

\*\*\*Press Release\*\*\*

## **Anadi Bank on track for digital growth: Alp Dalkilic new board member with responsibility for FinTech, CEO Kubitschek extends mandate until 2025**

**After its successful turnaround and the launch of innovative digital products, Anadi Bank has appointed former Board Member Deutsche Bank Retail Alp Dalkilic to the Management Board. Dalkilic, Head of FinTech at Anadi Bank to date, will now play a key role in driving the next expansion steps for the bank's internal FinTech at board level. CEO Christian Kubitschek is extending his mandate until 2025 ahead of schedule: "We have FinTech DNA and ambitious plans. Highly attractive growth opportunities lie ahead of us!"**

**Klagenfurt, on 22<sup>nd</sup> of October 2021** – Alp Dalkilic (49) will join Anadi Bank's Executive Board as of 1<sup>st</sup> of November, subject to the respective banking authority's approval. Dalkilic, who has been in charge of Anadi Bank's internal FinTech since May, will be responsible for the bank's wholistic FinTech strategy at board level. Already as of now, around 40 percent of the employees (excluding branch staff) work in the bank's internal FinTech. Born in Bavaria, Dalkilic brings international top-level experience to his new position based on having been a long-standing member of the Executive Board of Deutsche Bank Privat- und Geschäftskunden AG. CEO Christian Kubitschek on the significance of the new addition to the Executive Board: *"We are one of the few banks in the DACH region with a pronounced FinTech DNA. Thus, we are now causing a stir throughout DACH with our digital and hybrid successes and the stringent rollout of our roadmap. Alp Dalkilic is an undisputed top shot in the digital consumer and SME area and will contribute his extensive expertise on the German and European market as we continue to expand."*

### **Profitable growth with innovative products, funded from own resources**

Anadi Bank combines the innovative power and decision-making speed of a FinTech with the capabilities of a full-service bank. Unlike most of the pure-play FinTechs, the bank is already profitable today. Anadi Bank covers the fixed costs of its scalable platform through the traditional banking business in the areas of Retail, Public Finance and Corporate Banking. The institution can thus - unlike many pure-play FinTechs - achieve digital growth without start-up losses at incremental costs. 2021 has already been a great year of success for Anadi Bank: In April, Anadi Bank launched its digital SME loan in Germany, starting its expansion into a market of more than 2.5 million SMEs. In Austria, the digital consumer loan book is scoring with high and sustainable growth. In doing so, Anadi Bank sets a benchmark in the domestic market for speed, transparency, pricing competence and risk control. Most recently, Anadi Bank implemented the tablet-based hybrid distribution model with Austrian tobacconists: Under the MARIE brand, Anadi Bank is bringing banking services to tobacconists. *"With MARIE, we are implementing a highly innovative business model at a time when more and more bank branches are being closed in Austria and Europe. The issue of local supply with banking services via low-fixed-cost approaches will become increasingly important,"* Kubitschek explains. In July, 15 pilot tobacconists started throughout Austria, and the nationwide rollout has been underway since the beginning of September.

The institute will continue to roll out its digital and hybrid competencies as part of the 2022 growth strategy. The newly formed three-member board with Chief Digital Officer (CDO) Alp Dalkilic now reflects Anadi Bank's digital and hybrid growth focus also at board level. *"After our successful restructuring and the sustainable turnaround, we are now driving growth in digital and hybrid banking with full force. In doing so, we are establishing a highly profitable business model founded on the combined strengths of traditional and digital banking,"* Alp Dalkilic comments on Anadi Bank's success course.

Markus Gerstberger, previously Board Member for Retail, Digital Banking & IT at Anadi Bank, is stepping down from his Board mandate at the end of October for personal reasons and will be with the bank until the end of the year. *"Markus Gerstberger did a great job during the intensive restructuring and growth phase. During the pandemic, he laid the foundation for our digital strategy with his high level of expertise and leadership. He can look back on great successes during his time on the Board, during which we expanded our digital expertise in consumer credits, entered the German market and built up tablet-based banking! The entire Board of Directors thanks him for his enormous commitment, the excellent cooperation and the high level of trust that has grown during this intensive period. We wish Markus Gerstberger all the best for his future career,"* says Christian Kubitschek.

#### **CEO Kubitschek extends mandate ahead of schedule**

Christian Kubitschek extends his mandate as CEO ahead of schedule until 2025. *"We have achieved one of the best and fastest turnarounds in the DACH region in recent years. In the meantime, we are on a successful course for growth. We have ambitious plans for our FinTech and will even shift up a few gears with the addition of Alp Dalkilic to the board. Our hybrid and digital business model is scalable in many directions and opens up highly attractive growth opportunities for the future,"* Kubitschek concludes.

#### **About Anadi Bank**

Anadi Bank is an Austrian hybrid bank with the business segments Retail Banking, Corporate Banking and Public Finance. With its unique value proposition, Anadi Bank challenges traditional banking models: on the one hand, it offers personalized customer service through a multi-channel approach with 11 branches in Carinthia and Vienna and a team of customer care agents. On the other hand, Anadi Bank focuses on easy-to-use digital services and is developing its portfolio into a top online banking range for the German-speaking region: most recently with the launch of a digital SME loan as part of its expansion into Germany, as well as with the start of a unique sales cooperation under the MARIE brand, which brings banking services into tobacconists'. The digital DNA of the institution is visible in the bank's internal FinTech, where around 40% (excl. branch staff) of about 270 employees of Anadi Bank already work. For the approximately 57,000 customers and as the house bank of numerous companies in trade, industry and real estate and many municipalities and public sector institutions, the bank makes use of the advantages of its lean structure and high decision-making speed.

Press contact:

**Ketchum Publico GmbH**

Mag. Axel Schein

tel: +43 (0) 664 808 69 149

[anadibank@ketchum-publico.at](mailto:anadibank@ketchum-publico.at)

[presse@anadibank.com](mailto:presse@anadibank.com)

[anadibank.com](https://anadibank.com)