Half-yearly Financial Report H1 2026

FONDIA

Agenda

1) Agenda
2) Introduction to the review
3) Key figures
4) Key points and market
5) Direction and outlook

Welcome!
Timo Lappi, CEO

FONDIA

Opening remarks

Growth and profitability

Goal-oriented leadership

Leveraging Technology

Q2 2026

- Net sales 6.4 M€ (6.2), change +2.9%
- Adjusted EBITDA 0.6 M€ (0.5)*
- Adjusted EBITDA -% 9.7% (8.0)*
- Adjusted EBIT 0.4 M€ (0.3)*
- Adjusted EBIT -% 6.0% (4.1)*
- Personnel (avg. FTE) 143 (142), change +0.8%

*Adjusted comparable figures

(Suluissa vertailukausi)

H1 2026

- Net sales 12.7 M€ (12.7), change +0.5%
- Adjusted EBITDA 1.3 M€ (0.9)*
- Adjusted EBITDA -% 10.2% (7.3)*
- Adjusted EBIT 0.8 M€ (0.5)*
- Adjusted EBIT -% 6.6% (3.7)*
- Personnel (avg. FTE) 140 (147), change –5.0%

*Adjusted comparable figures

(Suluissa vertailukausi)

Fondia and market H1 2026

1
Growth and turnaround

- Finland +4.6% (Q2 +5.7%)
- Sweden –3.8% (Q2 +9.1%)
- Baltics +28.0% (Q2 +27.6%)

2
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- Objectives and Key Results (OKR)
- Renewed MyFondia and AI
- Cross-border customer work

3
Market

- Technology / AI
- Changes in business law
- Budding economic recovery

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Fondia's direction

Customers and employees first

Strategic initiatives in support of customer work

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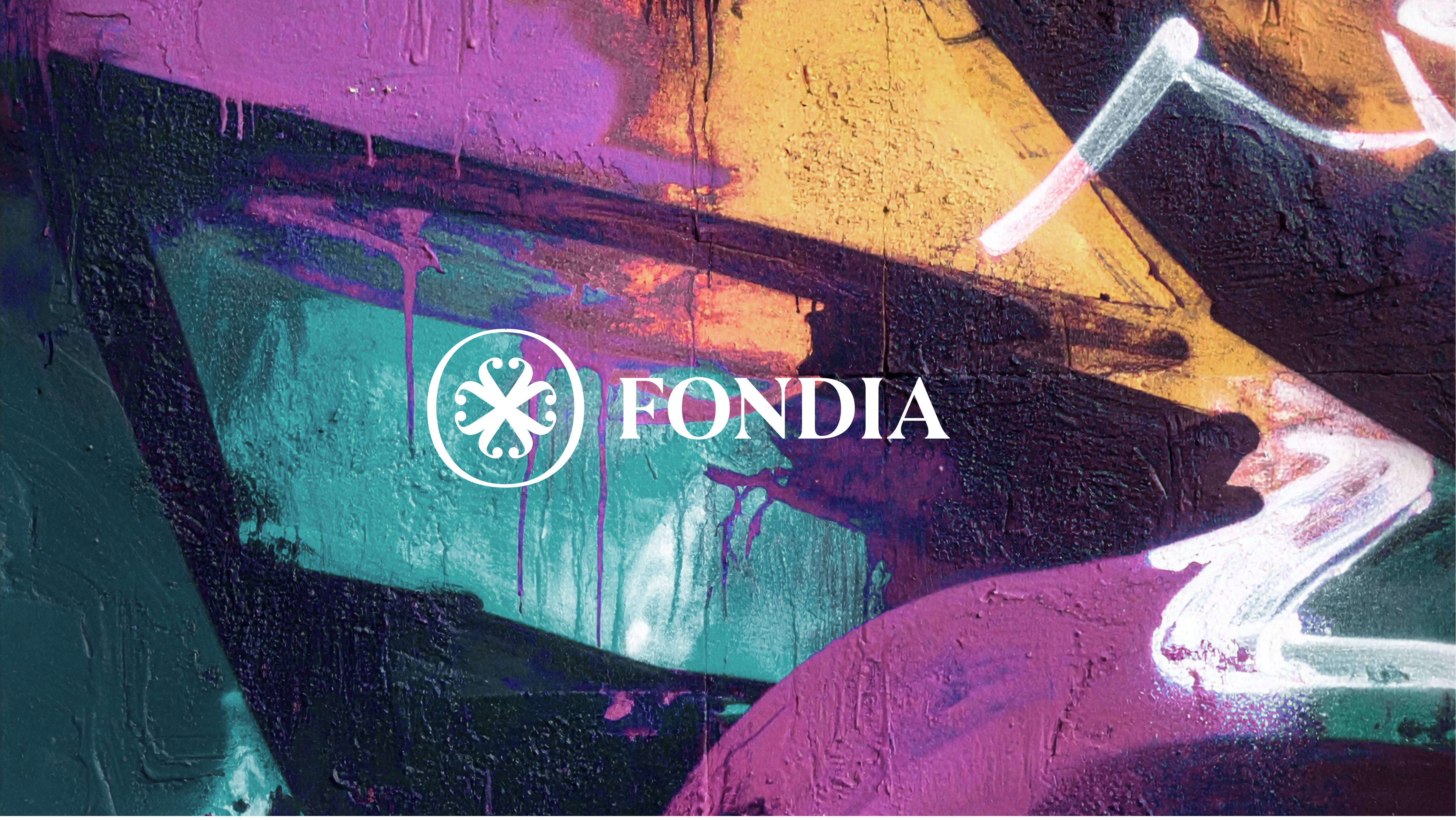
Fondia expects in the 2026 financial year the Group's net sales to grow and the adjusted EBITDA margin to improve compared to the previous year.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