Capital Adequacy Report 30 June 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 June 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

	30.06.2026	31.12.2025	30.06.2025
Common Equity Tier 1: instruments and reserves			
Capital instruments and the related share premium accounts	63,112,957	61,344,361	56,000,944
of which: share capital	*1,190,164*	*1,178,420*	*1,151,570*
Retained earnings	104,157,633	108,358,024	90,110,575
Accumulated other comprehensive income (and other reserves)	657,250	1,267,181	1,472,511
Common Equity Tier 1 (CET1) capital before regulatory adjustments	**167,927,840**	**170,969,566**	**147,584,030**
Common Equity Tier 1: regulatory adjustments			
Intangible assets	-21,591,098	-20,878,376	-20,457,972
Adjustments due to IFRS 9 transitional arrangements	0	0	0
Additional value adjustments	-19,730	-26,872	0
Securitisation positions which can alternatively be subject to a 1.250% risk weight	-2,365,877	-2,407,635	-2,395,546
Total regulatory adjustments to Common Equity Tier 1 capital	**-23,976,705**	**-23,312,883**	**-22,853,518**
Common Equity Tier 1 (CET1) capital	**143,951,135**	**147,656,683**	**124,730,512**
Tier 1 capital			
Additional Tier 1 (AT1) capital	26,280,000	17,940,000	17,940,000
Tier 1 capital (T1 = CET1 + AT1)	**170,231,135**	**165,596,683**	**142,670,512**
Total capital			
Tier 2 (T2) capital	31,000,000	31,000,000	23,000,000
Total capital (TC = T1 + T2)	**201,231,135**	**196,596,683**	**165,670,512**
Total risk exposure amount	**1,094,630,803**	**1,045,267,229**	**956,951,172**
Common Equity Tier 1 (CET1) Capital Ratio	13.15%	14.13%	13.03%
Tier 1 (T1) Capital Ratio	15.55%	15.84%	14.91%
Total Capital (TC) Ratio	18.38%	18.81%	17.31%

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 June 2026 exclude unaudited net profit earned in 2026.

Capital ratios and buffers 30.06.2026	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 30 June 2025, the countercyclical buffer was 0.78%, otherwise the external capital requirements have remained stable.

Risk exposure amount and capital requirement

	30.06.2026	31.12.2025	30.06.2025
Risk exposure amount			
Credit risk according to standardised method	1,023,386,766	975,932,228	898,611,939
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	493,085	1,424,390	1,151,299
Securitisation positions	3,500,917	4,148,322	4,759,920
Other risk exposure amounts	3,487,746	0	2,287,521
Total risk exposure amount	**1,094,630,803**	**1,045,267,229**	**956,951,172**

Exposure amount for credit risk according to standardised method			
Institutional exposure	1,177,639	1,504,084	2,187,195
Corporates exposure	3,872,524	6,140,684	5,604,888
Retail exposure	810,065,370	773,118,419	715,869,640
Exposures in default	15,813,248	15,202,110	12,405,359
Claims on institutions and corporates with a short-term credit assessment	5,476,732	5,430,863	2,148,863
Equity exposure	0	0	0
Other items	186,981,253	174,536,067	160,395,994
Total credit risk according to standardised method	**1,023,386,766**	**975,932,227**	**898,611,939**
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	81,870,941	78,074,578	71,888,955
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 minimum capital requirement	**86,971,924**	**83,175,561**	**75,900,194**
Leverage ratio			
Tier 1 capital	170,231,135	165,596,684	142,670,511
Total leverage ratio exposure	**1,571,767,137**	**1,545,667,996**	**1,463,694,679**

During Q2 2026 the risk exposure amount has increased mainly as a result of increased retail credit portfolio.

Key Metrics

Disclosure according to Commission Implementing Regulation (EU)

2021/637 Annex I EU KM1 - Key metrics

	a	b	c	d	e
	30.06.2026	**31.03.2026**	**31.12.2025**	**30.09.2025**	**30.06.2025**
Available own funds (amounts)					
Common Equity Tier 1 (CET1) capital	143,951,135	144,093,801	147,656,684	137,597,253	124,730,511
Tier 1 capital	170,231,135	162,033,801	165,596,684	155,537,253	142,670,511
Total capital	**201,231,135**	**193,033,801**	**196,596,684**	**178,537,253**	**165,670,511**
Risk-weighted exposure amounts					
Total risk-weighted exposure amount	1,094,630,803	1,062,047,262	1,045,267,229	987,125,253	956,951,172
Total risk exposure pre-floor	**1,094,630,803**	**1,062,047,262**	**1,045,267,229**	**987,125,253**	**956,951,172**
Capital ratios (as a percentage of risk-weighted exposure amount)					
Common Equity Tier 1 ratio (%)	13.15%	13.57%	14.13%	13.94%	13.03%
Common Equity Tier 1 ratio considering unfloored TREA (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 1 ratio (%)	15.55%	15.26%	15.84%	15.76%	14.91%
Tier 1 ratio considering unfloored TREA (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Total capital ratio (%)	**18.38%**	**18.18%**	**18.81%**	**18.09%**	**17.31%**
Total capital ratio considering unfloored TREA (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)					
Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.00%	3.00%	3.00%	3.00%	3.00%
of which: to be made up of CET1 capital (percentage points)	1.69%	1.69%	1.69%	1.69%	1.69%
of which: to be made up of Tier 1 capital (percentage points)	2.25%	2.25%	2.25%	2.25%	2.25%
Total SREP own funds requirements (%)	**11.00%**	**11.00%**	**11.00%**	**11.00%**	**11.00%**
Combined buffer requirement (as a percentage of risk-weighted exposure amount)					
Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Institution specific countercyclical capital buffer (%)	1.16%	1.16%	1.16%	1.14%	0.78%
Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%

Other Systemically Important Institution buffer	0.00%	0.00%	0.00%	0.00%	0.00%
Combined buffer requirement (%)	3.66%	3.66%	3.66%	3.64%	3.28%
Overall capital requirements (%)	14.66%	14.66%	14.66%	14.64%	14.28%
CET1 available after meeting the total SREP own funds requirements (%)	6.96%	7.01%	7.59%	7.09%	6.31%
Leverage ratio					
Leverage ratio total exposure measure	1,571,767,212	1,579,820,768	1,545,667,996	1,551,215,343	1,463,694,679
Leverage ratio	**10.83%**	**10.26%**	**10.71%**	**10.03%**	**9.75%**
Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)					
Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
Total SREP leverage ratio requirements (%)	**3.00%**	**3.00%**	**3.00%**	**3.00%**	**3.00%**
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Overall leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Liquidity Coverage Ratio					
Total high-quality liquid assets (HQLA) (Weighted value - average)	175,439,567	210,260,128	186,644,126	245,151,977	190,036,038
Cash outflows - Total weighted value	55,618,934	58,933,177	60,949,858	58,514,693	58,624,913
Cash inflows - Total weighted value	40,512,346	47,221,946	39,919,418	41,354,529	42,264,958
Total net cash outflows (adjusted value)	15,106,588	14,733,294	21,030,440	17,160,164	16,359,955
Liquidity coverage ratio (%)	**1161.34%**	**1427.11%**	**887.50%**	**1428.61%**	**1161.59%**
Net Stable Funding Ratio					
Total available stable funding	1,439,028,716	1,444,300,983	1,416,125,426	1,421,430,958	1,323,946,135
Total required stable funding	1,081,764,539	1,053,407,728	1,043,243,915	1,005,280,170	978,499,631
NSFR ratio (%)	**133.03%**	**137.11%**	**135.74%**	**141.40%**	**135.30%**


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