

25 October 2023 Tallinn, Estonia

Press Release

## ESTO is now in TOP 3 lending companies on Mintos platform globally.

We are delighted to share some great news: ESTO is now in TOP 3 lending companies on Mintos platform globally. Recently, ESTO's Mintos risk score has improved to 8.6 from 7.8.

Mintos risk score takes into consideration serious metrics about the company, including loan portfolio performance, buyback strength, loan servicer efficiency and others. The combination of these criteria has earned ESTO a remarkable score of 8.6.

Notably, ESTO received an impressive score, the best on the platform, for loan servicer efficiency. This demonstrates strong corporate governance, extensive management experience in the lending business, outstanding external reporting quality and efficient loan administration. Our implementation of risk controls and compliance ranks among the best on the platform, compared with 53 other companies. On Mintos, we are surrounded by well-selected industry leaders globally, each with a long track record, and ESTO was able to secure one of the top scores in this esteemed group.

These exceptional results are the reason why tens of thousands of investors have placed their trust in loans provided by ESTO.

We will continue to work in the same direction to ensure our esteemed investors remain happy and satisfied.

For further information please contact:

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## **About ESTO:**

ESTO is the leading provider of innovative payments and shopping solutions in the Baltic States for consumers and businesses online and in store. With hundreds of thousands of consumers and businesses internationally ESTO is committed to provide a fast and easy way to shop for things that make people happy.