by our team that will allow us to further positively differentiate ourselves from our peers and set a seven-year track record of superior performance through the cycle.

Andrea Orcel
Group Chief Executive Officer





Contacts

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