

Setting the benchmark for European banking



We are a blue-chip Bank

14th consecutive quarter of quality growth and best first half ever.

Delivering strong results

across **key metrics...**

1H24 we achieved (versus 1H23):

Net Revenue

Quality growth

- **Net Revenue** +6.7%
- **Gross Revenue** +6.7%

Cost

Operational excellence

- **Cost / Income** 36.3% (-2.9p.p.)
- **Absolute costs** -1.2%

Capital

Capital efficiency

- **Organic Capital Generation** 234bps (or 6.7bn)
- **Net Revenue / RWA** 9.0%

...and **Regions:**

1H24	RoAC	Organic Capital Generation
ITA	32.0%	107bps, 3.0bn
GER	21.5%	48bps, 1.4bn
CE	24.3%	44bps, 1.3bn
EE	40.8%	21bps, 0.6bn

...built on strong foundations

1H24 key highlights:

Capital

- **16.2%** CET1r

Asset quality

- **5bps** CoR
- **2.6%** NPE ratio

Liquidity

- **>140%** LCR
- **>125%** NSFR¹

¹ Managerial figures



With a forward-looking vision

As we look ahead, we are determined to reach new levels of excellence by:



Following the same strategy with a new focus

on enhancing sustainable quality earnings growth



Unlocking significant value

with continued transformation, best-in-class excess capital, and robust lines of defence



Keep improving our guidance

while retaining additional flexibility to secure results for 2025-26



Discover more about the progress of our strategic plan at unicreditgroup.eu

Empowering
Communities to Progress.

