instabank

INTERIM PRESENTATION Q2-2026

Q2-2026 | Record growth with operating leverage

Instabank delivered its strongest lending quarter to date while scaling profit, improving efficiency and releasing capital for further growth.

10,105	+938	62.2	39%	14.6%	17.3%
Gross loans	Q2 lending growth	Profit before tax	Cost/income	ROE	CET1 ratio
MNOK · +29% LTM	**MNOK · record high**	**MNOK · +115% YoY**	**down 5 pp YoY**	**Q2-26**	**3.1 pp headroom**

- Growth came across all four product areas, with credit cards and consumer loans carrying most of the Q2 increase.
- German credit cards were the standout contributor: 393 MNOK growth and a first profitable quarter one year after launch.
- The SREP decision and the confirmed Norwegian domicile shift management focus from restructuring to growth execution.

37 consecutive quarters of profit · gross loans up 29 % over the last twelve months

Equity story | Proven, scalable, capitalised

A proven earnings engine, a large addressable market, and capital headroom that funds near-term growth

1 The engine is proven

37 profitable quarters, 62.2 MNOK PBT in Q2 and cost/income down to 39%.

Earnings

2 The runway is large

Germany credit cards and Business lending for SMEs are still small relative to their addressable markets.

Runway

3 Capital and capacity to execute

SREP release, CET1 headroom and AI-native operations support growth without proportional cost.

Capital

2026 ambition: lending growth of NOK 3,000-3,500 m and profit after tax of NOK 160-185 m

Growth engines | Germany cards and Business lending

Two engines on one platform: German credit cards for scale, Business lending for margin.

Germany credit cards

+393	1,091	3.6
Q2 growth	Loans	PBT
MNOK in Germany	**MNOK**	**MNOK**

- Fastest-growing product area; Germany delivered 42% of total Q2 lending growth.
- First profitable quarter after one year supports the scalability argument.
- Largest long-run option value: Europe's largest banking market and still early penetration.

Business lending for SMEs

1,104	17.5%	18.9
Loans	Yield	Q2 PBT
MNOK	**average Q2**	**MNOK**

- Highest segment profitability, on an average yield of 17.5 %.
- Fully digital origination, secured by owner guarantees or business collateral.
- Underserved market and a scalable platform support further expansion; loan losses of 4.4 % are priced into the yield.

Four products, one platform | Diversified by market, product and risk

Two products generate the core earnings and two drive the growth – all four grew in the quarter.

Mortgages

3,902m
Gross loans

39%
Share

Capital-light anchor

Low-risk core at 8.2 % yield; stability and capital efficiency.

Core cash generation

Consumer loans

3,499m
Gross loans

35%
Share

Earnings engine

Core B2C book at 11.9 % yield, back in growth with +365 MNOK in Q2.

Core cash generation

Credit cards

1,600m
Gross loans

16%
Share

Growth option

Fastest-growing area at 18.4 % yield; Germany now profitable.

Growth and expansion

Business lending

1,104m
Gross loans

11%
Share

High-yield engine

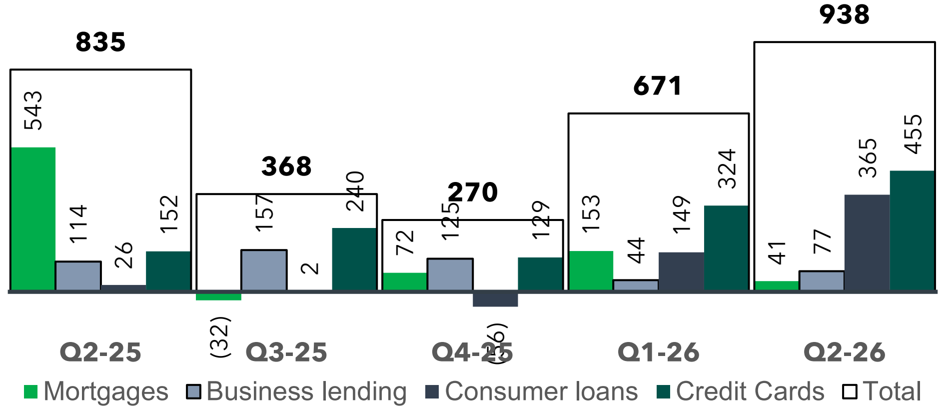
Digital Business lending for SMEs at 17.5 % yield; highest segment profitability.

Growth and expansion

Gross lending and margin developments

Gross loans development | Well diversified loan book

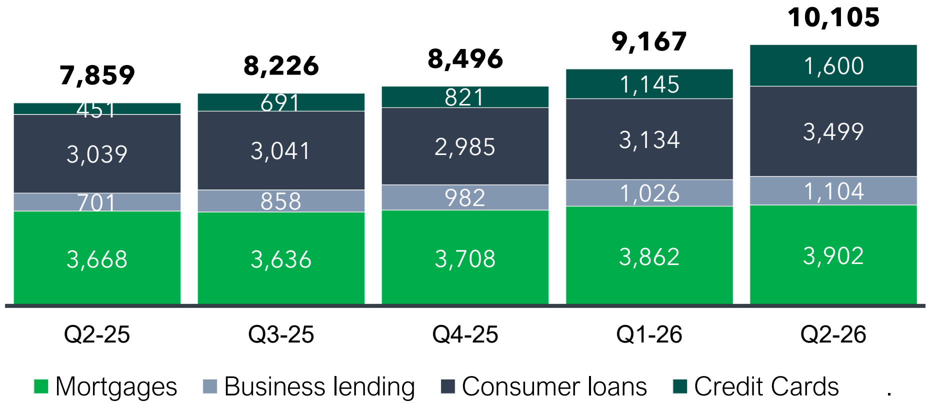
Gross loans balance growth (MNOK)



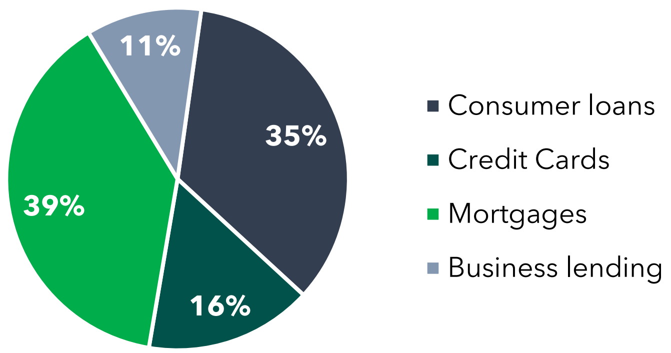
Key comments

- Instabank continued to benefit from a well-diversified business model, delivering growth across its priority products and segments
- In the second quarter, Instabank delivered its highest quarterly lending growth ever, with gross lending up 938 MNOK, or 10.2 %.

Gross loans volume (MNOK)

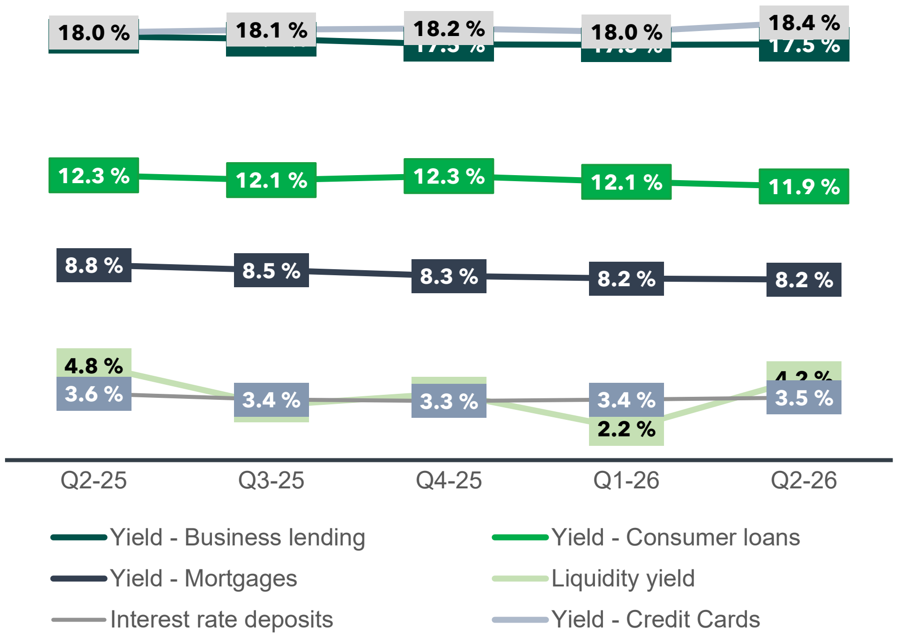


Gross loans distribution



Yields and funding cost | Attractive margins

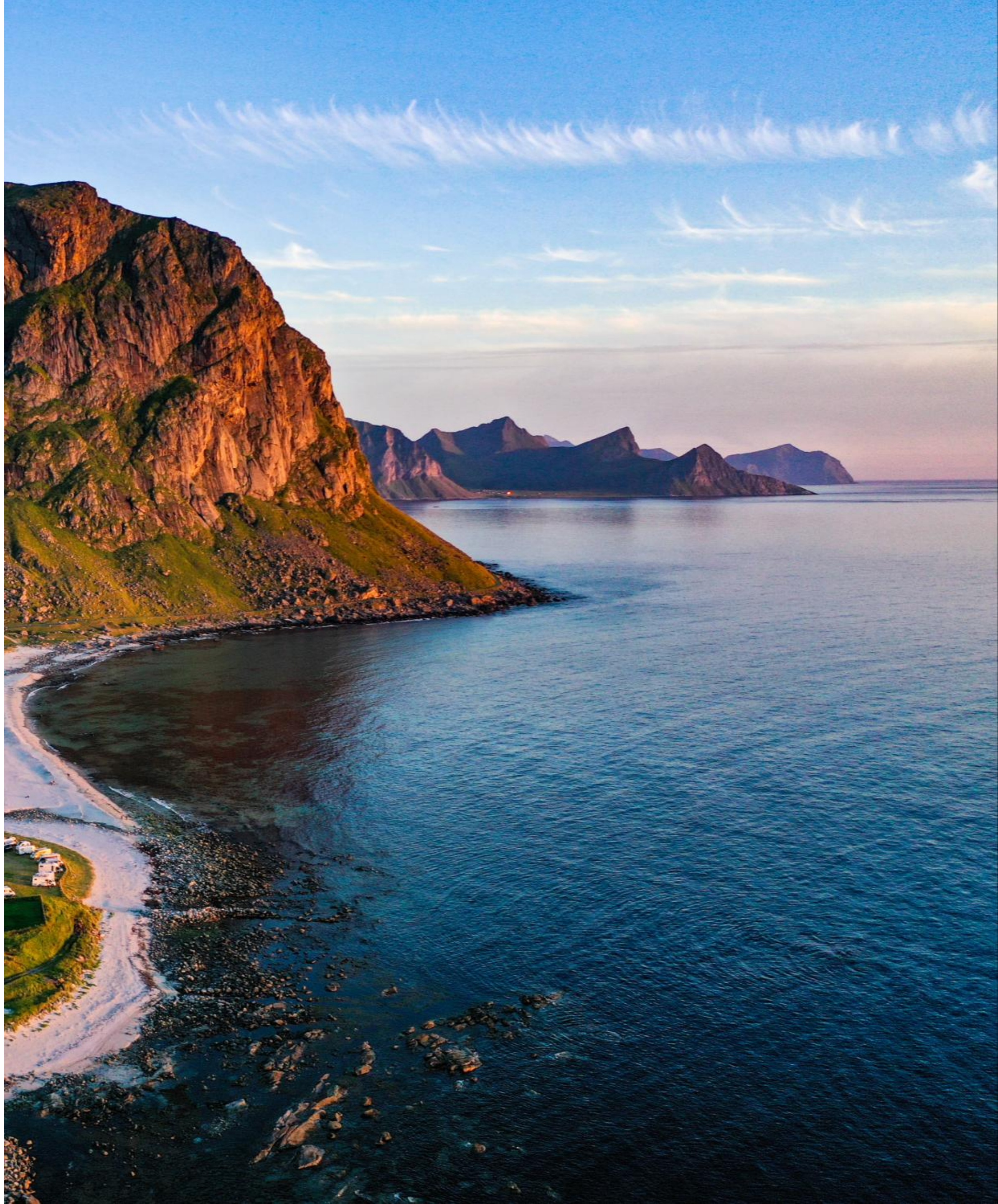
Lending and liquidity yield, interest rate on deposits



Key comments

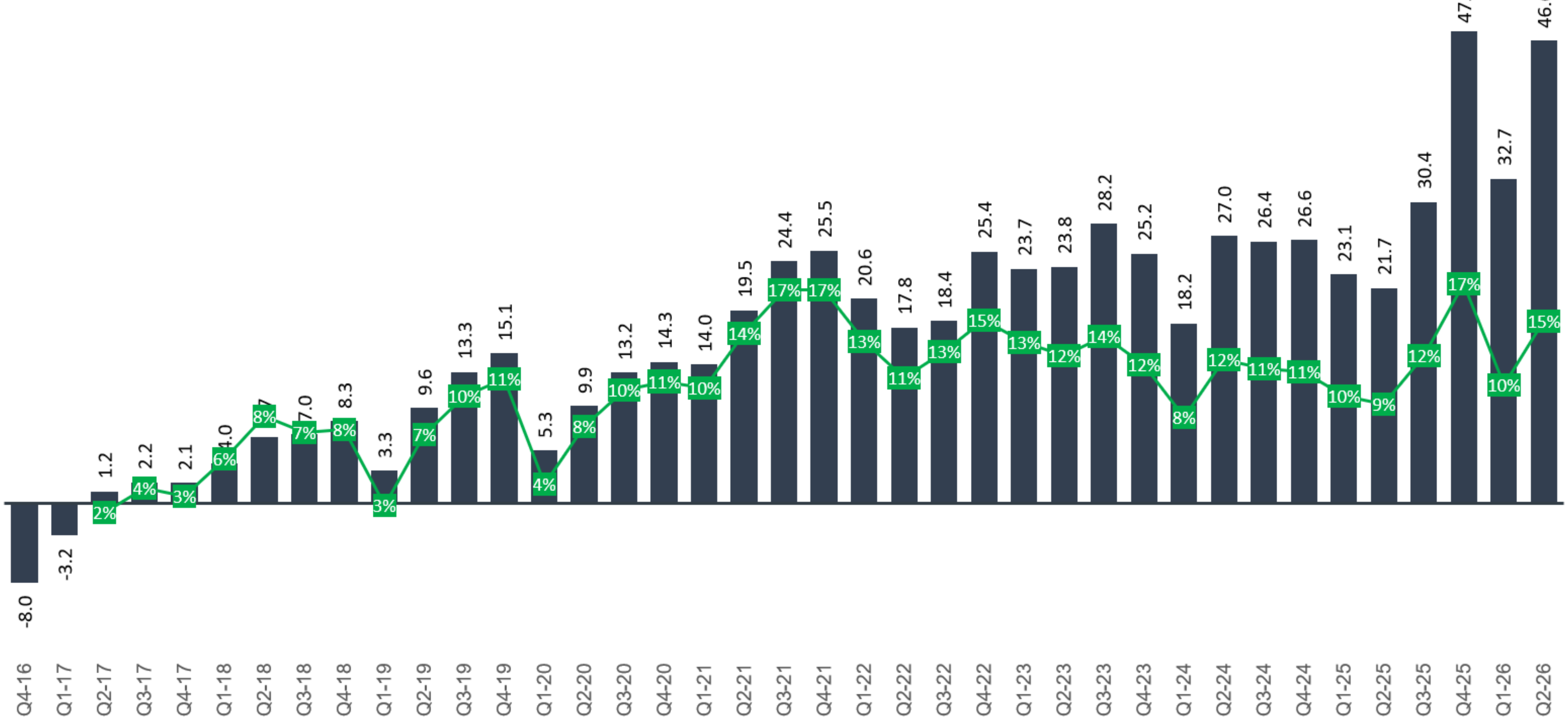
- Highly attractive yield for business lending at 17.5 % and Credit Cards at 18.4 %.
- The interest rate for mortgages and consumer loans have been more sensitive to the developments in market rates than the other two product categories
- The interest rate for deposits increased slightly from the previous quarter reflecting the increase in market rates in the Euro zone
- The liquidity yield was 4.2 %, 0,7 % points above the interest rate for deposits

Profitability, risk and capital



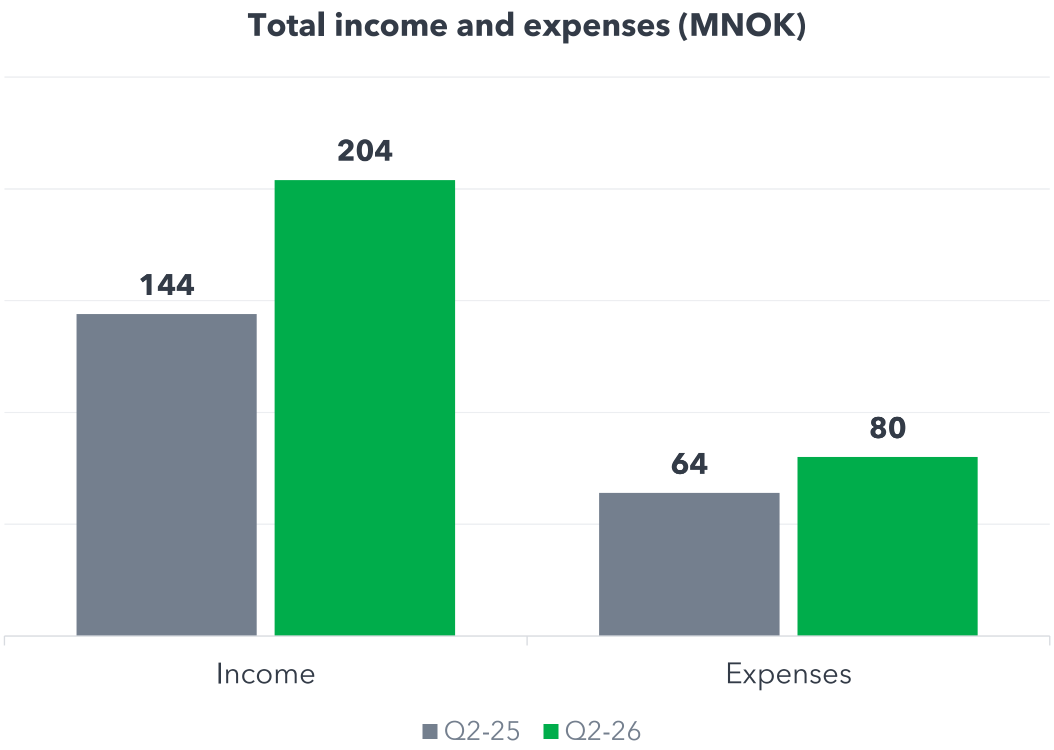
37 consecutive quarters with profits

PROFIT AFTER TAX (NOKM) & RETURN ON EQUITY:



Operating leverage | Income growth outpaces cost growth

Operating leverage is intact: income is growing faster than costs, lifting profit and lowering cost/income.



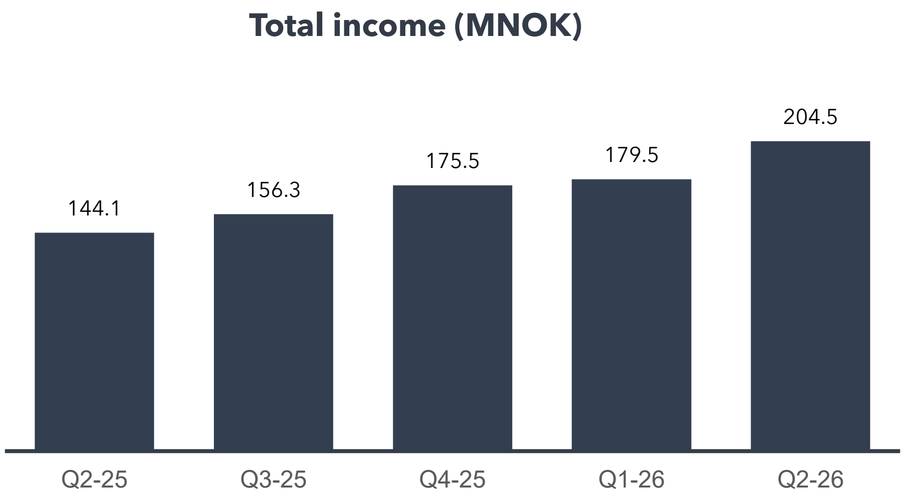
+42%
Income growth
YoY

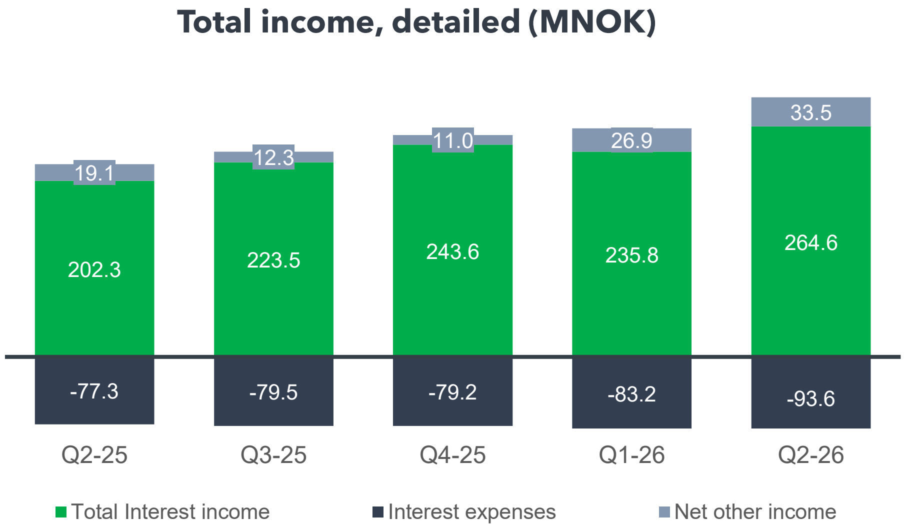
+25%
Cost growth
YoY

39%
Cost/income
down 5 pp

- Income grew by 60 MNOK year on year while operating expenses rose by 16 MNOK.
- Digital and AI-native operations support volume growth without proportional headcount.
- Profit before tax reached 62.2 MNOK, up 115 % year on year.

Total income | High growth in income



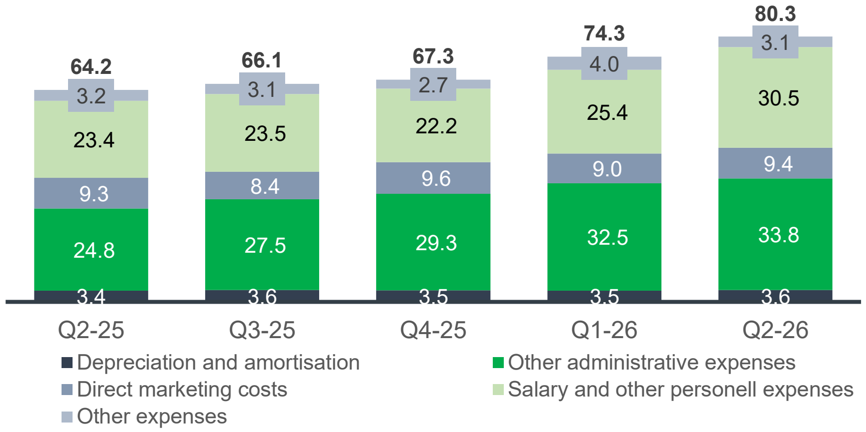


Key comments

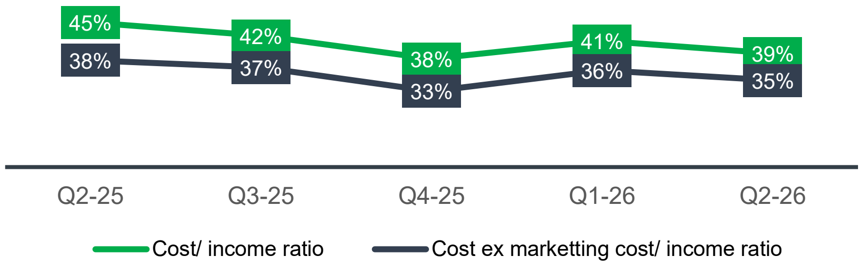
- **Total income** in Q2 2026 was 204.5 MNOK, an increase of 60.4 MNOK/ 42 % from the same quarter last year
- **Total interest income** increased by 62.2 MNOK from the same quarter last year to 264.6 MNOK in Q2 2026, driven by a 12-months lending growth of 2,247 MNOK
- **The net other income** for the quarter was 33.5 MNOK, an increase of 14.4 MNOK compared to the same quarter last year. The increase was primarily driven by an 11.4 MNOK increase in commission and fee income from the expansion of the German credit card business.
- **Interest expenses** amounted to 93.6 MNOK, up 16.3 MNOK from the same quarter last year, reflecting continued stable funding conditions and a reduction in funding costs of 0.2 percentage points.

Operating expenses | Economy of scale

Operating expenses breakdown (MNOK)



Cost/income ratio

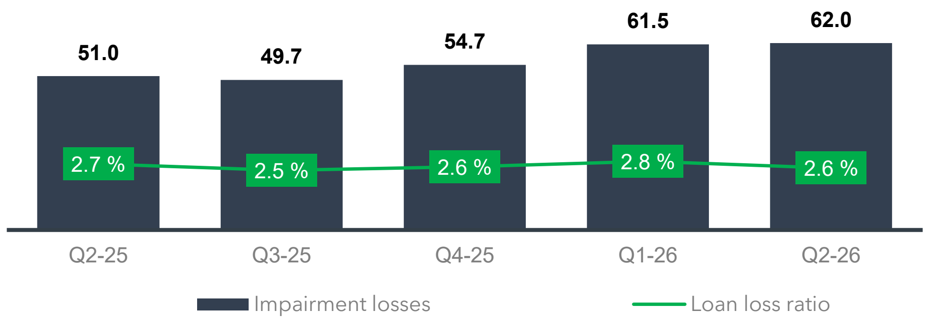


Key comments

- **Operating expenses** reached 80.3 MNOK, an increase of 16.1 MNOK from the same quarter last year, representing a 25 % growth versus the growth in total income of 42 % the same period
- The **cost-to-income** ratio improved by 5 percentage points to 39 %, reflecting economies of scale.

Credit risk | Mortgages represent low credit risk

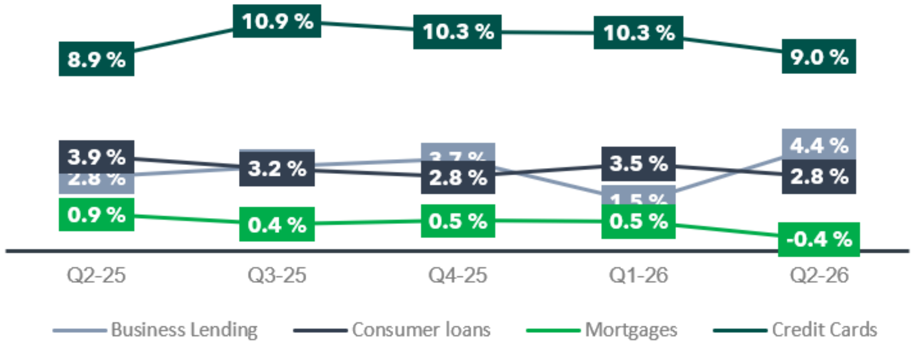
Impairment losses (MNOK)



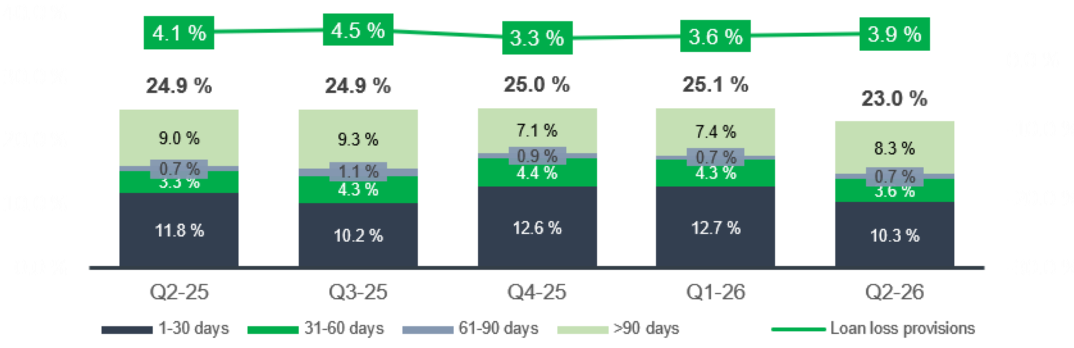
Key comments

- Loan losses amounted to 62.0 MNOK, or 2.6 % , an increase of 11.0 MNOK from the same quarter last year, driven by portfolio growth while the loss ratio remained relatively stable.
- The IFRS 9 loan loss models were reviewed and updated in the quarter, resulting in a net release of approximately 11.8 MNOK in loan loss provisions.

Loan loss ratio per product



Loans past due



Risk and capital | Growth with headroom

The book grew 10.2 % in the quarter while the loss ratio stayed broadly stable, and the SREP decision improved capital headroom.

2.6%	62.0	17.3%	3.1pp	~141	~95
Loan loss ratio	Loan losses	CET1 ratio	CET1 headroom	Capital released	CET1 released
stable	**MNOK**	**Q2-26**	**above requirement**	**MNOK total**	**MNOK**

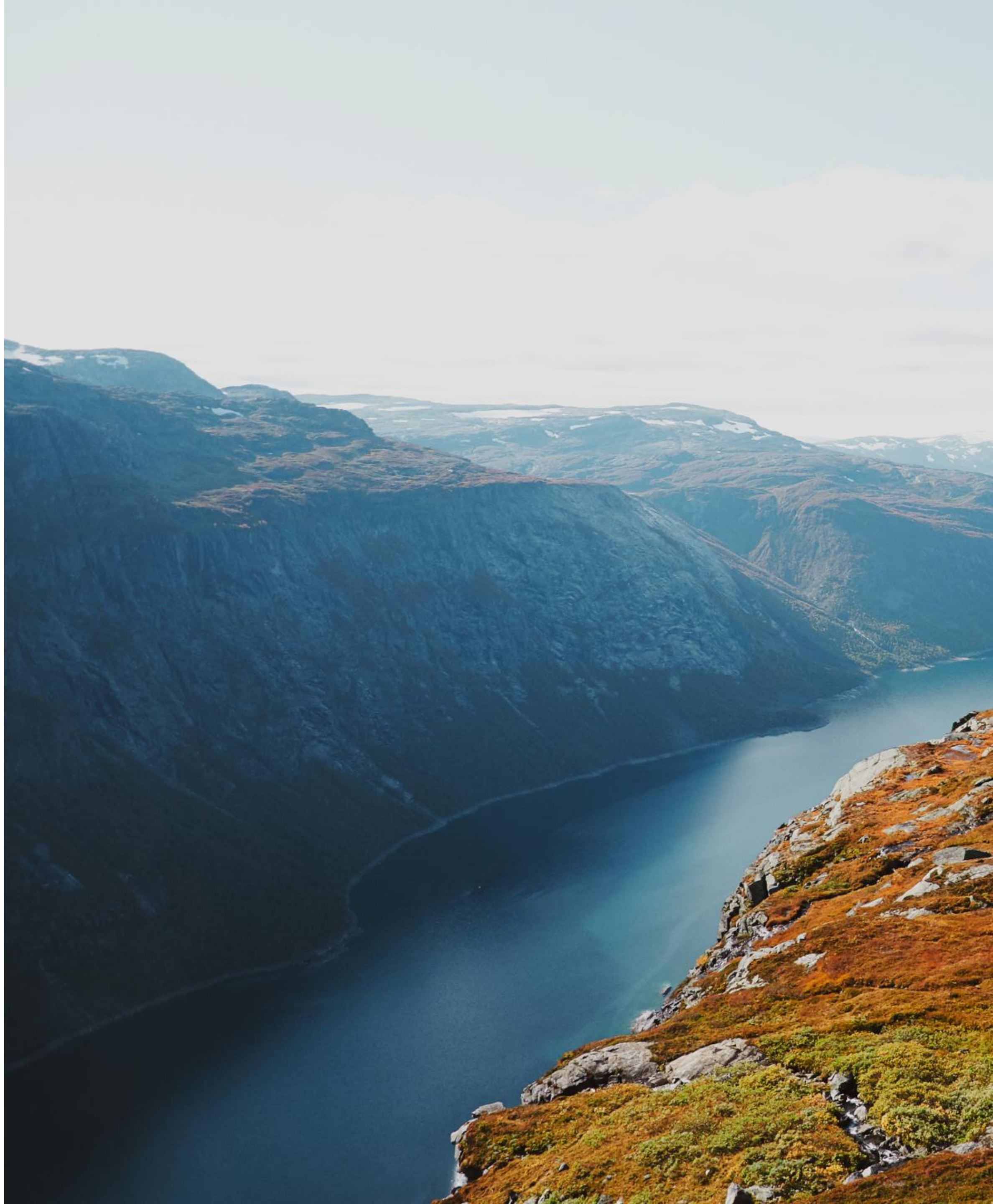
Credit risk

- The loss ratio was 2.6 %, down from 2.7% in Q2-25. The quarter included a net release of 11.8 MNOK from updated IFRS 9 models.
- Mortgages remain the low-risk anchor, and business lending risk is explicitly reflected in higher yields.

Capital position

- SREP decision release capacity for growth execution.
- Capital headroom funds the 2026 plan. Growth towards the mid-term ambition will be funded by retained earnings and, if required, new capital.

Strategy
and ambitions



Product strategy | Expansion and diversification

From a specialised consumer finance bank to a focused commercial bank – new products and markets added in every phase.

	Specialised consumer finance		Diversification and scale-up		Focused commercial bank	
	2016-2017	**2018-2019**	**2020-2021**	**2022-2024**	**2025**	**2026-2028**
B2C	Savings NO Consumer loans NO/FI POS sales finance NO	Savings FI/SE Consumer loans SE Credit card NO Online sales finance NO	Mortgages NO Sales finance FI Savings (Raisin) DE	Scaling mortgages Security deposits NO Credit card FI	Credit cards DE Security deposits DE Scaling mortgages	*Scaling credit cards DE* *Consumer loans DE* *Mortgages FI*
B2B	–	–	–	Business lending NO	Scaling business lending	*Scaling business lending* *Business lending FI*

Items for 2026–2028 are planned initiatives.

Financials | Guiding as per Q2-26

Outlook for 2026 and the mid-term strategic ambition.

	Outlook 2026	Strategic ambition mid-term
Profit after tax Strong improvement in profits	**NOK 160–185 m** Among the better	**> NOK 400 m** Proof of success
Return on equity Strong improvement in performance	**~ 15 %** Among the better	**> 20 %** Proof of success
Gross loans Growth is necessary to improve profits	**> NOK 11.5 bn** Growth shows direction	**> NOK 18.0 bn** Proof of growth capacity

Key takeaways | Proven, focused and funded

Growth, profitability and capital strength – proven in Q2 and funding the next phase.

1	**Proven profitable platform**	37 profitable quarters, record Q2 PBT and cost/income at 39%.
2	**Two focused growth engines**	Germany credit cards and Nordic SME lending are the scalable expansion vectors.
3	**Capital and execution capacity**	SREP headroom and the Norwegian domicile support continued growth execution.

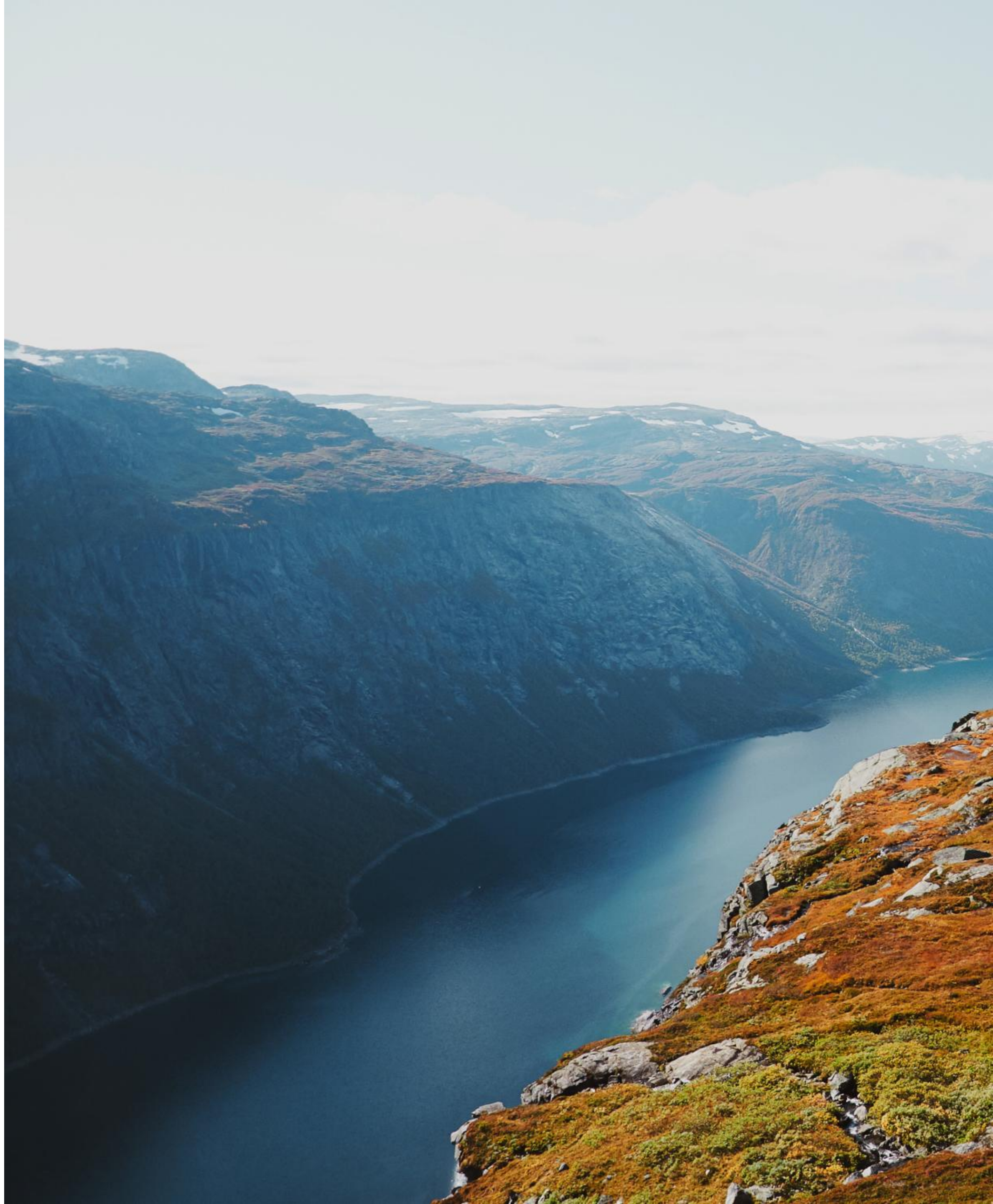
Q2-2026 demonstrates that Instabank can grow faster, stay profitable and fund the next phase from a stronger capital position.

Thank you

for your attention

Continue to the appendix for product and financial detail, management, board of directors, share holders, income statement and balance sheet.

Appendix
supporting detail



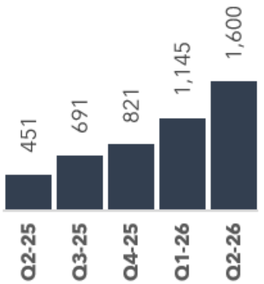
Product performance | Credit Cards

HIGHLIGHTS

- The Credit Cards business in total grew by 455 MNOK in the quarter, the largest contribution from any single product area.
- Some 42 % of Instabank's total record-high organic growth came from the German credit card business, which grew by 393 MNOK in the quarter and continues to accelerate.
- One year after launch, the German business also delivered its first profitable quarter, with a profit before tax of 3.6 MNOK against -3.5 MNOK in the previous quarter – an improvement of 7.1 MNOK in a single quarter.
- Launched in 2025, the German credit card business operates in Europe's largest banking market, where scale potential is substantial and we are still in the early stages of penetration.

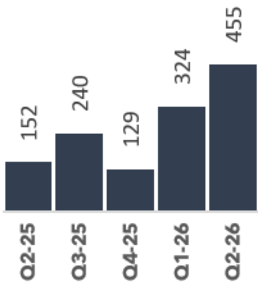
GROSS LOANS (MNOK)

1,600



GROWTH (MNOK)

Q2 Growth
+ 455



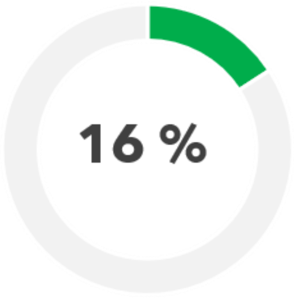
YIELD

18.4 %

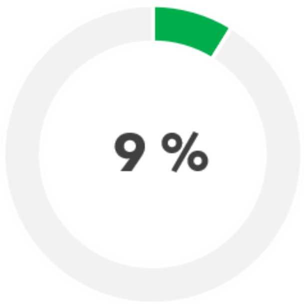
PRODUCT DESCRIPTION

- Credit Cards in Norway, Finland and Germany: Lower interest rates than market averages, fully digital onboarding, and interest from day one.
- Consumer loans in Norway, Finland and Sweden. Sweden has been in run-off since Q3-2022 due to weak profitability
- Sales Finance in Norway: In run-off due to weak profitability

SHARE OF GROSS LOANS:



SHARE OF OPERATING PROFIT*



*share of sum profits from segments

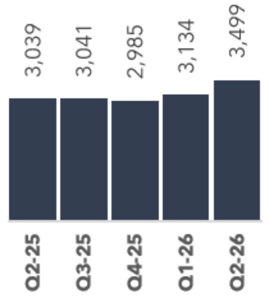
Product performance | Consumer loans

HIGHLIGHTS

- Consumer loans experienced increased demand and grew by 365 MNOK in the quarter to 3,499 MNOK, representing 35 % of total lending.
- Representing highly automated credit process and affective distribution

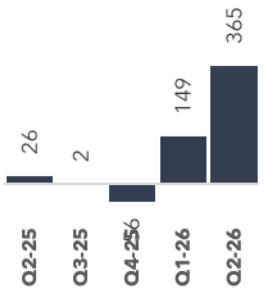
GROSS LOANS (MNOK)

3,499



GROWTH (MNOK)

Q2 Growth
+ 365



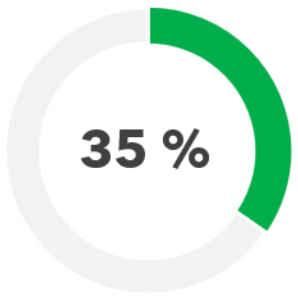
YIELD

11.9 %

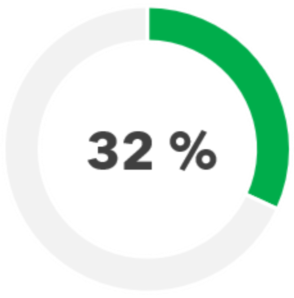
PRODUCT DESCRIPTION

- Consumer loans are offered in Norway and Finland
- Swedish portfolio in run-off since Q3-2022

SHARE OF GROSS LOANS:



SHARE OF OPERATING PROFIT*



*share of sum profits from segments

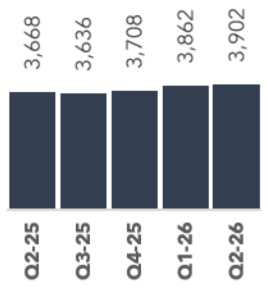
Product performance | Mortgages

HIGHLIGHTS

- Mortgages continued to deliver strong profitability, driven by attractive yields, low risk, and lower capital allocation than other lending products.
- The mortgages volume increased by 41 MNOK to 3,902 MNOK, representing 39 % of total lending.

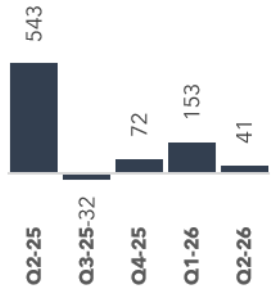
GROSS LOANS (MNOK)

3,902



GROWTH (MNOK)

Q2 Growth
+ 41



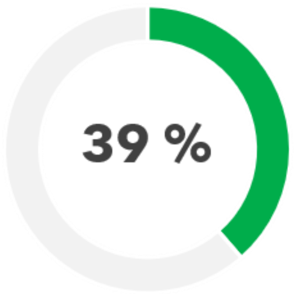
YIELD

8.2 %

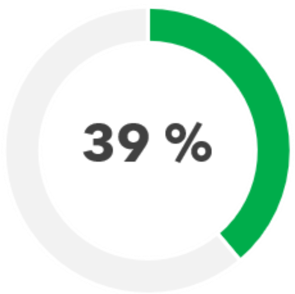
PRODUCT DESCRIPTION

- First or second priority mortgages for refinancing of unsecured debt or house improvements
- Currently offered in Norway only

SHARE OF GROSS LOANS:



SHARE OF OPERATING PROFIT*



*share of sum profits from segments

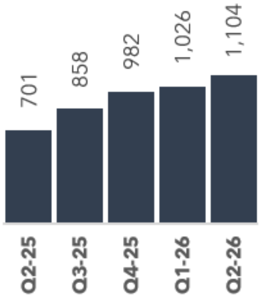
Product performance | Business lending

HIGHLIGHTS

- Business lending continued to grow in the quarter, with gross lending increasing by 77 MNOK to 1,104 MNOK, accounting for 11 % of total lending.
- The segment has delivered the highest profitability among Instabank's segments, supported by an average loan yield of 17.5 %, despite loan losses rising to 4.4 %.
- Given an underserved market and a scalable operating platform, Instabank sees continued growth potential in the segment.

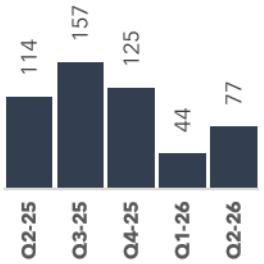
GROSS LOANS (MNOK)

1,104



GROWTH (MNOK)

Q2 Growth
+ 77



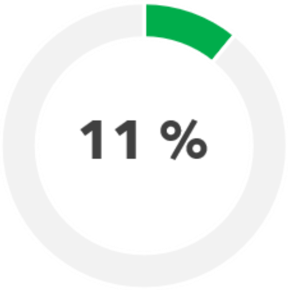
YIELD

17.5 %

PRODUCT DESCRIPTION

- Launched in Q2-2023 as a forward-thinking digital-first alternative to traditional business lending schemes.
- Credit line and repayment loans tailored to small and medium-sized businesses in Norway
- Fully digital application process, loans are secured by individual owner guarantees or business collateral, such as property or listed shares.
- The business segment is focused on scalable, yet tailored solutions for our clients. With a dedicated business team onboarding and managing client engagements throughout the entire life-cycle.

SHARE OF GROSS LOANS:

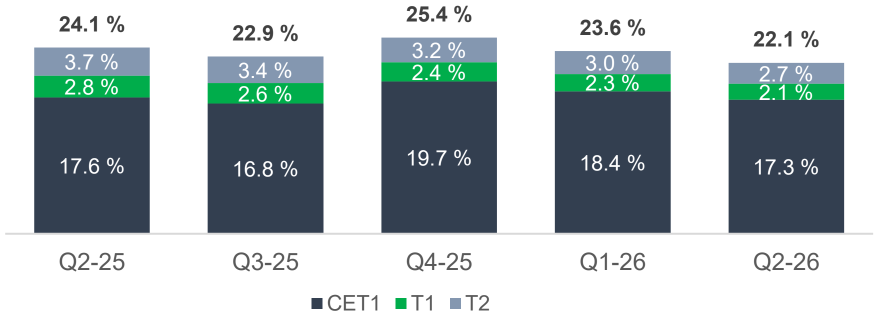


SHARE OF OPERATING PROFIT*

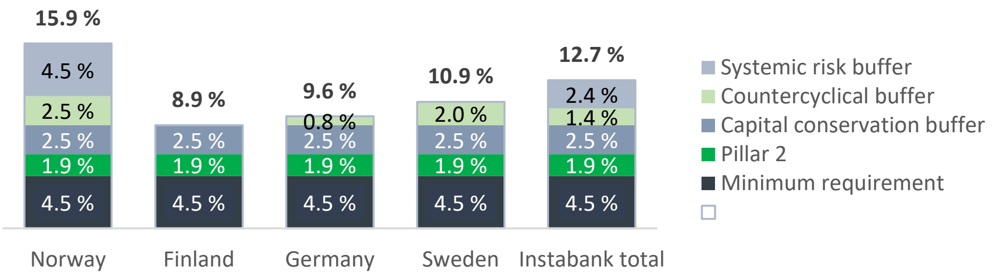
*share of sum profits from segments

Regulatory Capital | Solid capital adequacy

DEVELOPMENTS IN CAPITAL ADEQUACY RATIOS:



CET1 REQUIREMENTS PER COUNTRY AND TOTAL:



The Pillar 2 requirement of 3.3 % must be covered by 56,25 % CET1 capital, equaling 1.86 %

KEY COMMENTS:

- By the end of the quarter, the Norwegian FSA (NFSA) issued its final SREP decision, easing Instabank's capital requirements.
- The Bank's Pillar 2 Requirement (P2R) was reduced by 1.5 percentage points to 3.3 percent of consolidated risk-weighted assets, effective 30 June 2026, while Pillar 2 Guidance (P2G) was lowered by 0.5 percentage points to 1.5 percent.

- At the end of the quarter, the Common Equity Tier 1 Capital (CET1) ratio was 17.3 %, 3.1 percentage points above the regulatory capital requirement including the expected capital buffer (P2G) of 1.5 %.
- The total capital ratio was 22.1 %, 2.9 percentage points above the total regulatory capital requirement including P2G buffer.
- The expected dividends for 2026 have been deducted from the calculation of CET1 capital.

Management | Experienced and competent

ROBERT BERG | CHIEF EXECUTIVE OFFICER

Berg is one of the Co-founders who established Instabank in 2016 . Prior to that he has been CEO in yA Bank, Commercial Director in Ikano Bank and has held various positions in Gjensidige, Santander Consumer Bank, SEB and Europay et al. Berg holds a BSc in Marketing from the Norwegian Business School.

PER KRISTIAN HAUG | CHIEF FINANCIAL OFFICER

Haug was recruited to the Instabank team in 2018. He has previously held positions as CFO in yA Bank, Navigea Securities and LUUP. Haug has also been a board member in Kredinor. He holds an MSc in Management from the Norwegian Business School

KJETIL KNUDSEN | CHIEF RISK OFFICER

Knudsen joined the Company in 2018. He has previously held various positions in Santander Consumer Finance, including Risk Manager for Analytics & Controlling and Risk Manager for Cards, and has also worked as a senior analyst for Lindorff. Holds an MSc in Finance and Investments from The University of Edinburgh.

ANNE JØRGENSEN | CHIEF OPERATING OFFICER

Jørgensen has been with Instabank since 2019. Prior to joining the Company, she held the position as Head of Contracts in Waterlogic. She has also been Service Delivery Manager and Head of Operations in Ikano Bank. Jørgensen is educated at the Norwegian School of Sport Sciences.

JØRGEN RUI | CHIEF MARKETING OFFICER

Rui was recruited to the Instabank team in 2020. He has previously served as Director for Consumer Loans in Resurs Bank, been CMO in yA Bank and held various positions in Santander Consumer Bank. Rui holds an MSc in Marketing from the Norwegian Business School.

FARZAD JALILY | CHIEF TECHNOLOGY OFFICER

Jalily has been with the Company since 2016. Prior to joining the Instabank team, he held the position as Enterprise Architect in SpareBank 1. Jailiy holds an MSc in Computer Science from the Norwegian School of IT.

ROBERT LEINDERS-KROG| CHIEF COMMERCIAL OFFICER

Leinders-Krog joined Instabank in August 2024. He has more than 20 years of strategic brand and commercialization advisory experience. As a sought-after advisor for boards and management teams across Europe he has helped both national and international scaleups and corporates find new growth, develop new verticals and claim a more competitive position in their market.

KAREN THERESE EDELBERG | CHIEF COMPLIANCE & RISK OFFICER

Edelberg joined the Instabank team in 2025. With more than 20 years of experience, she has held various roles within Governance, Risk & Compliance across banks, financial institutions, and startups. Additionally, she has managed her own consultancy firm specializing in Governance, Risk & Compliance. Edelberg holds a law degree (cand.jur.) from the University of Oslo."

Board of directors | Seasoned and diligent

THOMAS BERNTSEN | CHAIR PERSON

Berntsen is the owner, chairman and managing partner in F2 Management.

Furthermore, he is the chairman of the board in Skeidarliving Group and a board member in Birkelunden Investeringsselskap (which owns 5.5% of the outstanding shares in Instabank). Berntsen holds an MSc in Business Administration from the Norwegian Business School.

SIV FELLING GALLIGANI | BOARD MEMBER

Galligani is the owner and chairman in Engø Gård (hotel and restaurant). Her previous experiences include positions as Head of Treasury and Deputy CEO in Kommunalbanken. Furthermore, she served as a board member in yA Bank from 2015 to 2018. Galligani holds an MSc in Business Administration from the Norwegian Business School.

GUNN ISABEL WESTERLUND INGEMUNDSEN | BOARD MEMBER

Ingemundsen is Head of Compliance & Risk at Hafslund Oslo Celsio AS. Her previous experience includes positions as CRO at Danske Bank Norway and VP Head of Risk Management, Financial Services at Telenor. Board experience from various companies incl. listed. Ingemundsen holds a Master in Shipping, Trade and Finance from City, University of London

ODD HARALD HAUGE | BOARD MEMBER

Hauge is an investor, consultant and author. He is the founder of Nettavisen where he also served as Chief Editor. Furthermore, he has served as Business Editor in Aftenposten, Director Corporate Finance in ABG Sundal Collier and Chief Editor in Kapital. Hauge holds an MSc in Business Administration from the Norwegian School of Economics.

ALEXANDER FAROOQ | BOARD MEMBER

Farooq is currently Partner at Norselab. His previous experience includes four years as Investment Manager at Instabank's main shareholder, Kistefos ASA. Board experience from various companies. Farooq holds a Master in Finance & Private Equity from The London School of Economics

MARIUS MALE | EMPLOYEE REPRESENTATIVE

Male holds the position as Senior Underwriter in Instabank

Male has been with Instabank since 2021. Male holds a Master of Science in Finance from the BI Norwegian Business School.

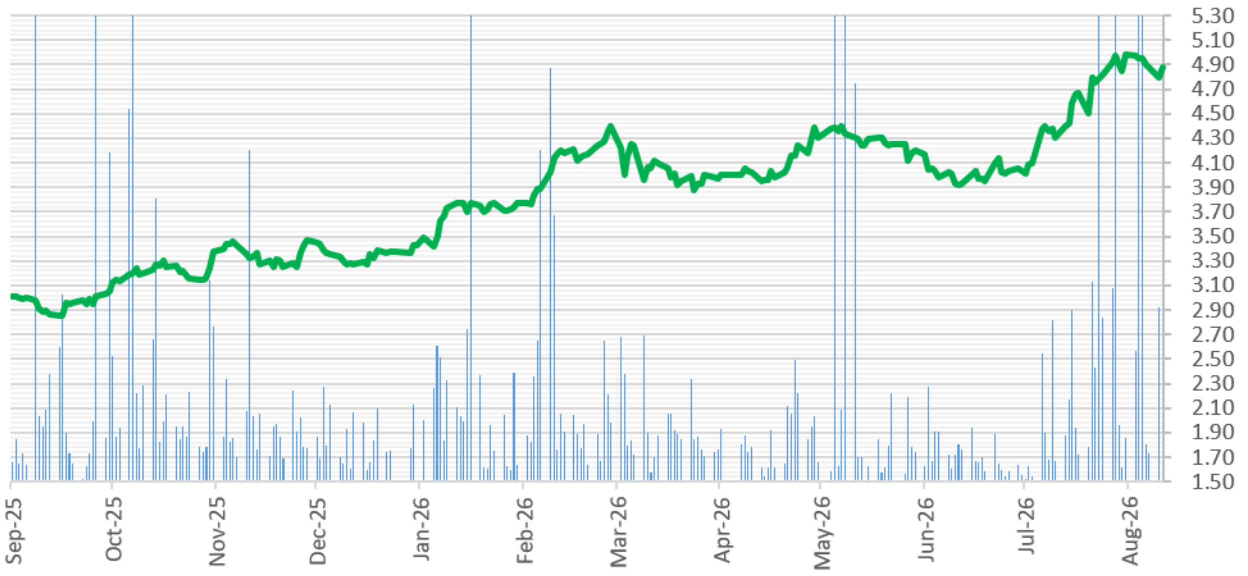
The share | Oslo Euronext Growth, ticker "INSTA"

Top 20 shareholders (Per August 11th, 2026)

#	Shareholders	# of shares	%
1	KISTEFOS AS	110,304,326	23.9%
2	HODNE INVEST AS	40,995,184	8.9%
3	VELDE HOLDING AS	32,500,000	7.0%
4	BIRKELUNDEN INVESTERINGSSELSKAP AS	24,069,880	5.2%
5	FINSNES INVEST AS	14,273,852	3.1%
6	HJELLEGJERDE INVEST AS	11,800,000	2.6%
7	The Northern Trust Comp, London Br	10,000,000	2.2%
8	TORSTEIN TVENGE	10,000,000	2.2%
9	SONGA CAPITAL AS	8,759,065	1.9%
10	MOROAND AS	8,500,000	1.8%
11	VPF EIKA EGENKAPITALBEVIS	6,769,063	1.5%
12	SB1 MARKETS AS	6,500,000	1.4%
13	TVENGE-STIFTELSEN	6,000,000	1.3%
14	KRISTIAN FALNES AS	5,700,000	1.2%
15	SONSINVEST AS	5,640,608	1.2%
16	A R INCORONATO AS	5,623,690	1.2%
17	ALTO HOLDING AS	5,622,902	1.2%
18	NORDNET LIVSFORSIKRING AS	5,429,080	1.2%
19	Jomaho As	4,650,000	1.0%
20	VESLESMEDEN HOLDING AS	4,600,000	1.0%
	Sum Top 20	**327,737,650**	**71.1%**
	Other shareholders	133,477,089	28.9%
	Total	**461,214,739**	**100.0%**

Position	Name	# of shares	% of total
CEO	Robert Berg (Sonsinvest AS)	7,641,757	1.7 %
CTO	Jørgen Rui	3,455,445	0.7 %
CMO	Farzad Jalily	1,335,296	0.3 %
CFO	Per Kristian Haug	502,990	0.1 %
COO	Anne Jørgensen	399,438	0.1 %
CRO	Kjetil Andre Welde Knudsen	141,678	0.0 %
CCRO	Karen Therese Edleberg	108,892	0.0 %
CCO	Robert Leinders-Krog	113,000	0.0 %
	Sum management	**13,698,496**	**3.0 %**
	Other employees	3,013,650	0.7 %
	Board members	6,219,047	1.3 %
	Total	**22,931,193**	**5.0 %**

Share price development (last 12 months)



Share price (NOK) and volume

Income statement & Balance sheet | Overview

INCOME STATEMENT (NOK THOUSAND)

P&L	*Q2-26*	*Q1-26*	*FY 2025*	*Q4-25*	*Q3-25*	*Q2-25*
Total income:						
Interest Income	264,579	235,770	856,721	243,630	223,537	202,345
Interest expenses	93,583	83,171	308,033	79,200	79,477	77,317
Net interest income	**170,996**	**152,599**	**548,687**	**164,430**	**144,059**	**125,029**
Net other income	33,493	26,877	61,743	11,043	12,266	19,075
Total income	**204,489**	**179,476**	**610,430**	**175,473**	**156,326**	**144,104**
Operating expenses:						
Salary and other personnel expenses	30,485	25,406	94,196	22,216	23,523	23,415
Other administrative expenses, of which	43,169	41,457	138,728	38,871	35,872	34,095
- direct marketing cost	*9,372*	*8,991*	*34,268*	*9,621*	*8,389*	*9,279*
Other expenses	3,120	3,993	12,763	2,719	3,219	3,222
Depreciation and amortisation	3,561	3,456	13,935	3,495	3,452	3,450
Total operating expenses	**80,335**	**74,312**	**259,622**	**67,302**	**66,065**	**64,182**
Losses on loans	61,973	61,526	197,084	54,737	49,713	50,987
Operating profit before tax	**62,182**	**43,638**	**153,724**	**53,434**	**40,548**	**28,935**
Tax	15,545	10,910	30,938	5,866	10,137	7,234
Profit and other comprehensive income	**46,636**	**32,729**	**122,786**	**47,568**	**30,411**	**21,702**

BALANCE SHEET (NOK THOUSAND)

Balance Sheet	*30.06.26*	*31.03.26*	*31.12.25*	*30.09.25*	*30.06.25*
Assets					
Loans and deposits with credit institutions	575,822	482,731	345,974	380,964	412,385
Loans to customers	9,843,553	8,948,682	8,296,583	7,922,415	7,594,769
Certificates and bonds	1,242,691	1,157,834	1,173,584	1,123,817	1,127,158
Derivatives	18,108	2,550	5,151	2,783	19,424
Shares and other equity instruments	6,225	6,000	6,000	6,000	6,000
Other intangible assets	31,190	31,372	31,425	31,635	32,300
Fixed assets	8,668	9,335	9,852	10,574	11,238
Other receivables	18,897	71,637	22,741	36,832	18,535
Total assets	**11,745,153**	**10,710,140**	**9,891,310**	**9,515,020**	**9,221,808**
Liabilities					
Deposits from and debt to customers	10,003,706	8,941,892	8,162,315	8,061,550	7,813,882
Other debts	50,958	96,522	80,523	55,124	55,602
Accrued expenses and liabilities	33,358	30,641	31,807	29,729	26,989
Derivatives	1,240	15,961	1,113	7,802	1,269
Deferred tax	8,734	8,734	8,734	8,256	8,256
Tax payable	26,455	10,910	30,461	25,072	14,936
Subordinated loan capital	190,000	190,000	190,000	190,000	190,000
Total liabilities	**10,314,451**	**9,294,659**	**8,504,952**	**8,377,534**	**8,110,933**
Equity					
Share capital	461,215	452,606	452,606	378,262	378,262
Share premium reserve	343,834	331,094	331,094	200,430	200,430
Retained earnings	480,654	486,781	457,658	413,794	387,183
Additional tier 1 capital	145,000	145,000	145,000	145,000	145,000
Total equity	**1,430,702**	**1,415,481**	**1,386,358**	**1,137,486**	**1,110,875**
Total liabilities and equity	**11,745,153**	**10,710,140**	**9,891,310**	**9,515,020**	**9,221,808**

instabank

Instabank is the Nordic challenger bank for corporate
and private customers. Founded in 2016.