

Press release

Industry ranking confirmed: Anadi Bank is Austria's most innovative bank

Every year, the trade magazine "Börsianer" honours the best domestic financial companies in its comprehensive industry ranking: In 2021, Anadi Bank once again impressed with its unique innovations on the market, taking victory in the special category "Innovations".

Klagenfurt, 7 December 2021 - Full-service bank with FinTech DNA - Anadi Bank combines these two qualities in its innovations on the banking market. Now, the digital business strategy 2.0 and the launch of the innovative MARIE business model have earned the hybrid bank with Carinthian roots first place in the "Innovation" category in the renowned industry ranking of "Börsianer". Since July 2021, modern banking services have been offered via tablet in more and more tobacconists throughout Austria under the MARIE brand. "MARIE has really hit the mark in the industry. With this innovative sales model, we are targeting the ever-growing gap in the local supply of banking products. We have already taken the next steps and have been rolling out MARIE nationwide since September," announces Alp Dalkilic, CDO on the Management Board of Anadi Bank. With Alp Dalkilic, Anadi Bank brought an expert with international top-level experience onto the Management Board at the beginning of November, thereby accelerating the further development of the bank's internal FinTech and innovations on the market. The bank's team structure reflects the importance of the FinTech area: 40% of the workforce (excluding the branch network) is already employed in this area.

Anadi Bank took the step of expanding into Germany in the spring of this year. With its digital credit offering, Anadi Bank reaches more than 2.5 million SMEs in the large German market. The lending business is also booming in this country: Anadi Bank's fully automated, paperless consumer loan has seen new business growth of around 90% year-on-year, making the in-house FinTech a market trendsetter. *"The award from the Börsianer makes us proud and shows that with our business strategy 2.0, we are also extremely innovative from an industry perspective. With MARIE in particular, we are perfectly emphasising the combination of "full bank with FinTech DNA". MARIE's business model is not only disruptive and sets new standards on the market, but is also easily scalable at any time,"* summarises Christian Kubitschek, CEO of Anadi Bank, and concludes: *"We are fully motivated to place Anadi Bank on the market step by step with further innovations. We still have big plans!"*

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, which already employs



around 40% (excluding the branch network) of Anadi Bank's total of around 270 employees. The bank makes targeted use of the advantages of its lean structure and high decision-making speed for its around 57,000 customers and as the principal bank for numerous companies in trade, industry and real estate as well as a large number of municipalities and public sector institutions.

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