

P r e s s r e l e a s e

Belgrade, 3rd April 2014.

Significant growth of demand for UniCredit Bank's „Recipe for cash“

In the first quarter of 2014, UniCredit Bank recorded significant growth of demand in segment of cash loans both when number of approved loans and total loan amount are concerned. Namely, the number of approved loans, in the first quarter of this year exceeded over 30% the number in comparison to the same period in 2013. Approximately 99% of approved loans were dinar loans. Further improvement of Bank's offer largely contributed to this growth, as well as introduction of "Recipe for cash" in the offer which is meeting tastes of the most demanding customers. In this way clients can choose, according to their needs, Recipe for Cash which now is approved in a larger amount and with longer repayment period, or Recipe for Cash indexed in euros.

Recipe for dinar cash with insurance does not carry any risk of change of the exchange rate. At the same time, it provides clients with security and continuity in repayment in case of a job loss or health problems which prevent the clients to work. Namely, if a loan user loses its job, insurance company would cover his installment in the period of up to 12 months continuously, maximum 3 times during the repayment period. Additionally to the job loss, insurance will also cover temporary work inability occurred by accident, permanent disability from 50% to 100% occurred by accident or serious illness. This loan is approved without down payment or deposit, in maximum amount of RSD 1,000,000 with a repayment period of up to 120 months. Nominal interest rate is determined as the sum of 3M BELIBOR and margin of 5,5% per annum.

UniCredit Bank Serbia is a member of UniCredit Group, one of Europe's leading financial groups with a strong presence in 17 countries. Through its network of approximately 8,900 branches and more than 147,000 employees the Group is present in approximately 50 markets. In Central and Eastern Europe, UniCredit operates the largest international banking network with nearly 3,600 branches. UniCredit operates in Austria, Azerbaijan, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Italy, Poland, Romania, Russia, Serbia, Slovakia, Slovenia, Turkey and Ukraine.