Investor Presentation Q2 2026

CEO statement on reported Q2 2026 results



„Our expansion into Greece with a strong partner and new business model marks an exciting new chapter in our growth journey."

Inbank delivered a strong second quarter, with yet another record originated volume accompanied with a slight improvement in profitability. In addition to solid underlying business performance, the quarter was marked by two significant strategic milestones: the agreement to enter the Greek market through a joint venture with Eurobank, and the continued build-out of Inbank's leadership team and operating model to support our continued growth.

In Q2 2026, originated volume reached a new record of €221 million, up 13% year-on-year, bringing Inbank's 6-month originated volume to €428 million, up 18% year-on-year. Total net income grew by 6% year-on-year to €22 million, while operating expenses increased by 3% to €11.9 million, declining slightly from the previous quarter. As a result, net profit reached €4.3 million, up 21% year-on-year, and return on equity improved to 9.8%, up from 9.3% a year ago. For the first half of 2026, net profit reached €8.3 million, growing 2% year-on-year, with ROE at 9.6%.

Growth in origination volumes was broad based with Central and Eastern Europe and Baltic regions exhibiting strong 17% and 10% year-on-year growth, respectively. Sales growth in the quarter was led by personal loans and rental services. Personal loan volumes reached €55.8 million, up 59% year-on-year, as focus and investment in the segment remained a priority.

Rental services grew by 47% to €20.3 million supported by growth in both full-service vehicle rental and consumer electronics rental. Car financing volumes grew by 11% to €52.4 million, supported by our Otomoto partnership in Poland and the ongoing recovery in the Estonian car market. Pay later (BNPL) products, our largest segment,volumes were broadly flat at €64.6 million. Green financing volumes declined by 23% year-on-year to €28.4 million, as solar financing demand in Poland normalised following the exceptionally strong, subsidy-driven activity seen in the prior year.

By the end of the quarter, Inbank's loan and rental portfolio reached €1.32 billion, growing 10% year-on-year. Customer deposits stood at €1.32 billion, up 7% year-on-year. Portfolio yield declined to 10.55%, down from 11.24% a year ago and 10.67% in the previous quarter, continuing to reflect the repricing of our floating-rate portfolio and early repayment impact in Poland. At the same time, funding costs also decreased meaningfully, reaching 3.64% compared to 4.06% a year ago and 3.79% in the previous quarter. Most of the decline in funding costs was driven by a lower interest rate environment in Poland, which has recently stabilised. As a result, total income margin improved to 5.46%, up from 5.35% in Q1, though still below the 5.61% level of a year ago.

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With only a 3% annual increase in cost base, we continue to improve our cost discipline, resulting in a cost-income ratio of 54.3% for the quarter, down from 55.9% a year ago. Impairments on loans and receivables amounted to 1.54% of the average loan and rental portfolio, an improvement from both a year ago and the previous quarter, and comfortably within our target range as macroeconomic conditions remain stable in our markets.

In June, Inbank successfully completed a private placement of Additional Tier 1 bonds worth €8.34 million at an interest rate of 8.25% per annum. The issue was oversubscribed 2.1 times, attracting strong demand from a diversified investor base including family offices, institutional

The CEO's statement reflects the reported results, while the rest of the presentation focuses on the core business performance. Therefore, some figures may differ between the CEO's statement and the following slides.

CEO statement on reported Q2 2026 results



investors, pension funds and high-net-worth individuals. This strong reception reflects the confidence professional investors continue to place in Inbank, and further strengthens our capital base, with the total capital ratio reaching 18.38% by quarter-end. Equity grew to €176.2 million, up 13% year-on-year.

The quarter also marked an important strategic milestone for Inbank. In July, we signed an agreement with Eurobank to establish a 50/50 joint venture to build an embedded finance business in Greece, combining BNPL, sales finance and consumer lending products.

For Inbank, this also represents a completely new strategic direction, as we are entering a new market for the first time together with a strong local partner by combining our proven technology platform, product and multi-market experience with Eurobank's leading market position, customer reach and funding capabilities. We have also initiated the licensing process with the Bank of Greece, and commercial launch is expected in the first quarter of 2027, subject to regulatory approvals.

Alongside our geographic expansion, we continued to strengthen Inbank's leadership and operating model. Effective 1 June, Margus Kastein was appointed to the newly created role of Chief Commercial Officer, unifying commercial execution across all our markets under a single leadership structure. Effective 1 July, Piret Paulus was appointed Chief Product Officer, taking strategic and commercial ownership of our product organisation. As part of these changes, Product and Technology have been established as two separate, dedicated organisations, allowing each to build deeper focus and execution capacity.

I am also pleased to welcome Marten Meikop, who joins Inbank from Pipedrive, where he held the role of Director of Engineering Platform, as Chief Technology Officer on 10 August. He will lead Inbank's technology organisation and, together with the Chief Product Officer, drive the development of Inbank's embedded finance platform. Marten also brings a clear vision for how engineering organisations should evolve to build scalable products, and is a strong advocate for the practical use of AI.

I believe these changes will help us build a more product-driven, scalable, and commercially integrated organization that prepares Inbank for its next phase of growth and continues delivering sustainable results across all our markets. The new Management Board will also be more focused, with clear ownership across all key domains, enabling stronger alignment, faster decision, and better execution of our strategy.

During the last four quarters, Inbank has shown a strong and well-diversified sales growth across all markets and products. At the same time, our total net income growth has remained more modest. Changes in the interest rate environment have put pressure on margins due to early terminations and repricing of the loan portfolio. We have managed to offset the pressure by lowering our cost of funding and strong cost control. With an increase in business volumes and signs of improving margins, Inbank enters the second half of 2026 with good momentum.

As always, Inbank continues to invest in new growth opportunities. Our expansion into Greece with a strong partner and new business model marks an exciting new chapter in our growth journey. Our renewed leadership structure and operating model give us stronger execution capacity to pursue new growth ideas while building a scalable embedded finance platform for European merchants and consumers.

The CEO's statement reflects the reported results, while the rest of the presentation focuses on the core business performance. Therefore, some figures may differ between the CEO's statement and the following slides.

Core business financial highlights for Q2 2026

Total net income
€22.0m
+6% year-on-year

Originated volume
€221m
+13% year-on-year

Net profit
€4.3m
+21% year-on-year

Loan and rental portfolio
€1.32bn
+10% year-on-year

Return on equity
10.0%

Impairments
1.5%

Total income margin
5.5%

Cost / Income
54.3%

- **Total core income increased by 6% year-on-year in Q2, reaching €22.0 million.** The Baltics and CEE region exhibited 6% and 5% growth, respectively.
- **The total income margin** declined to 5.5%, primarily due to the repricing impact and early repayments of the Polish portfolio, as well as higher early repayments following Lithuania's pension reform and significant withdrawals from the pension system. Nevertheless, yield levels across the Baltic markets remain robust. At the same time, the repricing of the deposit portfolio delivered the expected reduction in funding costs.
- **Portfolio quality remained stable and impairments remained within the targeted level.**
- **Core business net profit increased by 21% year-on-year to €4.3 million**, supported by OPEX and impairment growth remaining in the low single digits and well below topline growth. ROE stood at 10.0%, reflecting continued margin pressure and a higher capital base.
- **Quarterly origination volumes increased by 13% year-on-year to €221 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 €1.32 billion,** with strong double digit growth levels visible across major segments, including green, auto, rental services and personal loan segments.

Core business key financials

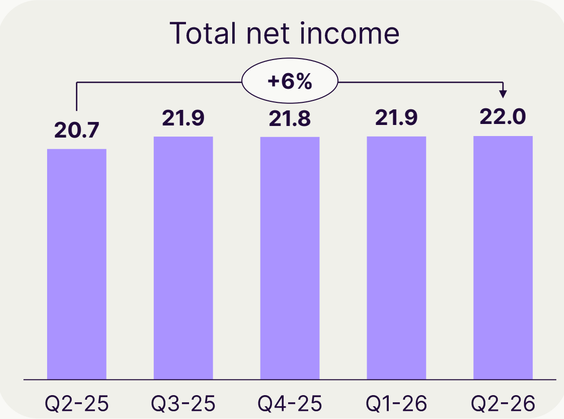
In millions of euros	Q2 25	Q3 25	Q4 25	Q1 26	Q2 26	26 vs. '25	6m 25	6m 26	26 vs. '25
Net interest income	18.5	18.8	19.0	18.4	19.1	4%	36.4	37.5	3%
Net rental income	3.6	3.8	3.8	4.1	4.1	15%	7.1	8.2	16%
Net commissions and financial items	-1.3	-0.8	-1.0	-0.6	-1.2	-4%	-2.0	-1.9	-9%
Total net income	**20.7**	**21.9**	**21.8**	**21.9**	**22.0**	**6%**	**41.5**	**43.9**	**6%**
Total operating expenses	11.6	11.4	12.2	12.1	11.9	3%	22.7	24.0	6%
Operating profit	**9.1**	**10.4**	**9.6**	**9.8**	**10.1**	**10%**	**18.8**	**19.8**	**5%**
Impairments	4.9	4.7	5.3	5.2	5.0	3%	9.3	10.2	9%
Profit before tax	**4.3**	**5.7**	**4.3**	**4.6**	**5.0**	**18%**	**9.4**	**9.6**	**2%**
Income tax	0.7	0.7	-0.1	0.4	0.7	-1%	1.3	1.1	-18%
Net profit	**3.6**	**5.0**	**4.5**	**4.2**	**4.3**	**21%**	**8.1**	**8.5**	**5%**
Business volumes									
Originated volume	196	204	203	206	221	13%	363	428	18%
Total assets	1,499	1,587	1,580	1,617	1,609	7%	1,499	1,609	7%
Loan and rental portfolio	1,206	1,240	1,277	1,289	1,323	10%	1,206	1,323	10%
Customer deposits	1,233	1,319	1,301	1,334	1,320	7%	1,233	1,320	7%
Equity	156	161	171	172	176	13%	156	176	13%
Key financial ratios									
Portfolio yield	11.2%	11.1%	10.9%	10.7%	10.5%		11.3%	10.6%	
Funding cost	4.1%	4.0%	3.9%	3.8%	3.6%		4.1%	3.7%	
Total income margin	5.6%	5.6%	5.4%	5.3%	5.5%		5.5%	5.4%	
Impairments / portfolio	1.6%	1.5%	1.6%	1.6%	1.5%		1.6%	1.6%	
Cost / income	55.9%	52.3%	56.0%	55.4%	54.3%		54.7%	54.8%	
Return on equity	9.3%	12.5%	10.8%	9.8%	10.0%		10.8%	9.9%	

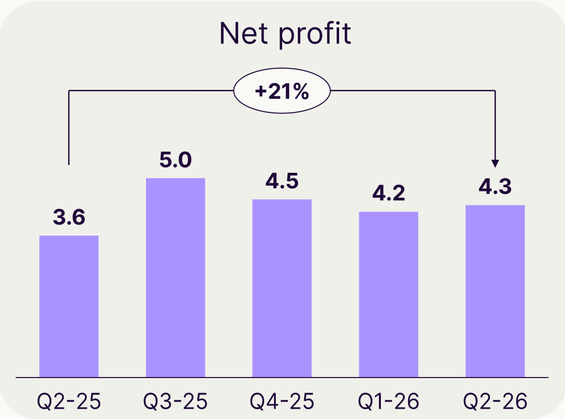
All figures exclude one-off income and expenses, in order to more accurately reflect the core business performance.

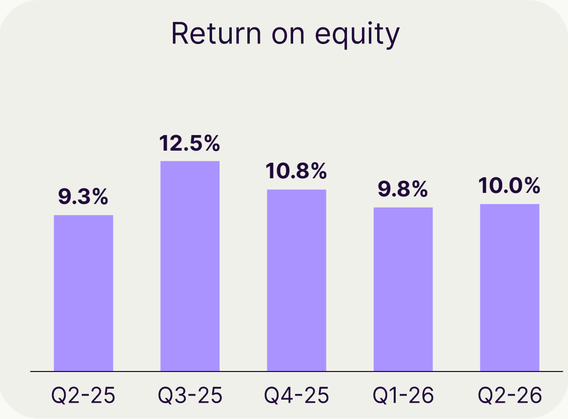
- Total net income for the core business during the second quarter grew by 6% to €22.0 million.
  - Portfolio yield declined slightly year-on-year to 10.5%, primarily due to the repricing of the floating-rate portfolio and early repayments in Poland, as well as somewhat higher repayments in Lithuania following the pension reform. The reform is also expected to have a minor impact in Q3 2026.
  - Net interest income grew by 4%, driven by the factors outlined above, while the cost of funding declined by 42 basis points year-on-year to 3.6% for the quarter.
  - Net rental income grew by 15%, supported by continued growth in both the full-service vehicle rental and consumer electronics rental segments.
  - Total expenses increased by 3% year-on-year to €11.9 million but declined slightly compared with the previous quarter, reflecting continued robust cost control.
  - Net profit from the core business reached €4.3 million, representing a 21% year-on-year increase, with a return on equity of 10.0%.
- In June, we successfully completed an €8.34 million private placement of AT1 bonds, carrying an annual interest rate of 8.25%. The issuance further strengthened our capital position, increasing the total capital ratio to 18.38% as at quarter end.

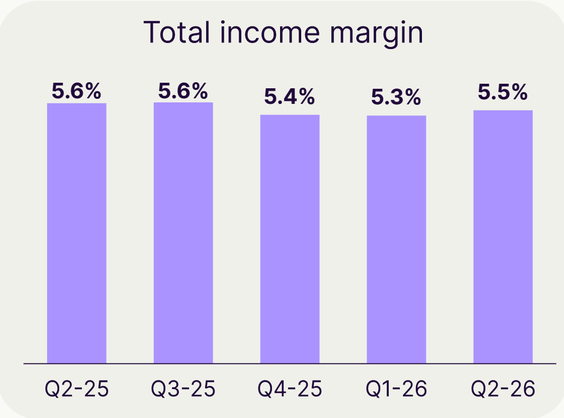
Quarterly dynamics of core business key metrics

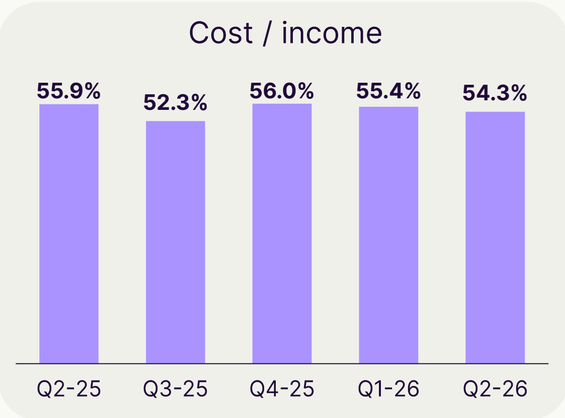
€ in millions, unless stated otherwise

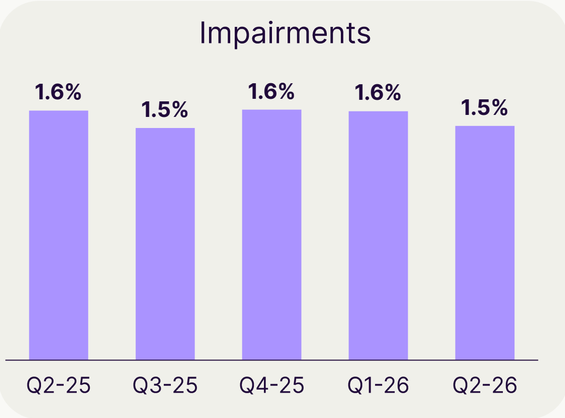












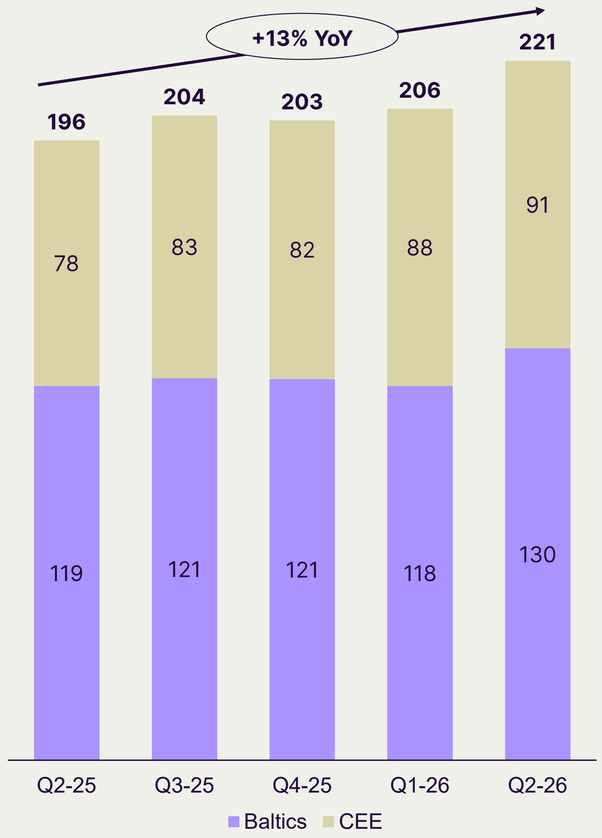
- Over the past five quarters, total net income and net profit have remained broadly stable. Strong business volume growth in H1 2026 is expected to support topline growth going-forward.
- Despite a more volatile interest rate and inflationary environment since March, which has directly impacted our funding costs and margins, the business has continued to grow and deliver strong performance across key metrics.
- The 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.

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

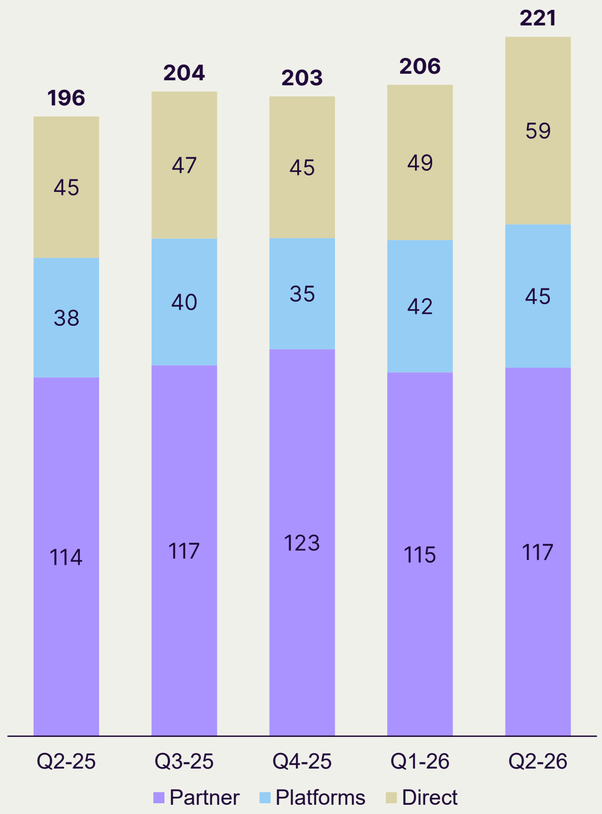
Quarterly originated volume development

€ in millions, unless stated otherwise

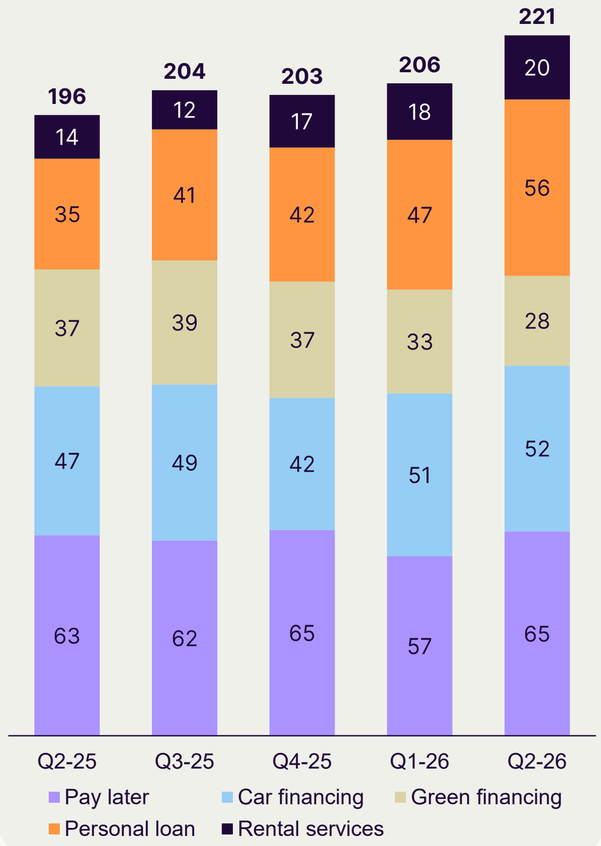
Originated volume per region



Originated volume per product channel



Originated volume per product

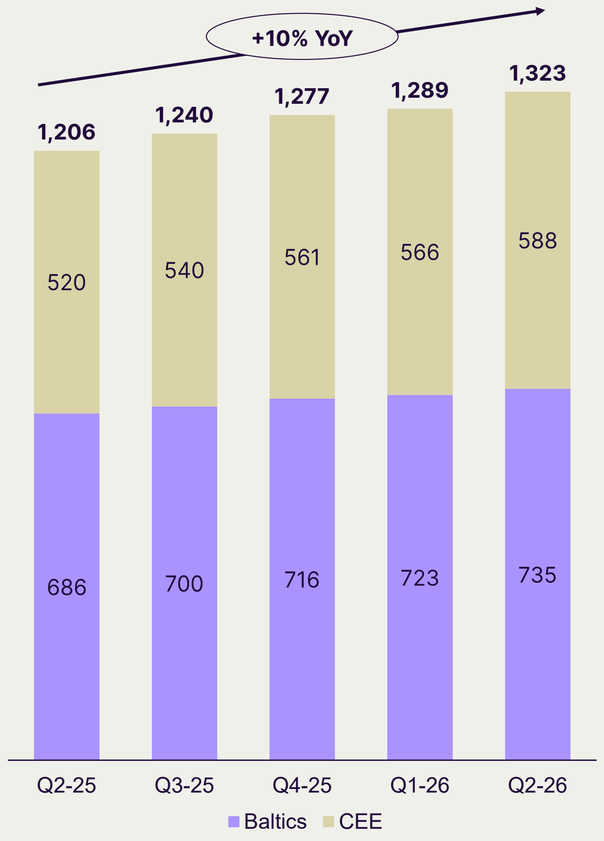


- **Originated volume reached €221 million in Q2, up 13% year-over-year.**
  - Growth was led by the CEE region (+17%), while the Baltics also exhibited strong performance, reflected by a 10% YoY increase.
  - Personal loans continued to deliver strong performance, growing by 59% year-on-year, supported by sustained focus on the product and its distribution. Rental services and car financing also recorded solid growth of 47% and 11%, respectively, aided by a modest recovery in the Estonian car market and the Otomoto partnership. The Pay Later segment posted slight growth, supported by an increase of approximately 600 merchants year-on-year. Green financing declined by 23%, reflecting a particularly strong comparison period in the previous year.

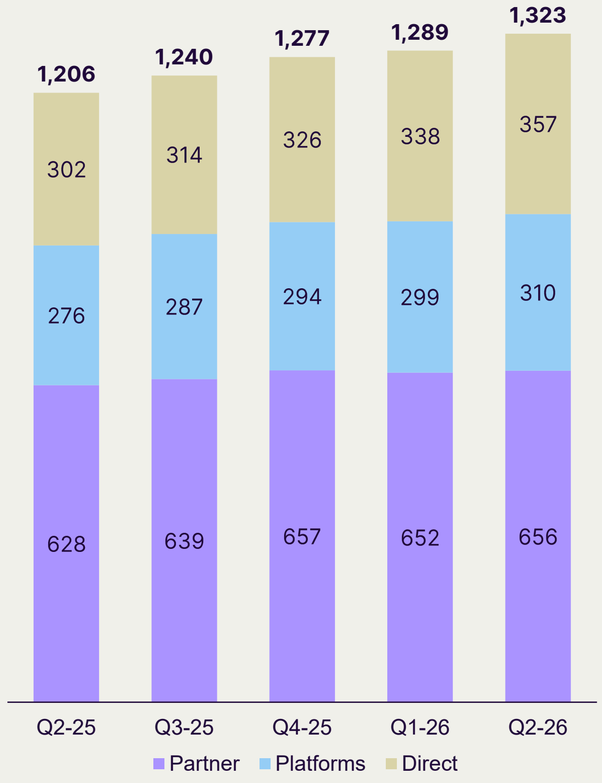
Quarterly portfolio development

€ in millions, unless stated otherwise

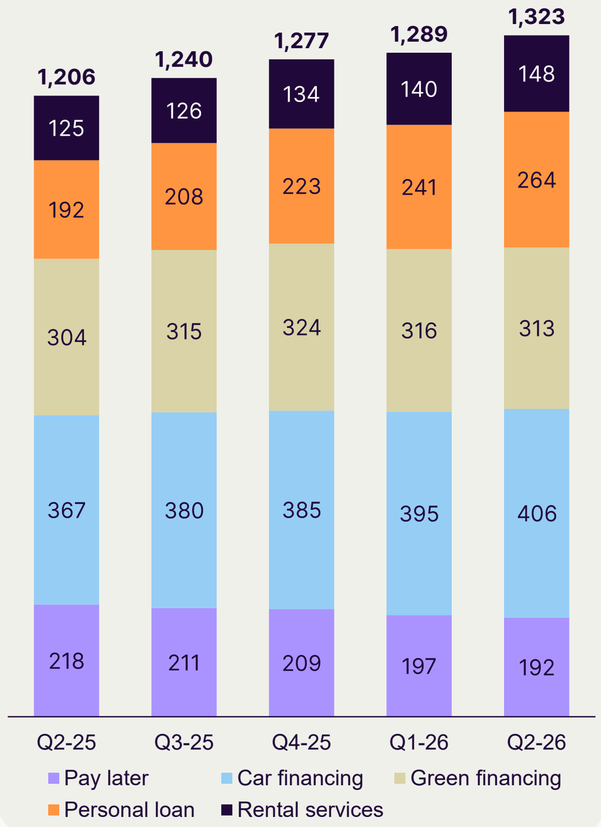
Portfolio per region



Portfolio per product channels



Portfolio per product



- **The portfolio grew to €1.32 billion (+10% YoY), with the CEE region up 13% and the Baltics up 7%.**
  - Notable growth is evident in personal loan (+38%), rental services (+18%) and car financing (+10%).
  - The pay layer 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
807,000+

Merchant retention rate
97%

Sales originated through partners & platforms
73%

Returning customers
30%

Automated credit decisions
90%

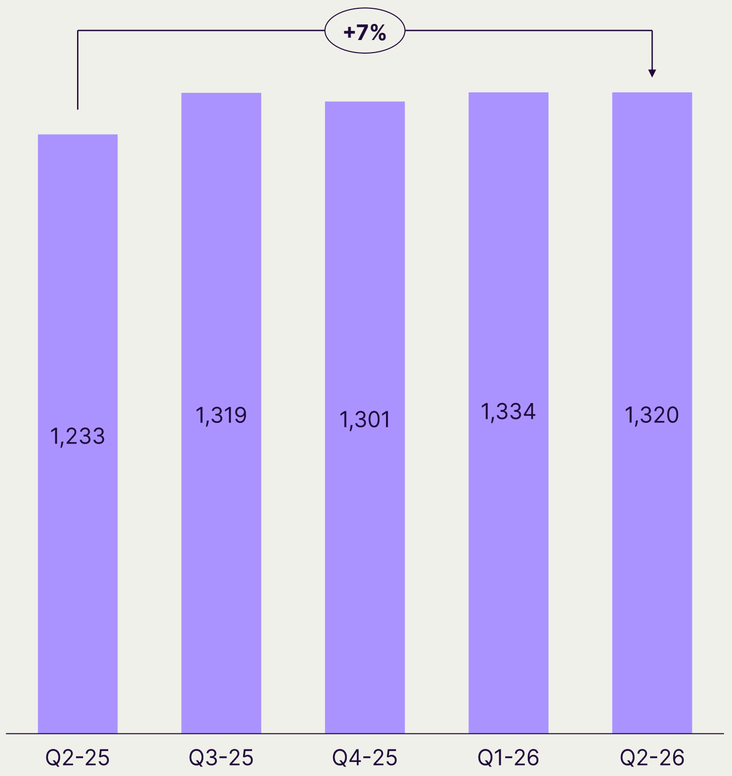
Quarterly average revenue per customer
€77

- As of the end of the quarter, the number of active retail merchants stood at 6,256, growing by 9% in comparison to Q2 2026.
- The total number of active customer contracts was 807,000+, representing a 13% 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 75% 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 97%, reflecting strong partner satisfaction and engagement.

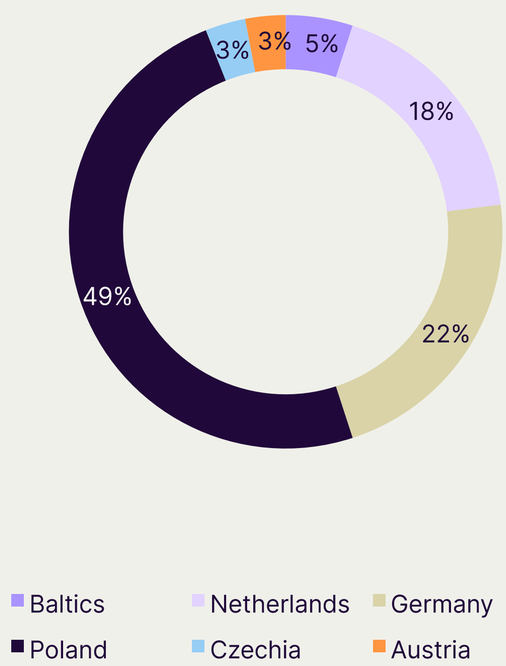
Customer deposits

€ in millions, unless stated otherwise

Deposit portfolio



Split by residency



As of 30.06.2026

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

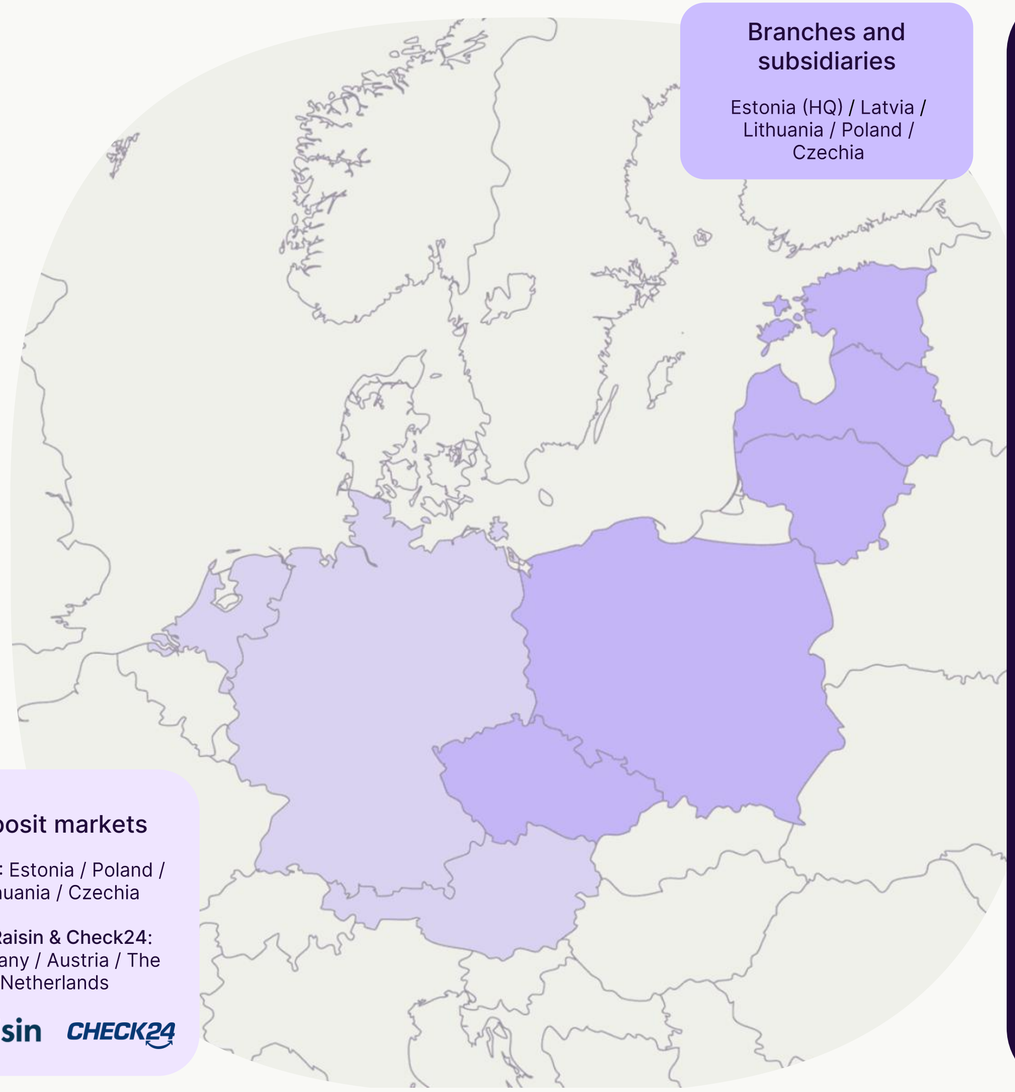
99%
Deposits covered by the Estonian Guarantee Fund

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

807,000+
Active customer contracts

6,200+
Active retail merchants

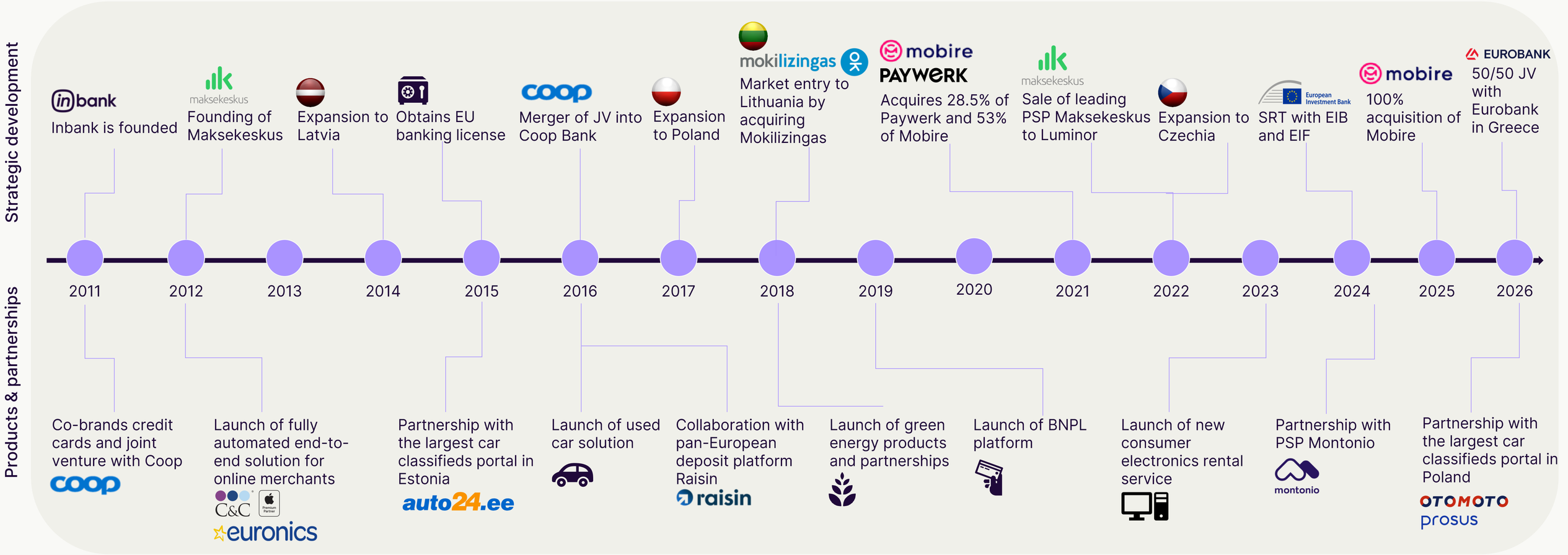
465+
People with 30% in Tech roles

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

€1.32bn
Loan and rental portfolio

As of 30.06.2026

Strong growth through products, partnerships and geographical expansion



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

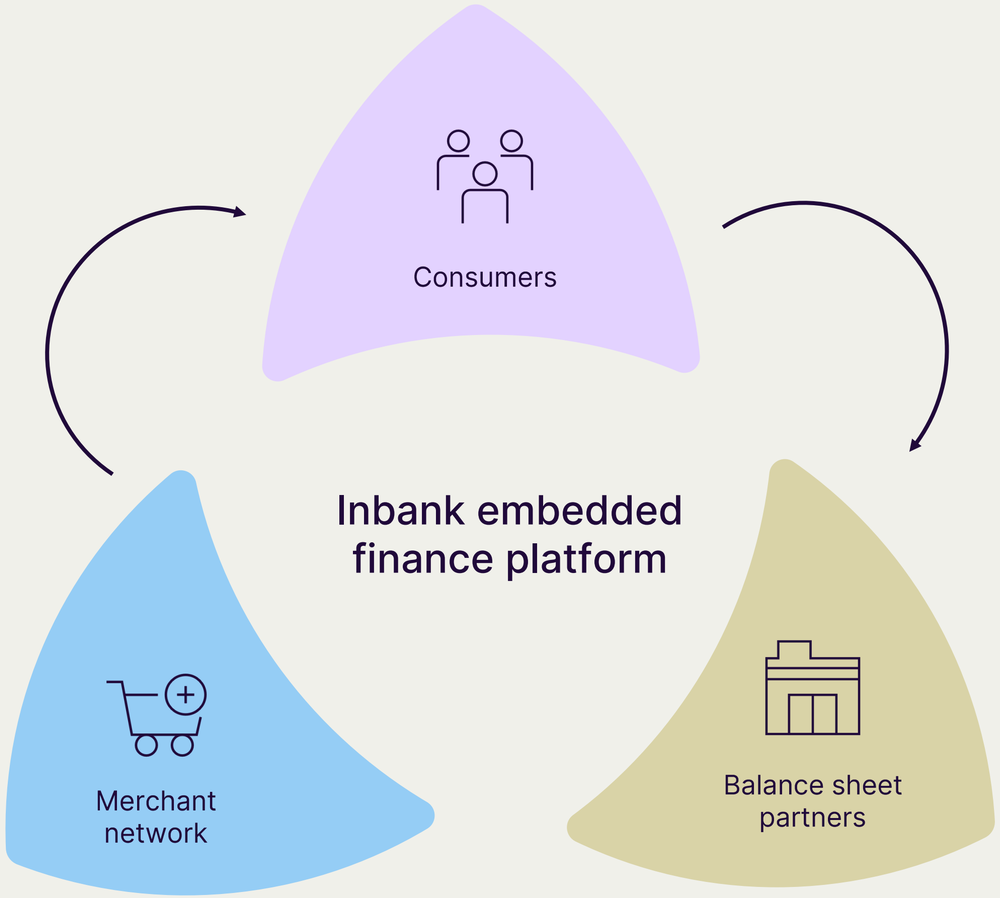
As of 31.12.2025

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



Distribution partners

- Drive business growth by increasing demand and enabling additional purchases
- Monetize financial services through a shared revenue model

Consumers

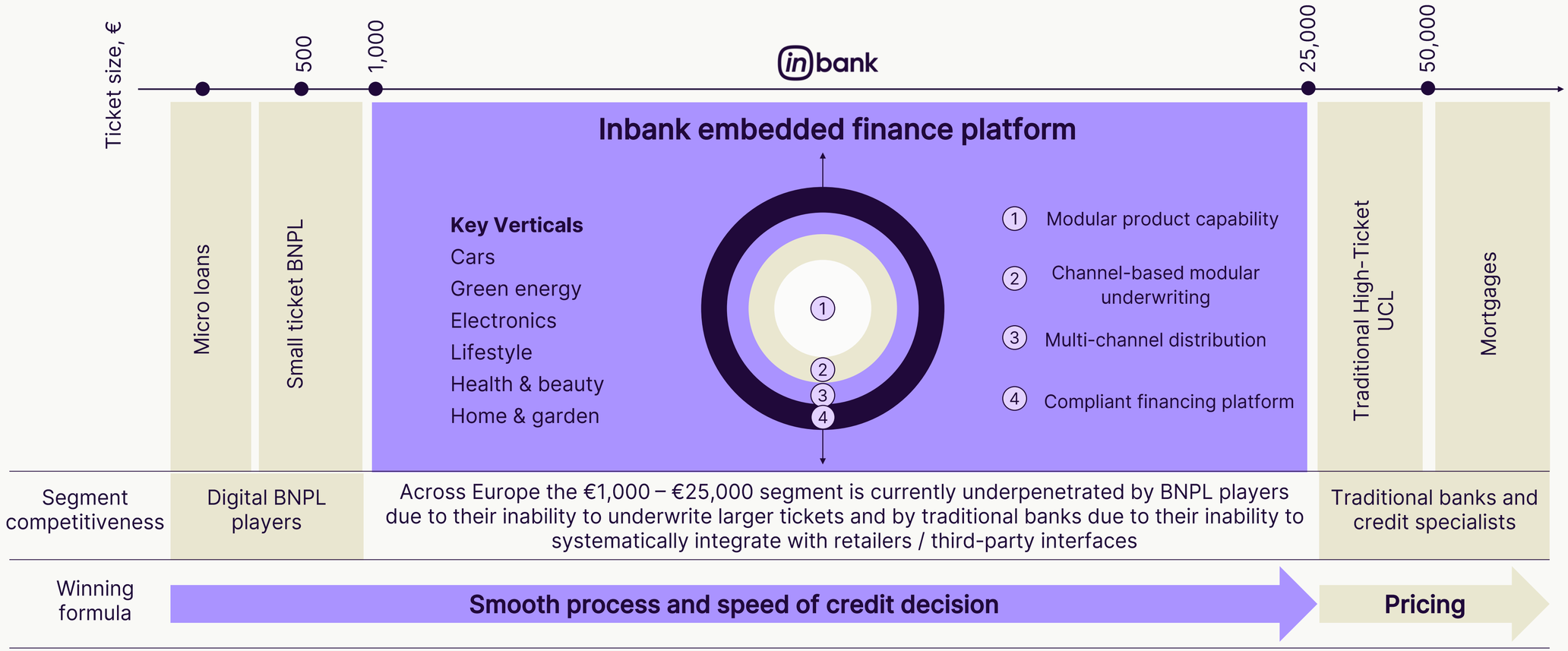
- Personalized offers seamlessly integrated into shopping journeys
- Customer engagement with up-sell and cross sell opportunities

Balance sheet partners

- Diversified customer base and high-quality origination platform
- Comprehensive services for deploying the balance sheet, including origination, loan servicing, and regulatory reporting

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.

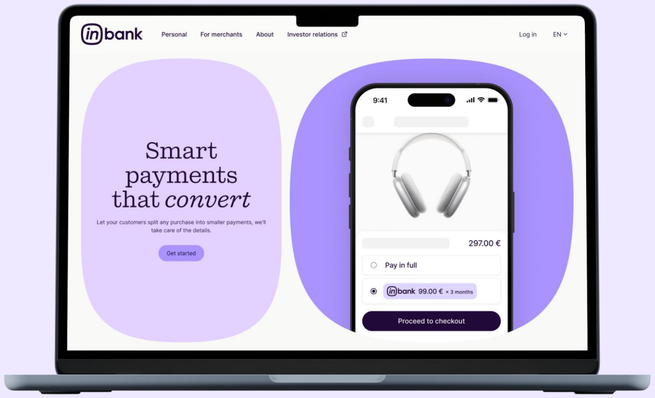
For merchants: omnichannel solutions built to drive value

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

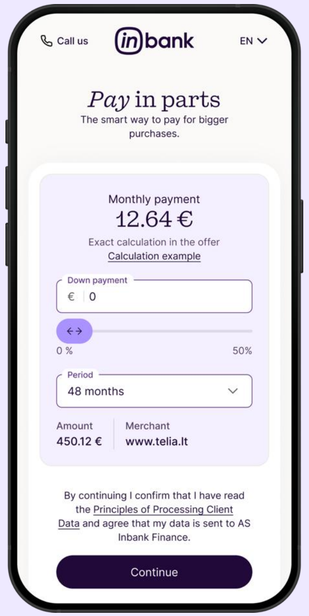


Active merchants	Online sales	Merchant retention rate	Merchant NPS score
6,200+	65%	97%	85%

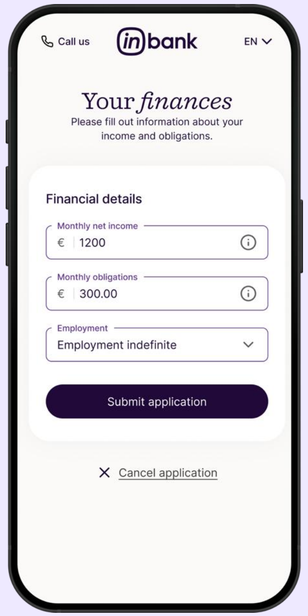
For consumers: short, smooth, and user-friendly journeys



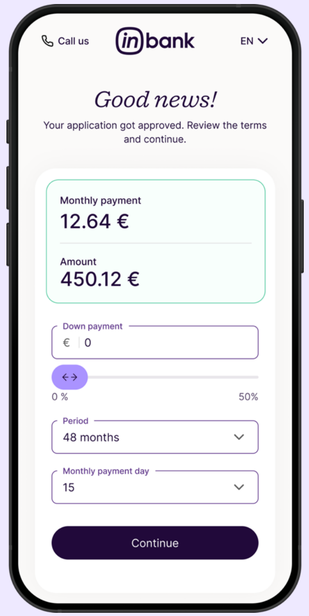
Flexible financing solutions



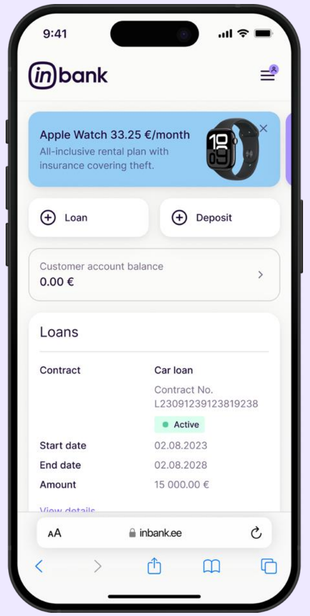
Fully automated credit check



Fast credit decisions



Engaging self-service



Active contracts	Automated decisions	From apply → contract	NPS score
808,000	90%	30 sec.	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%	

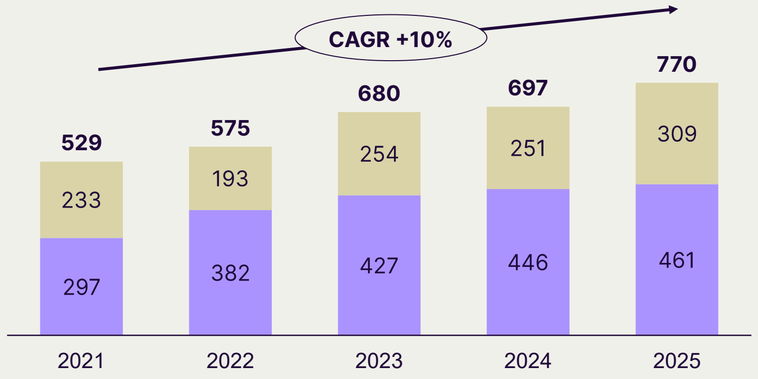
All figures exclude one-off income and expenses, in order to more accurately reflect the core business performance.

- 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.

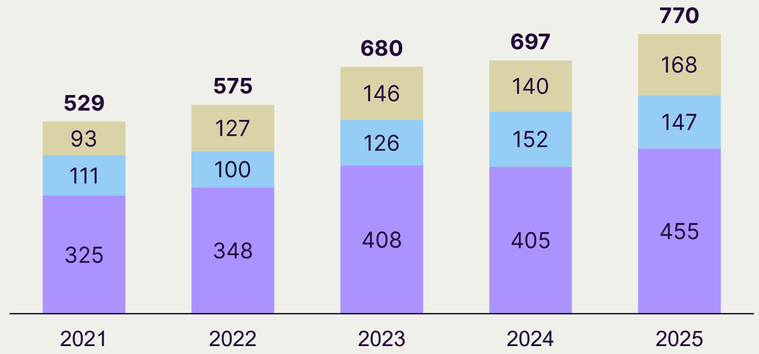
Annual originated volume and portfolio developments

€ in millions, unless stated otherwise

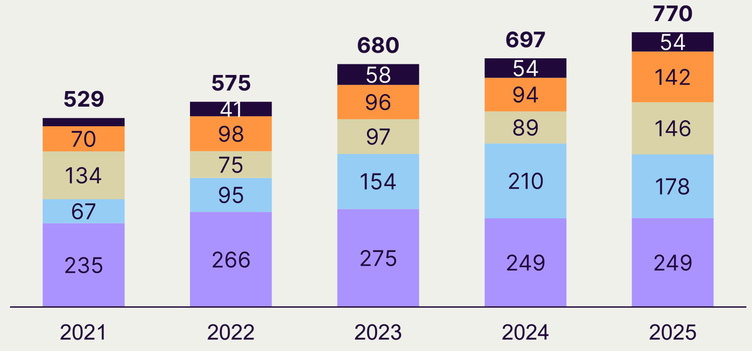
Originated volume per region



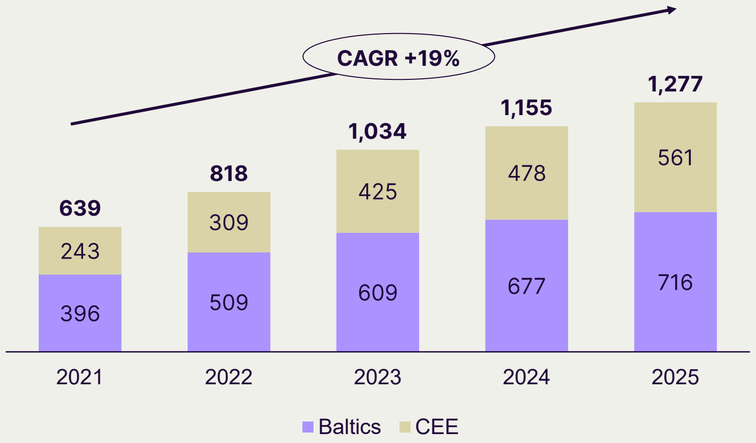
Originated volume per channel



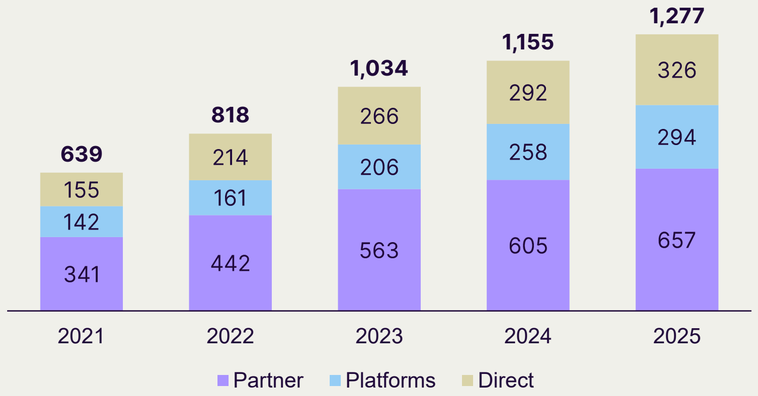
Originated volume per product



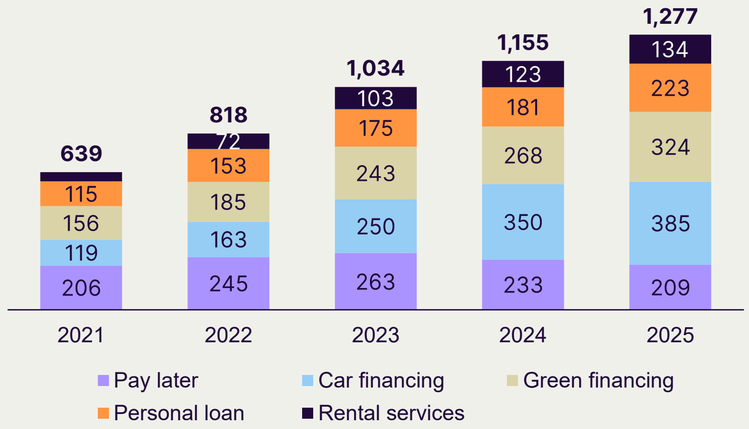
Portfolio per region



Portfolio per channel

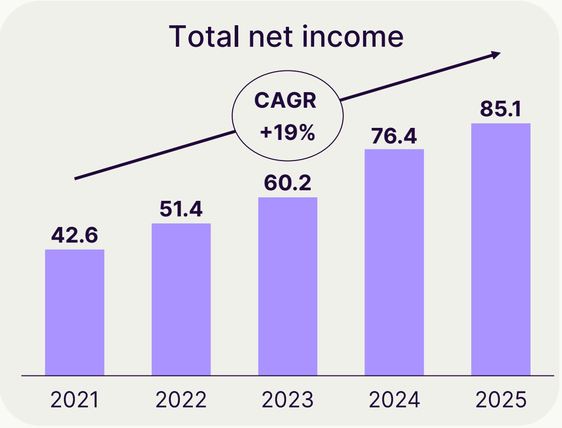


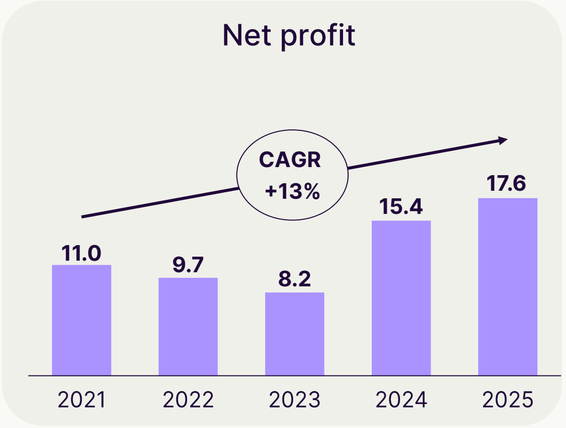
Portfolio per product

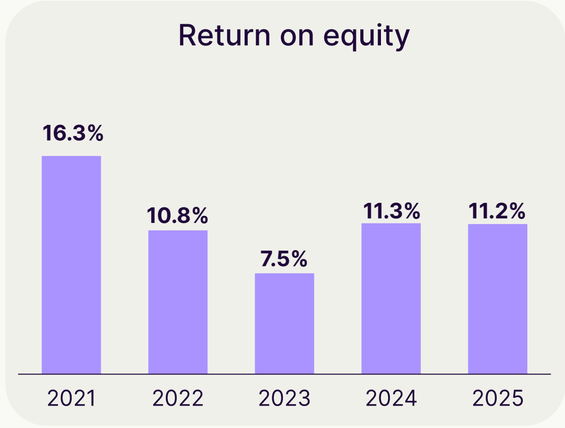


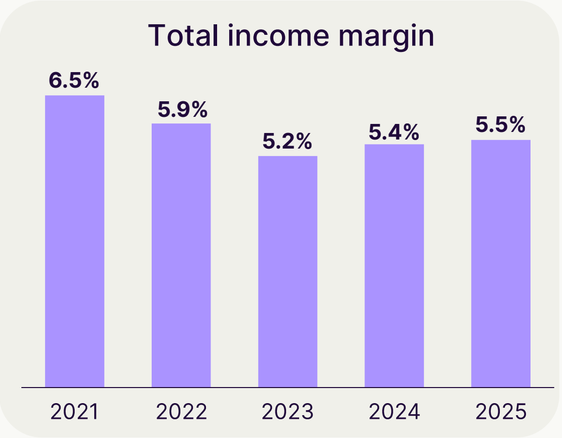
Annual dynamics of core business key metrics

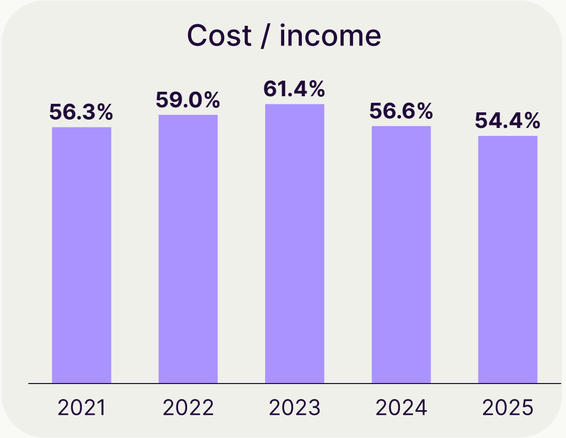
€ in millions, unless stated otherwise

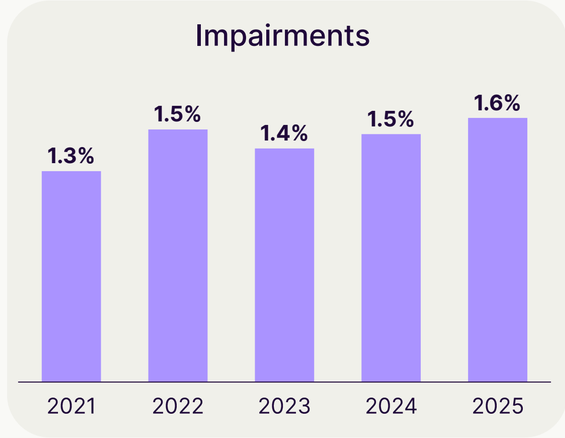












- Over the past five years, total net income has followed a consistent upward trajectory.
- Impairments have remained within the targeted range throughout the period, underscoring strong portfolio quality.
- We continued to invest throughout the period, which led to a deterioration in the cost-to-income 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.

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

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

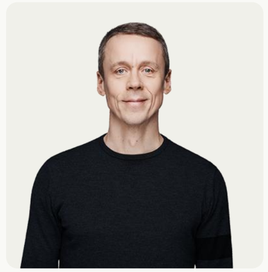
Head of Risk Control, Member of the Management Board



Ivar Kurvits

Head of Corporate Development and Strategy, 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

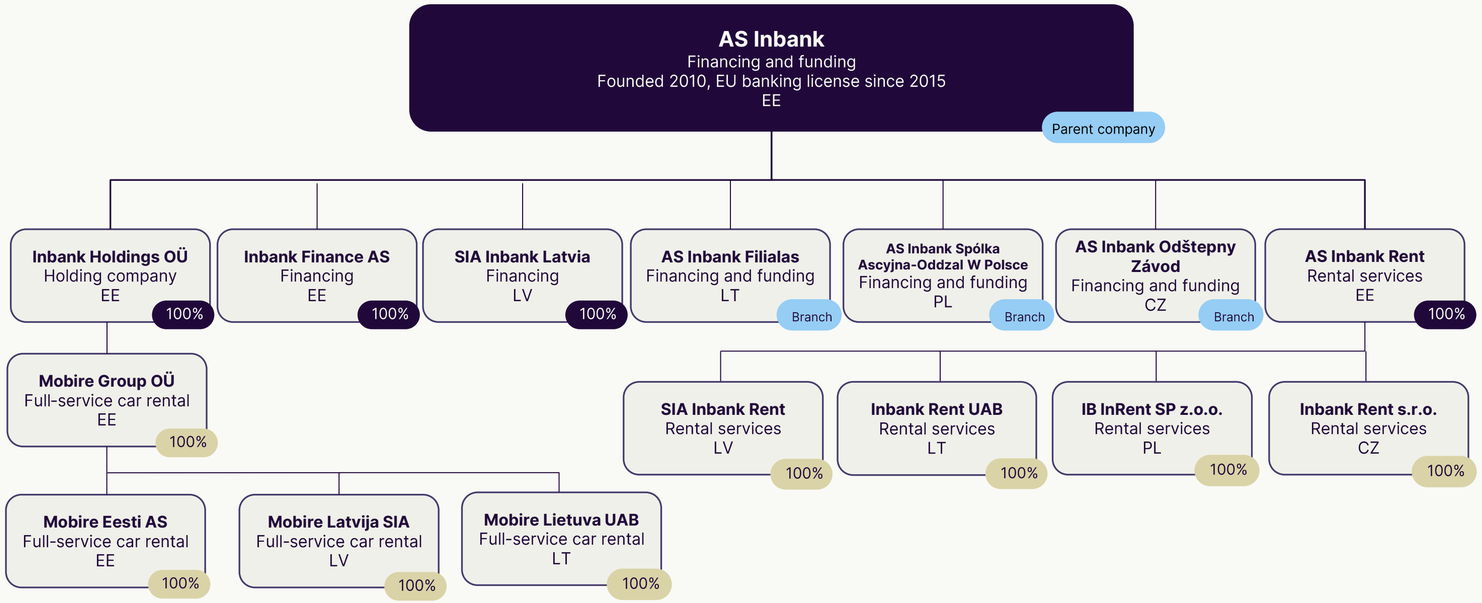
Member of the Supervisory Board



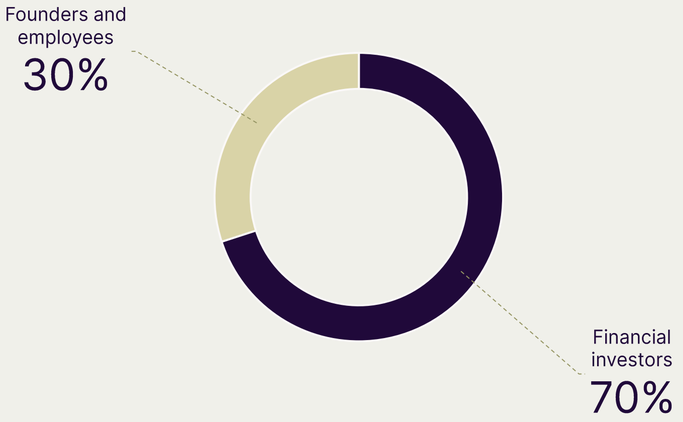
Sergei Anikin

Member of the Supervisory Board

Legal structure and main shareholders



Shareholders



Owner	Shares	Ownership %
Cofi Investeeringud OÜ	2,737,500	23%
Other (296 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.

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 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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Web	inbank.eu

