



## Innovation for customers

With the main goal of offering our customers a top-quality service, we are fully engaged in the digital revolution that is transforming the banking business. Whilst remaining strongly committed to achieving sustainable results and meeting our customers' demands, we are equipping our organisation to meet the challenges of the future.

### Contribution towards SDGs:



### Risks

- Loss of market share and business focus if banking is not driven by client needs
- Loss of market share and revenue due to non-competitive digital offer
- Unclear strategy on long-term trends

### Opportunities

- Starting from client needs, develop a product offer and commercial strategy
- Responding to the digital challenge in an agile and customer-centric manner, improving efficiency by leveraging technology
- Maintain or increase competitiveness by correctly responding to digital challenges

## UniCredit's contribution towards SDGs - KPIs



In Italy, Germany and Austria more than **2.5 million clients** are **UniCredit mobile app users**



More than **60 loans** in **Impact Financing** for **€69 million disbursed** in Italy



In Italy, more than **45,000 customers under 30** benefitted from the *My Genius* current account with **pricing benefits**

**Renewable energy projects portfolio<sup>A</sup>** at **€6.9 billion**

Lead manager of the **first ever green bond<sup>B</sup>**: we acted as **joint bookrunner** in **29 issues** for an overall placement of **€22 billion**

A. EAD, Exposure at Default.

B. In 2007.