

PRESS RELEASE

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ESTO Group Reports 21.7% Net Profit Growth in Q1 2026 With Record Monthly Credit Issuance to Date.

TALLINN, May 29, 2026 /PR Newswire/ -- ESTO Group (ESTO Holdings OÜ), the leading Estonian non-bank consumer credit provider, today announced its Q1 results. Net Profit rose 21.7% year-over-year, the gross loan portfolio expanded 31.8% to €98.5 million, and capital ratios advanced to all-time highs.

Key Financial Highlights:

- Net Profit reached EUR 2.8 million, up 21.7% year-over-year (YoY).
- EBITDA reached EUR 4.8 million, up 12.5% YoY, with an EBITDA margin of approximately 50%.
- Revenue reached EUR 9.6 million, up 16.9% YoY.
- Gross loan portfolio expanded to EUR 98.5 million, up 31.8% YoY.
- Q1 credit issuance EUR 28.8 million, up 33.7% YoY, including a record EUR 11.2 million in March – the strongest month in the Group’s history.
- Settled a EUR 7.2 million subordinated bond under the EUR 20 million programme, strengthening Tier-2 capital and capital ratios to all-time highs.

Mikk Metsa, Founder and CEO of ESTO, commented:

“Q1 2026 is where the past three years of work began converting into visible momentum – net profit grew by more than a fifth, and Lithuania delivered its strongest month yet. The next chapter is about multiplying that advantage across markets, products, and our liability stack.”

ESTO scaled offline and brand-led marketing across the Baltics in Q1, with paid-acquisition unit economics improving sharply, while continuing to deepen its offering to merchants and small businesses.

“Q1 was strong on every operating metric, but the more important story is in our capital structure,” added Gustav Juurikas, CFO of ESTO. “The first tranche of our subordinated notes programme lifted equity ratio to 33%, capitalization ratio to 35%, and interest coverage to 2.4x – all the highest levels in the Group’s history. KPMG issued a clean opinion on our 2025 audit, and with the senior unsecured bond programme registered, we are building the next layer of funding.”

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About ESTO:

ESTO is a dynamic, forward-thinking company that aims to revolutionize the shopping experience by simplifying the complex shopping ecosystem. Leveraging its multi-year expertise and position as Estonia's leading non-bank consumer credit institute, 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.