

Alternative financing and the non-performing loans of the corporate sector in Estonia [Online resource]

Kukk, Merike; Levenko, Natalia 2020 <https://doi.org/10.23656/25045520/062020/0180> https://www.ester.ee/record=b5382412*est

Alternative frameworks for measuring credit gaps and setting countercyclical capital buffers

Reigl, Nicolas Andreas; Uusküla, Lenno 2018 <https://doi.org/10.23656/25045520/072018/0159> https://www.ester.ee/record=b5172707*est

Alternative frameworks for measuring credit gaps and setting countercyclical capital buffers : [journal article]

Reigl, Nicolas Andreas; Uusküla, Lenno Journal of financial economic policy 2021 / p. 161-179 : ill <https://doi.org/10.1108/JFEP-04-2019-0070> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Asymmetries in the interaction between housing prices and housing credit in Estonia

Cuestas, Juan Carlos; Kukk, Merike 2017 http://www.ester.ee/record=b4663217*est <http://dx.doi.org/10.23656/25045520/22017/0140>

Asymmetries in the interaction between housing prices and housing credit in Estonia [Online resource]

Cuestas, Juan Carlos; Kukk, Merike 9th Nordic Econometric Meeting, May 24-27, 2017 in Tartu, Estonia 2017 / p. 1-27 : ill <https://sisu.ut.ee/nem2017/sessions-papers>

Banking competition in Central and Eastern European loan markets : an empirical estimation [Electronic resource]

Ahi, Kalle 5th International Conference "Economic challenges in enlarged Europe" : conference proceedings : 16-18 June 2013, Tallinn, Estonia 2013 / [CD-ROM]

Banks' risk-taking with credit commitments : comparative European evidence [Electronic resource]

Laidroo, Laivi; Männasoo, Kadri 6th International Conference "Economic Challenges in Enlarged Europe" : conference proceedings : 15-17 June 2014, Tallinn, Estonia 2014 / p. 1-24 : ill. [CD-ROM]

Behavioral finance : household investment and borrowing decisions

Illiashenko, Pavlo Visnyk of the national bank 2017 / p. 28-48 <https://doi.org/10.26531/vnbu2017.242.015>

Beyond the headline : how personal exposure to inflation shapes the financial choices of households

Kukk, Merike; Toczynski, Jan; Basten, Christoph 2023 <https://doi.org/10.23656/25045520/072023/0206>

Beyond the headline : how personal exposure to inflation shapes the financial choices of households

Kukk, Merike; Toczynski, Jan; Basten, Christoph Journal of Monetary Economics 2025 / art. 103800 <https://doi.org/10.1016/j.jmoneco.2025.103800>

Cash-based credit risk model based on Timothy Jury's template: review and modification with application to manufacturing company (2016-2022)

Litvinenko, Alexey; Alver, Jaan Journal of Accounting and Management Information Systems = Contabilitate si Informatica de Gestiune 2023 / p. 147-172 <https://dx.doi.org/10.24818/jamis.2023.01008>

A comparative analysis of Altman's Z-score and T. Jury's cash-based credit risk models with the application to the production company and the data for the years 2016-2022

Litvinenko, Alexey Journal of accounting and management information systems 2023 / p. 518-553 <http://doi.org/10.24818/jamis.2023.03006> <https://online-cig.ase.ro/jcig/papers.aspx?idc=62073>

Credit constrained households in Estonia

Sults, Marge Emerging markets : social, political, and economic challenges. Volume 2 2004 / p. 563-570

Credit growth and banks' asset quality : evidence from Central and Eastern Europe [Electronic resource]

Laidroo, Laivi; Männasoo, Kadri 5th International Conference "Economic challenges in enlarged Europe" : conference proceedings : 16-18 June 2013, Tallinn, Estonia 2013 / [CD-ROM]

Credit risk determinants in the banking sectors of the Baltic States = Balti riikide pangandussektorite krediidiriski determinandid

Novikov, Igor 2011

Debt repayment problems : what are the implications for consumption?

Kukk, Merike 2016 http://www.ester.ee/record=b4570400*est <http://www.eestipank.ee/en/publication/working-papers/2016/12016-merike-kukk-debt-repayment-problems-what-are-implications-consumption>

Debt repayment problems: short-term and long-term implications for spending

Kukk, Merike Review of economics of the household 2019 / p. 715-740 <https://doi.org/10.1007/s11150-018-9424-2> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Distinguishing the components of household financial wealth : the impact of liabilities on assets in euro area countries

Kukk, Merike 2014 https://www.ester.ee/record=b4409431*est

Essays on household consumption and income underreporting = Esseed majapidamiste tarbimisest ja sissetulekute alaraporteerimisest

Kukk, Merike 2016 https://www.ester.ee/record=b4539647*est

Essays on International Transmission of Economic Policy Shocks = Esseed majanduspoliitiliste šokkide rahvusvahelisest edasikandumisest

Fadejeva, Ludmila 2025 https://www.ester.ee/record=b5741284*est <https://doi.org/10.23658/taltech.22/2025>
<https://digikogu.taltech.ee/et/Item/9c60c8ee-fcf5-44bd-ae6d-f2f5af5c38bc>

Estonian household forms and motives for saving and borrowing

Sults, Marge Eesti majanduspoliitika teel Euroopa Liitu : XI teadus- ja koostöökonverentsi ettekanded - artiklid : (Tartu - Värska, 26.-28. juuni 2003) 2003 / lk. 102-109 : ill

Euroopa pureb Kreeka pähklit. Ohus miljonid eurod.

Kattel, Rainer; Matsalu, Eliisa Äripäev 2015 / lk. 4-5 <https://www.aripaev.ee/uudised/2015/01/07/euroopa-pureb-kreeka-pahkliit>

Euroopa uus normaalsus

Kattel, Rainer Eesti Päevaleht 2011 / lk. 3

Evidence on flow of funds modeling for Estonia

Tammeraid, Tuuli Papers of the 5th Conference on Financial Sector Reform in Central and Eastern Europe : The Impact of Foreign Banks' Entry : 26-27 April 2002, Tallinn 2002 / p. 337-350 https://artiklid.elnet.ee/record=b1010629*est

Finance and technical change : a long-term view

Perez, Carlota The Elgar companion to neo-schumpeterian economics 2007 / p. 775-779 <https://citeseerx.ist.psu.edu/document?repid=rep1&type=pdf&doi=138f4398921bf29a97de1cd63a4b900ec05b4fe4>

Finantsinstrumendid : liigitamine ja kajastamine

Alver, Lehte Raamatupidamisudised 2007 / 1, lk. 20-23 https://artiklid.elnet.ee/record=b2173519*est

Finantsmatemaatika

Humal, Arnold 1940 https://www.ester.ee/record=b1287080*est

Finantsraskustes ettevõtja krediteerimine

Karp, Margo Arvestuse ja maksunduse aktuaalsed probleemid : konverents 1997 / lk. 54-61: ill
https://www.ester.ee/record=b1293554*est

Flow of funds for Estonia

Tammeraid, Tuuli Estonia on the threshold of the European Union : financial sector and enterprise restructuring in the changing economic environment : collection of papers 2001 / p. [193]-203

Forecasting models for non-performing loans in the EU countries

Staehr, Karsten; Uusküla, Lenno 2017 http://www.ester.ee/record=b4731354*est

Household borrowing behavior in Estonia

Sults, Marge Proceedings of the COPE 2003 : "Global Business: Economic, Political, Social, and Cultural Issues" : Congress of Political Economists (COPE) International Conference : the Fourteenth Annual International Conference : July 12-19, 2003 : Mexico City, Mexico. Volume 2 2004 / p. 260-264 : ill

How do demand fluctuations and credit constraints affect R&D? Evidence from Central, Southern and Eastern Europe

Männasoo, Kadri; Meriküll, Jaanika 2011 https://www.ester.ee/record=b2706452*est

How the large-scale early withdrawals from private pension plans were used: insights from young adults

Bulõgina, Triin; **Kukk, Merike** 2025 <https://doi.org/10.23656/25045520/032025/0221> <https://www.eestipank.ee/en/publications/working-papers/2025/32025-triin-bulogina-merike-kukk-how-large-scale-early-withdrawals-private-pension-plans-were-used>

Igaüks kandku oma riski ise

Teder, Juhan Äripäev 2007 / 8. aug., lk. 27 <https://www.aripaev.ee/uudised/2007/08/07/igauks-kandku-oma-riski-ise>

Indicators of corporate default - EU-based empirical study

Hazak, Aaro; **Männasoo, Kadri** Transformations in business & economics 2010 / 1, p. 62-76
https://www.researchgate.net/publication/4739160_Indicators_of_corporate_default_-_EU-based_empirical_study

Industry 4.0 technologies as enablers of Lean and Agile Supply Chain Strategies : an exploratory investigation

Raji, Ibrahim; Ševtšenko, Eduard; Rossi, Tommaso; Strozzi, Fernanda The international journal of logistics management 2021 / p. 1150-1189 : ill <https://doi.org/10.1108/IJLM-04-2020-0157> Journal metrics at Scopus Article at Scopus Journal metrics at WOS Article at WOS

Innovative financial instruments in EU funding schemes

Branten, Eva; Purju, Alari Baltic journal of European studies 2013 / p. 121-135 https://artiklid.elnet.ee/record=b2646913*est

Interest rate spreads in Estonia : different stories for different types of loan

Kukk, Merike; Levenko, Natalia 2022 <https://doi.org/10.23656/25045520/072022/0197>

International spillovers from Euro area and US credit and demand shocks : a focus on emerging Europe

Fadejeva, Ludmila Journal of International Money and Finance 2017 / p. 1-25 : ill <https://doi.org/10.1016/j.jimonfin.2016.08.001>

Investments, credit and corporate default : evidence from financial crisis survey [Electronic resource]

Männasoo, Kadri; Maripuu, Peeter 7th International conference "Economic challenges in enlarged Europe" : 14-16 June 2015, Tallinn, Estonia : [conference proceedings] 2015 / [CD-ROM] http://www.ester.ee/record=b3088567*est

Karsten Staehr: finantskriisi vari kummitab maailma tänase päevani [Võrguväljaanne]

Staehr, Karsten novaator.err.ee 2022 [Karsten Staehr: finantskriisi vari kummitab maailma tänase päevani](http://www.ester.ee/record=b3088567*est)

Kas euroala põhimõtted tuleks ümber hinnata? : Euroopa Liidule on tunnuslik, et olulised kokkulepped sünnivad surve all ja kriiside lahendamise kaudu

Purju, Alari Sirp 2012 / lk. 3-4 <https://www.sirp.ee/s1-artiklid/c9-sotsiaalia/kas-euroala-pohimotted-tuleks-uumber-hinnata/>

Kas võlg on alati võõra oma?

Raudla, Ringa Müürileht 2022 <https://www.muurileht.ee/ringa-raudla-kas-volg-on-alati-voora-oma/>

Kelle võlg on riigivõlg?

Kattel, Rainer Postimees 2021 / Lk. 15 <https://dea.digar.ee/article/postimees/2021/06/01/14.8>

Kohalike omavalitsuste laenud Eesti Vabariigis ja mõningates Euroopa riikides

Jaansoo, Annika Majandusarvestus & finantsjuhtimine : aktuaalseid probleeme Eesti Vabariigis 2001 / lk. 132-150

Kohaliku omavalitsuse laenu juhtimise poliitika Eestis

Heil, Sven Eesti Vabariigi majanduspoliitika ja integreerumine Euroopa Liiduga : teadus- ja koolituskonverentsi ettekanded-artiklid, (Tartu-Värskas, 26.-28. juuni 1997) 1997 / lk. 40-51

Kohaliku omavalitsuse laenusuuruse reguleerimine

Jaansoo, Annika Majandusarvestus & finantsjuhtimine : aktuaalseid probleeme Eesti Vabariigis 2001 / lk. 100-108 : ill

Kuidas tõestada sõbrale antud laenu ja raha tagasi nõuda?

Feldschmidt, Uno Maaleht 2023 / Lk. 37 <https://dea.digar.ee/article/maaleht/2023/09/07/42.1> Как доказать факт выдачи кредита другу и вернуть деньги?

Käibekapital ; Käibekiirus ; Käibemaks ; Käibevara ; Käive ; Laen ; Law, John

Alver, Jaan TEA entsüklopeedia. 12. köide, Kuuda-Liibüa 2015 / lk. 71-72, 75, 151, 249

Laenujuhtimine. I osa

Hlebnikova, Jelena; Kumar, Erlike; Vensel, Vello 2000 https://www.ester.ee/record=b1426027*est

Laenukulutuste kapitaliseerimine

Tikk, Jutta Eesti Majanduse Teataja 2009 / 2, lk. 40-43

Laenulõksud poliitikutele

Mereste, Uno Sirp 1998 / 2. okt., lk. 2

Lending growth determinants and cyclicity : evidence from CEE Banks [Electronic resource]

Laidroo, Laivi 4th International Conference "Economic Challenges in Enlarged Europe" : 17-19 June 2012, Tallinn, Estonia : conference proceedings 2012 / 24 p. [CD-ROM] https://haldus.taltech.ee/sites/default/files/2021-11/ME_TUTECON_WP_2014_4.pdf

Lühiajalised kohustised

Alver, Lehte Raamatupidamisudised 2006 / 2, lk. 50-53

Materiaalsete varude ja tootmiskulude krediteerimine tööstuses
Tammeraid, Aita; Teearu, Asta 1990 https://www.ester.ee/record=b1141708*est

Mida arvab tudeng? : [tasulisest haridusest, laenude kehtestamisest]
Rajangu, Väino Rahva Hääli 1992 / 11. märts

Müüdid Eesti eelarvepoliitikas
Raudla, Ringa Vikerraar 2021 / lk. 114-117 <https://www.vikerraar.ee/archives/27291>

Müüdid Eesti eelarvepoliitikas
Raudla, Ringa Maksimaksja 2021 / lk. 22-23 https://www.ester.ee/record=b1072557*est

NSV Liidu rahandus-krediidisüsteem : õppevahend
Kudrjavitseva, Alevtina; Tammeraid, Aita 1978 https://www.ester.ee/record=b1299610*est

Paneelmaja sobib laenu katteks : [Karl Öigeri kommentaaridega]
Öiger, Karl; Rumessen, Inge Äripäev 2003 / 13. veebr., lk. 5 : fot <https://arileht.delfi.ee/artikkel/5129496/paneelmaja-sobib-laenu-katteks>

Pangakrediidid ja ressursid (planeerimine ja analüüs) : metoodiline õppematerjal
1982 https://www.ester.ee/record=b1192131*est

Perils of excessive credit growth : evidence from 11 new EU member states
Laidroo, Laivi; Männasoo, Kadri Baltic journal of economics 2014 / p. 17-34 : ill <https://doi.org/10.1080/1406099X.2014.942541> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Pikk laenuperiood osutub kasulikuks
Hammer, Hele Äripäev 2001 / 16. aug., lk. 26 <https://www.aripeev.ee/uudised/2001/08/15/pikk-laenuperiood-osutub-kasulikuks>

The politics of experimental policymaking: the influence of blame avoidance and credit claiming
Raudla, Ringa; Sarapuu, Külli; Vallistu, Johanna; Onno, Kerli; Harbuzova, Nastassia Policy sciences 2025 / 22 p <https://doi.org/10.1007/s11077-025-09568-7>

Professor Kerikmäe: EL-i ühislaen ei vaja otseselt riigikogu heakskiitu
Kerikmäe, Tanel err.ee 2020 <https://www.err.ee/1095421/professor-kerikmae-el-i-uhislaen-ei-vaja-otseselt-riigikogu-heakskiitu>

Profit versus distributed profit based taxation and companies' capital structure
Hazak, Aaro International journal of entrepreneurship and innovation management 2008 / 5, p. 524-541 <https://www.inderscienceonline.com/doi/abs/10.1504/IJEM.2008.022319?journalCode=ijeim>

R&D in boom and bust : evidence from the World Bank financial crisis survey
Männasoo, Kadri; Meriküll, Jaanika 2011 https://www.ester.ee/record=b2706447*est

R&D, demand fluctuations and credit constraints : comparative evidence from Europe
Männasoo, Kadri; Meriküll, Jaanika 2011 https://www.ester.ee/record=b2688692*est

Rahandus, krediit ja raharinglus
Loov, Eugenia Sotsialismi poliitiline ökonomia : loengud 1974 / lk. 203-218 https://www.ester.ee/record=b1299509*est

Riigikontroll soovib ülikoolidel piirata ülemäärast laenamist : [ka TTÜ laenukoormusest]
Mürsepp, Erik Eesti Päevaleht 2009 / 26. aug., lk. 11

Ringa Raudla : kas võlg on alati võõra oma?
Raudla, Ringa err.ee 2022 [Ringa Raudla: kas võlg on alati võõra oma?](#)

Ringa Raudla: müüdid Eesti eelarvepoliitikas [Võrguväljaanne]
Raudla, Ringa err.ee 2021 ["Ringa Raudla: müüdid Eesti eelarvepoliitikas "](#)

Säästlik käitumine ja renoveerimine aitavad energiakulusid madalamal hoida [Võrguväljaanne]
Kalamees, Targo delfi.ee 2022 ["Säästlik käitumine ja renoveerimine aitavad energiakulusid madalamal hoida"](#)

The economics of collateral [Electronic resource]
Anderson, Ronald, W.; Jõeveer, Karin SSRN working paper series 2014 / p. 1-52 : tab

The financial fragility of Estonian households : evidence from stress tests on the HFCS microdata

Meriküll, Jaanika; Rõõm, Tairi 2017 http://www.ester.ee/record=b4659856*est

The indebtedness of European households over their life-cycle

Kukk, Merike ECRI Newsletter 2018 / p. 3-4 : ill http://www.ecri.be/system/tdf/ecri_newsletter_no_58_december_2018_1.pdf?file=1&type=node&id=153&force=

The interaction between housing prices and housing credit: evidence from a country with rapid credit accumulation

Cuestas, Juan Carlos; Kukk, Merike Journal of economic studies 2021 / p. 191-209 <https://doi.org/10.1108/JES-11-2019-0519> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

The role of risk attitudes and expectations in household borrowing: evidence from Estonia

Branten, Eva Baltic journal of economics 2022 / 19 p. <https://doi.org/10.1080/1406099X.2022.2112485> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Tormihoiatus, mida eirati : [Eesti majanduskriisist]

Kattel, Rainer Eesti Päevaleht 2009 / 14. apr., lk. 3 <https://epl.delfi.ee/artikkel/51165356/tormihoiatus-mida-eirati>

Tööstuse lühiajaline krediteerimine : õppevahend

Tammeraid, Aita; Teearu, Asta 1986 https://www.ester.ee/record=b1050133*est

Typology of European listed companies' reactions to global credit crunch : cluster analysis of share price performance

Männiste, Mari; Hazak, Aaro; Listra, Enn 2011 3rd International Conference on Information and Financial Engineering : IPEDR. Vol.12 2011 / p. 565-569

USA võlatõrge tooks seninägematu kaose

Aru, Erik Eesti Päevaleht 2013 / lk. 12

Valesti elatud elu

Reinde, Urmi Eesti Päevaleht 1996 / 13. dets., lk. 2 https://artiklid.elnet.ee/record=b1951573*est

Vara hindamine

Iljan, Veronika; Kolbre, Ene 2006 https://www.ester.ee/record=b2191948*est

Vara hindamine. Osa 6, Hindamine laenamise eesmärgil [Võrguteavik] = Property valuation. Part 6, Valuation for lending purposes

2017 https://www.ester.ee/record=b4645186*est

Vara hindamine. Osa 6, Hindamine laenamise eesmärgil = Property valuation. Part 6, Valuation for lending purposes

2011 https://www.ester.ee/record=b2742876*est

What are the triggers for arrears on debt over a business cycle? Evidence from panel data

Kukk, Merike International journal of finance and economics 2023 / p. 2811-2833 <https://doi.org/10.1002/ijfe.2565> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

What are the triggers for arrears on debt over a business cycle? Evidence from panel data [Online resource]

Kukk, Merike 9th Nordic Econometric Meeting, May 24-27, 2017 in Tartu, Estonia 2017 / p. 1-28 : ill <https://sisu.ut.ee/nem2017/sessions-papers>

What are the triggers for arrears on debt? Evidence from quarterly panel data

Kukk, Merike 2016 http://www.ester.ee/record=b4634561*est http://www.ester.ee/record=b4630921*est

Why do we need a new system of interests for credits, not paid back in time

Ibragimov, Ilmar Papers of the 4th Conference on Financial Sector Reform in Central and Eastern Europe, 24-26 April 1998, Tallinn. Vol. 2 1998 / p. 203-205

Üle poolesaja korteriühistu soovib energiat kokku hoida : [TTÜ teadlased renoveerimisega seotud probleemidest]

Ojakivi, Mirko Eesti Päevaleht 2009 / 7. nov., lk. 8

Нравится, не нравитс берем кредит, краса!шцы

Avdeejeva, Oksana МК-Эстония : самый читаемый еженедельник страны МК-Estonia 2021 / с. 1, 6-7 ["Нравится, не нравитс берем кредит, краса!шцы"](#) ["Нравится, не нравитс берем кредит, краса!шцы"](#)

Об ошибках в поиске метода определения эффективности кредита

Loov, Eugenia; Mereste, Uno Теория организации, учет и анализ. 3 1970 / с. 71-77 https://www.ester.ee/record=b1391918*est <https://digikogu.taltech.ee/et/Item/01aefe78-d9de-47e5-bfa0-13d3366095ae>

Роль кредита и кредитное стимулирование

Loov, Eugenia Воспроизводство рабочей силы и эффективность труда при социализме 1975 / с. 61-72

https://www.ester.ee/record=b1327245*est <https://digikogu.taltech.ee/et/Item/4ea9ebed-89b9-4653-942c-51948aa2bcea>

С зачеткой и ... коляской / юрисконсульт ТПИ отвечает на вопрос, какими льготами пользуются семейные студенты

Ligi, Tõnu Молодежь Эстонии 1983 https://www.ester.ee/record=b1072621*est

Связь краткосрочного кредита с прибылью и рентабельностью промышленных предприятий

Loov, Jevgenia О структуре затрат общественного труда и путях его совершенствования : (тезисы докладов на

республиканской научной конференции 28-29 ноября 1968 года) 1968 / с. 36-38 https://www.ester.ee/record=b1349499*est

Финансово-кредитная система СССР : (учебное пособие)

Kudrjavitseva, Alevtina 1975 https://www.ester.ee/record=b1304118*est

Финансово-кредитная система СССР : (учебное пособие)

Kudrjavitseva, Alevtina 1970 https://www.ester.ee/record=b1399946*est