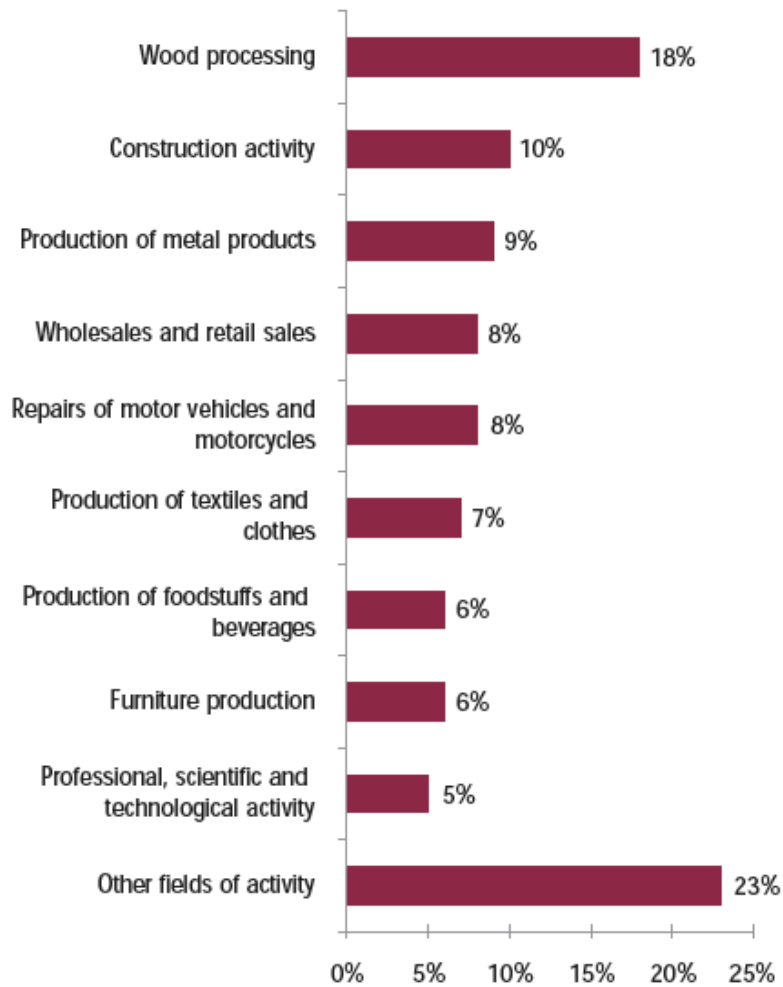


## Financial highlights

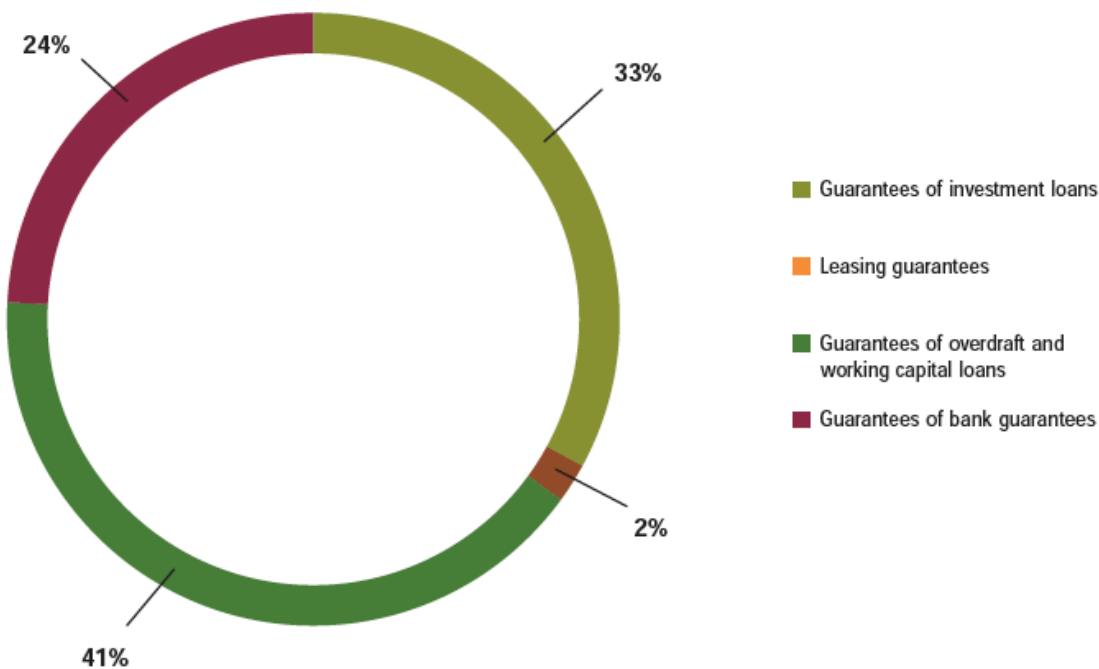
	2008	2009	Total until 2009
<b>Business loans and guarantees</b>			
The number of guarantee contracts concluded	341	470	2205
Total loan amount issued with the help of a KredEx guarantee (in EEK)	605 million	1 358 million	5 200 million
Total guarantee amount issued by KredEx (in EEK)	357 million	804 million	2 811 million
KredEx's guarantee liability (in EEK)	647 million	1 068 million	
The number of jobs created with the help of loan guarantees	1 207	987	7 263
Subordinated loan (in EEK)	8 million	210 million	218 million
<b>Export guarantees</b>			
The number of export guarantees issued by KredEx	78	98	1 392
Export turnover guaranteed by KredEx (in EEK)	169 million	335 million	3 103 million
Credit limit provided to foreign buyers with a KredEx guarantee (in EEK)	161 million	335 million	
<b>Housing loans and guarantees</b>			
The number of homes created by young families, young specialists and tenants of restituted buildings with the help of a KredEx guarantee	1 622	917	20 312
Total loan amount received by apartment buildings with the help of a KredEx guarantee (in EEK)	82 million	33 million	256,2 million
Total loan amount issued by banks with the help of a KredEx housing guarantee (in EEK)	1,3 billion	633 million	13,3 billion
KredEx's guarantee liabilities (in EEK)	733 million	759 million	
Renovation loan for apartment buildings (in EEK)		78 million	

## **Business**

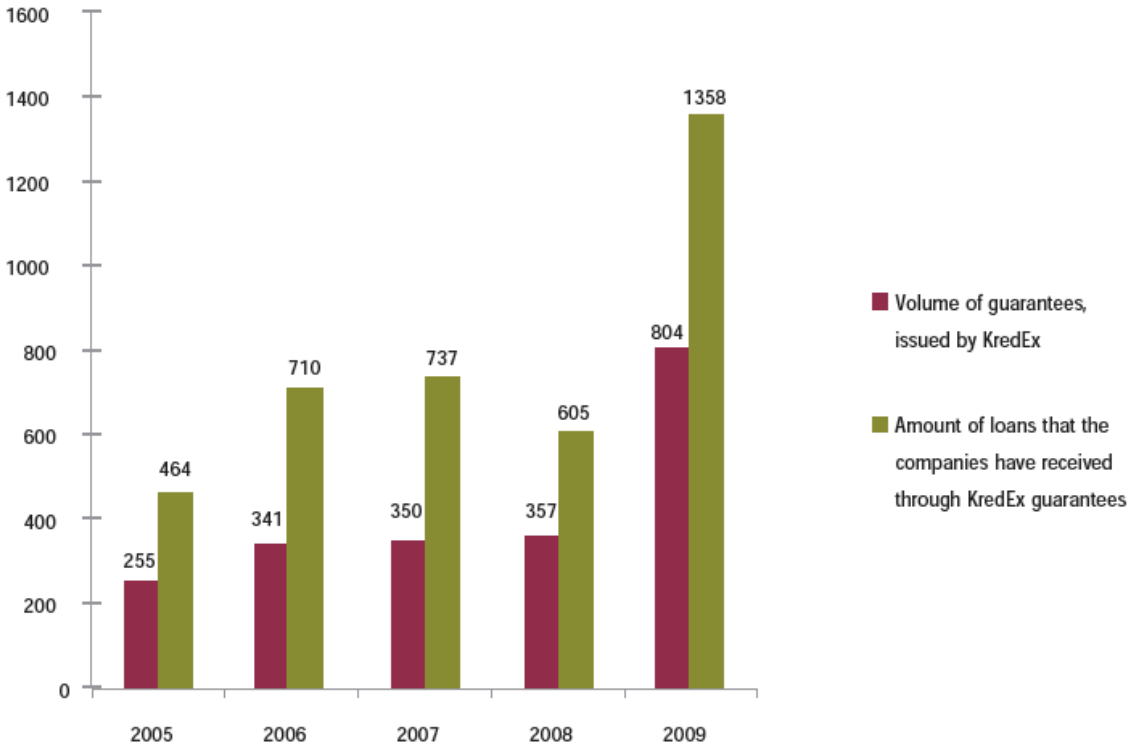
**Figure 1.** Use of KredEx loan guarantees by areas of activity in year 2009



**Figure 2.** Division of issued guarantee volumes by guarantee types in year 2009

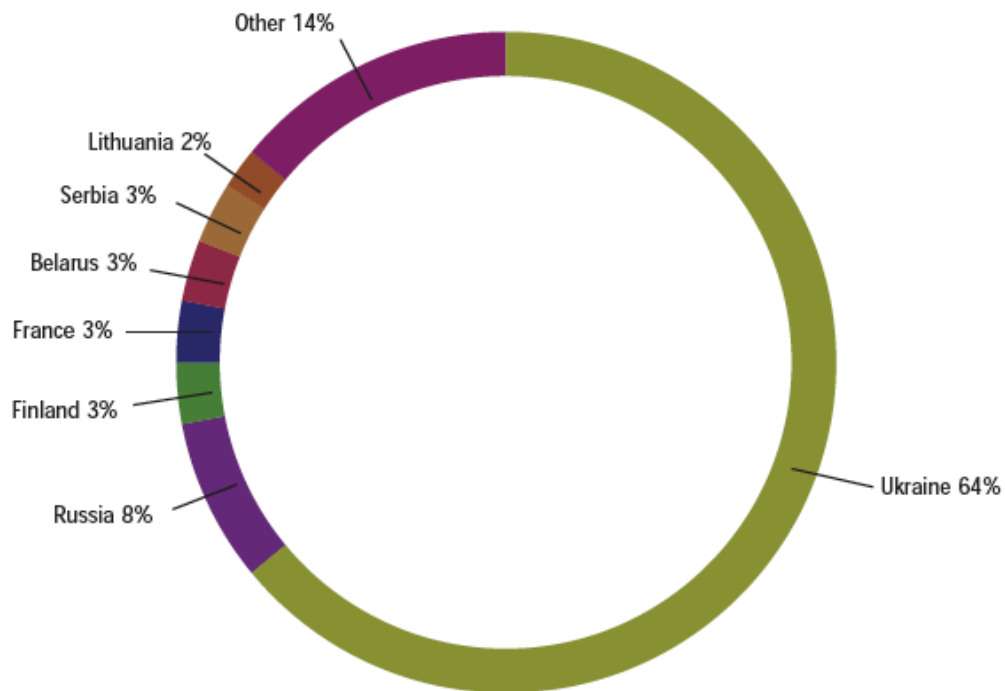


**Figure 3.** Volumes of guarantees and guaranteed loans in 2005–2009 (millions of kroons)

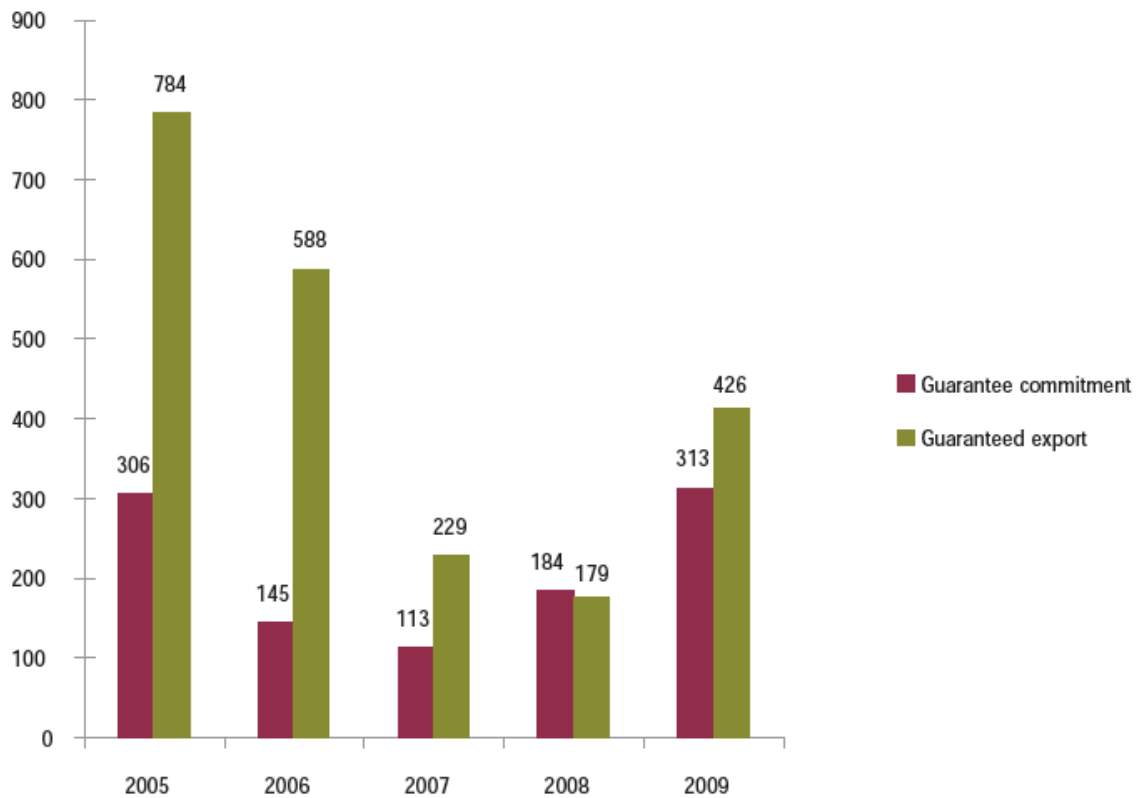


## Export

**Figure 4.** Export guarantees portfolio by countries of destination as of 31.12.2009

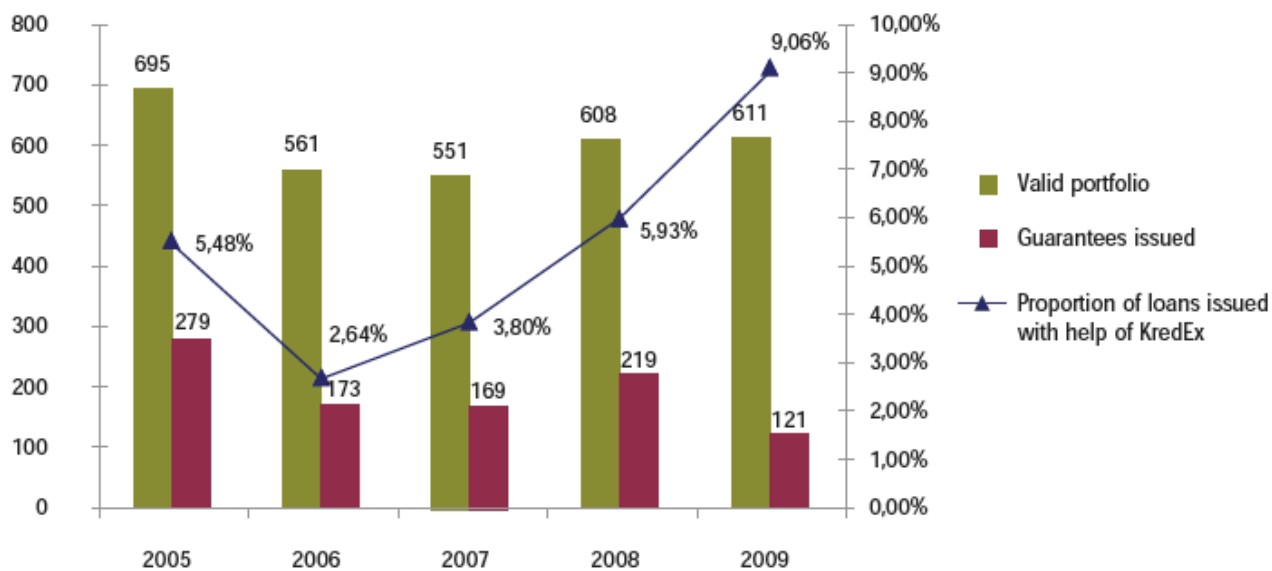


**Figure 5.** KredEx security compulsion and granted export turnover in 2005–2009 (millions of kroons)

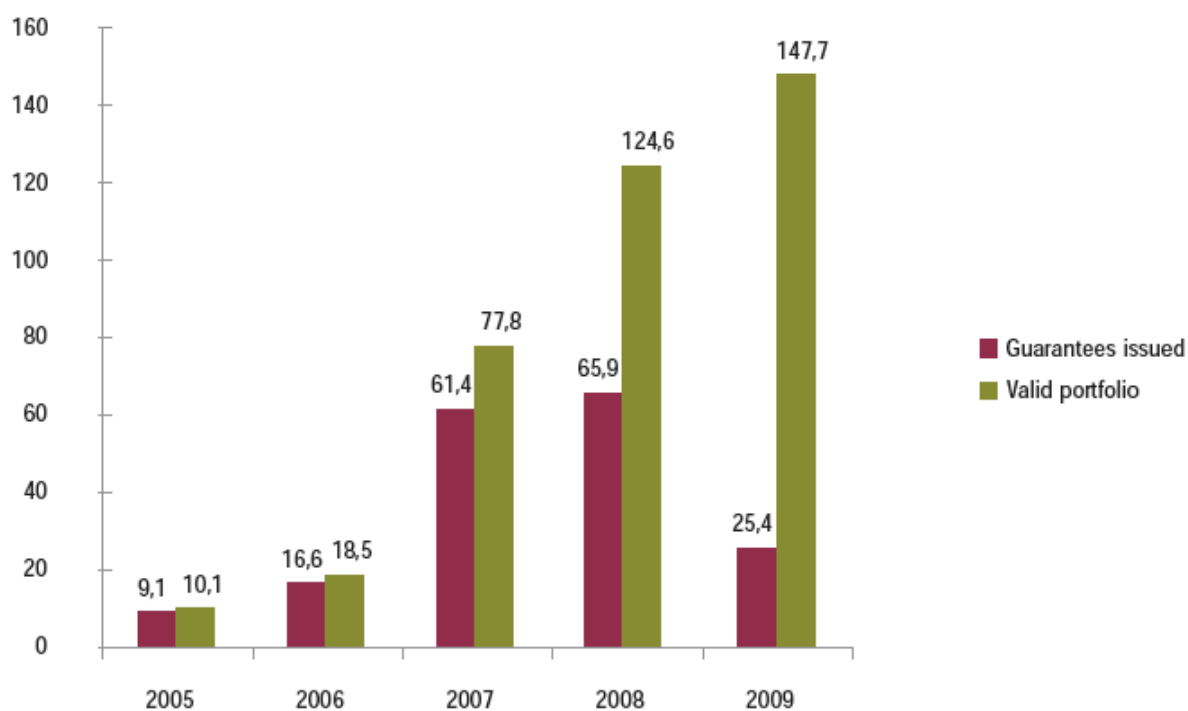


## Housing

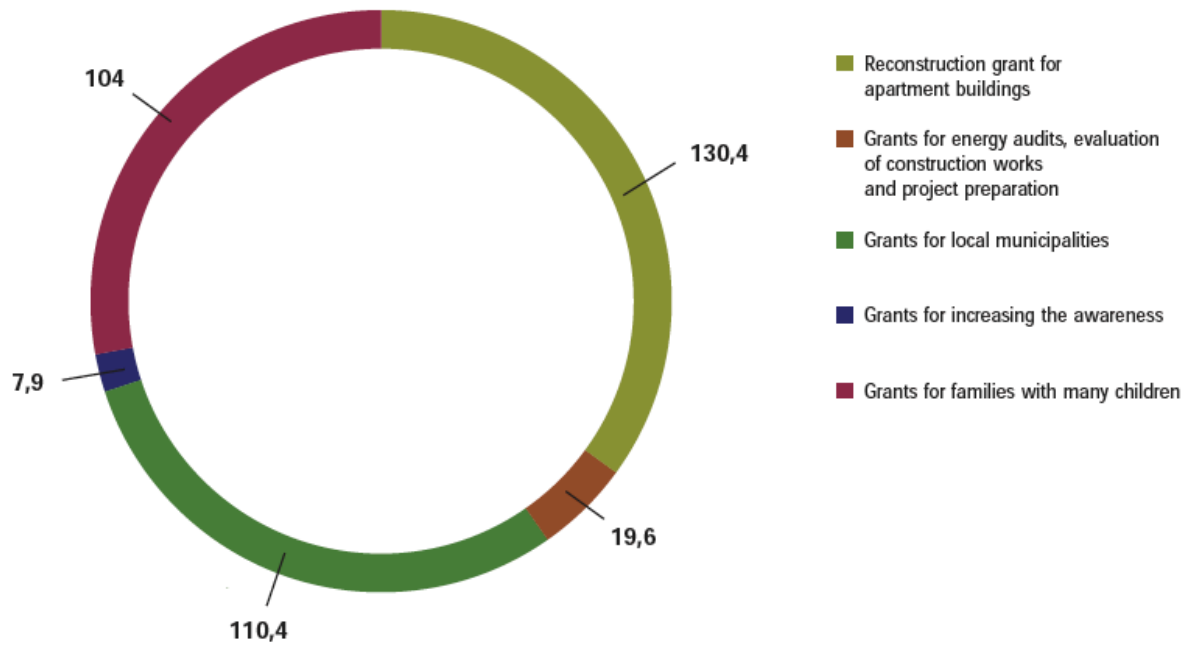
**Figure 6.** Volume of KredEx guarantees (millions of kroons) and their share (percentage) of Estonian housing loans 2005 -2009



**Figure 7.** Volumes of loan guarantees of apartment buildings in 2005–2009 (millions of kroons)



**Figure 8.** Paid grants by KredEx in 2003-2009 (millions of kroons)



**Financial results 2009:**

**Figure 9.** Profit in years 2005-2009 (millions of kroons)

