



Investor Presentation Q3 2026

CEO statement on reported Q3 2026 results



Priit Põldoja
CEO

Inbank delivered its strongest quarter of the year in Q3 2026, combining another record originated volume with an improvement in both margins and profitability. After several quarters in which portfolio repricing and early repayments weighed on income growth, total net income returned to solid growth path, while credit quality improved further.

In the third quarter, originated volume reached a new record of €227 million, up 11% year-on-year, bringing Inbank's 9-month originated volume to €655 million, up 16% year-on-year. Total net income grew by 14% year-on-year reaching €25 million. The result includes a positive one-off adjustment to interest income due to a change in the interest income recognition methodology, following the migration of our Lithuanian loan portfolio to Inbank's unified platform. Operating expenses increased by 14% to €13 million, driven by higher personnel and administrative expenses, the latter also including a provision for Polish consumer protection authority UOKiK fine. As a result, net profit reached €6.3 million, up 26% year-on-year, and return on equity improved to 14.0%, up from 12.5% a year ago. For the first nine months of 2026, net profit amounted to €14.6 million, growing 11% year-on-year, with ROE at 11.1%.

Sales growth in Q3 was again led by personal loans, car financing and rental services. Personal loan volumes reached €56.1 million, up 35% year-on-year, and now account for a quarter of Inbank's total originated volume. Car financing volumes increased for the third consecutive quarter to €57.1 million, up 16% year-on-year. This was supported by our Otomoto partnership in Poland and the continued recovery of the Estonian car market. Rental services grew by 54% to €19.1 million, driven by both full-service vehicle rental and consumer electronics rental. During the quarter, Mobire launched an operating lease offering, an investment we expect to support further growth in the coming quarters. Pay later products, our largest segment, grew by 8% year-on-year to €66.7 million. Green financing volumes declined by 28% year-on-year to €28.4 million against an exceptionally strong,

subsidy-driven comparison base in Poland, but have stabilised over the past two quarters, and we expect the new support programme launched in October to bring renewed growth to the segment in the coming quarters.

By the end of the quarter, Inbank's loan and rental portfolio reached €1.36 billion, growing 9% year-on-year. The shift in our product mix is increasingly visible in the portfolio: the personal loan portfolio grew by 37% to €285 million and rental services by 22% to €155 million, while the pay later and green financing portfolios declined. The regional portfolio mix has remained stable throughout the year, with the Baltics making up 56% and Central and Eastern Europe (CEE) 44% of the portfolio. Part of this is driven by weakening Polish zloty. Customer deposits stood at €1.37 billion, up 4% year-on-year.

Portfolio yield increased to 10.85% from 10.55% in the previous quarter. While the increase was partly supported by the change in interest income recognition methodology, we also see a positive underlying trend in portfolio yield. Funding cost remained stable compared to the previous quarter at 3.65% but decreased from 4.01% compared to a year ago. As a result, total income margin improved to 5.94% from 5.63% a year ago. Total income margin for the first 9 months of the year stood at 5.58%.

The cost-income ratio improved slightly to 52.0%, compared to 52.3% a year ago. Impairments on loans and receivables improved to 1.38% of the average loan and rental portfolio, down from 1.52% a year ago, supported by improving credit quality in the Baltics and Poland. Equity grew to €182.4 million, up 13% year-on-year, and the total capital ratio stood at 18.74% at quarter-end.

On 15 September, Inbank and Eurobank established INE Embedded Finance Credit Company S.A., a 50/50 joint venture that will offer embedded finance solutions in the Greek market. The company has applied to the Bank of Greece for an operating licence, and preparations for launch are progressing. Subject to regulatory approval, we expect to start operations by the end of Q1 2027.

At the end of September, Inbank announced the early redemption of its Additional Tier 1 bonds issued in November 2021, with a total nominal value of €4.5 million. The redemption is carried out in accordance with the bond terms and with the prior consent of the Estonian Financial Supervision and Resolution Authority, and follows our successful AT1 bond issue in June 2026.

In early October, the UOKiK fined Inbank's Polish branch PLN 4.6 million (approx. €1 million) concerning certain consumer credit agreements from 2021–2023. Inbank adjusted its relevant processes when the authority first raised its observations back in 2023, but disagrees with some of the conclusions and plans to appeal.

To strengthen the execution of Inbank's long-term strategy, support future growth, and advance its approach to creating value through the Supervisory Board, Inbank established a Growth Committee effective 24 September 2026. Chaired by Jan Andresoo, with Erkki Raasuke and Sergei Anikin as members, the committee will guide strategic development, product strategy and business expansion. The committee has an advisory role, with decision-making authority remaining with the full Supervisory Board. Jan Andresoo will also become Vice-Chairman of the Inbank Supervisory Board effective 23 October 2026.

Since the beginning of the year, our quarterly sales volumes have been breaking records. At the same time we saw some margin pressure during the first half of the year, especially in Poland. Despite several one-off impacts for revenue and expenses, our underlying margins, risk cost and profitability clearly improved during the third quarter. Going forward we continue to focus on improving our margins and deploying capital to higher return areas. Over the next couple of quarters we are also gearing up to launch our joint venture with Eurobank, taking the Inbank technology platform and products to Greece.

“ Since the beginning of the year, our quarterly sales volumes have been breaking records ”

Core business financial highlights for Q3 2026

Total net income

€25.0m

+14% year-on-year

Originated volume

€227m

+11% year-on-year

Net profit

€6.4m

+28% year-on-year

Loan and rental portfolio

€1.36bn

+9% year-on-year

Return on equity

14.2%

Impairments

1.38%

Total income margin

5.94%

Cost / Income

52.0%

- **Total core income increased by 14% year-on-year in Q3, reaching €25.0 million.** Growth was driven by the Baltics (+20%), while income in the CEE region remained stable year-on-year, yet the result includes a positive one-off adjustment to interest income due to a change in the interest income recognition methodology, following the migration of our Lithuanian loan portfolio to Inbank's unified platform.
- **The total income margin increased to 5.94% (Q3 2025: 5.63%),** while the increase was partly supported by the change in interest income recognition methodology, we also see a positive underlying trend in portfolio yield. At the same time, the repricing of the deposit portfolio reduced funding cost by 35 basis points year-on-year to 3.65%.
- **Portfolio quality remained robust, with portfolio impairment costs declining to 1.38%,** driven by improvements across the Baltics and Poland, alongside a one-off positive impact from Lithuania's pension reform.
- **Core business net profit grew 28% year-on-year to €6.4 million,** driven by improved portfolio margin, lower impairment levels and stable operating efficiency, with the cost/income ratio improving to 52.0% and ROE reaching 14.2%.
- **Quarterly origination volumes increased by 11% year-on-year to €227 million,** supported by strong growth in rental services (+54%), personal loans (+35%) and car financing (+16%), while green financing volumes declined by 28%.
- **The loan and rental portfolio reached €1.36 billion,** up 9% year-on-year, with double-digit growth in personal loans (+37%), rental services (+22%) and car financing (+10%).

Core business key financials

In millions of euros	Q3 25	Q4 25	Q1 26	Q2 26	Q3 26	26 vs. '25	9m 25	9m 26	26 vs. '25
Net interest income	18.8	19.0	18.4	19.1	20.8	10%	55.3	58.3	6%
Net rental income	3.8	3.8	4.1	4.1	4.5	18%	10.9	12.7	17%
Net commissions and financial items	-0.8	-1.0	-0.6	-1.2	-0.4	-56%	-2.8	-2.2	-22%
Total net income	21.9	21.8	21.9	22.0	25.0	14%	63.3	68.8	9%
Total operating expenses	11.4	12.2	12.1	11.9	13.0	14%	34.1	37.0	9%
Operating profit	10.4	9.6	9.8	10.1	12.0	15%	29.2	31.8	9%
Impairments	4.7	5.3	5.2	5.0	4.7	-1%	14.1	14.9	6%
Profit before tax	5.7	4.3	4.6	5.0	7.3	28%	15.1	16.9	11%
Income tax	0.7	-0.1	0.4	0.7	0.9	26%	2.0	2.0	-3%
Net profit	5.0	4.5	4.2	4.3	6.4	28%	13.1	14.9	14%
Business volumes									
Originated volume	204	203	206	221	227	11%	567	655	
Total assets	1,587	1,580	1,617	1,609	1,672	5%	1,587	1,672	
Loan and rental portfolio	1,240	1,277	1,289	1,323	1,358	9%	1,240	1,358	
Customer deposits	1,319	1,301	1,334	1,320	1,374	4%	1,319	1,374	
Equity	161	171	172	176	182	13%	161	182	
Key financial ratios									
Portfolio yield	11.09%	10.88%	10.67%	10.55%	10.85%		11.21%	10.69%	
Funding cost	4.01%	3.87%	3.79%	3.64%	3.65%		4.07%	3.69%	
Total income margin	5.63%	5.36%	5.35%	5.46%	5.94%		5.58%	5.58%	
Impairments / portfolio	1.52%	1.64%	1.63%	1.54%	1.38%		1.57%	1.52%	
Cost / income	52.3%	56.0%	55.4%	54.3%	52.0%		53.9%	53.8%	
Return on equity	12.5%	10.8%	9.8%	10.0%	14.2%		11.4%	11.4%	

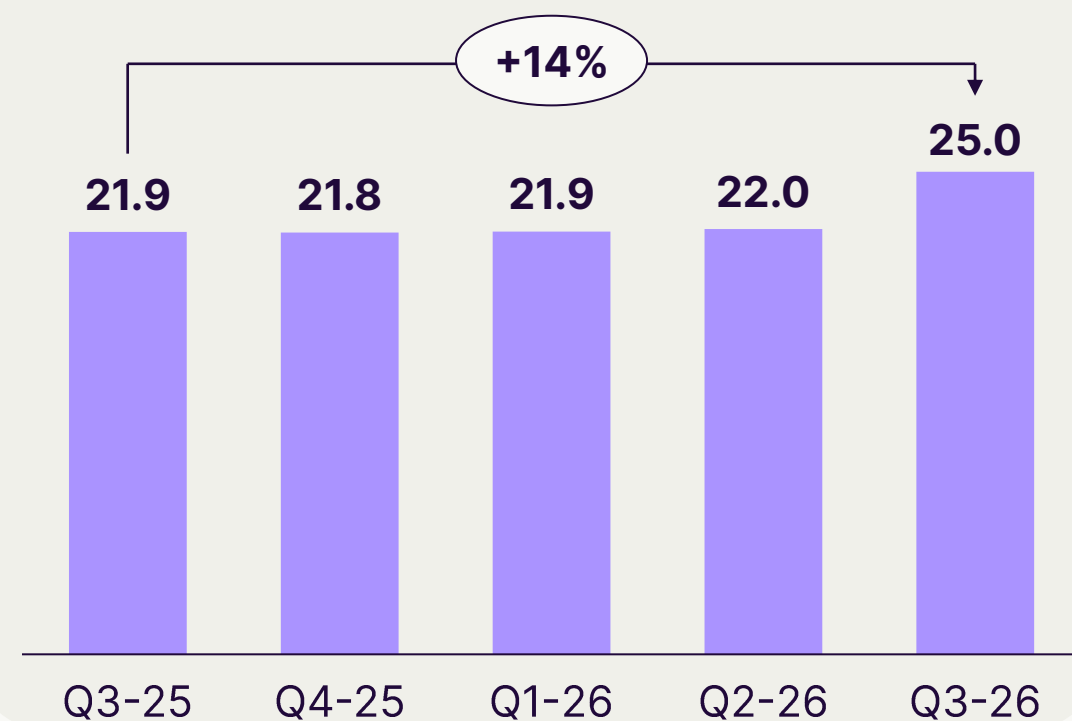
- Total net income for the core business during the third quarter grew by 14% to €25.0 million.
 - Portfolio yield increased to 10.85% from 10.55% in the previous quarter, partly supported by one-off adjustments, while we see an underlying improvement in portfolio yield.
 - Net interest income grew by 10%, while the cost of funding declined by 35 basis points year-on-year to 3.65% for the quarter.
 - Net rental income grew by 18%, supported by continued growth in both the full-service vehicle rental and consumer electronics rental segments.
- Total expenses increased by 14% year-on-year to €13.0 million, driven by higher personnel and administrative costs, the latter including a provision for a potential fine imposed by Poland’s consumer protection authority (UOKiK). Expense growth remained in line with net income growth, supporting a further improvement in the cost/income ratio to 52.0%.
- Net profit from the core business reached €6.4 million, representing a 28% year-on-year increase, with a return on equity of 14.2%.
- For the first nine months of 2026, core total net income increased by 9% to €68.8 million and net profit by 14% to €14.9 million, with a return on equity of 11.4%.

All figures exclude one-off income and expenses, in order to more accurately reflect the core business performance.

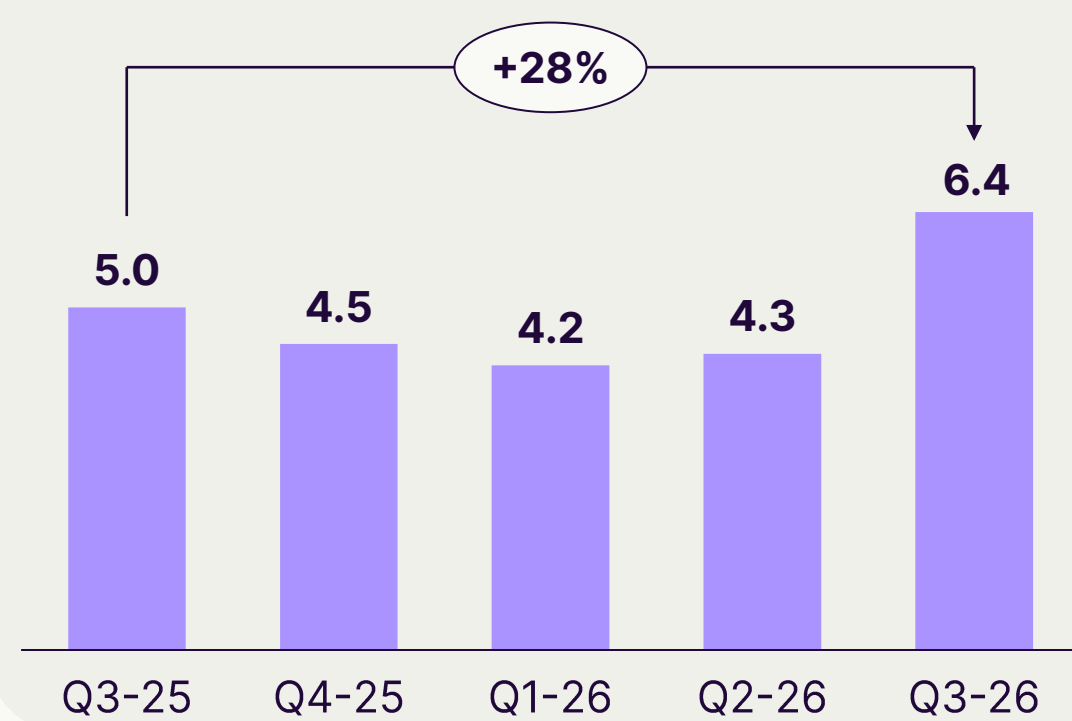
Quarterly dynamics of core business key metrics

€ in millions, unless stated otherwise

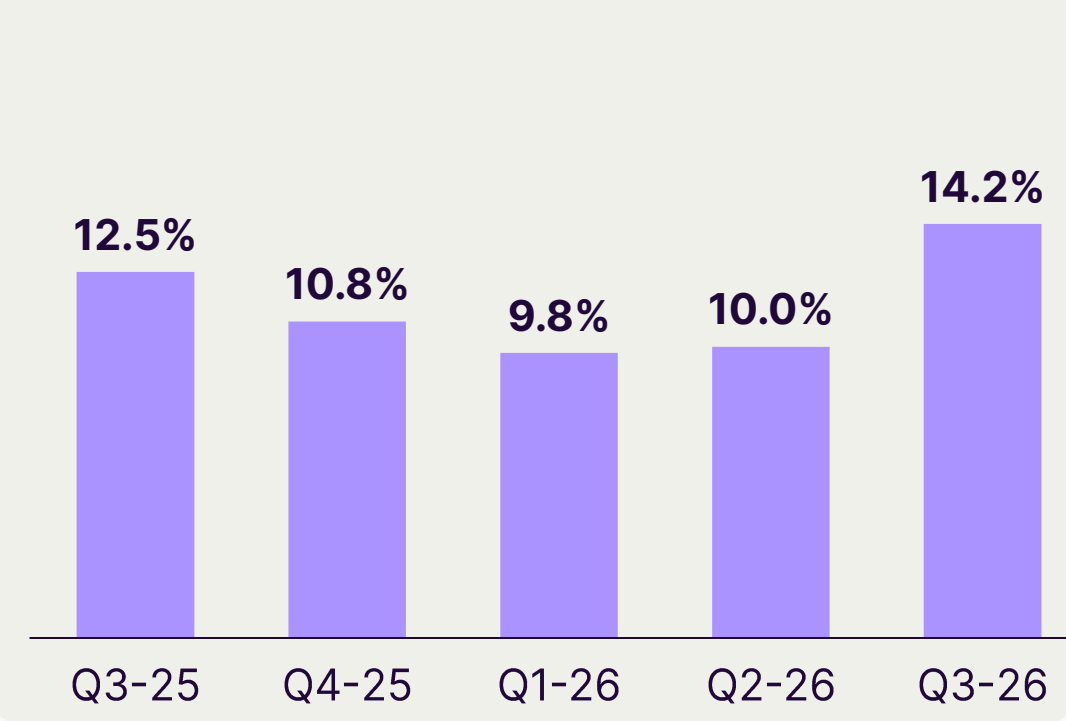
Total net income



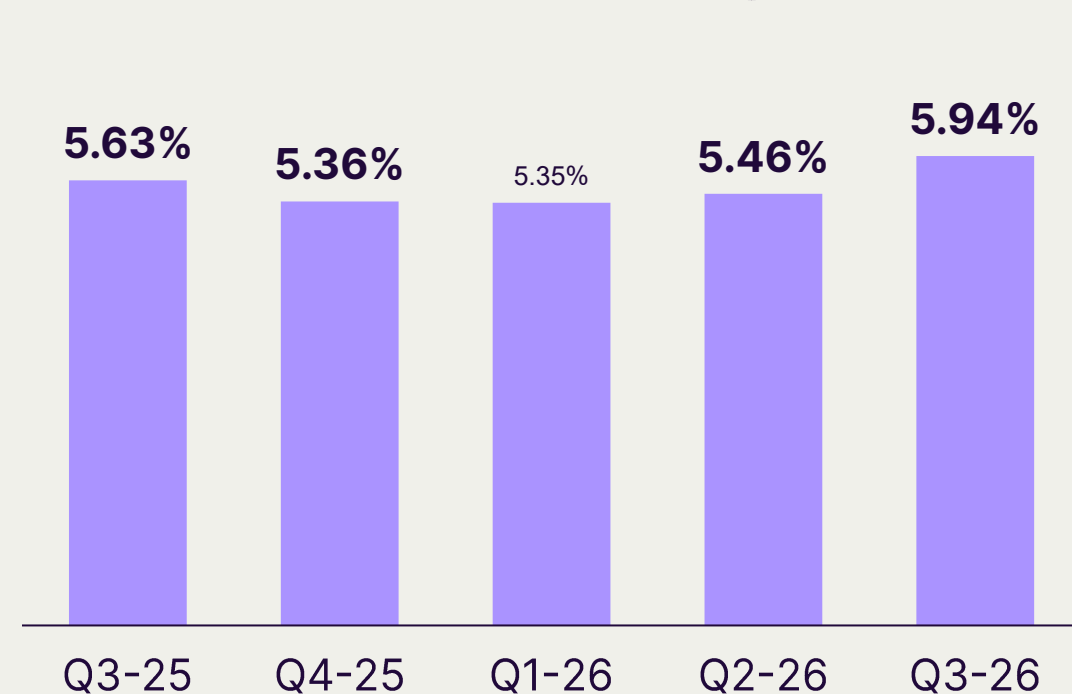
Net profit



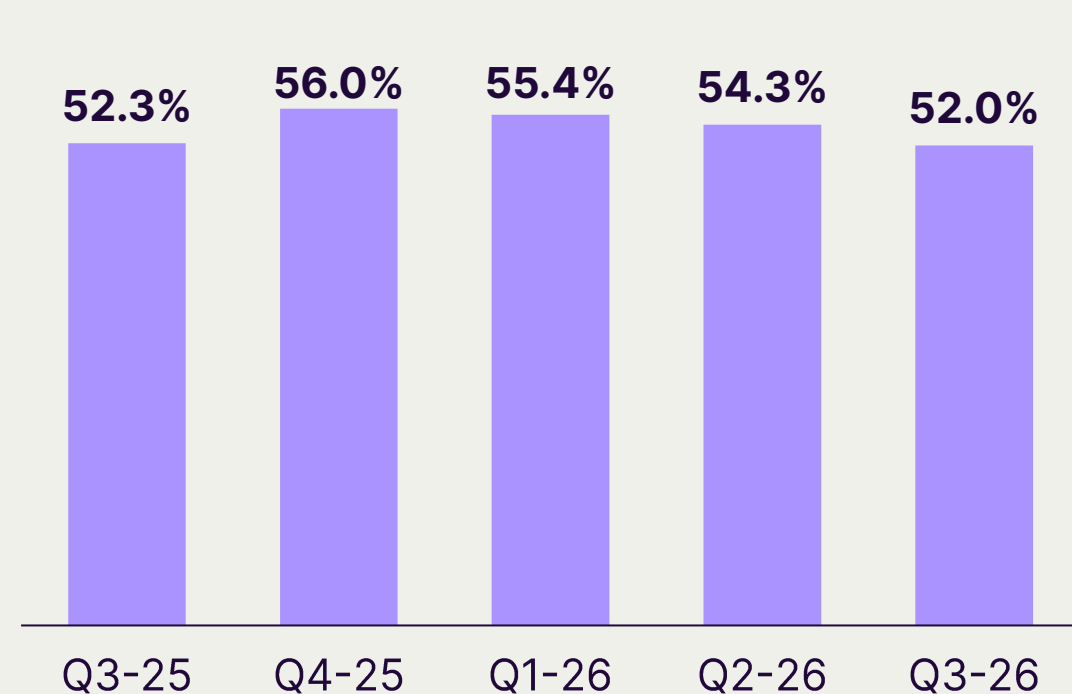
Return on equity



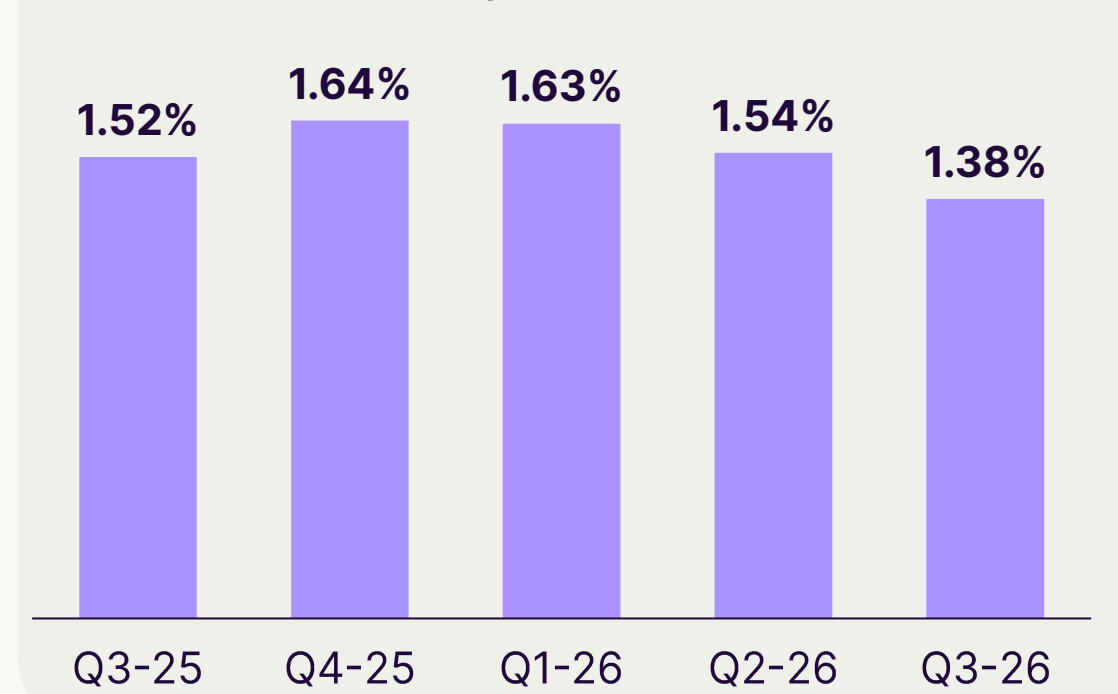
Total income margin



Cost / income



Impairments

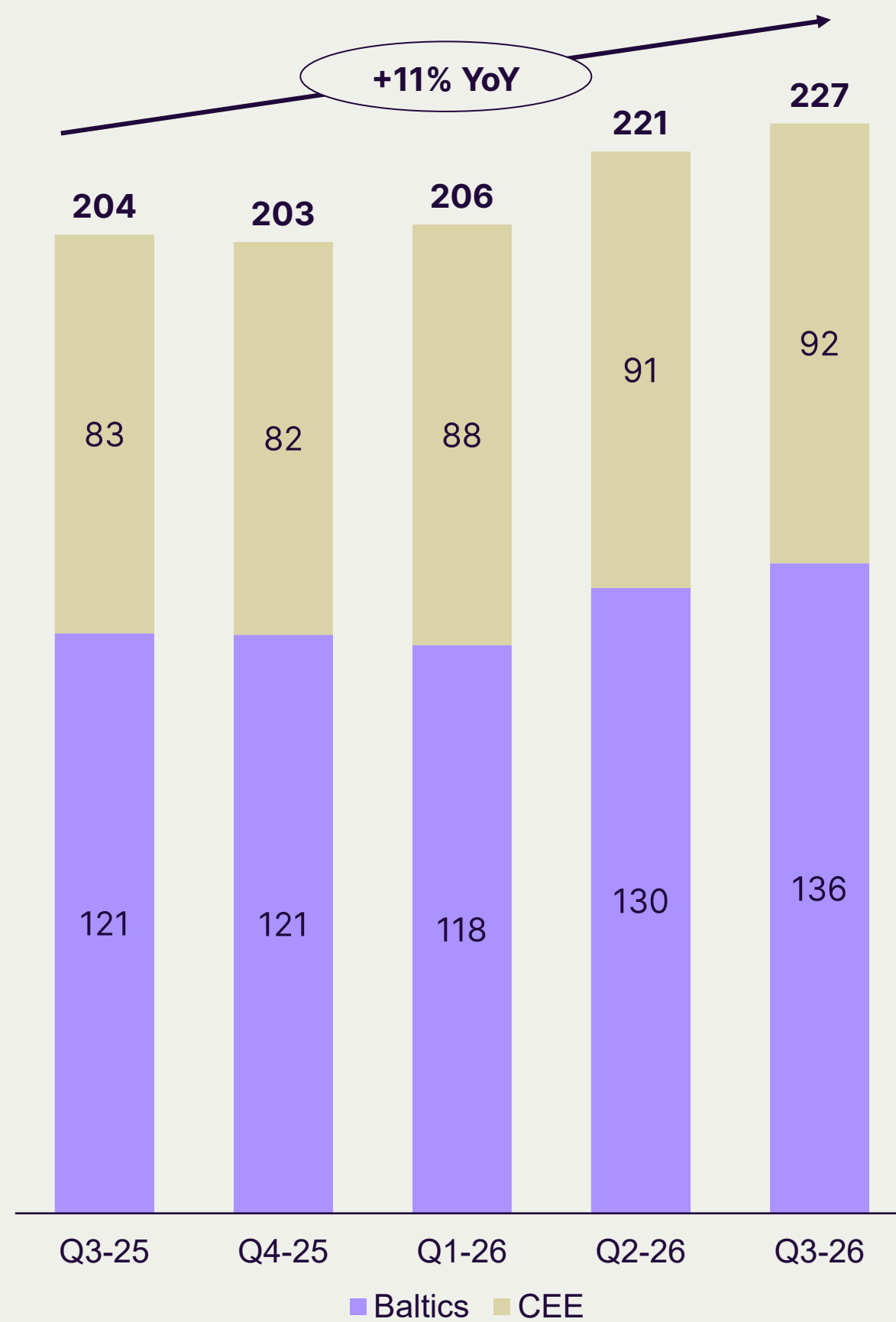


- Total net income and net profit increased to €25.0 million (+14% YoY) and €6.4 million (+28% YoY), respectively, in Q3 2026, supported by positive one-off items but also reflecting continued underlying improvement.
- Despite a more volatile interest rate and inflationary environment since March, which has directly impacted our funding costs and margins, the business has continued to grow and deliver strong performance across key metrics.
- The total income margin improved to 5.94% in Q3, the highest level over the past five quarters, supported by positive quarterly one-offs, higher portfolio yield and lower funding cost.
- Cost/income improved to 52.0% and ROE increased to 14.2%, while impairments to portfolio decreased to 1.38%, remaining within targeted thresholds.

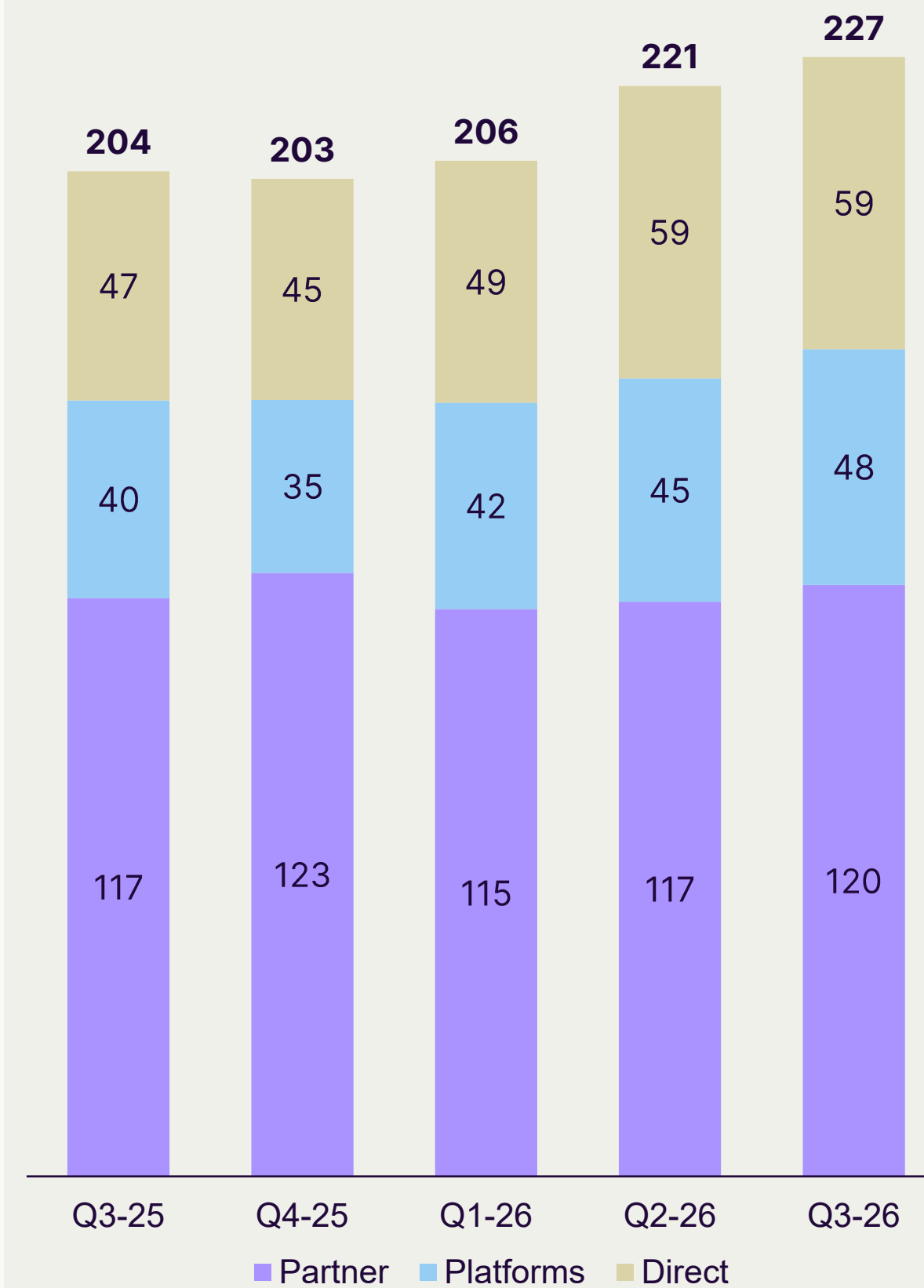
Quarterly originated volume development

€ in millions, unless stated otherwise

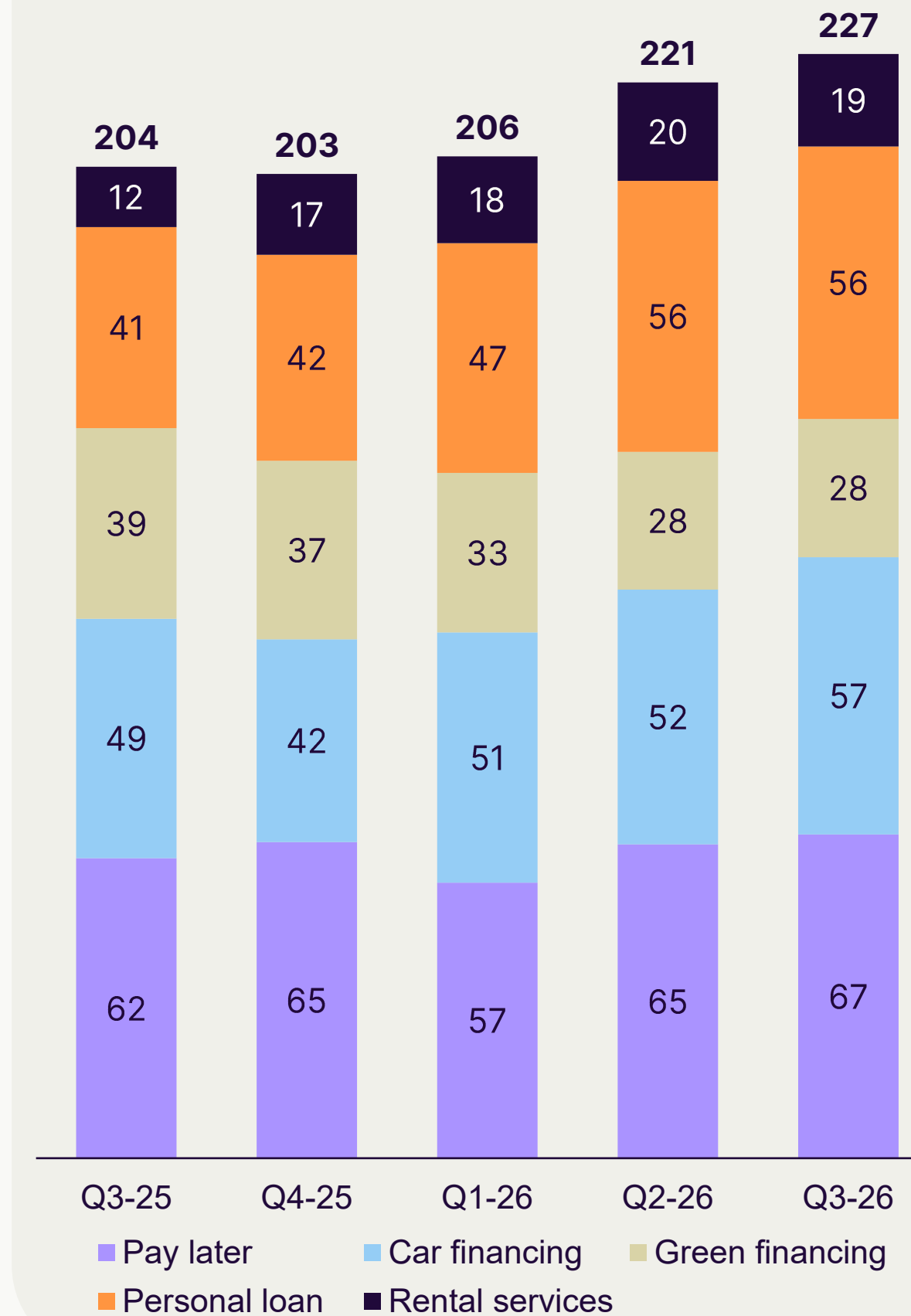
Originated volume per region



Originated volume per product channel



Originated volume per product

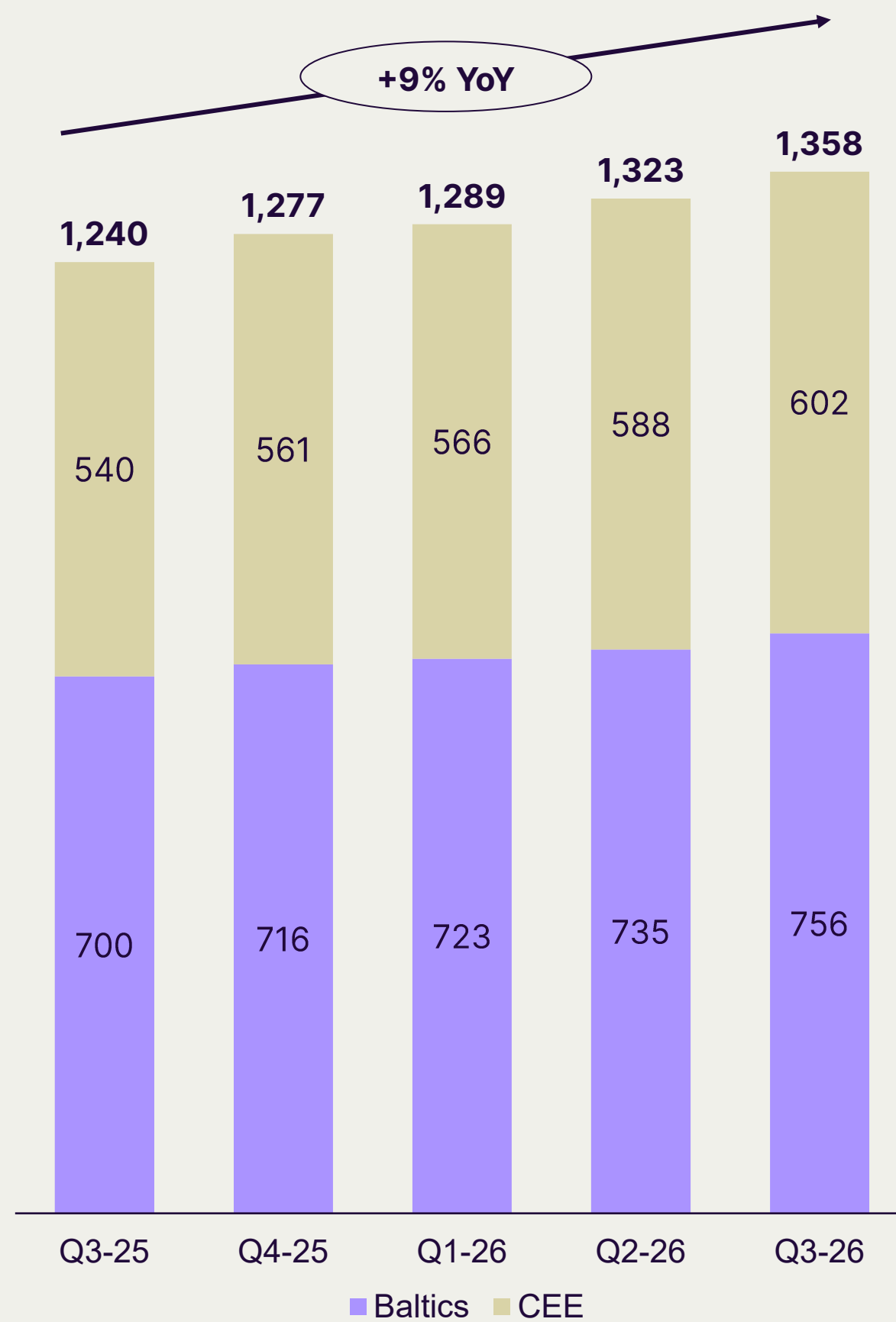


- **Originated volume reached €227 million in Q3, up 11% year-on-year.**
 - Growth was balanced across regions, with the Baltics up 12% and the CEE region up 10% year-on-year. Estonia (+21%) and Czechia (+16%) recorded the strongest growth.
 - Rental services and personal loans recorded the strongest year-on-year growth, increasing by 54% and 35%, respectively, followed by car financing at 16% and Pay Later at 8%. Green financing volumes declined by 28% against a higher comparison base, while we remain focused on maintaining margins.

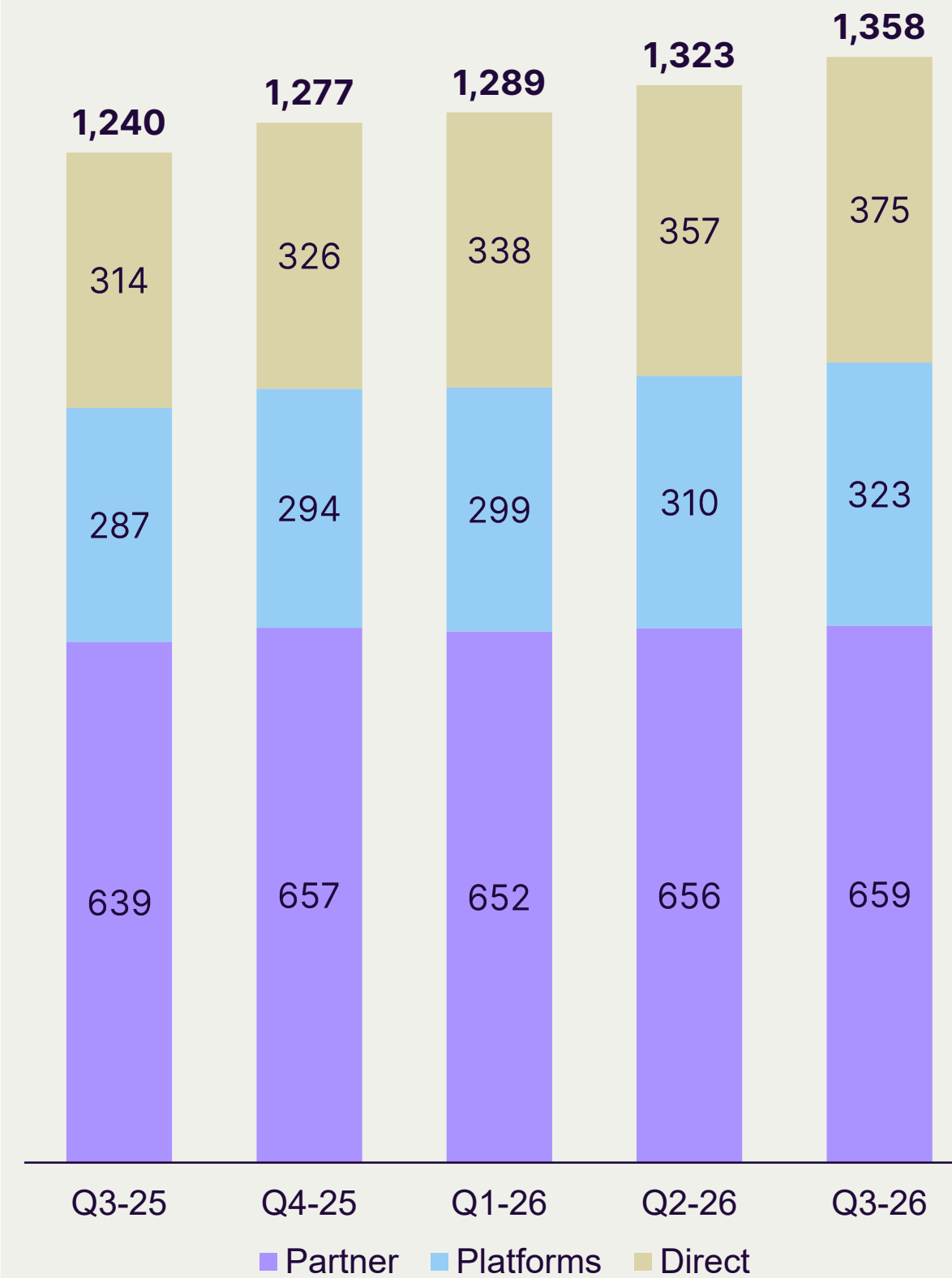
Quarterly portfolio development

€ in millions, unless stated otherwise

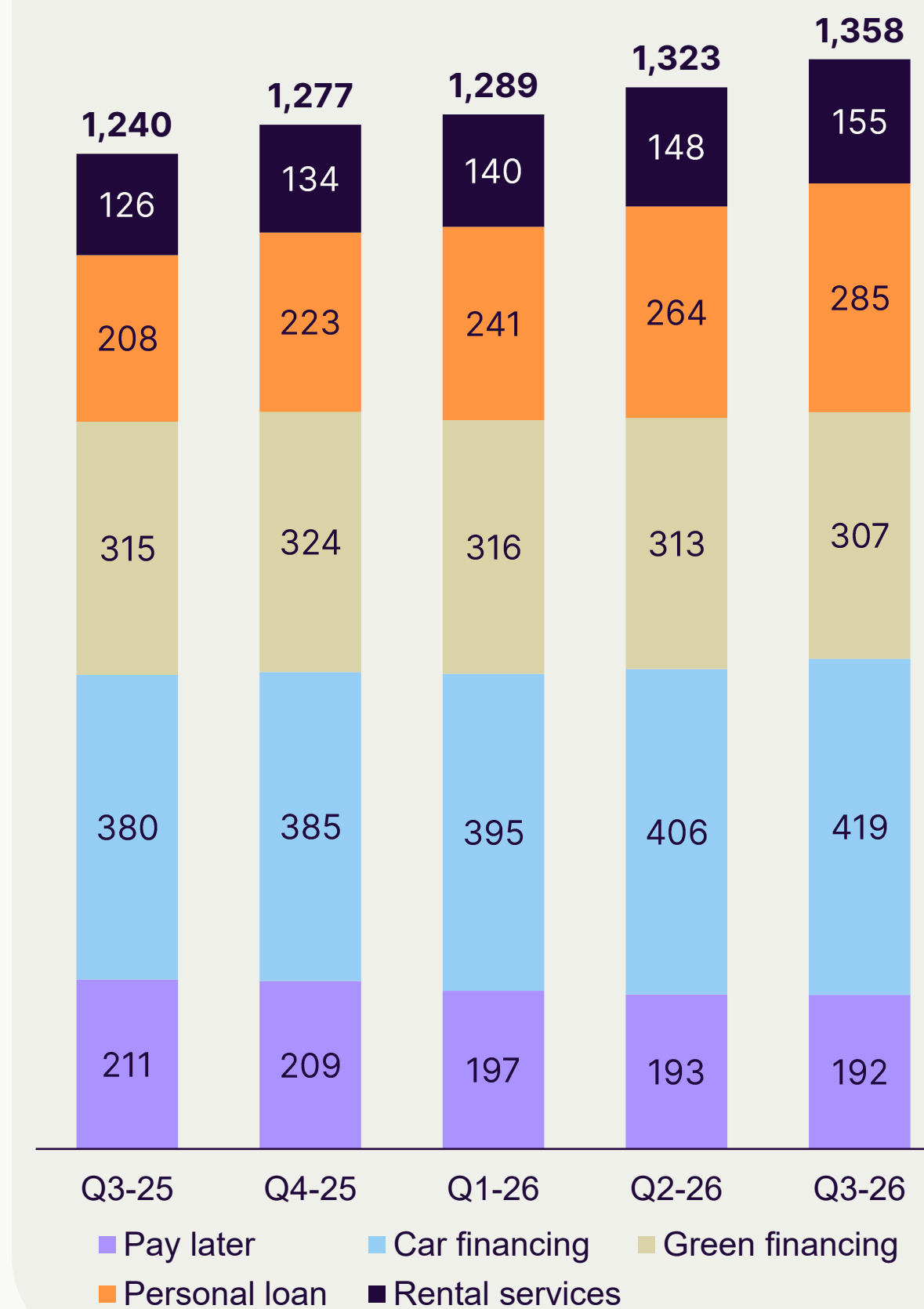
Portfolio per region



Portfolio per product channels



Portfolio per product



- **The portfolio grew to €1.36 billion (+9% YoY), with the CEE region up 11% and the Baltics up 8%.**
 - Notable growth is evident in personal loan (+37%), rental services (+22%) and car financing (+10%).
 - The Pay Later portfolio declined by 9% year-on-year, primarily due to a shift in product mix and a growing share of the BNPL product compared to previous periods.
 - By channel, the direct portfolio grew by 20% and the platform portfolio by 12%, while the partner portfolio increased by 3%.

Product and merchant highlights

Active retail merchants

6,000+

Volume generated online

65%

Active customer contracts

787,000+

Merchant retention rate

97%

Sales originated through partners & platforms

74%

Returning customers

30%

Automated credit decisions

90%

Quarterly average revenue per customer

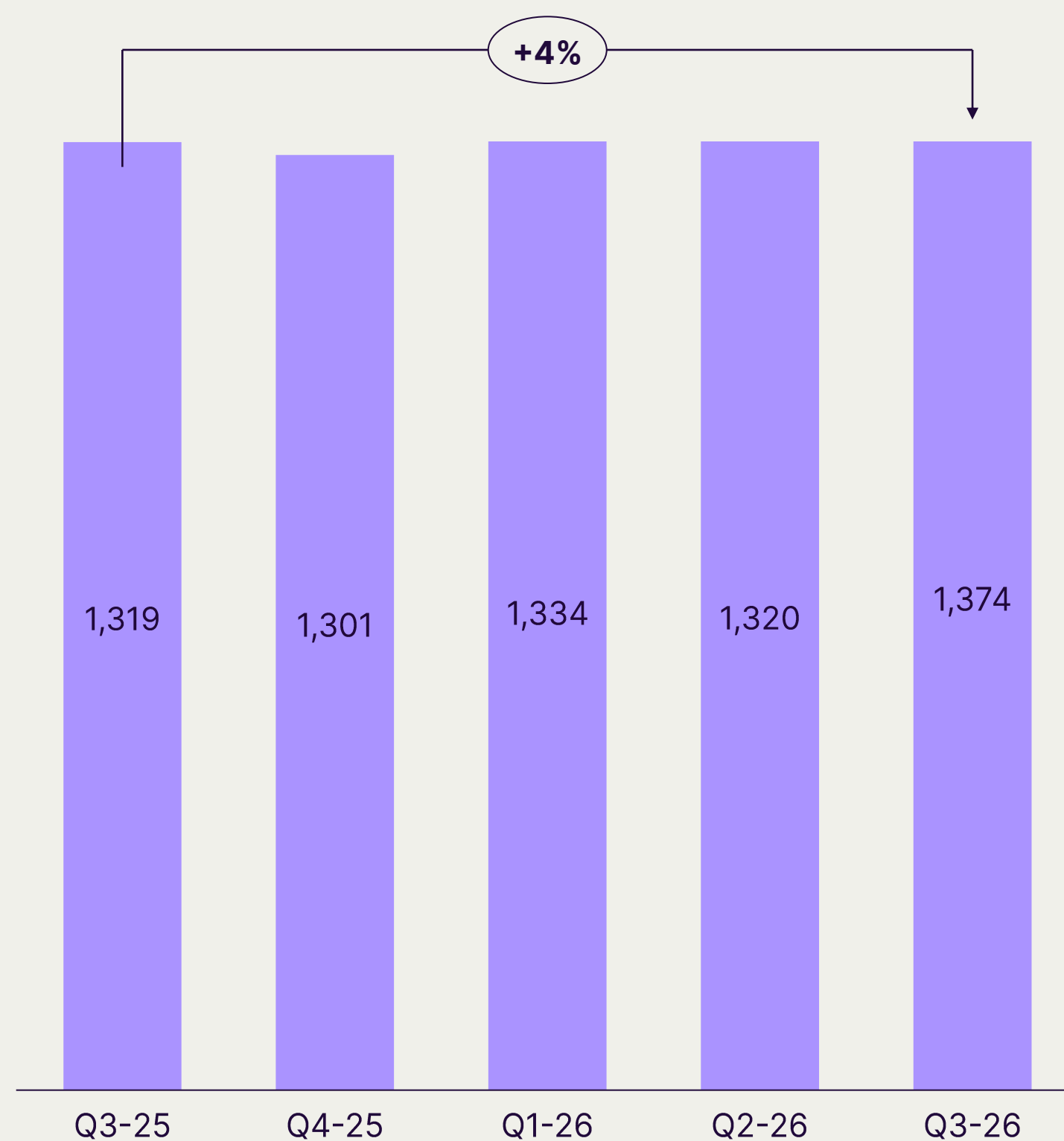
€85

- As of the end of the quarter, the number of active retail merchants stood at 6,042, up 2% year-on-year.
- The total number of active customer contracts was 787,000+, representing a 14% year-on-year decline, primarily reflecting the run-off of third-party portfolio contracts. Excluding third-party contracts, active contracts grew by 5% year-on-year.
- We continue to leverage our core strengths and advanced technical capabilities across our partner network. With 74% of total volume generated through partners and platforms, we remain focused on embedded finance at the point of sale. This is further reinforced by a high merchant retention rate of 97%, reflecting strong partner satisfaction and engagement.

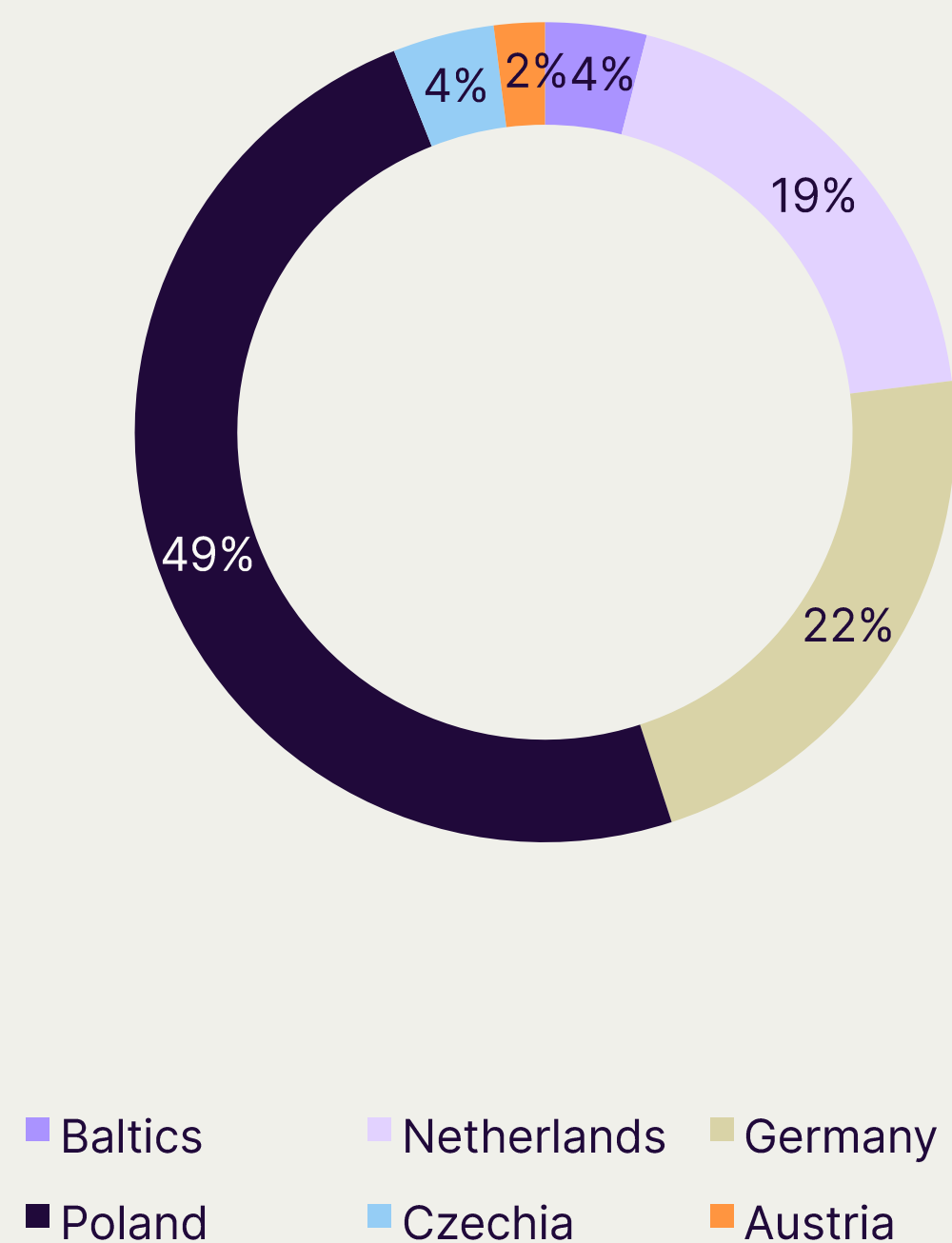
Customer deposits

€ in millions, unless stated otherwise

Deposit portfolio



Split by residency



As of 30.09.2026

Inbank has a highly diversified funding base of 127,000 depositors. We accept term deposits from private individuals in Estonia, Lithuania, Poland, Czechia, Germany, Austria, and the Netherlands.

€1.4bn

Deposit portfolio

98%

Deposits covered by the
Estonian Guarantee Fund

127,000+

Active customer contracts

About Inbank

Embedded finance platform designed for retail

Inbank is a loan originator offering pay later solutions utilising its proprietary technology to connect merchants, consumers, and financial institutions through its next-generation embedded finance platform. Inbank bonds are listed on the Nasdaq Tallinn Stock Exchange.



Deposit markets

Direct: Estonia / Poland / Lithuania / Czechia

Via Raisin & Check24: Germany / Austria / The Netherlands

Loan portfolio by country (% of total)

Estonia
€361m (27%)

Latvia
€138m (10%)

Lithuania
€257m (19%)

Poland
€552m (41%)

Czechia
€50m (4%)

Branches and subsidiaries

Estonia (HQ) / Latvia / Lithuania / Poland / Czechia

787,000+
Active customer contracts

6,000+
Active retail merchants

470+
People with 30% in Tech roles

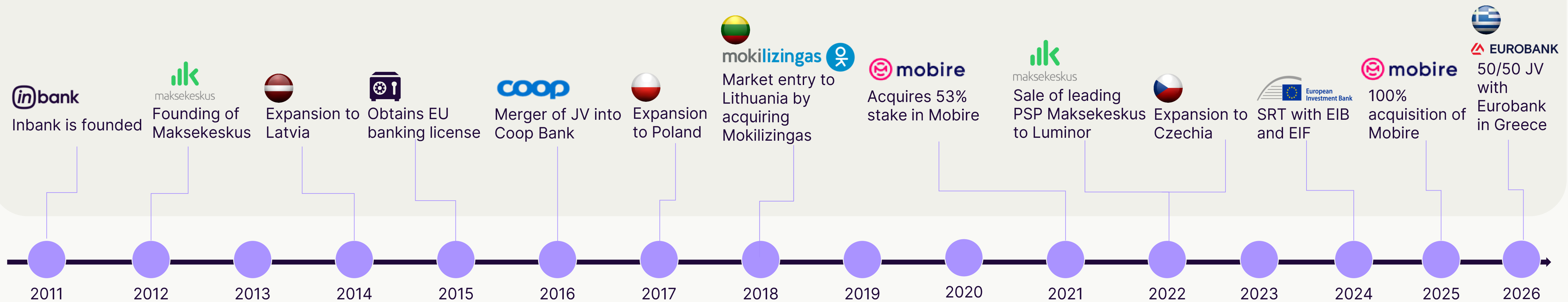
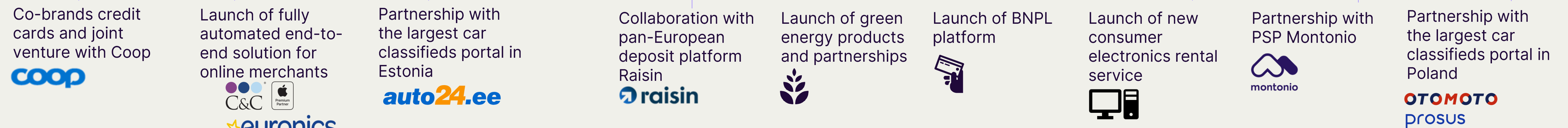
€770m
OV in 2025, >19% CAGR since 2020

€1.36bn
Loan and rental portfolio

As of 30.09.2026

Strong growth through products, partnerships and geographical expansion

Strategic development



Products & partnerships

OUR MISSION

Taking financing outside banks

We are on a mission to take financing out of traditional banking and bring it to the point of sale, right where everyday commerce happens.

Inbank offers frictionless financing solutions for retail in all shapes and sizes, from bricks-and-mortar to cutting-edge business models and platforms online and offline. That way, financing anything from sneakers to solar panels happens exactly when and where it's needed. By making financing an integral part of a product or service, we help our 6,000 merchant partners thrive while customers get access to best-in class financing wherever they are.

Focused

Supported by a large ecosystem of partners. Since 2010 our sole mission has been to help our partners build the ultimate retail experience.

Entrepreneurial

The sky's the limit mindset, always open to new ideas. A track record of successful joint ventures and constantly looking for the next market to conquer.

Tech-driven

Fully embedded and flexible platform built on scalable proprietary tech and next-generation underwriting. A proven winning formula.

Viable

Banking license since 2015 with access to EU deposit markets, and bonds listed on the Nasdaq Baltic Stock Exchange. With 14 years of profitable growth.



>40%

Annual growth since 2015

14

Years of profitability

30%

Founders and team stake at Inbank

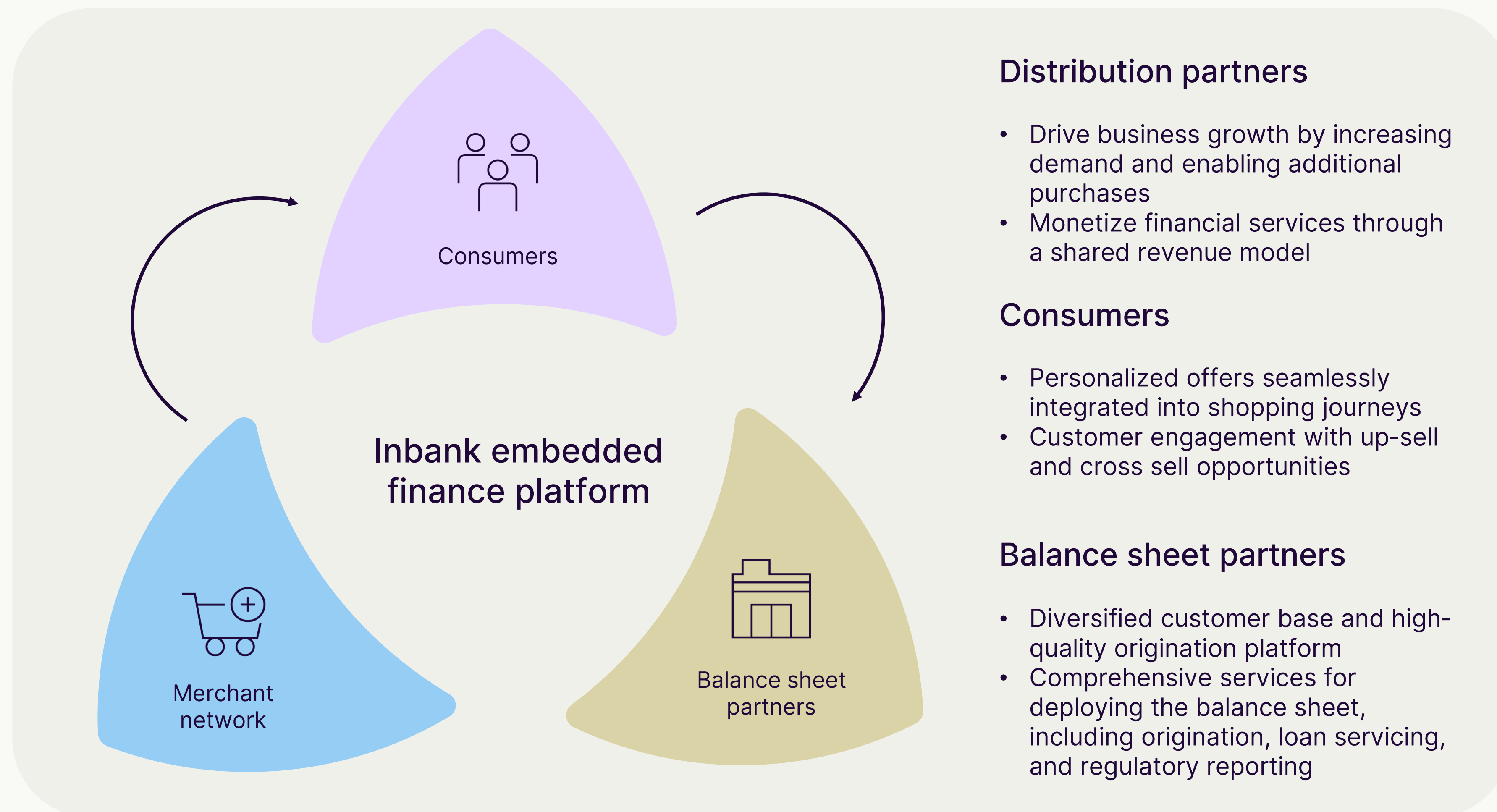
As of 31.12.2025

An ecosystem for growth

For Inbank, building and nurturing strong, in-depth relationships with our partner network and consumers, while steadily expanding our tools for balance sheet management, lies at the core of everything we do.

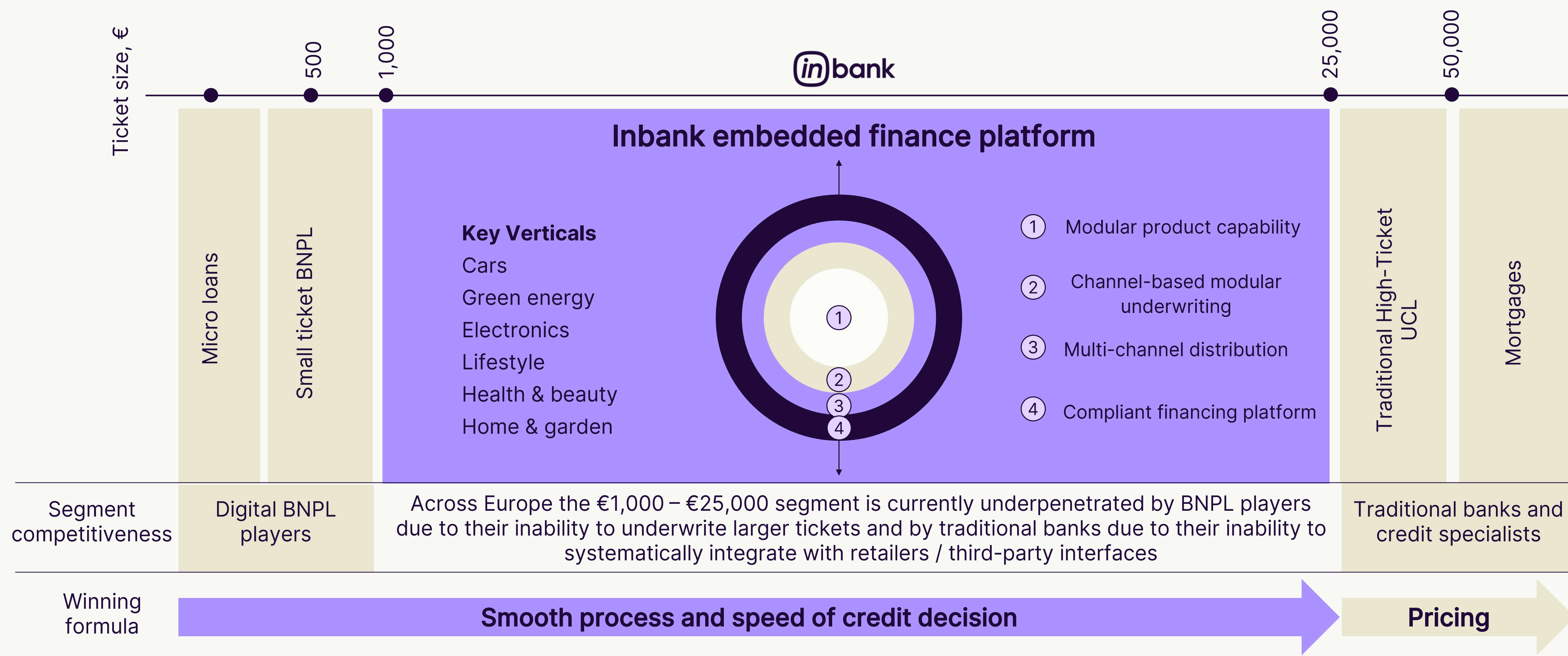
The adaptability of our proprietary embedded finance platform ensures a continuous stream of opportunities to drive business growth and deliver value.

1,000+
Product combinations



Focus on mid-sized tickets with automated credit decision

Strategic focus on an underpenetrated segment of the European market, i.e. €1,000 to €25,000 lending at the point of sale, where we can win with automated credit decision, seamless third-party integrations, and the flexibility of our modular tech platform.



Our products

From car classifieds to seamless merchant multichannel solutions to turn-key rental services – our modular product platform and vertical tailored credit underwriting system can be easily tailored to the specific needs of any merchant.



Pay later

From Buy Now, Pay Later to instalments, we embed financing directly into products and services—helping merchants offer a seamless customer experience both online and in-store, with fast and easy integration.



Rental services

Focused on electronics, our turnkey rental solution makes the latest tech accessible through affordable monthly payments—supporting merchants with easy integration while promoting a circular economy.



Car financing

Our scalable digital car financing solutions deliver a best-in-class customer journey—designed to serve both classifieds platforms and dealerships, with the capability to expand across Europe.



Green financing

Tapping into the green energy trend, we provide financing for residential solar panels and heat pumps through a fully automated process—directly at the vendor’s point of sale.



Personal loan

Reliable and fast, our direct lending offers flexible personal loans through a seamless online journey—90% of credit decisions are made within seconds, combining trust and convenience.



Deposits

Offering a simple and reliable way to grow savings, Inbank’s deposits are easy to open online in just a few clicks. 98% of deposits are guaranteed by the national guarantee fund.

For merchants: omnichannel solutions built to drive value

Removing friction

Embedding financing solutions seamlessly, both online and in-store.

Boosting sales

Driving merchant sales by making financing readily available.

Unlocking growth

Partnering with merchants to unlock mutual growth opportunities.

Delivering results

Designing products and underwriting rules that ensure sustained results.

Built for scale

Scaling seamless, fully automated solutions across industries and markets.

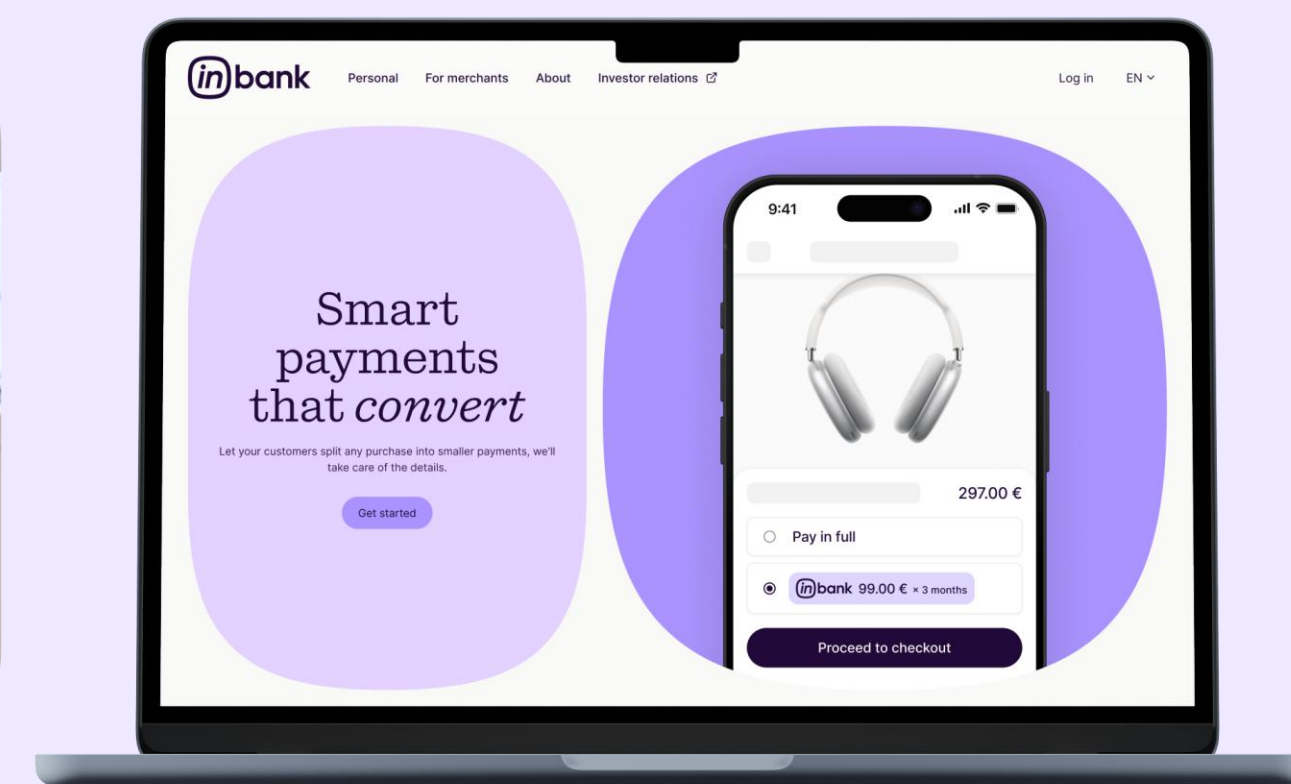
Offline

Physical stores, direct sales, door-to-door



Online

Webshops, platforms & marketplaces



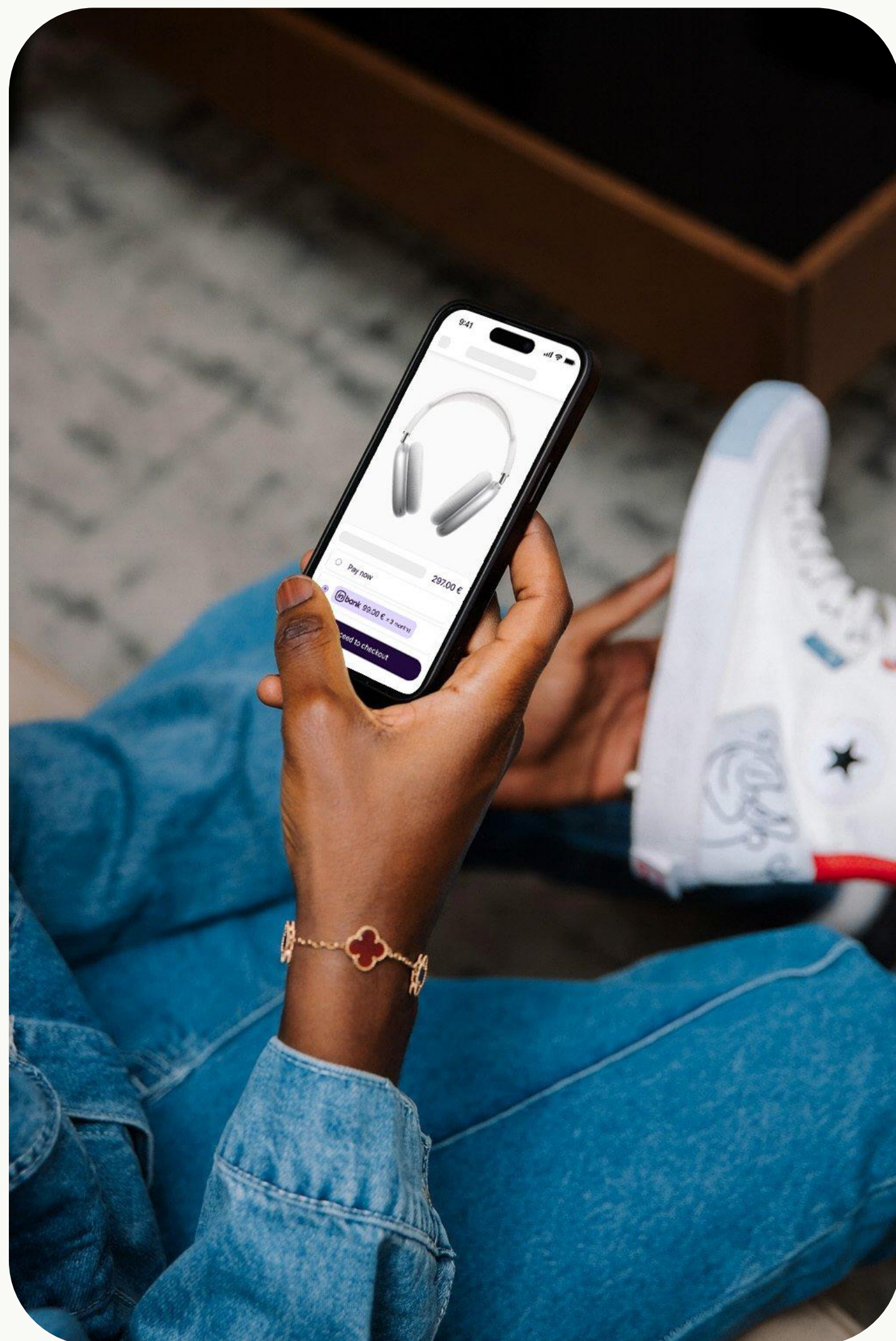
Active merchants
6,000+

Online sales
65%

Merchant
retention rate
97%

Merchant
NPS score
85%

For consumers: short, smooth, and user-friendly journeys



Flexible financing solutions

Call us **inbank** EN

Pay in parts
The smart way to pay for bigger purchases.

Monthly payment
12.64 €
Exact calculation in the offer
[Calculation example](#)

Down payment
€ 0

0 % 50 %

Period
48 months

Amount 450.12 € Merchant [www.telia.it](#)

By continuing I confirm that I have read the [Principles of Processing Client Data](#) and agree that my data is sent to AS Inbank Finance.

Continue

Active contracts
788,000

Fully automated credit check

Call us **inbank** EN

Your finances
Please fill out information about your income and obligations.

Financial details

Monthly net income
€ 1200

Monthly obligations
€ 300.00

Employment
Employment indefinite

Submit application

Cancel application

Automated decisions
90%

Fast credit decisions

Call us **inbank** EN

Good news!
Your application got approved. Review the terms and continue.

Monthly payment
12.64 €

Amount
450.12 €

Down payment
€ 0

0 % 50 %

Period
48 months

Monthly payment day
15

Continue

From apply → contract
30 sec.

Engaging self-service

9:41 **inbank**

Apple Watch 33.25 €/month
All-inclusive rental plan with insurance covering theft.

+ Loan + Deposit

Customer account balance
0.00 €

Loans

Contract	Car loan
Contract No.	L23091239123819238
	Active
Start date	02.08.2023
End date	02.08.2028
Amount	15 000.00 €

View details

AA inbankee

NPS score
66%

Historical core business key financials

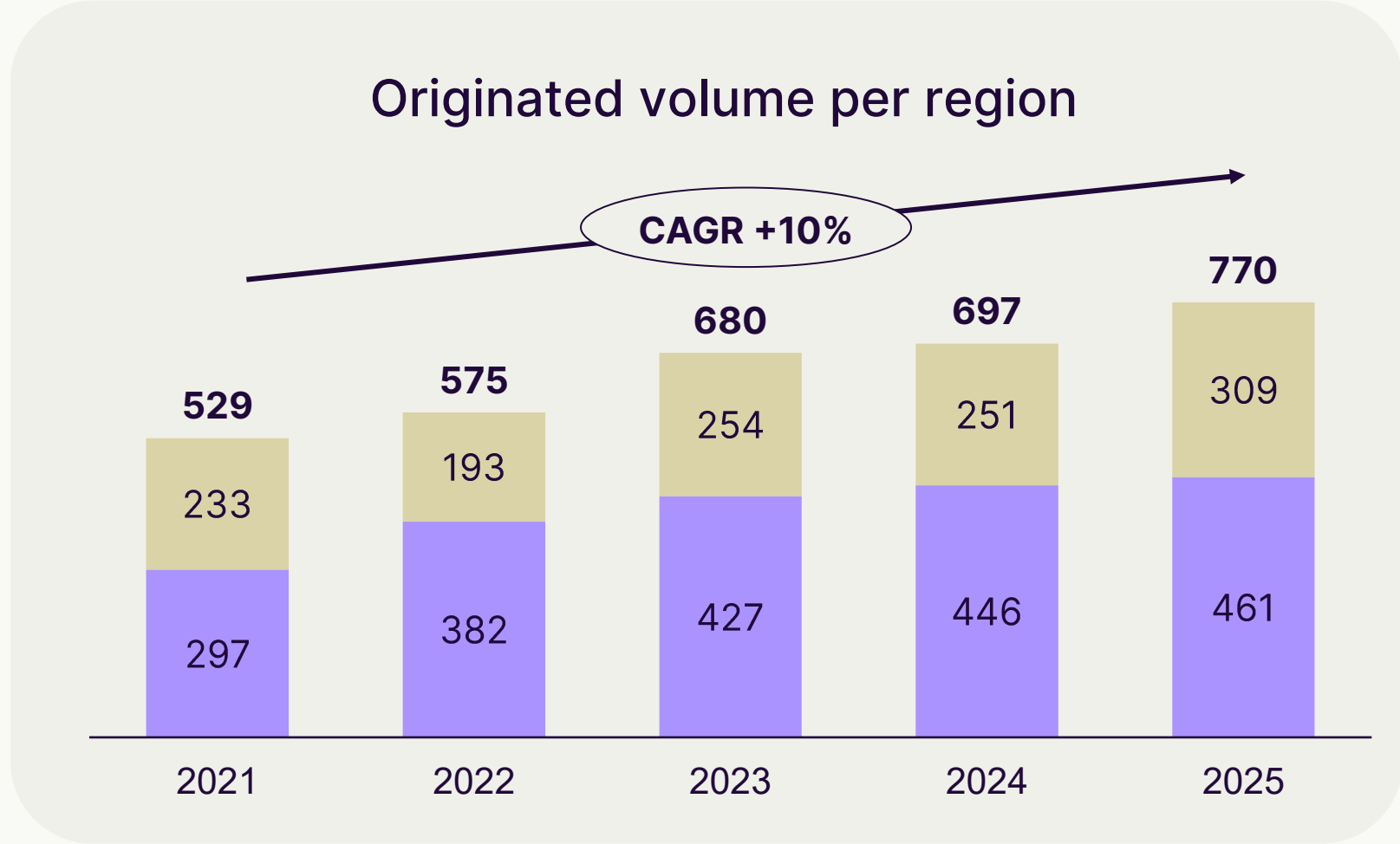
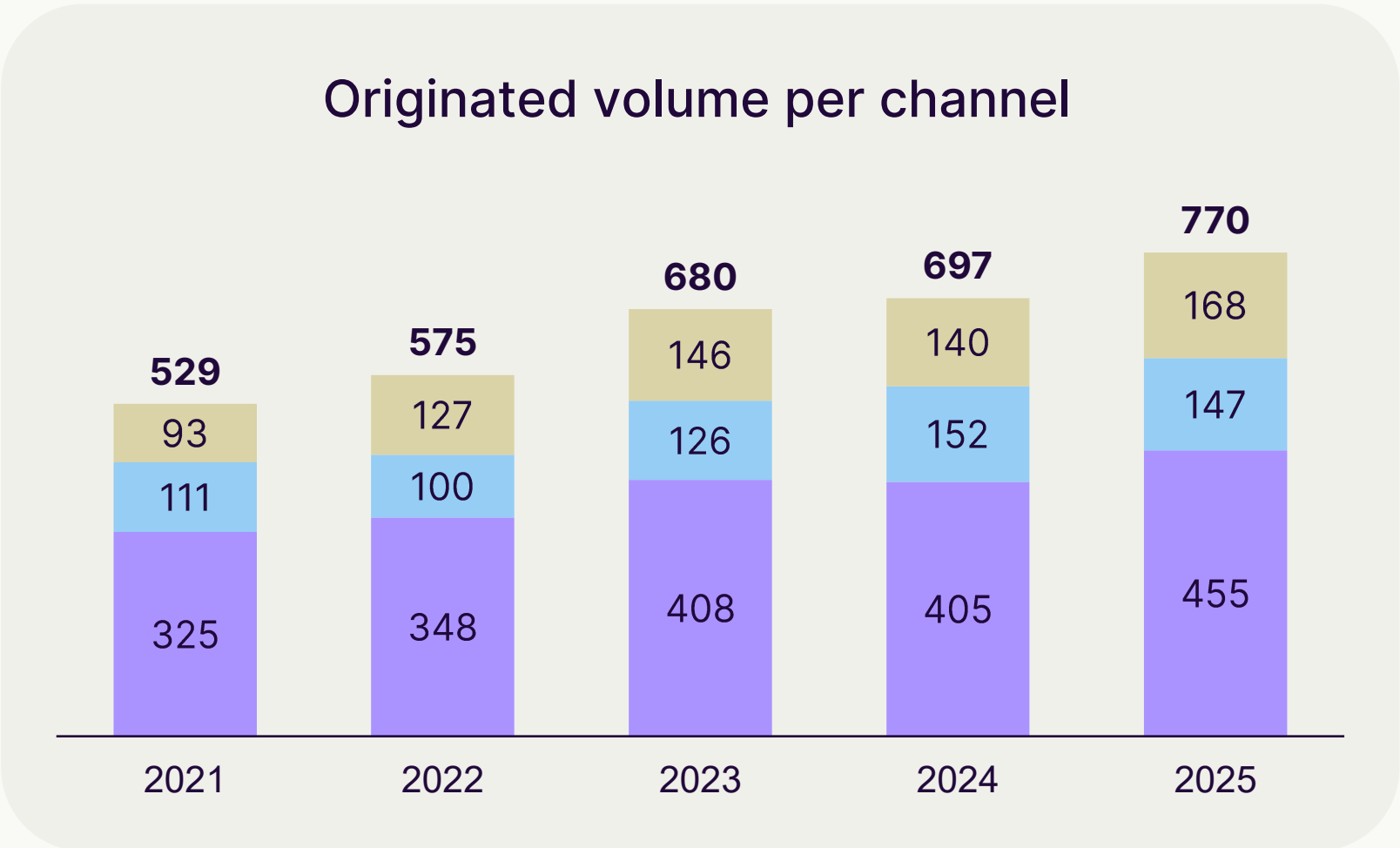
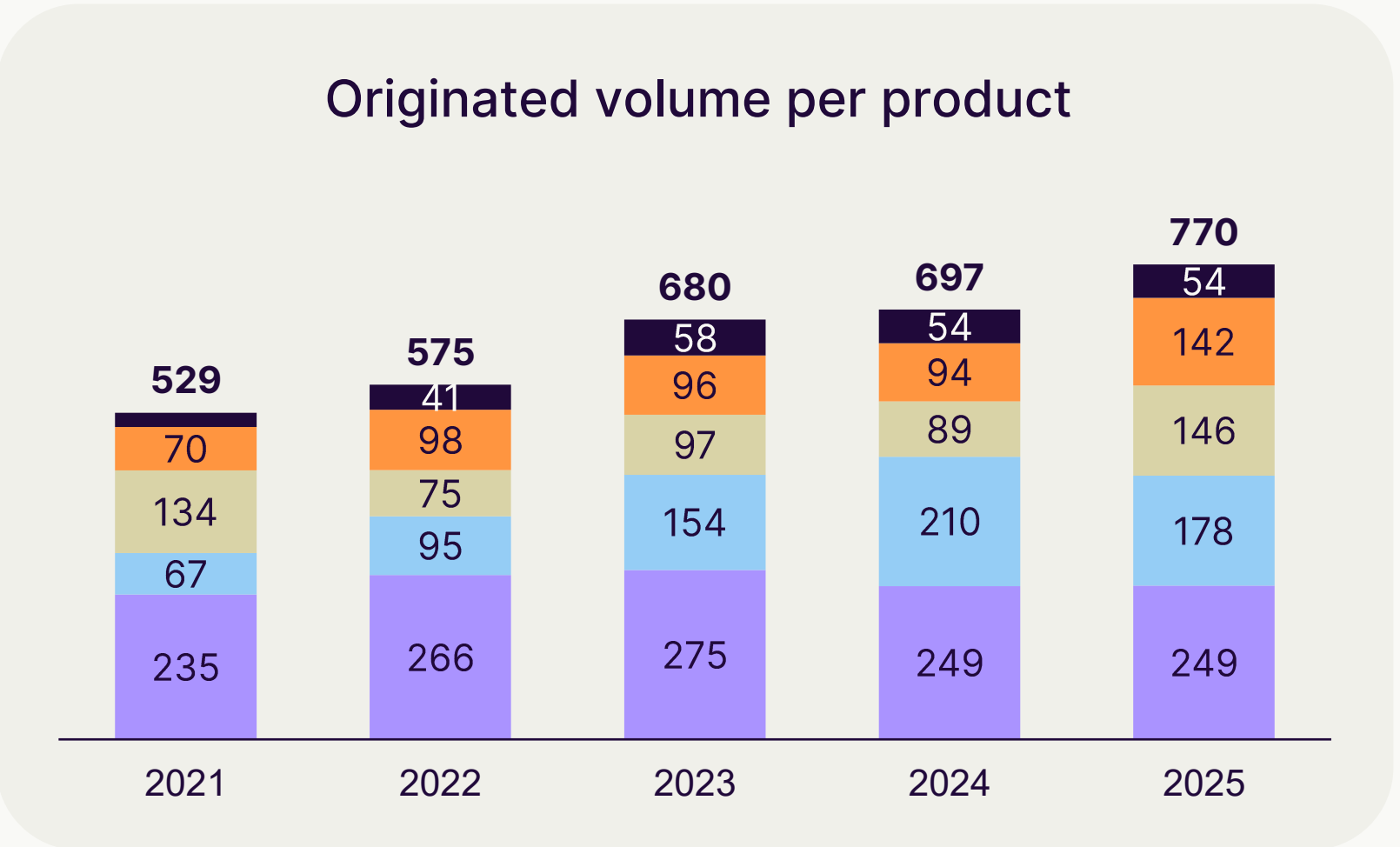
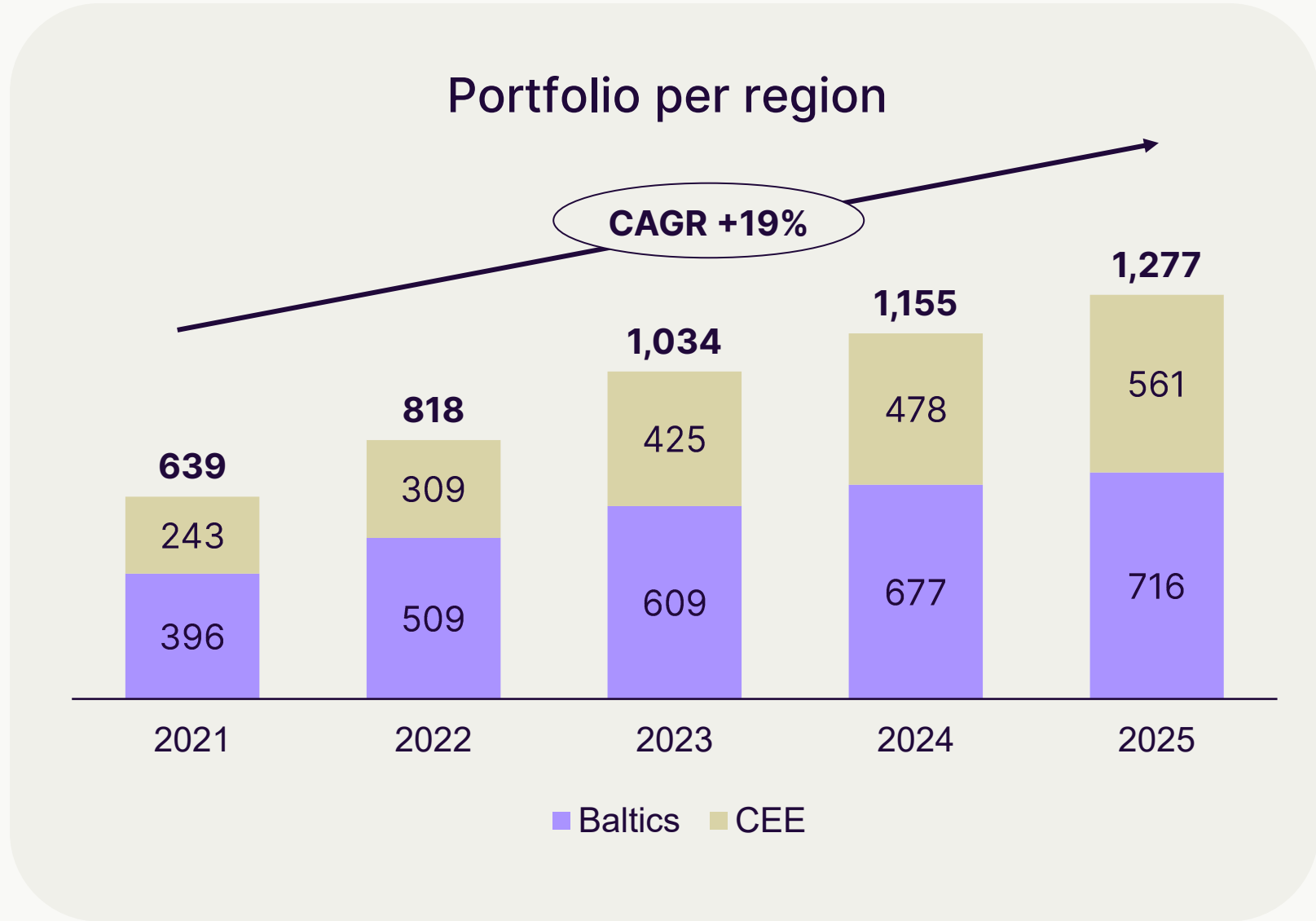
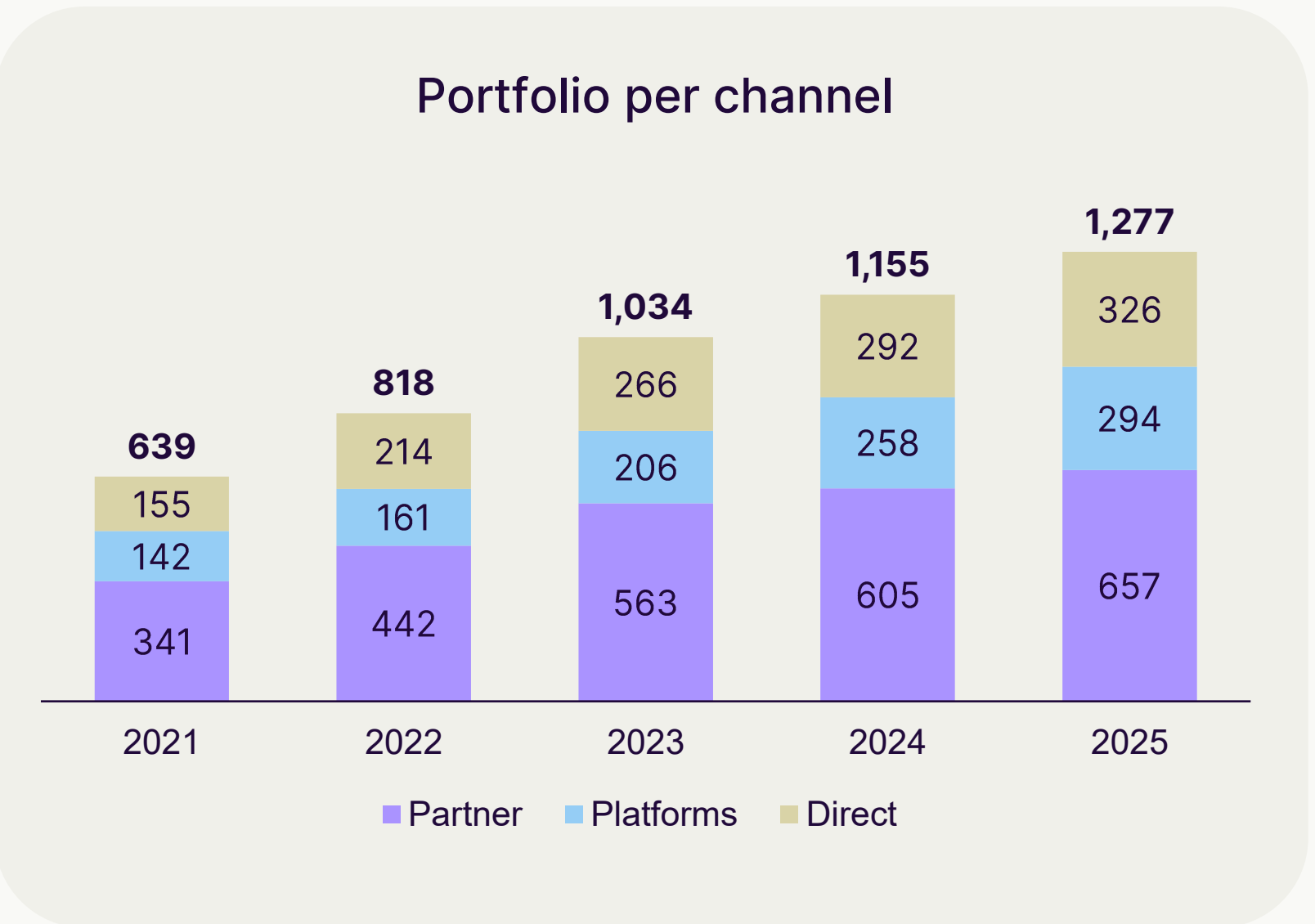
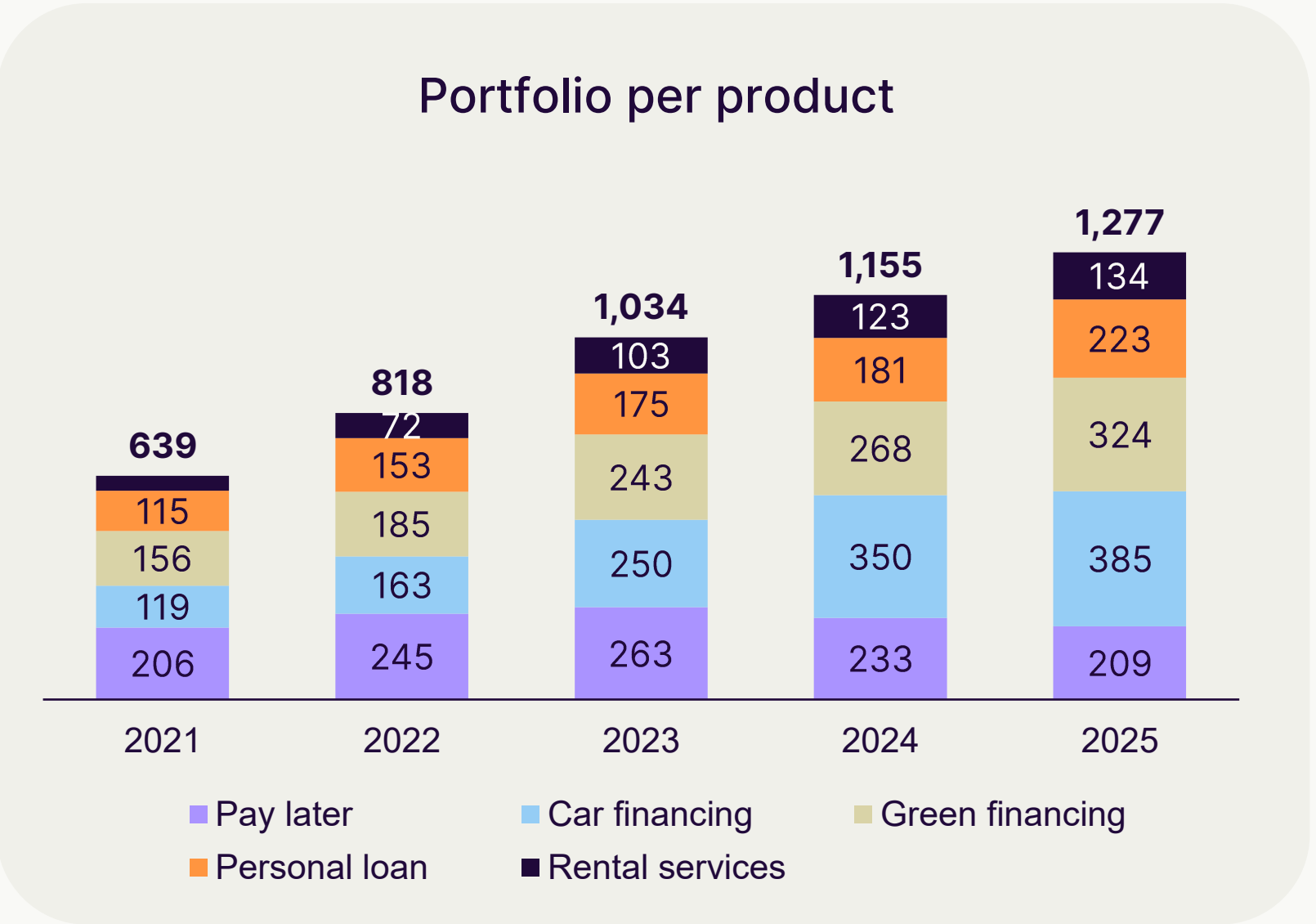
In millions of euros	2021	2022	2023	2024	2025	25 vs. '24
Net interest income	40.0	48.1	53.4	67.5	74.2	10%
Net rental income	4.5	6.4	9.6	12.0	14.7	23%
Net commissions and financial items	-1.8	-3.1	-2.8	-3.0	-3.8	26%
Total net income	42.6	51.4	60.2	76.4	85.1	11%
Total operating expenses	24.0	30.3	36.9	43.2	46.3	7%
Operating profit	18.6	21.0	23.2	33.2	38.8	17%
Impairments	6.7	11.2	13.2	16.4	19.3	18%
Profit before tax	12.3	9.9	9.9	16.8	19.5	16%
Income tax	1.3	0.2	1.6	1.5	1.9	27%
Net profit	11.0	9.7	8.2	15.4	17.6	15%
Business volumes						
Originated volume	529	575	680	697	770	10%
Total assets	787	1,020	1,321	1,436	1,580	10%
Loan and rental portfolio	639	818	1,034	1,155	1,277	11%
Customer deposits	618	829	1,082	1,171	1,301	11%
Equity	79	102	124	148	171	16%
Key financial ratios						
Portfolio yield	10.56%	10.18%	10.89%	11.26%	11.12%	
Funding cost	1.70%	2.63%	4.46%	4.40%	4.02%	
Total income margin	6.52%	5.89%	5.16%	5.43%	5.52%	
Impairments / portfolio	1.27%	1.52%	1.40%	1.49%	1.59%	
Cost / income	56.3%	59.0%	61.4%	56.6%	54.4%	
Return on equity	16.3%	10.8%	7.5%	11.3%	11.2%	

- In 2025, total net income reached €85.1 million, representing an 11% increase compared to 2024. This exceeded the 7% growth in total operating expenses, demonstrating continued progress toward achieving operational scale.
- The total income margin expanded to 5.52% in 2025. Portfolio yield declined by 14 basis points to 11.12%, driven by the growing share of CEE business and declining interest rates. At the same time, the cost of funding decreased more significantly - by 38 basis points - to 4.02% on an annual basis.
- Impairments increased slightly faster than the portfolio but remained within our target level in 2025.
- Core business net profit for the year totaled €17.6 million, representing a strong 15% year-on-year increase. Reported net profit amounted to €19.2 million, supported by one-off income resulting from the reassessment of Polish tax assets.

All figures exclude one-off income and expenses, in order to more accurately reflect the core business performance.

Annual originated volume and portfolio developments

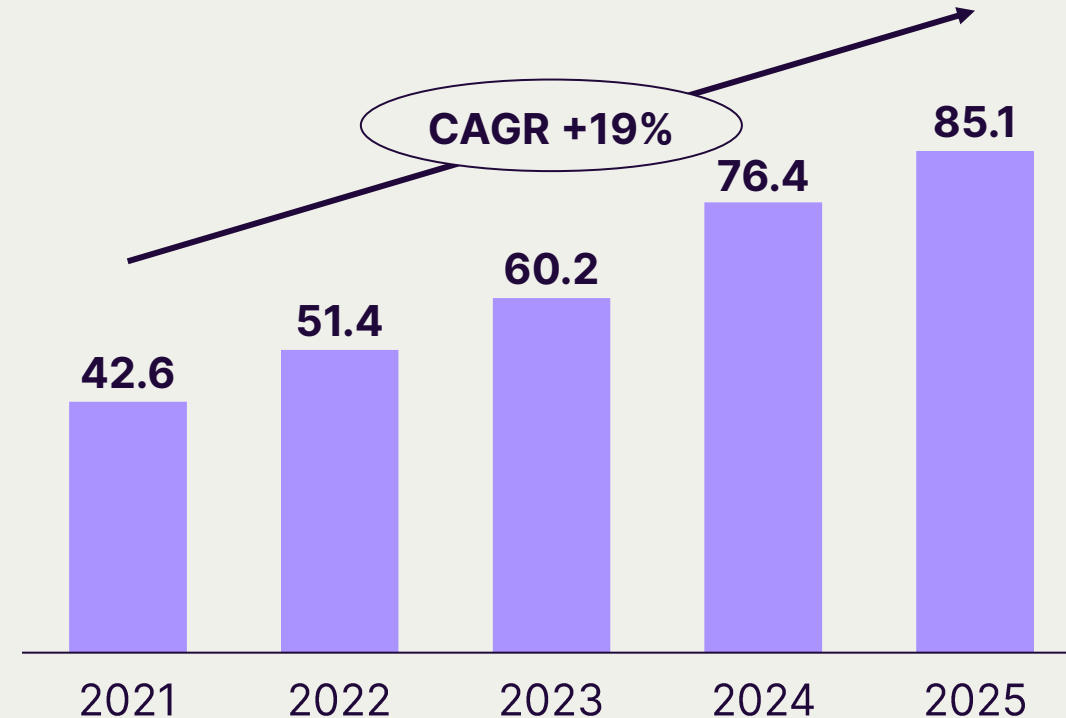
€ in millions, unless stated otherwise



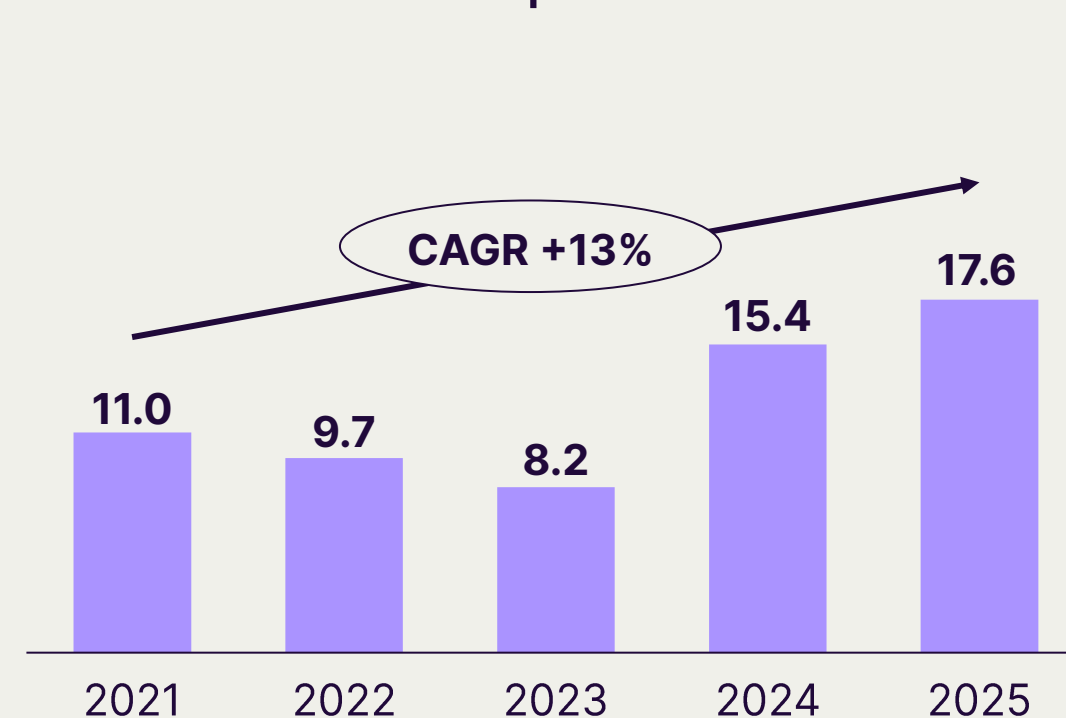
Annual dynamics of core business key metrics

€ in millions, unless stated otherwise

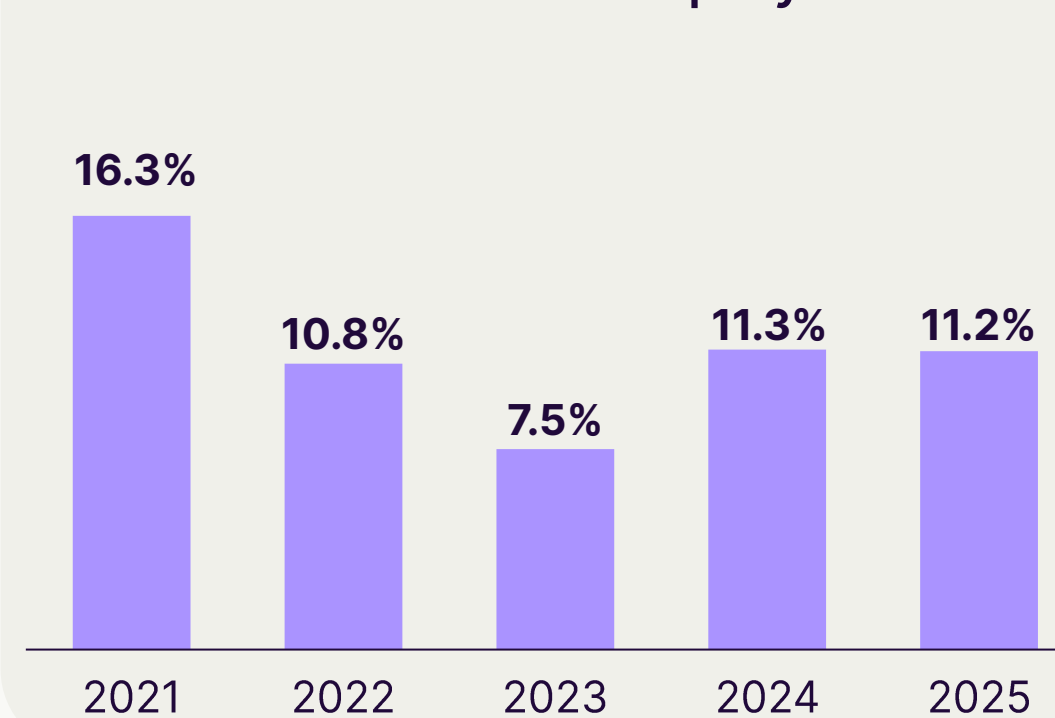
Total net income



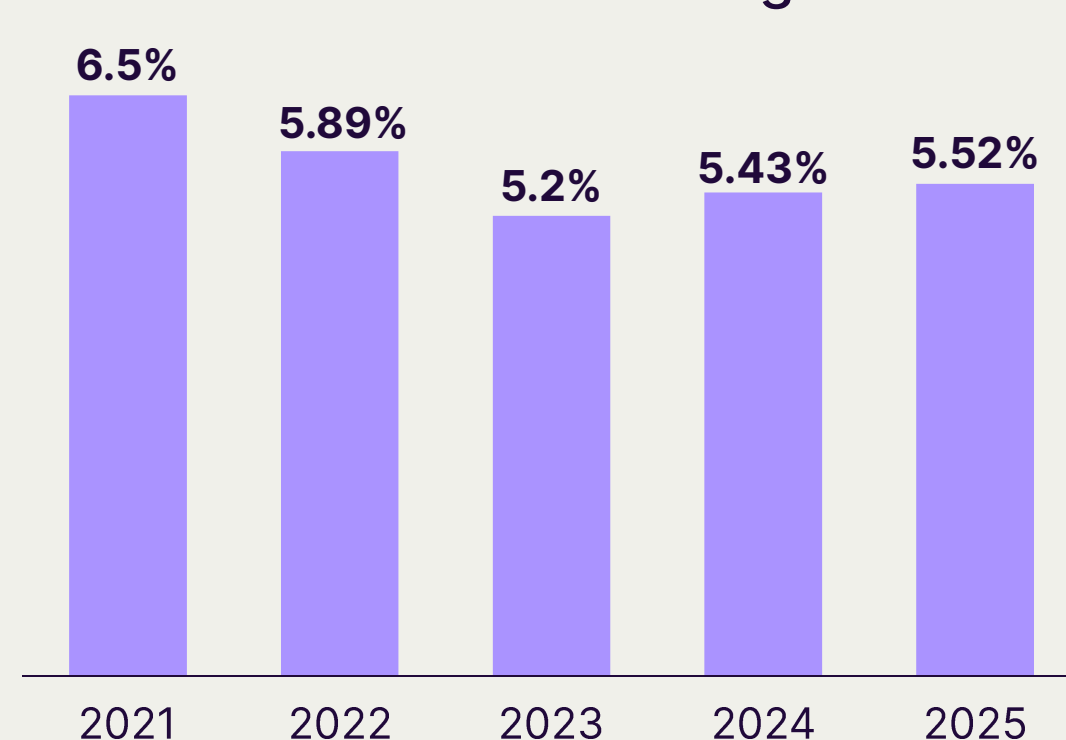
Net profit



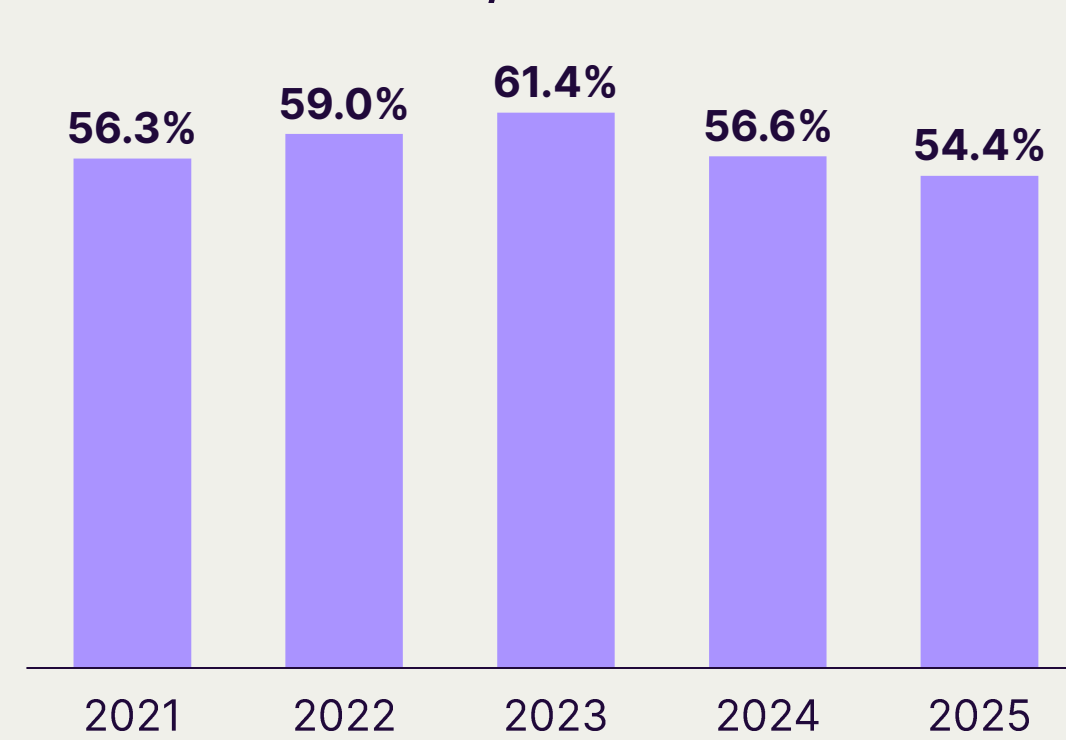
Return on equity



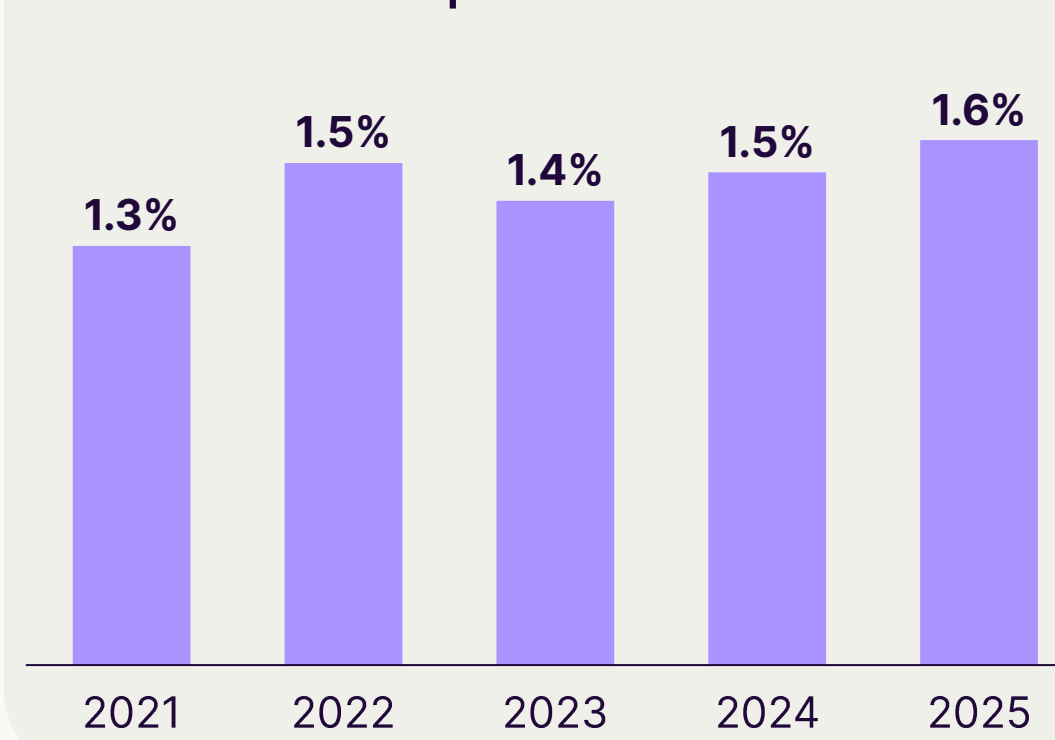
Total income margin



Cost / income



Impairments



- Over the past five years, total net income has followed a consistent upward trajectory.
- Impairments have remained within the targeted range throughout the period, underscoring strong portfolio quality.
- We continued to invest throughout the period, which led to a deterioration in the cost-to-income ratio in a higher interest rate environment. However, we have observed improvement starting from 2024, with positive momentum continuing into 2025.
- Total income margin has slightly declined compared to the 2021 benchmark, primarily driven by the increasing share of CEE business and the expanding green and auto segments. However, following the rapid interest rate hike cycle, the overall trend over the past two years has remained positive.

Governance and people

Governance

Management Board



Priit Põldoja

CEO, Founder,
Chairman of the
Management Board



Marko Varik

CFO, Member of the
Management Board



Piret Paulus

CPO, Member of the
Management Board



Margus Kastein

CCO, Member of the
Management Board



Marten Meikop

CTO, Member of the
Management Board



Evelin Lindvers

CRO, Member of the
Management Board

Supervisory Board



Erkki Raasuke

Chairman of the
Supervisory Board and
Audit and Risk
Committee



Jan Andresoo

Founder, Member of
the Supervisory Board,
Chairman of the
Remuneration
Committee



Roberto De Silvestri

Member of the
Supervisory Board



Triinu Bucheton

Member of the
Supervisory Board



Raino Paron

Member of the
Supervisory Board



Isabel Faragalli

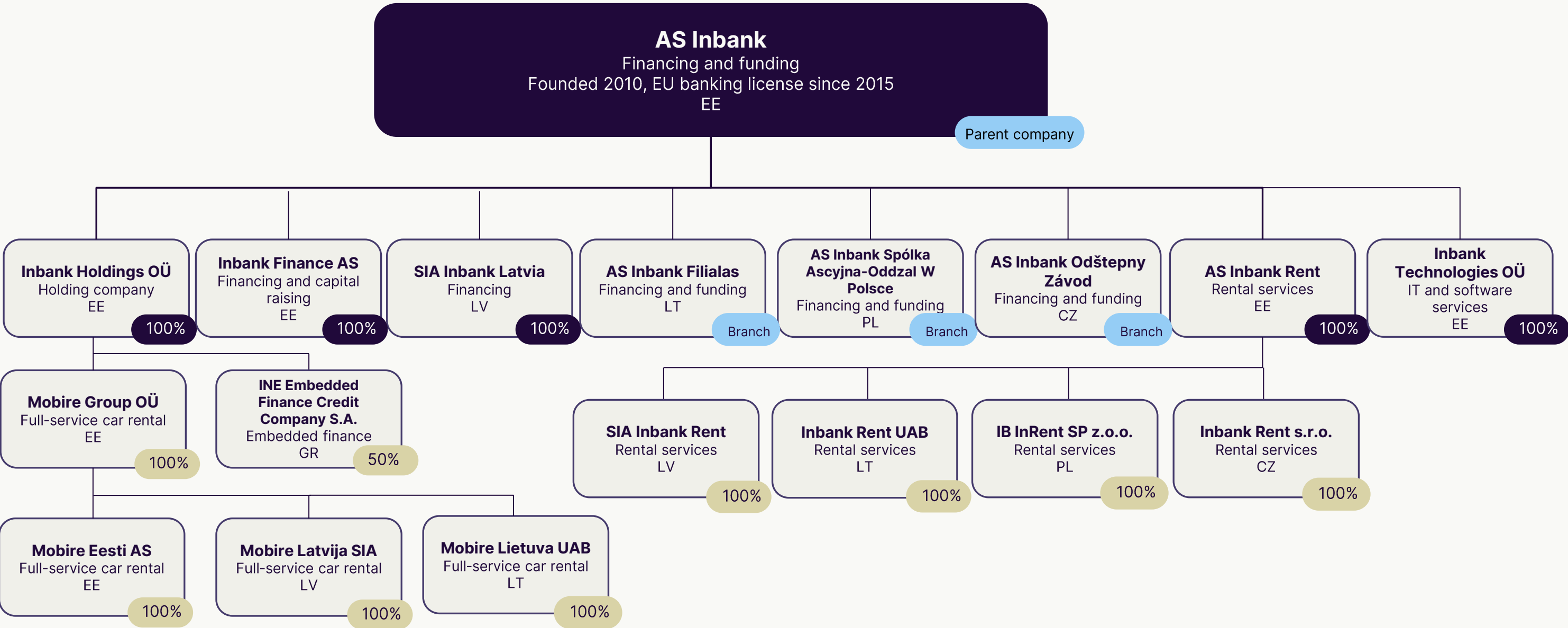
Member of the
Supervisory Board



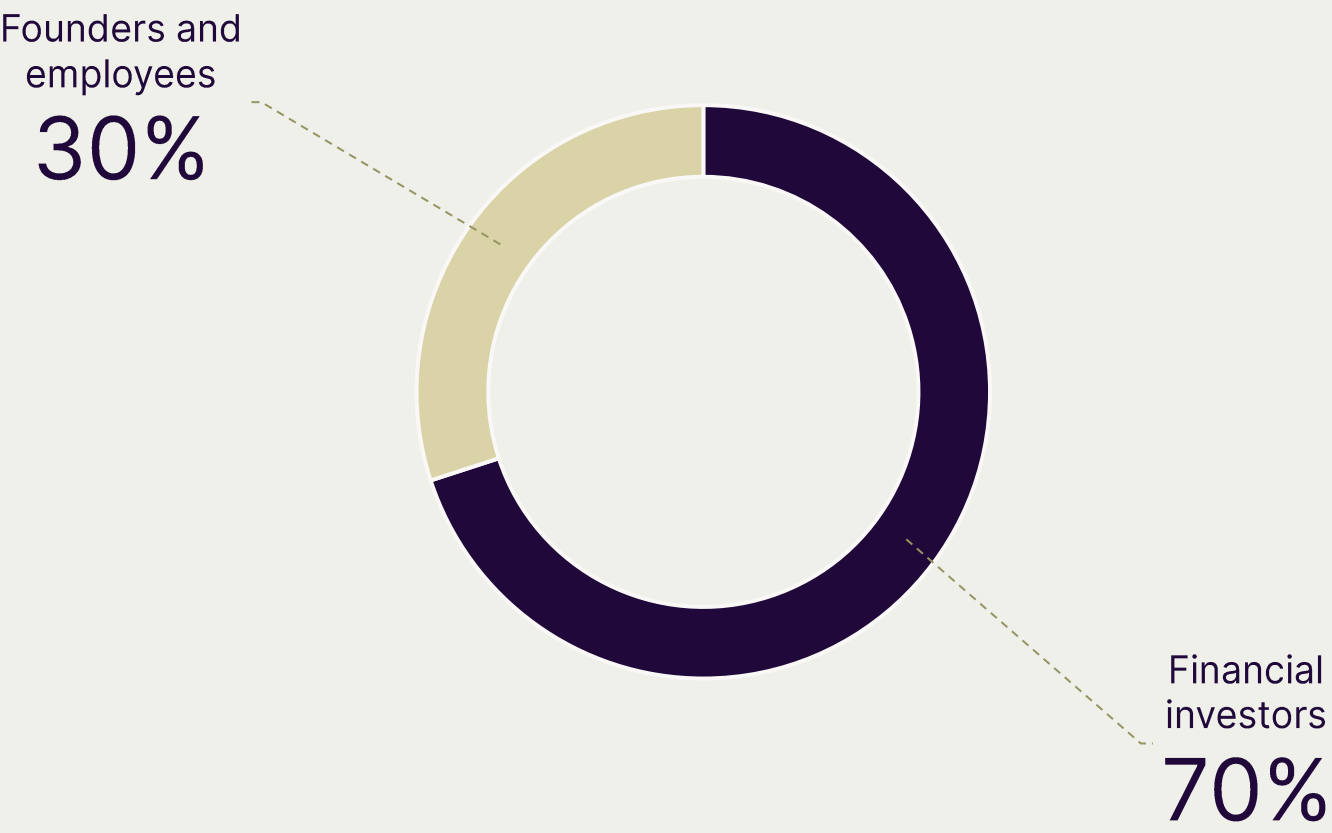
Sergei Anikin

Member of the
Supervisory Board

Legal structure and main shareholders



Shareholders



Owner	Shares	Ownership %
Cofi Investeeringud OÜ	2,737,500	23%
Other (299 shareholders)	9,164,138	77%
Total	11,901,638	100%

People and organization

At Inbank, we believe that our people are the driving force behind our success. Our team is made up of high-performing professionals who are deeply passionate about their craft, and we are committed to providing an environment where they can thrive.

We foster a culture of trust and autonomy, giving our employees the freedom to take ownership of their work while providing the support and resources they need to succeed. Whether it's through professional growth opportunities, flexible working arrangements, or celebrating milestones together, we ensure that everyone feels valued and empowered.

Gender diversity breakdown (% of total FTE)

	2025		2024	
	Women	Men	Women	Men
Overall	53%	47%	52%	48%
Leadership	46%	54%	50%	50%
Management Board	25%	75%	25%	75%
Supervisory Board	29%	71%	20%	80%

Smart

We're in awe of naturally curious people, who like to open things up and see what makes them tick. And then find a way to make them even better.

Active

We have a bias for action. We're ambitious people with big plans and a long list of ideas to try out. Make that call, take that meeting, test that idea.

Open

We don't let company structure get in the way of open communication. We encourage our people to share their most genuine thoughts and ideas.



460+

People across Europe, 30% in Tech

26

Nationalities represented

46%

Women in leadership roles

36

Average age

As of 31.12.2025

Glossary

- **Originated volume** - total volume of credit and rental products originated, purchased, or acquired through Inbank’s embedded finance and direct-to-consumer platform
- **Loan and rental portfolio** - total of loans and receivables to private persons and rental portfolio
- **Return on equity (ROE)** - core net profit for the period / total equity (average over the period)
- **Portfolio yield** - interest income based on EIR from loan portfolio and net rental income / loan and rental portfolio (average over the period)
- **Funding cost** - interest expense / interest-bearing liabilities (average over the period)
- **Total income margin** - total net income excl. net gain / losses from financial items / total assets (average over the period)
- **Core cost / income** - total operating expenses / total net income (excluding one-off income and expenses)
- **Impairments / portfolio** - impairment on loans and receivables / loan and rental portfolio (average over the period)
- **Total net income** - net interest, fee and commission, rental income and gain and losses from financial items
- **Core income** – total net income for the period (excluding one-off income and expenses)
- **Net profit** - profit for the period
- **Core net profit** - profit for the period (excluding one-off income and expenses)
- **Product channels** – direct = Inbank own channels faced to customer and direct offering activities; platforms = marketplaces that connect goods and services with providers, as well as partners that offer purchasing solutions to merchants; partners = direct partners of Inbank
- **Active retail merchants** – the total number of merchants with at least one active and non-withdrawn contract issued within the trailing 12-month period
- **Active customer contracts** – the total count of contracts in the loan, rental, and deposit portfolios as of the end of the reporting period
- **Sales originated at partner channels** – the proportion of total originated volume attributed to external partner ecosystems and embedded finance partners
- **Automated credit decisions** – the percentage of loan and rental applications that are fully assessed—either approved or declined—through automated decision-making systems without human involvement
- **Volume generated online** – the percentage of loans and rental contracts initiated and completed through digital or online channels during a defined period
- **Merchant retention rate** – the percentage of merchants retained over the past 12 months, excluding newly acquired merchants, based on ongoing contractual activity
- **Returning customers** – the percentage of customers who had an active relationship within the last five years and re-engaged by acquiring a new product during the reporting period
- **Quarterly average revenue per customer** - average amount of revenue generated from each direct and third-party customer over the course of a specific quarter

Investor Relations

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