

Company AS Inbank
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Attachments:

- Inbank-10002970821-en.pdf (<http://oam.fi.ee/en/download?id=4195>)
- Inbank-10002970822-en.pdf (<http://oam.fi.ee/en/download?id=4196>)
- Inbank-10002970823-en.pdf (<http://oam.fi.ee/en/download?id=4197>)
- Inbank-10002970824-en.pdf (<http://oam.fi.ee/en/download?id=4198>)
- Inbank-10002970825-en.pdf (<http://oam.fi.ee/en/download?id=4199>)
- Inbank-10002970826-en.pdf (<http://oam.fi.ee/en/download?id=4200>)
- Inbank-10002970827-en.pdf (<http://oam.fi.ee/en/download?id=4201>)
- Inbank-10002970829-et.pdf (<http://oam.fi.ee/en/download?id=4202>)
- Inbank-100029708210-et.pdf (<http://oam.fi.ee/en/download?id=4203>)
- Inbank-100029708211-et.pdf (<http://oam.fi.ee/en/download?id=4204>)
- Inbank-100029708212-et.pdf (<http://oam.fi.ee/en/download?id=4205>)
- Inbank-100029708213-et.pdf (<http://oam.fi.ee/en/download?id=4206>)
- Inbank-100029708214-et.pdf (<http://oam.fi.ee/en/download?id=4207>)
- Inbank-100029708215-et.pdf (<http://oam.fi.ee/en/download?id=4208>)

Currency

Title Notice on Public Offering of Subordinated Bonds of AS Inbank

ANNOUNCEMENT

3 December 2019

Inbank AS

Notice on Public Offering of Subordinated Bonds of AS Inbank

AS Inbank (registry code 12001988, registered address Niine tn 11, Tallinn 10414, Estonia; hereinafter Inbank) hereby announces a public offering of Inbank subordinated bonds.

"We are conducting our next issue of bonds on the Nasdaq Tallinn Stock Exchange, Baltic Bond List in order to expand Inbank's investor base and bring an attractive investment opportunity to the Estonian market. The funds will be used to support Inbank's growth and expansion in foreign markets," said Priit Põldoja, Chairman of the Supervisory Board of Inbank.

Public Offering of Subordinated Bonds



Inbank offers publicly 6,500 subordinated bonds "Inbank subordinated bond 19.12.2029" with the nominal value of EUR 1,000, interest rate offered of 6.0% per annum and maturity date of 19 December 2029. Inbank has the right to increase the offering volume until issue date by EUR 1.5 million and issue up to 1,500 additional subordinated bonds as a result of which the total number of the bonds offered in the course of the public offering may be up to 8,000 and the total volume of the offering may rise to EUR 8 million. The public offering is carried out only in Estonia.

The offering is conducted on the basis of the base prospectus registered by the Financial Supervision Authority on 2 December 2019, which as at the day of this notice has been published on the websites of Inbank and the Financial Supervision Authority together with any possible annexes (hereinafter the Prospectus).

Subordinated bond represents an unsecured debt obligation of Inbank before the investor. The subordination of the bonds means that upon the liquidation or bankruptcy of Inbank, all claims arising from the subordinated bonds shall fall due and shall be satisfied only after the full satisfaction of all unsubordinated recognised claims in accordance with the applicable law.

Subordinated bonds will be issued in a dematerialised book-entry form. Subordinated bonds will be registered in Nasdaq CSD under ISIN code EE3300001544.

Subordinated bonds will be offered at a price of EUR 1,000 per one bond.

Timetable of the Subordinated Bond Issue

03 December 2019 at 10:00

Start of the subscription period for the subordinated bonds

13 December 2019 at 16:00

End of the subscription period for the subordinated bonds

On or about 17 December 2019

Disclosing the allocation results of the subordinated bonds

On or about 19 December 2019

Transfer of the subordinated bonds to investors' securities accounts

On or about 20 December 2019

Expected listing of the subordinated bonds and admission to trading on the Baltic Bond List of the Nasdaq Tallinn Stock Exchange.

In order to subscribe for the subordinated bonds, an investor has to submit during the subscription period to the custodian who holds the investor's securities account opened at Nasdaq CSD a subscription undertaking, which has to contain the following data:



Owner of the securities account:	Name of the investor who submitted the subscription undertaking
Securities account:	Number of the investor's securities account
Custodian:	Name of the investor's custodian
Security:	Inbank subordinated bond 19.12.2029
ISIN code:	EE3300001544
Amount of securities:	The nominal value of Bonds for which the investor wishes to subscribe (the number of Bonds multiplied by the Offer Price)
Price (per bond):	EUR 1,000
Transaction amount:	The number of Bonds for which the investor wishes to subscribe multiplied by the Offer Price
Counterparty:	AS Inbank
Securities account of counterparty:	99102014361
Custodian of the counterparty:	AS LHV Pank
Value date of the transaction (trade date):	The date when the Subscription Undertaking was submitted by the investor
Value date of the transaction:	19 December 2019
Type of transaction:	"purchase"
Type of settlement:	"delivery versus payment"

Availability of Prospectus and Final Terms of the Offering

Inbank Prospectus and its supplement together with a summary in Estonian have been published and can be obtained in electronic format from Inbank's website www.inbank.ee/investor/offering/ (<http://www.inbank.ee/investor/offering/>) and from the website of the Financial Supervision Authority www.fi.ee (<http://www.fi.ee>). Additionally, the Prospectus and the supplement thereto are



available through the information system of Nasdaq Tallinn Stock Exchange. The terms and conditions of Inbank's subordinated bonds can be obtained in electronic format from Inbank's website www.inbank.ee/investor/offering/ (<http://www.inbank.ee/investor/offering/>).

Before investing into Inbank's subordinated bonds we kindly ask you to acquaint yourself with the Prospectus, its annexes, the terms and conditions of the offering and the investor presentation as a whole.

Inbank is a consumer finance focused digital bank active in the Baltics and Poland with additional deposits accepted in Germany, Austria and the Netherlands. Inbank has over 1,750 active partners and 550,000 active contracts. Inbank bonds are listed on the Nasdaq Baltic Stock Exchange.

Additional information:

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