PRESS RELEASE

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ESTO Secures Committed Revolving Overdraft Facility with Magnetiq Bank to Deepen Short-Term Liquidity

TALLINN, 22 July 2026 -- *ESTO Group (ESTO Holdings OÜ), the leading Estonian non-bank consumer credit and buy-now-pay-later platform, today announced that it has secured a committed revolving overdraft facility with Magnetiq Bank, adding a new banking partner and an on-demand liquidity layer to its funding base.*

The facility is structured as a committed revolving overdraft, giving ESTO the ability to draw and repay flexibly as the funding needs of its growing loan portfolio evolve. It complements the Company's existing institutional credit facilities and capital markets instruments.

Facility Structure

The committed revolving overdraft provides ESTO with on-demand short-term liquidity. Unlike term funding, the facility is drawn only when needed, allowing the Company to manage the natural variability of credit issuance across its three markets efficiently. The facility sits within ESTO's senior funding layer and operates alongside the Company's existing bank facilities.

Strategic Rationale

The facility is the latest step in a deliberate sequence of capital structure measures completed by ESTO in recent months: a €20 million subordinated notes programme reinforcing the Company's capital base, a €20 million senior unsecured bond with a fixed annual coupon of 9.50% terming out its senior funding, and now a committed revolving bank line deepening short-term liquidity. Together, these layers give ESTO a diversified, multi-layered funding base to support its continued expansion across Estonia, Latvia, and Lithuania.

Management Commentary

Gustav Juurikas, CFO of ESTO, commented: "The sequence matters. We reinforced the capital base with the subordinated programme, termed out our senior funding with the bond, and have now deepened short-term liquidity with a committed bank line. Each layer of the stack has a clear job, and together they keep the balance sheet ahead of the business - not the other way around."

Kristjan Pulma, Treasury & Finance Intelligence Manager at ESTO, added: "A best-in-class balance sheet isn't about how much you raise - it's the flexibility of every layer. Adding another strong banking partner on the treasury side gives us more drawdown flexibility exactly when our growth demands it."

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