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Yearly growth in the loan portfolio of banks operating in Estonia increased in 2018 from 5% in the third quarter to 5.7% by the end of the fourth quarter. This was driven particularly by yearly growth of 6.2% in loans to private customers, 80% of which were housing loans, where growth over the year was 6.5%. Yearly growth in loans to companies slowed over the year from 4.3% in first quarter to 2.5% in the fourth. The main cause of the slower growth in corporate loans was the reduction in the presence of Danske bank in the Estonian market.

Read more: [Q4 2018 overview of banking sector](#)

The portfolio of outstanding consumption loans of creditors increased in the fourth quarter of 2018 by 4.1%, or 41 million euros, to reach over 1 billion euros by the end of the year. Car leases provided the largest part of the quarterly growth with 25 million euros, and of yearly growth with 123 million euros.

Read more: [Q4 2018 overview of creditors sector](#)

Estonian non-life insurers together with their branches in Latvia and Lithuania took in 567 million euros in insurance premiums in 2018, which was 16% more than in the previous year. Claims of 315

million euros were submitted in 2018, which was 17% more than in 2017.

Read more: [Q4 2018 overview of non-life insurance sector](#)

Estonian life insurers received 69.9 million euros in insurance premiums in the fourth quarter of 2018, which was 26% more than in the third quarter. Larger payments than usual are made into savings products at the end of the year, and so the insurance premiums received are also larger than usual.

Read more: [Q4 2018 overview of life insurance sector](#)