

UniCredit Launches Pre-Approved Loans for Small Businesses in Central and Eastern Europe

Belgrade, februar 2023. – UniCredit launches pre-approved loans to support small businesses in six countries in Central and Eastern Europe: Bulgaria, Croatia, Serbia, Czech Republic, Slovakia, and Romania. With the introduction of this faster and simpler lending solution, these businesses will have access to higher limits for sustaining or increasing their operations, with less documentation and no need for additional collateral. The amount and period of the pre-approved loans is tailored to meet the specific local needs in each country.

Rastko Nicić, member of the Management Board and Director of Retail and Small Businesses at UniCredit Bank Srbija, said on that occasion: *"UniCredit's new offer is one of the ways in which the bank tries to enable clients to solve business challenges more simply and quickly." I would especially emphasize the importance of this project, which has been implemented in Serbia for several years, and which was recognized by our Group as successful and officially implemented. We continuously listen to the needs of our clients and work to improve their user experience, which means that all processes that go through in cooperation with our bank should be fast and with as little paperwork as possible. Shorter procedures, as well as a personalized offer in this type of lending, will allow our clients to fully devote themselves to their business"*.

"We are excited to launch the pre-approved loans for small businesses in Central and Eastern Europe and help them unlock their potential to grow and thrive," said **Pierre Yves Guegan**, Head of Retail for CE&EE at UniCredit. *"We understand the unique challenges that small business owners face today and we are committed to giving them the support they need to succeed. With the introduction of pre-approved loans, we provide our customers with fast and simple lending solution, so they can focus more time on their business offering excellent service to their clients."*

This new lending solution is designed to address the common needs of small business owners and their concerns about managing finances. This is possible by reducing the paperwork for the pre-approved loans and speeding up the process of approval through enhanced automation. For small business owners this means they will have more time to focus on what they value most - their clients.

"This new client-driven initiative demonstrates the power of UniCredit as an international group", comment the CEOs of Central Europe and of Eastern Europe of UniCredit **Gianfranco Bisagni** and **Teodora Petkova**. *"By bringing together our resources and expertise across multiple countries, we are able to offer a comprehensive solution that addresses the specific needs of small businesses in Central and Eastern Europe. This pre-approved loan program is a prime example of how we are able to create value for our customers by utilizing the strengths of our international network."*

UniCredit is dedicated to supporting local communities and is committed to helping small businesses unlock their potential, grow and succeed. After the initial roll out in six countries from the region, other markets will also follow soon.

About UniCredit

UniCredit is a pan-European Commercial Bank with a unique service offering in Italy, Germany, Central and Eastern Europe. Our purpose is to empower communities to progress, delivering the best-in-class for all stakeholders, unlocking the potential of our clients and our people across Europe.

We serve over 15 million customers worldwide. They are at the heart of what we do in all our markets. UniCredit is organized in four core regions and two product factories, Corporate and Individual Solutions. This allows us to be close to our clients and use the scale of the entire Group for developing and offering the best products across all our markets.

Digitalisation and our commitment to ESG principles are key enablers for our service. They help us deliver excellence to our stakeholders and creating a sustainable future for our clients, our communities and our people.