

Transform 2019

One Bank
One
 UniCredit

Company Profile as at June 30, 2017

Group Brand Management

UniCredit S.p.A.

Milan, August 3rd, 2017

Welcome to
 **UniCredit**

UniCredit is ready to seize opportunities of evolving banking environment...

Our Vision is to be **One Bank, One UniCredit: a pan-European commercial bank** with a **simple easily replicable business model**, an efficient plugged in client-focused Corporate & Investment Banking and a **unique Western Central and Eastern European network** which we proudly deliver to our **25 million extensive client franchise**.

We offer local expertise and international reach. We accompany our clients around the globe, providing them with seamless access to our leading banks in **14 core markets** as well as to our **operations in another 18 countries worldwide**.

One Bank
One
 **UniCredit**



... by the means of our Five Fundamentals.

Everything we do is based on **our Five Fundamentals**. Our top priority, every minute of the day, is to serve our customers the very best we can (**Customers First**). To do this, we will rely on the quality and commitment of our people (**People Development**), and on our ability to cooperate and generate synergies as **One Bank, One UniCredit (Cooperation & Synergies)**, and we will take the right kind of risk (**Risk Management**) while being very disciplined in executing our strategy (**Execution & Discipline**).

Customers First

Customers are our lifeblood and the reason the bank exists



People Development

Each and every one of us need to be motivated by and engaged in the success of the bank



Cooperation & Synergies

It is what will drive the bank, make the business stronger and more profitable



Risk Management

Managing risk is at the core of our business, we need to apply it to everything we do



Execution & Discipline

Discipline and focus is what will make us successful; not only do we say what we do, we do what we say



UniCredit is a pan-European Group thanks to its strong presence in the core markets...

 Юникредит Банк

 UniCredit Bank

 HypoVereinsbank
Member of  UniCredit

 Bank Austria
Member of  UniCredit

 Schoellerbank
Private Banking

 Zagrebačka banka
UniCredit Group

 UniCredit Bank

 UniCredit Bank
Banja Luka

 UniCredit
FINECO
B A N K

 UniCredit Bulbank

 YapıKredi

25 million
customers

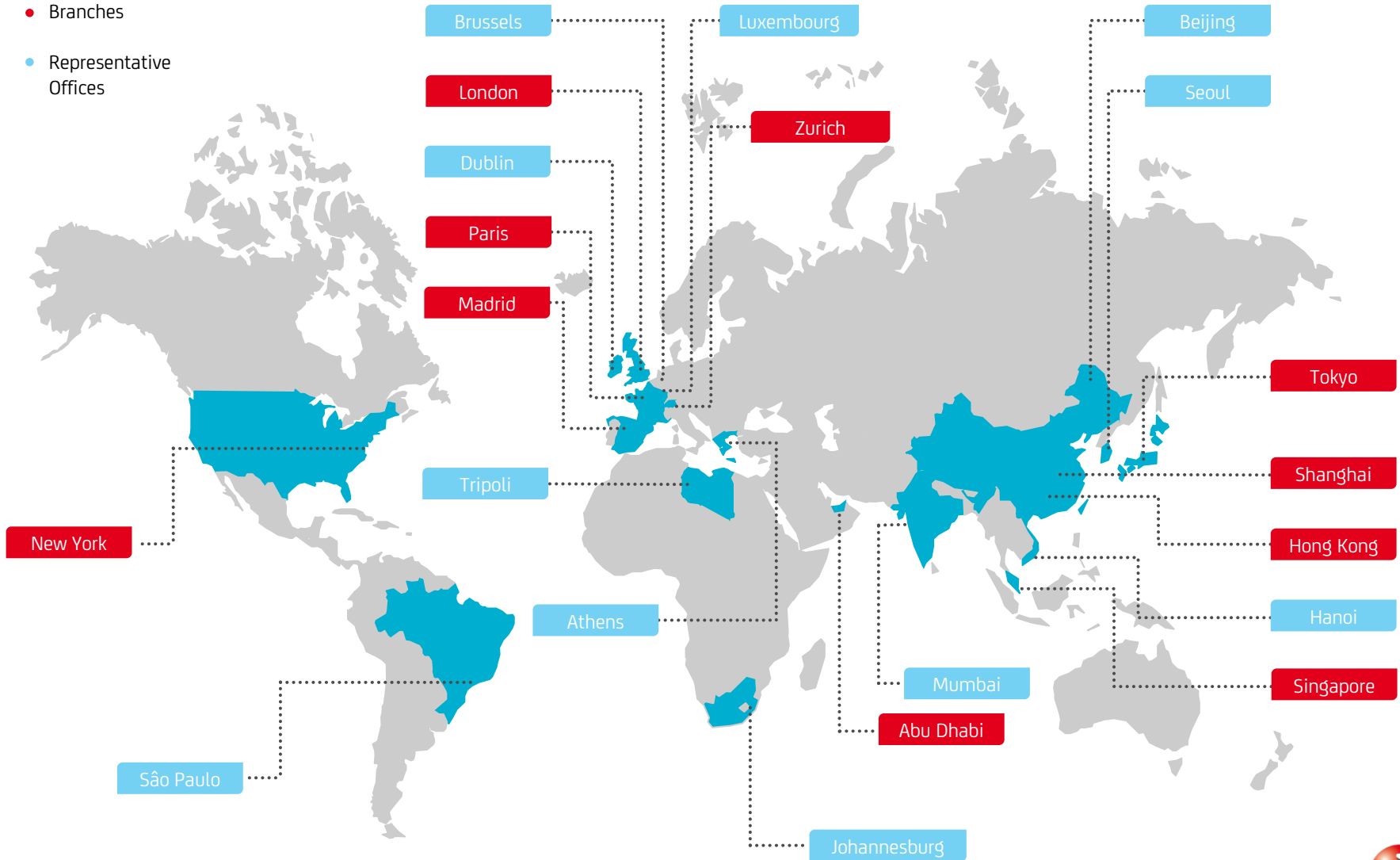
#1 Commercial
Bank in CEE



... and thanks to its wide network around the globe.

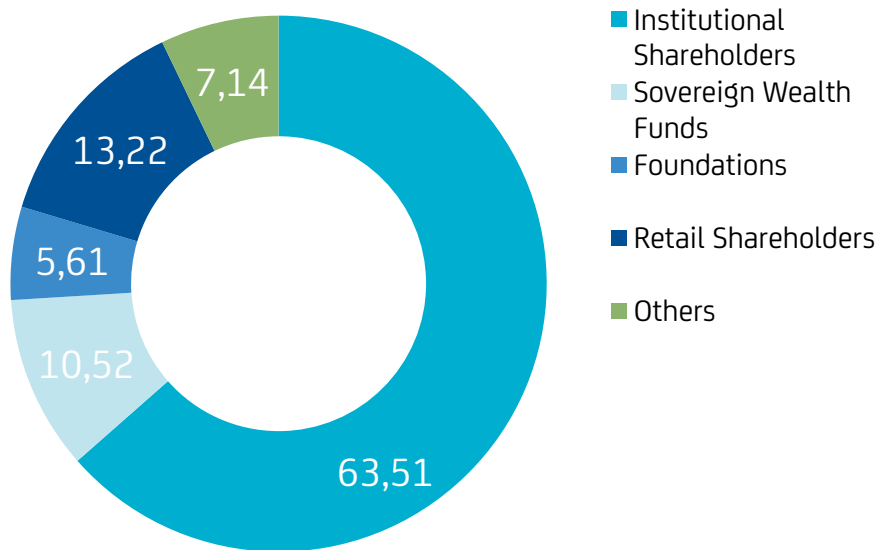
• Branches

• Representative Offices

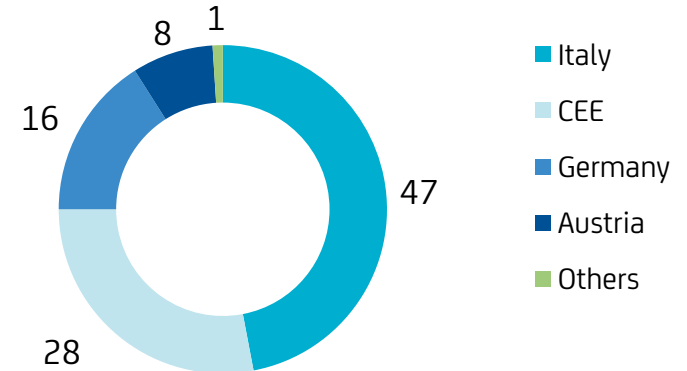


UniCredit has an international profile with a strong European identity...

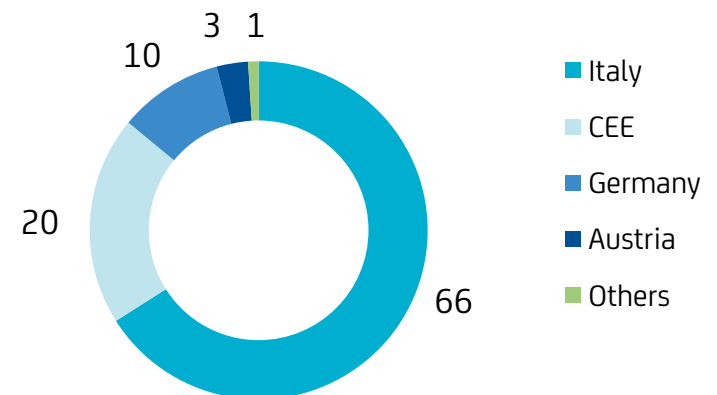
UniCredit Shareholder Structure (%)¹



UniCredit Employees by Country (%)²



UniCredit Branches by Region (%)³



1. Retail: Sodali Shareholders ID retail as of March 2017; Institutional: Nasdaq Shareholders ID as of February 2017 and following "Modello 120A"; Foundations: Company Register and public available information; Others: Nasdaq Shareholders ID as February 2017.

2. Data as at June 30, 2017. FTE "Full Time Equivalent" = number of employees counted for the rate of presence. Figures exclude employees of Ukrasbank, Pioneer, Bank Pekao, Koç Financial Group and Immo Holding.

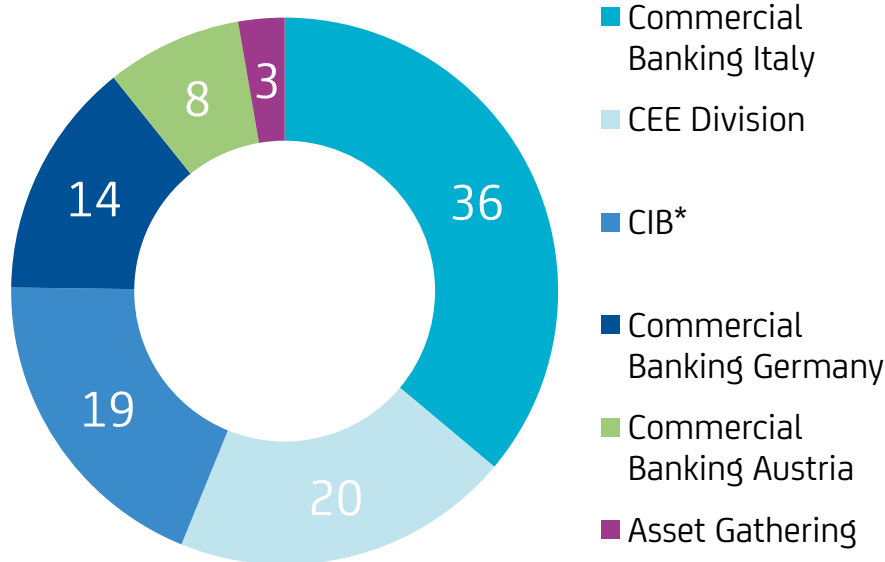
3. Data as at June 30, 2017. Figures exclude branches of Ukrasbank, Pioneer, Bank Pekao, Koç Financial Group and Immo Holding.



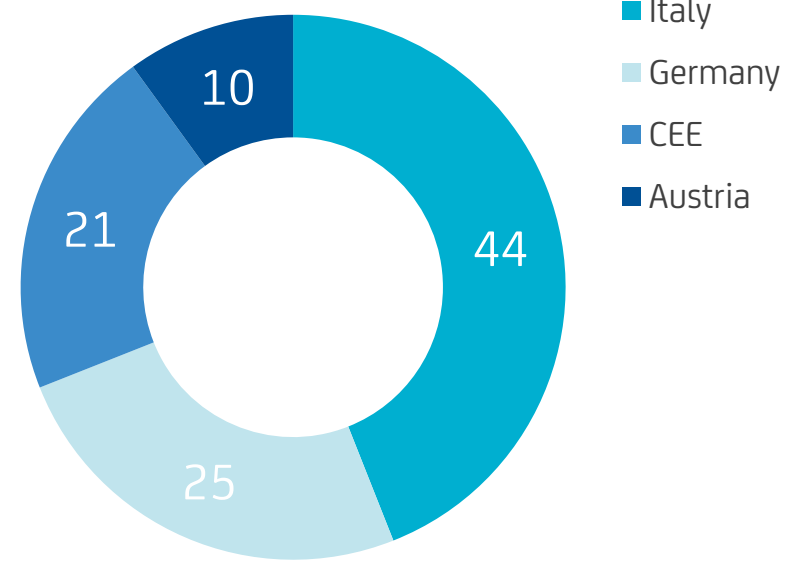
... with well diversified revenues.

Consolidated Total Revenues⁴

By Business Lines (%)



By Region (%)

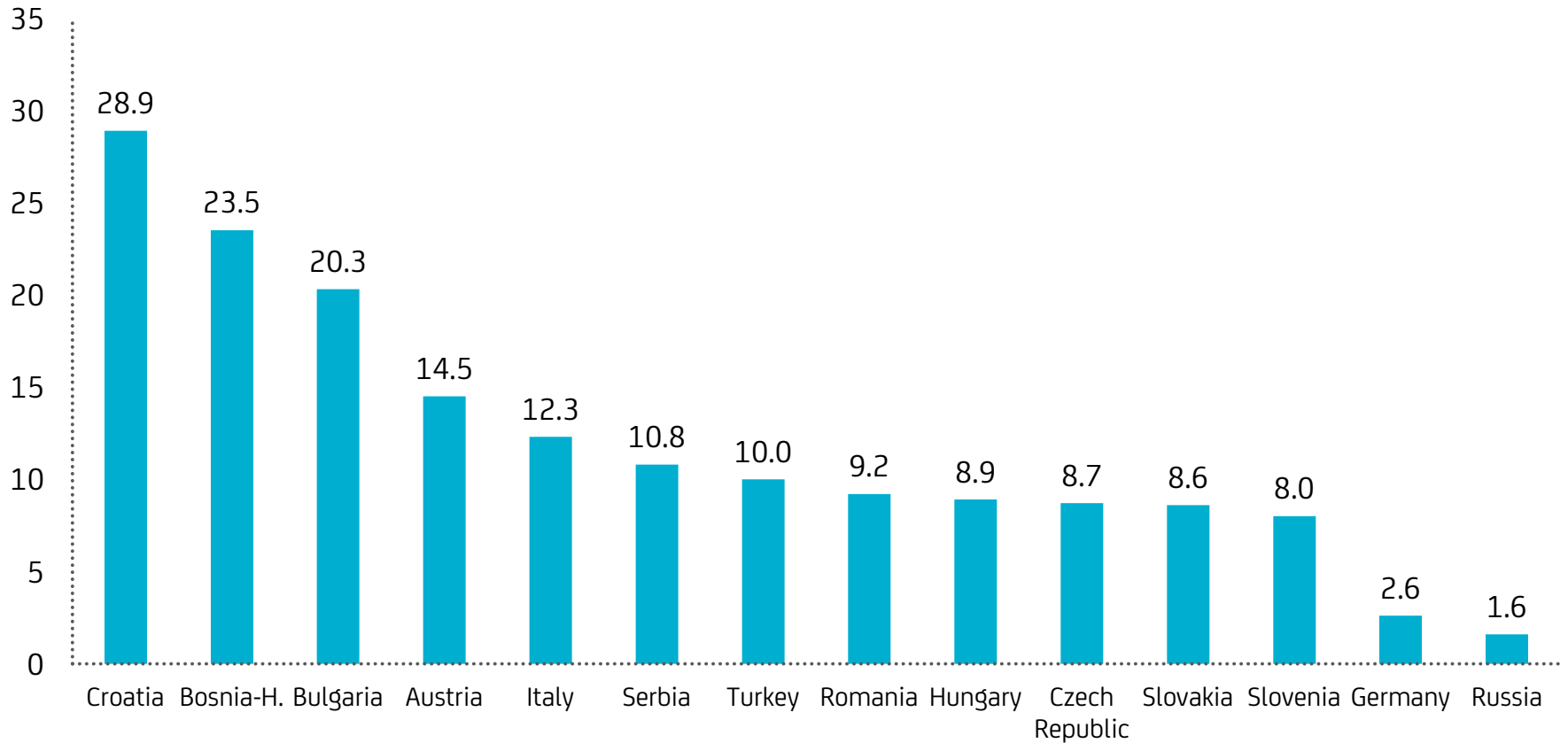


4. Data on 30th June. In accordance with IFRS 5 principle Pioneer Global Asset Management S.p.A. and its subsidiaries have been classified as “discontinued operations”; therefore: • Asset and Liabilities have been respectively presented in the items “Non-current assets as held for sales” and “Non-current liability as held for sale”; • The post-tax profit or loss has been disclosed in item “Profit/Loss for Discontinued Operations”; • The previous periods have been coherently restated. The item “Profit/Loss for Discontinued Operations” includes also the post-tax profit (or loss) of Bank Pekao S.A. and its subsidiaries till the complete disposal of the shareholding held by UGC.”



UniCredit is one of the largest lenders in Europe⁵ being a significant player in the countries where it operates.

Market Shares in terms of Total Loans⁶



UniCredit has defined the "Transform 2019" strategic plan.

The **Capital Increase** has been one of the pillars of the 2016-2019 Strategic Plan and significantly strengthened the Group's capital ratios, which are now in line with the best European systemic banks.

Now the Group continues to reinforce its capital through an **organic capital generation** and proceeds with the implementation of the other four pillars.

This transformation will enable the bank to take advantage of future opportunities and generate long-term profits, functioning successfully as a **simple pan-European commercial bank with a fully plugged in CIB and a unique network in Western, Central and Eastern Europe.**

