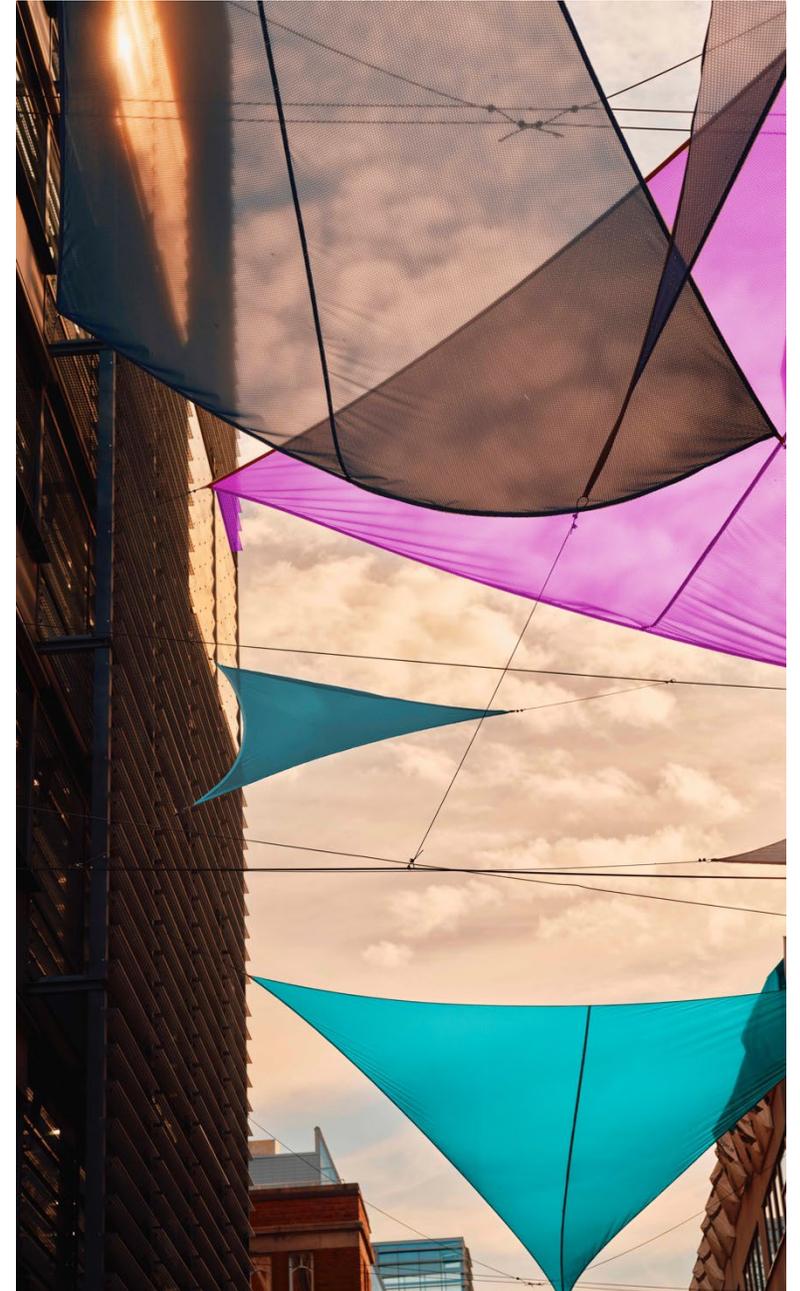


Financial Statements Review 2025

Agenda

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

Welcome!
Timo Lappi, CEO



Opening remarks by the CEO

Challenging
year

Net sales
decreased and
profitability
improved

A new
direction and
good Q4
in terms of
results



H2 2025

Net sales 11.3 M€ (11.8), change -4.9%

Adjusted EBITDA 1.5 M€ (0.9)*

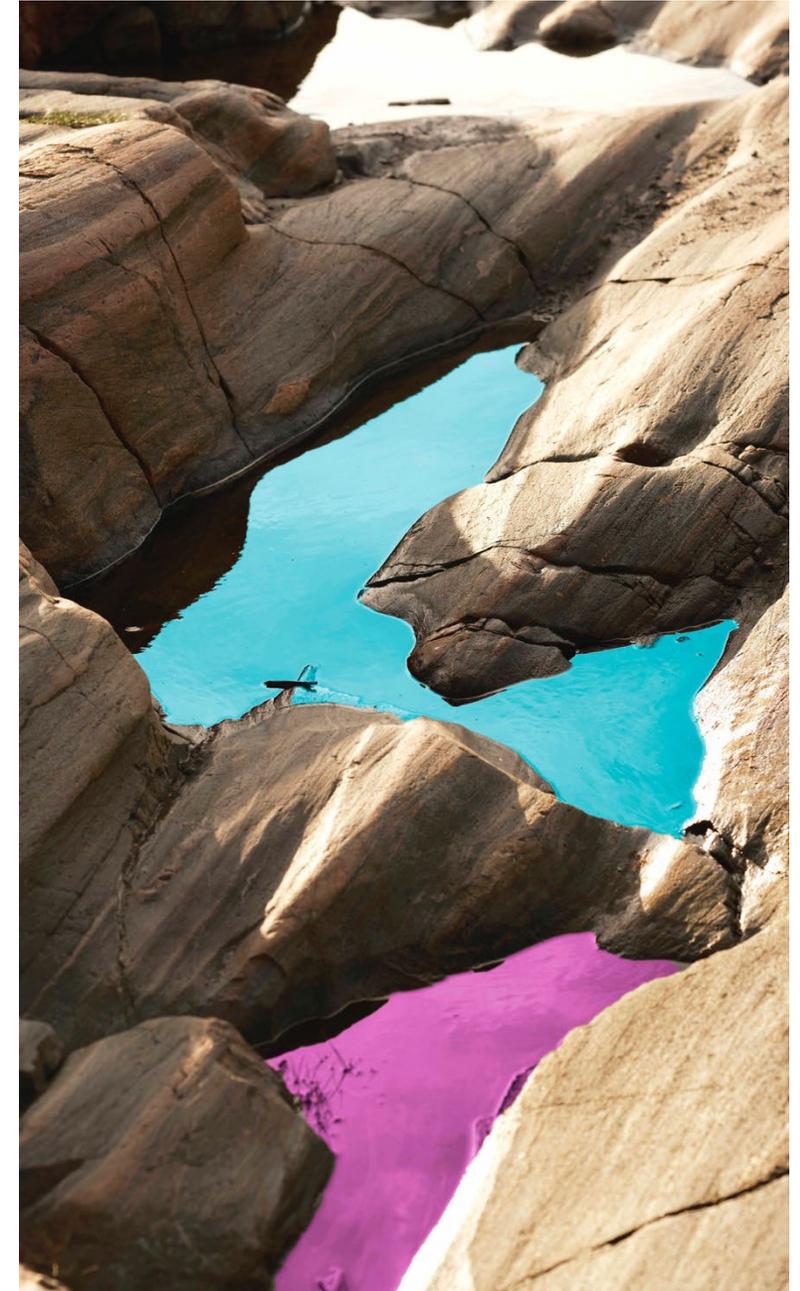
Adjusted EBITDA-% 13.5% (8.0)*

Adjusted EBIT 1.0 M€ (0.4)*

Adjusted EBIT-% 8.5% (3.8)*

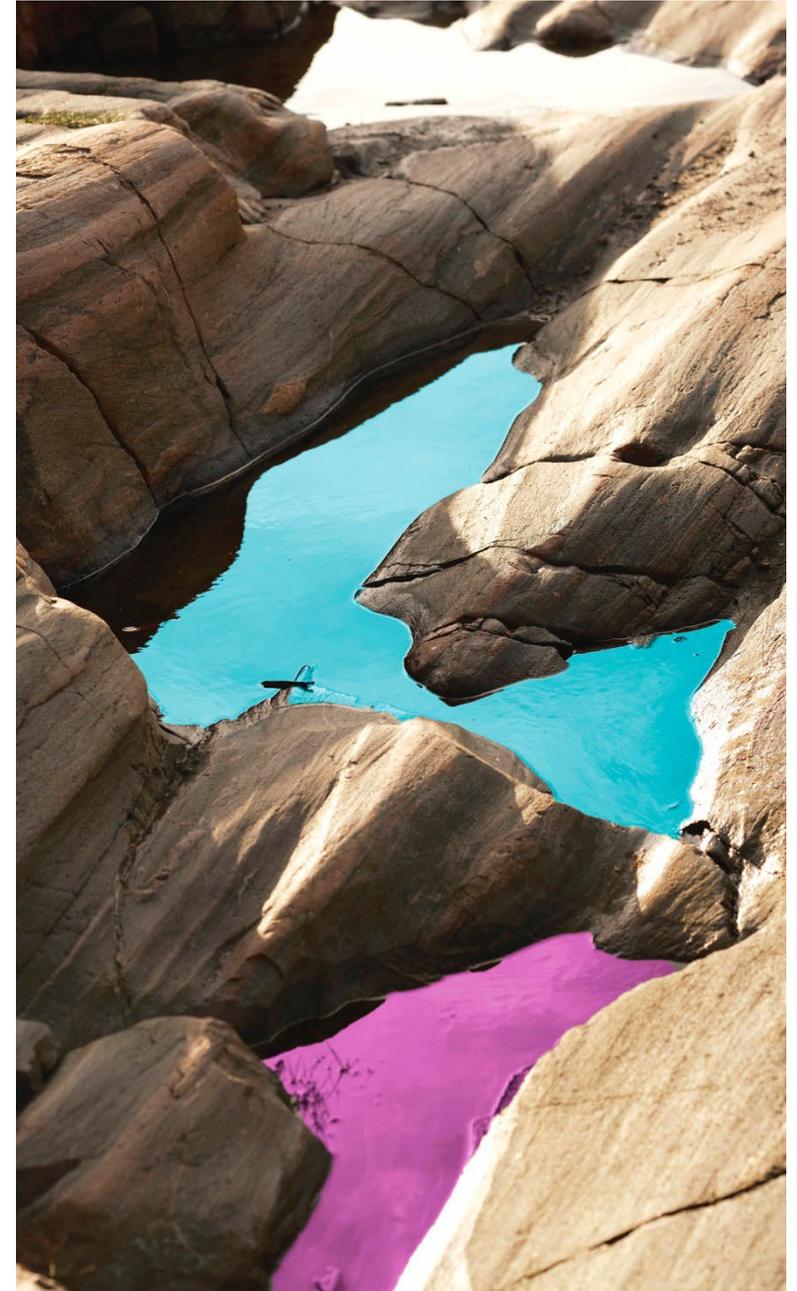
Personnel (avg. FTE) 136 (158), change -13.9%

*) Adjusted comparable figure



2025

Net sales 23.9 M€ (25.6), change –6.6%
Adjusted EBITDA 2.4 M€ (2.3)*
Adjusted EBITDA-% 10.2% (8.9)*
Adjusted EBIT 1.4 M€ (1.4)*
Adjusted EBIT-% 6.0%* (5.3)*
Personnel (avg. FTE) 141 (162), change –13.0%
*) Adjusted comparable figure



Fondia and market 2025

1

Growth challenges

- Finland -8.4 %
- Sweden -4.2%
- Baltics +8.5%

2

Fondia

- Strategic initiatives
- NPS and eNPS
- New direction and good Q4

3

Market

- Economic uncertainty
- Changes in business law
- Geopolitical turbulence

Customers



Ongoing services
46% (46)
of net sales



Ongoing customers
68% (73)
of net sales

Customer continuity

Customers



Top10 customers
11% (15)
of net sales



International share
24% (23)
of net sales

Broad customer base

Fondia's direction

Customers and
employees first

Strategic initiatives
in support of
customer work





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.



FONDIA