Capital Adequacy Report 31 March 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 set out in European Parliament and Council Regulation (EU) No 575/2013 (CRR) and European Parliament and Council Directive 2013/36/EU (CRD IV). 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 31 March 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

In thousands of euros	31.03.2026	31.12.2025	31.03.2025
Common Equity Tier 1: instruments and reserves			
Capital instruments and the related share premium accounts	62,941	61,344	56,001
of which: share capital	*1,189*	*1,178*	*1,152*
Retained earnings	108,174	108,358	94,648
Accumulated other comprehensive income (and other reserves)	629	1,268	1,425
Common Equity Tier 1 (CET1) capital before regulatory adjustments	**171,744**	**170,970**	**152,074**
Common Equity Tier 1: regulatory adjustments			
Intangible assets	-21,247	-20,878	-20,160
Adjustments due to IFRS 9 transitional arrangements	0	0	0
Additional value adjustments	-18	-27	0
Securitisation positions which can alternatively be subject to a 1.250% risk weight	-2,369	-2,408	-2,429
Total regulatory adjustments to Common Equity Tier 1 capital	**-23,634**	**-23,313**	**-22,589**
Common Equity Tier 1 (CET1) capital	**148,110**	**147,657**	**129,485**
Tier 1 capital			
Additional Tier 1 (AT1) capital	17,940	17,940	17,940
Tier 1 capital (T1 = CET1 + AT1)	**166,050**	**165,597**	**147,425**
Total capital			
Tier 2 (T2) capital	31,000	31,000	23,000
Total capital (TC = T1 + T2)	**197,050**	**196,597**	**170,425**
Total risk exposure amount	**1,060,378**	**1,045,267**	**921,108**
Common Equity Tier 1 (CET1) Capital Ratio	13.97%	14.13%	14.06%
Tier 1 (T1) Capital Ratio	15.66%	15.84%	16.01%
Total Capital (TC) Ratio	18.58%	18.81%	18.50%

According to EU regulations, interim profit for the reporting period may be included in retained earnings upon prior approval of the competent authorities. The above calculations for 31 March 2026 include not yet approved net profit earned in the first quarter of 2026 in the amount of 4,016 thousand euros. Should the interim profit be excluded from Inbank's total capital, it would reduce the total capital to 193,034 thousand euros.

Capital ratios and buffers 31.03.2026	CET1	Tier 1	CAD
Basic requirement	4.50%	6.00%	8.00%
Pillar 2 requirement	1.69%	2.25%	3.00%
Combined buffer requirement	3.66%	3.66%	3.66%
of which: capital conservation buffer requirement	*2.50%*	*2.50%*	*2.50%*
of which: countercyclical buffer requirement	*1.16%*	*1.16%*	*1.16%*
General capital requirement (exc. Pillar 2 guidance)	9.85%	11.91%	14.66%

As of 31 March 2025, the countercyclical buffer was 0.74%, otherwise the external capital requirements have remained stable.

Risk exposure amount and capital requirement

In thousands of euros	31.03.2026	31.12.2025	31.03.2025
Risk exposure amount			
Credit risk according to standardised method	992,069	975,932	863,786
Market risk according to standardised method	0	0	0
Operational risk according to standardised method	63,762	63,762	50,140
Total risk exposure amount for credit valuation adjustment	772	1,425	2,021
Securitisation positions	3,775	4,148	5,161
Total risk exposure amount	**1,060,378**	**1,045,267**	**921,108**
Exposure amount for credit risk according to standardised method			
Institutional exposure	1,916	1,504	1,352
Corporates - Other exposure	3,872	6,141	6,106
Corporate exposure	0	0	0
Retail exposure	785,212	773,118	683,587
Exposures in default	15,560	15,202	13,046
Claims on institutions and corporates with a short-term credit assessment*	6,099	5,431	1,113
Equity exposure	0	0	1
Other items	179,410	174,536	158,581
Total credit risk according to standardised method	**992,069**	**975,932**	**863,786**
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	79,365	78,075	69,103
Market risk according to standardised method	0	0	0
Operational risk according to standardised method	5,101	5,101	4,011
Total minimum capital requirement	**84,466**	**83,176**	**73,114**
Leverage ratio			
Tier 1 capital	166,050	165,597	147,425
Total leverage ratio exposure	1,579,821	1,545,668	1,487,111
Leverage ratio	10.51%	10.71%	9.91%

During Q1 2026 the risk exposure amount has increased mainly as a result of increased retail credit portfolio.


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