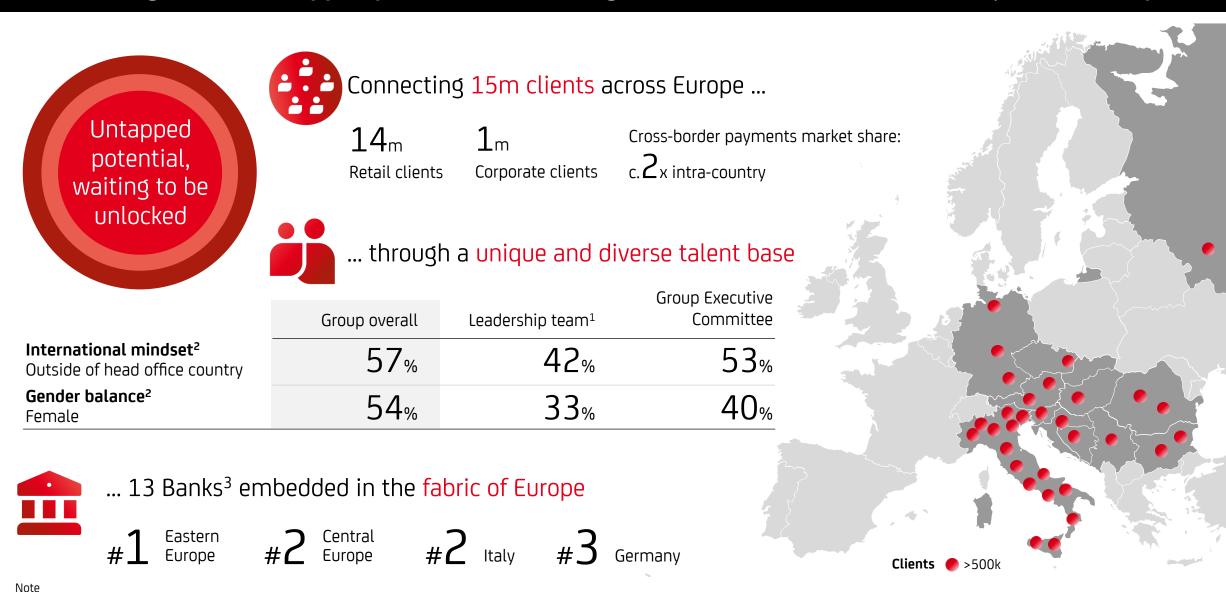
UniCredit Unlocked Media Factsheet

A unique European franchise with unrivalled distribution power and truly diverse talent: today's plan will unlock significant untapped potential connecting us to our clients in a unified way across Europe



1. Refers to Group Executive Committee and first line reporting to Group Executive Committee

2. Data as of 3Q21

3. Positioning as per total assets, 2Q21. Eastern Europe excluding Russia

A deliverable plan that optimises the bank today and builds the bank for tomorrow

Grow in our regions & develop our client franchise



Change our business model and how our people operate



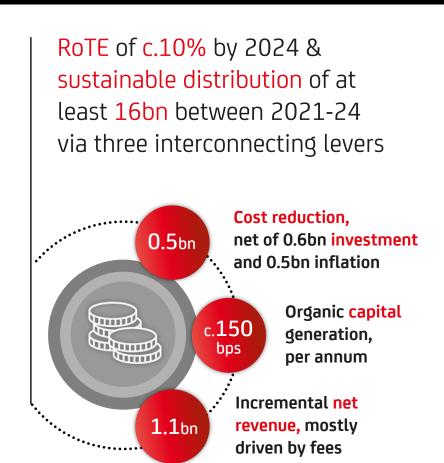
Deliver economies of scale from our footprint of banks



Transform our technology leveraging Digital & Data



Embed sustainability in all that we do



Investing in digital, data and our people across the lifetime of the plan





User experience New platform for unique and consistent experience across devices



New digital offering



Digital onboarding, lending, advice



Payment value chain



Simpler, faster, real-time payment management



Cyber security

Several initiatives aimed at continuously strengthening our cyber security defences



3.6k

New hires²

2022-24

2021 2022-24

+1.5k Business

o/w

+900 Italy

+300 CE & CEE

+200 Germany +100 Control functions

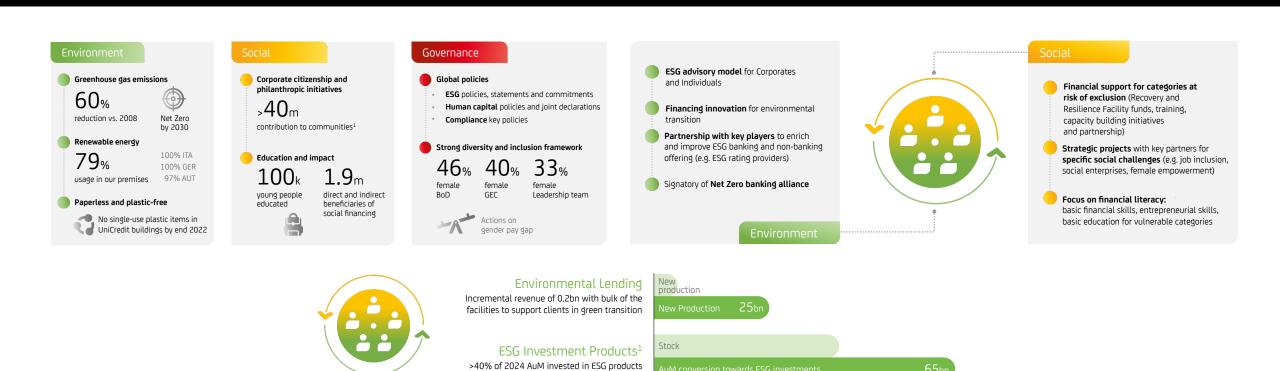
+2.1k Digital & Data

2022-24

Total IT Investments¹

1. Refers to Group Executive Committee and first line reporting to Group Executive Committee

2. Data as of 3Q21



Strong internal ESG ambitions while supporting clients in their green and social transition

Delivery in all areas leading to a strong financial future and robust 2024 targets

10_{bn}

Sustainable Bonds

Social Lending

Significant contribution to the origination Recovery and Resilience Facility funds

Expanding the scope of Social Lending to activities

with high impact on society and disadvantaged areas

