PRESS RELEASE

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ESTO Group Delivers Record 1H'26 Credit Issuance as Loan Portfolio Passes EUR 100 Million

TALLINN, August 25, 2026 /PR Newswire/ -- *ESTO Group (ESTO Holdings OÜ), Estonia's leading non-bank consumer credit and buy-now-pay-later provider, today reported record results for the first half of 2026. Credit issuance reached EUR 64.7 million, up 36% YoY, with Estonia, Latvia and Lithuania setting monthly issuance records simultaneously for the first time. The gross loan portfolio (excluding other loans) crossed EUR 100 million in April and reached EUR 107.3 million by period end, up 33% YoY.*

Key Financial Highlights:

- Credit issuance of EUR 64.7 million (+36% YoY), including an all-time record June of EUR 12.9 million
- Gross loan portfolio (excluding other loans) of EUR 107.3 million (+33% YoY)
- Revenue of EUR 19.7 million (+18% YoY)
- EBITDA of EUR 9.8 million (+16% YoY), at a 50% margin
- Net profit of EUR 5.7 million (+24% YoY), at a 29% net margin and the Group's 31st consecutive profitable quarter
- Total assets of EUR 116 million (+33% YoY) and equity including Tier-2 capital of EUR 36.5 million (+65% YoY)
- Capitalisation ratio 34% and equity-to-assets ratio of 32%, both all-time highs; interest coverage 2.45x

In June ESTO completed a EUR 20 million senior unsecured bond (ISIN EE0000004448) at a fixed 9.50% coupon maturing June 2029, replacing its EUR 15 million secured bond at 12.00% and cutting the cost of senior debt by approximately 250 basis points. KPMG completed the 2025 audit of ESTO Holdings and ESTO AS with a clean result, and the annual report was delivered on schedule.

The Estonian Financial Supervision Authority's 2025 market overview confirmed ESTO as the largest non-bank credit provider in Estonia by loan portfolio. ESTO added approximately 750 merchant integrations, including RDE.ee, Apollo and the Apranga Group, and deployed its proprietary machine-learning credit scorecard in Latvia. The Group also launched SME business lending in Estonia, its first entry into B2B credit.

Mikk Metsa, Founder and CEO of ESTO, commented:

"H1 2026 was about building the machine. We delivered record issuance every month from March onwards, and completed the most significant refinancing in ESTO's history, cutting 250 basis points off the cost of senior debt. H2 is about monetisation - turning the user base and merchant network built in H1 into recurring credit line revenue. We are firmly on track."

Full half-year financial statements are available on the Group's Investor Relations webpage.

About ESTO:

ESTO is a dynamic, forward-thinking company that aims to revolutionise the shopping experience by simplifying the complex shopping ecosystem. Leveraging its multi-year expertise and position as Estonia's leading non-bank consumer credit institution, ESTO is positioned to reshape the e-commerce landscape in the Baltics and beyond. With a strong emphasis on technology and customer loyalty, ESTO aims to provide a seamless, tailored, and omnichannel shopping experience for both consumers and retailers.

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