
[The Estonian Financial Services Market as at 30 June 2024](#)

Financial services aimed at retail investors were affected most in the first half of 2024 by the continuing growth in stock markets and by high interest rates. Growth in global stock markets increased the value of investments as the assets of pension funds grew, and there was also substantial growth in the independent investments of retail investors. Interest rates on loans remained high and hindered growth in the consumer loan portfolios of banks and creditors. Euribor started to come down though, which aided a revival in the market for housing loans. Interest rates on deposits were attractive enough to drive growth in the volume of term deposits. Non-life insurance premiums continued to grow fast, largely because of tariffs rising.

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