



LHV Group

Q4 and full-year 2025 results

10 February 2026

Today's presenters



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LHV Group

Key highlights 2025

A challenging year with strong **volume growth**
Net income was **2.5%** and net profit **6.5% below plan**

LHV Pank grew both **loan volumes and deposits by 11 %**

In the UK, the retail offering reached **5,000 customers**, while the loan portfolio **more than doubled to EUR 782m**

LHV II and III pillar pension funds delivered the **best performance in the market**

Insurance **net profit doubled** year-on-year, with gross premiums **up over 13%** versus a **2% market decline**

LHV Group was named the **Best Company for Investor Relations** at the Nasdaq Baltic Awards 2025

LHV Pank was named the **Best Bank in Estonia** by Euromoney and the Banker

Net income

EUR 304.8m
-10% YoY

Net profit

EUR 117.0m
-22% YoY

Loan portfolio

EUR 5.47bn
+20% YoY

Deposits

EUR 8.13bn
+18% YoY

ROE

16.0%
-8.4pp YoY

C/I

52.3%
+8.8pp YoY

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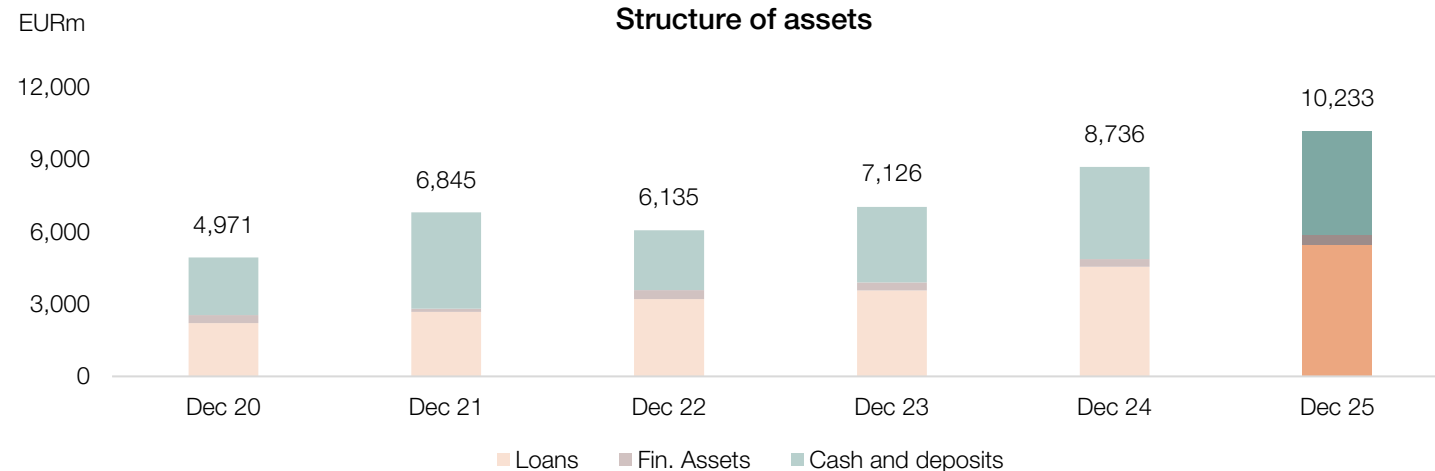
Financial highlights in Q4

Financial results, EURt	Q4-25	Q3-25	Δ quarter	Dec 25	Nov 25
Net interest income	59,914	55,532	+4,382	22,497	17,583
Net fee and commission income	18,312	15,295	+3,017	6,623	6,552
Other income	624	1,834	-1,211	-328	573
Total net income	78,849	72,661	+6,188	28,792	24,708
Total operating expenses	42,492	38,762	+3,730	15,365	13,146
Earnings before impairment	36,357	33,899	+2,458	13,427	11,561
Impairment losses	-1,671	1,674	-3,344	654	-2,967
Income tax expense	7,257	5,916	+1,341	2,808	2,604
Net profit	30,771	26,309	+4,462	9,965	11,925
Business volumes, EURm	Q4-25	Q3-25	Δ quarter	Dec 25	Nov 25
Loans portfolio (net)	5,465	5,234	+231	5,465	5,378
Deposits from customers	8,134	7,453	+682	8,134	7,655
Assets under management	1,702	1,620	+82	1,702	1,672
No of customers, thous.	694	692	+2	694	693
Fin. intermediaries' payments, thous. pcs	24,350	21,329	+3,021	24,350	23,157
Key figures	Q4-25	Q3-25	Δ quarter	Dec 25	Nov 25
Cost / income ratio (C/I)	53.9%	53.3%	+ 0.5 pp	53.4%	53.2%
Net interest margin (NIM)	2.4%	2.4%	+ 0.1 pp	2.7%	2.2%
pre-tax ROE*	20.0%	17.6%	+ 2.4 pp	19.7%	23.5%
ROE*	16.1%	14.3%	+ 1.8 pp	15.4%	19.3%

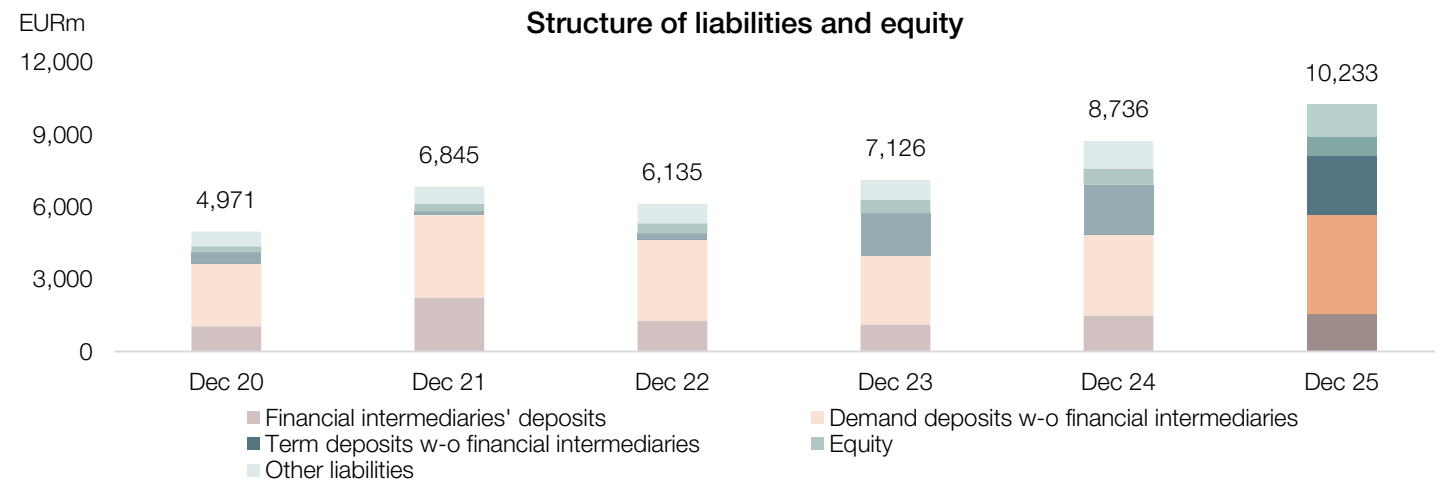
- Net interest income increased by 8% QoQ and net fee and commission income increased by 20% QoQ
- At the same time, goodwill related to Paytech was partially written off in amount of EUR 1.6m
- Business activity reached record levels, with deposits, loans, assets under management and payments volumes of banking service customers all at all-time highs
- Expenses increased QoQ EUR 3.7m, mainly due to goodwill impairment and higher personnel expenses
- Profitability continued to improve, increasing by 17% QoQ, but financial plan targets for profitability were not fully met

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Balance sheet structure



- LHV intentionally keeps its balance sheet simple. Assets mainly consist of loans issued to customers, and the bank's liquidity portfolio. Deposits are primary source of funding, supplemented by covered bonds and other limited special-purpose funding instruments
- Approximately 90% of assets are euro-denominated
- Liquidity portfolio primarily comprises deposits held with the European Central Bank and, to a lesser extent, high-quality short-term bonds

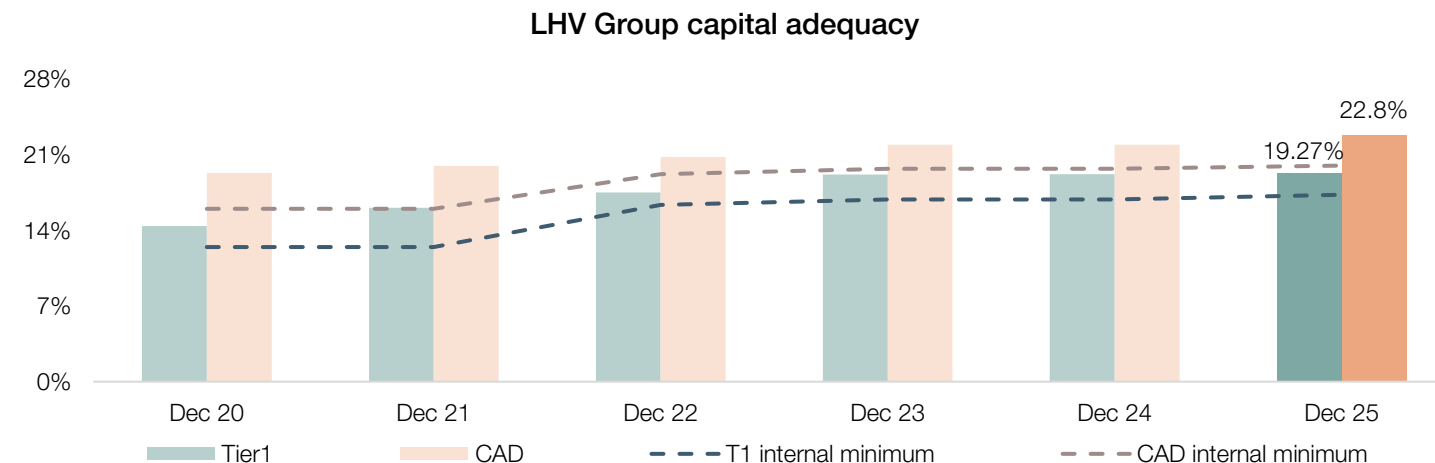


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Risk tolerance: Capital

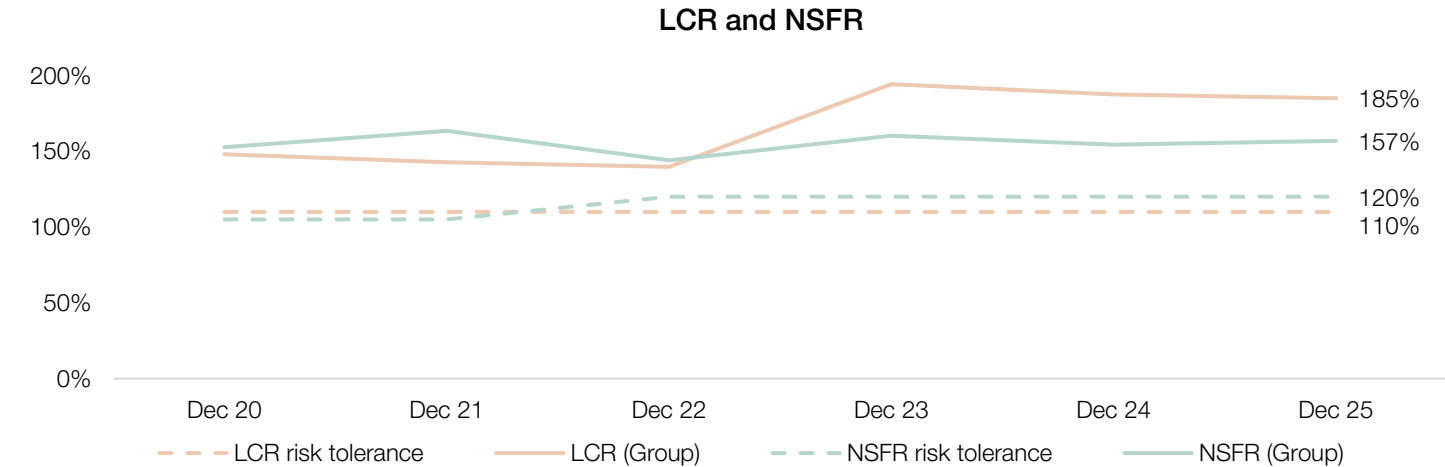
Category	Indicator	Risk appetite level	Actual 31 December 2025
Capital	Capital adequacy (CAD)	>20.00%	22.85%
	Capital adequacy (Tier 1)	>17.30%	19.27%
	Capital adequacy (CET 1)	>15.30%	17.42%
	Leverage ratio	>4.00%	7.00%
	MREL-TREA	>32.50%	35.38%
	MREL-LRE	>7.00%	12.86%

- LHV Group has fulfilled all the requirements with sizable buffer
- The capital base does not yet include Q4 profits; end-of-year capitalisation will be recalculated once the year-end results are audited and shareholders made dividend decision
- 2024 year-end results were recalculated also due to ECB audit, which lowered capital adequacy by 150 bps
- As a principle, CET1 is the binding constraint, as it represents the most expensive source of capital
- All capital and liquidity indicators are reported on monthly basis and monitored on weekly basis

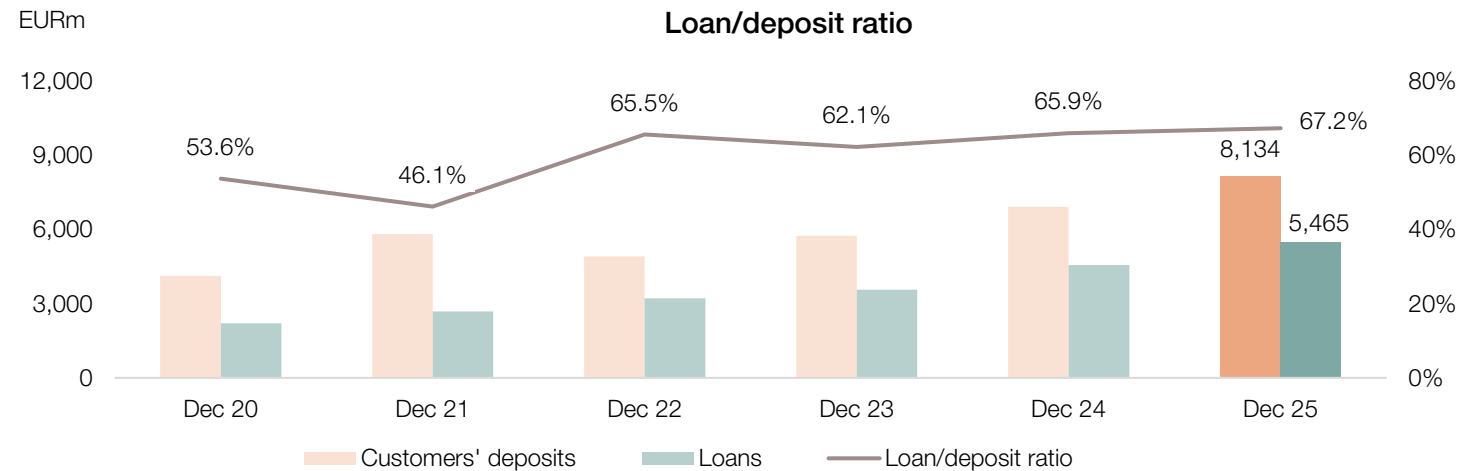


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Liquidity

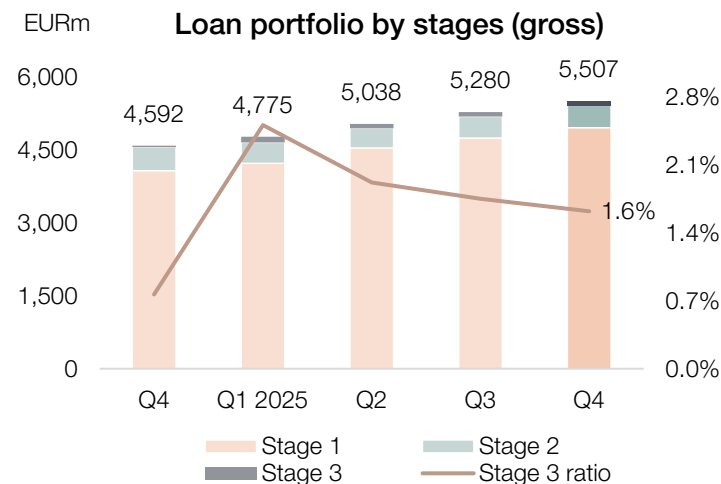


- LHV manages liquidity risk conservatively. LCR and NSFR levels exceeded both regulatory requirements and internal targets with sufficient buffer
- Bank is primarily funded by deposits, supplemented to lesser extent by bond funding (including covered bonds) and other ad hoc short-term liabilities
- In addition to deposits from retail customers and corporates, bank also holds a notable volume of deposits from financial intermediaries. These deposits are fully covered by liquidity buffer and are not used to fund the long-term loan portfolio. As a result, loan-to-deposit ratio remains at a very conservative level



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Loan portfolio quality

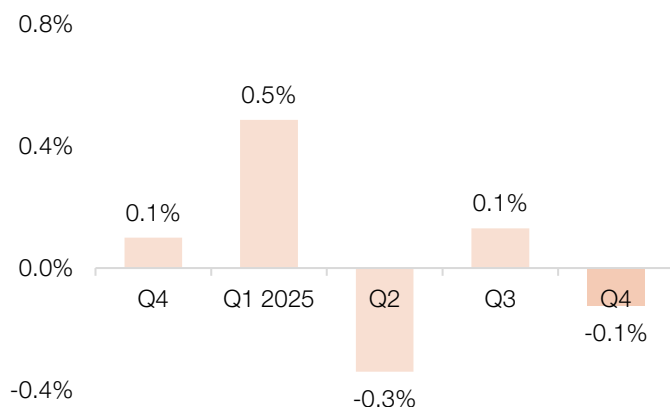


Stage 3 collateral shortfall

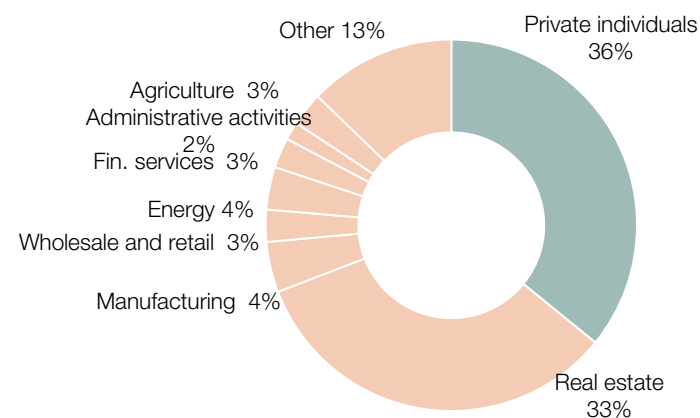
Segment	Carrying amount of collateral (EURm)	Fair value of collateral (EURm)	Collateral shortfall (EURm)	Collateral coverage (%)
Corporate loans	46.0	40.5	5.5	88.1%
Consumer financing	1.4	0.0	1.4	0.0%
Investment financing	0.0	0.0	0.0	-
Leasing	1.9	1.7	0.2	89.2%
Retail loans	0.6	0.6	0.0	96.2%
Total	49.9	42.8	7.1	85.7%

- Loan portfolio increased by almost EUR 900m over past 12 months, with broadly similar absolute growth in Estonia and UK
- Loan portfolio quality remained strong, with only small number of loans in Stage 3, which are well collateralised. In Q1, two large customer groups moved to Stage 3; since then, one exposure has been gradually partially repaid, while both exposures are adequately provisioned

Cost of risk ratio



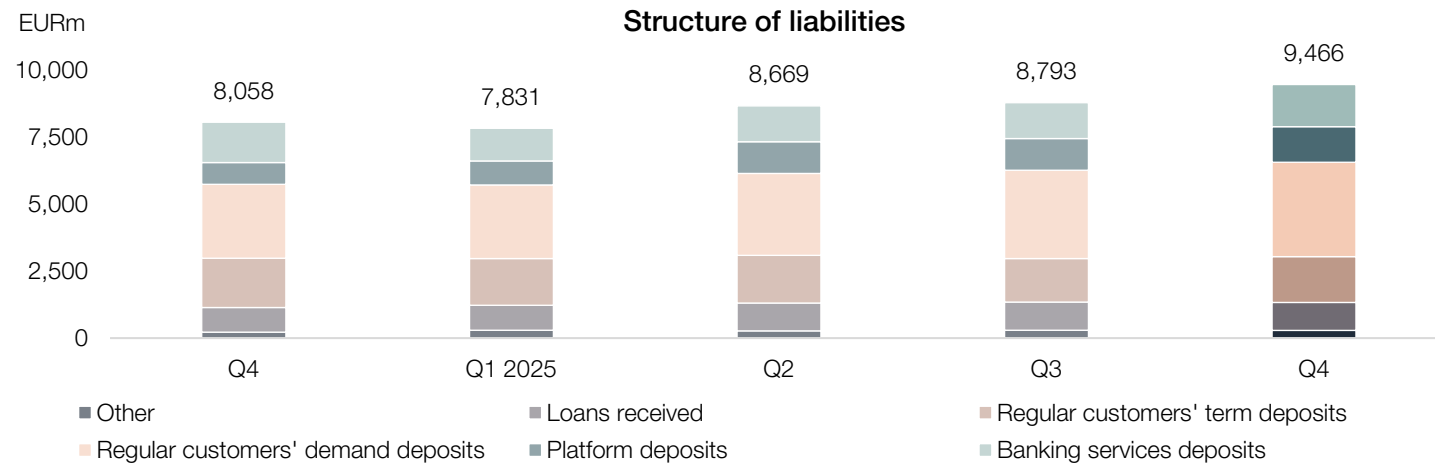
Loan portfolio by sectors



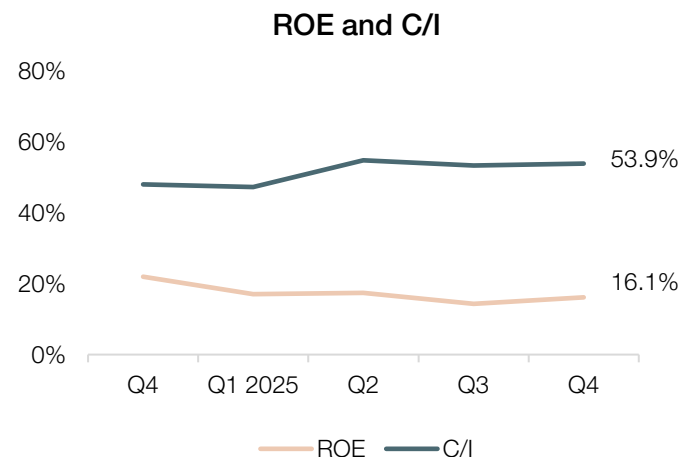
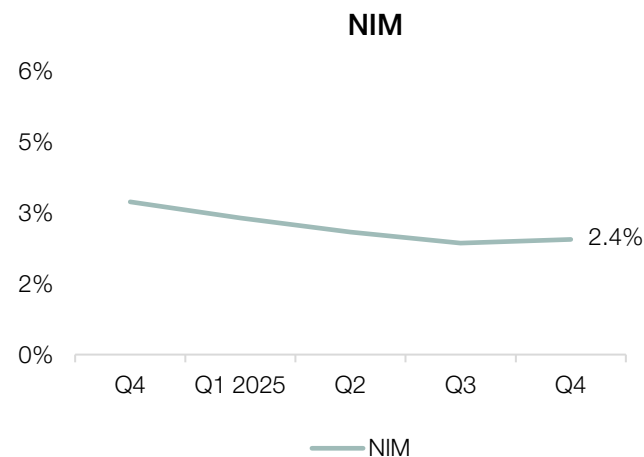
- Portfolio sector mix is comparable to regional banks, with private individuals and real estate representing the largest sectors

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Profitability



- Q4 saw positive momentum in deposits, with both Estonian and UK banks increasing their deposit base beyond plan
- NIM has stabilised and begun to improve
- Quarterly profitability continued to improve gradually; however Q4 results were negatively impacted by goodwill impairment and positively supported by success fee earned by Asset Management



Slight shortfall compared to financial plan

Financial results, EURt	YTD25	YTD24	Δ YoY	FP YTD	Δ FP
Net interest income	235,099	273,326	-38,227	246,034	-10,951
Net fee and commission income	63,258	60,301	+2,957	64,041	-787
Other income	6,483	4,672	+1,811	2,875	+3,628
Total net income	304,839	338,299	-33,460	312,950	-8,110
Total operating expenses	159,307	146,920	+12,387	149,351	+9,956
Earnings before impairment	145,533	191,379	-45,847	163,599	-18,066
Impairment losses	1,518	16,256	-14,737	10,234	-8,716
Income tax expense	27,010	24,820	+2,190	28,244	-1,234
Net profit	117,005	150,304	-33,299	125,120	-8,116
attr. to shareholders	114,265	148,969	-34,704	123,007	-8,742
Business volumes, EURm	YTD25	YTD24	Δ YoY	FP YTD	Δ FP
Loans portfolio (net)	5,465	4,552	+913	5,345	+121
Deposits from customers	8,134	6,910	+1,224	7,558	+576
Assets under management	1,702	1,558	+144	1,735	-33
Fin. intermediaries' payments, thous. pcs	85,646	74,756	+10,890	74,884	+10,762
Key figures	YTD25	YTD24	Δ YoY	FP YTD	Δ FP
Cost / income ratio (C/I)	52.3%	43.4%	+ 8.8 pp	47.7%	+ 4.5 pp
Net interest margin (NIM)	2.5%	3.5%	- 1.0 pp	2.7%	- 0.2 pp
pre-tax ROE*	19.7%	28.5%	- 8.8 pp	21.6%	- 1.9 pp
ROE*	16.0%	24.5%	- 8.4 pp	17.6%	- 1.6 pp

- The key components driving the results were interest income and credit portfolio quality
- 2025 results were below financial plan mainly due to lower interest income, as actual interest rate movements differed from the market forecast at the end of 2024, resulting in less favourable deposit structure than anticipated
- Expenses were higher in two banks primarily driven by increased personnel and marketing expenses
- Business volumes were slightly ahead of plan
- Overall ROE 16.0%, while profit of EUR 117m was below plan

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Key highlights 2025

LHV Pank grew both **loan volumes and deposits by 11%**

492,000 customers, increasing by 36,000 (8%) YoY

More than EUR 1bn in financing provided to Estonian companies

Every fourth new mortgage in Estonia was **issued by LHV**

Lowered the prices for investments services **by almost half**

Net income

EUR 228.6m
-17% YoY

Net profit

EUR 107.1m
-24% YoY

Loan portfolio

EUR 4.68bn
+11% YoY

Deposits

EUR 6.96bn
+11% YoY

ROE¹

19.0%
-7.0pp YoY

C/I

42.7%
+8.2pp YoY

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Key operational activities and milestones in 2025

New products and improvements

- "Küsi raha 2.0"
- Mastercard Click to Pay
- LHV Premium
- New app design



Technological improvements

- AWS Cloud migration
- LHV uses AI from Anthropic, Google and OpenAI (directly and via AWS Bedrock), with developers primarily on Claude Code alongside Cursor and GitHub Copilot
- Rewriting legacy systems



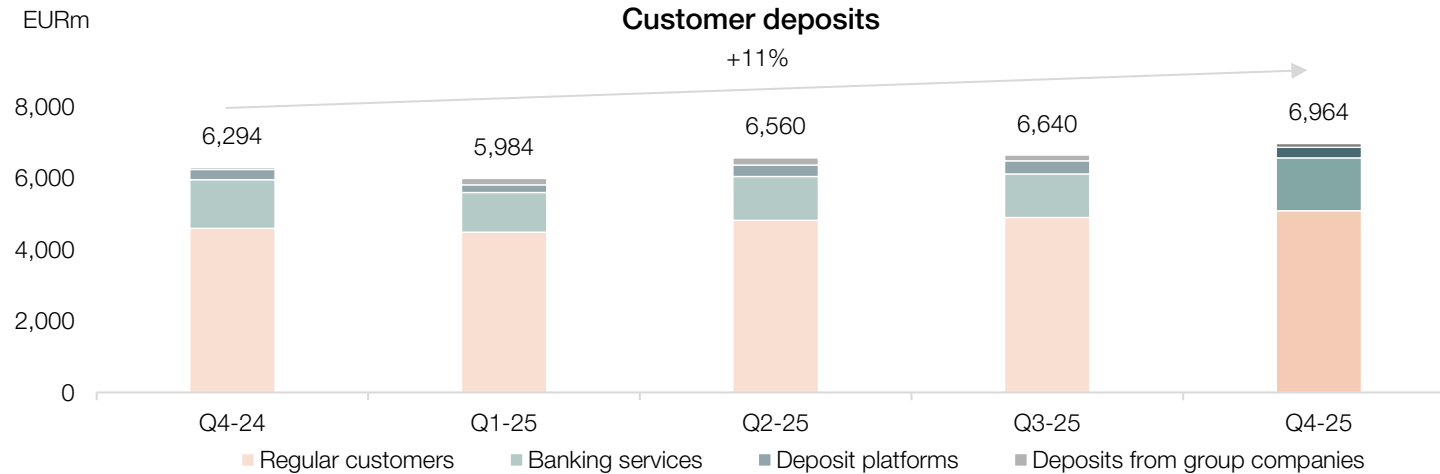
Recognitions and awards

- Top Employer in financial sector (CV.ee);
- The most desirable Employer in Estonia (Instar)
- Estonia's Best Bank (Euromoney, The Banker)
- Stockbroker of the Year
- Bank with the best services in Estonia (DIVE)

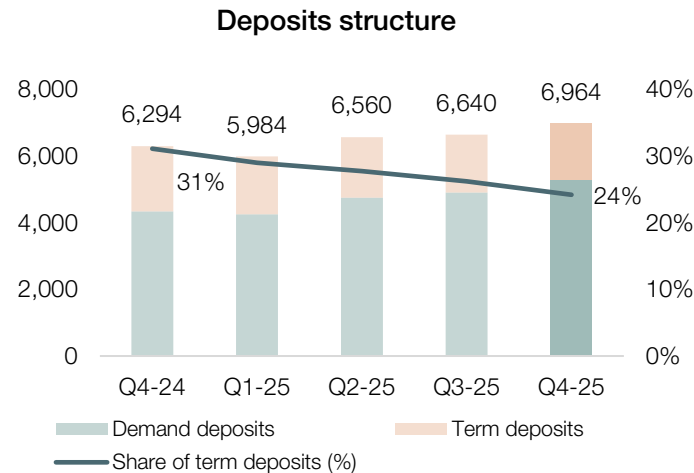
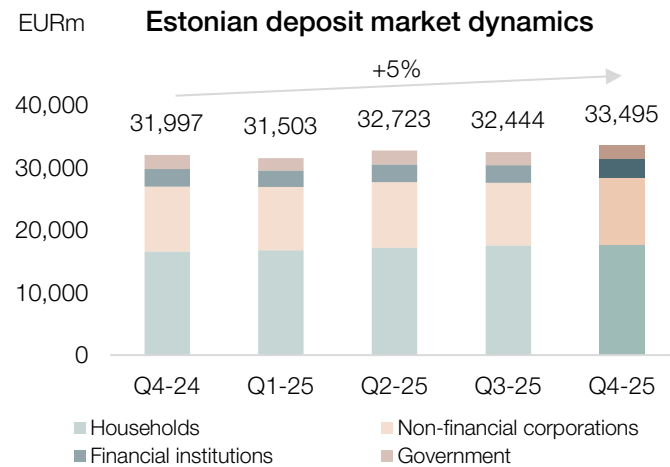


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Deposits continued to grow strongly

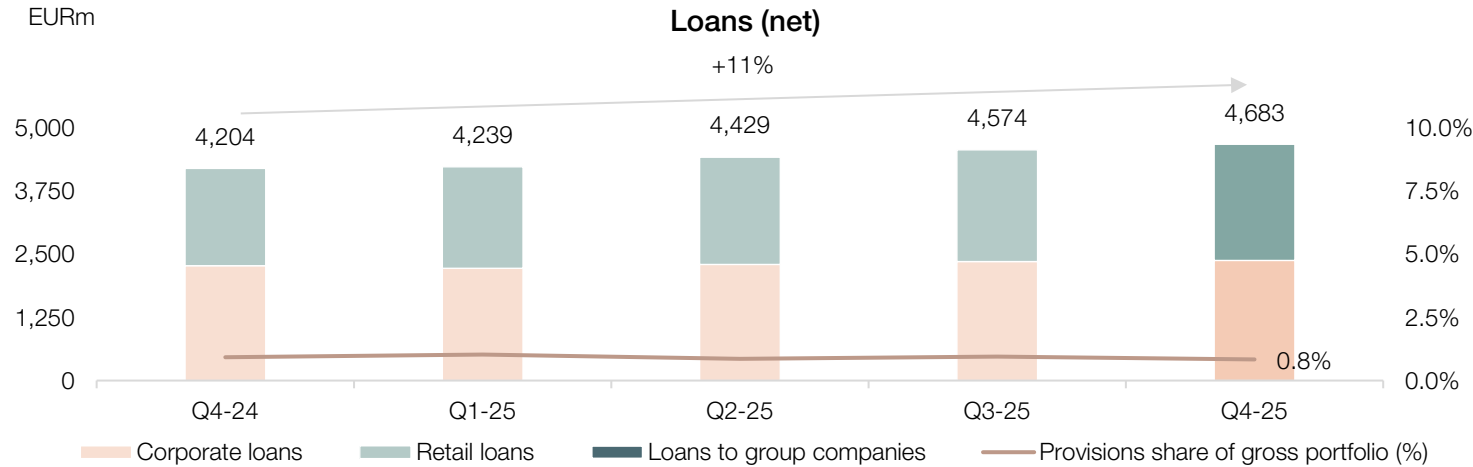


- Customer deposits grew at more than twice the market growth rate
- Platform deposits remained broadly stable during the period and the plan is to reduce platform deposits in 2026
- Competition for deposits remained intense, with all banks actively competing for funding
- LHV Pank's funding strategy remains focused on Estonian customer deposits and covered bonds, supporting a stable and diversified funding base

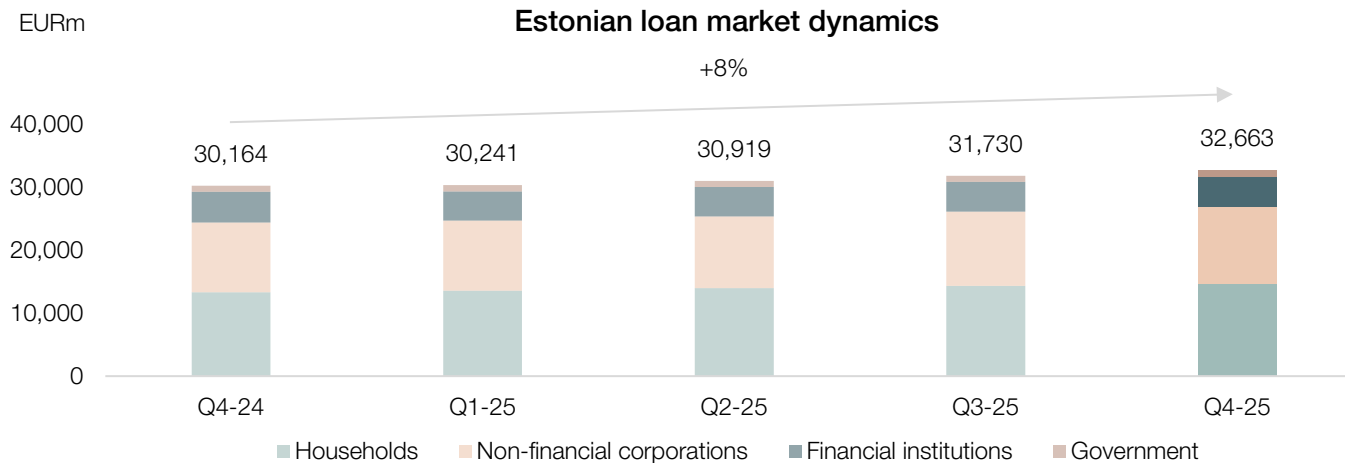


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Loan portfolio outperforming the market



- Loan portfolio grew by 11% compared with market growth of 8%
- Around 70% of the growth came from retail loans and 30% from corporate segment
- Competition in loan market was stronger than in previous years, with all banks actively seeking high-quality projects
- Loan portfolio remained strong, which allowed provisions to be reduced by 10 basis points
- LHV Pank did not adjust its credit underwriting standards and continues to focus on maintaining well-collateralised loan portfolio



LHV Pank

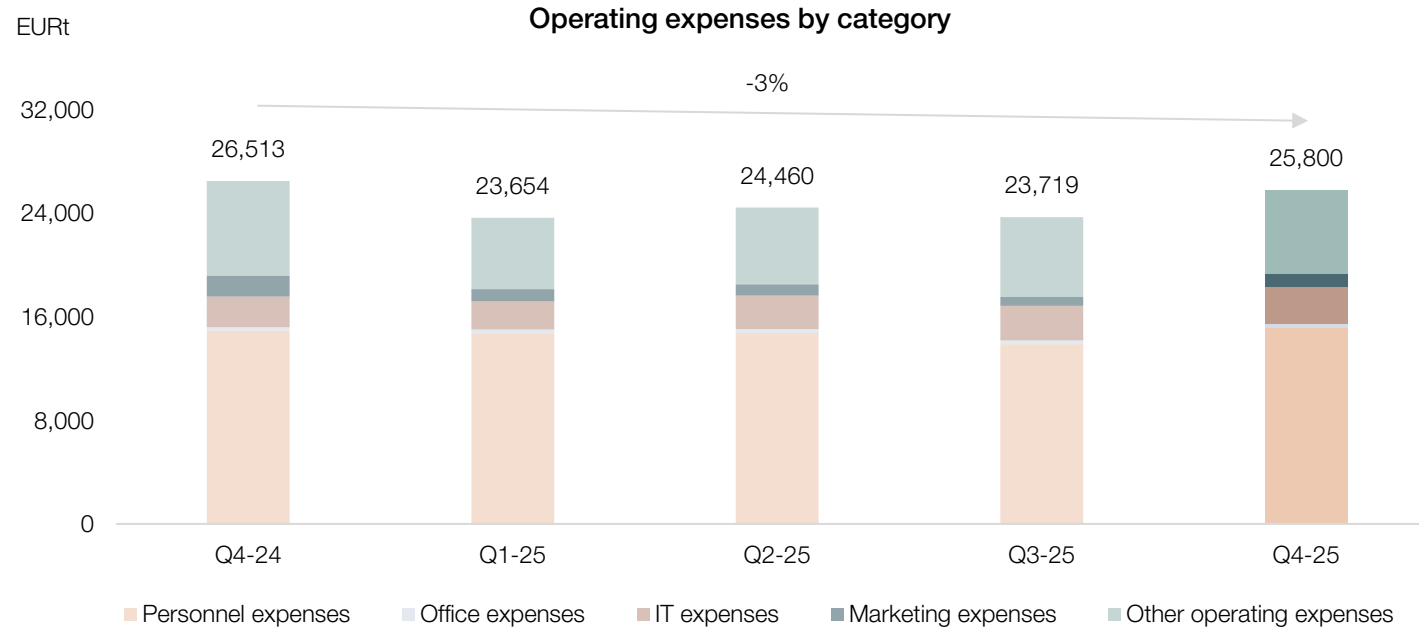
Net income improvement in Q4



- Interest rates declined over the year, negatively affecting net interest income as loans repriced faster than deposits
- In Q3, the loan portfolio reached market rates, marking the low point in net interest income
- The decline in fee income has been driven by a product mix with low or zero fees
- We expect this trend to reverse, supported by growing customer activity and a higher contribution from investment services, cards and institutional banking
- Customer activity continued to strengthen, with transaction volumes up almost 10% YoY

LHV Pank

Expenses are stabilising



- In 2025, Pank succeeded in reversing previously accelerating cost growth, with expenses stabilising towards the end of the year
- Personnel expenses remain the largest cost component, accounting for approximately 60% of the total cost base
- IT expenses continue to increase, reflecting the strategic migration to cloud infrastructure, which supports faster development cycles and enhanced scalability going forward

Interest rate headwinds weighed on earnings, business volumes remained solid

Financial results, EURt	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Net interest income	50,101	48,938	206,251	257,115	202,338	+3,913
Net fee and commission income	12,937	11,673	46,922	45,088	38,449	+8,473
Net fee sharing	-6,098	-6,031	-25,989	-28,710	-	-25,989
Other income	78	452	1,441	2,620	656	+785
Total net income	57,018	55,032	228,625	276,113	241,444	-12,818
Total operating expenses	25,800	23,719	97,634	95,374	93,146	+4,488
Earnings before impairment	29,940	31,313	130,991	180,739	148,297	-17,306
Impairment losses	-2,340	1,423	-76	15,777	8,120	-8,196
Income tax expense	5,853	5,399	23,979	24,443	25,927	-1,948
Net profit	27,704	24,491	107,089	140,519	114,251	-7,162
Business volumes, EURm	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Loans (net)	4,683	4,574	4,683	4,204	4,704	-21
Deposits from customers	6,964	6,640	6,964	6,294	6,595	+368
incl. banking services' deposits	1,480	1,226	1,480	1,355	1,201	+279
Fin. intermediaries' payments, th. pcs	23,585	20,598	82,933	72,228	72,335	+10,598
No of customers, th.	492	483	492	456	na	na
Key figures	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Cost / income ratio (C/I)	45.2%	43.1%	42.7%	34.5%	38.6%	+ 4.1 pp
Net interest margin (NIM)	2.3%	2.4%	2.5%	3.2%	2.5%	- 0.0 pp
pre-tax ROE*	22.5%	21.8%	23.2%	30.4%	24.7%	- 1.5 pp
ROE*	18.5%	17.9%	19.0%	25.9%	20.1%	- 1.2 pp

- Net profit was EUR 7.2m below plan, primarily due to lower net interest income as asset yields repriced faster in declining interest rate environment
- Table reflects intragroup profit sharing as required by IFRS, with fee sharing presented separately regardless of whether the underlying income originates from interest income or fee income. This represents recent requirement that was not included in the original financial plan
- On the expenses side, deviations versus plan were mainly driven by personnel expenses and marketing costs
- Business volumes developed broadly in line with the financial plan, with no material shortfall in lending or customer activity

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LHV Bank

Key highlights 2025

Deposits and loans **doubled** with **net profit of £5m (EUR 6m)**

Launching retail banking with the current account that pays base rate

First UK bank joining instant euro payments scheme

LHV Bank was awarded Sunday Times' **Best Places to Work**

Net income

EUR 55.5m
+24% YoY

Net profit

EUR 5.5m
-5% YoY

Loan portfolio

EUR 0.78bn
+125% YoY

Deposits

EUR 1.29bn
+82% YoY

ROE

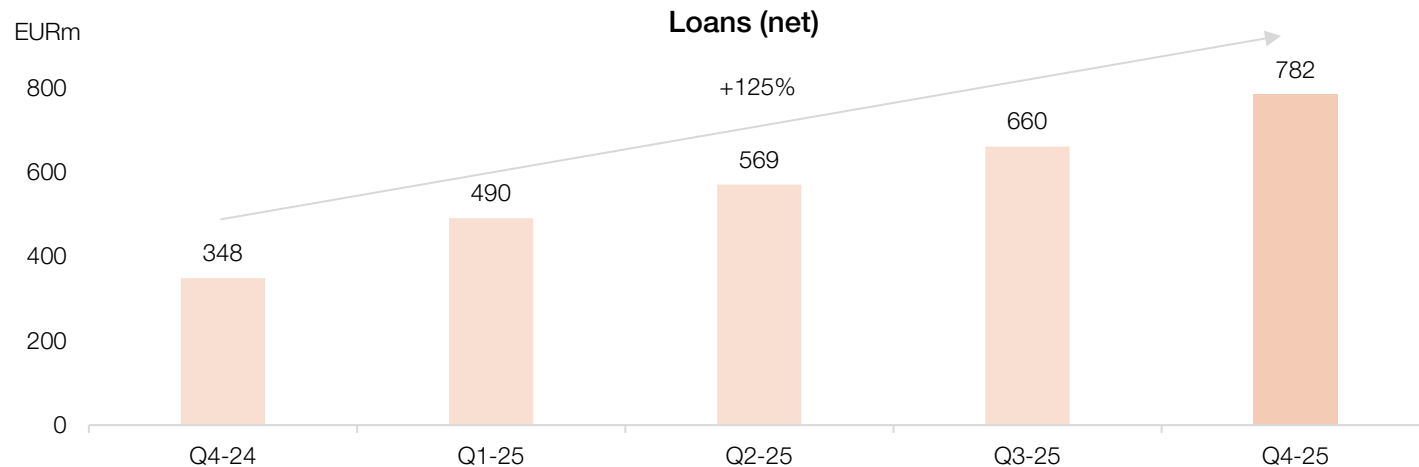
5.3%
-3.1pp YoY

C/I

83.0%
-4.7pp YoY

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Loan and deposit volumes continued to expand

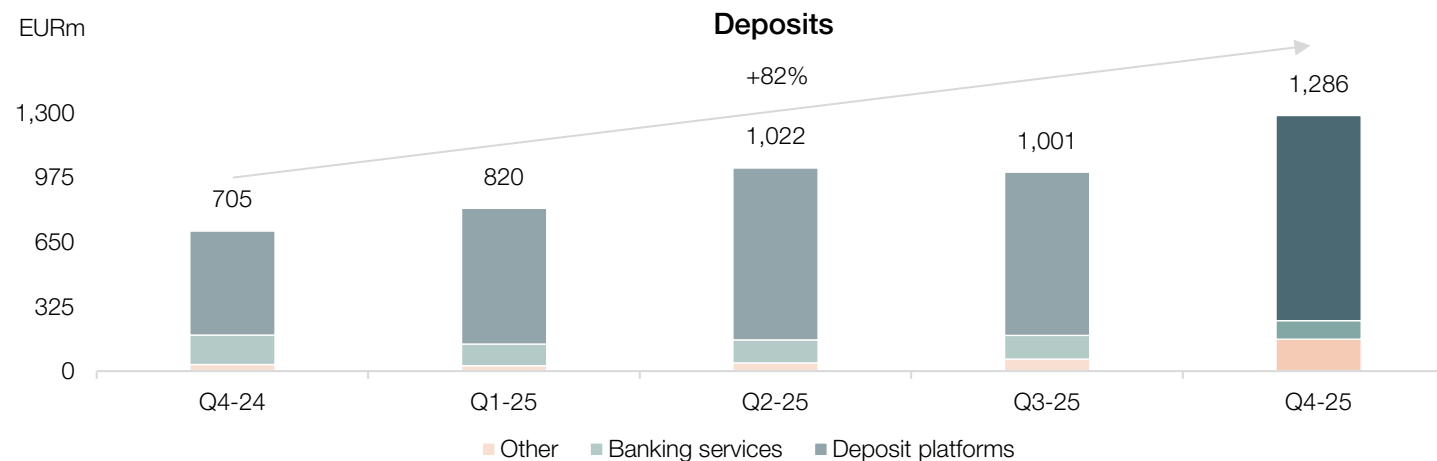


Loan portfolio

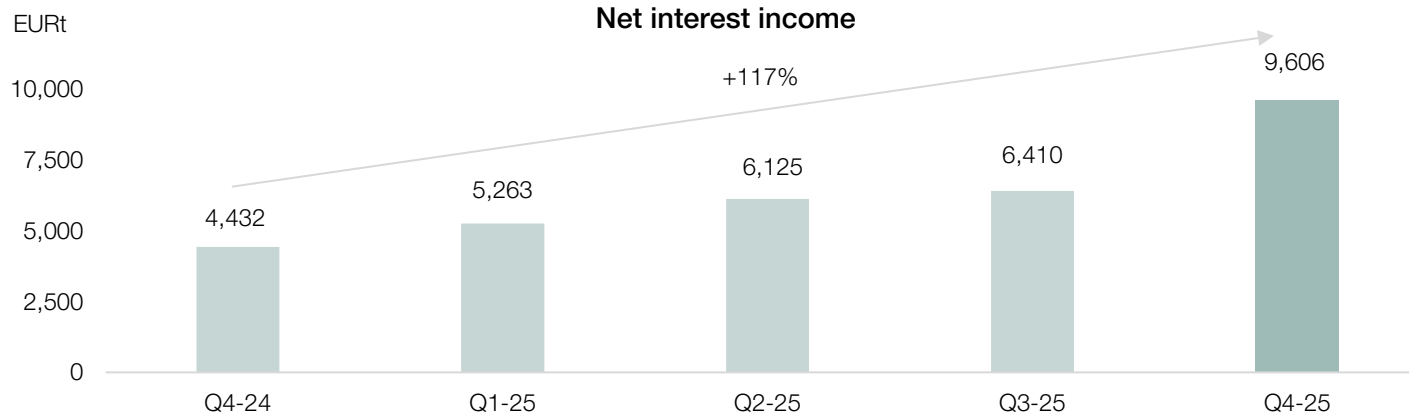
- Strong sales continued in SME Lending
- Pipeline with offers at £103m (EUR 118m)
- Overdue loans grow naturally with portfolio growth

Deposits

- Liquidity remained high due to ECB forward-looking metric requirements at Group level, which will change from 1 January 2026
- Growth mainly from deposit platforms
- Direct deposits increased, reaching 12.5% of total deposits

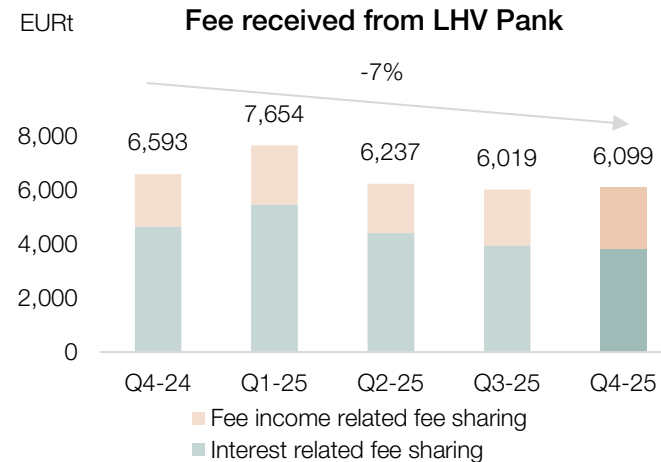
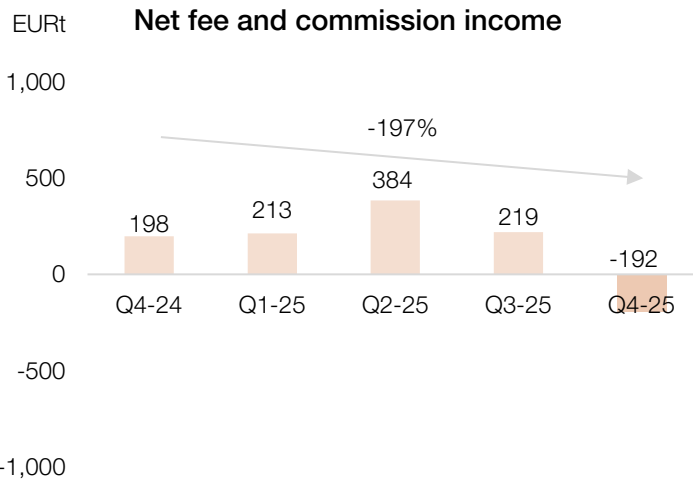


Net income dynamics reflect portfolio growth



Net interest income

- SME loan portfolio growth driving interest income growth
- Banking services recorded lower deposit volumes, although impact became marginal

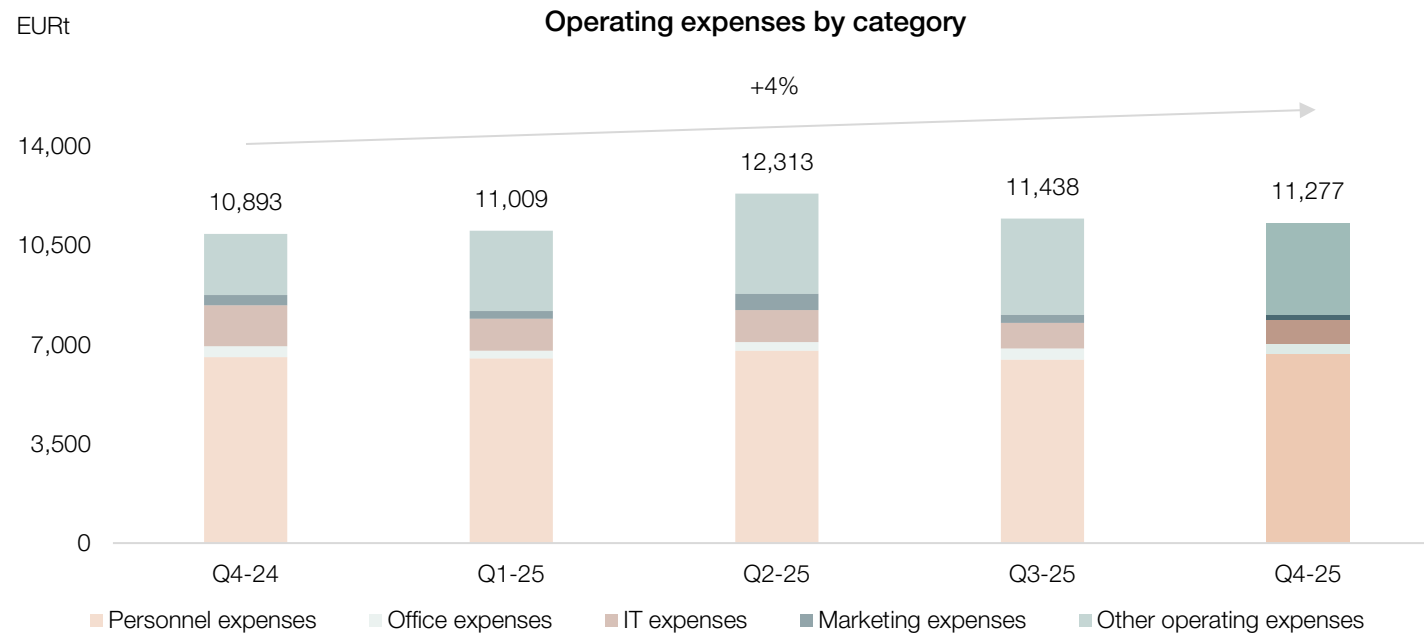


Net fee and commission income

- Banking services interest and fee income shown separately since 2025
- Banking services payment volumes increased
- Banking services had different mix of services than planned, resulting in lower fee income
- Net fee income declined due to an earlier operational incident related euro payments and write-off fees from an off-boarded customer

LHV Bank

Expenses remained well controlled



- Operating cost development remained stable over the period
- Bank invested in two larger marketing and communication campaigns in Q2 and Q4 to support the launch of retail banking activities

Business volumes and profitability exceeded financial plan

Financial results, EURt	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Net interest income	9,606	6,410	27,405	14,662	42,005	-14,600
Net fee and commission income	-192	219	624	741	11,126	-10,502
Net fee sharing	6,099	6,019	26,009	28,690	0	+26,009
Other net income	-73	404	1,461	532	0	+1,461
Total net income	15,441	13,053	55,498	44,625	53,131	+2,367
Total operating expenses	11,277	11,438	46,037	39,095	44,568	+1,469
Earnings before impairment	4,164	1,615	9,462	5,529	8,563	+898
Impairment losses	669	251	1,595	479	2,115	-520
Income tax expense	1,227	341	2,326	-794	1,612	+714
Net profit	2,267	1,023	5,541	5,845	4,837	+704
Business volumes, EURm	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Loans (net)	782	660	782	348	640	+142
Deposits from customers	1,286	1,001	1,286	705	1,093	+193
Key figures	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Cost / income ratio (C/I)	73.0%	87.6%	83.0%	87.6%	83.9%	- 0.9 pp
Net interest margin (NIM)	3.0%	2.3%	2.5%	6.1%	4.2%	- 1.7 pp
pre-tax ROE*	11.5%	4.8%	7.5%	7.2%	7.0%	+ 0.6 pp
ROE*	7.5%	3.6%	5.3%	8.4%	5.2%	+ 0.1 pp

- Higher SME loan portfolio driving stronger interest income
- Banking services had lower deposit volumes, reducing interest income, and different mix of services than planned, resulting in lower fee income
- Net financial income higher due to bond portfolio income realised earlier in the year
- Operating expenses higher due to unplanned retail banking marketing campaigns in spring and autumn
- Deposit, loan and payment volumes significantly above plan

LHV Varahaldus

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LHV Varahaldus

Key highlights 2025

Best-performing pension funds in Estonian market were LHV funds, across both Pillar II and Pillar III

Outdoor sales channel closed, **all sales activities in digital channels or via telemarketing going forward**

Merger of pension funds and new names for all actively managed pension funds

LHV Euro Võlakirjade Fond, which concentrates on highly rated debt instruments, was **launched in early 2025**

Net income

EUR 11.2m
+26% YoY

Net profit

EUR 4.1m
+155% YoY

Pillar II funds

EUR 1.5bn
+7% YoY

Pillar III funds

EUR 0.1bn
+29% YoY

C/I ratio

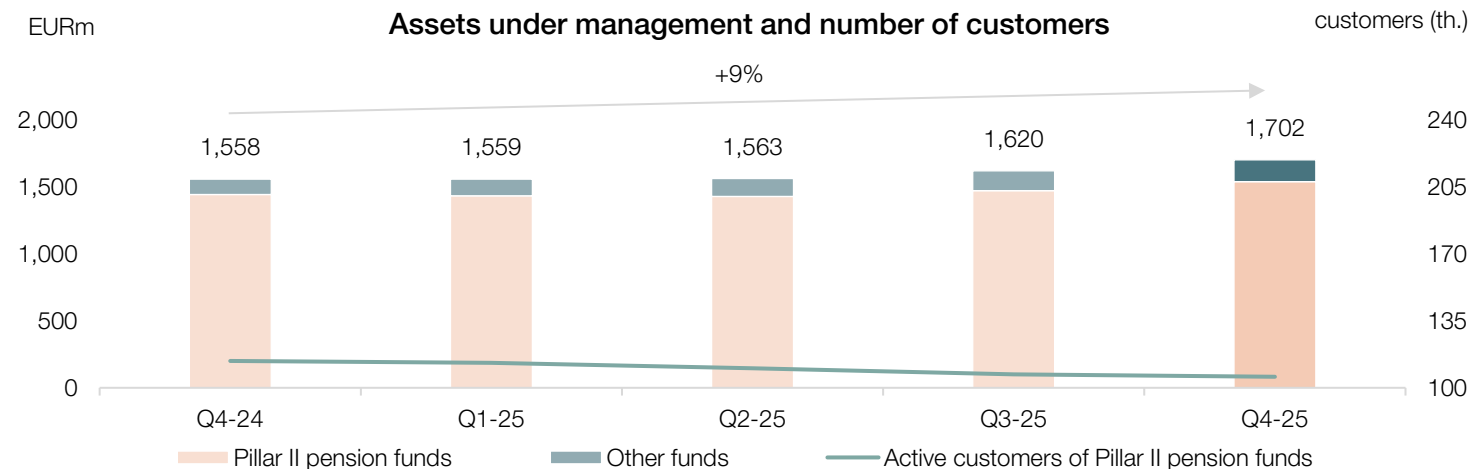
61.1%
-13.4pp YoY

ROE

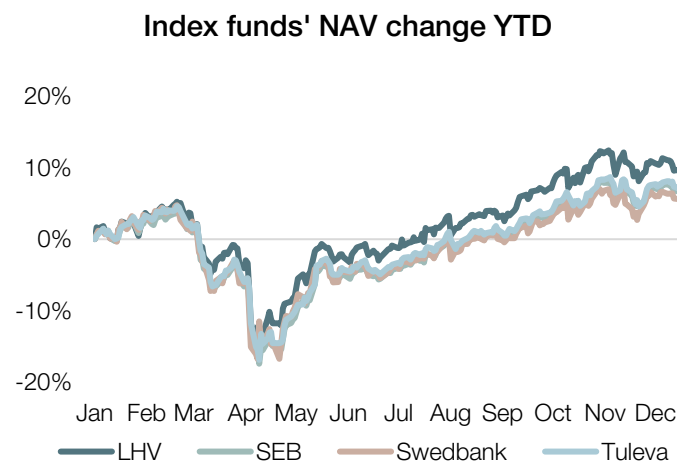
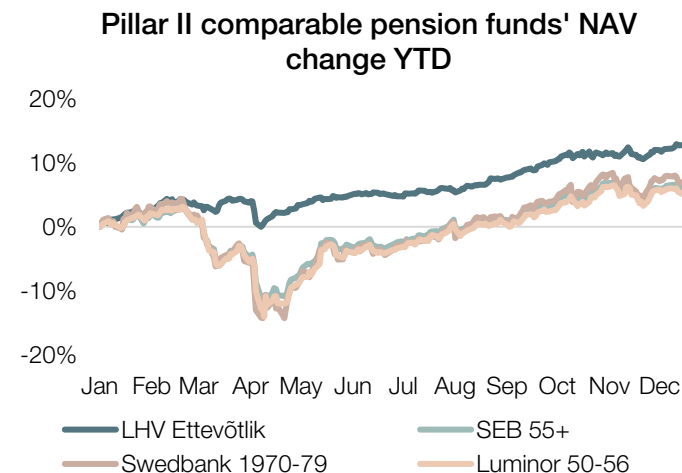
19.4%
+11.8pp YoY

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Four best performing pension funds in II pillar system were all LHV funds



- AUM increased mostly due to good funds returns both in II and in III pillar
- Strong last quarter and in general a strong year for biggest stock markets. Local investors strongly invested to US equities saw lower returns due to dollar weakening against the euro by more than 12%
- Biggest actively managed LHV funds showed good returns in 2025. Pension funds Julge, Ettevõtlik and Tasakaalukas gained 16.6%, 13.3% and 9.5% annually. LHV fund Indeks, which has higher exposure to developing markets compared to its competitors, showed annual return of 11.4%
- Strong activity in December with inflows to III pillar funds; sales in general still not at full potential



LHV Varahaldus

Net profit exceeded financial plan

Financial results, EURt	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Total net income	4,502	2,308	11,227	8,936	9,268	+1,958
Total operating expenses	2,006	1,838	7,369	7,079	7,005	+363
EBIT	2,496	470	3,858	1,857	2,263	+1,595
Net financial income	189	336	831	559	555	+276
Income tax expense	0	0	564	801	564	-0
Net profit	2,685	806	4,125	1,616	2,254	+1,871
Business volumes, EURm	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Assets under management	1,702	1,620	1,702	1,558	1,735	-33
Active customers of PII funds, th.	106	107	106	114	115	-9
Key figures	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Cost / income ratio (C/I)	42.8%	69.5%	61.1%	74.6%	71.3%	- 10.2 pp
Funds average return	13.3%	10.1%	0.9%	-0.9%	0.6%	+ 0.3 pp

- Net profit above financial plan estimates. LHV Julge, the best performing fund among II pillar funds, was eligible for performance fee of EUR 2.1m
- Year-end AUM slightly below financial plan, as despite strong fund returns sales were lower than anticipated after the closure of outdoor sales
- Still work to do with telemarketing efficiency and digital sales channels, as customer number for year end was lower than estimated
- Operating expenses slightly higher than anticipated
- All funds showed strong returns; actively managed funds enter the year well positioned in terms of desired asset allocation

LHV Kindlustus



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Key highlights 2025

Strong gross written premiums **growth with +13%** YoY

Net expense ratio outperformed financial plan

Number of customers **continued to grow rapidly by 36%** YoY

The integration with the Motor Insurance Fund's Relika database was **finalized in Q4**

Gross written premiums

EUR 43.0m
+13% YoY

Net profit

EUR 2.5m
+111% YoY

Net loss ratio

67.8%
+1.3pp YoY

Net expense ratio

26.8%
-4.3pp YoY

No. of customers

231 thous.
+36% YoY

ROE

35.2%
+14.8pp YoY

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Challenging market



- Challenging market conditions persisted due to declining prices in vehicle insurance
- Decline had been continuous since Q2 2025
- In November, sales campaign was conducted for these insurance lines, helping to maintain Premium levels in Q4 at the same level as in Q3
- Q4 sales grew by 12% YoY, driven primarily by home and travel insurance
- Net incurred losses and claims frequency in Q4 were broadly in line with portfolio growth, with the exception of late December, which was impacted by adverse weather conditions and elevated claims

Monthly sales targets met

Financial results, EURt	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Insurance revenue	10,591	10,568	41,081	34,969	41,204	-123
Commission expense	1,265	1,246	4,594	4,542	5,402	-808
Gross incurred losses	7,228	6,830	26,815	23,118	26,351	+464
Operating expenses	1,483	1,309	5,493	5,375	5,722	-229
Insurance result before reinsurance	616	1,183	4,180	1,934	3,729	+450
Reinsurance result	450	556	1,725	962	1,302	+423
Total insurance result	166	628	2,455	971	2,428	+27
Net other income	-36	22	67	226	17	+50
Net profit	130	650	2,521	1,198	2,444	+77
Business volumes	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Contract premiums written, EURt	10,722	9,164	42,960	38,025	42,060	+900
No of customers (thous.)	231	227	231	170	na	na
Key figures	Q4-25	Q3-25	YTD25	YTD24	FP YTD	Δ FP
Net loss ratio	70.9%	68.1%	67.8%	66.5%	65.5%	+ 2.3 pp
Net expense ratio	29.4%	26.2%	26.8%	31.1%	29.1%	- 2.3 pp

- December sales targets were met, enabling the achievement of full-year targets
- Monthly results were partly impacted by November sales campaign, with some policies commencing in December
- Net loss ratio exceeded annual average due to unfavourable weather conditions towards the month-end
- Expense ratio was higher due to timing effects, while full-year expenses remained below plan

Key takeaways 2025

Net income was **2.5%** and net profit **6.5% below plan**
Total income returned to growth in Q4 following pressure earlier in the year

Group's **loan portfolio** increased by **20% YoY** and **deposits 18% YoY**

LHV Pank **increased both loan and deposit volumes by 11%**, outperforming the market. Customer activity started to improve

Business volumes in the UK expanded rapidly, with **loans growing 125% YoY** and **deposits up 82%**, net profit reached EUR 5.5m

LHV II and III pillar pension funds delivered the **strongest performance in the market**

Insurance **net profit more than doubled YoY**, with **gross written premiums increasing by over 13%** against a market decline of 2%

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