

FINAL TERMS OF THE BONDS

27.11.2023

AS INBANK

Issue of EUR 6,000,000 Tier 2 Subordinated Bonds

under the EUR 35,000,000 Bond Programme

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Tier 2 Subordinated Bonds. This document constitutes the Final Terms for the Bonds described herein and must be read in conjunction with such Terms and with the base prospectus drawn up by the Company, dated 27.11.2023 (the “**Prospectus**”). Full information on the Company and the offer of the Bonds is only available on the basis of the combination of these Final Terms, the Terms and the Prospectus. The Prospectus is available for viewing through the Company’s website (<https://inbank.ee/en/bonds>).

A summary of this series has been appended to these Final Terms. The Final Terms have been approved by a decision of the Company’s Management Board of 27.11.2023. The Final Terms have been filed with the EFSA, but are not subject to approval proceedings.

1.	Issuer	AS Inbank
2.	Number of series	2
3.	Aggregate Nominal Amount of the Series	EUR 6,000,000. The Aggregate Nominal Amount of the series may be increased by the Company up to EUR 12,000,000 until the Issue Date.
4.	Issue currency	EUR
5.	Nominal Amount	EUR 1,000
6.	Issue Price	100% of the original Nominal Amount
7.	Issue Date and Interest Commencement Date	13 December 2023
8.	Maturity Date	13 December 2033
9.	Redemption/Payment Basis	Redemption at par
10.	Interest	
11.	i. Calculation basis	Fixed interest
12.	ii. Interest Payment Dates	28 March, 28 June, 28 September and 28 December annually, except for 2023
	iii. Interest Rate	9% <i>per annum</i>
	iv. Interest calculation method	30/360
	v. Rate of delay interest	0.025% per day
13.	Yield	9% <i>per annum</i> . Yield is calculated based on the Nominal Amount and on the Issue Date. Actual yield may differ depending on the price paid for a specific bond by an investor
14.	Subscription Period	29 November – 8 December 2023
15.	ISIN code	EE3300003714



16. Listing and admission to trading

Application will be made to the Nasdaq Tallinn Stock Exchange for the Bonds to be admitted to the Baltic Bond List of the Nasdaq Tallinn Stock Exchange

Signed on behalf of AS Inbank

/signed electronically/

Marko Varik

Date: 27 November 2023