

PRESS RELEASE

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ESTO Identified as Largest Non-Bank Credit Provider in Estonia in the FSA's 2025 Market Review

TALLINN, May 19, 2026 -- ESTO Group (ESTO Holdings OU) noted the publication of the Estonian Financial Supervision Authority's (Finantsinspeksioon) report on the Estonian financial services market for the 2025 calendar year. The report identifies ESTO as the largest non-bank credit provider operating in Estonia by loan portfolio balance and the second-largest credit provider in the country by number of active loan agreements.

According to the report, ESTO AS, operating subsidiary of the Group in Estonia, held a 4% share of the aggregate Estonian credit provider loan portfolio at year-end 2025, up from 3% at year-end 2024. The Company ranked 1st among all non-bank-affiliated peers (ahead of IPF Digital Estonia and Placet Group, each at 3%), and 8th overall.

Measured by the number of active loan agreements, ESTO AS ranked 2nd among all Estonian credit providers with a 12% market share, unchanged year-on-year, behind only Inbank Finance (26%) and ahead of LHV Finance (11%).

The performance was achieved against a market decline. The aggregate Estonian credit provider loan portfolio extended to private individuals dropped by approximately €116 million (-7%) during 2025, ending the year at €1.5 billion.

Mikk Metsa, Founder and CEO of ESTO, commented:

“We welcome the FSA's continued recognition of ESTO's standing within the Estonian credit provider market. The Company has held its position as the leading non-bank credit provider across multiple years, including the periods of market contraction. This standing is supported by a loan portfolio whose credit quality has consistently outperformed the segment, and we intend to continue strengthening this position with the same long-term discipline that established it.”

Source:

Finantsinspeksioon, *Eesti finantsteenuste turg, 31.detsembri 2025.aasta seisuga*, published May 2026. Available at www.fi.ee

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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.