2026

Capital Adequacy Report 30 September 2026

Capital Adequacy

This information is presented on a quarterly basis in conjunction with the publication of Inbank's Interim Report on Inbank's website (www.inbank.eu). Inbank's regulatory capital requirements and capital buffers are established under Regulation (EU) No 575/2013 of the European Parliament and of the Council (Capital Requirements Regulation - CRR), as amended, and Directive 2013/36/EU of the European Parliament and of the Council (Capital Requirements Directive - CRD), as amended, together with other applicable European Union and Estonian prudential requirements. The capital requirement consists of minimum capital requirements for credit, market and operational risk, internally assessed capital requirement and regulatory capital buffers. The information is presented for the AS Inbank consolidated situation as of 30 September 2026, including the comparative periods.

The following tables illustrate the composition of Inbank's own funds, capital adequacy ratios and minimum requirements for bank-specific capital buffers, followed by the details of the composition of risk exposure amount, minimum capital requirement and leverage ratio.

Capital base for own funds calculation

	30.09.2026	31.12.2025	30.09.2025
Common Equity Tier 1: instruments and reserves			
Capital instruments and the related share premium accounts	63,112,957	61,344,361	56,043,480
of which: share capital	1,190,164	1,178,420	1,151,920
Retained earnings	118,777,741	108,358,024	103,213,551
Accumulated other comprehensive income (and other reserves)	487,040	1,267,181	1,452,989
Common Equity Tier 1 (CET1) capital before regulatory adjustments	**182,377,738**	**170,969,566**	**160,710,020**
Common Equity Tier 1: regulatory adjustments			
Intangible assets	-21,207,302	-20,878,376	-20,732,650
Adjustments due to IFRS 9 transitional arrangements	0	0	0
Additional value adjustments	-37,015	-26,872	0
Securitisation positions which can alternatively be subject to a 1.250% risk weight	-2,326,076	-2,407,635	-2,380,118
Total regulatory adjustments to Common Equity Tier 1 capital	**-23,570,393**	**-23,312,883**	**-23,112,768**
Common Equity Tier 1 (CET1) capital	**158,807,345**	**147,656,683**	**137,597,252**
Tier 1 capital			
Additional Tier 1 (AT1) capital	21,780,000	17,940,000	17,940,000
Tier 1 capital (T1 = CET1 + AT1)	**180,587,345**	**165,596,683**	**155,537,252**
Total capital			
Tier 2 (T2) capital	31,000,000	31,000,000	23,000,000
Total capital (TC = T1 + T2)	**211,587,345**	**196,596,683**	**178,537,252**

According to EU regulations, audited profit for the reporting period may be included in retained earnings upon prior approval of the competent authorities. The above calculations for 30 September 2026 include not yet approved net profit earned during the period from 1 June to 30 September 2026 in the amount of 7,722 thousand euros. Should the interim profit be excluded from Inbank's total capital, it would reduce the total capital to 203,865 thousand euros.

Capital requirements 30.09.2026	CET1	Tier 1	CAD
Basic requirement	4.50%	6.00%	8.00%
Pillar 2 requirement	1.69%	2.25%	3.00%
Combined buffer requirement	4.01%	4.01%	4.01%
of which: capital conservation buffer requirement	*2.50%*	*2.50%*	*2.50%*
of which: countercyclical buffer requirement	1.51%	1.51%	1.51%
General capital requirement (exc. Pillar 2 guidance)	***10.20%***	***12.26%***	***15.01%***

As of 30 September 2025, the countercyclical buffer was 1.14%, otherwise the external capital requirements have remained stable. The countercyclical buffer requirement has increased in Poland.

Risk exposure amount and capital requirement

	30.09.2026	31.12.2025	30.09.2025
Risk exposure amount			
Credit risk according to standardised method	1,061,938,830	975,932,228	931,335,074
Market risk according to standardised method	0	0	0
Operational risk according to standardised method	63,762,289	63,762,289	50,140,493
Total risk exposure amount for credit valuation adjustment	164,668	1,424,390	1,236,443
Securitisation positions	3,193,753	4,148,322	4,413,245
Other risk exposure amounts	0	0	0
Total risk exposure amount	**1,129,059,540**	**1,045,267,229**	**987,125,255**
Exposure amount for credit risk according to standardised method			
Institutional exposure	1,173,799	1,504,084	2,551,034
Corporates exposure	4,138,662	6,140,684	7,305,441
Retail exposure	837,279,738	773,118,419	13,730,222
Exposures in default	16,068,685	15,202,110	1,596,890
Claims on institutions and corporates with a short-term credit assessment	5,379,404	5,430,863	0
Equity exposure	4,798,739	0	0
Other items	193,099,803	174,536,067	159,491,994
Total credit risk according to standardised method	**1,061,938,830**	**975,932,227**	**931,335,074**

Market risk exposure amounts according to standardised method			
Foreign exchange risk	0	0	0
Total market risk according to standardised method	**0**	**0**	**0**

Minimum capital requirement			
Credit risk according to standardised method	84,955,107	78,074,578	74,506,806
Market risk according to standardised method	0	0	0
Operational risk according to standardised method	5,100,983	5,100,983	4,011,239
Total risk exposure amount for credit valuation adjustment	13,173	113,951	98,915
Securitisation positions	255,500	331,866	353,060
Other risk exposure amounts	0	0	0
Total minimum capital requirement	**90,324,763**	**83,621,378**	**78,970,020**

During Q3 2026 the risk exposure amount has increased mainly as a result of increased retail credit portfolio. The market risk exposure amount remained at zero, as the open foreign exchange position was below 2% of own funds. The operational risk exposure amount is recalculated annually in the Q4. In addition, the total risk exposure amount includes a synthetic securitisation position related to Inbank's Polish green portfolio.

Capital ratios	30.09.2026	31.12.2025	30.09.2025
Common Equity Tier 1 (CET1) Capital Ratio	14.07%	14.13%	13.94%
Tier 1 (T1) Capital Ratio	15.99%	15.84%	15.76%
Total Capital (TC) Ratio	18.74%	18.81%	18.09%


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