

PRESS RELEASE

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ESTO Group Taps 9.50% Senior Unsecured Bond for a Further €5 Million, Raising Total Outstanding to €25 Million

TALLINN, October 14, 2026 /PR Newswire/ -- *ESTO Group (ESTO Holdings OU), the leading Estonian non-bank consumer credit provider, today announced the completion of a €5 million tap issuance of its senior unsecured bond (ISIN EE0000004448), increasing the total amount outstanding under the instrument to €25 million. The additional notes settled today.*

The tap was issued on identical terms to the original bond placed in June 2026: it carries a fixed coupon of 9.50% per annum payable quarterly, matures on June 16, 2029, ranks as a senior unsecured obligation of the Group and is registered with Nasdaq CSD under the same ISIN. The issuance was completed as a private placement.

The tap was oversubscribed by 54%, with investor demand exceeding the amount offered. The proceeds of the tap will support the continued growth of ESTO's loan portfolio across the Baltic region.

Kristjan Pulma, Head of Treasury & Finance Intelligence of ESTO, commented:

“All three markets are performing, but the extraordinary growth in Latvia and Lithuania this year stands out. Tapping our June bond let us raise a further €5 million quickly and on terms already in place. ESTO is an established player on the bond market, and we are proud to see that demand came in 54% above the amount offered.”

Signet Bank AS acted as arranger for the issuance.

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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.