PRESS RELEASE
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Addiko Bank Launches Regional SME Academy in Partnership with EBRD

Vienna/Belgrade, 23 September 2025 - Addiko Bank, in partnership with the European Bank for Reconstruction and Development (EBRD) and the European Union, has launched the first regional SME Academy, an educational program for entrepreneurs from Serbia, Montenegro, and Bosnia and Herzegovina. The initiative aims to strengthen the SME sector in Southeast Europe by providing access to expert-led masterclasses, interactive workshops, and individual mentoring.

An Inclusive Program for All SMEs in the Region

The Addiko SME Academy is open to all small and medium-sized enterprises in the region free of charge, regardless of whether they are Addiko clients or have any prior affiliation with the bank. Applications for this year's edition are accepted online until 30 September 2025.

The program consists of two intensive modules, taking place on Jahorina in Bosnia and Herzegovina (23–25 October) and Zlatibor in Serbia (13–15 November). Participants will benefit from the expertise of renowned lecturers, including Olympic gold medalist Vanja Grbić, who will share insights on leadership, motivation, and building a winning mindset. The Academy is further supported by Alphabet Group and features carefully designed workshops and a mentoring approach to ensure practical, actionable learning.

Building a Regional Platform for Growth and Innovation

By connecting 70 SME owners and managers from across the region, the Academy creates a unique platform for cross-border networking, knowledge exchange, and business development. The initiative is designed to help participants strengthen their sales teams, improve financial planning, embrace digital transformation, and implement strategic innovation.

"*This partnership with the EBRD marks a significant milestone in our commitment to empowering SMEs in Serbia, Bosnia and Herzegovina, and Montenegro. Through the Addiko SME Academy, we are investing in the future of regional entrepreneurship - supporting innovation, leadership, and sustainable growth where it matters most*", said Herbert Juranek, Chief Executive Officer of Addiko Bank AG.

At the end of the training, participants will receive a certificate of completion during a formal event organized by Addiko Bank and the EBRD.

More details are available at https://www.addiko-fbih.ba/pravna-lica/addiko-sme-akademija/.

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About Addiko Group

Addiko Group is a specialist banking group focusing on providing banking products and services to Consumer and Small and Medium-sized Enterprises (SME) in Central and South-Eastern Europe (CSEE). The Group consists of Addiko Bank AG, the fully-licensed Austrian parent bank registered in Vienna, Austria, listed on the Vienna Stock Exchange and supervised by the Austrian Financial Market Authority and the European Central Bank, as well as six subsidiary banks, registered, licensed and operating in five CSEE countries: Croatia, Slovenia, Bosnia & Herzegovina (where it operates via two banks), Serbia and Montenegro. Through its six subsidiary banks, Addiko Group services as of 30 June 2025 approximately 0.9 million customers in CSEE using a well-dispersed network of 154 branches and modern digital banking channels.

In Romania, Addiko Bank operates under the license of its Slovenian subsidiary, Addiko Bank d.d., utilizing EU passporting rights.