



Investor Presentation Q1 2026

CEO statement on reported Q1 2026 results



„Achieving a record originated volume in a seasonally slower first quarter positions us well for the year ahead.“

Priit Põldoja
CEO

Inbank started 2026 with strong sales growth and stable underlying performance, although profitability development was more moderate compared to previous quarters. Achieving a record originated volume in a seasonally slower first quarter positions us well for the year ahead. At the same time, margin pressure from loan portfolio repricing and early repayments weighed on portfolio profitability during the quarter.

In the first quarter, originated volume reached €206 million, representing a 24% increase year-on-year. Total net income amounted to €21.9 million, growing 5% compared to Q1 2025. Operating expenses increased by 9% year-on-year to €12.1 million, mostly driven by higher marketing spend, while remaining stable compared to the previous quarter. As a result, net profit declined 11% year-on-year to €4.0 million, and return on equity decreased to 9.4%, reflecting margin pressure and a higher capital base.

Sales growth in Q1 2026 was broad-based across most product groups, with particularly strong performance in personal loans, car financing and rental services. Personal loans more than doubled year-on-year, increasing by 104% to €47.3 million, driven by continued focus on product development and distribution. Car financing volumes grew by 28% to €51.5 million, supported by the launch of Otomoto partnership (part of OLX Group) in Poland and gradual recovery in the Estonian car market following the introduction of car tax at the beginning of 2025. Rental services volumes increased by 60%, while net rental income grew by 17%, reflecting growth in both full-service vehicle rental and consumer electronics rental segments. Green

financing volumes remained on the 2025 level with sales of €32.8 million. Pay later products remained our largest segments with €56.8 million in sales, although volumes declined by 4% year-on-year, reflecting slower growth in hire-purchase volumes. Regionally, growth in originated volume was led by Central and Eastern Europe, increasing by 33%, while the Baltics also delivered solid performance with 18% growth.

By the end of the quarter, Inbank's loan and rental portfolio reached €1.29 billion, growing by 10% year-on-year. Portfolio growth during the quarter somewhat lagged behind sales growth due to higher volume of early repayments and weakening of the Polish zloty. Portfolio yield decreased by 0.6% to 10.7% compared to a year ago. This was mainly driven by the repricing of the floating-rate portfolio in Poland and higher early repayments in the green financing segment, particularly following state subsidy payouts in Poland. At the same time, the deposit portfolio grew by 5% to €1.33 billion, while continued repricing reduced funding cost by 0.4% to 3.8%. As a result, total income margin declined to 5.3%. Despite continued investments in technology and a brand refresh, the cost-income ratio remained relatively stable compared to previous quarters at 55.4%.

Credit quality remained stable during the quarter, with impairment levels increasing slightly to 1.6%, by 0.1% compared to a year ago. Credit risk costs remained within our target range as the overall portfolio continues to demonstrate good performance, supported by stable macroeconomic conditions across our core markets.

After the end of the quarter, Members of the Management Board, Maciej Pieczkowski, Head of CEE Business, and Erik Kaju, Chief Product and Technology Officer, informed the Inbank's Management Board and Supervisory Board of their intention to step down from their roles by the end of the second quarter of 2026. Inbank will also initiate a process to appoint future technology leadership. In the meantime, Sergei Anikin, Member of the Inbank Supervisory Board and experienced technology leader, will support CEO Priit Põldoja in an advisory capacity during the transition. In addition, changes in Czech leadership were announced, with Jan Fisar joining as Country Manager from May 2026. These changes provide an opportunity to further strengthen Inbank's operating model and leadership structure to support sustained growth.

In April 2026, Inbank paid its first-ever, though one-off, dividend of €4.8 million, supported by a gradual increase in net profit and equity base over recent quarters. While Q1 results were somewhat below our expectations, Inbank entered 2026 with a very strong sales momentum and a well-diversified business portfolio. We expect margin pressure to persist in the near term due to recent repricing effects and repayment dynamics. At the same time, rising geopolitical risks have increased inflation expectations, and potentially higher interest rates may influence margin dynamics during the year. To continue to improve profitability, we need to remain focused on executing our growth strategy across existing markets — gaining market share and strengthening product competitiveness, while maintaining discipline in pricing, risk management and cost control.

Core business financial highlights for Q1 2026

Total net income

€21.9m

+5% year-on-year

Net profit

€4.2m

-8% year-on-year

Return on equity

9.8%

Total income margin

5.3%

Originated volume

€206m

+24% year-on-year

Loan and rental portfolio

€1.29bn

+10% year-on-year

Impairments

1.6%

Cost / Income

55.4%

- **Total core income increased by 5% year-on-year in Q1, reaching €21.9 million.** The Baltics contributed 11% growth, while the CEE region recorded a decline compared to Q1, due to floating portfolio repricing as well as higher early repayments related to green portfolio.
- **The total income margin** declined to 5.3% due to higher repayments in the green segment, while deposit portfolio repricing led to the expected reduction in costs, although further improvement remains uncertain.
- **Impairments remained within the targeted level, and portfolio quality remained stable.**
- **Core business net profit reached €4.2 million, down 8% year-on-year,** and ROE of 9.8%, reflecting margin pressure and a higher capital base.
- **Quarterly origination volumes increased by 24% year-on-year to €206 million,** supported by continued strong momentum and double-digit growth in personal loans, car financing, and rental services, while green financing volumes remained robust.
- **The loan and rental portfolio reached €1.29 billion,** with strong double digit growth levels visible across major segments, including green, auto, rental services and personal loan segments.

Core business key financials

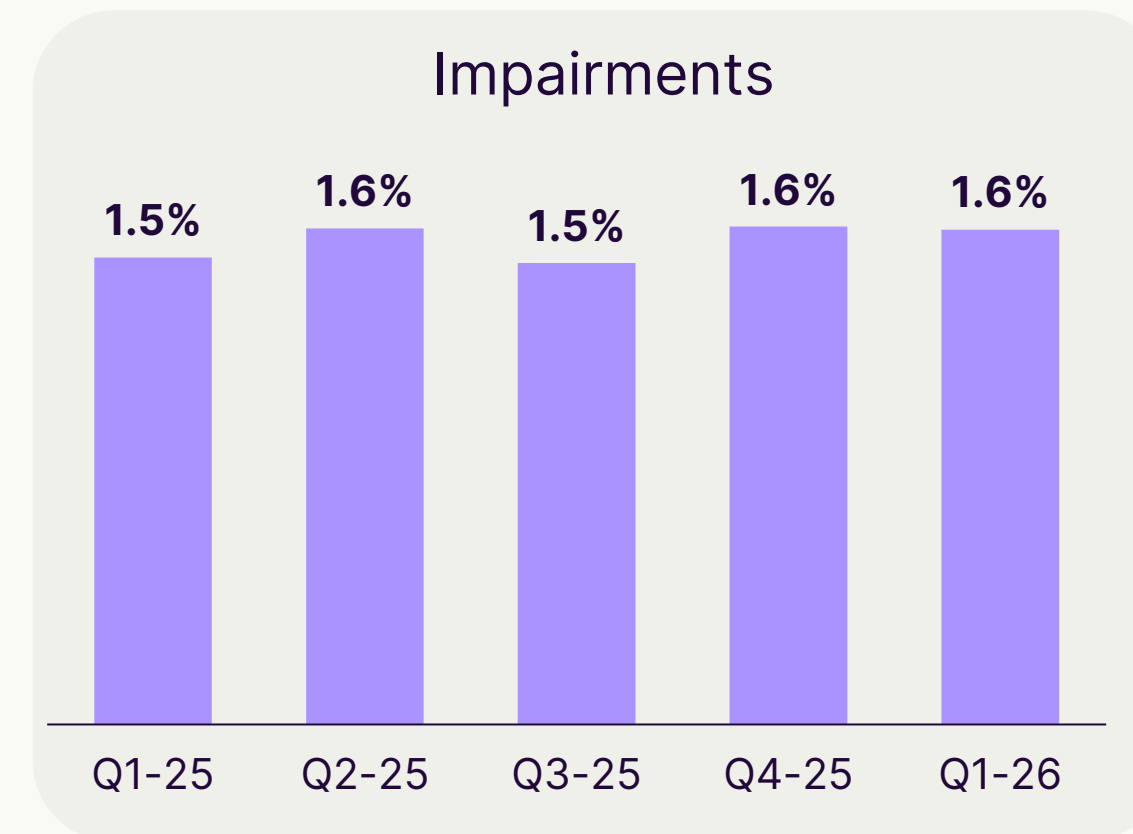
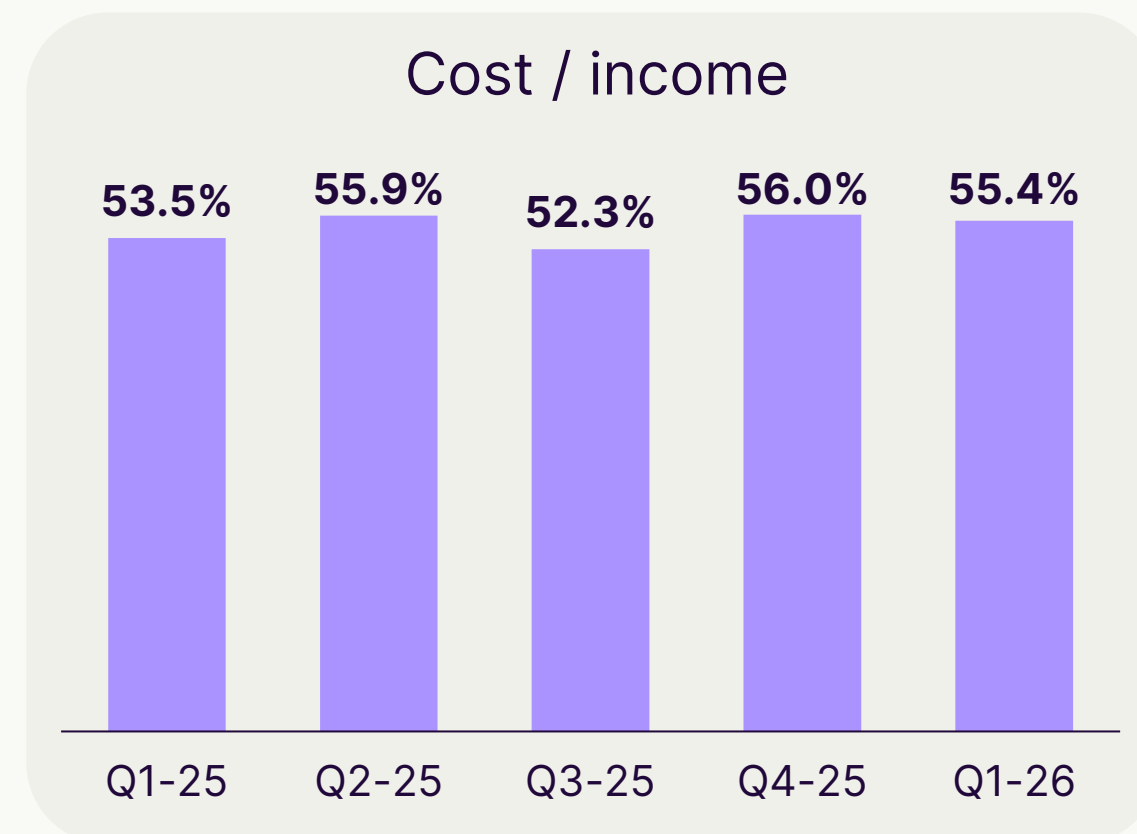
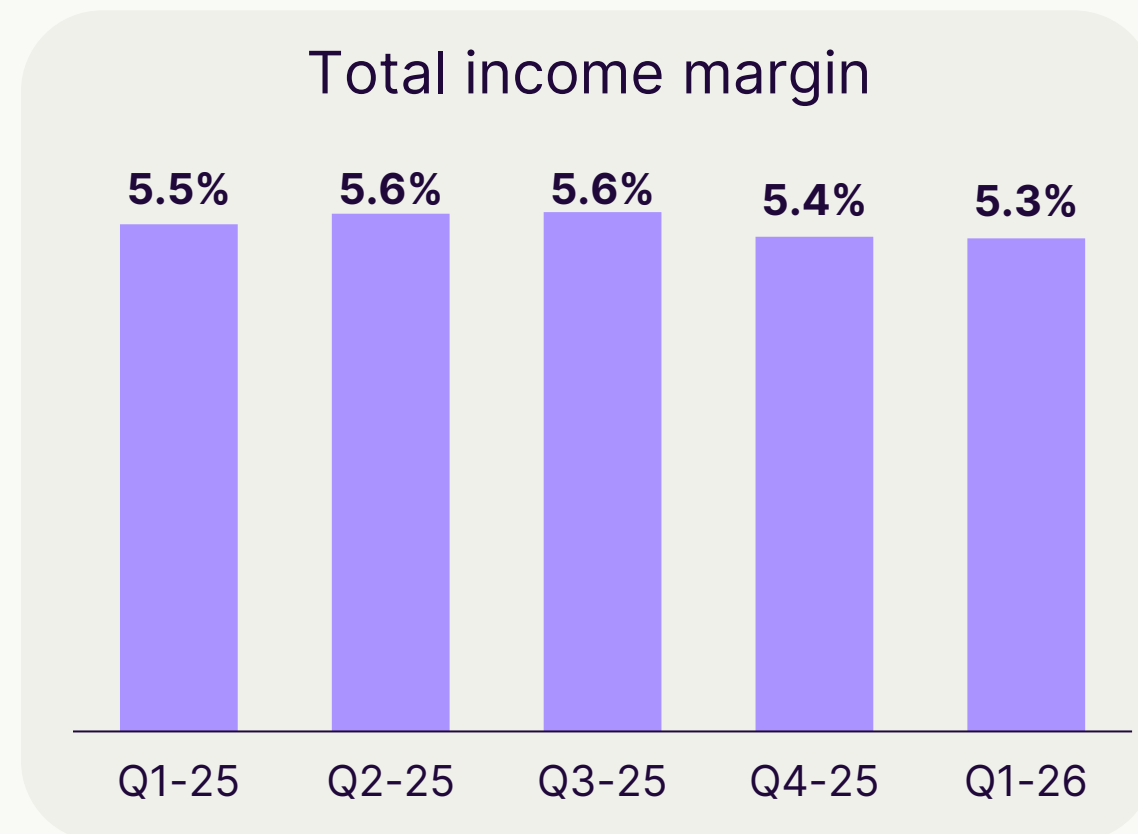
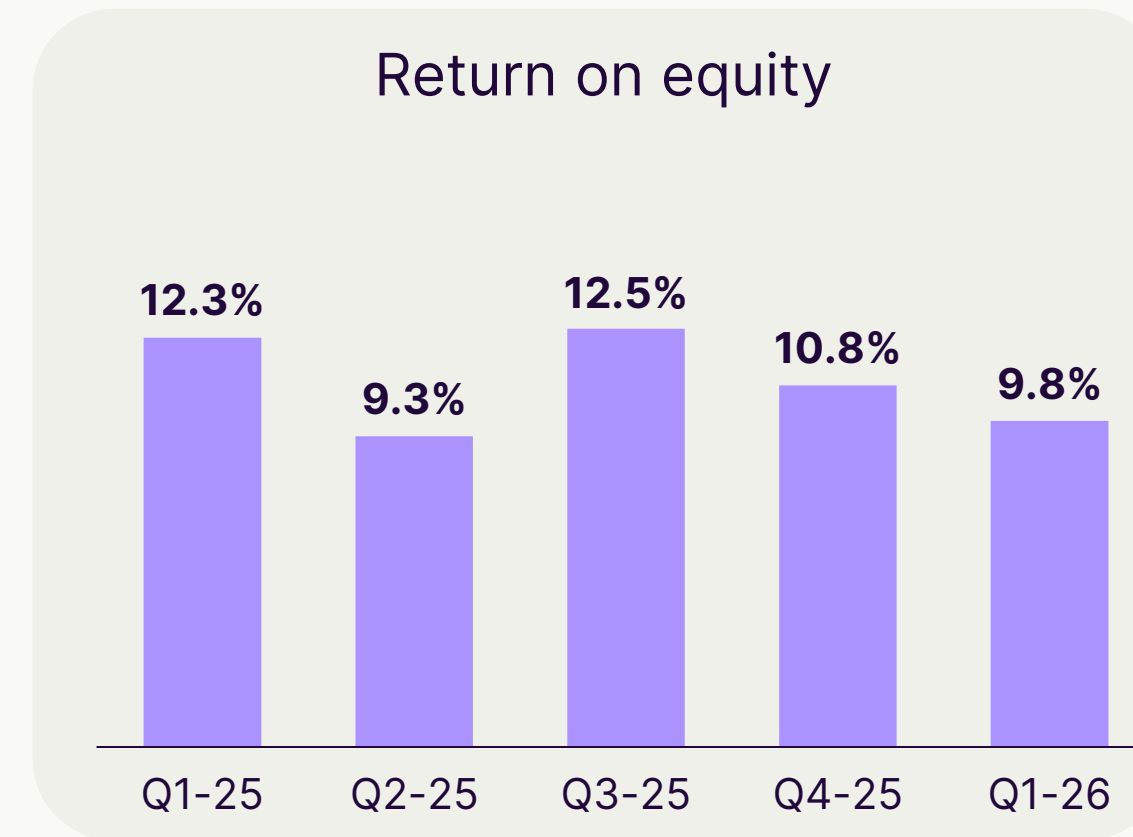
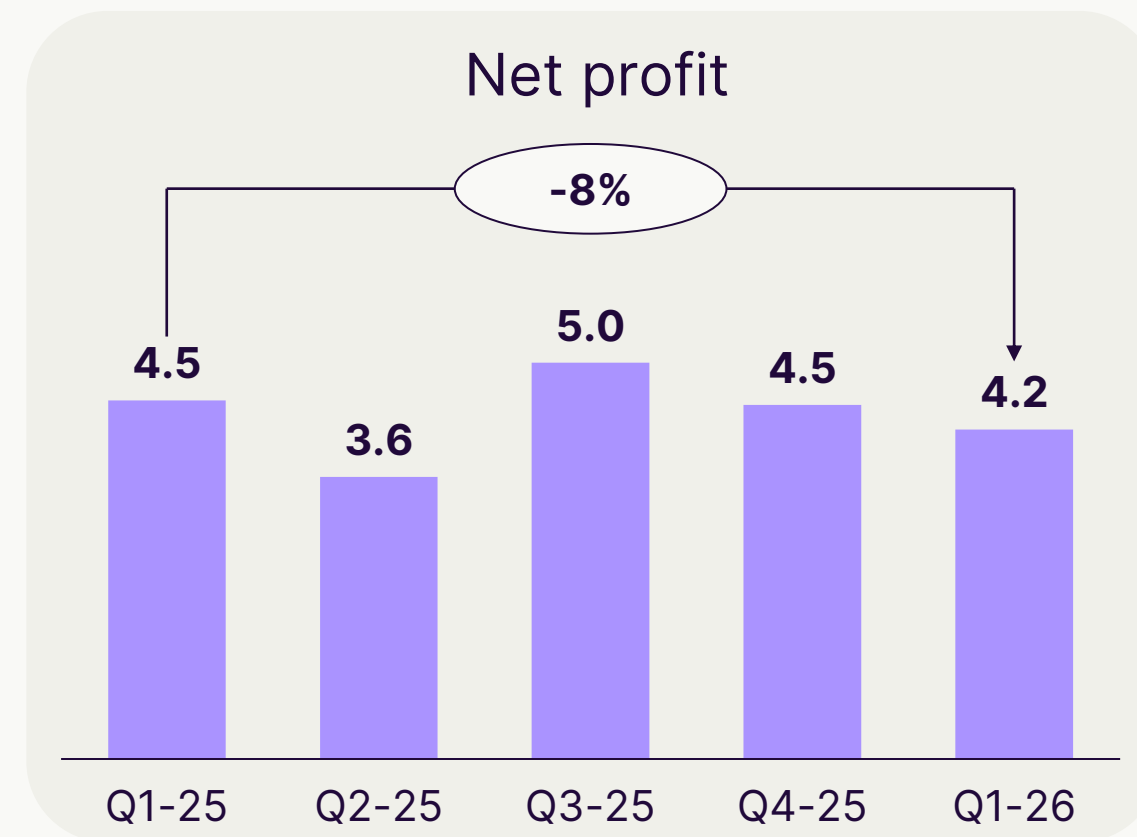
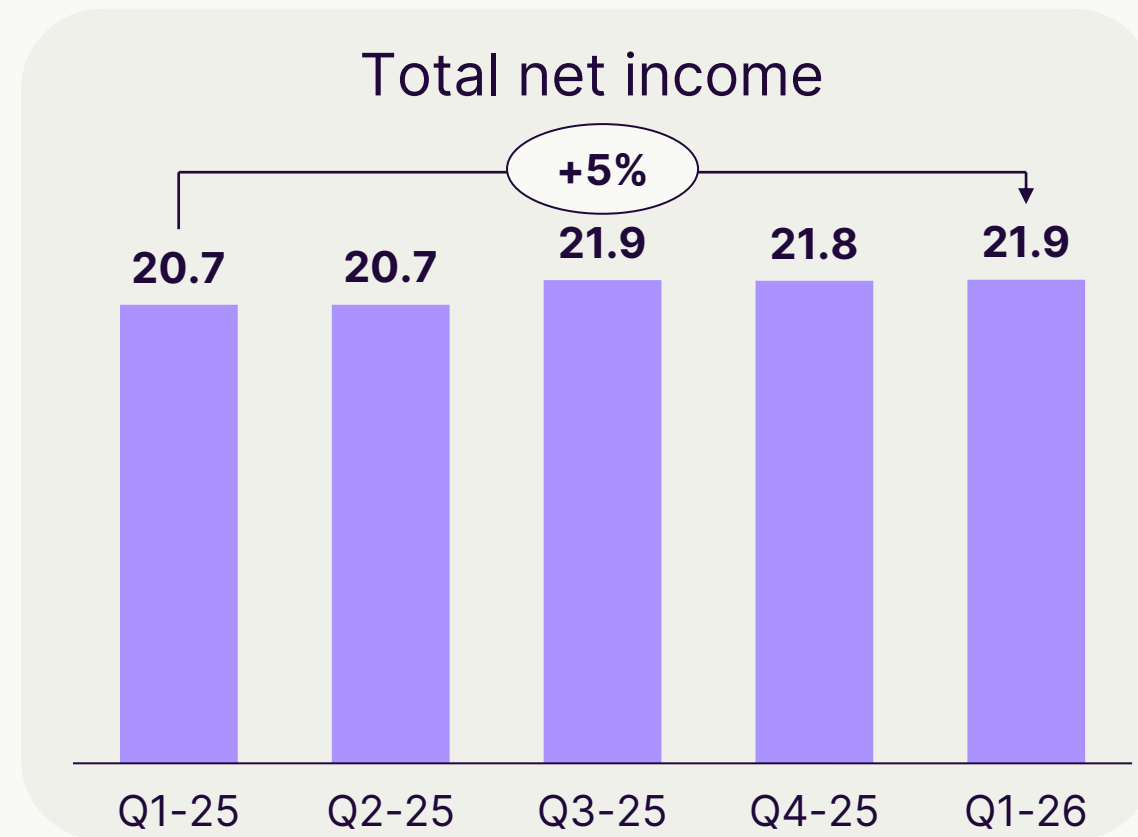
In millions of euros	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26	26 vs. '25	3m 25	3m 26	26 vs. '25
Net interest income	18.0	18.5	18.8	19.0	18.4	2%	18.0	18.4	2%
Net rental income	3.5	3.6	3.8	3.8	4.1	17%	3.5	4.1	17%
Net commissions and financial items	-0.8	-1.3	-0.8	-1.0	-0.6	-17%	-0.8	-0.6	-17%
Total net income	20.7	20.7	21.9	21.8	21.9	5%	20.7	21.9	5%
Total operating expenses	11.1	11.6	11.4	12.2	12.1	9%	11.1	12.1	9%
Operating profit	9.6	9.1	10.4	9.6	9.8	1%	9.6	9.8	1%
Impairments	4.5	4.9	4.7	5.3	5.2	16%	4.5	5.2	16%
Profit before tax	5.2	4.3	5.7	4.3	4.6	-12%	5.2	4.6	-12%
Income tax	0.6	0.7	0.7	-0.1	0.4	-38%	0.6	0.4	-38%
Net profit	4.5	3.6	5.0	4.5	4.2	-8%	4.5	4.2	-8%
Business volumes									
Originated volume	167	196	204	203	206	24%	167	206	24%
Total assets	1,523	1,499	1,587	1,580	1,617	6%	1,523	1,617	6%
Loan and rental portfolio	1,176	1,206	1,240	1,277	1,289	10%	1,176	1,289	10%
Customer deposits	1,267	1,233	1,319	1,301	1,334	5%	1,267	1,334	5%
Equity	152	156	161	171	172	13%	152	172	13%
Key financial ratios									
Portfolio yield	11.3%	11.2%	11.1%	10.9%	10.7%				
Funding cost	4.1%	4.1%	4.0%	3.9%	3.8%				
Total income margin	5.5%	5.6%	5.6%	5.4%	5.3%				
Impairments / portfolio	1.5%	1.6%	1.5%	1.6%	1.6%				
Cost / income	53.5%	55.9%	52.3%	56.0%	55.4%				
Return on equity	12.3%	9.3%	12.5%	10.8%	9.8%				

- Total net income for the core business during the first quarter grew by 5% to €21.9 million.
 - The Baltics recorded 11% growth, while the CEE region experienced a decline due to portfolio repricing, and the lag in deposit repricing.
 - Net rental income grew by 17%, supported by continued growth in both the full-service vehicle rental and consumer electronics rental segments.
 - Portfolio yield decreased slightly year-on-year to 10.7%, mainly driven by the repricing of the floating-rate portfolio and early repayments following substantial subsidy payouts in Poland.
 - Total expenses increased by 9% year-on-year to €12.1 million given continuous investments into our technology and a brand refresh, yet remained flat in comparison to the last business quarter.
 - Net profit from the core business reached €4.2 million, representing a 8% year-on-year decrease, with a return on equity of 9.8%.
- In addition, Inbank paid a one-off dividend of €4.8 million in April 2026, reflecting modest growth in the equity base over the past quarter.

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

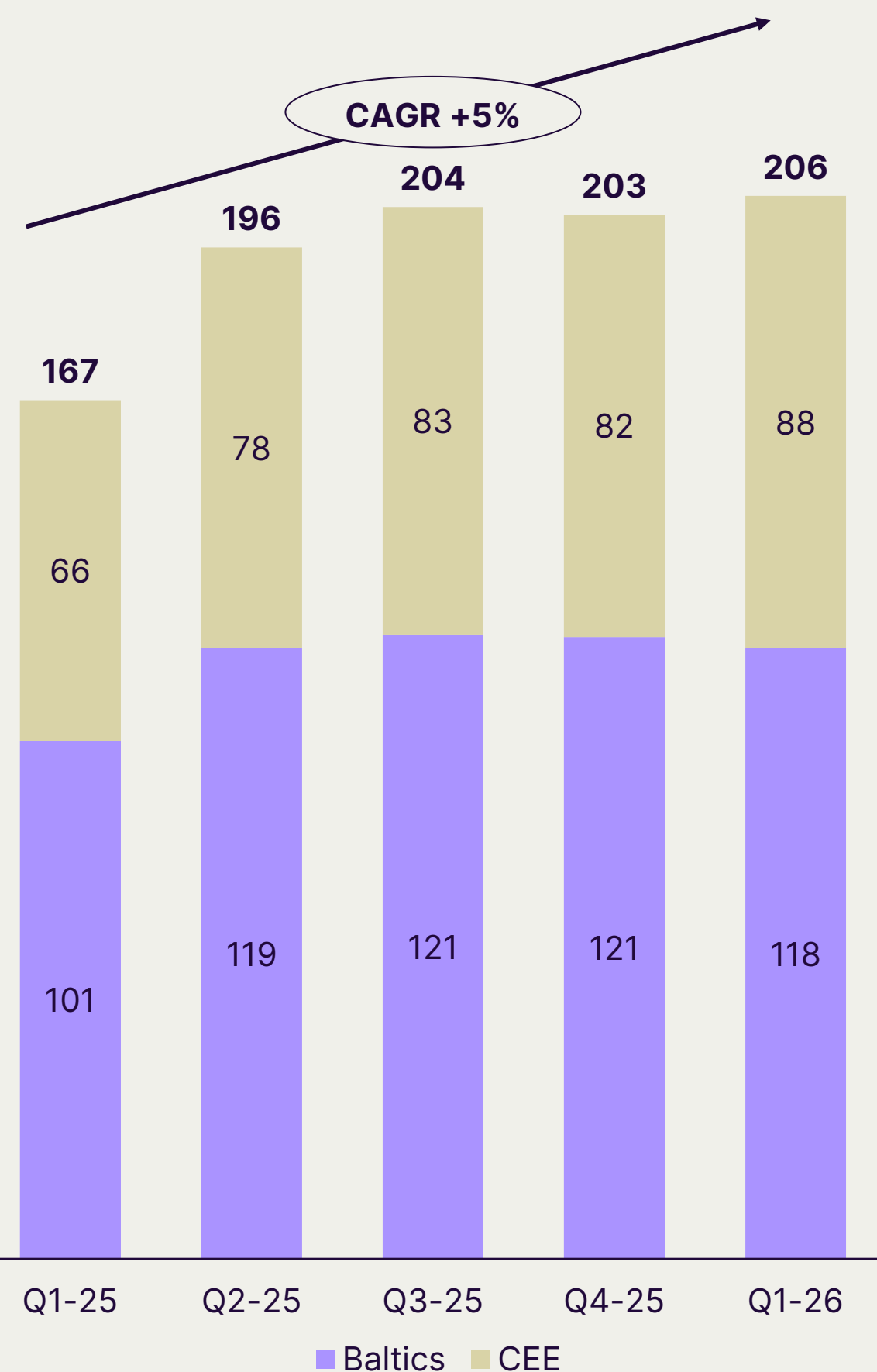


- Over the past five quarters, total net income and net profit have remained broadly stable. Strong business volume growth in Q1 2026 positions us well for the year ahead and is expected to support topline growth.
- The core business continues to deliver steady growth, while margin expansion has been challenging and margin pressure to persist in the following quarters due to repricing effects and repayment dynamics.
- Key performance indicators reflect a flat trajectory, with impairments remaining within targeted thresholds.

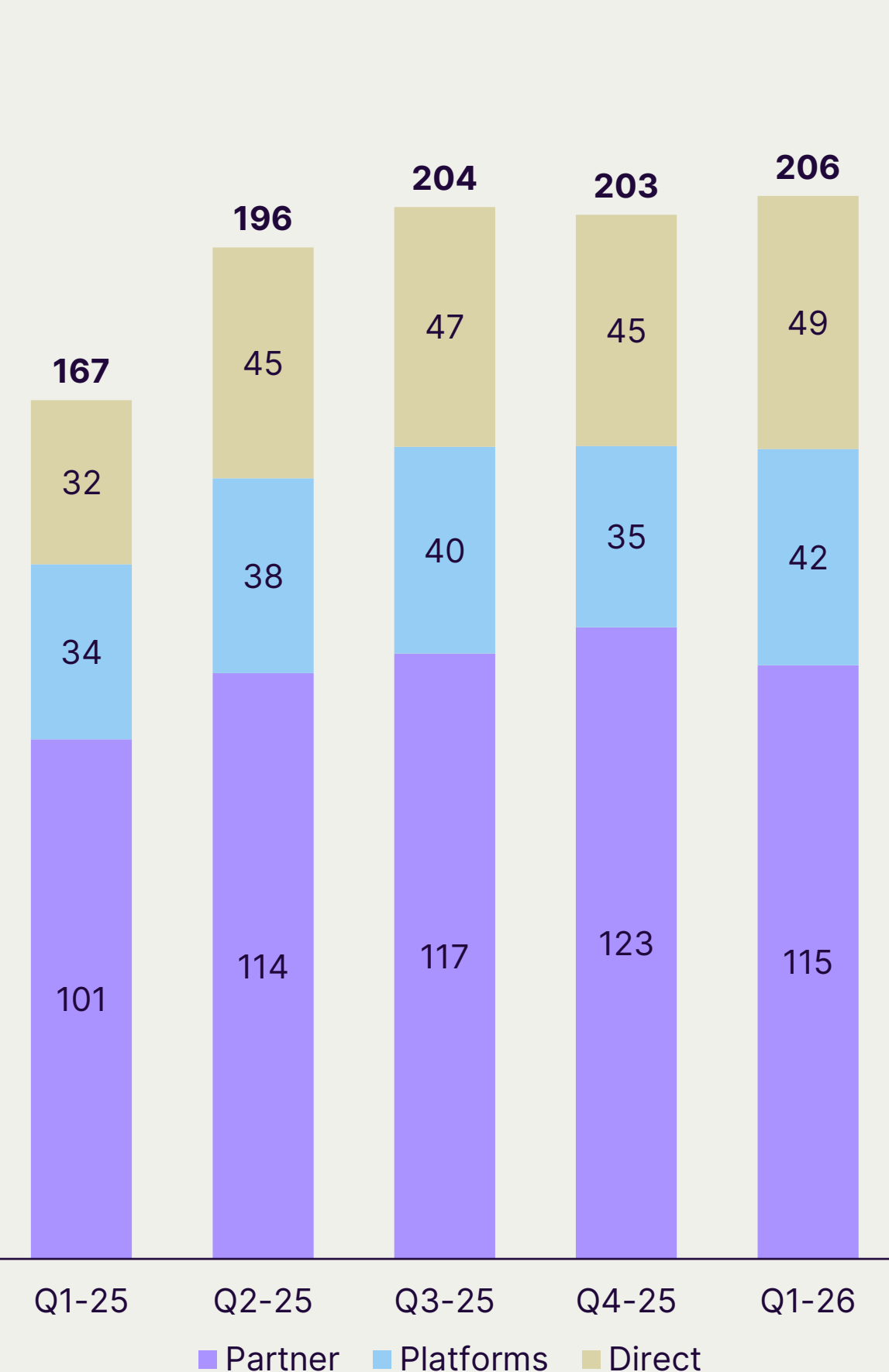
Quarterly originated volume development

€ in millions, unless stated otherwise

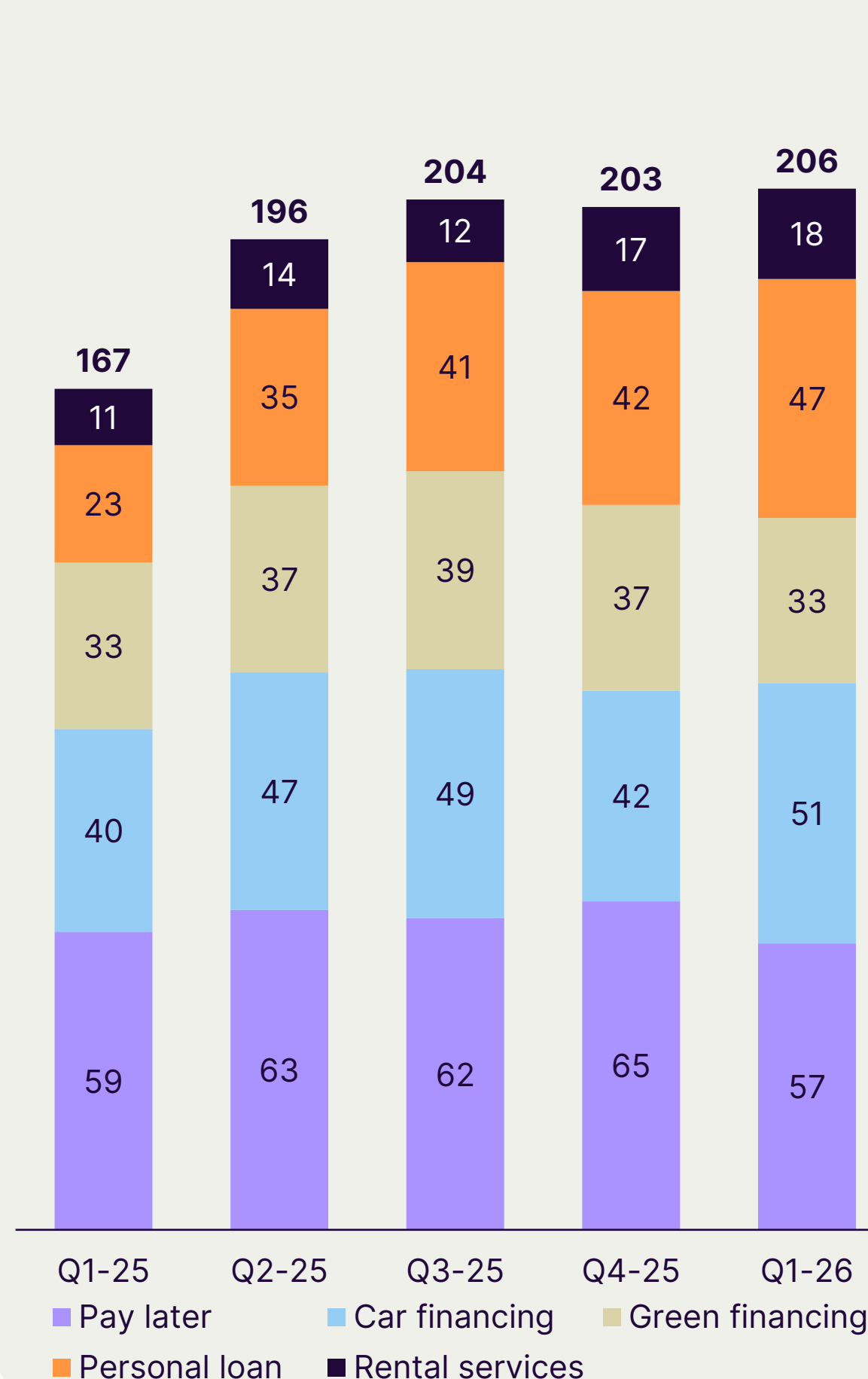
Originated volume per region



Originated volume per product channel



Originated volume per product



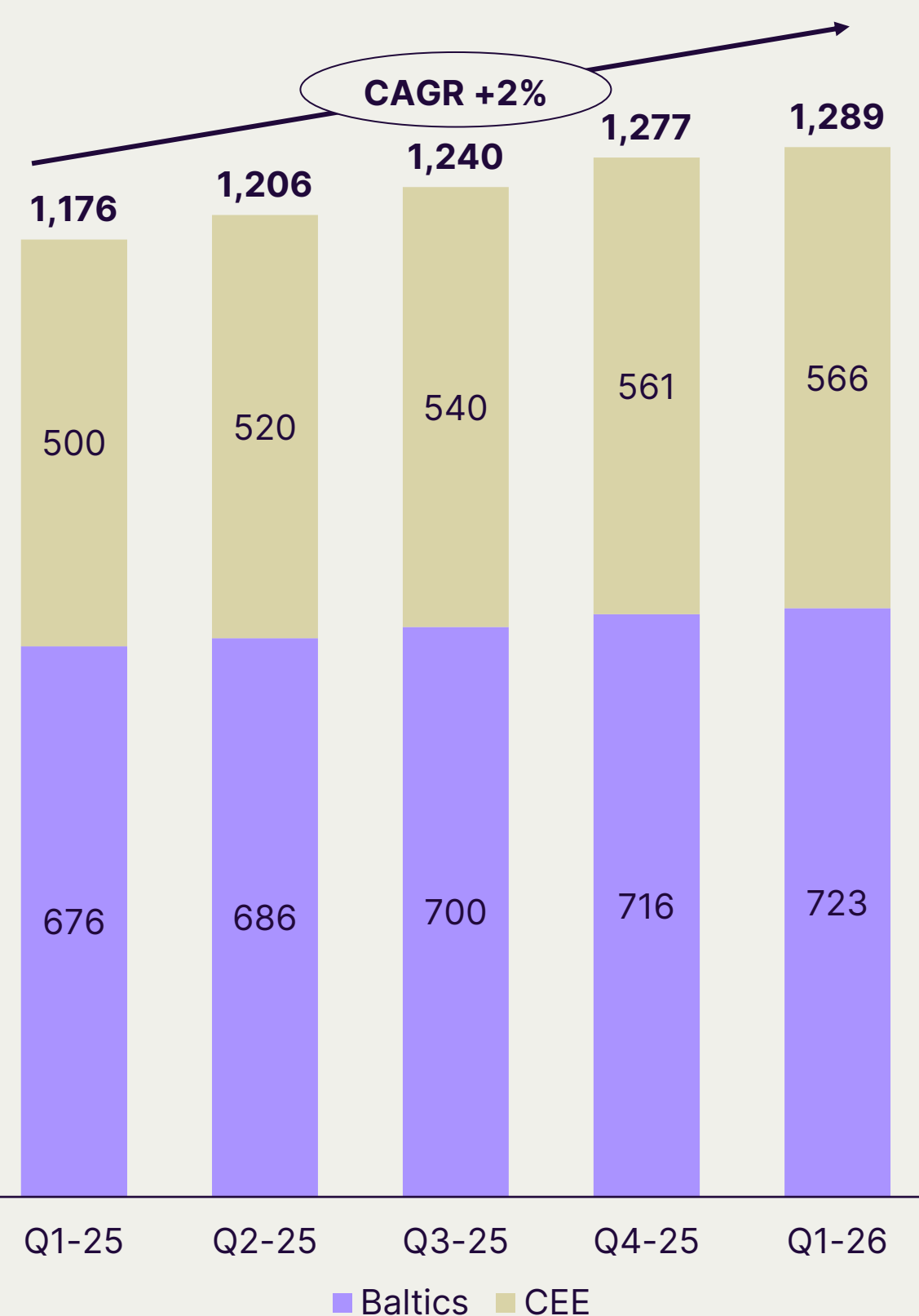
- **Originated volume reached €206 million in Q1, up 24% year-over-year.**

- Growth was led by the CEE region (+33%), while the Baltics also exhibited strong performance, reflected by a 18% YoY increase.
- Personal loans showed strong year-over-year growth of +104%, driven by continued focus on the product and its distribution. Car financing (+28%) and rental services (+60%) also recorded solid gains, supported by a modest recovery in the Estonian car market following the introduction of the car tax. Green financing remained resilient, while the pay-later segment experienced a slight decline compared to recent quarters due to strategic adjustments in the Baltics.

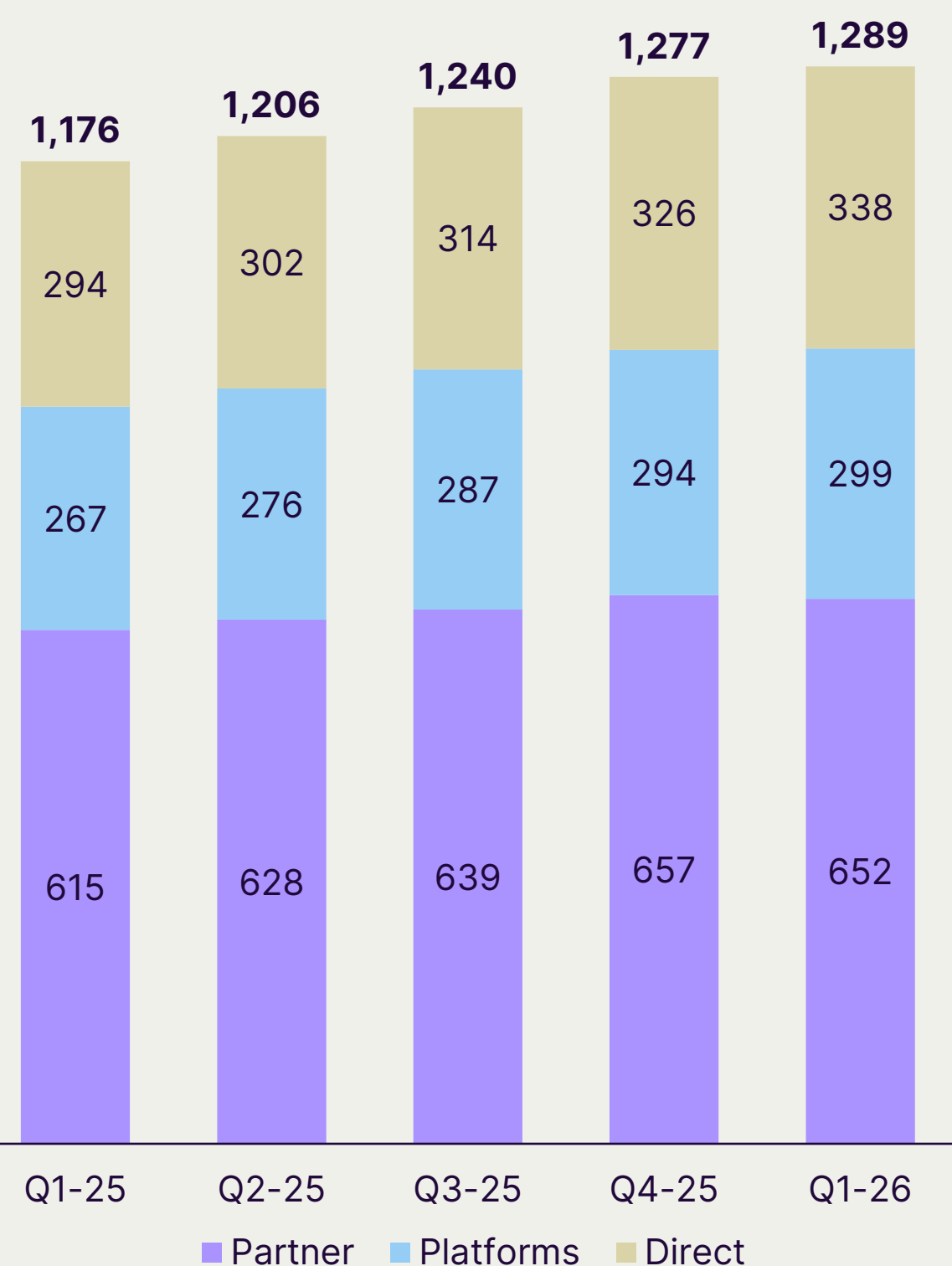
Quarterly portfolio development

€ in millions, unless stated otherwise

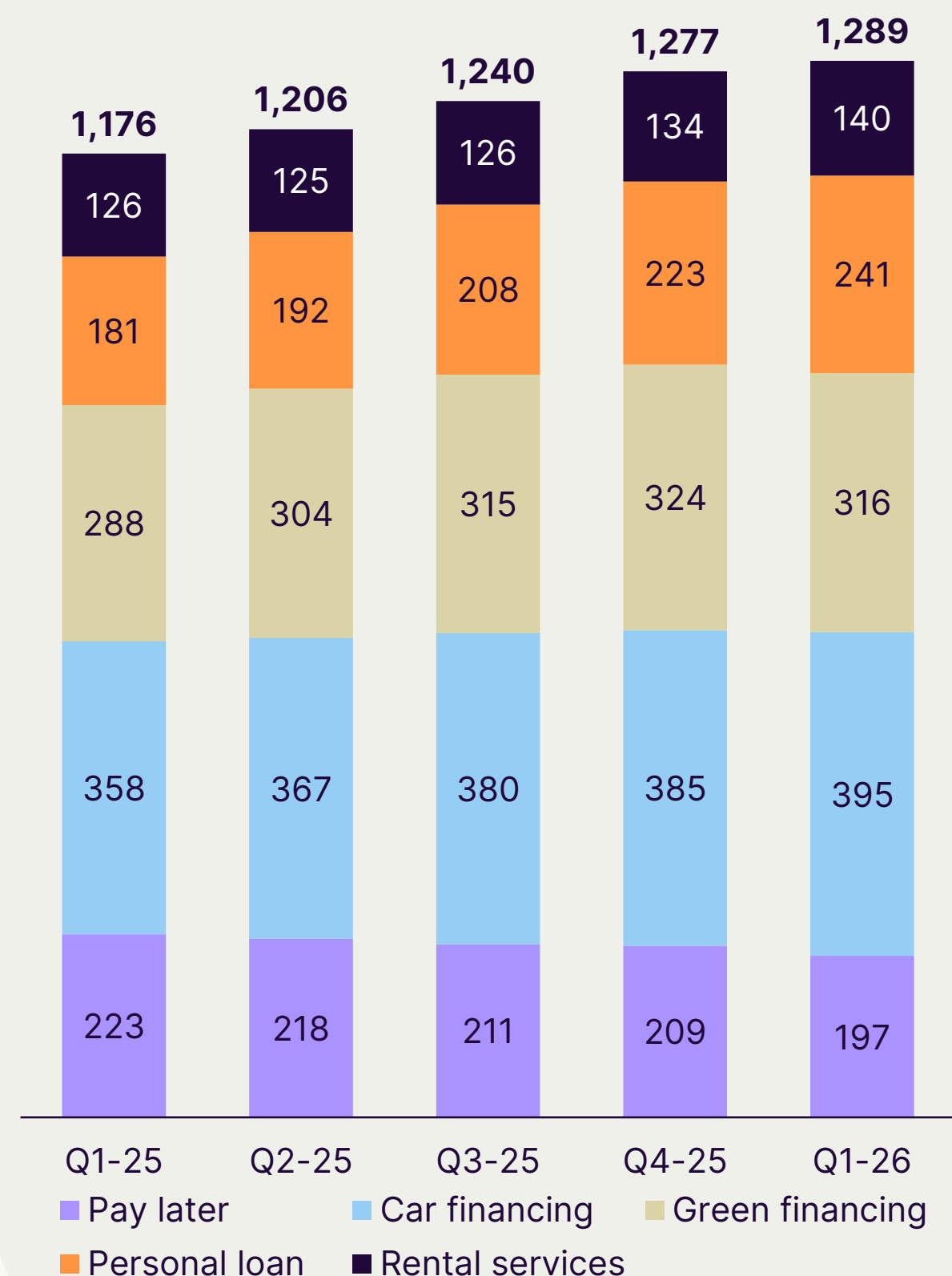
Portfolio per region



Portfolio per product channels



Portfolio per product



- **The portfolio grew to €1.29 billion (+10% YoY), with the CEE region up 13% and the Baltics up 7%.**

- Notable growth is evident in personal loan (+33%), rental services (+12%) and car financing (+10%).
- The pay later segment has shown a slight decline, primarily due to a shift in product mix and a growing share of the BNPL product compared to previous periods.
- Both Baltic and CEE portfolios continue steady growth.

Product and merchant highlights

Active retail merchants

6,200+

Volume generated online

65%

Active customer contracts

847,000+

Merchant retention rate

98%

Sales originated through partners & platforms

76%

Returning customers

30%

Automated credit decisions

90%

Quarterly average revenue per customer

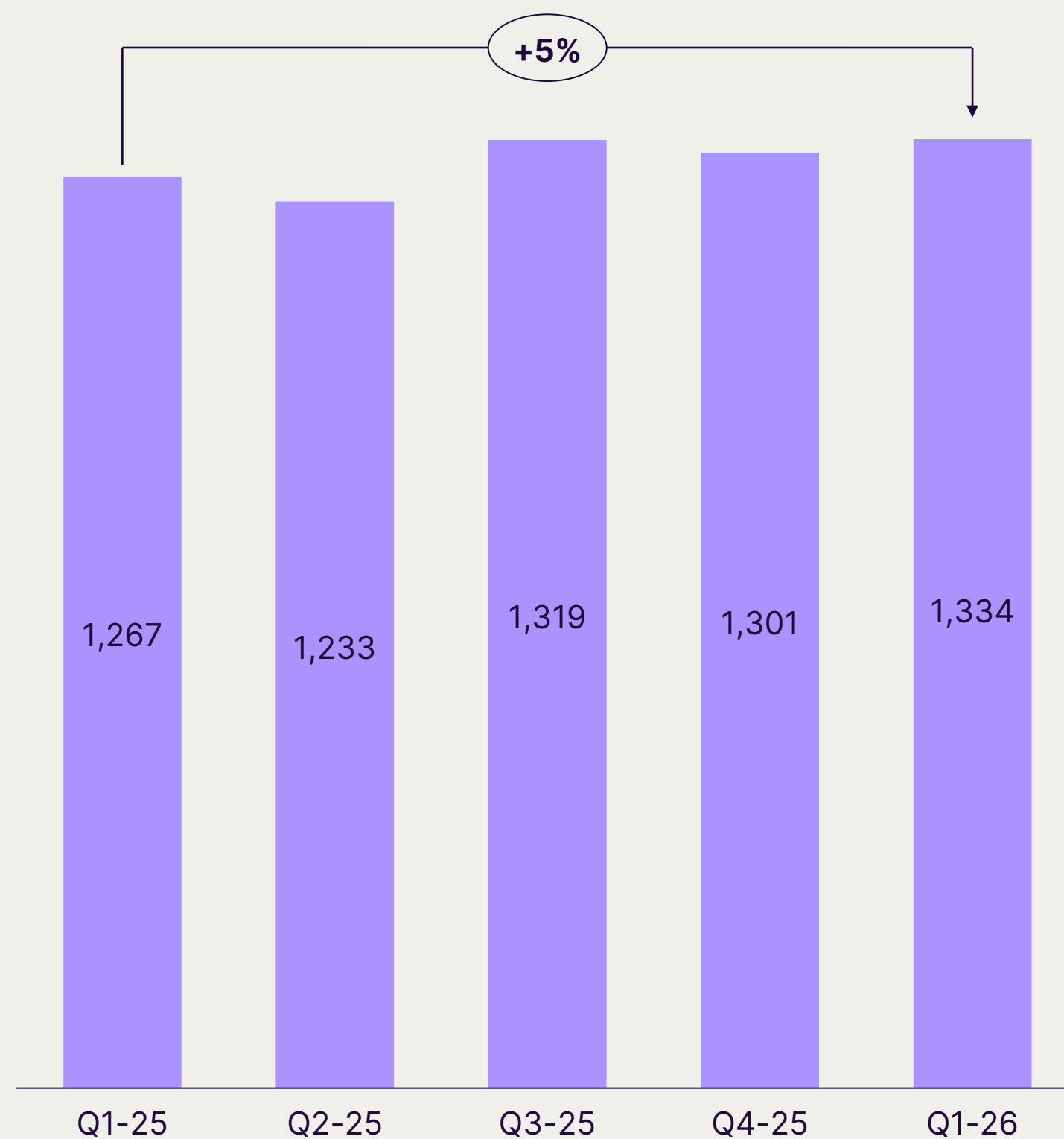
€77

- As of the end of the quarter, the number of active retail merchants stood at 6,200, growing by 11% in comparison to Q1 2025.
- The total number of active customer contracts was 847,000, representing a 10% year-over-year decline, primarily due to a strategic decision over the past five quarters to reduce volumes in certain small-ticket segments.
- We continue to leverage our core strengths and advanced technical capabilities across our partner network. With nearly 80% of total volume is generated through partners and platforms, with 65% originating online, underscoring our digital-first approach. This is further reinforced by a high merchant retention rate of 98%, reflecting strong partner satisfaction and engagement.

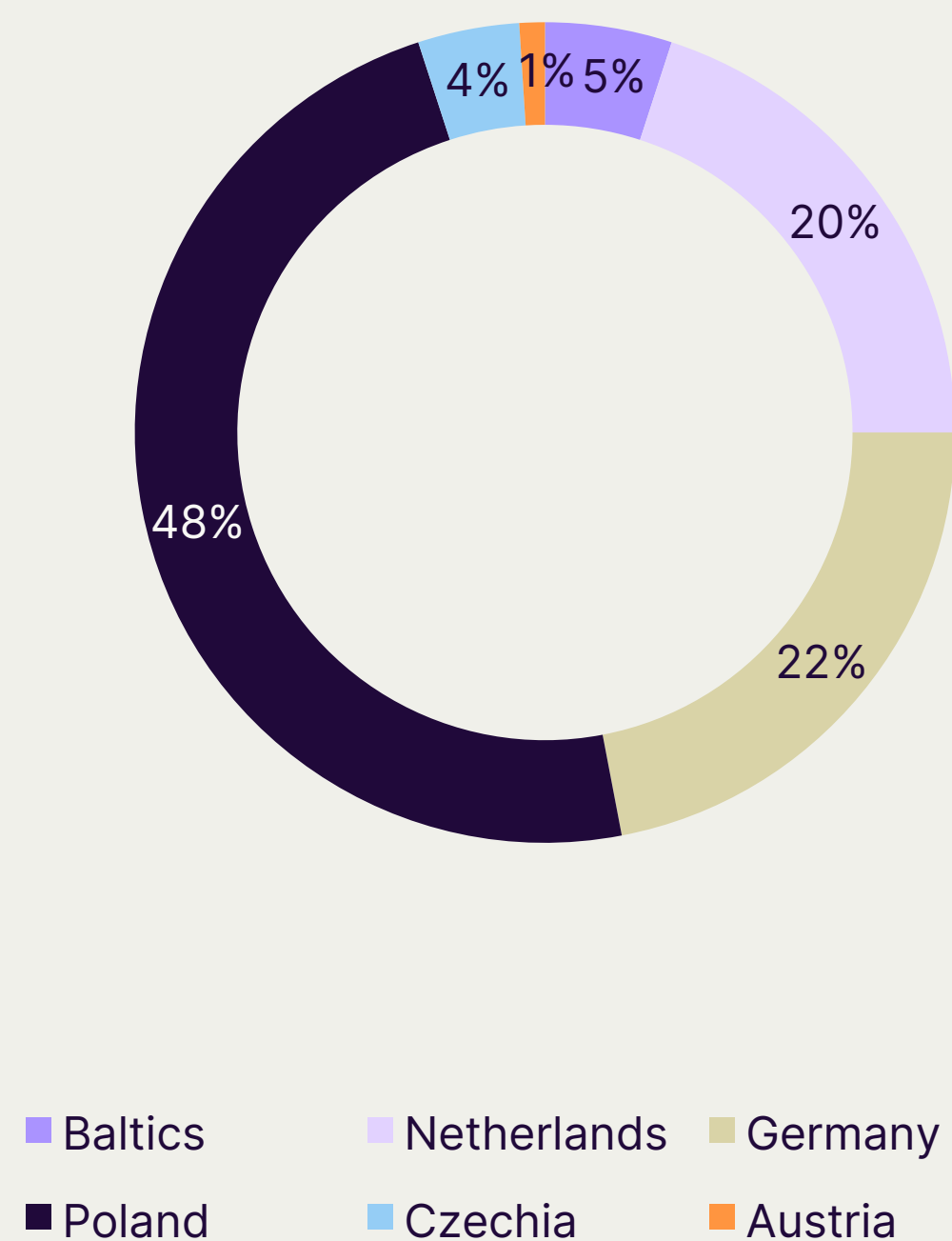
Customer deposits

€ in millions, unless stated otherwise

Deposit portfolio



Split by residency



As of 31.03.2026

Inbank has a highly diversified funding base of 123,000 depositors. We accept term deposits from private individuals in Estonia, Lithuania, Poland, Czechia, Germany, Austria, and the Netherlands.

€1.3bn

Deposit portfolio

99%

Deposits covered by the Estonian Guarantee Fund

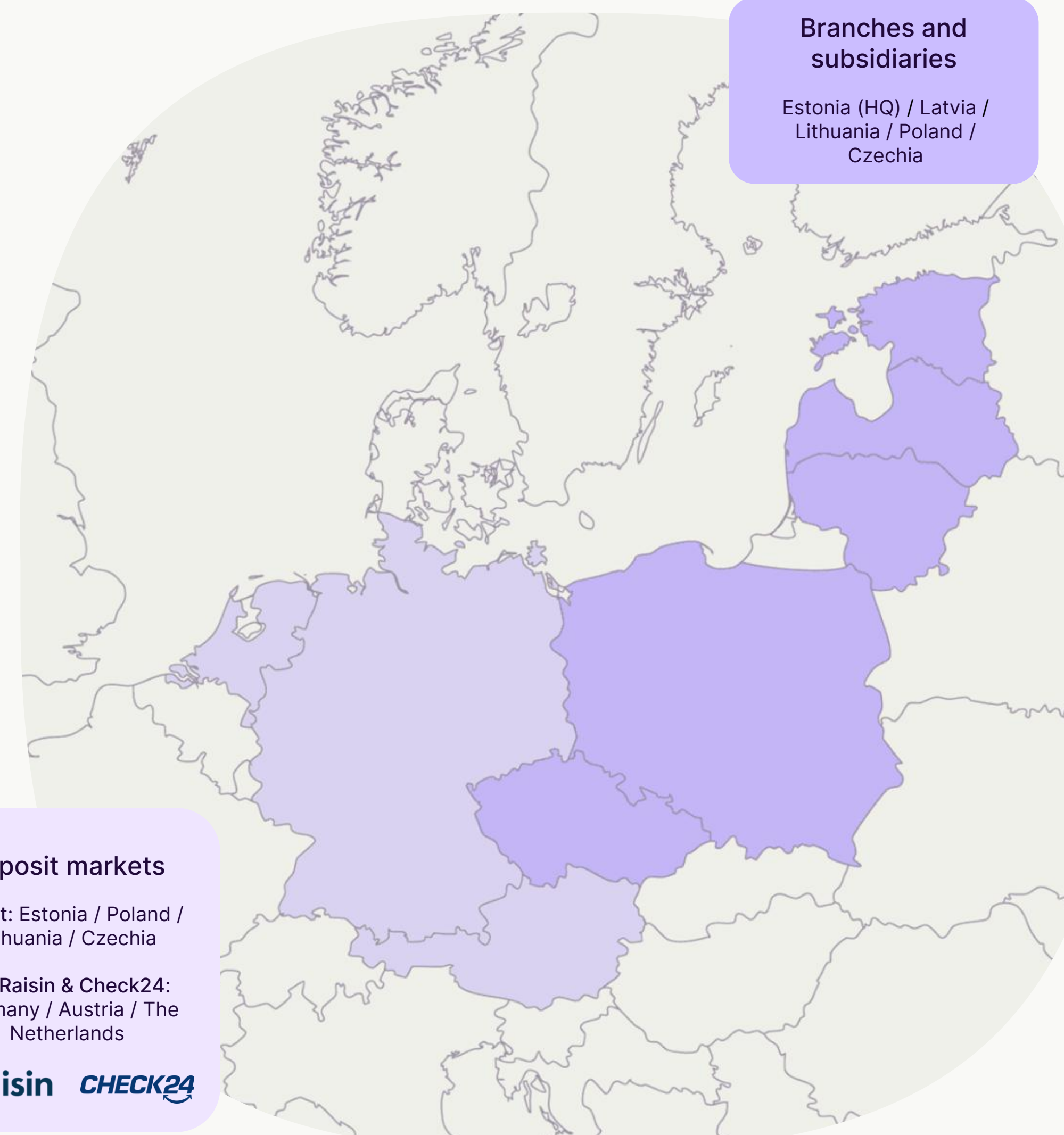
123,000+

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.



Branches and subsidiaries

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

Deposit markets

Direct: Estonia / Poland / Lithuania / Czechia

Via Raisin & Check24: Germany / Austria / The Netherlands



847,000+
Active customer contracts

6,200+
Active retail merchants

460+
People with 30% in Tech roles

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

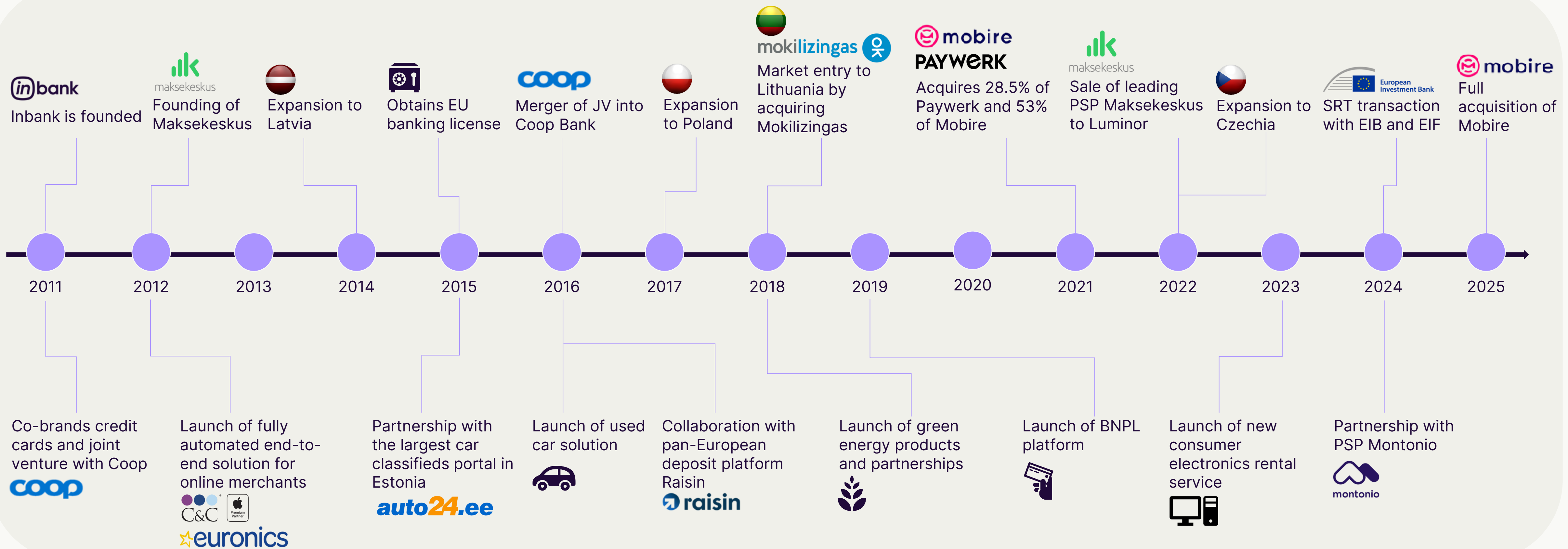
€1.29bn
Loan and rental portfolio

As of 31.03.2026

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 6,200 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%

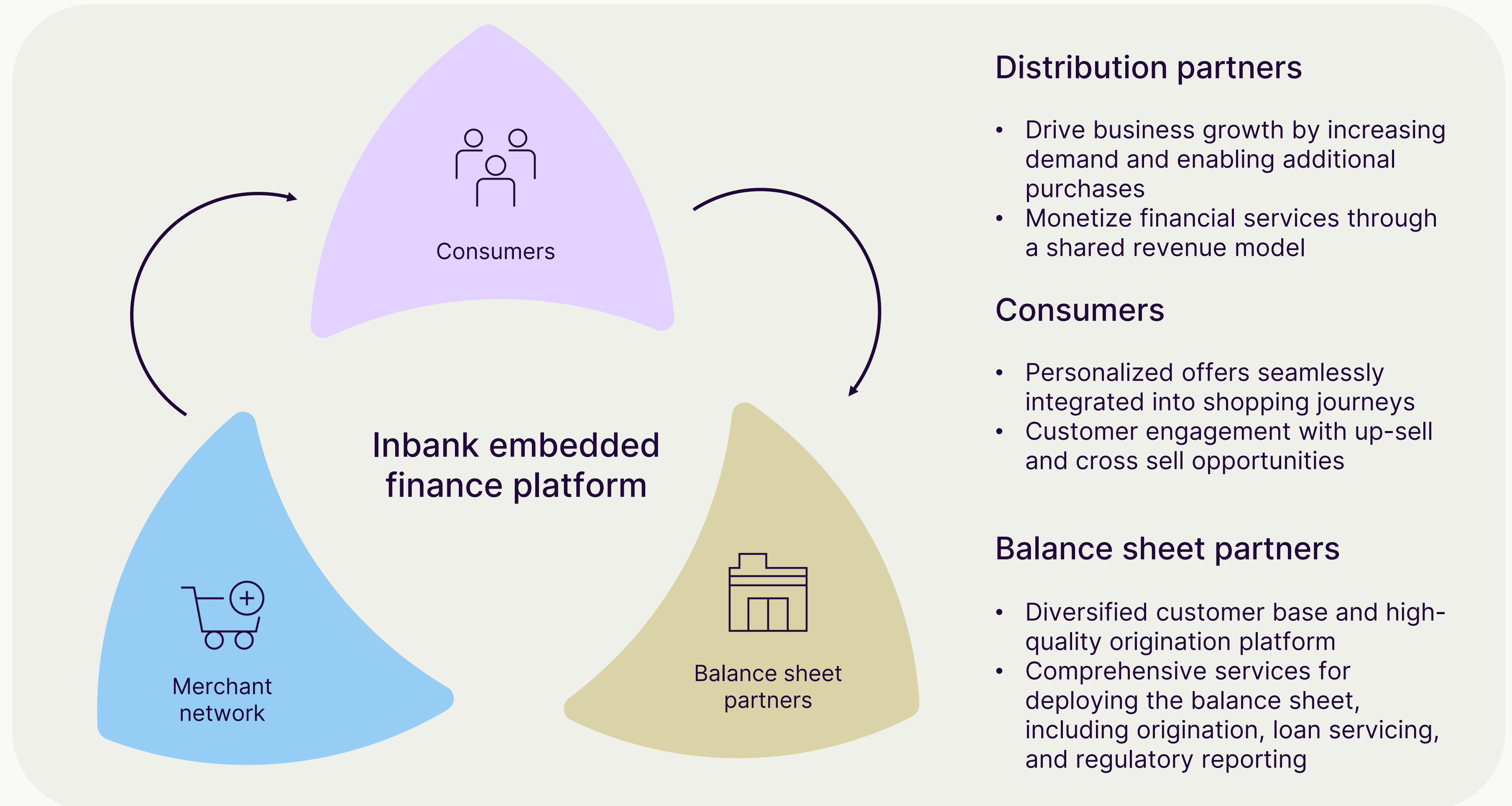
Founders and team stake at Inbank

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.

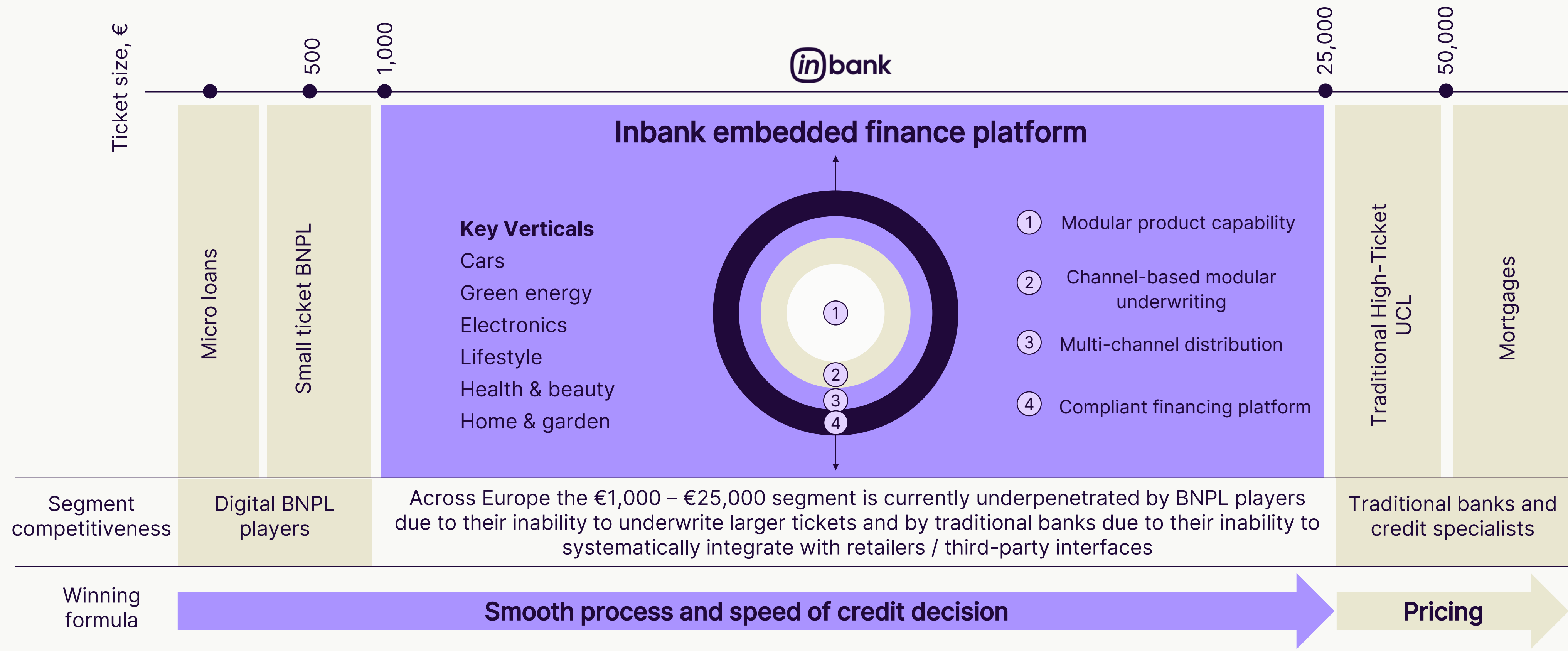
The adaptability of our proprietary embedded finance platform ensures a continuous stream of opportunities to drive business growth and deliver value.

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. 99% 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.

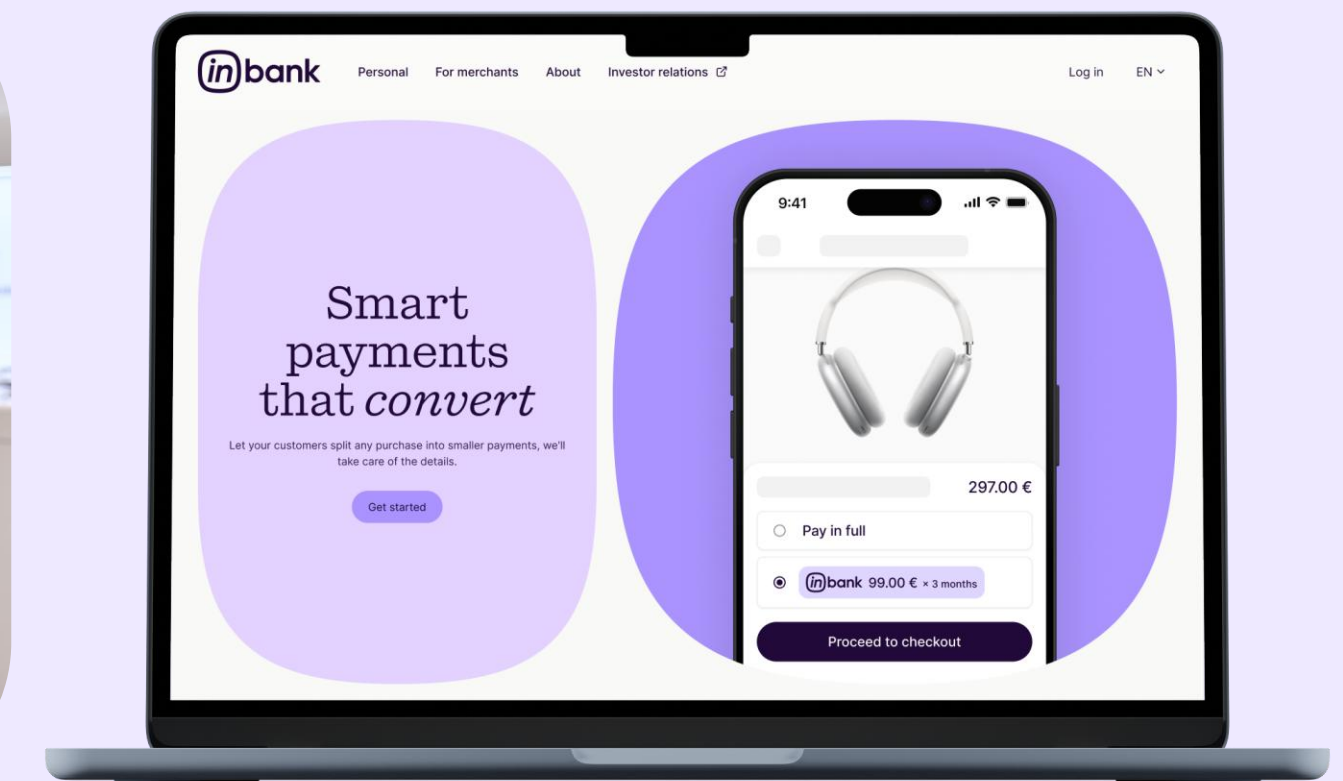
Offline

Physical stores, direct sales, door-to-door



Online

Webshops, platforms & marketplaces



Active merchants

6,200+

Online sales

65%

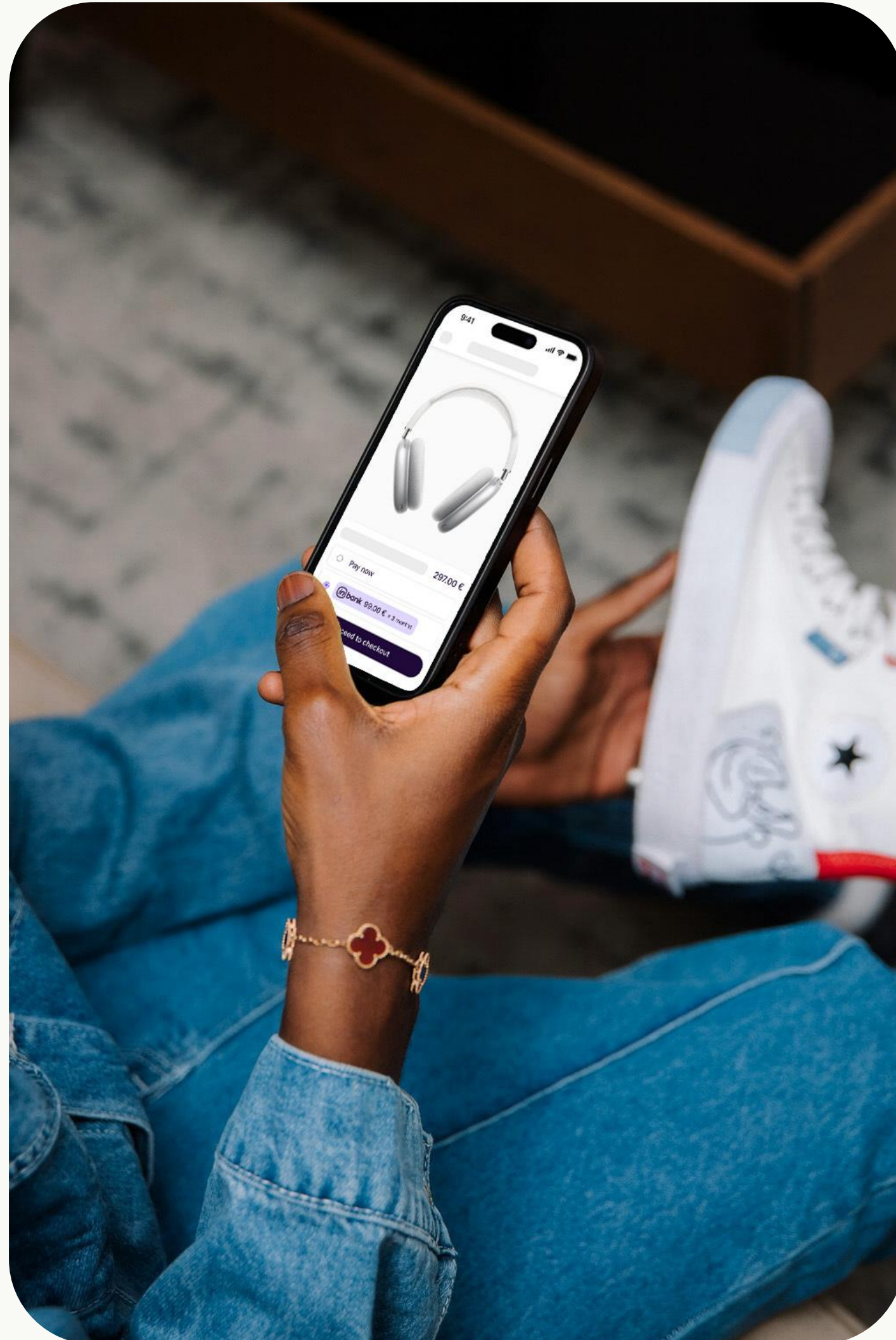
Merchant retention rate

98%

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
847,000

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
Status	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	10.6%	10.2%	10.9%	11.3%	11.1%	
Funding cost	1.7%	2.6%	4.5%	4.4%	4.0%	
Total income margin	6.5%	5.9%	5.2%	5.4%	5.5%	
Impairments / portfolio	1.3%	1.5%	1.4%	1.5%	1.6%	
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%	

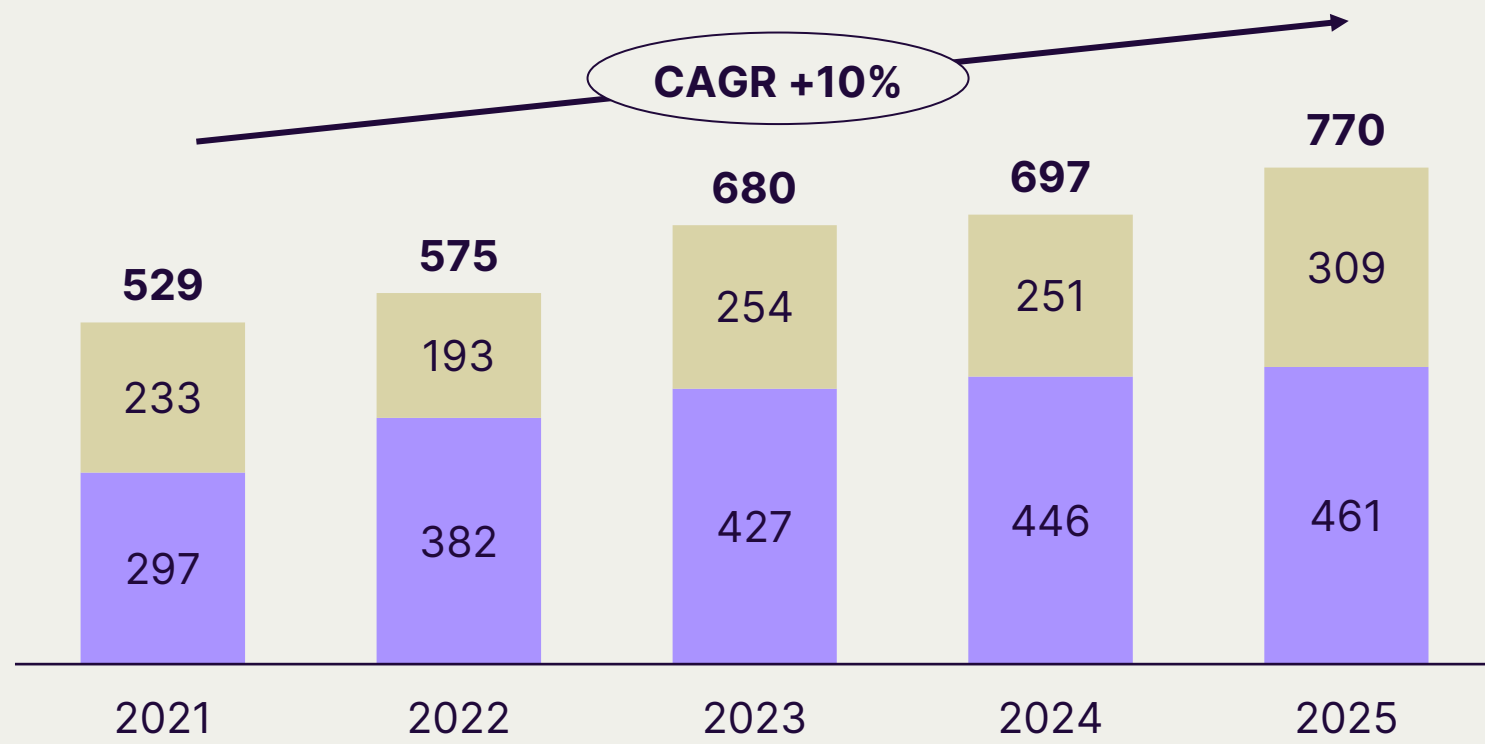
- In 2025, total net income reached €85.1 million, representing an 11% increase compared to 2024. This exceeded the 7% growth in total operating expenses, demonstrating continued progress toward achieving operational scale.
- The total income margin expanded to 5.5% in 2025. Portfolio yield declined by 14 basis points to 11.1%, 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 4.0% 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-over-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.

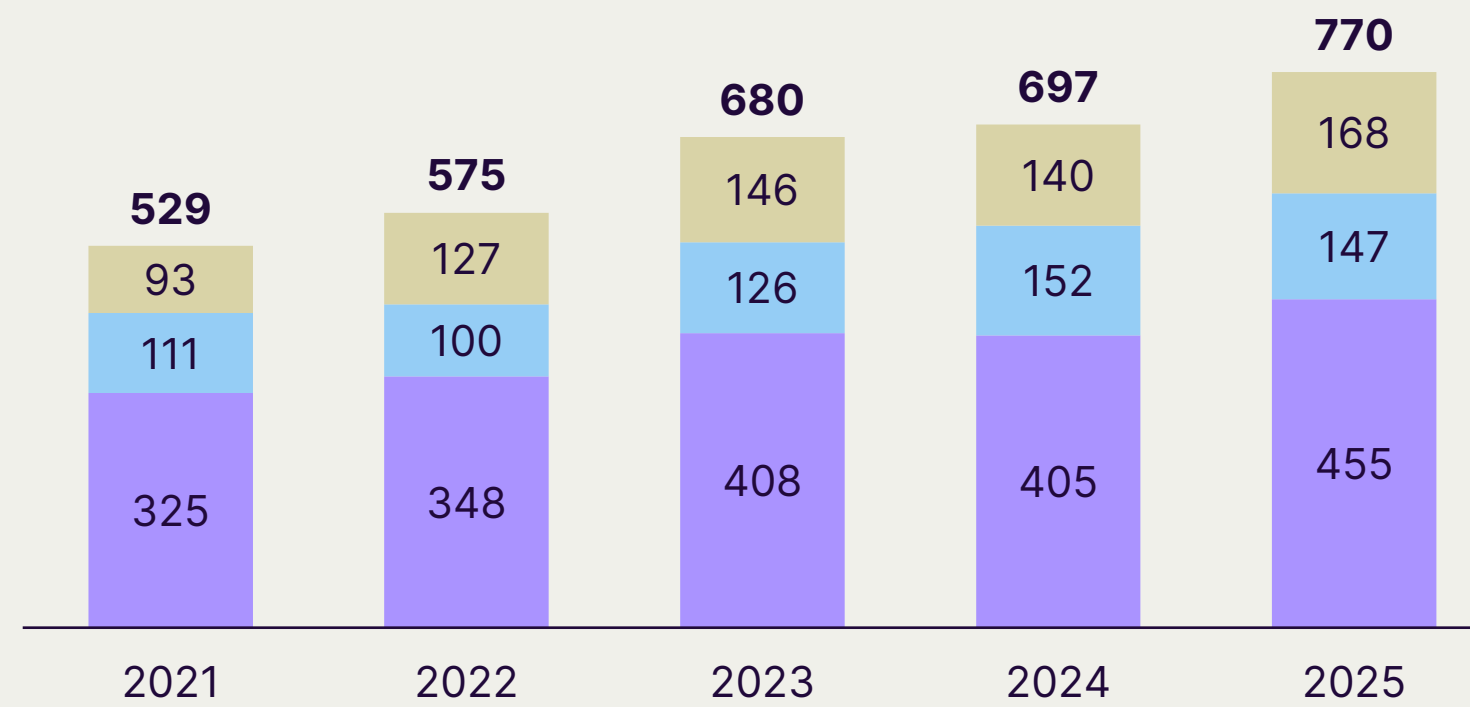
Annual originated volume and portfolio developments

€ in millions, unless stated otherwise

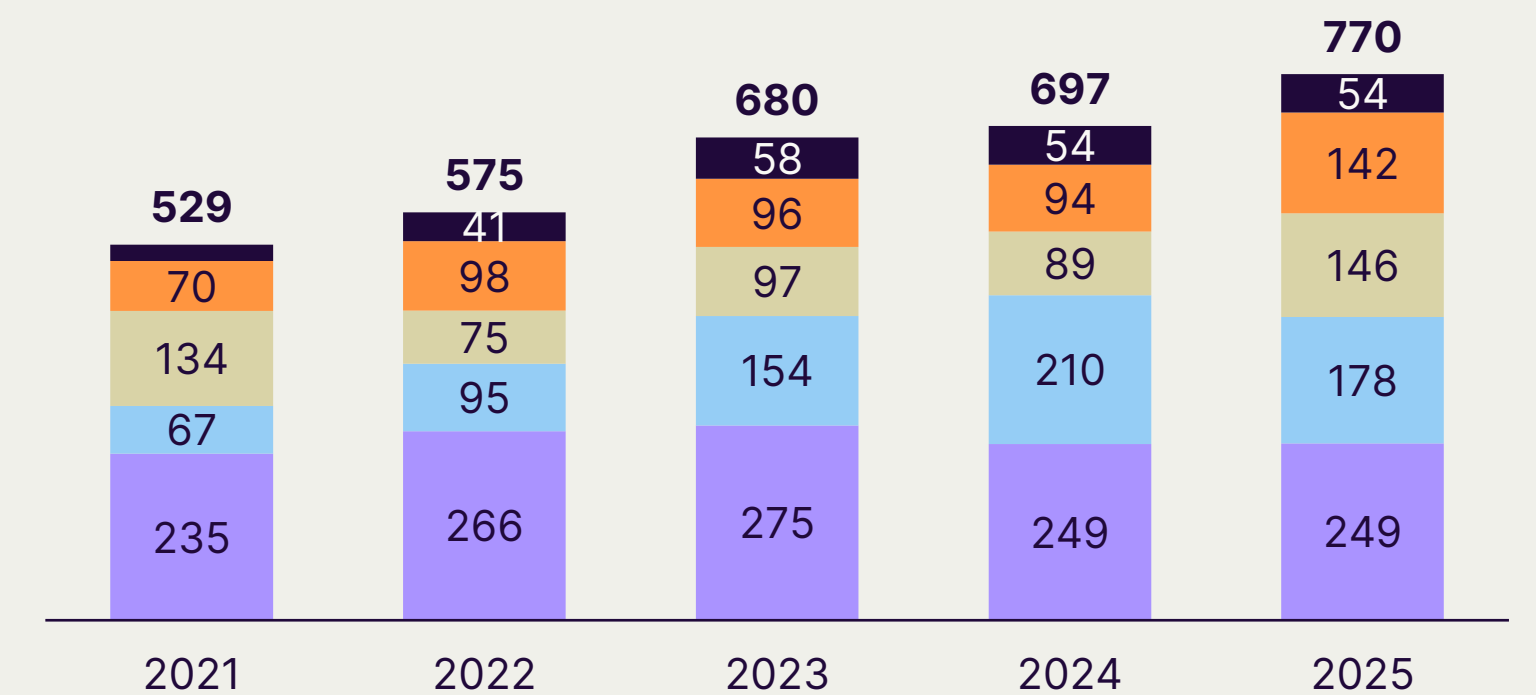
Originated volume per region



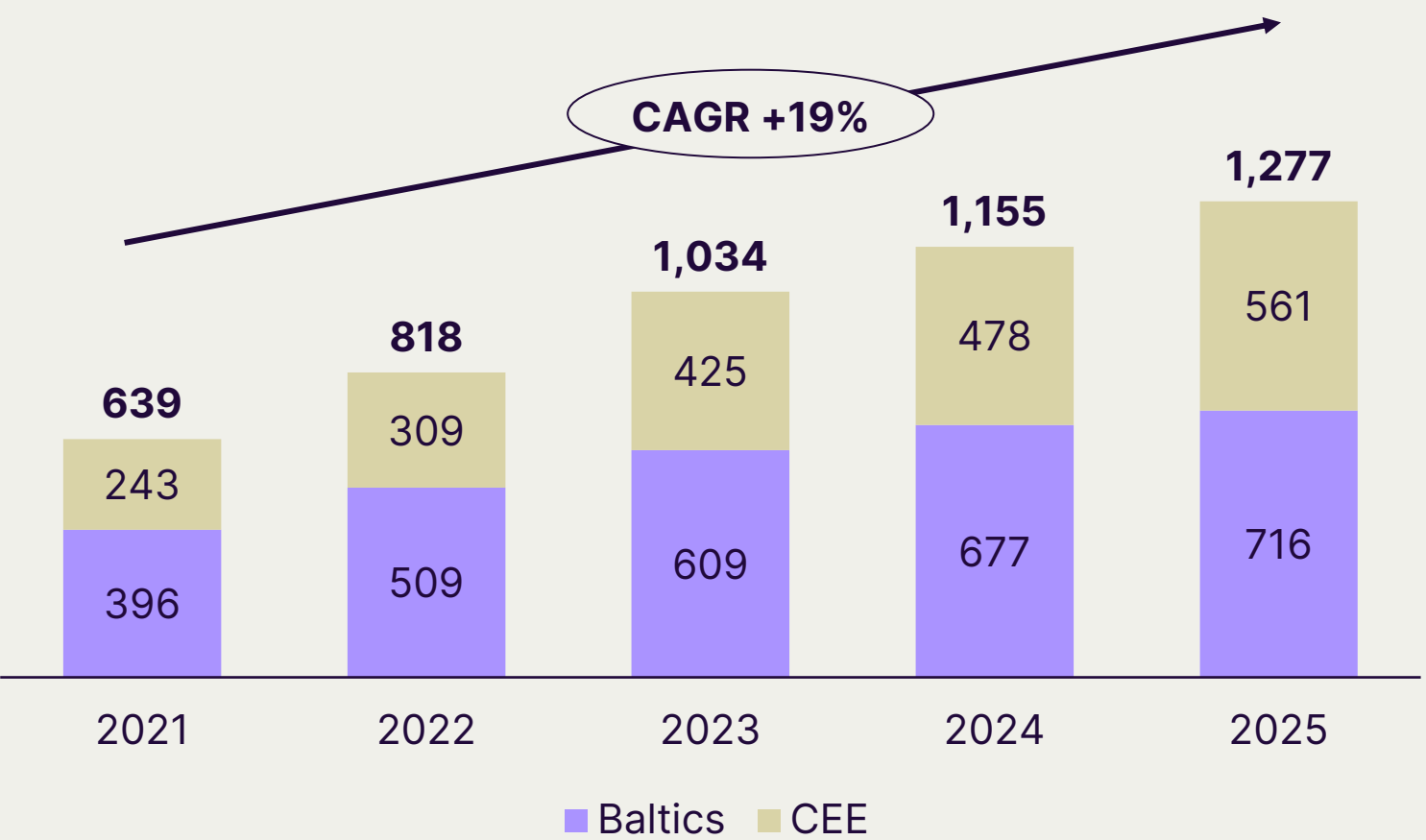
Originated volume per channel



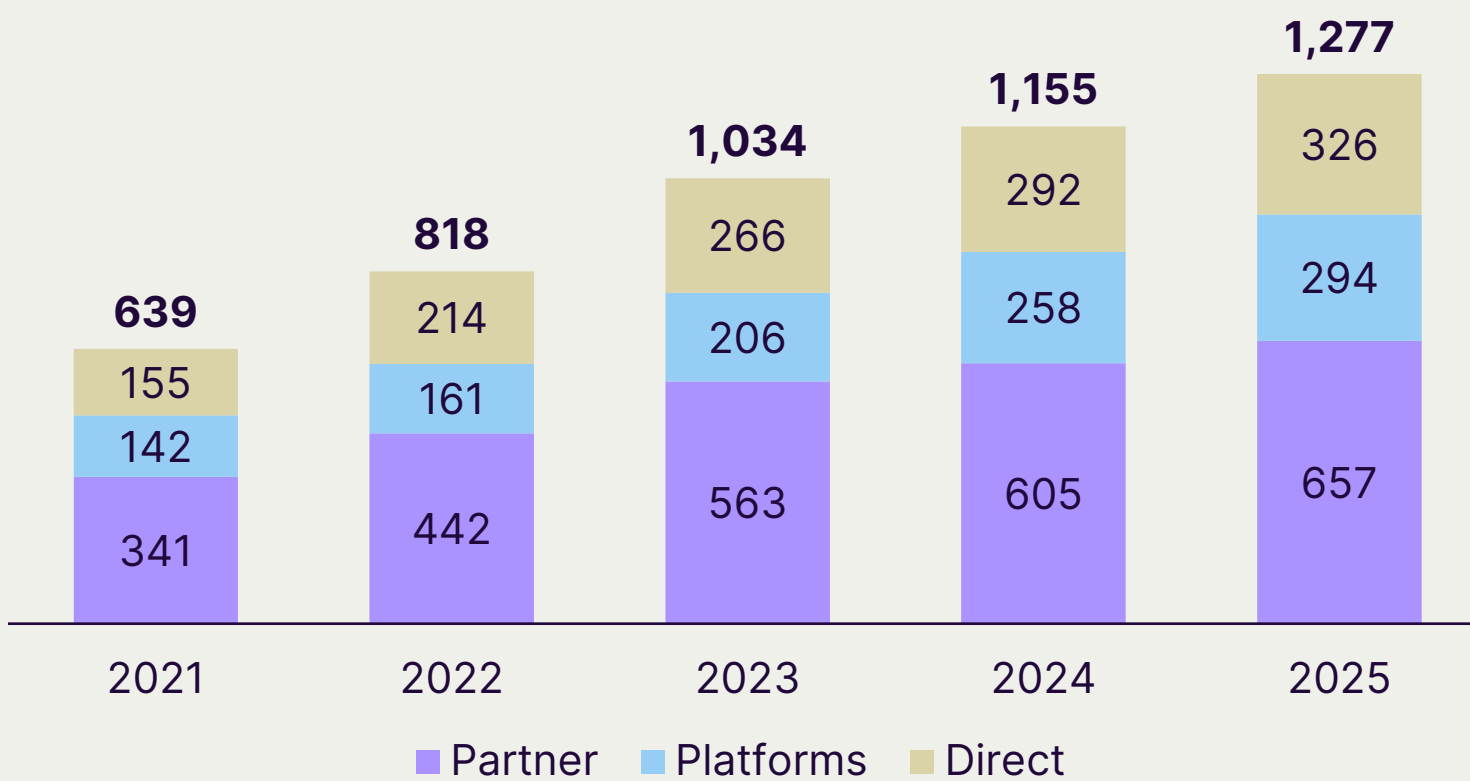
Originated volume per product



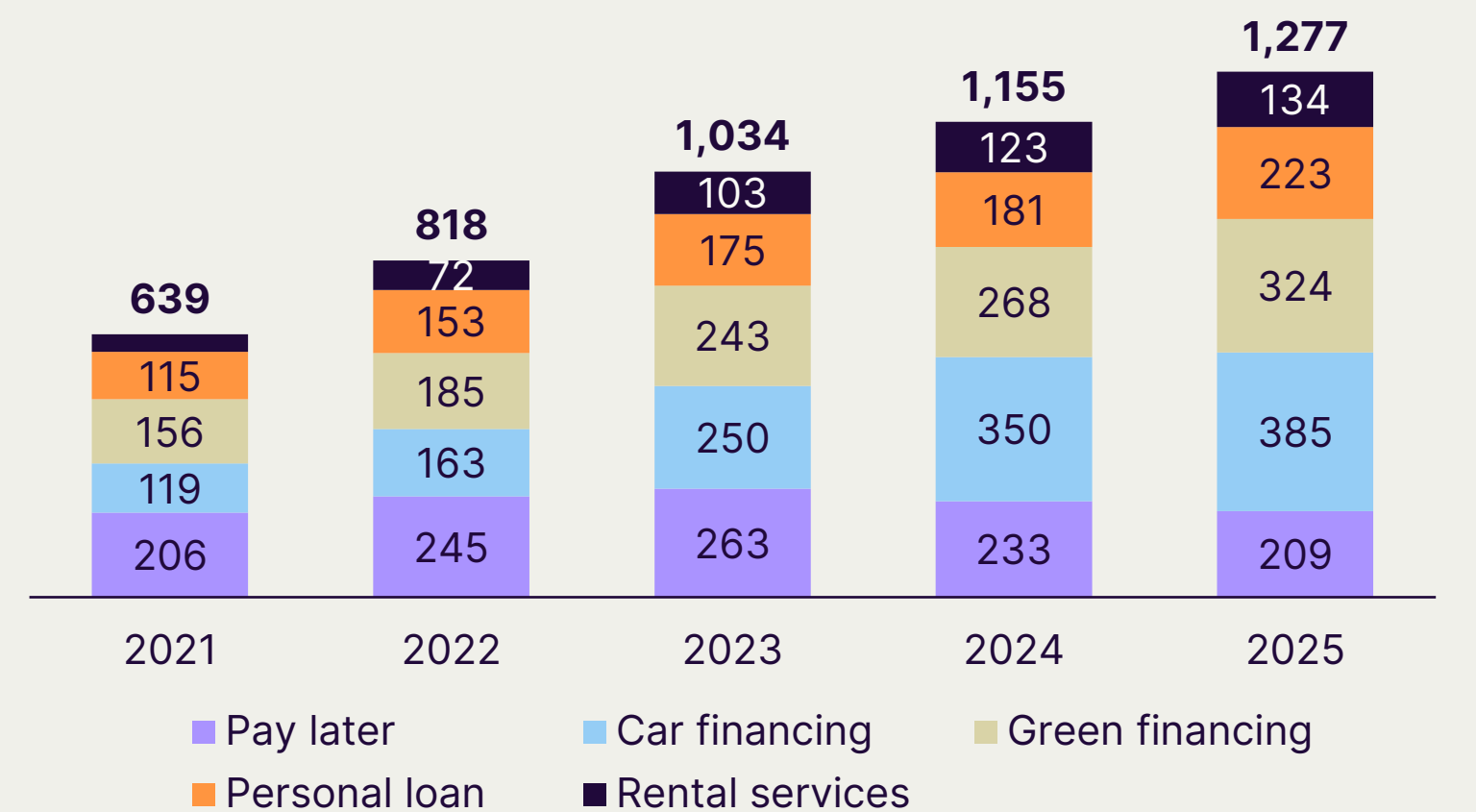
Portfolio per region



Portfolio per channel

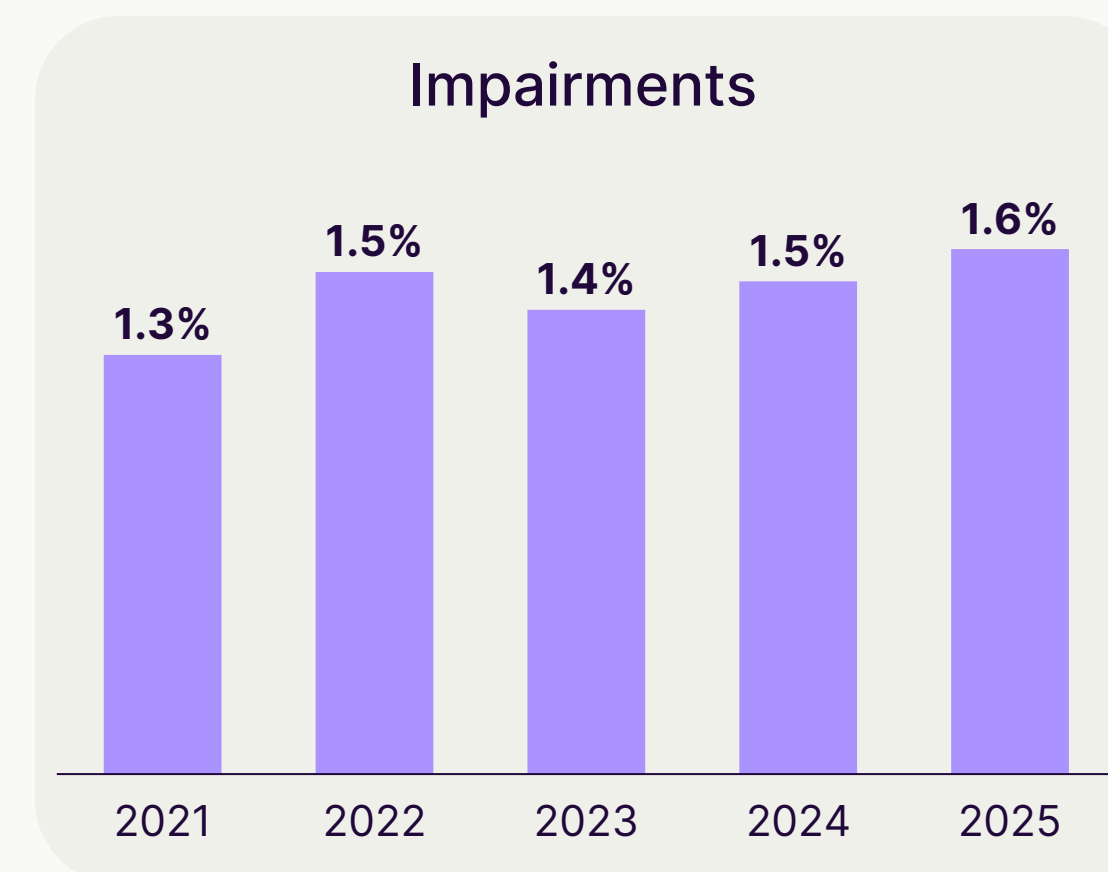
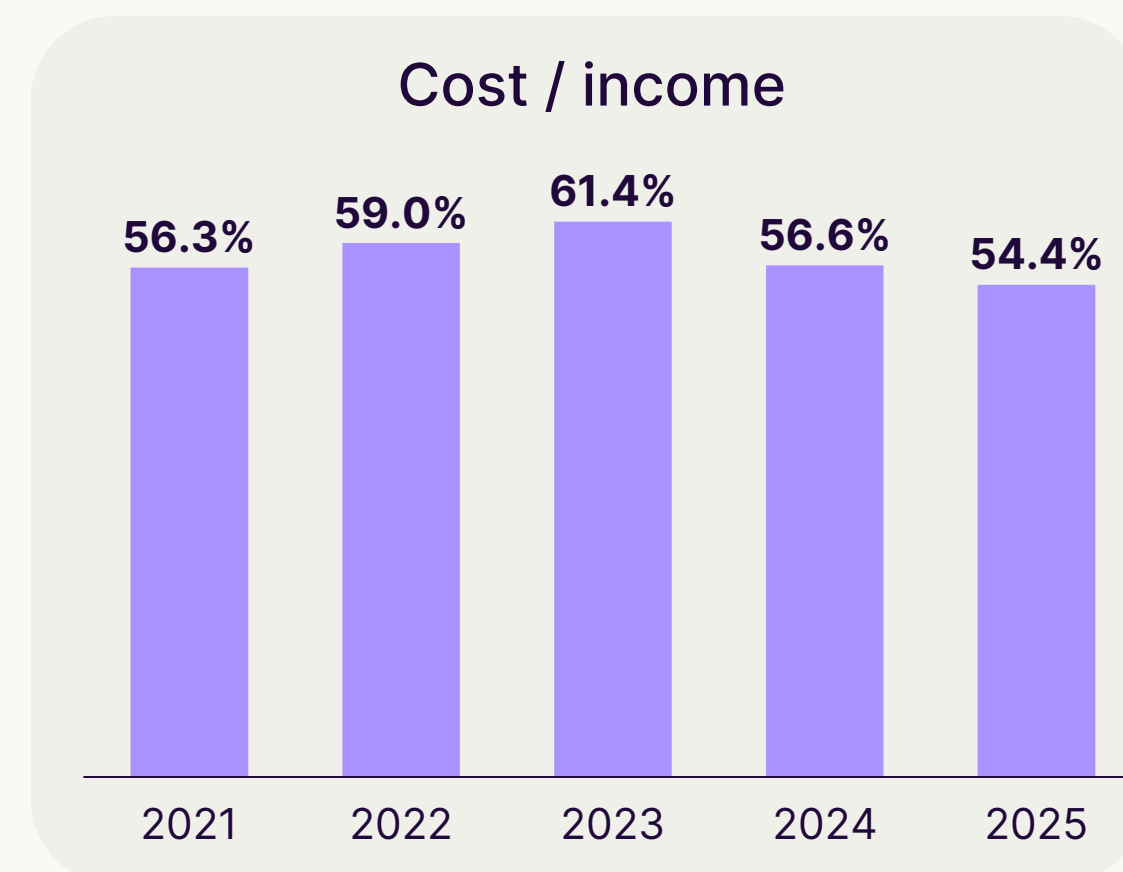
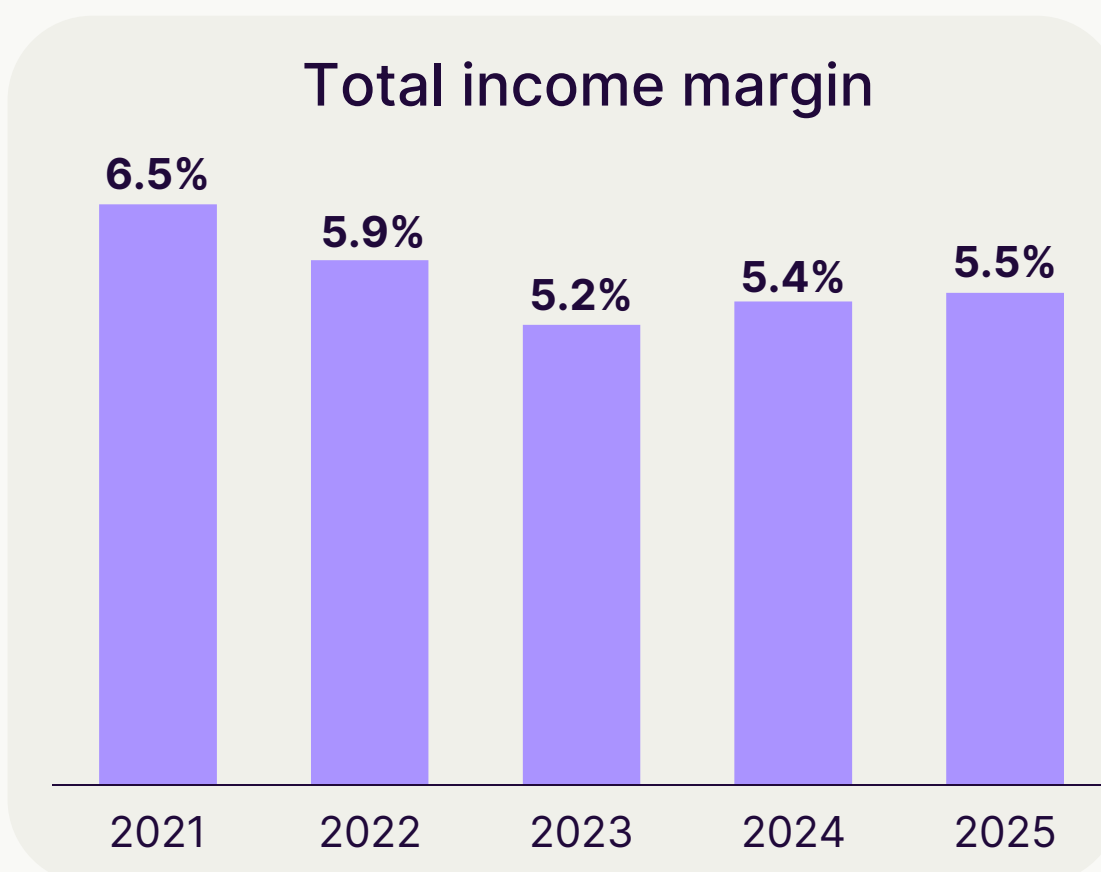
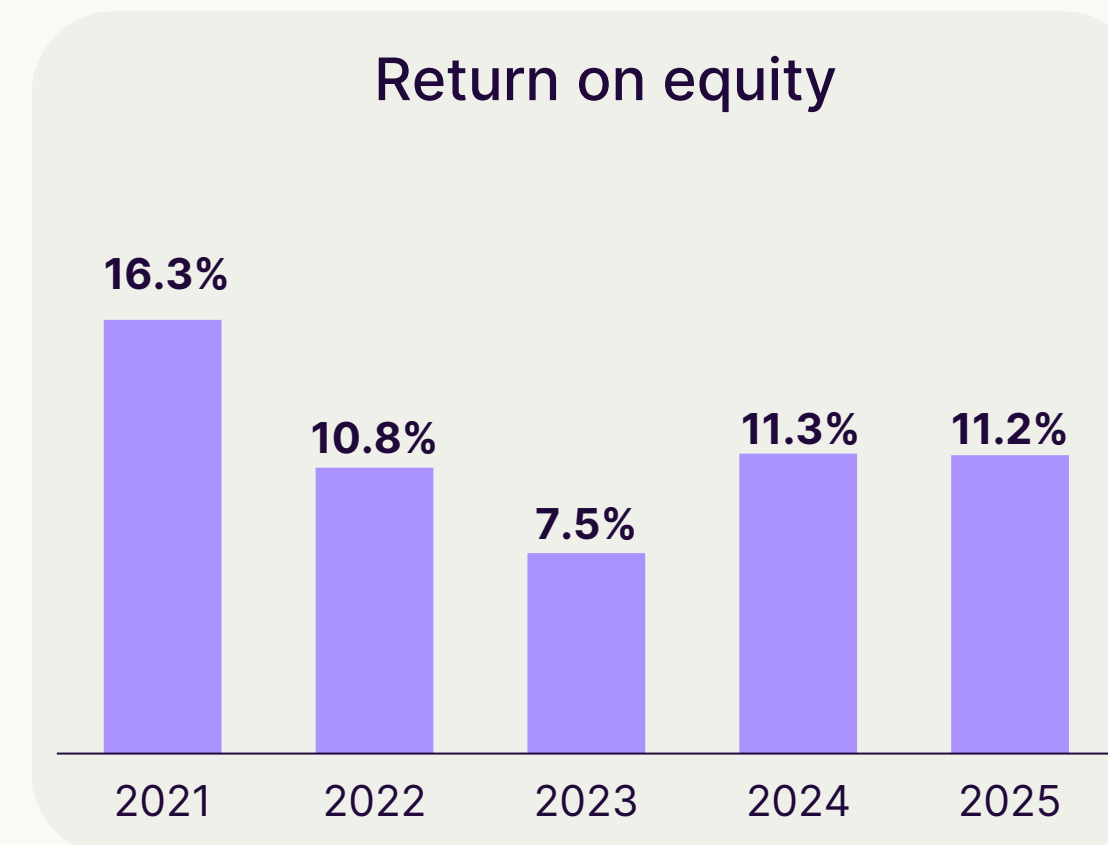
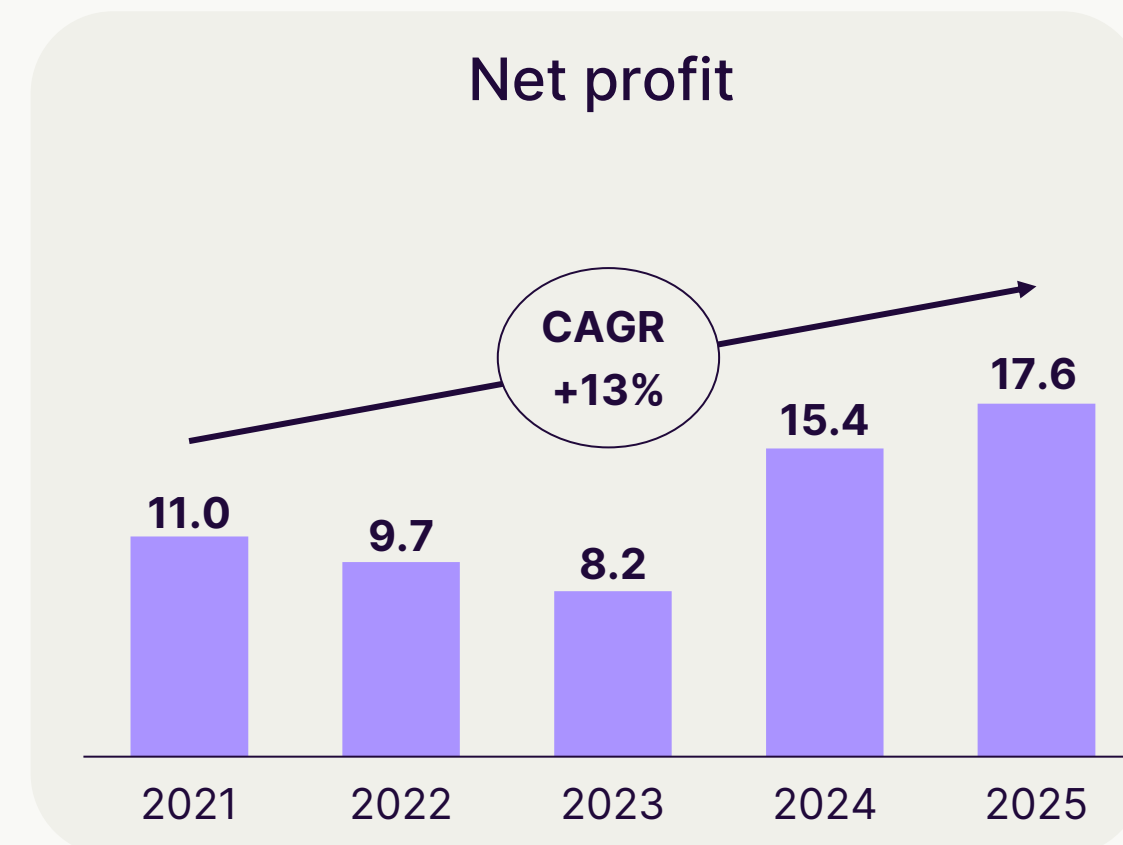
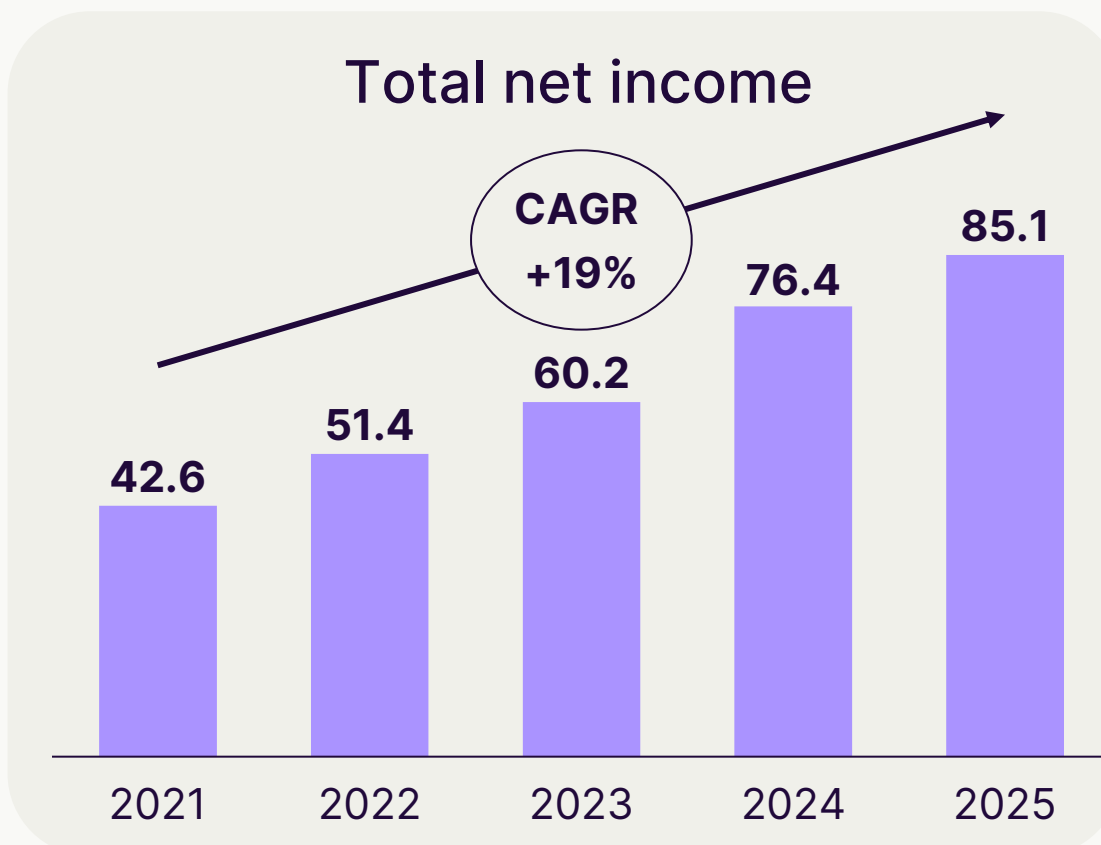


Portfolio per product



Annual dynamics of core business key metrics

€ in millions, unless stated otherwise



- 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



Margus Kastein

Head of Baltic Business,
Member of the
Management Board



Maciej Pieczkowski

Head of CEE Business,
Member of the
Management Board



Ivar Kurvits

Chief of Staff, Member
of the Management
Board



Piret Paulus

Head of Growth and
Business Development,
Member of the
Management Board



Erik Kaju

Chief Product and
Technology Officer,
Member of the
Management Board



Evelin Lindvers

Head of Risk Control,
Member of the
Management Board



Erkki Raasuke

Chairman of the
Supervisory Board and
Audit and Risk
Committee



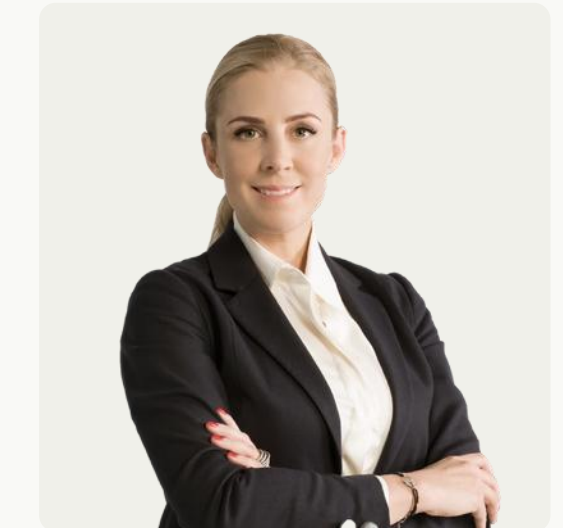
Jan Andresoo

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

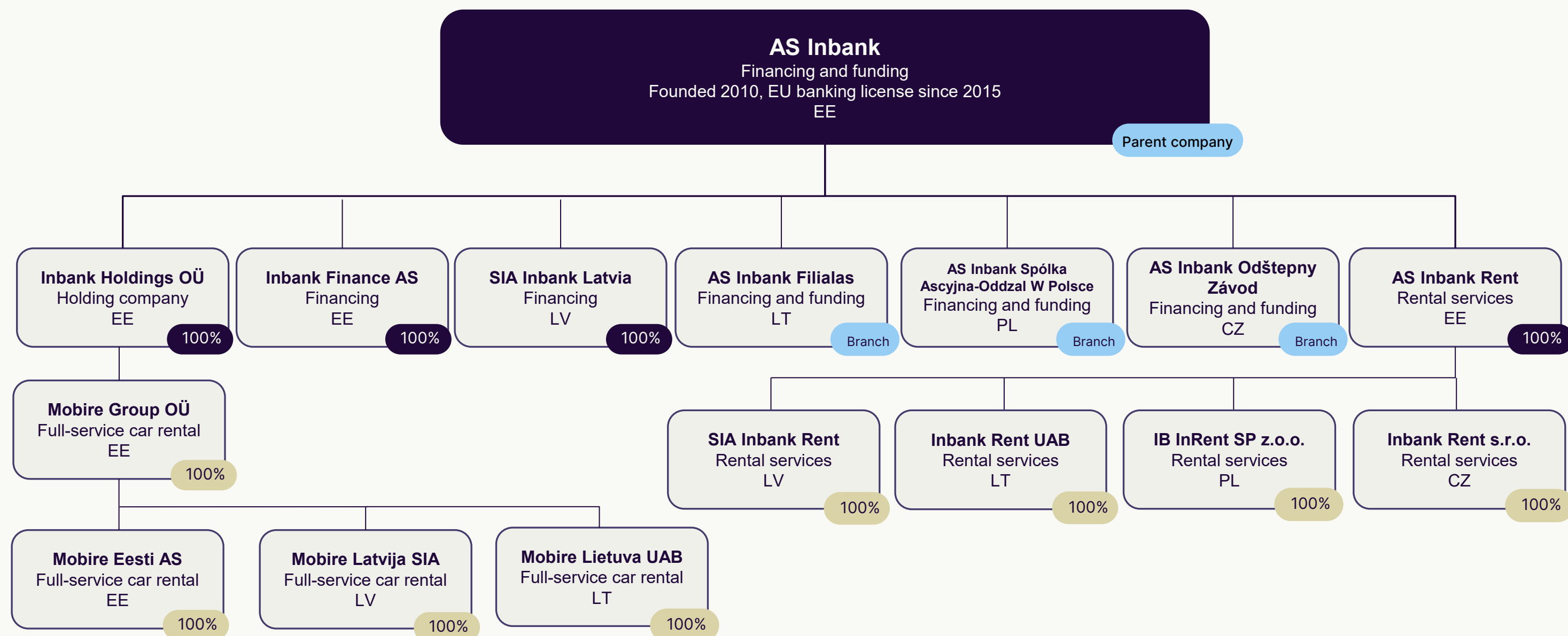
Member of the
Supervisory Board



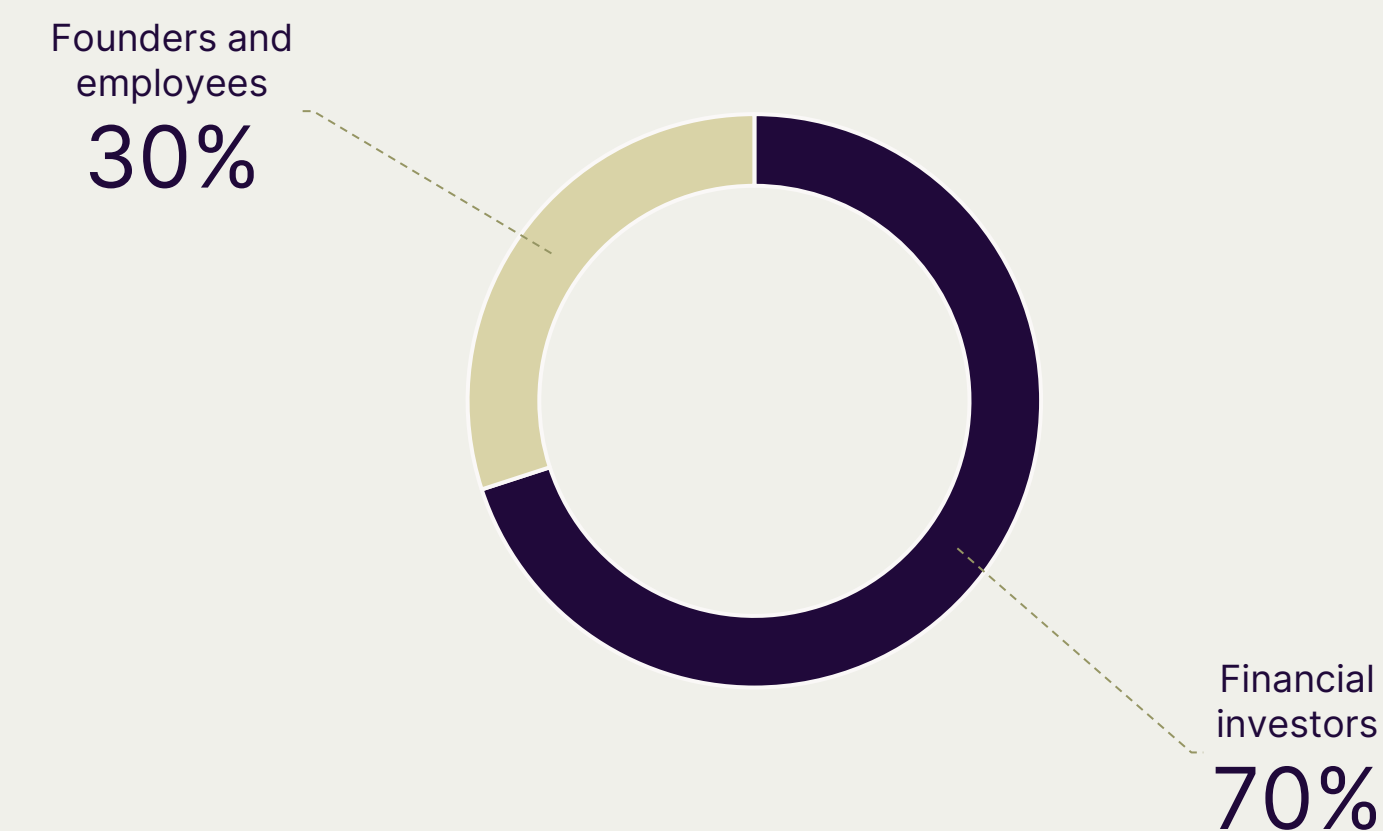
Sergei Anikin

Member of the
Supervisory Board

Legal structure and main shareholders



Shareholders



Owner	Shares	Ownership %
Cofi Investeeringud OÜ	2,737,500	23%
Other (287 shareholders)	9,153,663	77%
Total	11,891,163	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.

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

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%

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 a specified period, 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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