

Financial highlights

	2007	2008	Total until 2008
Business loan guarantees			
The number of guarantee contracts concluded	314	341	1735
The number of jobs created with the help of loan guarantees	1597	1207	6281
Total loan amount issued with the help of a KredEx guarantee (in EEK)	737 million	357 million	3842 million
Total guarantee amount issued by KredEx (in EEK)	350 million	357 million	2007 million
KredEx's guarantee liability (in EEK)	555 million	647 million	
Export guarantees			
The number of export guarantees issued by KredEx	104	78	1294
Export turnover guaranteed by KredEx (in EEK)	229 million	169 million	2768 million
Credit limit provided to foreign buyers with a KredEx guarantee (in EEK)	78 million	161 million	
Housing loan guarantees and grants			
The number of homes created by young families, young specialists and tenants of restituted buildings with the help of a KredEx guarantee	1217	1622	19395
Total loan amount received by apartment buildings with the help of a KredEx guarantee (in EEK)	61,4 million	65,9 million	159,8 million
Total loan amount issued by banks with the help of a KredEx housing guarantee (in EEK)	1,18 billion	1,3 billion	12,68 billion
KredEx's guarantee liabilities (in EEK)	551 million	608 million	

Business

Figure 1. Use of the loan guarantees of KredEx by areas of activity

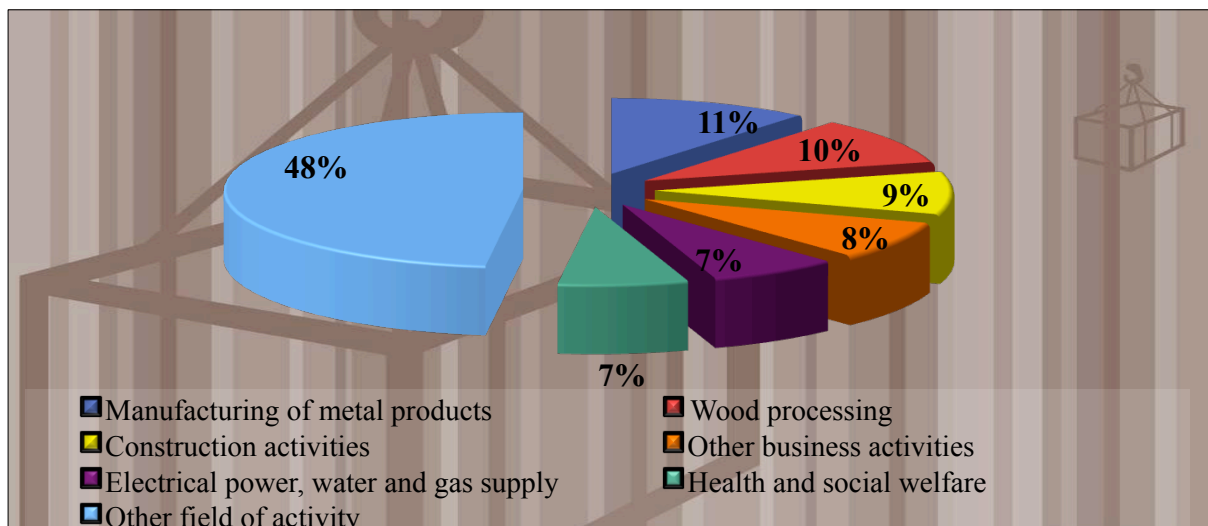


Figure 2. Division of issued guarantee volumes by guarantee types in year 2008.

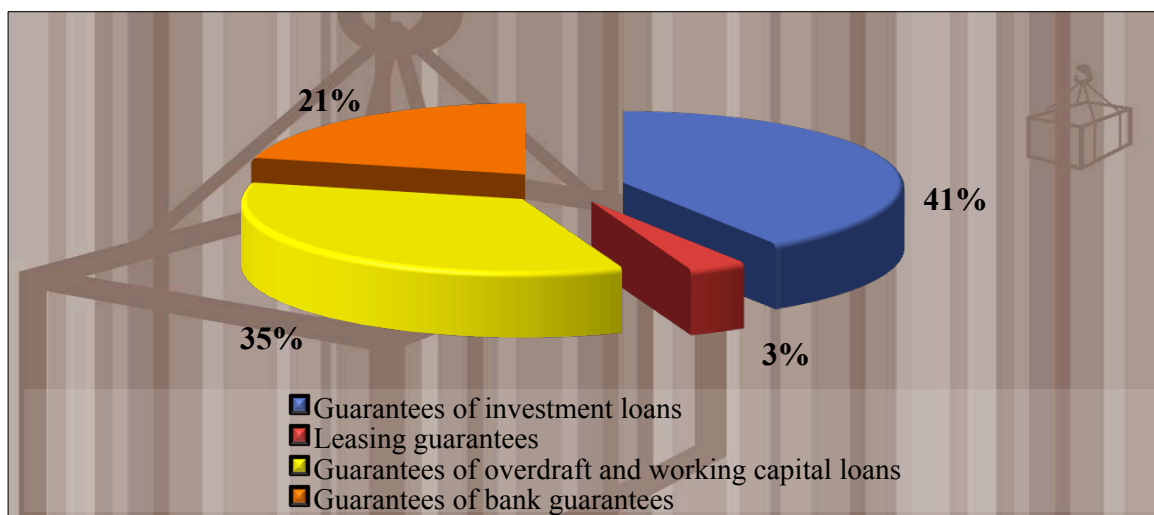
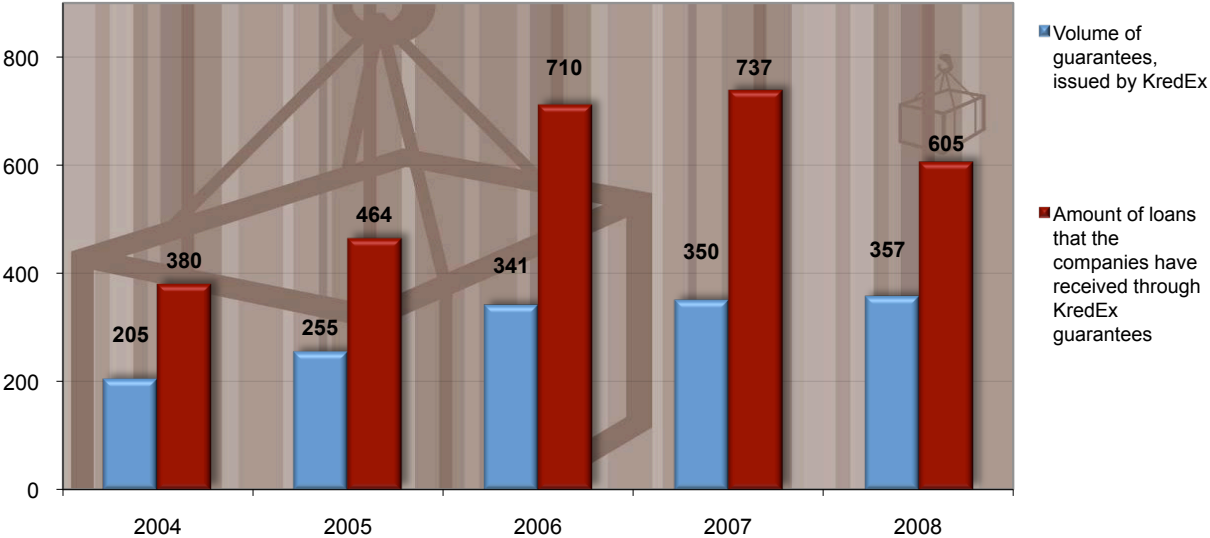
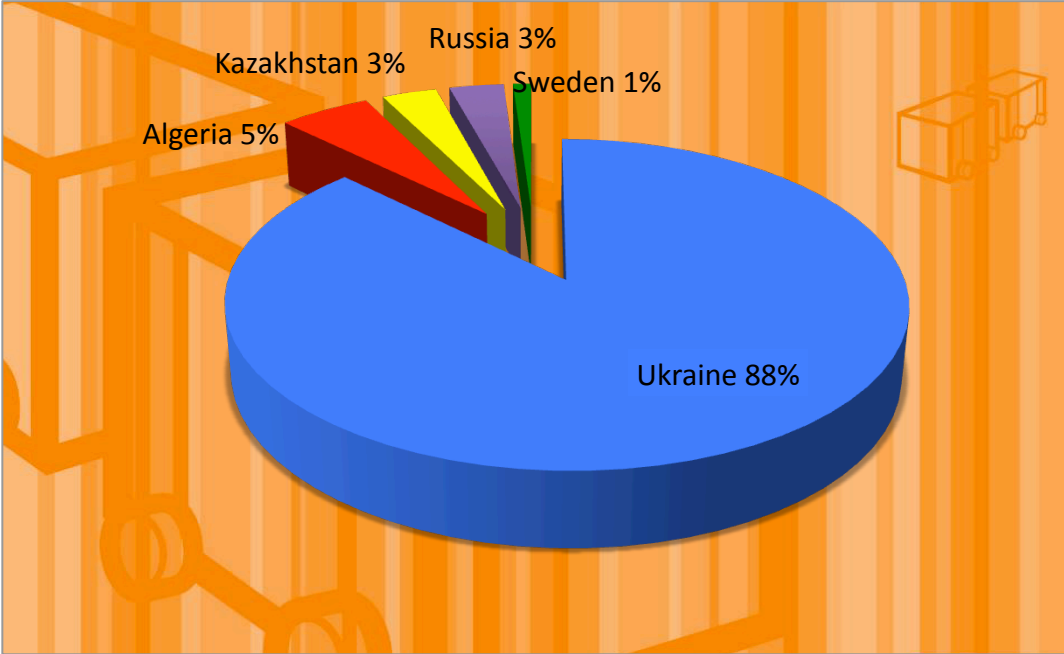


Figure 3. Volumes of guarantees and guaranteed loans in 2004 – 2008 (millions of kroons)



Export

Figure 4. Export guarantee portfolio by countries as of 31.12.2008



Housing

Figure 5. Volume of KredEx guarantees (million kroons) and their share of Estonian housing loans (percentages)

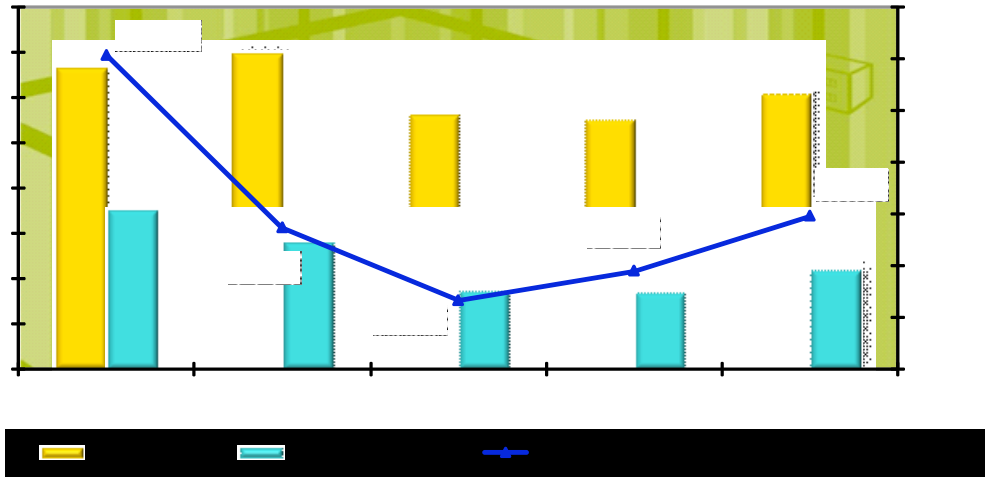


Figure 6. Grant amounts allocated by KredEx in 2003-2008 (million kroons)

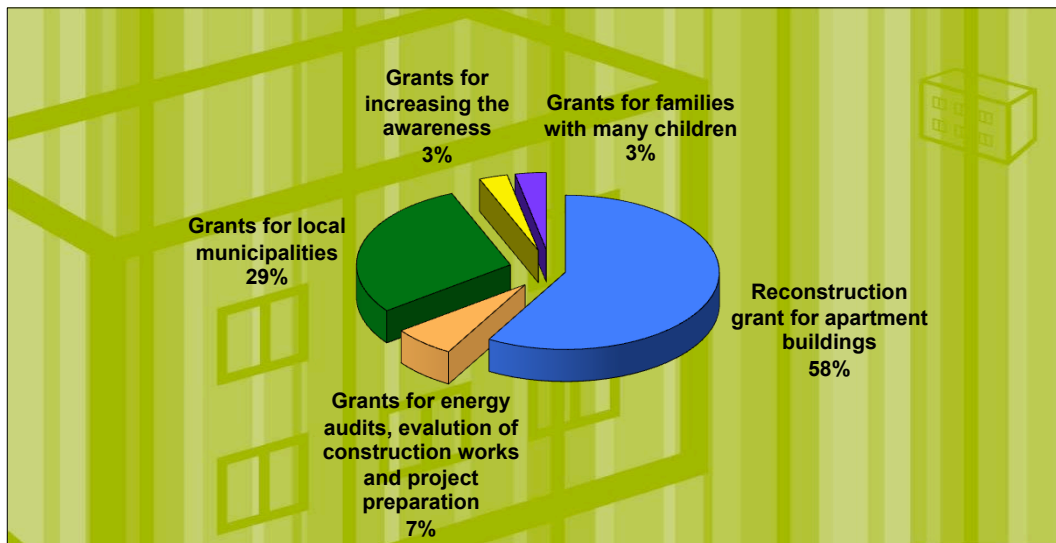
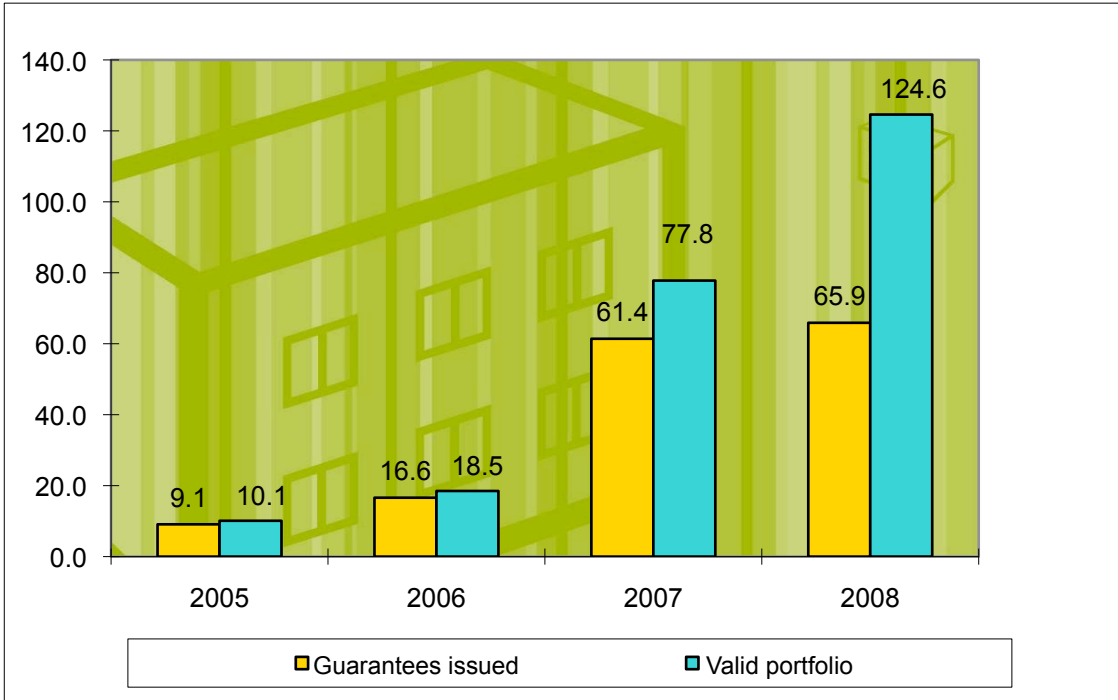


Figure 7. Volumes of loan guarantees of apartment buildings (millions of kroons) in years 2005- 2008



Financial results 2008:

Figure 8. Profit in years 2003-2008 (millions of kroons)

