

**Press release**  
**January 14, 2025**

**UniCredit for CEE 2025:**

## **UniCredit offers new EUR 2.3b favorable financing solutions for micro and small business across CEE in 2025**

- *UniCredit research shows that SMEs play an important role in CEE economies: they contribute more to turnover, employment, and GDP than their peers do in the EU. At the same time, they have lower productivity, compared to larger companies;*
- *Aligned with the mission of UniCredit to be The Bank for Europe's Future, the initiative for micro and small enterprises "UniCredit for CEE" is a step towards supporting Europe's decisive strategy to increase its competitiveness; more than 9000 small businesses can benefit from UniCredit for CEE in 2025.*
- *UniCredit macroeconomists expect growth of between 2% and 3% in most CEE countries in 2025, above the growth rates in Western Europe.*

UniCredit announces the launch of "**UniCredit for CEE 2025**", a holistic umbrella framework with **concrete financial, accounts management and advisory solutions across CEE**, aimed at helping **micro and small enterprises** of the region increase their productivity and competitiveness, and to scale sustainable business models through innovations and technology adoption.

In **partnership with over 20 international and local institutions and authorities**, more than **9000 small business across CEE** can receive **2.3-billion-euro financing** under "**UniCredit for CEE 2025**" initiative. Among the added value for the clients are lower collateral requirements, tangible pricing benefits, special account management conditions, mentoring, ESG advisory programs and more.

The initiative was announced during **The Central & Eastern European Forum**, the flagship event which gathers annually in Vienna more than 2000 leading issuers, investors, banks, intermediaries, and policymakers from over 45 countries.

During **The CEE Forum Teodora Petkova, Head of Central and Eastern Europe** of UniCredit pointed that the recent report "**The Future of European Competitiveness: A Competitiveness Strategy for Europe**" flagged how Europe lags the US and China in innovation and productivity. There is a 270-billion-euro annual gap of investment needs in R&I with US companies in 2023, according to the publication, which also notes that the fragmented European market restricts growth and innovation, and regulatory burdens disproportionately impact SMEs. "**One of the recommendations in the report include further simplifying financing access for innovative SMEs and fostering innovation and scaling. With the mission to be bank for Europe's future, we align our strategy with what is important for Europe's agenda. The initiative for micro and**

*small enterprises “UniCredit for CEE” is a step towards supporting Europe’s decisive strategy to increase competitiveness.”, said Petkova.*

She commented that UniCredit for CEE allows strong local customization with specific country initiatives which match the current needs and ambitions of the clients in each market. ***“This is further evidence of our commitment to proximity to our clients, communities and territories in which we operate”***, Petkova said.

UniCredit research shows that SMEs play an important role in CEE economies. ***„CEE SMEs contribute more to turnover and employment than their peers do in the EU. In CEE they also contribute more to GDP than large companies. However, they have lower productivity, compared to larger companies. One of the measures to tackle this is to further improve access to funding.”***, said at the CEE Forum **Gökçe Çelik**, Senior CEE Economist, Group Investment Strategy, UniCredit

Under **UniCredit for CEE 2025 initiative**, the group offers to the SMEs:

- **FAVOURABLE FINANCING:** a variety of financial instruments surpassing **2.3 billion euro**. This is the estimated value of **57 programs** in **partnership with over 20 international financial institutions** (e.g. EIB, EIF, EBRD, IFC, KfW, etc.) **and local authorities**.
- **ACCOUNT MANAGEMENT:** UniCredit banks also set up **special conditions**, specific to the local markets, among which fee free period for organizations from the third sector, welcome packages for **newly onboarded** clients, etc.
- **ADVISORY:** Support the micro and SME clients in transition towards more **sustainable business models, through various educational or entrepreneurial initiatives** – workshops, events, lectures, mentoring and development programs for small business owners, and more.

Through **UniCredit for CEE 2024**, the bank has provided across CEE more favorable financing with international and local partners at the amount of above **2 billion euro** to more than **9300 micro and small corporate clients**.

***“Already in 2024, we put SMEs in the center of our business model. Over 66 thousand small corporate clients received 16-billion-euro financing. We created a common business platform to offer maximum value and to serve SMEs faster and more efficiently by simplifying and digitizing our processes. An example of this is the bespoke Digital Documents Exchange platform, developed on 7 CEE markets, as well as further enhancing our remote service, which clients find as faster, more efficient, and convenient way to access their financial partner”***, said Petkova.

According to UniCredit macroeconomists the businesses in CEE will operate in an environment which is challenging for the region. ***“Nevertheless, we expect growth of between 2% and 3% in most CEE countries in 2025, above the growth rates in Western Europe”***, **Gökçe Çelik**, Senior CEE Economist, Group Investment Strategy, UniCredit. According to the team of macroeconomists who prepared the CEE outlook for 2025, growth will likely be mainly driven by domestic demand



in region. Consumption will be supported by still-tight labor markets. Employment is growing, driven by service sectors, although job creation in industry has been decreasing in most countries.

Public investment will be an important driver of growth in CEE, also thanks to the pickup in EU Recovery and Resilience Fund (RRF) utilization, as well as the acceleration in the absorption of 2021-27 budget funds, which play an important role in CEE.

UniCredit's macroeconomists note that the region benefits from strong FDI inflows, which they expect to pick up as supply chains shorten.

The lower productivity of SMEs in CEE in comparison with the larger enterprises can be offset with improved access to funding.

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***About UniCredit:***

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

**We serve over 15 million customers worldwide and over 6 million clients in CEE. They are at the heart of what we do in all our markets.**

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