



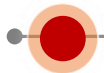
UniCredit

“Banking that matters”

UniCredit in the past



1473



Oldest Root
(Mons Pietatis
Bononiensis)

Banca di Genova
(then Credito
Italiano)

1870



1998



Unicredito Italiano
(then UniCredit)





UniCredit today

- UniCredit is moving quickly towards digitalization
- Successful pan-European bank with worldwide branches and partners
- 2019 Euromoney awards:
 - Best bank in Italy, Croatia, Serbia
 - Excellence award for Wealth Management and Transaction Services in EEC



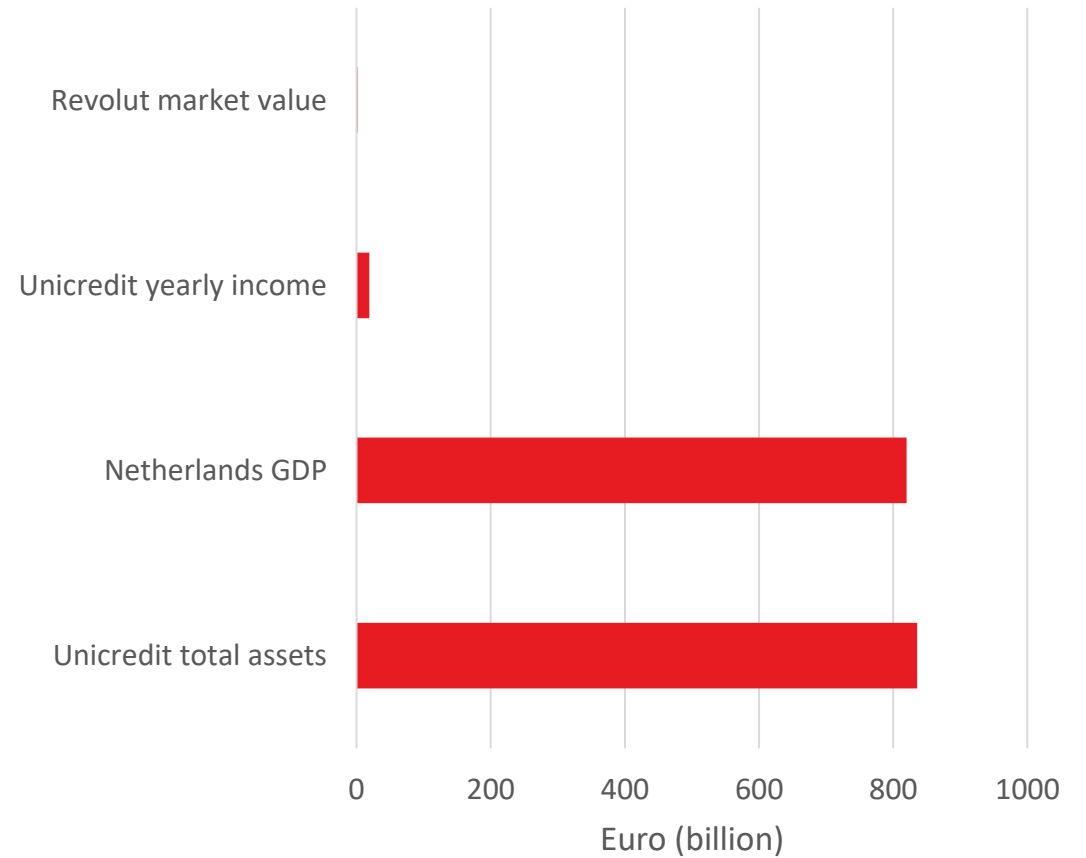
A bank you can trust

3rd most stable bank in Europe

Yearly income: > € 19.000.000.000

Total assets: > € 830,000,000,000

- More than the nominal GDP of the Netherlands and Saudi Arabia



Sources: Bilanci e Relazioni 2018



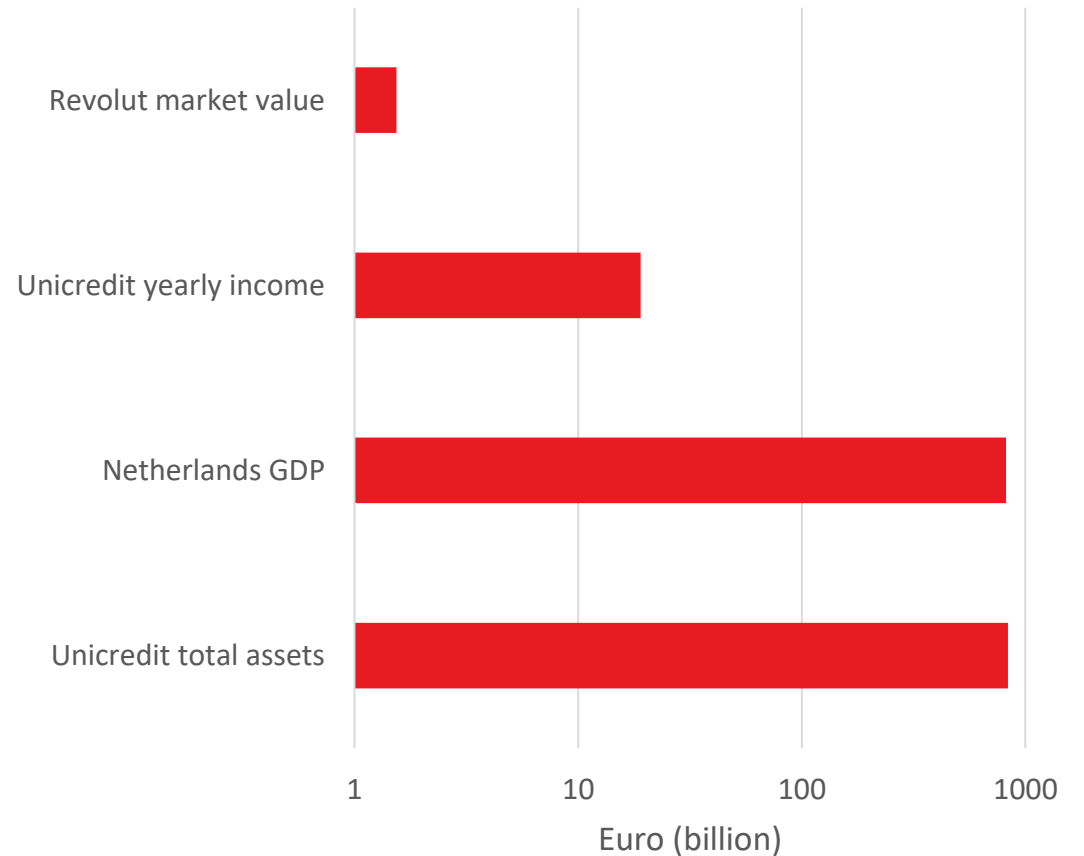
A bank you can trust

3rd most stable bank in Europe

Yearly income: > € 19.000.000.000

Total assets: > € 830,000,000,000

- More than the nominal GDP of the Netherlands and Saudi Arabia



Sources: Bilanci e Relazioni 2018



Trust comes from the people

“One team, one UniCredit”

Ethics &
Respect

Do the right
thing!



Customers
First



People
Development



Cooperation
& Synergies



Risk
Management



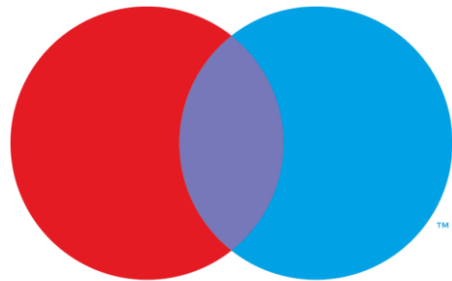
Execution
& Discipline



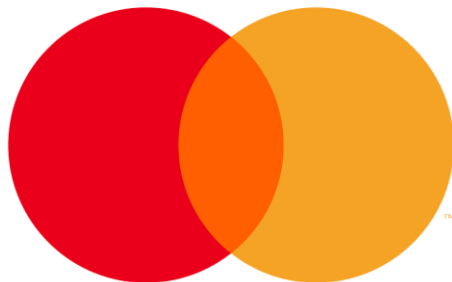
The image is a composite graphic. On the left, a cowboy in a dark hat and coat is riding a brown horse, holding a revolver aloft. The background is a warm, yellowish-orange. On the right, a large, glowing blue padlock is superimposed over a dark background with white circuit board traces. The padlock is the central focus of the right side. A diagonal line separates the cowboy scene from the padlock scene. In the bottom left corner, there is a small red circular icon with a white lightning bolt.

Security





maestro.



mastercard.

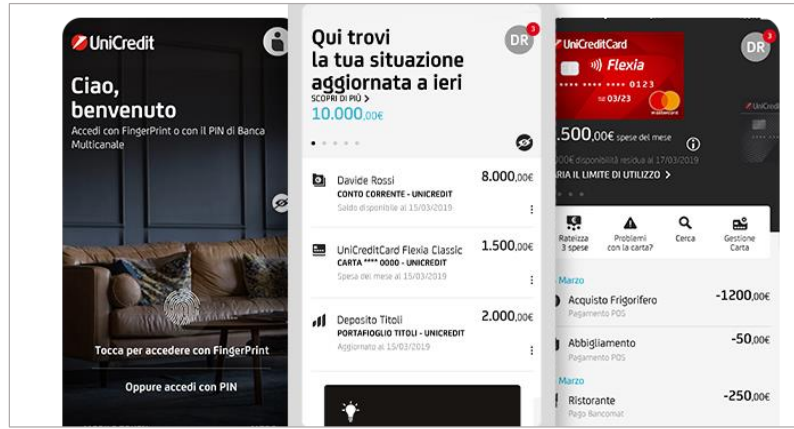
Circuits





Worldwide access





Multichannel Bank



Different solutions for digital payments

Get out of your home without a wallet ... and pay



A collage of real estate and financial symbols. In the upper left, a small grey-roofed house model sits on a blueprint. To the right, a stack of Euro coins is shown, with a 2 Euro coin at the top and a 1 Euro coin at the bottom. In the lower left, a set of keys with a red house-shaped keychain lies on a blueprint. A dark grey diagonal banner is overlaid on the left side of the image.

What real banks do





DW

What UniCredit
can do
for your career





Insurance and Investment consultancy



Other reasons you should vote for us:



we are nice persons



we need to make our moms proud



we asked nicely



we prepared this presentation



References



- UniCredit website: <https://www.unicredit.it/it>
- UniCredit Bilanci e Relazioni Progetto di Bilancio 2018 (<https://www.unicreditgroup.eu/it/investors/financial-reports/2018/relazioni-e-bilanci-al-31-dicembre-2018.html>)
- Riva, Angelo, and Luciano Pilotti. "Digital and lean transformation in the bank and in the financial services: the experience of Unicredit Bank." (2017) (<https://tinyurl.com/unicredit-transformation>)
- Revolut worker policy: <https://www.wired.co.uk/article/revolut-trade-unions-labour-fintech-politics-storonsky>
- UniCredit oldest root: [http://www.treccani.it/enciclopedia/rolo-banca-1473_\(Dizionario-di-Economia-e-Finanza\)/](http://www.treccani.it/enciclopedia/rolo-banca-1473_(Dizionario-di-Economia-e-Finanza)/)