



## 2012 PERFORMANCE

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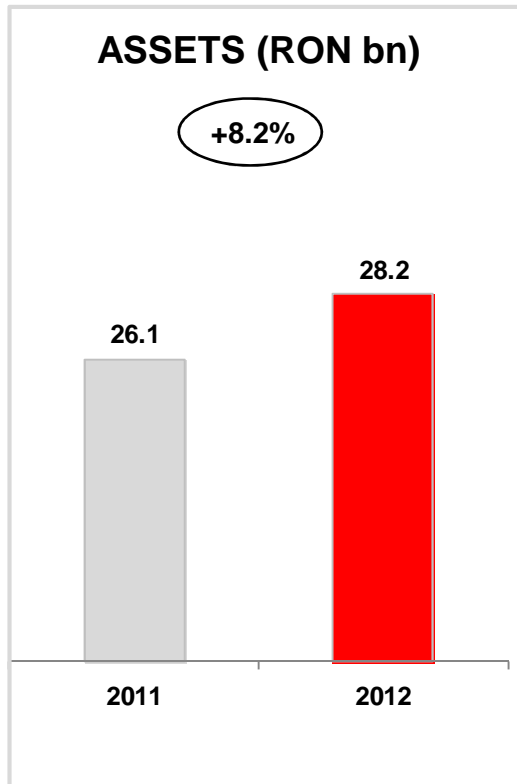
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**Stanislav Georgiev, CFO**

Bucharest, 18 March 2013

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## 2012 Performance – Size and Growth - Group View

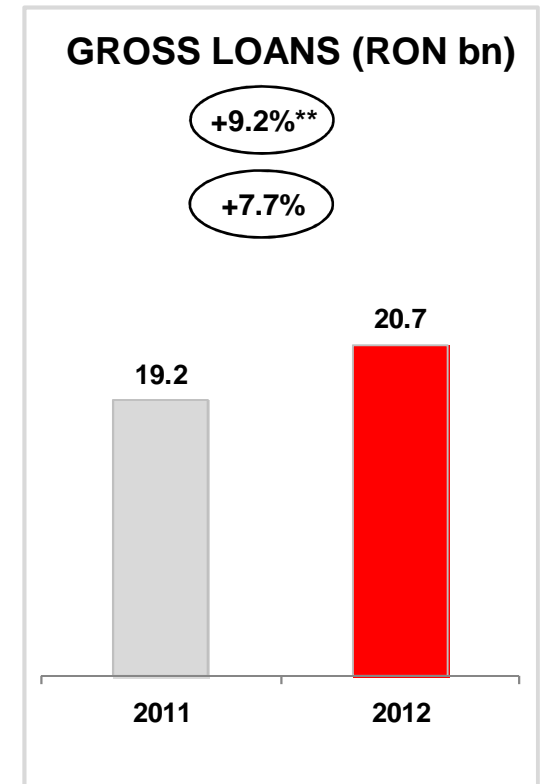


Assets Growth:

- ✓ UCT: 9.8%
- ✓ UCFin: 2.4%

Gross Loans Growth:

- ✓ UCT: 9.2% (11.1%\*\*)
- ✓ UCFin: 22.5%
- ✓ UniCredit Leasing: - 5.8%



Estimated market share assets\*: 7.6%

Estimated market share loans\*: 8.5%

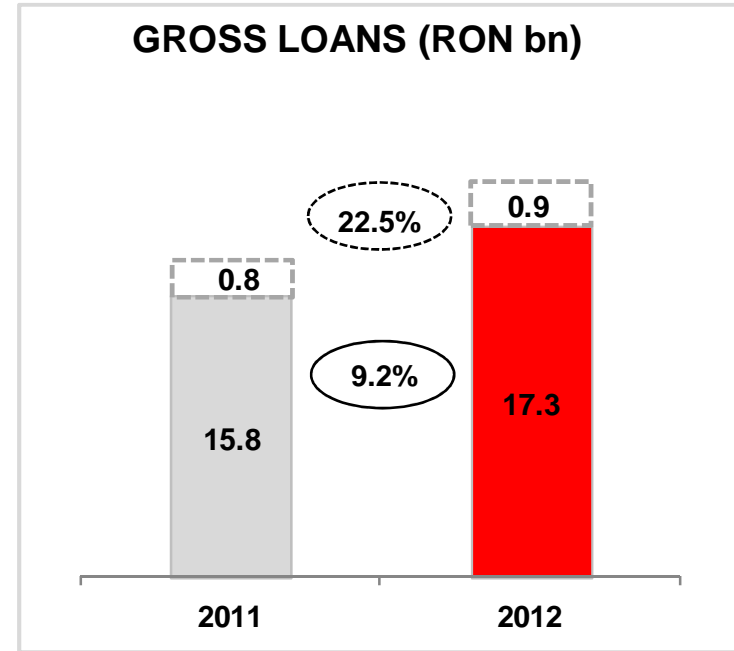
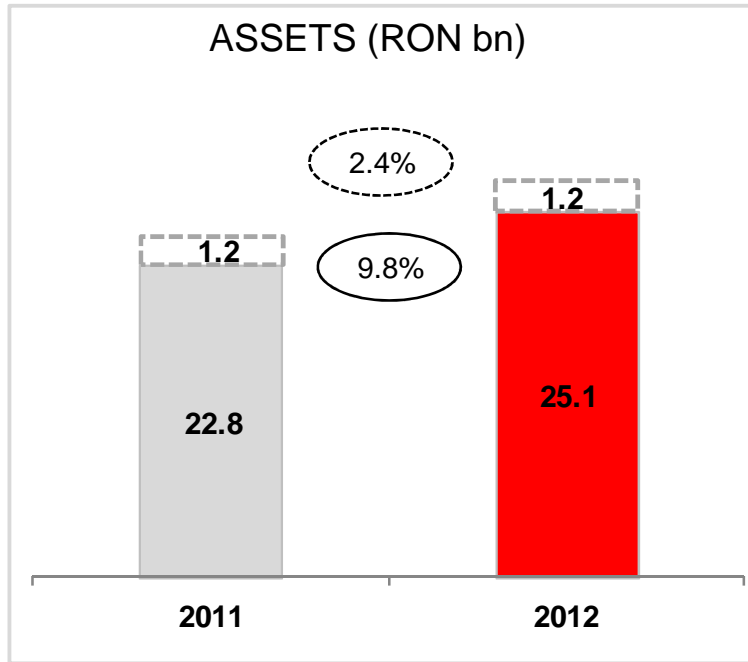


YoY Growth

\*Market share computed considering Banking System with UniCredit Leasing Corporation and UniCredit Consumer Financing volumes

\*\* Comparable view (adjustment for debt sale and write-offs).

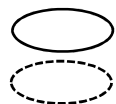
## 2012 Performance – Size and Growth - Bank View



6.9% market share (+60bp in 2012 and +170bp since 2007)

#5 in the market

- + 12% Corporate (incl. 21% Mid-sized companies)
- + 54% Small Businesses
- + 1.2% Mortgage backed personal loans
- +2.2% Consumer Loans including UCFIN\*



YoY Growth Bank

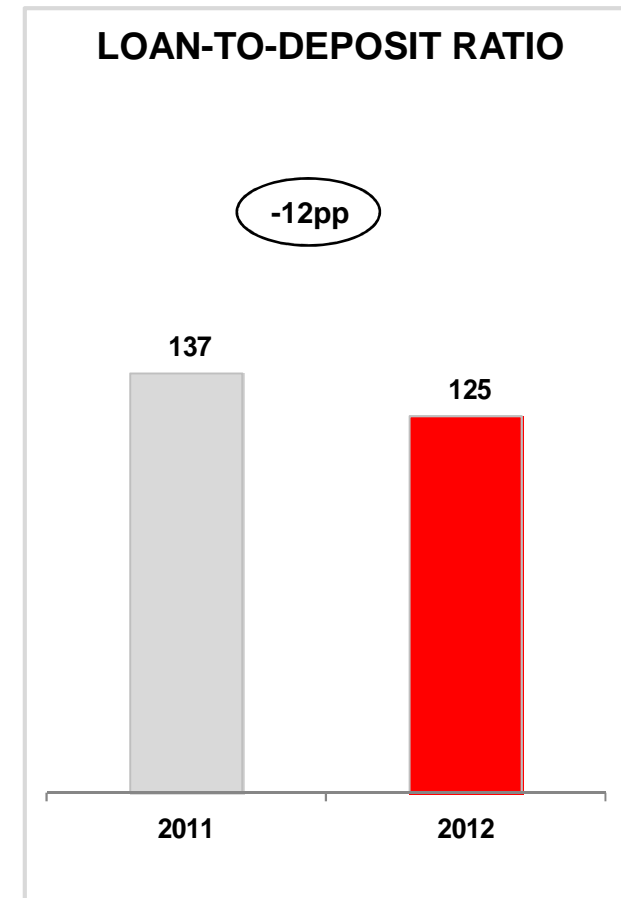
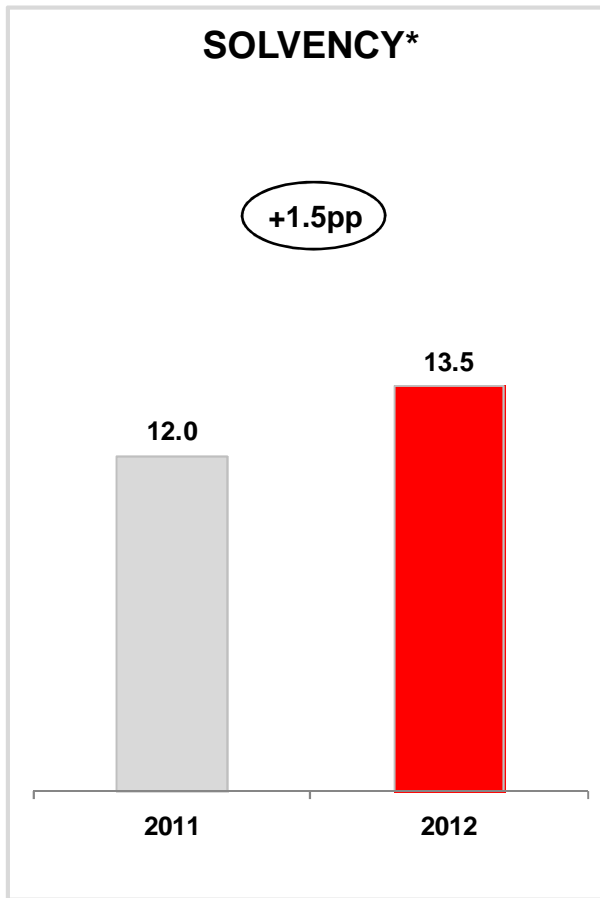
YoY Growth UCFin



UCFin volumes

\* Comparable view (adjusted for debt sale and write-offs).

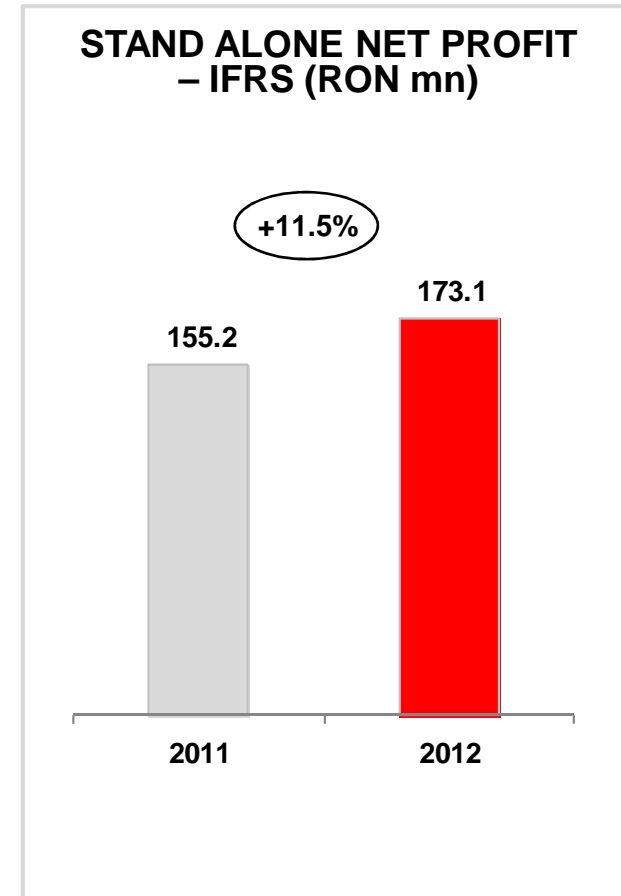
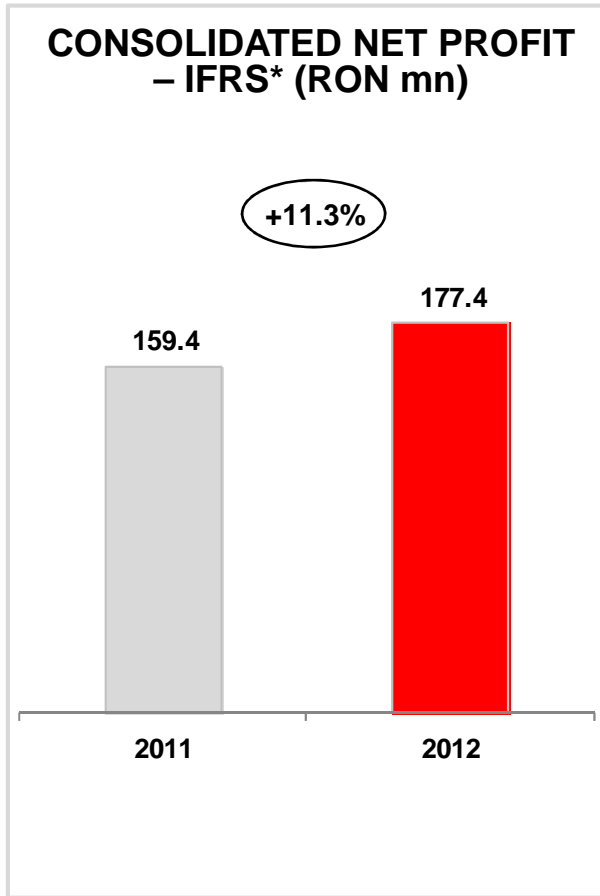
## 2012 Performance – Solvency and Stable Funding - Bank View



 YoY Growth

\* Solvency for 2011 include the 2011 RAS profit, while 2012 own funds do not include the 2012 net profit. If 2012 profit was considered, the Capital adequacy ratio is 14.5%.

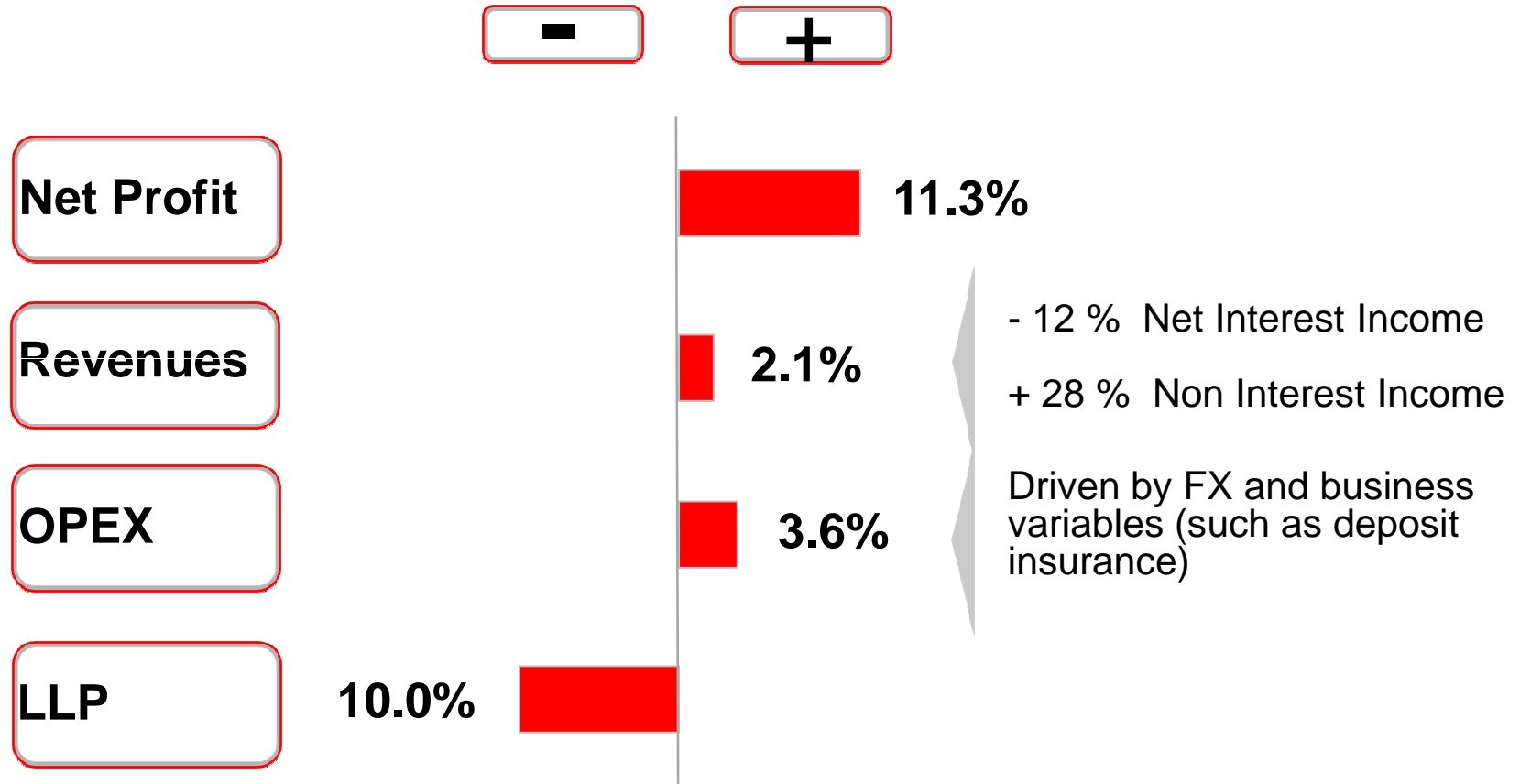
## 2012 Performance – Net profit - Bank View



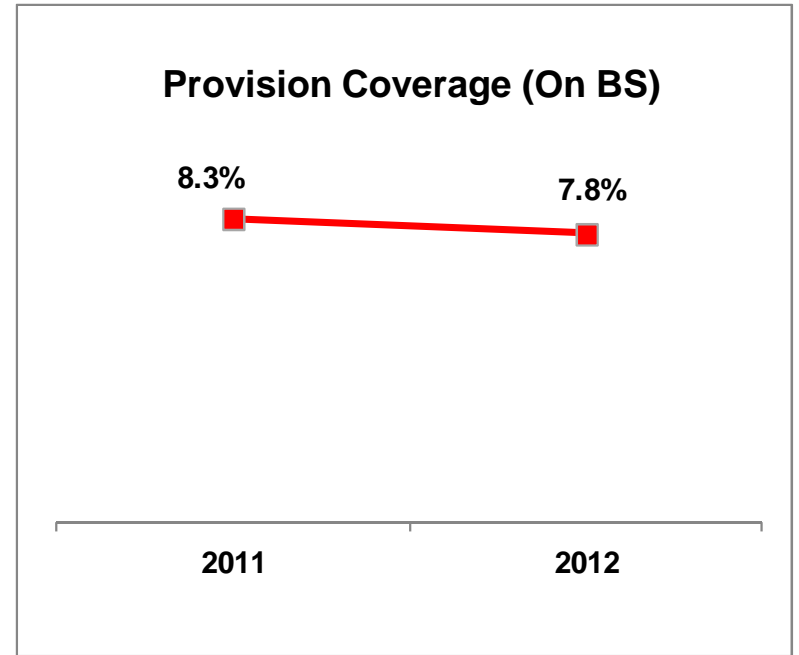
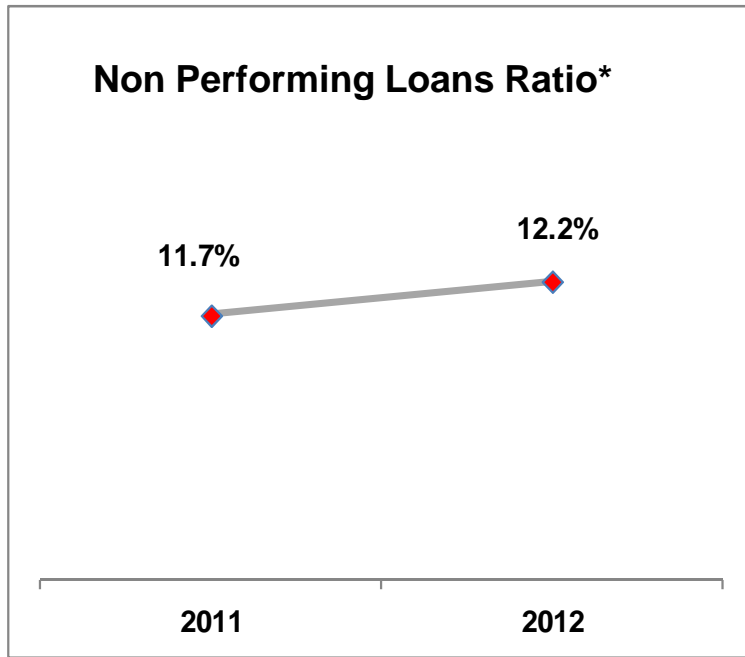
○ YoY Growth

\* Consolidated with equity method

## 2012 Performance – Income Statement Growth Structure

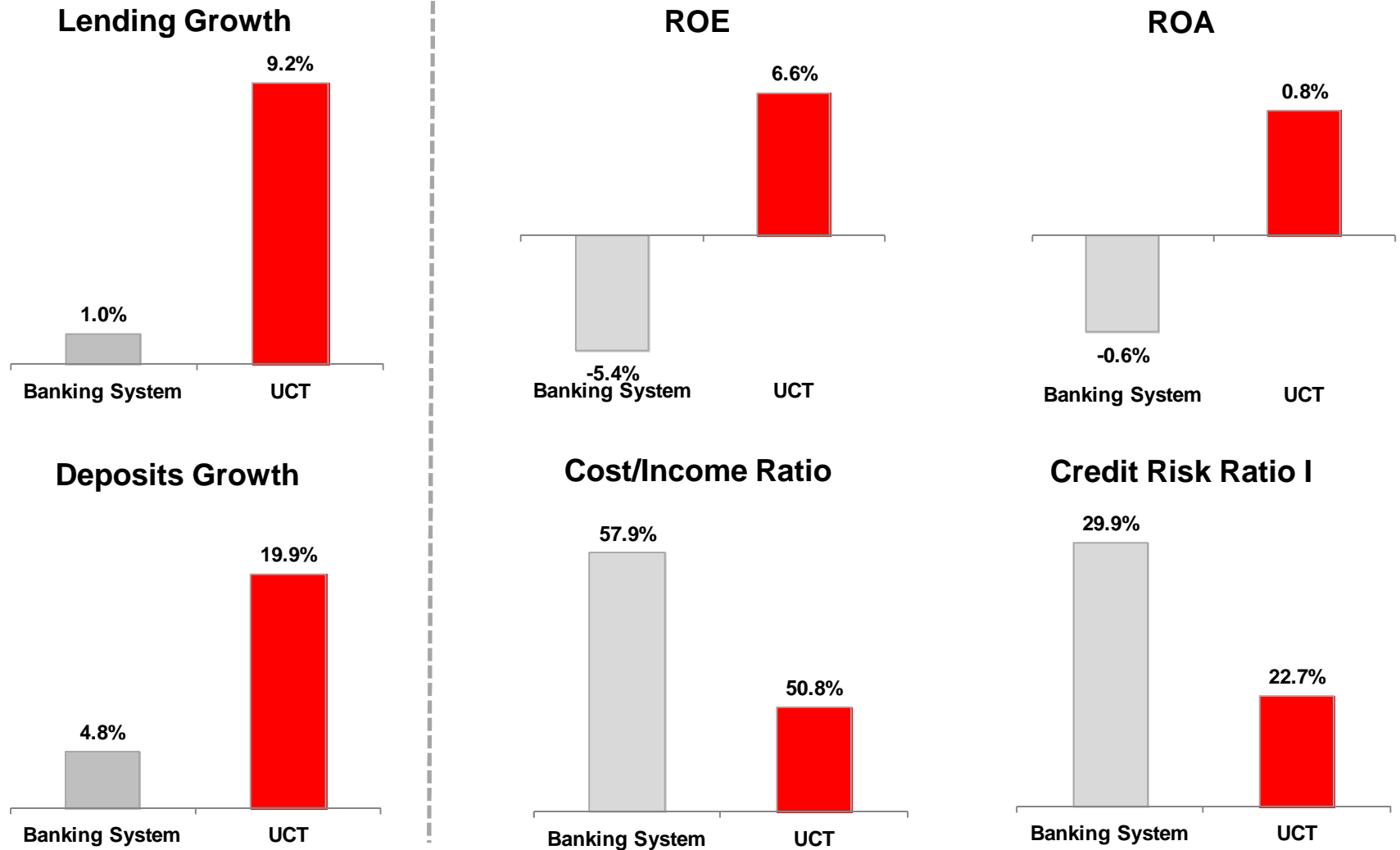


## 2012 Performance – Assets Quality



\*Loans more than 90 days overdue/ Total loans

## 2012 Performance – Benchmarking vs System

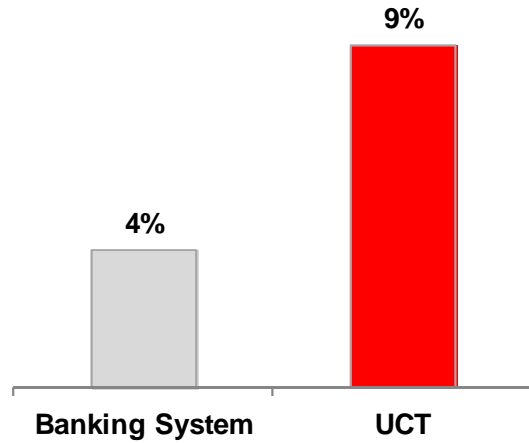


\*KPIs (ROE, ROA, C/I and Credit Risk Ratio I), under Local IFRS for both UCT and Banking System

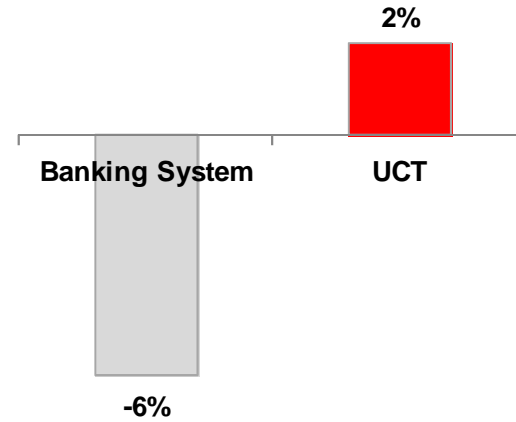


## Evolution 2008 – 2012 - Benchmarking vs. System (1/2)

Lending Growth (CAGR '08-'12)



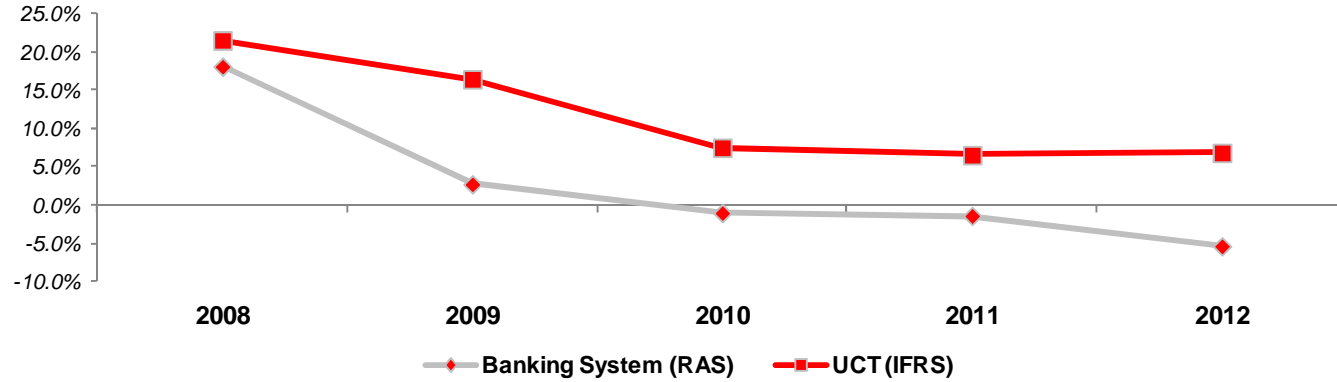
Revenues Growth (CAGR '08-'12)\*



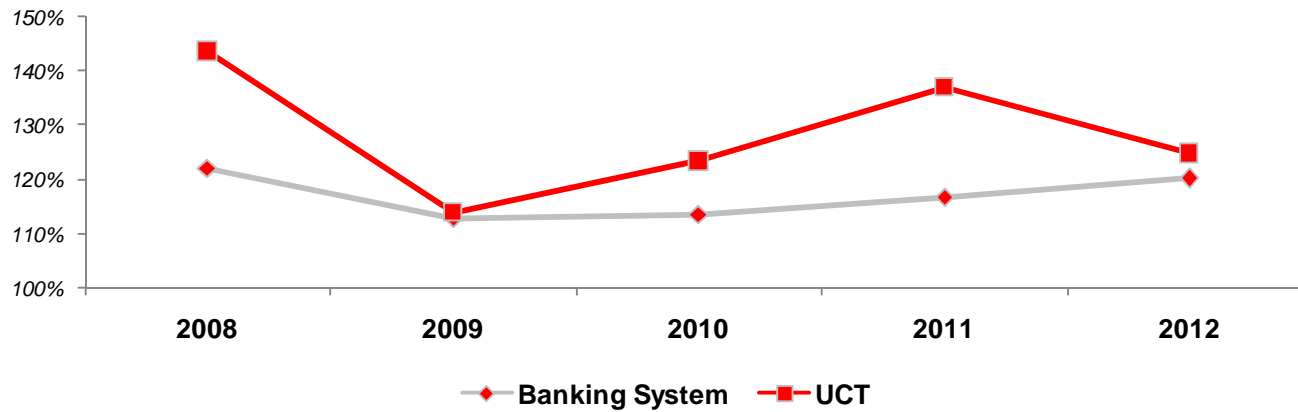
\*UCT and Banking System revenues from 2008 to 2011 according to RAS, 2012 according to Local IFRS; comparable numbers as according to the statutory standards.

## Evolution 2008 – 2012 - Benchmarking vs. System (2/2)

### ROE Evolution (2008-2012)



### L/D Ratio (2008-2012)



## 2013 Outlook

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- Selective business growth
- Credit Risk management, including underwriting, recovery and work-out
- Increase in stable funding
- Cost and service model optimization