

The Estonian financial services market as at 31 December 2024

Financial services aimed at retail investors were affected most in 2024 by the growth in stock markets and by Euribor starting to come down. 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. Euribor started to come down, which aided a revival in the markets for housing loans and vehicle leases. The number of housing loan and vehicle lease contracts signed has started to rise again. The number of new consumer loans was again down but the amounts issued were notably larger. The aggregate stock of the consumer loan portfolio consequently still increased over the year.

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