



UniCredit's Home Markets

Country Slides

Group Correspondent Banking

At home throughout Europe, we are the partner of choice

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3



15m

Clients (of which, 1m corporate and public sector)

3



Global product factories served via local coverage



Second largest

Corporate Lender in Europe³

International Network with a presence in Europe, America and Asia, supporting clients in

> 150

countries worldwide, also thanks to Correspondent banking relationships

Commercial Banks in Italy, Germany, Central Europe, Eastern Europe with leader positions¹ in our



12

core countries²



Core Country

- Austria
- Bosnia-Herzegovina
- Bulgaria
- Croatia
- Czech Republic
- Germany
- Hungary
- Italy
- Romania
- Serbia
- Slovakia
- Slovenia

Network Location

- Greece (Alpha Bank)*
- London
- Luxembourg
- Madrid
- New York
- Paris
- Singapore

Representative Office

- Beijing
- Brussels

Other locations

- Russia



Alpha Bank and UniCredit: a long-term partnership, accessing new complementary c.2m active client base in Greece, to the benefit of our product factories.*

1. Data as of December 2024 ranking between #1 and #5 in terms of total assets according to IFRS or local accounting standards; 2. Austria, Bosnia & Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Italy, Romania, Serbia, Slovakia, Slovenia, no ranking for Russia due to the lack of data availability
2 of peers; 3. Ranking based on available public data for UniCredit and Peers, including BNP, Deutsche Bank, Intesa Sanpaolo, Société Générale, Santander, ING as of 2Q25





Trade Finance

Global Finance **#1** Best Trade Finance Provider in selected countries, 2025^{1,2}

Euromoney Trade Finance Survey **#1** Best Trade Finance Bank in CEE Regions and in 8 selected countries, 2025^{3,4}

Global Trade Review (GTR) **#1** Best Trade Finance Bank in Eastern Europe in 2025⁵

Transaction Banking

Euromoney Awards for Excellence **#1** Best Bank for Transaction Services in CEE in 2024, 2023 and 2022⁸

The Banker **#1** Best Bank for Transaction Banking in Europe, 2024⁹

Global Finance **#1** Best Bank for Transaction Banking in CEE, 2025 and 2024¹⁰

Working Capital

Factoring Chain International Award **#1** Import and Export Factor of the Year in Europe, 2024⁶

#1 Best Deal of the Year, 2024⁷

Securities services

Global Finance **#1** Best Sub-custodian Bank in CEE, Austria, Bosnia, Bulgaria, Hungary, 2025¹¹

1. Global Finance Magazine: <https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>; 2. Bulgaria, Croatia; 3. Euromoney <https://www.euromoney.com/surveys/trade-finance-survey/>; 4. Bosnia and Herzegovina, Bulgaria, Croatia, Hungary, Romania, Serbia, Slovakia, Slovenia; 5. <https://www.gtreview.com/news/global/gtr-leaders-in-trade-2025-the-winners/>; 6. https://fci.nl/en/news/2024-fci-awards?language_content_entity=en; 7. https://fci.nl/en/members/best-deal-of-the-year?language_content_entity=en; 8. <https://www.euromoney.com/awards/awards-for-excellence/>; 9. The Banker: <https://www.thebanker.com/content/ce297341-75ef-51cc-a8f7-c97f4cd9fe38>; 10. <https://gfmag.com/award/winner-announcements/press-release-global-finance-names-the-25th-annual-worlds-best-treasury-cash-management-banks-for-2025/>; 11. <https://gfmag.com/award/winner-announcements/press-release-global-finance-names-the-worlds-best-sub-custodian-banks-2025/>



Austria (Bic: BKAUATWW)

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Key Figures



4.8 k
Employees³



10,1%
Market Share⁴

Best Service Provider Trade Finance and Marketleader in Austria
Euromoney, 2024

Best Bank in Austria
Euromoney, 2023

#1

Best Bank for Corporate Banking in Austria
Euromoney, 2023

Best Bank for ESG in Austria
Euromoney, 2023

Best Sub-Custodian Bank in Austria
Global Finance, 2023

#1 Corporate Loans in Euro by number of deals and volume
Dealogic, 1-12 2023

#1 Corporate Bonds in Euro by number of deals and volume
Dealogic, 1-12 2023

#1 All Syndicated Loans in Euro by number of deals and volume
Dealogic, 1-12 2023

Global Finance

Best Sub-custodian Bank in CEE, Austria, Bosnia, Bulgaria, Hungary, 2025⁵

Favourable terms on country market

- Austria is the **fourth richest market in the EU** with a GDP per Capita of over EUR 52,000¹
- **Solid economic growth** over the last ten years and **one of the strongest industrial sectors in the EU** with a very high export attitude
- No wealth taxation but **an attractive group taxation scheme**
- Exemplary throughout Europe: The **dual education system**
- **Vienna**, Austria's capital, **ranks first in Mercer's Quality of Life Ranking²**

Our Unique Selling Proposition

- Leading corporate bank, leading Private Banking and one of the largest retail banks in Austria
- One of the leading and best-capitalized major banks in Austria
- Leadership position in Treasury & Cash Management, Trade Finance, Global Securities Services, Corporate Bonds, Corporate Loans and Syndicated Loans
- Leading role as strategic financial partner in client coverage which we strive to continuously improve
- Main banking connection for most of the Austrian Large Corporates, with a wide range of product offering among all product lines

Contacts

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1. Eurostat 2023, 2. 2013, 3. FTE, <https://www.unicreditgroup.eu/en/unicredit-at-a-glance.html> ; 4. Market share for loans by end of 2023 (Source: UniCredit Bank Austria Economics & Market Analysis Austria) 5. [https://gfmag.com/award/winner-announcements/press-release-global-finance-names-the-worlds-](https://gfmag.com/award/winner-announcements/press-release-global-finance-names-the-worlds-best-sub-custodian-banks-2025/)



Bosnia and Herzegovina (Bic: UNCRBA22)

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Key Figures



1.1 k

Employees¹



21.7%

Market Share²

#1

Best Bank in B&H: Euromoney, 2010 – 2015, 2020 - 2023

Best Cash Management Bank in B&H: Euromoney, 2011 - 2013, 2017 – 2023

Best Trade Finance Bank in B&H: Euromoney, 2012, 2015 - 2024

Best Bank in B&H: The Banker, 2017 – 2018, 2020 – 2022 & Best Global Bank 2023

Best Bank in B&H: CFI, 2021

Best employer in B&H: MojPosao.ba, 2008 - 2022

Best Bank in B&H: Global Finance, 2020, 2022 - 2023

Best Supply Chain and Trade Finance Provider in B&H: Global Finance, 2019 – 2022

Best Sub-custodian Bank in CEE, Austria, Bosnia, Bulgaria, Hungary, 2025⁵

Best Bank in B&H: EMEA Finance, 2015, 2021

Best CSR campaign in CEE - My Circle of Support VISA, 2020

Best mobile application, total asset, capital ROA and ROE Golden BAM, 2023 - 2015; 2013; 2011; 2010;

Favourable terms on country market

- **Low tax rates:** 10% corporate / 17% Value Added / 10% personal income tax
- Exchange stability since 1995 due to currency rate tied to EUR
- Stable environment in terms of **acceptable debt size**
- Accession negotiations with the EU are opened to Bosnia and Herzegovina, as a “candidate country” for accession to EU
- **High electric energy production potential;** competitive in metal and wood industry

Our Unique Selling Proposition

- Largest participation share in **State Guarantee Fund/Scheme**
- Cooperation with local cantonal government – Financing of SME clients through **credit lines with subsidised interest rate**
- **One of the main partner ino-creditors/EBRD and KFW/** in order to support the local community through different programs (EBRD/Go digital and Go green line and KFW-line for mitigation of COVID impact)
- **ESG awareness with goal to support our client in their green transition**
- Capacity of **large project financing** and a range of solutions to manage different kinds of financial risks
- **Market leader in Trade Finance, Cash Management, and Global Securities Services**
- **The Bank of Choice for International and Domestic Payment, Trade Finance, and GSS** with expertise teams in place

Contacts

- **Marija Vučina:** marija.vucina@unicreditgroup.ba and **Sandra Cico Hajduk** Sandra.Cico@unicreditgroup.ba

1. Employees of UniCredit Bank d.d. Mostar as of 28.02.2025 - [About us - UniCredit](#); 2. Market Share of UniCredit Bank d.d. Mostar and UniCredit Bank a.d. Banja Luka in terms of Total Assets as of 2023YE 5. 5. <https://www.gtreview.com/news/global/gtr-leaders-in-trade-2025-the-winners>



Bulgaria (Bic: UNCRBGSF)

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Key Figures



3.8 k
Employees¹



18.5%
Market Share²

#1

Best Services: Cash Mgmt
2023 & Trade Finance Survey
Euromoney, 2024

Best Bank in Bulgaria
Global Finance Magazine,
2023, 2024

Bank of the Year in Bulgaria
The Banker, 2023

Best Bank in Bulgaria
Cash management
Euromoney Awards for
Excellence, 2023

Best Sub-custodian Bank
in CEE, Austria, Bosnia,
Bulgaria, Hungary, 2025⁵

Best Custodian Bank in Bulgaria
Global Finance Magazine, 2023

Best Corporate Bank in Bulgaria
Euromoney Awards for Excellence,
2023

Best Bank for Digital solutions
Euromoney Awards for Excellence,
2023

Market leader
Euromoney Trade Finance Survey,
2023

Best Corporate Digital Bank
for Trade Finance Services
in Bulgaria –
Global Finance Services, 2023

Favourable terms on country market

- No exchange rate risk: Local currency pegged to the euro since 1997. **The official euro transition is expected in 2025.**
- **Strong public finances:** Public debt below 30% of GDP is one of the lowest in the EU
- The most **business-friendly tax** regime in EU: 10% tax rate on profits and personal income (0% corporate tax in high unemployment regions); social insurance contributions are the lowest in the EU
- **Generous incentives for investors:** Fiscal measures, construction of infrastructure, administrative support, etc.
- Very high smartphone and mobile broadband penetration, Bulgaria is an IT outsourcing hub for the region
- Well endowed with highly educated labor force. Bulgaria is ranked 3rd worldwide in terms of number of certified IT professionals

Our Unique Selling Proposition

- **Leader in digitalization**
 - Digital Document Exchange platform – 1st financial institution on the local market
 - Trade Finance Module in Bulbank Online
 - Online Securities Trading in Bulbank Online
 - e-Factoring platform
 - Key banking directions: Commercial banking, Investment banking, Leasing, Insurance Broker, Factoring, Fleet Management
- Leader in supporting **EU funds opportunities**
- Corporate servicing by highly experienced Relationship managers and dedicated Corporate Service Centers **international center premises** – unique corporate customers' service

Contacts

- **Petar Dobrev:** petar.dobrev.petrov@unicreditgroup.bg

1. As of 28.02.2025 Source: <https://www.unicreditgroup.eu/en/unicredit-at-a-glance.html>; 2. Market Share in terms of Total Assets as of 1Q2024, Source: UniCredit Strategy and Corporate Foresight, -0.41 bps YoY, Source: UniCredit Strategy and Corporate Foresight. 5. <https://www.gtreview.com/news/global/gtr-leaders-in-trade-2025-the-winners>



Croatia (Bic: ZABHR2X)

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Key Figures



3.3 k
Employees¹



25.9%
Market Share²

#1

Best Trade Finance Bank in CEE Regions and in 8 selected countries, 2025*

Best Trade Finance Provider Bank in Croatia
Global Finance, 2024

Best Corporate Bank in Croatia
Euromoney, 2023

Best Bank for SMEs in Croatia
Euromoney, 2023

Best Service Provider in Trade Finance in Croatia
Euromoney, 2023

Golden Balance Sheet Award Croatia
Financial Agency (FINA), 2023

Best Service Provider in Trade Finance in Croatia
Euromoney, 2024

Best Private Banking in Croatia
The Banker & PWM, 2023

Best Bank in Croatia
Euromoney, 2023

Market Leader in Trade Finance in Croatia
Euromoney, 2023

Best Trade Finance Bank in Croatia
Global Finance, 2025

Source: www.zaba.hr

Favourable terms on country market

- **Minimal FX risk:** Croatia adopted euro on 1 January 2023
- **Connectivity:** Croatia joined Schengen Area on 1 January 2023
- **Increasing competitiveness:** Croatia joined OECD accession negotiations in 2022
- Croatia has on disposal **generous allocation** of EU funding through **Next Generation** and **regular EU Budget facilities** for current decade to improve its infrastructure and competitiveness
- **No corporate profit tax or tax cuts** (18% for large, 10% for small companies – differentiated by revenues) up to 10 years **for new investors (depending on the size of investment)**
- **Growing economy and accessibility** and **favourable geographical position** in the **center of Europe** for multimodal transport options

Our Unique Selling Proposition

- **The largest bank in the country capable to provide large scale financing** – Leveraging its strong balance sheet and high regulatory capital
- **An international yet locally well rooted player** for the execution of large, complex transactions in domestic and international capital markets
- **Strong point of reference** in terms of Investment Banking transactions
- **Sales units fully supported by competence centers** to accommodate clients' requests related to Payments Solution, Trade and Correspondent banking, Client Risk Management & Treasury and Advisory & Financing Solutions

Contacts

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1. As of 28.02.2025 [About us – UniCredit](#) ;

2. Market Share calculated in terms of Total Assets as of 31.12.2023 (Source:www.zaba.hr) * Euromoney <https://www.euromoney.com/surveys/trade-finance-survey/> Bosnia and Herzegovina, Bulgaria, Croatia, Hungary, Romania, Serbia, Slovakia, Slovenia; 3 <https://gfmag.com/award/winner-announcements/press-release-global-finance-names-the-25th-annual-worlds-best-treasury-cash-management-banks-for-2025/>; 11. <https://gfmag.com/award/winner-announcements/press-release-global-finance-names-the-worlds-best-sub-custodian-banks-2025>



Czech Republic (Bic: BACXCZPP)

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Key Figures



2.1 k
Employees¹



14.2%
Market Share²

Best Bank in ESG in CZ
Euromoney, 2023

Market Leader in Cash Management in CZ
Euromoney, 2023

#1 Best Bank for Transaction Banking
in CEE, 2025 and 2024¹⁰

Global Finance

#1 Best Corporate Cross-border Payments Solutions in Central & Eastern Europe in 2025²

Best Sub-Custodian Bank in CEE Global Finance,
2023

Favourable terms on country market

- **Highly export-oriented economy** with cross-border exports at 77% of GDP in 2023
- **Low country risk:** Sovereign LT foreign currency rating the highest in CEE, while CDS the lowest in CEE
- **Sustainable public finances:** At 44% of GDP as of 2023, public debt remains well below the EU average
- Historically **low exchange rate volatility**
- **FX reserves** at 45% of GDP as of 2023 belong to the highest in the world, providing a protection to the domestic currency in bad times

Our Unique Selling Proposition

- The bank of choice for **international** and **cross-border companies**
- **Leader** in Structured and Project Finance, Syndicated and Club Loans, Trade and Export Finance and Real Estate financing
- **Top service** in cash management, leading position in CZ in ECA covered business, first-rate market know-how in trade finance
- **Advisory services** across several industries in expertise center, Favorable **guarantee lines** with National Development Bank
- Among market leaders in Financial Institutions (Virtual bank, **Global Security Services**, etc.)

Contacts

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1. Employees of UniCredit Czech Republic & Slovakia as of 31.12.2023. Source: Annual Report 2023, 2. Market Share in terms of Corporate Loans Overview (Residents without financial Institutions and Central Government) as of 31.12.2023 (Source: UniCredit Strategy and Corporate Foresight)

2. <https://gfmag.com/award/winner-announcements/press-release-global-finance-names-the-25th-annual-worlds-best-treasury-cash-management-banks-for-2025/>;



Germany (Bic: HYVEDEMM)

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Key Figures



 **10.7 k**
Employees³

#1 Germany Combined
Bonds and Loans EUR⁴

#3 All German Bonds in EUR⁴

#1 All German Syndicated
Loans⁴

#2 All German Corporate Bonds
in EUR⁴

#1

Best Trade Finance Provider in
Germany in 2023⁵:
Global Finance

Best Bank for CSR in Germany 2023⁶:
Euromoney Awards for Excellence
Survey

#1 Capital Protected Awards
2023/2024⁷:
Zertifikate Awards

Favourable terms on country market

- **Attractive business environment:** Germany is the biggest country in Europe in terms of population (84.7 m)¹ and GDP (EUR 4,121 bn)¹. With a high GDP per capita of EUR 48,656 and a low unemployment rate of 5.9%² with high purchasing power of consumers
- **Fiscal policy:** In 2023, the German government ran a fiscal deficit of 2.1%. At 63.6% of GDP, the public debt level was still comparatively low.
- Germany has a high degree of **political stability, a reliable legal system** and a low level of corruption.

Our Unique Selling Proposition

- HypoVereinsbank is **one of Germany's largest financial institutions** (in terms of assets)
- Excellent market position in strong German economy
- **Resilient business model** with **well balanced segments** (Corporates, Private Banking, Client Solutions)
- Strong product factory Client solutions offering innovative product and advisory expertise
- **"Go-to" bank for German SMEs** ("Mittelstand")
- Award-winning **Client Solutions platform with top rankings** across all relevant League Tables

Contacts

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Hungary (Bic: BACXHUHB)

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Key Figures



2 k
Employees¹



6,6%
Market Share²

#4

Best international Private Bank in Hungary
Euromoney Private Banking Survey, 2023, 2024

Best Sub-custodian Bank
in CEE, Austria, Bosnia, Bulgaria, Hungary, 2025⁵

Best Bank for High Net Worth Individuals in Hungary
Euromoney Private Banking Survey, 2024

Market Leader in Hungary:
Euromoney Cash Management Survey, 2024

Favourable terms on country market

- One of the **most competitive economies** in CEE, with high potential coming from economic complexity
- Large-scale **FDI projects** in the pipeline,
 - For exporting activities: VIP treatment by public authorities
- **Low corporate income tax**
- Favorable labor code conditions.
- Advanced infrastructural and logistic network

Our Unique Selling Proposition

- **Subsidised investment loan program** called Gábor Baross refinanced by Eximbank
- **Széchenyi Card Program** with interest and fee subsidy – Opportunities for SMEs
- **Tailor made and supply chain financing**
- **Documentary and guarantee business, Trade Finance, Export Finance**
- **Working capital and investment loans** refinanced by European Investment Bank with favorable conditions
- **Institutional guarantees** (Garantiqa, Rural Credit Guarantee Foundation, EIF InvestEU guarantee) offered with well established expertise

Contacts

- **Katona Georgina:** georgina.katona@unicreditgroup.hu; tradefinance@unicreditgroup.hu

1. Employees as of 28.02.2025 [About us – UniCredit](#) , 2. Market Share in terms of Corporate Loans Overview (Total residents) as of 31.03.2024

10 Source: UniCredit HU Macroeconomic and Market Research 5. 5. <https://www.gtreview.com/news/global/gtr-leaders-in-trade-2025-the-winners>



Italy (Bic: UNCRITMM)

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Key Figures



31.9 k

Employees¹



Combined All Italian Bonds and Loans²

Global Finance

#1

Best Bank for Cash Management in Italy, 2025 and 2024³

The Banker

#1

Best Bank for Transaction Banking in Europe, 2024⁴

Favourable terms on country market

- **Third largest economy of the Eurozone, and second largest manufacturing platform in Europe**
- **Indebtedness of households among the lowest** in advanced countries, with total wealth of over 5x of gross domestic product
- **Italy will get the majority of Next Generation EU funds.** In total, it is supposed to receive around EUR 210 bn by 2026.
- Incomparable quality of life and cultural offer, **ranked first worldwide for UNESCO World Heritage**

Our Unique Selling Proposition

- UniCredit is **one of Italy's largest financial institutions** with top market positions both in Investment Banking and Financing
- **Best in class in supporting companies in Exports**
- Corporate clients benefit from **a widespread national and international franchise and a high level of product specialization**
- Dedicated staff to open up the Client Solutions' **Best in class product platform to all the Group's clients**
- **Award-winning Bank** with top positions in the relevant League Tables

Contacts

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- UniCredit Spa manages LCs, SBLC, Guarantees issuance of all types (VAT, Customs, Open Ended tenor in favor of Public Entities, Financial Guarantees, Bid bond, Performance Bond, Adv. Payments Bond, etc.)

1. FTEs (100%) Country Italy, as of 28.02.2025; 2. Source: Dealogic Cortex Bookrunner rankings, Italian in EUR, as of 03.01.2024 (period: 01.01.2023 to 31.12.2023); 3. 2. <https://gfmag.com/award/winner-announcements/press-release-global-finance-names-the-25th-annual-worlds-best-treasury-cash-management-banks-for-2025/> and Best Treasury And Cash Management Providers 2024: Global And Country Winners | Global Finance Magazine; 4 The Banker: <https://www.thebanker.com/content/ce297341-75ef-51cc-a8f7-c97f4cd9fe38>; 10. <https://gfmag.com/award/winner-announcements/press-release-global-finance-names-the-25th-annual-worlds-best-treasury-cash-management-banks-for-2025/>; 11. <https://gfmag.com/award/winner-announcements/press-release-global-finance-names-the-worlds-best-sub-custodian-banks-2025/>



Romania (Bic: BACXROBU)

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Key Figures

**7.2 k**

Employees

**11,7%**Market Share²

Market Leader for Trade Finance Services
2024 - Euromoney

**Corporate Bank of the Year 2023 -
Financial Leaders Hall of Fame Gala**

#3

Market Leader for Cash Management Services
Euromoney, 2022

Best Trade Finance Bank #1
in CEE Regions and in
8 selected countries, 2025^{3,4}

The Community Hero
Biz Sustainability Awards, 2023

Best Cash Management Service
Euromoney, 2022

Favourable terms on country market

- In 2024, the Romanian economy grew faster, by 0.9%yoy.
- We estimate that the share of investments in GDP will continue to increase, supported mainly by the public projects financed from EU funds (EUR 2.6 bn inflows from PNRR and EUR 5 bn from Multiannual Financing Framework), while the private consumption is expected to remain strong in 2024, helped by the higher real wage growth amid several public sector wage hikes and decelerating inflation, as well as the rising pensions and government transfers.
- We expect headline inflation to be around 5.6% at the end of 2024 and at a similar level in 2025, with weaker domestic demand sending core inflation, excluding tax changes, inside the 1.5 – 3.5% target range by spring 2025.
- Due to the busy election schedule, the NBR might leave it until 2025 before allowing EUR-RON to move into a 5.00-5.10 range, despite the RON gaining around 15% in real-effective-exchange-rate terms since late 2019. NBR reserves are close to historical heights and the NBR is limiting the exchange rate volatility, preventing sharp moves. Thus, the RON has remained one of the most stable currencies in the region.
- The merger between UniCredit Bank S.A. (UniCredit Bank in Romania) and Alpha Bank România S.A. (Alpha Bank Romania) has been successfully completed in Aug. 2025.

Our Unique Selling Proposition

- Leading provider of leasing and factoring services and strong expertise in Strategic Advisory
- Access to cross border products, via specialised international desks
- Tailored Cash Management solutions for corporate customers, including services dedicated to international companies
- One of the main arrangers / participants in the vast majority of syndications / club deals in Romania

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Serbia (Bic: BACXRSBG)

1 2 3

Key Figures



1.4 k
Employees¹



10.5%
Market Share²

Best Trade Finance Provider in Serbia

Global Finance, 2024

Trade Finance Market Leader in Serbia

Euromoney, 2023

#1

Trade Finance Best Service Provider in Serbia

Euromoney, 2023

Best Sub-Custodian Bank in Serbia

Global Finance, 2023

Cash Management Best Service Provider in Serbia:

Euromoney, 2023

Cash Management Market Leader in Serbia

Euromoney, 2023

Favourable terms on country market

- GDP growth is revised on higher, and estimation is 3.5% for 2024 and 4.5% for 2025. Main contribution comes from Govt infrastructure spending.
- Energy decoupling – construction of new gas interconnector (Q4 23) crucial as alternative for Russian gas import.
- Fiscal performance are bright spot in region with financing almost secured for 2024.
- Public Debt to remain below 60% of GDP despite growing investments.
- Current rating outlook upgrade by S&P. Investment grade achievable in 2025 (currently BB+)

Our Unique Selling Proposition

- Bank of choice for **80 out of top 100 Corporates**:
- House Bank for more than 200 German Corporates,
- Bank of choice for 31 out of 40 US Fortune top 500 present in Serbia,
- Core bank for top 30 French groups
- Leading Bank in **renewable energy** and **energy efficiency financing**
Outstanding reputation for successfully executing financing and advisory of the **complex M&A, CSF and PF transactions**³
- **#1 Bank in Global securities services in 2024**
- **Absolute market leader in FX trading**, interbank and with customers³
- **Leading bank in innovative products** (T&P, A&F, Structured finance, Municipal bond issuance, Interest rate Swap, Commodity hedging, ESG, etc.)

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Slovakia (Bic: UNCRSKBX)

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Key Figures



0.1 k
Employees¹



11.5%
Market Share²

#1

**Trade Finance Market Leader
in CZ & SK:**
Euromoney, 2023

**Trade Finance Best Service
in CZ & SK:**
Euromoney, 2023

**Global Bank of the Year
UniCredit Group**
The Banker, 2023

**Market leader position in
Corporate Banking in SK**
Euromoney, 2023

Euromoney
Trade Finance
Survey

#1

Best Trade Finance Bank
in CEE Regions and in
8 selected countries, 2025^{3,4}

Favourable terms on country market

- **Export-oriented open economy**; with cross-border exports estimated at 94.7% of GDP for 2023
- **Low FX risk** – Euro Area membership mitigates FX risk
- **Healthy banking sector** supporting investment growth
- **Adaptive labor force** to different management culture styles; qualified multilingual workers – growing center of knowledge and technologies
- **Strong automotive cluster** – the biggest global per capita car producer

Our Unique Selling Proposition

- The bank of choice for **multinational companies, foreign investors and cross-border flows**
- **Leading position in Agriculture sector**
- **Top player** within Corporate Loans and leading position with Multinational/International clients
- Support for companies in obtaining **EU funds**
- **Best in cash management**, among top players in **Global Security Services**
- **Favorable guarantee lines** with European Investment Fund and Slovak Guarantee and Development Bank

Contacts

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1. Employees of UniCredit Czech Republic & Slovakia. As of 31.12.2023. Source: Annual Report 2023; 2. Market Share in terms of Corporate Loans Overview (Residents without financial Institutions and Central Government) as of 31.12.2023 (Source: UniCredit Strategy and Corporate Foresight) ; 3. Euromoney <https://www.euromoney.com/surveys/trade-finance-survey/>;
4. Bosnia and Herzegovina, Bulgaria, Croatia, Hungary, Romania, Serbia, Slovakia, Slovenia;



Slovenia (Bic: BACXS122)

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Key Figures



0.5 k
Employees¹



11.5%
Market Share²

**Euromoney
Trade Finance
Survey**

#1

Best Trade Finance Bank
in CEE Regions and in
8 selected countries, 2025^{3,4}

TMI
Awards for Innovation
& Excellence

#1

**Best Solution Innovation in
Payments, 2025⁵**

Favourable terms on country market

- **Open economy**, integrated into international supply chains, with **ability to adapt to changes**.
- **Euro area member**
- **Knowledge-based economy** with highly skilled and multilingual labour force
- **Slovenia supports R&D Business** with large tax incentives (OECD R&D Tax incentive indicators)
- Relatively **low corporate income tax of 19%**

Our Unique Selling Proposition

- Market leader and house bank for most of **international companies** in Slovenia and **Custody business**
- **Best Subcustodian Bank** for many years in a row
- **Best Cash Management Bank** for several years
- Top provider of **structured deals**
- Providing tailor made solutions for **large corporates**
- **Leading M&A advisor in Slovenia** for over 15 years and **leading M&A advisor in CEE** for the last 5 years by number of transactions across sectors and countries.
- First local provider of **e-purchase** of receivables, **FCI member for x border factoring**

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as of 25 September, 2025



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