

Press release

Anadi Bank is the test winner for online loans

A recent consumer study by ÖGVS shows Anadi Bank as the test winner in the "online instalment loans" category. The bank with Carinthian roots received top marks in the categories "Conditions" and "Customer service". CEO Kubitschek: *"When it comes to customer satisfaction, it is clear that our successful combination of a full-service bank with FinTech DNA makes the difference."*

Klagenfurt, 14 December 2021 - In autumn 2021, the "ÖGVS - Gesellschaft für Verbraucherstudien" tested and compared the online offerings of Austrian banks. Anadi Bank achieved top results: The bank achieved first place among consumers in the "online instalment loans" category. Anadi Bank leads the comparison of providers, particularly in terms of conditions and customer service, thus taking the overall victory for online instalment loans. In the course of the study, the performance of the banks was assessed by experts and qualified testers, including mystery shopping.

"As a full-service bank with strong FinTech DNA, we play to our strengths for our customers: We are quick to react and make decisions, offer flexibility and great advice. We are also always good for innovations - such as our MARIE sales model, with which we bring banking services to tobacconists," says Christian Kubitschek, CEO of Anadi Bank, delighted with the success.

Digital banking developed very positively at Anadi Bank in 2021: the fully automated, paperless consumer loan almost doubled the business volume year-on-year. The bank with its in-house FinTech is also setting the pace in the market with MARIE: customers can easily access banking products via tablet in partner tobacconists, thus ensuring the local supply of banking services. *"40 per cent of our employees (excluding the branch network) already work in our in-house FinTech division, which reflects the enormous growth potential in digital banking. We are all highly motivated to be successful on the market with further digital innovations and to set new standards,"* concludes Alp Dalkilic, CDO on the Management Board of Anadi Bank.

About Anadi Bank

Anadi Bank is an Austrian hybrid bank with the business segments Digital Banking, Retail Banking, Corporate Banking and Public Finance. With its unique value proposition, Anadi Bank challenges traditional banking models: On the one hand, it offers personalised customer service via 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 offering for German-speaking countries: most recently with the launch of a digital SME loan as part of its expansion into Germany and the start of a unique sales cooperation under the MARIE brand, which brings banking services to tobacconists. The bank's digital DNA is visible in its internal FinTech division, which already employs around 40% (excluding the branch network) of Anadi Bank's 270 employees. For the approximately 57,000 customers and as a



As the principal bank for numerous companies in the retail, industrial and property sectors and a large number of municipalities and public sector institutions, the bank makes targeted use of the advantages of its lean structure and high decision-making speed.

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