

PRESS RELEASE

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

- **Personalized offer, less paperwork and faster processes for the benefit of small business owners;**
- **The pre-calculated loans will empower current and new clients to grow their business by spending more time on what they value most – their clients.**

UniCredit launches new pre-calculated loans to support small businesses¹ in seven countries in Central and Eastern Europe: Bulgaria, Croatia, Serbia, Czech Republic, Slovakia, Romania and Hungary.

With the introduction of this faster and simpler lending solution, clients of UniCredit will have access to tailored loan amount for sustaining or increasing their operations, with less documentation and without additional collateral than normally expected. The amount and period of the pre-calculated loans are tailored to meet the specific local needs in each country.

*“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-calculated loans, we are able to provide our customers with fast and simple lending solutions, so they can focus more time on their business and their clients**”,* said **Pierre Yves Guegan**, Head of Retail for CE&EE at UniCredit.

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-calculated loans and speeding up the process of approval through enhanced automation.

Under the loan program launched in Hungary, pre-calculated current account and working capital loans can be offered to eligible small business clients. The main objective of the pre-calculation and thus of the program itself is to support UniCredit Bank's small business clients also with shorter lead times and to enhance the customer experience for them.

“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-calculated 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 and a clear risk framework.**”*

¹ Companies with turnover up to 1 million euro.



UniCredit is dedicated to supporting local communities and is committed to helping small businesses unlock their potential, grow and succeed.

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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.