

## **UniCredit Bank realized the first transaction under the contract on export factoring**

**Belgrade, July 4th 2025** – UniCredit Bank Serbia realized, for the first time, a transaction under the contract on **export international factoring**. It is another way of direct support of the Bank to exporters from Serbia.

It is a complex transaction that requires and includes cooperation within different teams in the bank, but also cooperation with foreign financial institutions. The transaction was carried out for the client Dox 016 doo, a member of the Dox Group, in cooperation with Deutsche Factoring Bank from Germany, and covers exports to a German customer.

It is a product through which the exporting client sells to Unicredit Bank an overdue short-term receivable from a foreign buyer. The bank's client gets the possibility of financing (without additional debt), protection against the risk of non-payment by a foreign customer, keeping debt books (available 24/7 through the UCB platform) as well as debt collection services in the customer's country (by a foreign factor).

**Filip Stikić, member of the Management Board and Head of Corporate banking at UniCredit Bank,** said: *"Realizacijom ovakve transakcije, ne samo da jačamo konkurentnost naših izvoznika na globalnom tržištu, već i doprinosimo ukupnom ekonomskom razvoju Srbije. Kroz ovu uslugu, našim klijentima direktno poboljšavamo likvidnost omogućavajući im brži pristup sredstvima od prodatih proizvoda i usluga u inostranstvu. Istovremeno, preuzimamo rizik naplate potraživanja i administrativno rasterećujemo kompanije, što im omogućava da se u potpunosti posvete svojoj primarnoj delatnosti"*.

From the company **Dox 016 doo**, they pointed out: *"As one of the leading exporters from Serbia, with rich experience in international trade, Dox Group proudly stands behind the first export factoring transaction realized in cooperation with UniCredit Bank - a transaction that we initiated in response to the needs of modern exports. We perceive this financing model as a concrete instrument of support for exporters, and our cooperation with UniCredit Group as strategically important and fruitful in the long term - for the domestic economy, partners and markets to which we export."*

UniCredit Bank's commitment to providing support to exporters is also reflected in increased visibility and strengthening of cooperation with international financial institutions. This additionally contributes to the strengthening of cooperation within the entire UniCredit Group.

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*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.*

*We serve over 15 million customers worldwide. They are at the heart of what we do in all our markets. UniCredit is organized in four core regions and three product factories, Corporate, Individual and Group Payments Solutions. This allows us to be close to our clients and use the scale of the entire Group for developing and offering the best products across 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 creating a sustainable future for our clients, our communities, and our people.*