



Investor Presentation Q2 2025

CEO statement on reported results



„Expanding our range of fee-based products for our large customer base remains an important strategic focus for Inbank“

Priit Põldoja
CEO

In Q2 2025, Inbank delivered record-breaking sales, with originated volume reaching 196 million euros. Our quarterly net income grew by 8% year-on-year, while expenses increased by 7% over the same period. Quarterly net profit amounted to 3.6 million euros, declining 6% compared to the same period last year. Inbank's net profit for the first half of 2025 reached 8.1 million euros, increasing 5% year-on-year. The return on equity for the first 6 months was 10.8%.

Inbank achieved its highest-ever sales volume in Q2 2025, despite a challenging economic environment in some of our markets. Sales were driven by very strong demand for green financing products in Poland and record-high direct lending volumes across all our markets. Green financing sales reached 36.9 million euros, growing by 86% compared to the same period last year. Direct lending grew by 44%, reaching 32.1 million euros. Merchant solutions remained our largest segment, with sales reaching 66.5 million euros, an increase of 3%. Car financing reached 47.1 million euros, showing signs of recovery after a challenging Q1, though still 10% below the level of the same period last year. Rental services delivered 13.1 million euros, marking a 25% increase year-on-year.

Compared to a year ago, Inbank's loan and rental portfolio grew by 11.2% reaching 1.21 billion euros while the deposit portfolio grew by 4.9%, reaching 1.23 billion euros. Our loan portfolio yield decreased slightly from Q1, but

remained 0.01% higher than Q2 2024, standing at 11.24%. The decline in yield was driven by our floating rate portfolio in Poland, while the Baltic portfolio yields have remained stable. At the same time, our funding costs continued to decline, reaching 4.06% compared to 4.40% a year ago. As a result, our total income margin improved by 0.23% to 5.61%.

Inbank's total net income for the quarter reached 20.7 million euros, increasing 8.4% from the same quarter a year earlier. Income from core activities, excluding financial and other income, grew by 15.3% to 21.1 million euros compared to 18.3 million euros year-on-year. At the same time, our operating expenses grew by 7.1% to 11.6 million euros.

Impairments on loans and receivables increased by 18.1% to 4.9 million euros and accounted for 1.64% of the average loan and rental portfolio, slightly exceeding our target. However, for the first half of the year, impairments remained within target at 1.59%.

In the first half of 2025, Inbank's growth has been more measured. While we achieved a record high originated volume this quarter and are likely to surpass it in coming periods, we have maintained a disciplined approach to growth opportunities. Inbank's market share continues to expand across the Baltics. By the end of 2024, we reached 20.3% market share in consumer lending in Estonia. As interest rates decline, our margins continue to improve. However, to continue on our profitable growth

path, we need to explore new niches in a €50bn Polish consumer finance market beyond our successful solar panel business and build our presence in Czechia. The last quarter marked a step in that direction, with record sales of 78 million euros in the Central and Eastern Europe (CEE) region.

Inbank continues to grow not only geographically, but also by expanding its product offerings. In the last quarter, we launched payment protection insurance in Latvia and Lithuania, completing our presence with this product across all Baltic countries. Expanding our range of fee-based products for our large customer base remains an important strategic focus for Inbank.

As of 1 April 2025, Inbank strengthened its Supervisory Board by electing seasoned banking executive Erkki Raasuke as an independent Chairman. The Board was further reinforced by the appointment of two new members: Isabel Faragalli, a former Credit Suisse investment banker with over 25 years of experience in debt capital markets, and Sergei Anikin, a seasoned tech leader with a background at Skype and several tech scale-ups like Pipedrive. We look forward to working with the new Board to drive Inbank's European embedded finance growth strategy in the years ahead.

Core business financial highlights for Q2 2025

Total net income

€21.1m

+15% year-on-year

Originated volume

€196m

+15% year-on-year

Net profit

€3.9m

+33% year-on-year

Loan and rental portfolio

€1.21bn

+11% year-on-year

Return on equity

10.2%

Impairments

1.6%

Total income margin

5.6%

Cost / Income

55.1%

- **Total core income** (excluding financial and other income) **rose 15% year-on-year in Q2, from €18.3 million to €21.1 million**, with both CEE and Baltics contributing growth of 16% and 15%, respectively. This was driven by lower funding costs and a stronger total income margin.
- **Core business net profit reached €3.9 million, up 33% year-on-year**, supported by steady portfolio growth, margin improvement, **and a modest 7% increase in operating expenses**.
- **Total income margin** continued to expand and **improved 20 basis points to 5.6%**. While **impairments** slightly **exceeded targets** due to **technical factors**, **credit quality** remained **stable**. The cost/income ratio and ROE saw minor declines from the previous quarter.
- **Quarterly origination volumes grew 15% year-on-year to €196 million**, fueled by ongoing momentum in green financing and solid gains in direct lending and rental services.
- **The loan and rental portfolio expanded to €1.21 billion**, with notable growth in green and direct lending segments.

Core business key financials

In millions of euros	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	% change YoY	6 months 2024	6 months 2025	% change YoY
Net interest income	16.2	17.3	18.8	18.0	18.5	14%	31.4	36.4	16%
Net rental income	2.8	2.9	3.4	3.5	3.6	27%	5.6	7.1	26%
Net commissions	-0.8	-0.9	-0.8	-1.2	-1.0	25%	-0.3	-2.0	589%
Total net income	18.3	19.3	21.4	20.3	21.1	15%	36.7	41.4	13%
Total operating expenses	10.8	10.3	12.1	11.1	11.6	7%	20.8	22.7	9%
Operating profit	7.4	9.0	9.3	9.2	9.5	27%	15.9	18.8	18%
Impairments	4.1	3.8	5.2	4.5	4.9	18%	7.3	9.3	28%
Income tax	0.4	0.8	-0.1	0.6	0.7	76%	0.8	1.3	68%
Net profit	2.9	5.1	3.6	4.1	3.9	33%	7.7	8.0	3%
Business volumes									
Originated volume	170	180	186	167	196	15%	328	363	10%
Total assets	1 425	1 428	1 436	1 523	1 499	5%	1 425	1 499	5%
Loan and rental portfolio	1 085	1 121	1 155	1 176	1 206	11%	1 085	1 206	11%
Customer deposits	1 176	1 164	1 171	1 267	1 233	5%	1 176	1 233	5%
Equity	133	146	148	152	156	17%	133	156	17%
Key financial ratios									
Portfolio yield	11.2%	11.3%	11.4%	11.3%	11.2%		11.1%	11.3%	
Funding cost	4.4%	4.4%	4.3%	4.1%	4.1%		4.5%	4.1%	
Total income margin	5.4%	5.4%	5.8%	5.5%	5.6%		5.4%	5.5%	
Impairments / portfolio	1.5%	1.4%	1.8%	1.5%	1.6%		1.4%	1.6%	
Cost / income	59.3%	53.3%	56.4%	54.7%	55.1%		56.8%	54.7%	
Return on equity	9.0%	14.5%	9.7%	11.0%	10.2%		12.1%	10.6%	

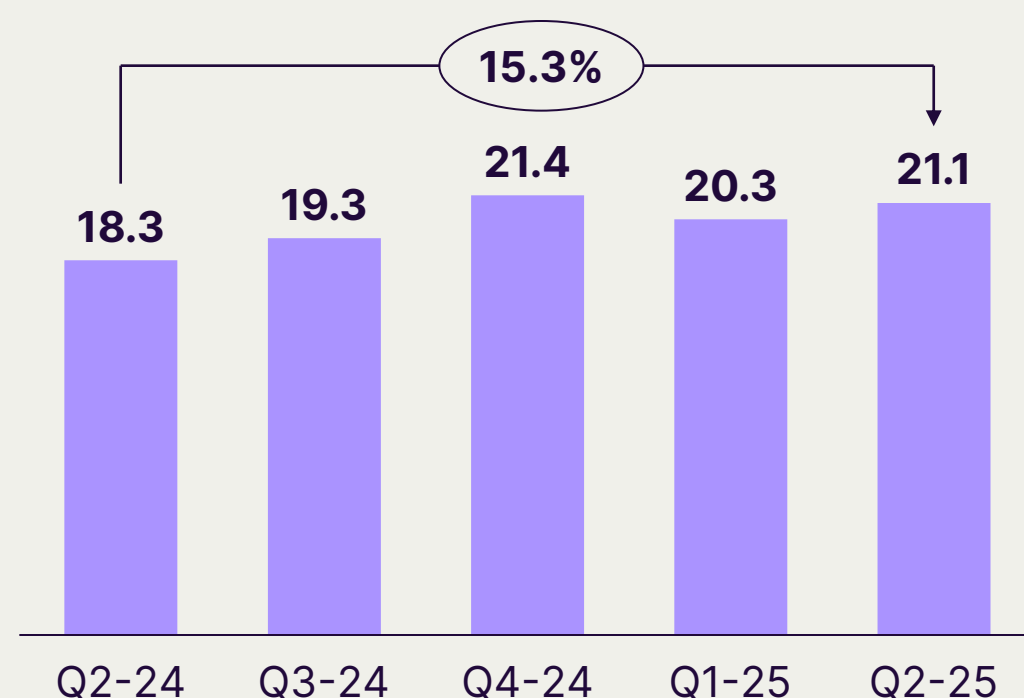
- Total net income for the core business during the second quarter grew by 15% to €21.1 million for the second quarter, while reported income grew by 8% to €20.7 million.
 - Both regions, CEE and Baltics, demonstrated strong double-digit performance, delivering 16% and 15% year-on-year core net income growth, respectively, driven by expansion of the total income margin and asset volume.
 - Net rental income grew by 27%, supported by continued growth in both the full-service vehicle rental and consumer electronics rental segments.
 - The portfolio yield stayed flat year-on-year at 11.2%, while funding cost declined by 30 bps to 4.1%, reflecting the impact of declining base rates. These dynamics contributed to a total income margin improvement to 5.6%.
- Total expenses increased by 7% year-on-year, rising from €10.8 million to €11.6 million. This growth remained below the increase in total net income, reflecting continued focus on disciplined cost control.
- Net profit from the core business reached €3.9 million, representing a 33% year-on-year growth, with a return on equity of 10.2%, while reported net profit reached €3.5 million exhibiting a 8% year-over-year decline and ROE of 9.3% due to impact from revaluation of financial items.
- YTD core income reached €41.4 million and operating profit to €18.8 million with 13% and 18% growth, respectively. Net profit reached €8 million with 8% year-on-year growth.

All figures exclude gain and losses from financial items, extraordinary, non-recurring income and expenses, in order to more accurately reflect the core business performance.

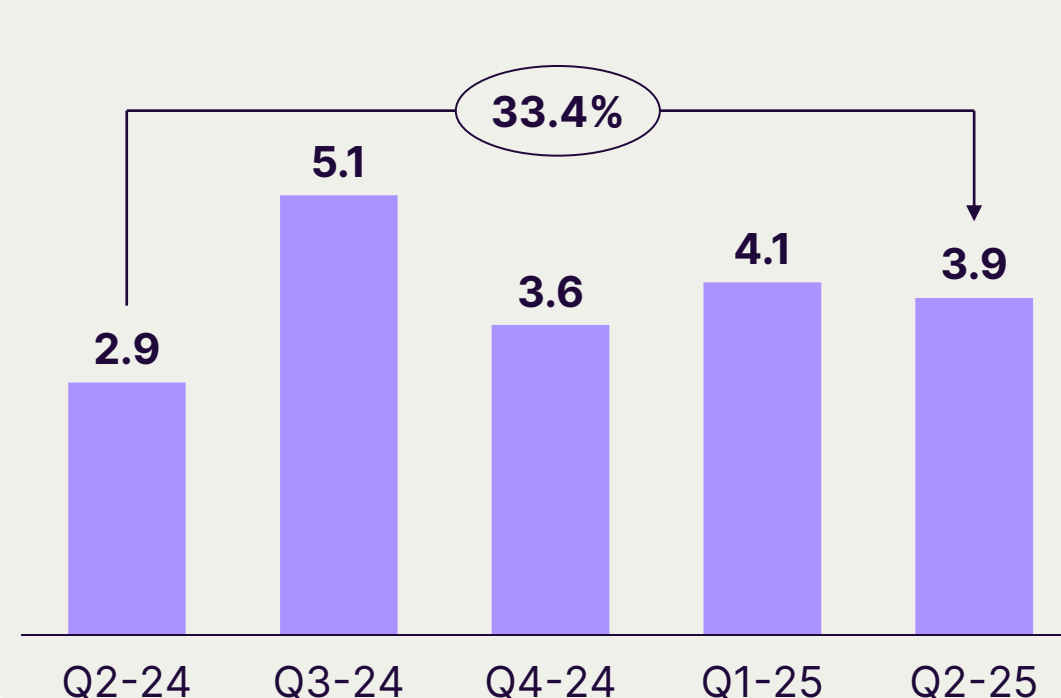
Quarterly dynamics of core business key metrics

€ in millions, unless stated otherwise

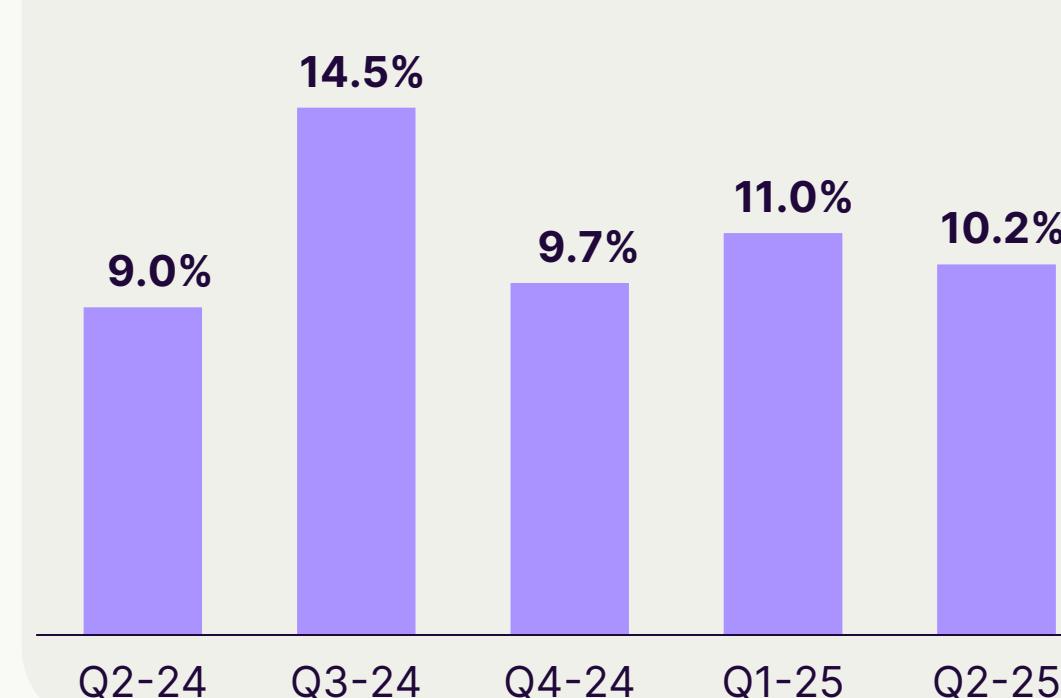
Total net income



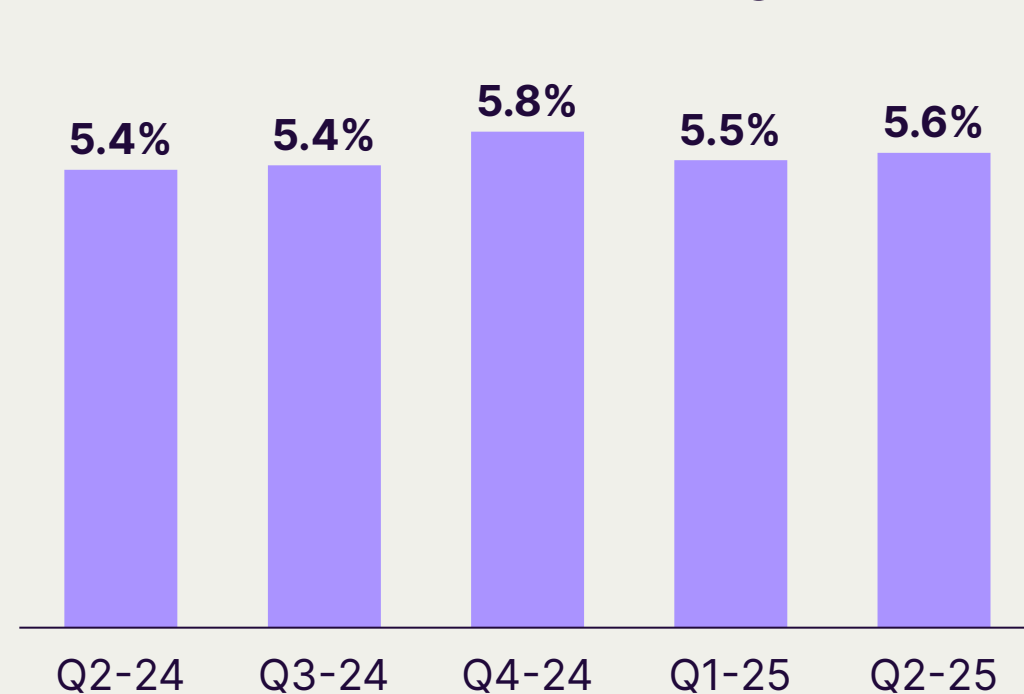
Net profit



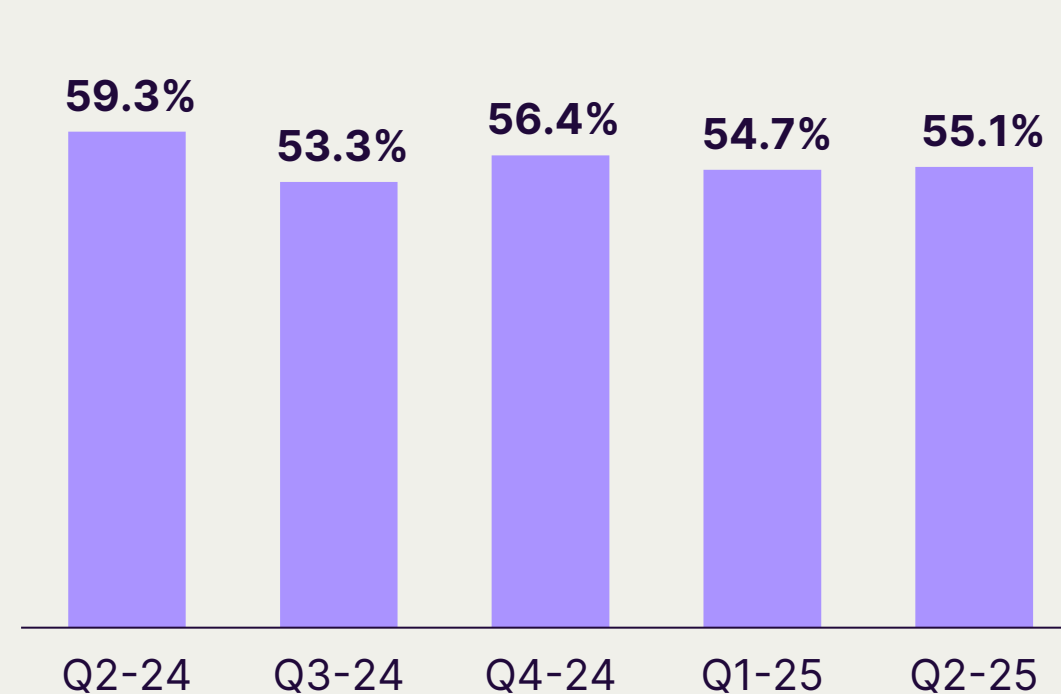
Return on equity



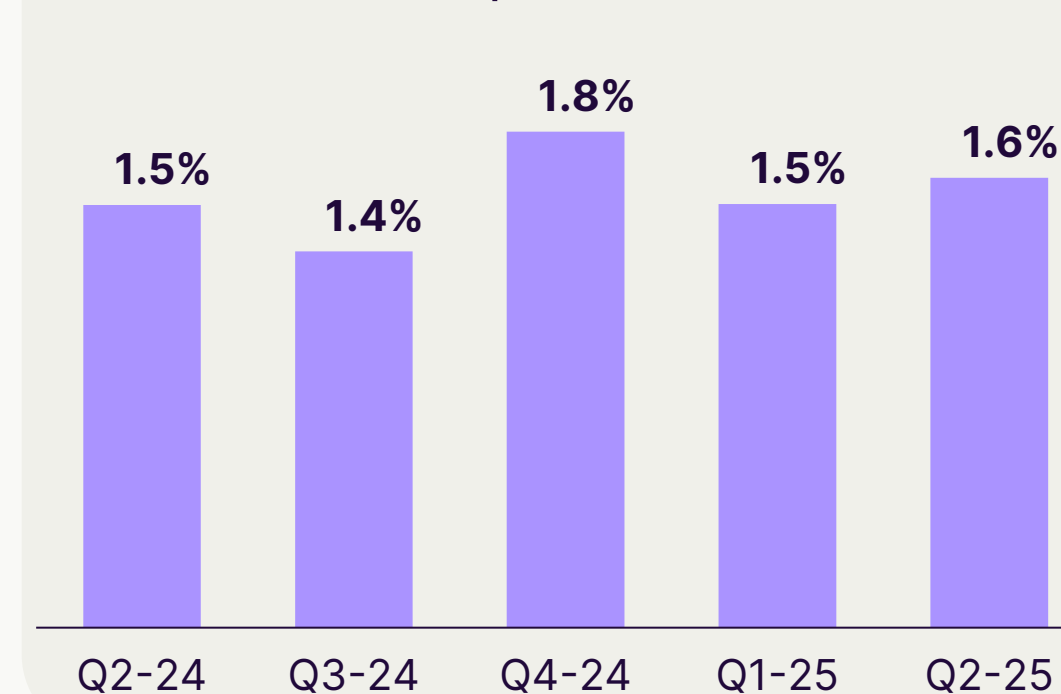
Total income margin



Cost / income



Impairments



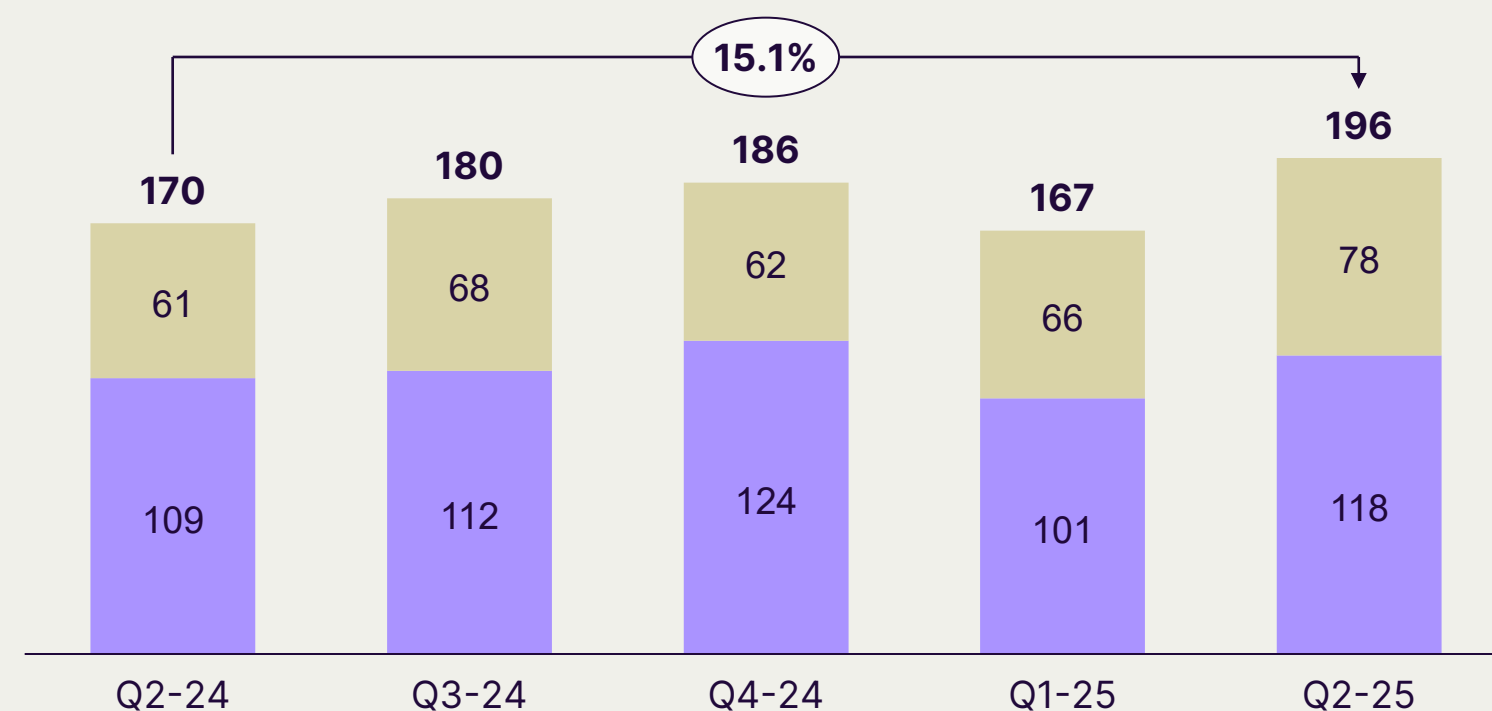
- Over the past five quarters, total net income and net profit have shown a steady upward trend, despite net profit being partially impacted by fair value adjustments on financial instruments. Nevertheless, the core business continues to demonstrate consistent growth, improvement in margins and stable credit quality.
- Key performance indicators reflect a positive trajectory, with impairments remaining within targeted thresholds with no material increase in credit risk anticipated, supported by declining inflation, lower interest rates, and stable employment levels across our core markets.

Quarterly originated volume and portfolio developments

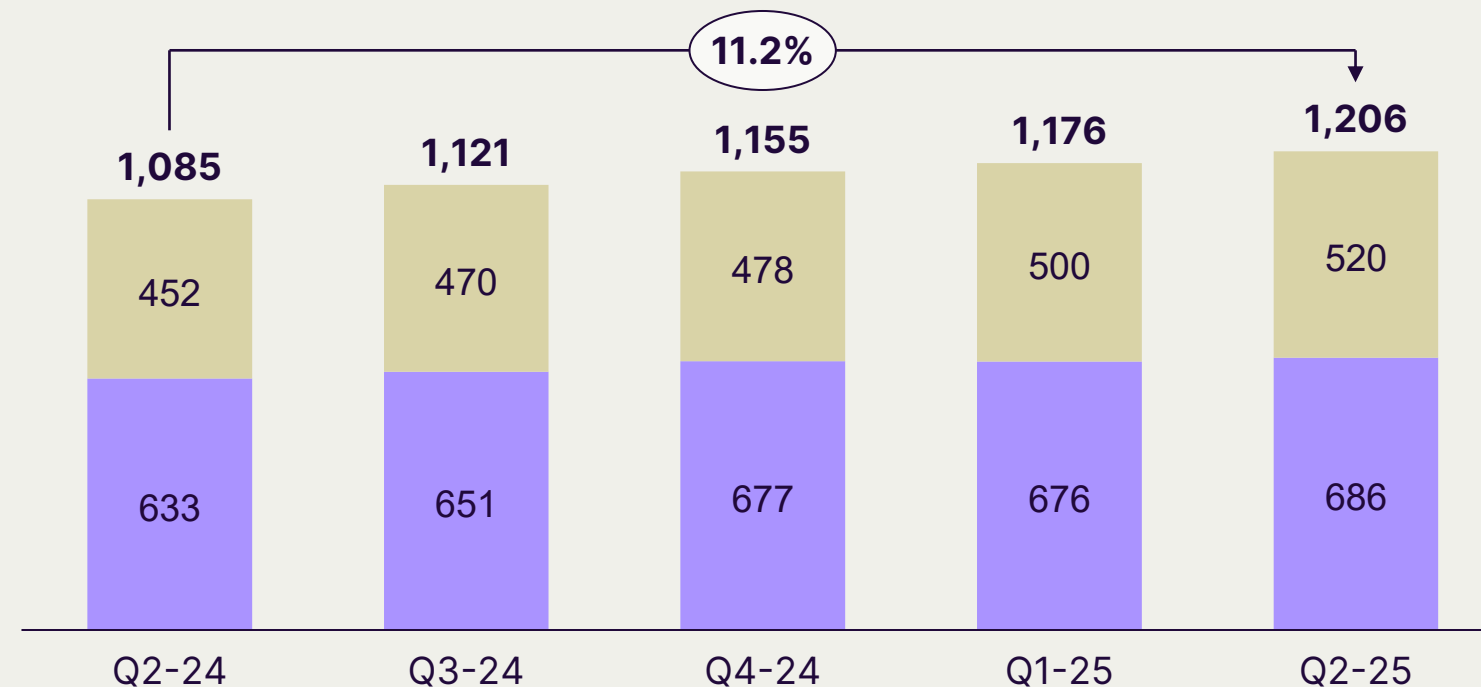
€ in millions, unless stated otherwise

Baltics CEE

Originated volume per region

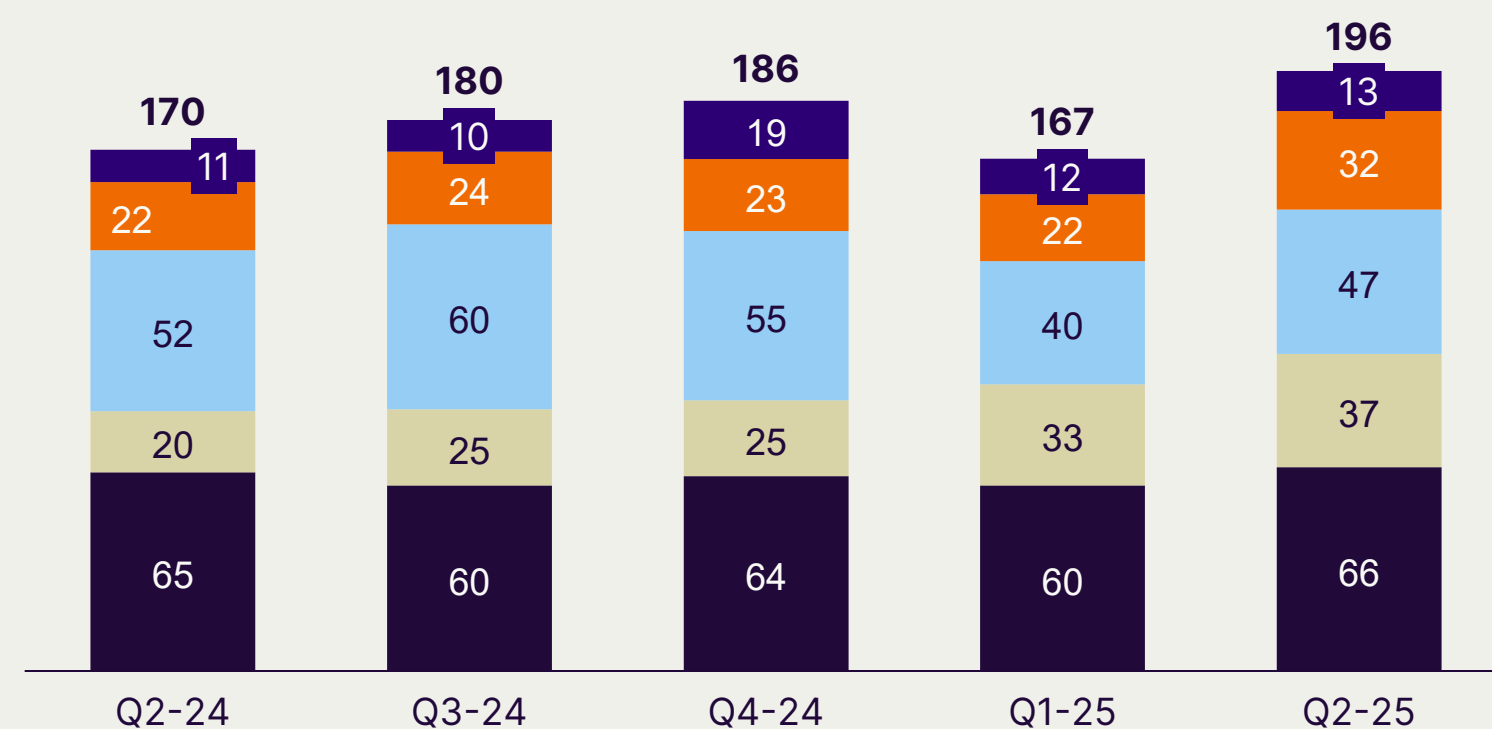


Portfolio per region

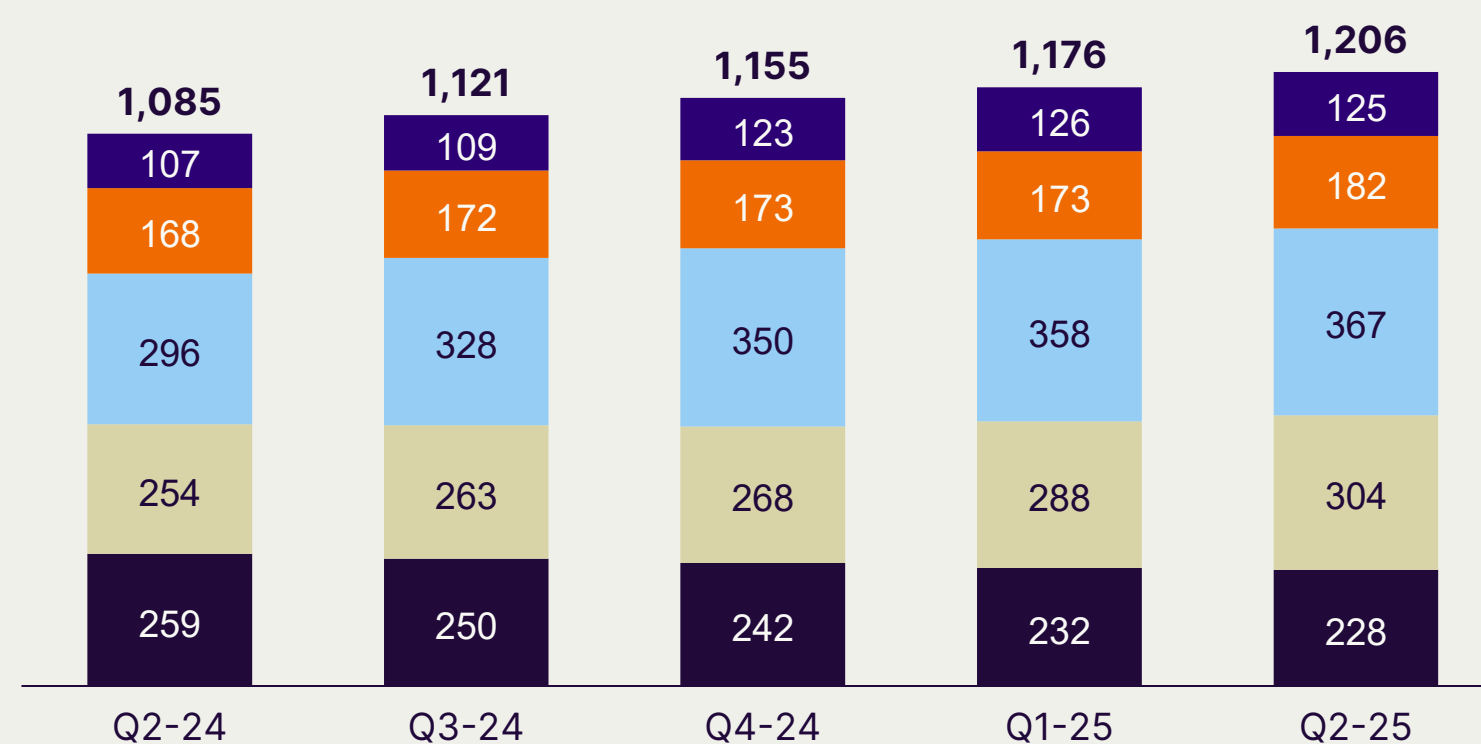


Merchant solutions Green financing Auto marketplaces and dealers Direct lending Rental services

Originated volume per product



Portfolio per product



- **Originated volume reached €196 million in Q2, up 15.1% year-over-year.**
 - Growth was led by the CEE region (+27%), while the Baltics saw a 8% increase.
 - Green financing grew 86%, while the auto segment declined slightly due to Estonia's car tax and changes in the Polish partner's business model. Direct lending rose 45% as a result to increased focus on the product offering.
 - Merchant solutions remained the largest segment (€66 million) with gradual increase thanks to winning new partnerships.
- **The portfolio grew to €1.21 billion (+11.2% YoY), with the CEE region up 15% and the Baltics up 8%.**
 - Notable growth evident in car financing (+24%), green financing (+20%), and rental services (+18%).
 - CEE's portfolio reached €520m and is representing 43% of our total portfolio supported by stronger growth in Poland and increasing volumes in Czechia.

Product and merchant highlights

Active retail merchants

5,700+

Volume generated online

65%

Active customer contracts

931,000+

Merchant retention rate

94%

Sales originated at partner channels

77%

Returning customers

34%

Automated credit decisions

90%

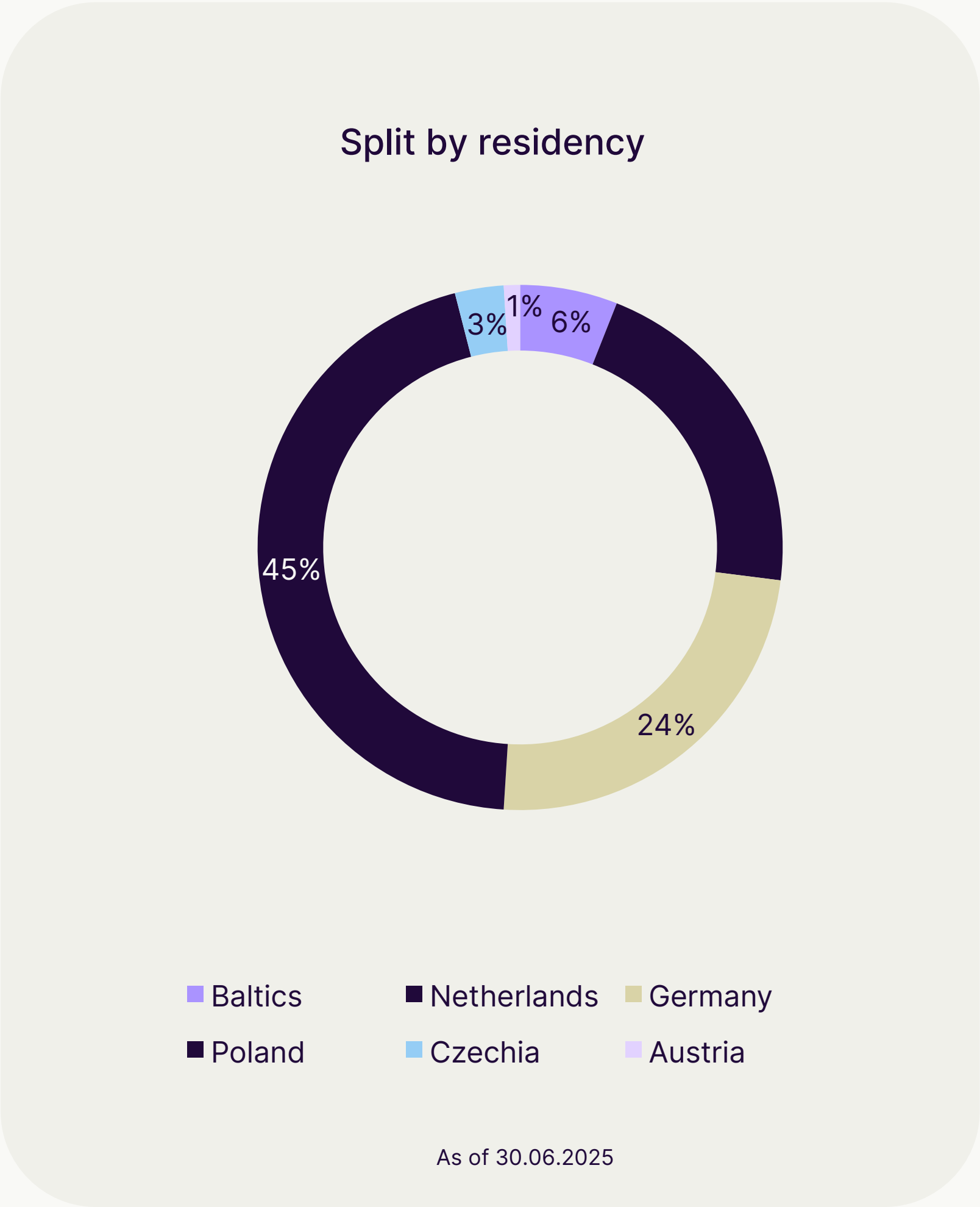
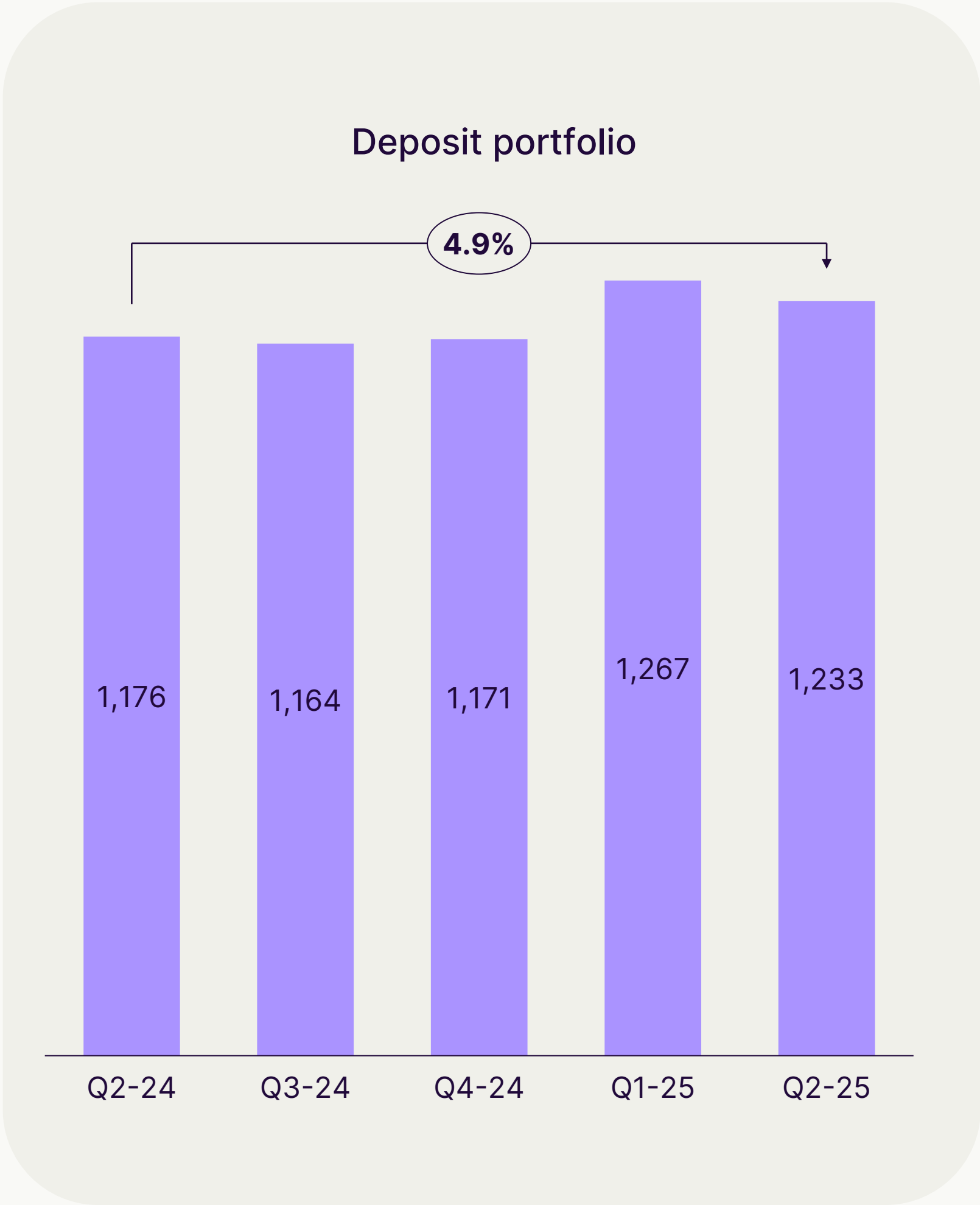
Quarterly average revenue per customer

€66.4

- As of the end of the quarter, the number of active retail merchants stood at 5,700, representing a decline from 6,100 in the previous year. This decrease reflects a strategic decision to exit lower-margin partnerships.
- The total number of active customer contracts reached 931,000, showing a slight year-over-year decrease, also attributable to strategic adjustments. However, direct customer contracts continued to grow, supported by a strong 34% rate of returning customers.
- We continue to leverage our core strengths and advanced technical capabilities across our partner network. With nearly 80% of total volume is generated through partners, with 65% originating online, underscoring our digital-first approach. This is further reinforced by a high merchant retention rate of 94%, reflecting strong partner satisfaction and engagement.

Deposit portfolio

€ in millions, unless stated otherwise



Inbank has a highly diversified funding base of nearly 114,000 depositors. We accept term deposits from private individuals in Estonia, Lithuania, Poland, Czechia, Germany, Austria, and the Netherlands.

€1.2bn
Deposit portfolio

99%
Deposits covered by the Estonian Guarantee Fund

114,000+
Active customer contracts

About Inbank

Embedded finance platform designed for retail

Inbank is a loan originator with an EU banking license that utilizes 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.



Deposit markets

Direct: Estonia / Poland /
Lithuania / Czechia

Via Raisin: Germany /
Austria / The Netherlands



Branches and subsidiaries

Estonia (HQ) / Latvia /
Lithuania / Poland /
Czechia

931,000+
Active customer contracts

5,700+
Active retail merchants

444
People with 33% in Tech roles

€694m
OV in 2024, >21% YoY growth
in last 5yrs

€1.21bn
Loan and rental portfolio

As of 30.06.2025

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.



Merchant solutions

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.



Auto marketplaces and dealers

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 finance

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.



Direct lending

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. 97% of deposits are guaranteed by the national guarantee fund.

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 5,700 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 13 years of profitable growth.



>40%

Annual growth since 2015

13

Years of profitability

29%

Founders and team stake at Inbank

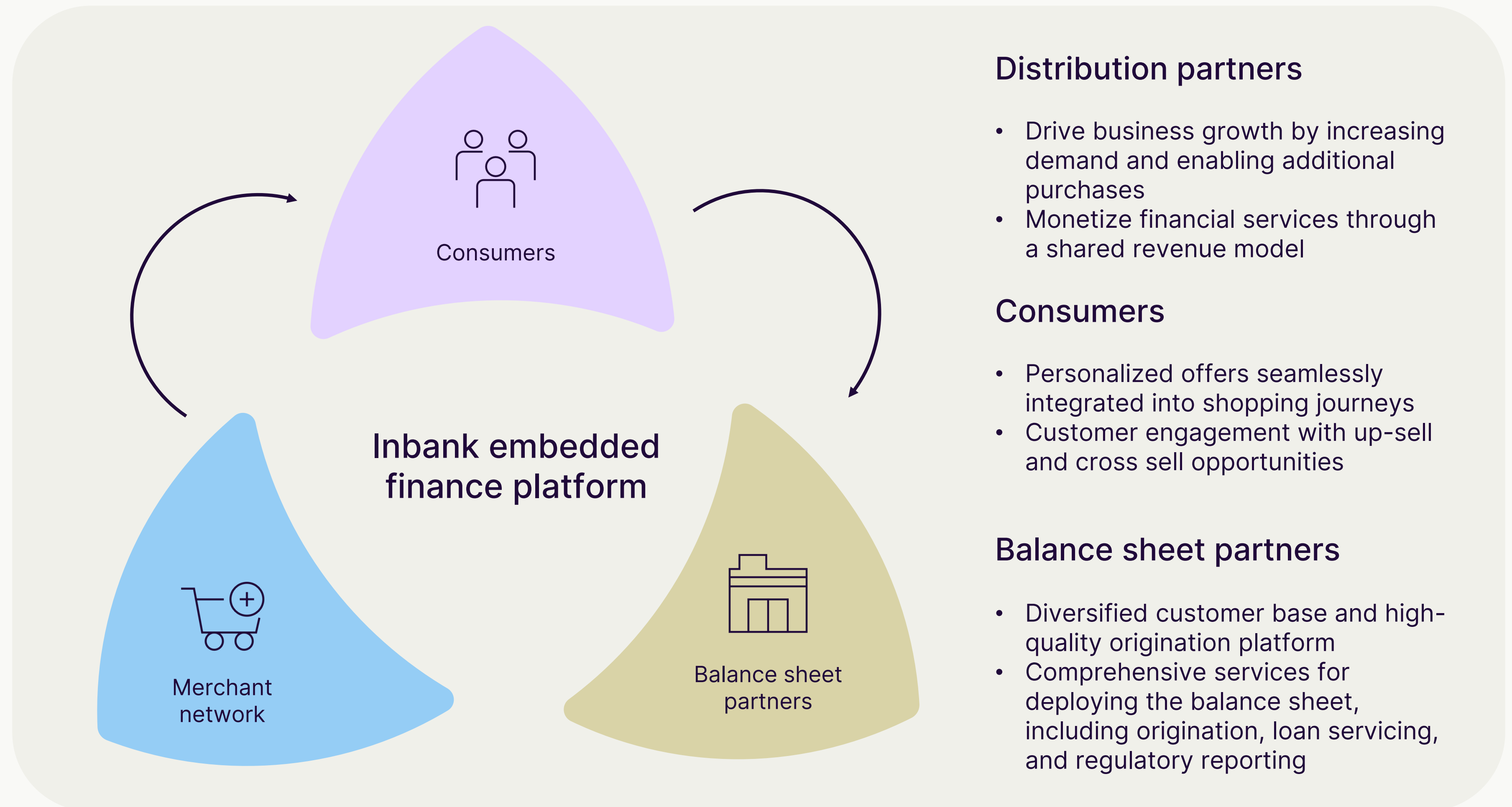
As of 30.06.2025

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.

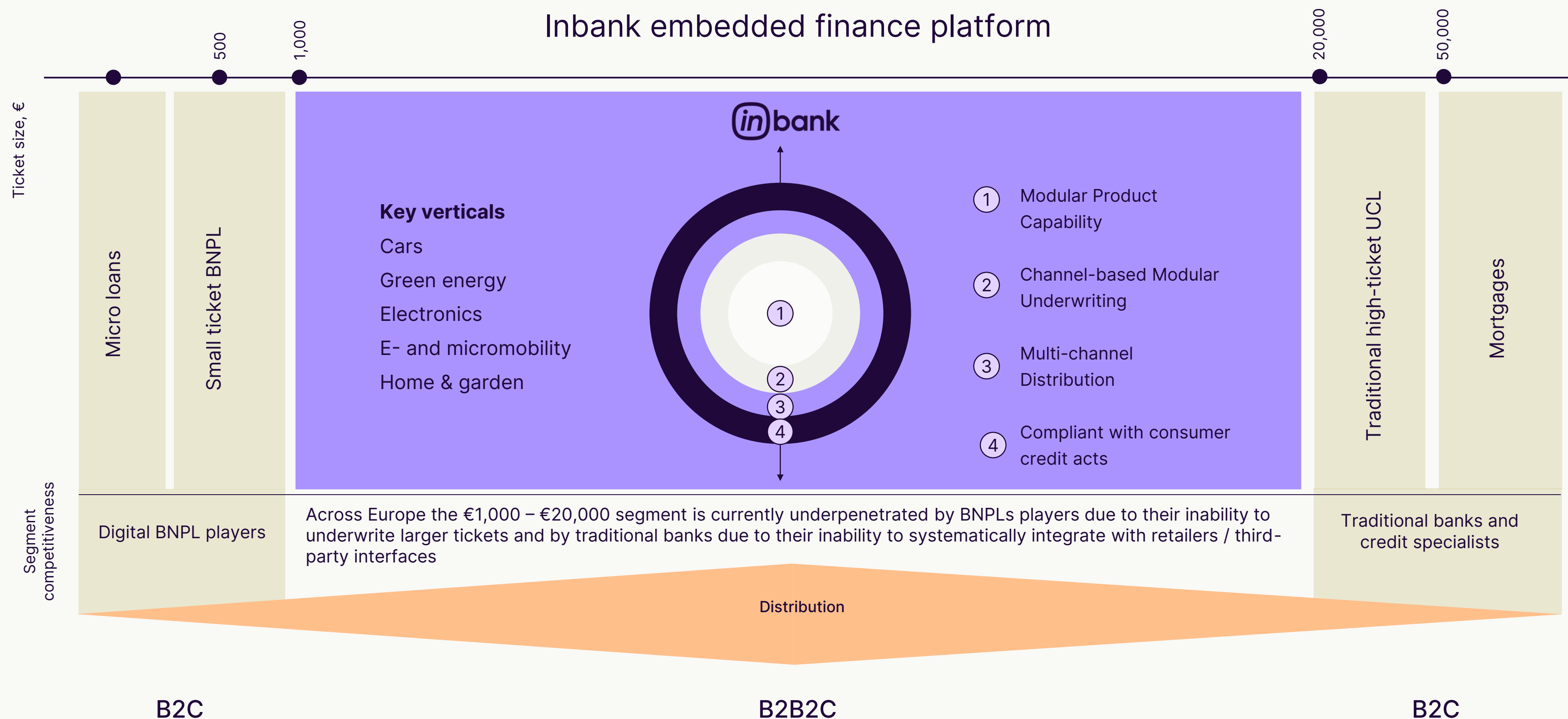
1,000+
Product combinations



Capturing opportunities in untapped segments

Inbank has successfully leveraged its modular tech platform to carve out a niche in the underpenetrated €1,000–€20,000 lending segment at the point of sale, automating credit decisions and streamlining back-office processes to further strengthen its position in this attractive and untapped market.

This competitive “white space” has enabled Inbank to achieve significant scale in its existing markets while opening opportunities for further expansion into new markets with both existing and new products. Our business is supported by strong market tailwinds and our target market is expected to reach €75bn by end of 2027 exhibiting 5.3% CAGR since 2024.*



* Forecast of Statistics Estonia, Bank of Estonia, Bank of Latvia, OECD, Lithuanian Ministry of Finance, National Bank of Poland, Czechia Ministry of Finance.

Historical core business key financials

In millions of euros	2020	2021	2022	2023	2024	24 vs '23
Net interest income	36.0	40.0	48.1	53.4	67.5	26%
Net rental income	0.0	4.5	6.4	9.6	11.9	24%
Net commissions	-1.1	-1.8	-2.3	-3.0	-3.4	14%
Total net income	34.8	42.6	52.1	60.0	76.1	27%
Total operating expenses	17.3	24.0	30.3	36.9	43.2	17%
Operating profit	17.5	18.6	21.8	23.1	32.8	42%
Impairments	11.5	6.7	11.2	13.2	16.4	24%
Income tax	0.9	1.3	0.2	0.1	1.5	2101%
Net profit	5.9	11.0	10.4	9.7	15.0	54%
Business volumes						
Originated volume	320	528	573	678	694	2%
Total assets	490	787	1 020	1 321	1 436	9%
Loan and rental portfolio	389	639	818	1 034	1 155	12%
Customer deposits	391	618	829	1 082	1 171	8%
Equity	61	79	102	124	148	19%
Key financial ratios						
Portfolio yield	14.9%	10.6%	10.2%	10.9%	11.3%	
Funding cost	2.0%	1.7%	2.6%	4.5%	4.4%	
Total income margin	7.5%	6.5%	5.9%	5.2%	5.4%	
Impairments / portfolio	3.2%	1.3%	1.5%	1.4%	1.5%	
Cost / income	49.7%	56.3%	58.2%	61.5%	56.8%	
Return on equity	11.3%	16.4%	11.6%	8.9%	11.0%	

- Over the past four years, total net income has demonstrated a strong compound annual growth rate (CAGR) of 21%. This growth has been particularly driven by the CEE region, which recorded a remarkable 103% year-over-year increase and a four-year CAGR of 73%, primarily due to repricing initiatives implemented in 2023 and 2024.
- In 2024, total net income reached €76.1 million, reflecting a 27% increase compared to 2023. This outpaced the 17% growth in total operating expenses, indicating progress toward achieving operational scale.
- Portfolio yield improved to 11.3% in 2024 as a result of the repricing strategy, while the cost of funding slightly decreased to 4.4%. Consequently, the total income margin expanded to 5.4%, with expectations of further improvement in the near term.
- Impairments remained well-controlled and within target levels throughout the period.
- Reported net profit for 2024 amounted to €12.2 million. Adjusting for one-off items, the normalised net profit was €15.0 million, representing a substantial 54% year-over-year increase.

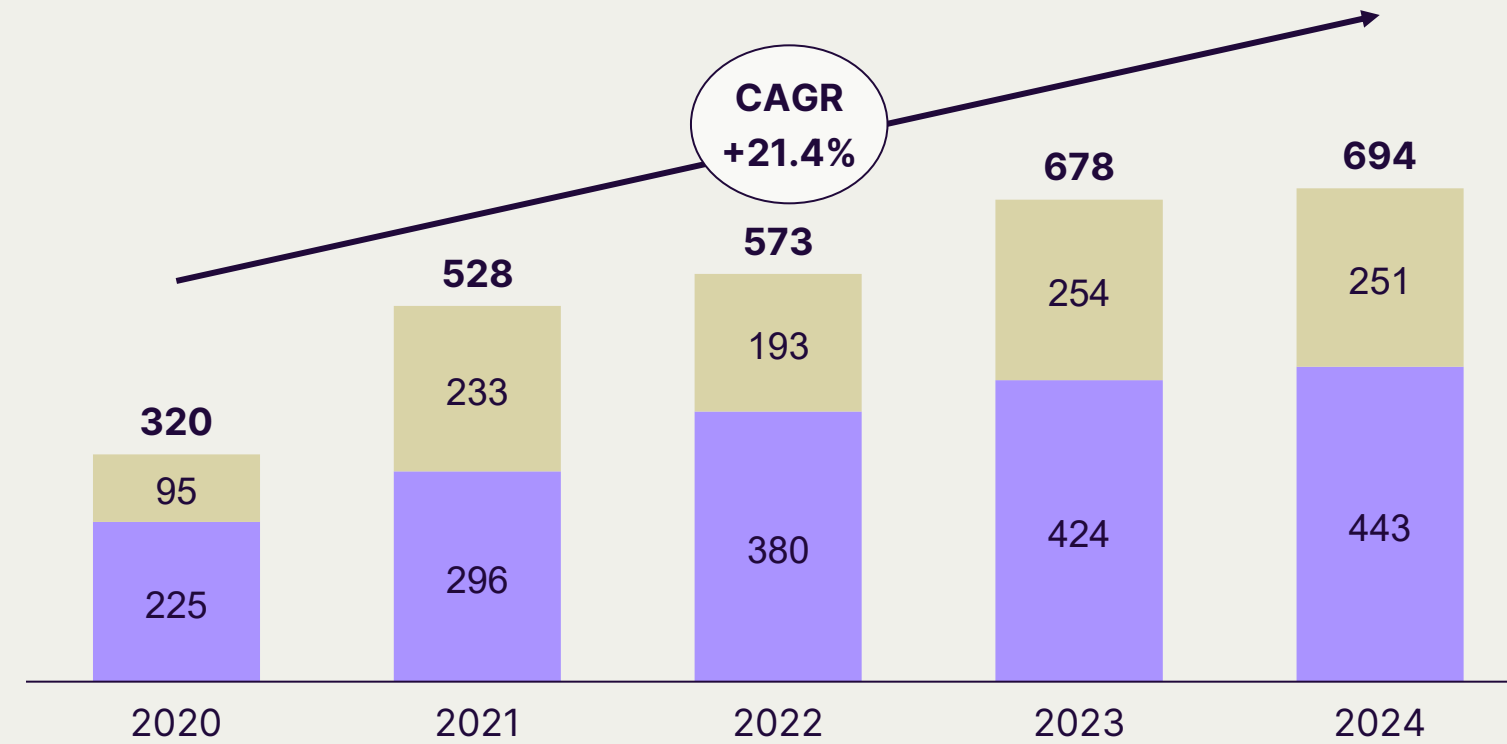
All figures exclude gain and losses from financial items, extraordinary, non-recurring income and expenses, in order to more accurately reflect the core business performance.

Annual originated volume and portfolio developments

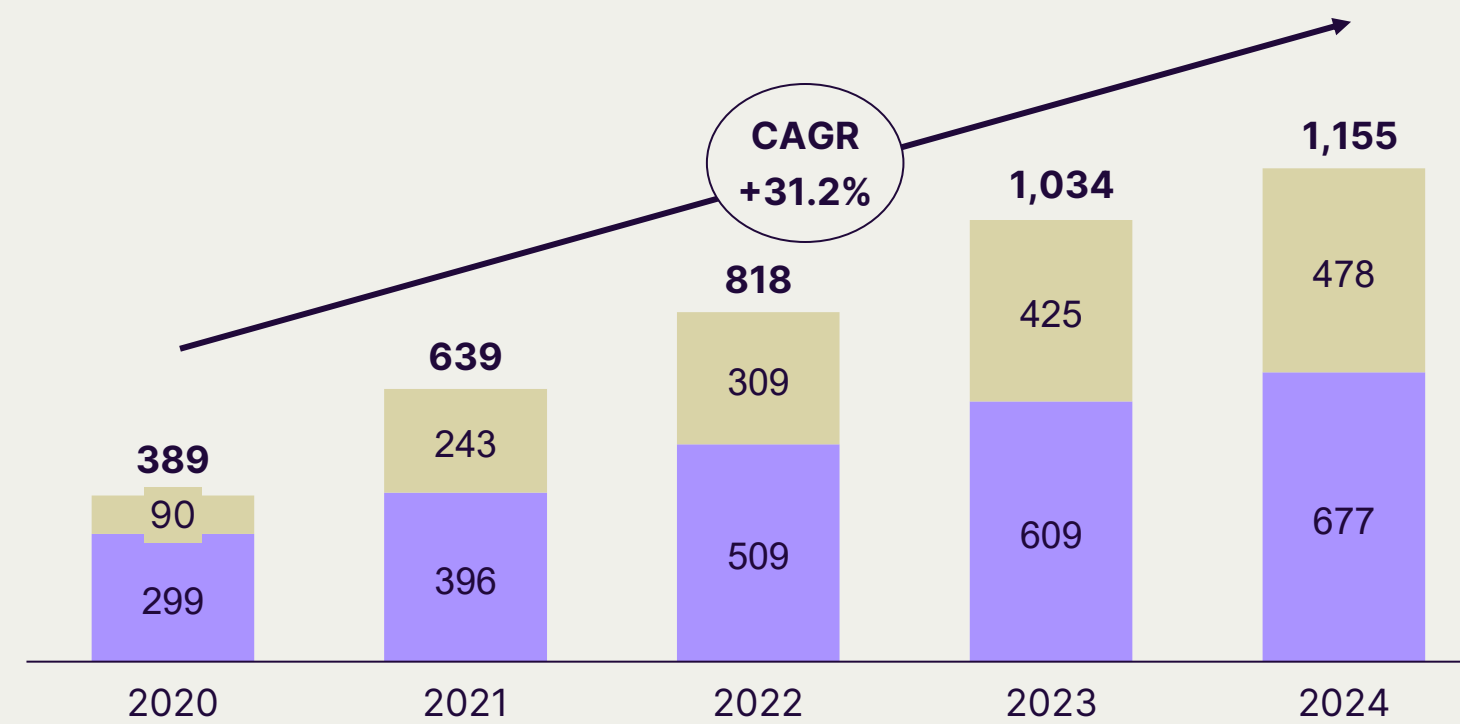
€ in millions, unless stated otherwise

Baltics CEE

Originated volume per region

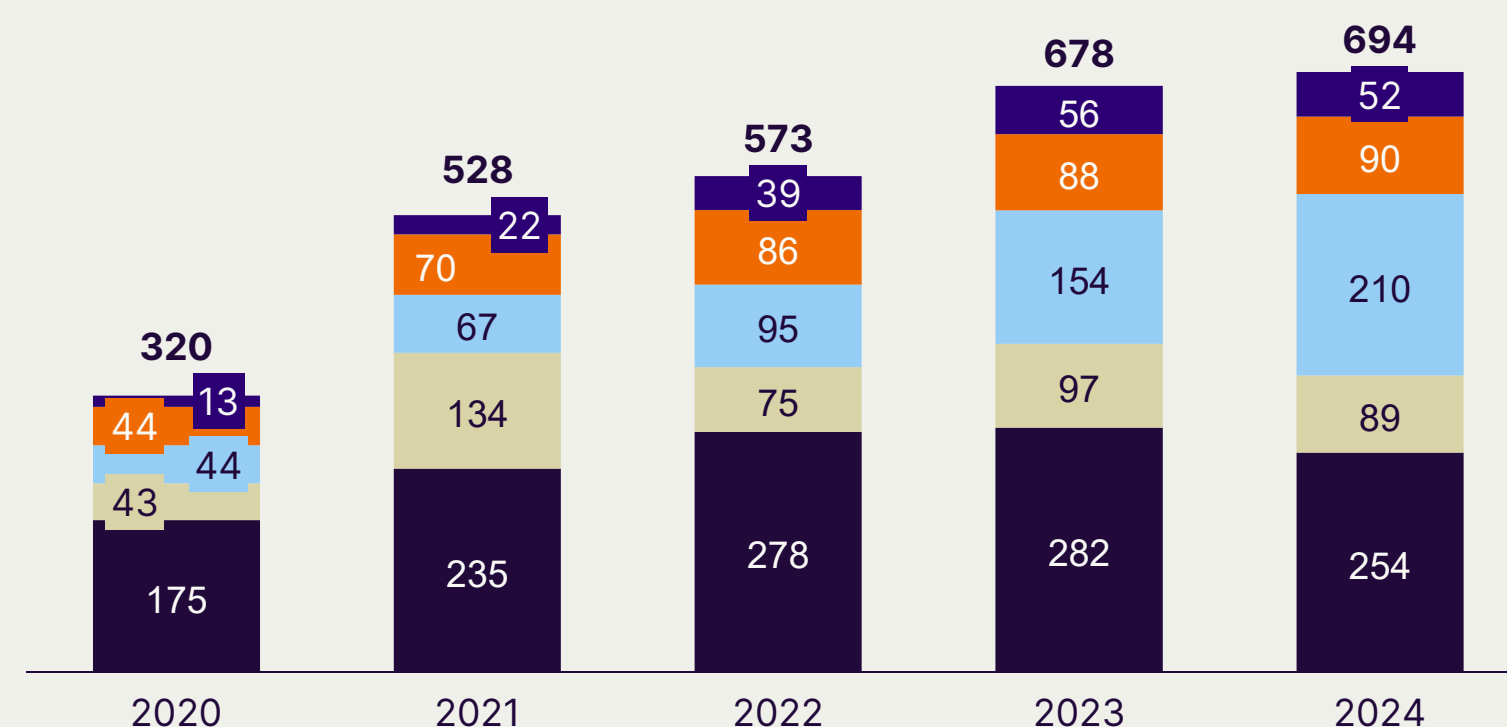


Portfolio per region

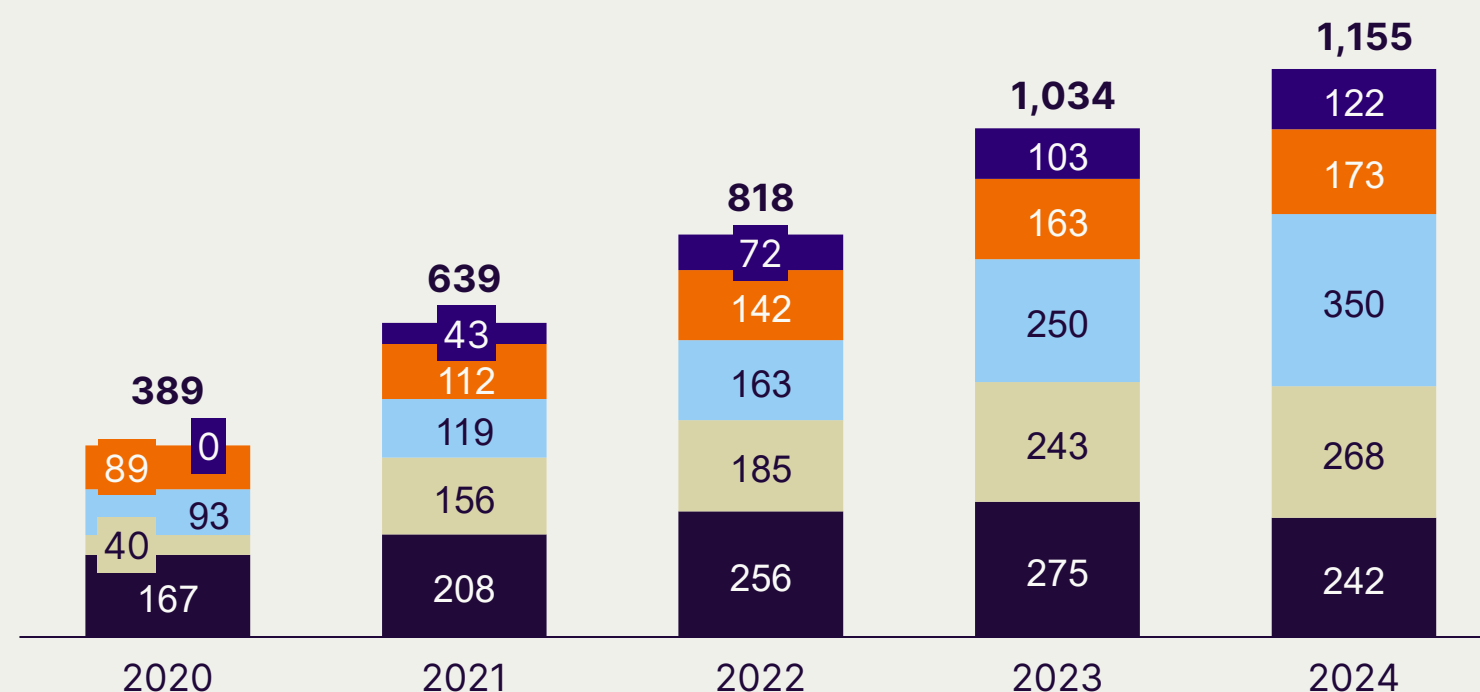


Merchant solutions Green financing Auto marketplaces and dealers Direct lending Rental services

Originated volume per product



Portfolio per product

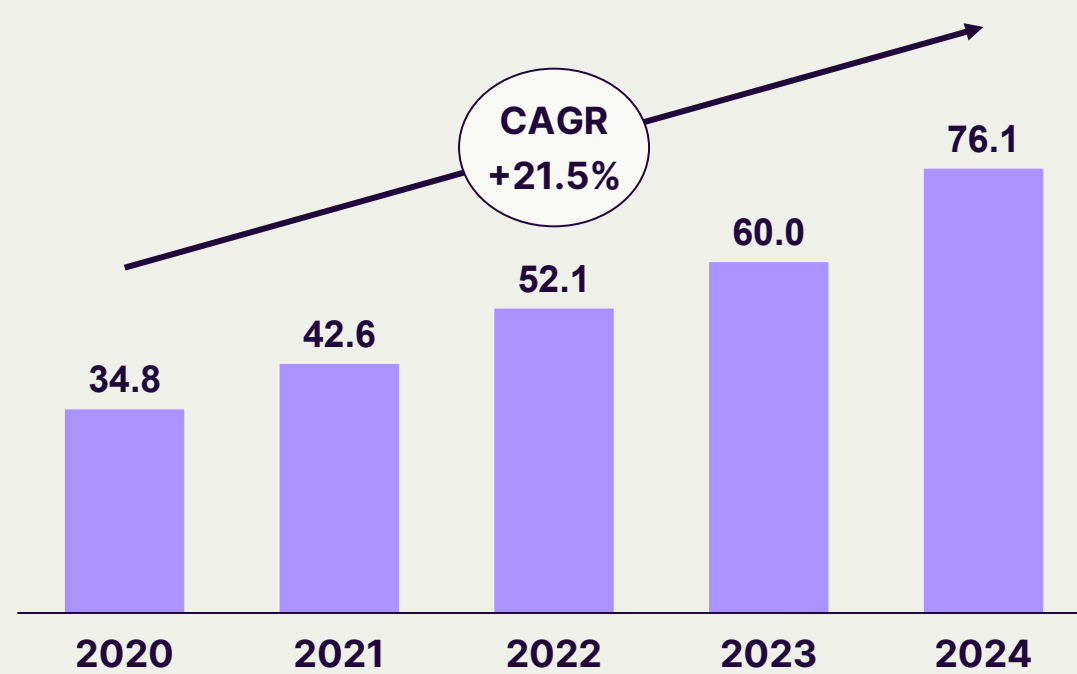


- OV achieved a four-year compound annual growth rate (CAGR) of 21.4%, driven by strong expansion across key regions and product lines. Notably, the CEE region recorded a remarkable 31% CAGR, supported by the introduction of new product offerings, including vehicle and electronics rentals in the Baltics, which experienced a 21% CAGR during the same period.
- The overall portfolio from 2020 to 2024 demonstrated a robust CAGR of 31%, with particularly strong momentum in the CEE region, which saw a 52% CAGR, and in the Baltic markets, which posted a 23% CAGR.
- Growth has been well-distributed across product segments. While merchant solutions remained relatively flat, other categories saw strong acceleration, highlighting effective diversification and market expansion.

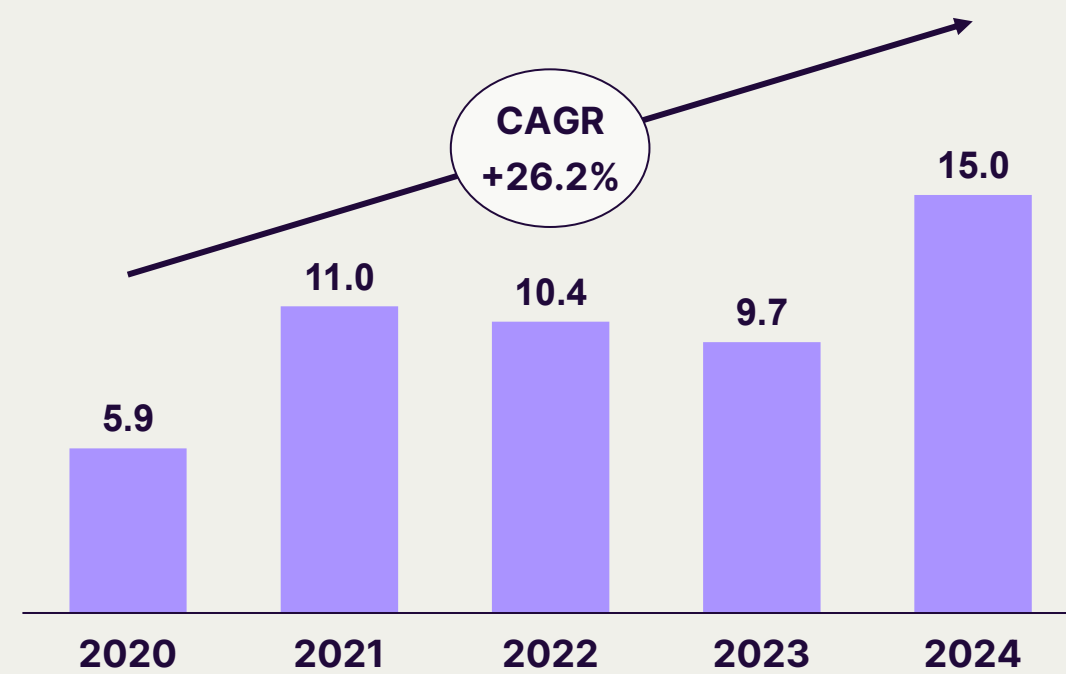
Annual dynamics of core business key metrics

€ in millions, unless stated otherwise

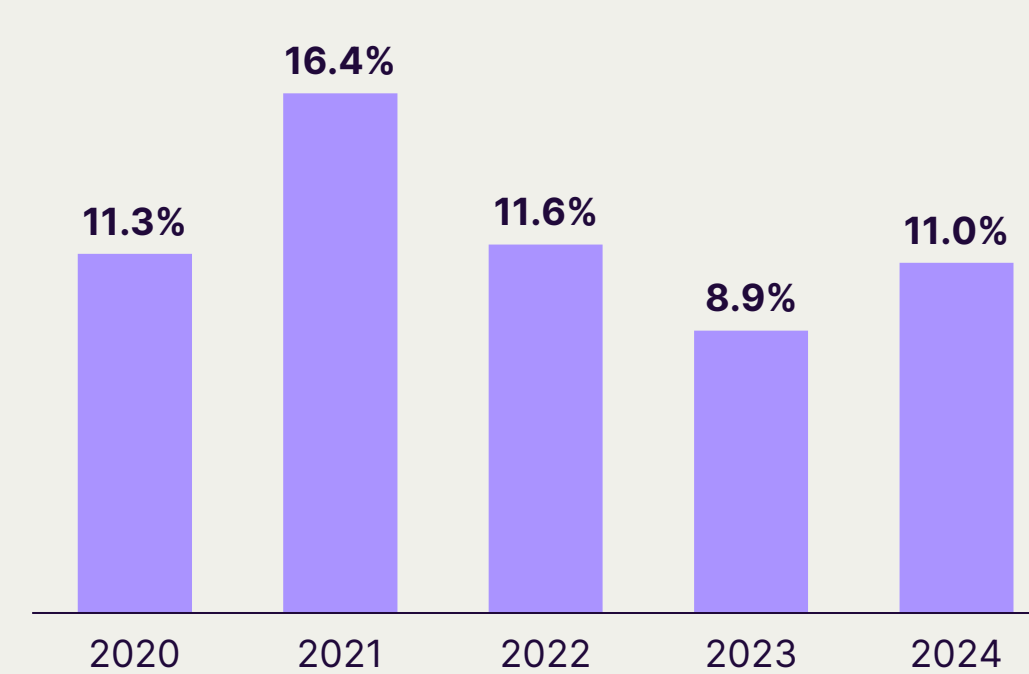
Total net income



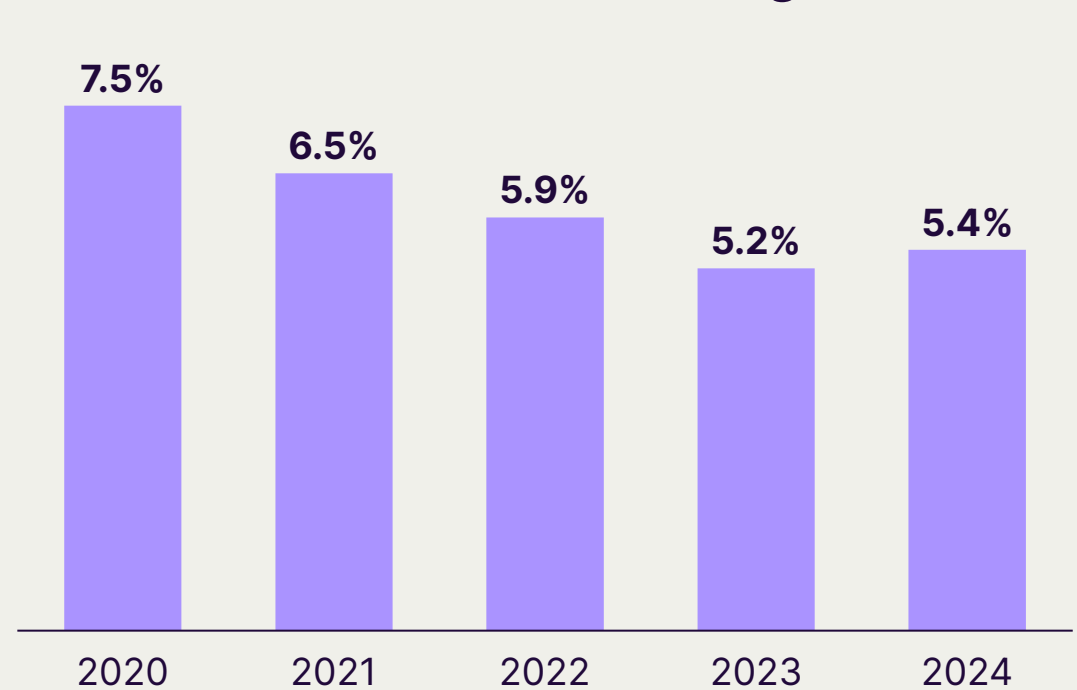
Net profit



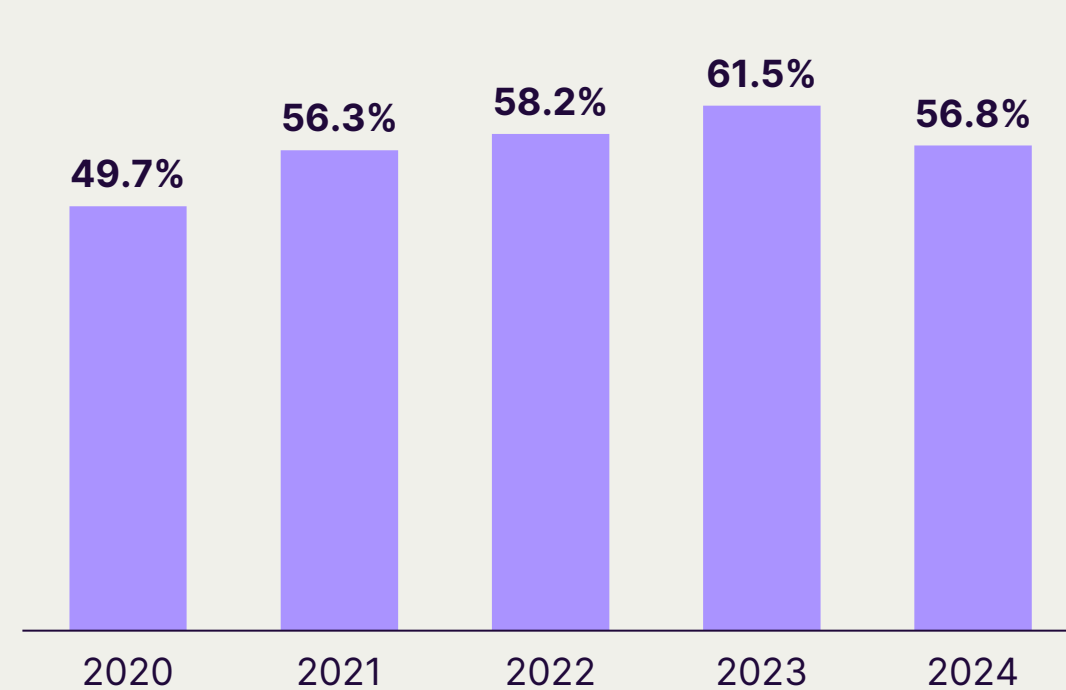
Return on equity



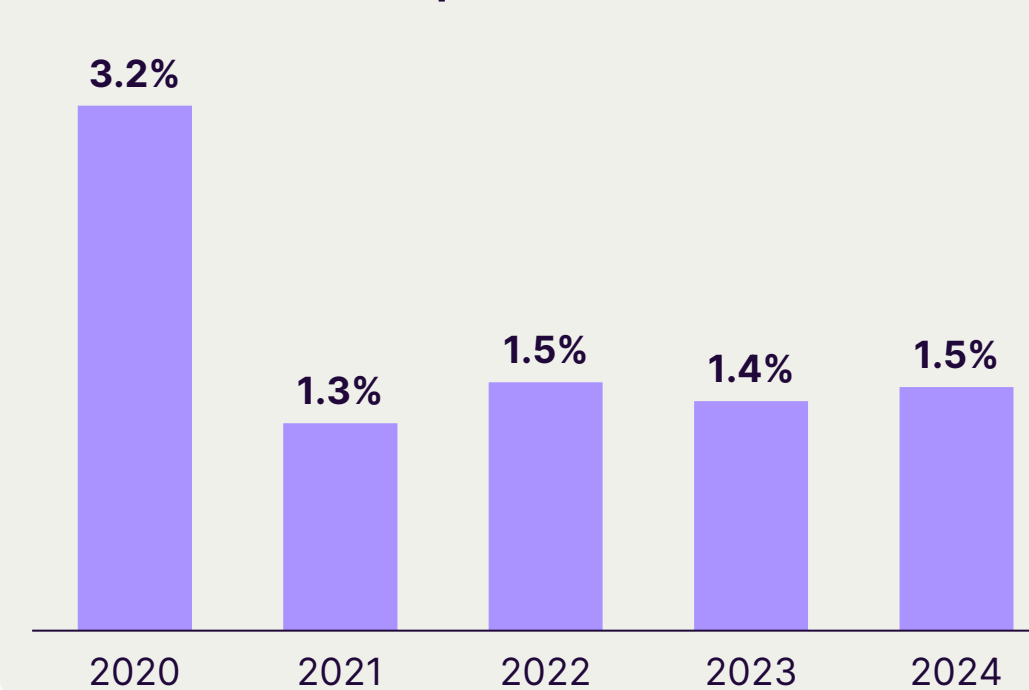
Total income margin



Cost / income



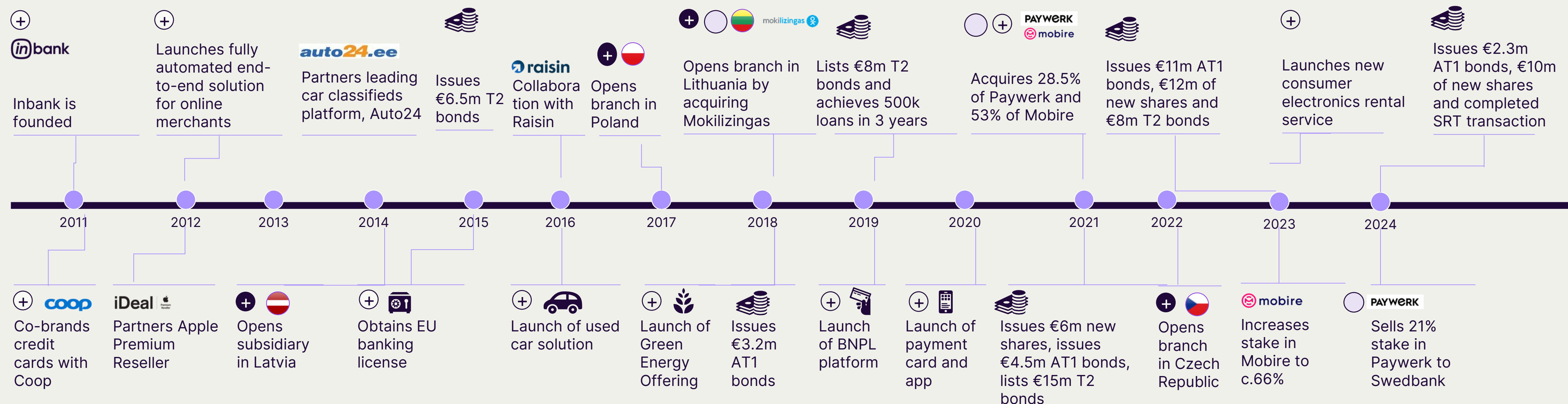
Impairments



- Over the past five years, both total net income and net profit have exhibited a consistent upward trajectory, achieving CAGR exceeding 20%. While reported net profit has occasionally been affected by fair value adjustments on financial instruments, the underlying performance of the core business remains robust and steadily improving.
- Impairments have remained within the targeted range throughout the period, underscoring strong portfolio quality.
- The cost-to-income ratio has shown clear improvement in 2024, supported by operational scaling and the early returns from strategic investments into the technology organization.
- Total income margin has experienced a slight decline over the period, driven by business diversification, particularly the growing share of volumes in the green and auto segments. Although recent results have been influenced by rising interest rates, the overall trend remains positive—supported by effective repricing initiatives and proactive margin management.

Strong growth through partnerships and geographical expansion

A clear partner-focused distribution strategy underpinning a strong organic and inorganic growth strategy, while delivering 13 consecutive years of profit producing an average ROE of 21%. In 2024, we successfully raised €10m of equity capital and signed the first significant risk transfer („SRT“) transaction backed by solar panel loans to private individuals in Poland with the European Investment Bank Group.



Governance and people

Governance

Management Board



Priit Põldoja

CEO, Founder,
Chairman of the
Management Board



Marko Varik

CFO, Member of the
Management Board



Margus Kastein

Head of Baltic Business,
Member of the
Management Board



Maciej Pieczkowski

Head of CEE Business,
Member of the
Management Board



Ivar Kurvits

Chief of Staff, Member
of the Management
Board



Piret Paulus

Head of Growth and
Business Development,
Member of the
Management Board



Erik Kaju

Chief Product and
Technology Officer,
Member of the
Management Board



Evelin Lindvers

Head of Risk Control,
Member of the
Management 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

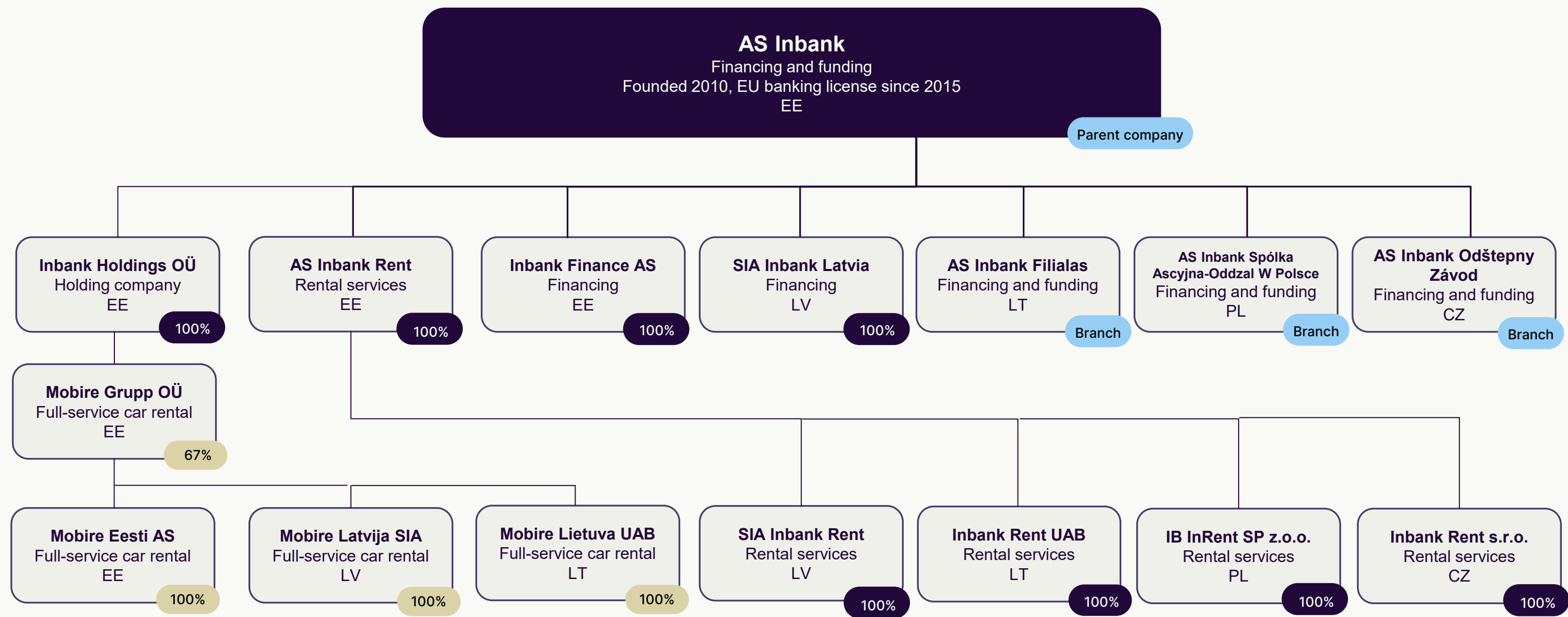
Member of the
Supervisory Board



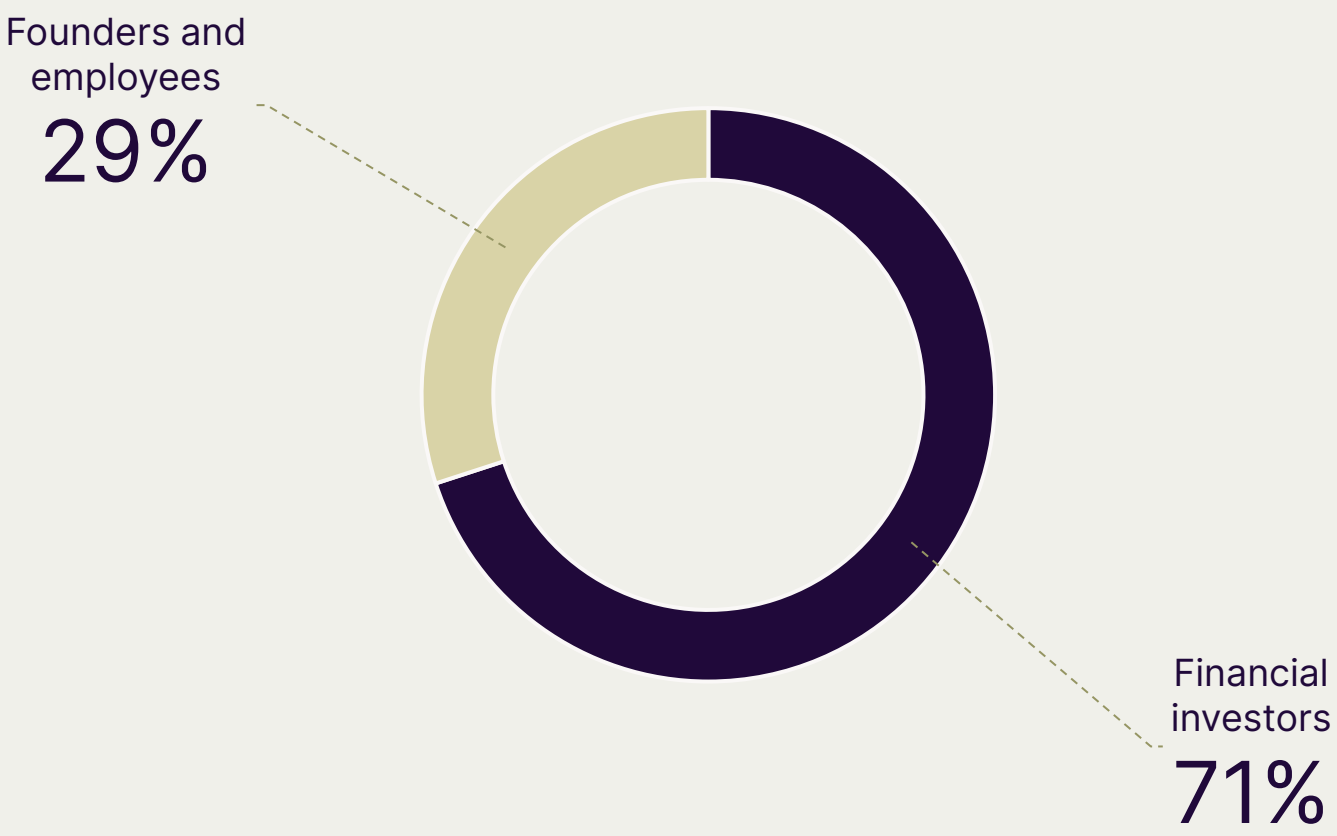
Sergei Anikin

Member of the
Supervisory Board

Legal structure and main shareholders



Shareholders



Owner	Shares	Ownership %
Cofi Investeeringud OÜ	2,737,500	24%
Other (264 shareholders)	8,782,163	76%
Total	11,519,663	100%
<i>Outstanding employee options</i>	<i>615,130</i>	

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.

Gender diversity breakdown (% of total FTE)

	2024		2023	
	Women	Men	Women	Men
Overall	52%	48%	53%	47%
Leadership	50%	50%	46%	54%
Management Board	25%	75%	25%	75%
Supervisory Board	20%	80%	14%	86%

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.



443

People across Europe, 33% in Tech

26

Nationalities represented

50%

Women in leadership roles

36

Average age

As of 31.12.2024

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)
- **Cost / income** - total operating expenses / total net income (excluding gain and losses from financial items and other income)
- **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 gain/losses from financial items and other income, and exclusive of extraordinary, non-recurring income and expenses
- **Net profit** - profit for the period
- **Core net profit** - profit for the period (excluding gain and losses from financial items and other income)
- **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 a specified period, 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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