UniCredit Bulbank

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Corporates - leading in a fast growing region and building long-lasting relationships

NPS: 31pts

VS COMP +14pts, 2023

#1 RENEWABLE ENERGY **FINANCING**

#1 **CLIENT**

CHOICE

UNICREDIT COVERAGE OF TOP 100

COMPANIES (>100 BGN mn) ARE CLIENTS OF UCB

≈72%

OF THE INTERNATIONAL **COMPANIES ARE** WITH US

BGN528mln

NEW LOAN VOLUMES FOR RES #1

TOP RATED ONLINE **BANKING BY COMPANIES -**57pts, VS COMP +10 pts,

≈550 MWp

#1

LOANS MS 22% YOY

IN CORPORATE BANKING

OF LARGEST LOCAL SOLAR **PROJECTS**

≈70%

COMPANIES

COMPANIES (<100 BGN mn) ARE CLIENTS OF UCB

ESG

In Oct 2021, UniCredit joined the Net-Zero Banking Alliance, the industry-led, UN-convened group of banks, which are committed to align their lending and investment portfolios with net-zero emissions by 2050.

The bank is committed to

accelerate this progression,

Zero on own emissions by

2030.

with the ambition to reach **Net**

What UCB does to reduce its own impact:

- Group plastic free target
- Green mobility
- Energy efficiency initiatives
- Digitalization



Our social engagements:

- ESG Trainings
- Social initiatives towards the community

What UCB does to support business:

- Development of ESG products
- Enhancement in expertise to support the business of our clients
- ESG Awareness and workshops with clients



Sustainable Financing UniCredit Bulbank









~ 550 MWH NEW RES installations financed with NEW LOANS for BGN 528MLN only for 2023

35 % e-car Market Share as of 2023

GREEN LENDING

- Renewable financing
- Energy Efficiency Lending
- ESG linked loans
- Green Leasing

SPECIALIZED PRODUCTS:

- Specialized insurance solution for RES
- Green insurance

SOCIAL LENDING

 Impact financing – projects with positive social impact

M&A advisory: UniCredit acted as a preferred advisor in the RES & in 2023 was a sole financial advisor in the disposal of **Vetrocom the second largest wind park in Bulgaria with 72.5MW installed capacity.**

ESG Financing: the realization on the **solar power plant Tsenovo Solar** in North East Bulgaria with power generating capacity of **112.5 MW** also together with EBRD (supported with the PPAs).

Invest EU – Sustainability SMEs and Small Mid-Caps

UCB provides guarantee instruments for investments made by companies which are SMEs and Small Mid-Caps contributing to the green and sustainable transformation of the European economy

Eligible Final Recipients:

- **SMEs** with up to 249 employees and an annual turnover not exceeding EUR 50 million, and/or an annual balance sheet total not exceeding EUR 43 million;
- **Small Mid-CAPs** enterprises with up to 499 employees

Eligible Transactions: circular economy, reduction in the use of primary raw materials and/or a greater use of secondary materials compared to existing practice; investments in solar, wind, geothermal energy and production of renewable energy elements; sustainable and organic farming practices; organic farming; "green investments"; modernization of infrastructures designed to improve the conservation, efficiency and effective management of water resources and irrigation

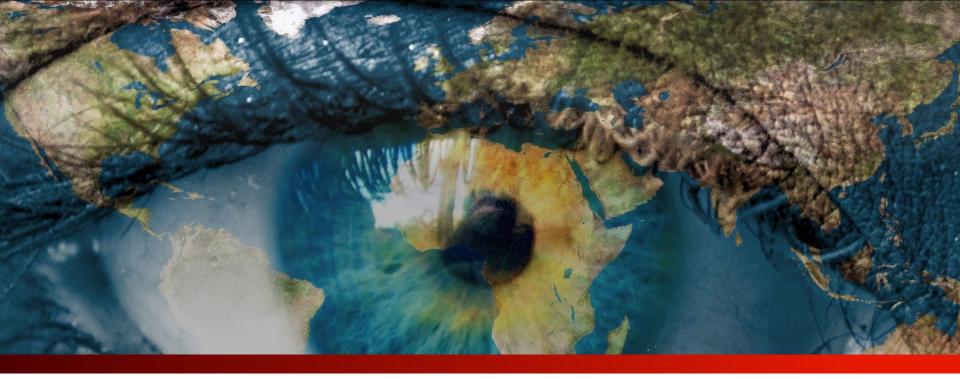
Eligible Credit Products: Investment loans; revolving&working capital loans

Maximum Amount of the Transaction: up to 7,5 MEUR

Inclusion Period: till 28.04.2025

Min. term of the limit: 12 months

Max. term of the limit: 120 months



Q&A

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