**PRESS RELEASE**

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**ESTO Group Posts Record 1H’25 Results With 72% Net Profit Growth, Accelerating Toward 100M EUR Year-End Portfolio Target**

***TALLINN, August 21, 2025 /PR Newswire/ --*** *ESTO Group (ESTO Holdings OÜ), the leading Estonian non-bank consumer credit provider, today announced outstanding financial results for the first half of 2025, demonstrating an accelerating growth push across all key metrics and reinforcing its position as the dominant non-bank consumer credit platform in the Baltics.*

**Key Financial Highlights:**

* Net Profit surged 72% year-over-year (YoY) to EUR 4.56 million, compared to EUR 2.65 million in 1H’24
* EBITDA rose 37% to EUR 8.43 million, delivering a robust 50% EBITDA margin
* Revenue increased by 12% to EUR 16.72 million from EUR 14.94 million in the prior period (1H’24)
* Main Loan Portfolio expanded by 19% to EUR 80.6 million, up from EUR 67.7 million at 1H’24
* Record June performance with EUR 9.42 million in monthly credit issuance, the highest in the company’s history. Over the period, total credit issuance reached EUR 47.7 million, representing 15% growth YoY

Mikk Metsa, Founder and CEO of ESTO, commented:

“The first half of 2025 has been a busy period for ESTO, full of constant work towards achieving our targets. We’ve delivered our strongest financial performance to date, with an incredible 72% Net Profit growth compared to 1H’24. Our intensified efforts in expanding in Latvia and Lithuania have yielded increased sales in those markets, which now represent over one-third of our total issuance and are approaching profitability much faster than we anticipated.

Perhaps most importantly, we’ve demonstrated that sustainable and profitable growth is achievable in the fintech arena. Our 50% EBITDA margin in 1H’25, combined with expanded loan portfolio and improving market standing, validates our strategic vision to become the leading consumer finance platform across the Baltics.”

The 2Q’25 marked a period of significant operational expansion and technological advancements within ESTO. The company onboarded around 390 new merchants within 2Q’25, including flagship retailers such as OnOff in Estonia and a major fashion chain representing brands like Reserved, Calvin Klein, and Tommy Hilfiger. Furthermore, ESTO launched its improved “Deals” platform in June and completed preparations for the full-scale ESTO Market ecosystem launch, positioning the company well amid the upcoming peak season.

“Our 1H’25 results further highlight ESTO’s robust financial model, with net profit nearly doubled and cost-to-income improved, even as we scaled credit issuance to record highs,” added Gustav Juurikas, CFO of ESTO. “Our prudent approach to risk management, demonstrated by stable credit loss rates and proactive ECL (provisioning) updates, emphasizes both profitability and balance-sheet strengths. With a stable 28% capitalization ratio and secured multi-year credit facilities, the company retains plenty of power to support continued expansion in the Baltics and capitalize on elevated demand through 2025.”

The full half-year financial statements have been made available on the company’s [Investor Relations webpage](https://esto.eu/investor-relations).

***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.*

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