

A FUTURE AS A HIGHLY CAPITALIZED AND FAST-GROWING BANK



FEBRUARY 2025

AGENDA

01

Anadi overview

02

Business segments

03

Organisation Anadi Bank

04

Outlook

Our motto: Realizing dreams & goals together



MISSION

Our mission is to become the **leading bank** for **credit products** in Central Europe through **innovation** and **technological advancements**. Through our banking platform, we enable our customers - in person and digitally - to focus on the essentials



VISION

We make everyday life easier for people and companies with **simple** and **efficient banking products**



VALUES

- Agile** (flexible, fast processes, dynamic)
- Sustain**able (reliable structures, security, forward-looking)
- Authentic** (personal support, together, reliable)
- Diverse** (open, different backgrounds, breaking new ground)
- Innovative** (progress, future drivers, pioneers)

**Simpler.
More efficient.
Faster.
Different.**

OUR HIGHLIGHTS & MOTIVATION

HIGHLIGHTS & FIGURES

Locations
Klagenfurt & Vienna

Regions



Soon



Employees
~ 180

Customers
>20.000



Convinced that **everyone** can **realise** their **dreams**

Active commitment to **creativity** and **diversity**

Passion & motivation: **Creating success** for our customers, partners and employees

Revolutionary & digital financial products

Development of **unique solutions**

Flexible and fast, like our **agile way of working**

Development of **outstanding banking offers**

THE MOST IMPORTANT FACTS AT A GLANCE: ANADI BANK COMPACT



Leading digitalization expertise and digital handling processes

- Automated digital processes for core products and services with simple & standardized product offerings
- Maintaining time-to-market leadership based on a highly automated and scalable end-2-end process platform
- State-of-the-art data analytics for rating and cross-selling
- Flexibility, scalability and security of the IT infrastructure



Innovative products and speed

- Value proposition based on simplicity, speed & efficiency with a focus on value-generating products for customers
- Innovative strength & speed of a FinTech combined with the expertise and established processes and capabilities of a full-service bank



Leading regional hybrid bank with online and offline product offerings

- Customer focus in digital banking, corporate banking & public finance
- Digital value chain: web-based customer identification, online banking incl. app, online account, online savings products, online consumer credit, SME finance



Strategic orientation to achieve digital business growth

- Implementation of Strategy 4.0 with various digital processes
- Expansion of the business model



Strong management and supportive owners

- Management team with many years of industry experience
- Owners with a long-term strategy

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BUSINESS SEGMENTS & EXPANSION OF NEW ANADI



Quick Insight

DIGITAL BANKING

TABLET-BASED BANKING



ANADI CONNECT



more than 850 partners in Austria – pilot in Germany



sales network with 150 partner branches

DIGITAL LOANS



Consumer

strong sales via its own website



SME

for chamber professions with CAPTIQ

CAPTIQ

counseling-centered approach with DFKP

DEUTSCHE FIRMENKREDIT PARTNER

DIGITAL DEPOSITS



Consumer

Online current account, savings & fixed-term deposits via own website & platforms / partners

More innovative products in pipeline for implementation!



CORPORATE BANKING

Reliable bank for medium-sized companies

Agile and innovative financial products **tailored** to **individual needs** of **customers**



PUBLIC FINANCE

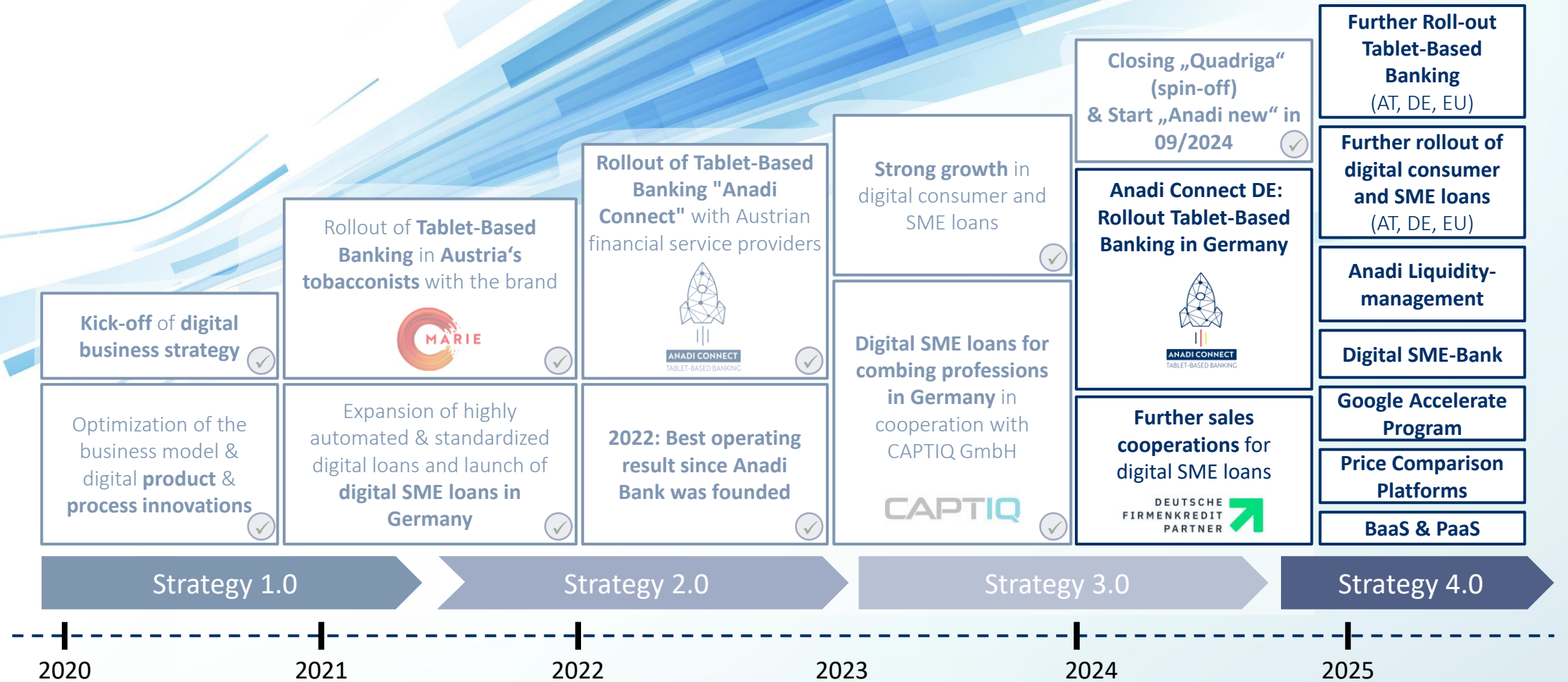
Reliable partner to the public sector

Rapid procurement of funding for projects and offering of transparent financial solutions
Execution and administration of housing subsidy loans

First **business models** with **excellent results**, many new initiatives with **large upside** supported by the **high capital base**

Corporate Banking and **Public Finance** complement the business model and contribute to **financing the digital scaling**

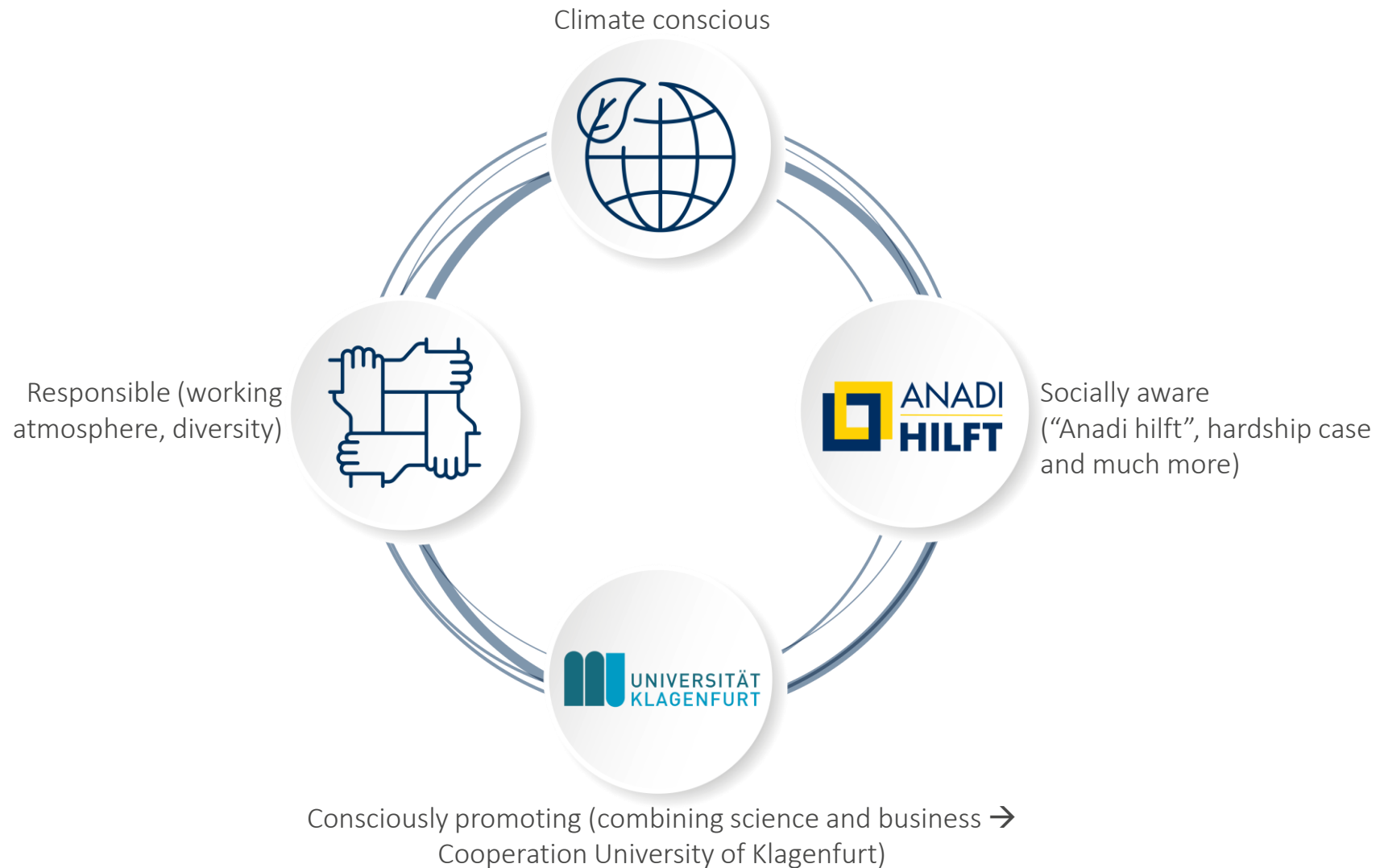
STRATEGY 1.0 TO 4.0: DIGITAL ROADMAP



AGENDA

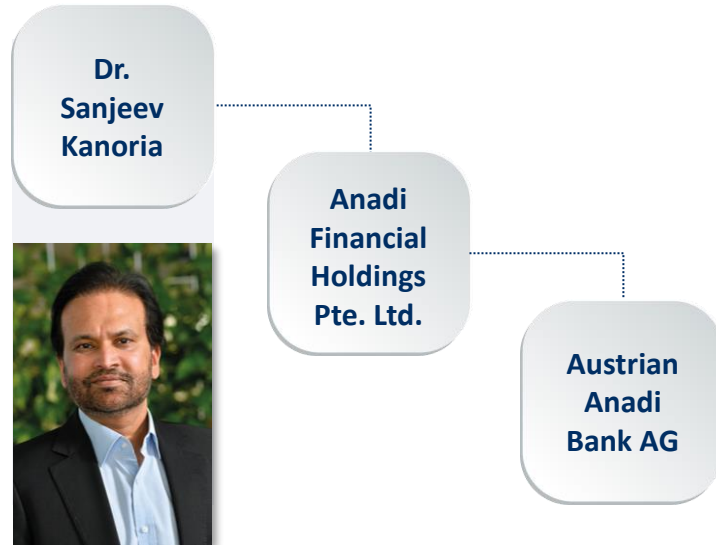
- 01 Anadi overview
- 02 Business segments
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- 04 Outlook

ANADI: AT THE HEART OF PEOPLE'S LIVES



OWNERSHIP STRUCTURE & SUPERVISORY BOARD

OWNERSHIP STRUCTURE



Anadi Financial Holdings Pte. Ltd. holds 100% of the shares in Austrian Anadi Bank AG.

Dr. Sanjeev Kanoria is the sole ultimate beneficial owner of Austrian Anadi Bank AG and a member of the Supervisory Board.

The owner's strategy is the sustainable development of long-term value for all stakeholders.

SUPERVISORY BOARD



Dr. Sanjeev Kanoria



Srinivasan Sridhar



Peter G. Gross



Andreas Senjak



Gabriele Oberlercher*



Barbara Perchtold*

* Delegated by the works council

MANAGEMENT BOARD



SONJA SARKÖZI
CEO

- Business Development, Investor Relations & International Expansion
- Governance Office
- Legal
- Human Resources
- Marketing & Communication
- Digital Sales TBB
- Digital Sales SME
- Public Finance
- Corporate Banking



Dr. Ferdinand R. Wenzl, MBA
CFO/CRO

- Finance
- Strategic Risk Management
- Credit Risk Management
- Risk Setup & Solution
- Workout
- Treasury
- Chief Economist
- AML & Compliance



Milko Hascher
CDO

- IT Infrastructure
- Software & App Development
- Digital Banking Solutions
- Digital Market Service
- Digital Sales Online Retail

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OUTLOOK

- **Strategic milestone “Project Quadriga” completed in mid-September 2024:** As the final building block of our **Strategy 3.0**, we have transferred our **branch business** and the **majority of our SME business** in Carinthia to **Bank Burgenland** of the **GRAWE banking group**. This includes **all branch locations**, around **42.000 retail and 250 SME customers** and a **customer business volume** of around **EUR 1.7 billion**.
- **Focus:** Anadi Bank serves **more than 20,000 customers** in the business areas of **digital banking, public finance and corporate banking**, which are concentrated in **Klagenfurt and Vienna**.
- **Highly capitalized and fast-growing bank:** Anadi Bank's **total capital ratio** was **significantly increased** by the Quadriga transaction. The high capitalization will be used in the coming years for **investments, primarily in digitalization initiatives as part of the strategy 4.0**, which includes **product- and process-innovations** as well as **expansion into other countries**.
- **Digital strategy:** A central component is the easily scalable **tablet-based banking**, which is being rapidly expanded and extended to include new partners and products. **The expansion of “Anadi Connect”** (cooperation with financial service providers) **to Germany** has already started with a pilot project. The range of **digital loans for private individuals and SMEs** is continuously being expanded and, in addition to existing partnerships, is also being marketed via a dedicated application process.
- **Further (digital) products:** Thanks to efficient cost and process structures, products such as online current accounts, savings products, credit cards, etc. can be offered at a low cost and with attractive conditions.
- **Added value and prospects:** The further development of Anadi Bank's business model is intended to create **added value for all stakeholders** and to **strengthen Carinthia as a business location**. Anadi Bank currently employs more than 140 people in digital banking jobs. Anadi Bank plans further strategic **investments** in the **digital sector** and the development of **further regional markets**. The **collaboration with the University of Klagenfurt** is intended to sustainably **promote young talent** and advance future-oriented topics such as **digitalization and AI**.

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BEST BAAS PROVIDER
OF THE YEAR BY A BANK

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