

## Addiko Bank Enters Romania's Competitive Digital Banking Arena with App-only Loans

Vienna/Ljubljana/Bucharest, 21 August 2025 - Addiko Group, a specialist banking group focused on serving consumers and SMEs across Central and Southeastern Europe (CSEE), today announced its strategic entry into the Romanian market, further intensifying the competition in the country's rapidly growing digital banking sector. Operating under the passporting of its banking license within the European Union via its Slovenian subsidiary, Addiko Bank d.d., Addiko enters the local market with 100% online loans, granted rapidly and with a high degree of convenience, designed for the modern client's lifestyle.

### Services that stand out for their simplicity and speed in a dynamic market

In a landscape dominated by established players such as George and Revolut, as well as the newcomer Salt Bank, Addiko Bank differentiates itself by offering a 100% digital experience centred on core customer financial needs. Romanians can apply for a personal loan exclusively online, directly through the app launched in March 2025, with applications taking on average 10 minutes and benefiting from a 7.5% fixed promotional interest rate until 30 September.

Flexibility is a major advantage: opening a new bank account with Addiko Bank is not required, while approved amounts can be transferred to a client's account at any other bank in Romania, no later than the next business day. In most cases, a loan decision is provided within 1 hour, depending on the timing of the application.

### No hidden fees, no unnecessary complexity, 100% online

Committed to transparency and efficiency, Addiko Bank offers a banking experience with no surprises: clear terms, a competitive fixed interest rate, and an intuitive interface, designed to eliminate friction in the banking process. By providing personal loans 100% online, Addiko Bank responds to real modern consumer needs: rapidity, clarity and convenience.

*"Entering Romania is a significant milestone, showcasing our robust digital capabilities and commitment to the CSEE region," said Andrej Andoljsek, CEO of Addiko Bank Slovenia. "We are bringing a proven model of straightforward banking to a vibrant and competitive market. We believe Romanian consumers are seeking transparent, fast and convenient alternatives, and our app-based approach directly addresses that demand."*

### „Adică? Addiko!” - the campaign announcing Addiko Bank's entry in Romania

Addiko Bank announces its launch on the Romanian market through a 360° marketing campaign titled „Adică? Addiko!”, designed to highlight the simplicity and speed of 100% online loans. Conceived to introduce and position the Addiko Bank brand on the market, the campaign is running nationwide on TV, outdoor, and digital channels through integrated actions. With applications taking only 10 minutes, fast processing, and a fixed promotional interest, the bank emphasizes transparency and efficiency in an increasingly competitive digital landscape.

### Simplicity, speed and a distinct brand in digital banking

*"The Romanian digital banking market is experiencing intensified competition, and the ultimate winner is the consumer, who now has more options than ever to build a better financial future. Addiko's offer does not replace the main bank, but complements it, helping each customer manage their budget more efficiently, step by step,"* stated Carmen Staicu, Managing Director Group Marketing and Communications at Addiko Group. *"To stand out in a field where everyone promises innovation, we rely on a bold brand strategy featuring our brand character Oskar, a symbol of leaving behind the complicated banking 'hamster wheel'",* Staicu continued.

### Step by step guidance and quick assistance, integrated in the app

The app facilitates the loan application process with a progress bar that displays the steps and the completion percentage, while also offering quick access to support, the option to switch languages, and push or e-mail notifications regarding the status of the request. Addiko Bank client service is available in Romanian from Monday to Friday, 08:00-17:00, and Interactive Voice Response IVR system outside working hours, and can be accessed by telephone, e-mail or through the FAQ section on the website and mobile app. Special care is taken to protect client data through secure authentication (PIN or biometric) and contact information verification through one-time passwords, while contracts are signed with qualified electronic certificates.

### Product development and diversification objectives

Addiko Group plans to strategically expand its product portfolio within the app, guided by customer feedback and market developments. To this end, the bank is driving initiatives to identify and launch new digital products, focusing on retail consumers as well as SMEs, while exploring distribution partnerships to accelerate business growth in Romania.

*"Our mission is simple: to offer a compelling 100% digital lending alternative to consumers who may already be banking with one or two other banks – without the hassle of opening an additional banking account with us. Lending is just the beginning. Our goal is to expand our offering based on customer needs, ensuring a smarter, more efficient banking experience for all";* concluded Ganesh Krishnamoorthi, Chief Market, IT & Digitalization Officer, Addiko Group.

Romanian clients can download the Addiko mobile app from Google Play and AppStore to start the application process. More details are available at [www.addiko.ro](http://www.addiko.ro).

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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.