Fonecta Group Oy

Interim report Q2

April - June 2026

Highlights

April – June 2026

- Revenue amounted to EUR 20.5 million (22.6). The year-on-year decrease continued to reflect the structural decline of the Directory Assistance business within Konnektio, as well as the reduced exposure to low-margin pass-through media sales within Oikio.
- Adjusted EBITDA, including adjustments for EUR 0.2m of non-recurring items, decreased by 3.9% to EUR 6.5 million (6.7). The decline follows the lower revenue and was partly offset by operative efficiency improvements.
- Adjusted Operating profit was unchanged at EUR 5.5 million (5.5).
- Cash flow from operating activities amounted to EUR 4.1 million (4.0).
- Adjusted EBITDA (R12 as defined in the Terms and conditions of the bond), including adjustments for EUR 1.2m of non-recurring items, totalled EUR 27.2 million, implying leverage of 2.4x.
- In May 2026, Kela selected Valopilkku Oy (hereafter referred to as “Konnektio”, its former company name) as a taxi service provider in 10 regions, with the new contracts commencing in January 2027 and expected to have a significant positive impact on the business.
- In July 2026, Fonecta Group completed the acquisition of the Norwegian companies Digitale Medier 1881 AS, Opplysningen 1881 AS and Hjemmesidehuset AS, further strengthening the Group’s Nordic presence and expanding its operations into the Norwegian market.
- The acquisition was financed through a EUR 27.5 million subsequent bond issue under the Group’s existing bond framework. On a pro forma basis for LTM June 2026, the combined group would generate approximately EUR 106.3 million in revenue excluding pass-through media and EUR 34.8 million in adjusted EBITDA, leading to a PF leverage of 2.8x.

Key figures (excl. 1881 Group)

	Apr-Jun		Jan-Jun		R12[3]	Jan-Dec
(Amounts in EURm)	**2026**	**2025**	**2026**	**2025**	**25/26**	**2025**
Total revenue	20.5	22.6	41.1	44.5	85.2	88.7
Revenue excl pass-through media[1]	18.9	20.5	37.7	40.4	77.5	80.2
Gross profit excl pass-through media	14.6	16.4	29.3	31.8	60.6	63.1
Gross margin excl pass-through media	77%	80%	78%	79%	78%	79%
Adj. EBITDA[2]	6.5	6.7	13.1	12.4	27.2	26.5
Adj. EBITDA margin excl pass-through media	34%	33%	35%	31%	35%	33%
Reported EBITDA	6.3	6.6	12.6	12.0	26.0	25.4
Adj. Operating profit (EBIT)	5.5	5.5	11.3	10.2	23.2	22.3
Cash flow from operating activities	4.1	4.0	8.0	2.7	16.8	11.4
Net debt	66.5	n/a	66.5	n/a	66.5	66.9
Net debt to Adj. EBITDA (R12)	2.4x	n/a	2.4x	n/a	2.4x	2.5x

Pro forma key figures (incl. 1881 Group)

	Apr-Jun		R12[3]	FY
(Amounts in EURm)	**2026**	**2025**	**25/26**	**2025**
Pro forma revenue excl pass-through media	26.2	27.7	106.3	108.9
Pro forma Adjusted EBITDA (bond definition)	8.8	9.2	34.8	34.2
Pro forma Adjusted EBITDA, margin %	34%	33%	33%	31%
Pro forma Net debt to Adj. EBITDA (R12)	2.8x	n/a	2.8x	n/a
Core business KPIs – Digital Presence (B2B)				
Pro forma Annual Recurring Revenue (ARR) base (EURm)	53.5	52.9	n/a	53.6
Pro forma number of customers	57,784	58,568	n/a	57,917

[1] Pass-through media revenues is attributed to third-party advertisement costs, which the group charges the customers with no gross profit.

[2] Adjusted EBITDA - as defined in bond terms.

[3] LTM 06/2026

CEO commentary

Solid core performance and a major step towards Nordic scale

Core business developing in line with expectations

Fonecta Group continued to perform in line with our expectations during the second quarter of 2026. Our core Digital Presence business remained solid, profitability stayed at a strong level and cash generation continued to support the Group’s strategic development. At the same time, the acquisition of the highly complementary 1881 businesses in Norway marked a major step towards Nordic scale.

Profitability remains strong

During April–June, Group revenue amounted to EUR 20.5 million and Adjusted EBITDA to EUR 6.5 million, corresponding to an Adjusted EBITDA margin of 34%. Our core Digital Presence business, representing more than 70% of the Group’s pro forma revenue, remained stable year-on-year. Despite lower Group revenue, profitability and cash generation remained strong, with cash flow from operating activities amounting to EUR 4.1 million.

Nordic Connect progressing strongly in Sweden

The rollout of Nordic Connect in Sweden has continued to progress well. The early results support our commercial expectations, with migrated customers showing higher contract values and improved retention compared with customers remaining on legacy products.

Nordic Connect is an important step in building a more scalable Nordic Digital Presence platform and provides a foundation for further product harmonization across our markets.

Kela contract strengthens the outlook for our taxi platform business

Konnektio secured a significant share of the Finnish Kela B2G transportation tender, winning 10 regions with contracts commencing in January 2027.

While the structural decline of the legacy Directory Assistance business continues, the expansion of the taxi platform business is expected to return the business area to revenue growth in 2027.

Continued focus on portfolio development

Revenue in parts of our Digital Marketing business continued to decline, reflecting both structural market development and elevated customer churn. Profitability has nevertheless remained at a good level.

Expanding our Nordic platform

In July, following the end of the reporting period, Fonecta Group completed the acquisition of Digitale Medier 1881, Opplysningen 1881 and Hjemmesidehuset in Norway. The acquisition expands our operations into a third Nordic market and adds another leading local consumer platform to the Group.

On a pro forma basis, our Digital Presence business now has an ARR base of EUR 53.5 million and close to 58,000 B2B customers, both remaining stable year-on-year. With Fonecta, Hitta.se and 1881, we have three strong local brands and a significantly broader Nordic platform from which to build scalable products and services for SMEs.

Our priorities remain clear: maintaining the strong profitability and cash generation of the existing business, accelerating organic growth and systematically building a scalable Nordic platform across Finland, Sweden and Norway.

Pekka Harju
Group CEO

Fonecta Group in brief

Leading local visibility platform serving SMEs in Finland, Sweden and Norway

- **#1 local platform** in Finland, Sweden and Norway, with
  - **+70k B2B customers** across the Group
  - **+6 million monthly active users** across Fonecta Group's platforms, creating significant reach and a strong market position
  - **+340k app subscriptions**, further strengthening the Group's recurring revenue base
- **Strong and well-established brands** with significant organic traffic and leading market positions
- **High share of recurring revenues,** providing strong revenue visibility
- **High-quality services** attracting companies looking for visibility while enabling end-users to easily discover, connect and transact with businesses across industries
- **Trusted partner for small businesses,** enabling cost-efficient marketing through a platform-based model without the need for additional headcount

Digital Presence:

Market-leading digital presence platform in Finland, Sweden and Norway, powered by strong consumer brands and organic traffic, connecting consumers with local businesses and driving high-intent traffic and recurring revenues

Fonecta hitta.se Digitale Medier 1881

LTM pro forma revenue

🇫🇮	🇸🇪	🇳🇴
43%	**30%**	**27%**

Share of LTM pro forma revenue

Digital Marketing:

Digital Marketing and webpage services for businesses in Finland and Norway, helping companies grow using digital channels and AI

OIKIO hjemmesidehuset

LTM pro forma revenue

🇫🇮	🇳🇴
70%	**30%**

Share of LTM pro forma revenue

Taxi Platform:

Leading taxi platform business in Finland with a significant market position, further strengthened by the recent Kela (B2G) contract win. Complemented by established directory assistance services in Finland and Norway.

Konnektio Opplysningen 1881

LTM pro forma revenue

🇫🇮	🇳🇴
76%	**24%**

Share of LTM pro forma revenue

Financial performance

April – June 2026

Revenue

Total revenue in the second quarter amounted to EUR 20.5 million (22.6). Revenue excluding pass-through media amounted to EUR 18.9 million (20.5). The year-on-year decrease continued to reflect the structural decline of the Directory Assistance business within Konnektio, as well as the reduced exposure to low-margin pass-through media sales within Oikio.

Results

EBITDA in the second quarter amounted to EUR 6.3 million (6.6), resulting in a margin of 31% (29) on total revenue. Operating profit (EBIT) in the second quarter amounted to EUR 5.4 million (5.4).

Net financial expenses for the quarter amounted to EUR -1.8 million (-1.2). Profit before tax amounted to EUR 3.6 million (4.2).

Cash flow and investments

Cash flow from operating activities amounted to EUR 4.1 million (4.0). Cash flow from investing activities was EUR -3.1 million (-0.4) and cash flow from financing activities EUR -5.9 million (-8.4), both reflecting the EUR 5.9 million payment to the parent company in April 2026, comprising a shareholder loan of EUR 2.8 million, a return of equity of EUR 2.7 million and a group contribution of EUR 0.4 million. Total cash flow for the period amounted to EUR -4.9 million (-4.9).

Financial position

Cash and cash equivalents amounted to EUR 12.2 million (8.2) as of 30 June 2026.

In December 2025, Fonecta Group Oy issued senior secured bonds of EUR 80 million with a maturity of four years. The bonds are subject to financial covenants that the parent company must comply with, including a maintenance covenant, calculated as Net interest bearing debt / Adjusted EBITDA.

In July 2026, Fonecta Group Oy issued subsequent senior secured bonds of EUR 27.5 million under the existing bond framework. The proceeds were used to finance the acquisition of Digitale Medier 1881 AS, Opplysningen 1881 AS and Hjemmesidehuset AS, as well as related transaction costs. Following the subsequent bond issue, as well as amortization of the initial bond, the total outstanding nominal amount of the bonds was EUR 105.5 million post the acquisition.

As of 30 June, interest-bearing liabilities amounted to EUR 78.7 million. The Group's net interest-bearing debt amounted to EUR 66.5 million.

Adjusted EBITDA (R12 as defined in the Terms and conditions of the bond) totalled EUR 27.2 million, including adjustments for EUR 1.2m of non-recurring items, implying leverage of 2.4x prior to the acquisition.

Other information

Significant events during the quarter

In April 2026, in accordance with the bond terms, Fonecta Group Oy executed a payment to its parent company in an aggregate amount of EUR 5.9 million through a return of equity (SVOP) of EUR 2.7 million, a shareholder loan of EUR 2.8 million and a group contribution of EUR 0.4 million.

In May 2026, Kela selected Konnektio as a service provider for taxi services in 10 out of the 15 regions in which the company participated in the tender process. The new service period will commence on 1 January 2027. The awarded contracts represent a strategically and financially significant contract portfolio for Konnektio and are expected to have a substantial impact on the development of its business operations.

Significant events after the quarter

In July 2026, Fonecta Group completed the acquisition of the Norwegian companies Digitale Medier 1881 AS, Opplysningen 1881 AS and Hjemmesidehuset AS, further strengthening the Group’s Nordic presence and expanding its operations into the Norwegian market. The acquisition was financed through a EUR 27.5 million subsequent bond issue under the Group’s existing bond framework.

Risk and uncertainties

Fonecta Group’s operations are subject to various risks and uncertainties that may affect the Group’s financial performance and position. The Group continuously identifies, assesses and manages risks in order to safeguard its capital base and reputation. Risk management is integrated into business management and supported by a Group-wide framework with ongoing monitoring and reporting.

The Group’s operations expose it to a range of financial risks, including liquidity risk, interest rate risk, currency risk and credit risk.

The objective is to maintain adequate liquidity and ensure the ability to meet financial obligations under both normal and stressed conditions.

The Group’s outstanding bond is subject to financial covenants, including a maintenance test regarding maximum leverage. As of the reporting date, all covenant requirements were complied with headroom.

Interest rate risk primarily relates to the senior secured bond of EUR 80 million, which carries a floating interest rate. Changes in market interest rates may increase interest expenses and could adversely affect cash flow, earnings and financial position.

The Group is exposed to foreign exchange risk in transactions denominated in currencies other than the euro, primarily between the Swedish krona and the euro. The Swedish operations also give rise to translation risk related to equity.

Credit risk mainly arises from trade receivables in the local operating companies. The customer base is highly diversified and consists primarily of a large number of customers with relatively small individual exposures.

No single customer accounts for a material share of total sales. Strict policies are applied regarding new customer acceptance, discounts and payment terms, and credit risk is monitored on an ongoing basis by local management.

Other information

Related-party transactions

All sales of goods and services between group companies are conducted on market terms and in accordance with the arm's length principle.

Employees

At the end of the period, the number of employees in the Group was 259 (324), of whom 2 (2) were employed by the Parent Company. The decrease in headcount reflects the continued reorganisation of business areas and the streamlining and automation of processes across the Group.

Sustainability

Fonecta has conducted a double materiality assessment in accordance with the CSRD to identify its most significant sustainability-related impacts, risks, and opportunities. Based on the assessment, the most material topics are data protection and cybersecurity, employee well-being, and climate change. Fonecta monitors key ESG indicators on an annual basis and prepares an annual greenhouse gas emissions calculation. The latest annual monitoring was completed in March 2026, including the Scope 1–3 emissions calculation for the 2025 reporting year. These measures support the development of Fonecta’s sustainability work and reporting.

Parent company

The revenue in Fonecta Group Oy relates to intra-group management services. During the second quarter of 2026, revenue amounted to EUR 0.2 million (0.0) and EUR 1.3 million (1.0) for R12.

Profit after tax amounted to EUR -1.5 million (-0.7) for the second quarter and EUR -1.3 million (-2.6) for R12.

Cash and cash equivalents at the end of June 2026 amounted to EUR 9.2 million (5.5).

The parent company’s equity was negative at EUR -2.7 million as of 30 June 2026. The deficit is expected to be covered through group contributions from subsidiaries within the Group. The Group’s consolidated equity amounted to EUR 18.0 million.

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Condensed Consolidated Income Statement

	Apr-Jun		Jan-Jun		R12	Jan-Dec
(Amounts in EURm)	2026	2025	2026	2025	25/26	2025
Total revenue	20.5	22.6	41.1	44.5	85.2	88.7
Cost of consumables	-6.0	-6.1	-11.8	-12.7	-24.6	-25.6
Personnel expenses	-6.0	-7.7	-12.2	-15.4	-25.3	-28.4
Other operating expenses	-2.2	-2.3	-4.5	-4.5	-9.3	-9.3
EBITDA	**6.3**	**6.6**	**12.6**	**12.0**	**26.0**	**25.4**
Depreciation and amortization	-1.0	-1.2	-1.9	-2.2	-4.1	-4.4
Operating profit (EBIT)	**5.4**	**5.4**	**10.7**	**9.7**	**21.9**	**21.0**
Net finance expenses	-1.8	-1.2	-3.5	-2.4	-6.0	-4.9
Profit before tax	**3.6**	**4.2**	**7.2**	**7.3**	**15.9**	**16.1**
Group contribution paid	0.0	0.0	0.0	0.0	-8.2	-8.2
Income tax	0.0	0.0	0.0	0.0	-1.2	-1.2
Net profit	**3.6**	**4.2**	**7.2**	**7.3**	**6.5**	**6.7**
Profit for the period attributable to:						
Owners of the parent company	3.5	4.1	7.0	7.2	6.2	6.5
Non-controlling interests	0.1	0.0	0.2	0.1	0.3	0.2

Consolidated Comprehensive Income Statement

	Apr-Jun		Jan-Jun		R12	Jan-Dec
(Amounts in EURm)	2026	2025	2026	2025	25/26	2025
Net profit	3.6	4.2	7.2	7.3	6.5	6.7
Items that may be reversed to profit or loss						
Exchange-rate differences	-0.3	-0.6	-0.6	0.5	0.1	1.2
Comprehensive income for the period	**3.3**	**3.6**	**6.6**	**7.8**	**6.6**	**7.9**
Comprehensive income for the period attributable to:						
Owners of the parent company	3.2	3.6	6.4	7.7	6.3	7.7
Non-controlling interests	0.1	0.0	0.2	0.1	0.3	0.2

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Condensed Consolidated Balance Sheet

(Amounts in EURm)	30 Jun 2026	30 Jun 2025	31 Dec 2025
ASSETS			
Goodwill	84.5	84.3	85.4
Intangible assets	4.5	5.4	5.0
Property, plant and equipment	1.6	3.0	1.6
Intercompany long-term receivables	2.8	0.0	0.0
Total non-current assets	**93.4**	**92.8**	**92.0**
Trade and other receivables	16.3	15.8	16.2
Cash and cash equivalents	12.2	8.2	13.9
Total current assets	**28.5**	**24.0**	**30.1**
Total Assets	**121.9**	**116.8**	**122.1**
EQUITY AND LIABILITIES			
Equity attributable to owners of the parent	17.7	35.9	13.7
Non-controlling interests	0.3	0.3	0.4
Total equity	**18.0**	**36.2**	**14.1**
Interest-bearing loans	0.0	23.8	0.0
Issued bonds	75.3	0.0	75.2
Deferred tax liabilities	0.6	0.5	0.6
Non-current lease liabilities	0.4	1.1	0.3
Intercompany long term debt	0.0	18.4	0.0
Total non-current liabilities	**76.3**	**43.8**	**76.2**
Issued bonds short term	2.0	0.0	4.0
Current financial liabilities	0.2	9.6	0.3
Trade payables	3.7	4.3	5.4
Deferred revenues	12.4	12.5	11.8
Current tax liabilities	0.8	0.2	1.0
Current lease liabilities	1.0	1.7	1.1
Other current liabilities	7.6	8.5	8.2
Total current liabilities	**27.6**	**36.8**	**31.8**
Total Equity and liabilities	**121.9**	**116.8**	**122.1**

Condensed Consolidated Statement of Changes in Equity

	Jan-Jun		Jan-Dec
(Amounts in EURm)	2026	2025	2025
Opening balance equity	14.1	28.6	28.6
Changes during the period:			
Result for the period	7.2	7.3	6.7
Repayment of share premium (SVOP)	-2.7	0.0	-22.0
Other changes in retained earnings	0.2	0.0	-0.2
Changes in non-controlling interests	-0.2	-0.2	-0.2
Translation differences	-0.6	0.5	1.2
Total change during the period	**3.9**	**7.6**	**-14.5**
Owners of the parent	17.7	35.9	13.7
Non-controlling interests	0.3	0.3	0.4
Closing balance equity	**18.0**	**36.2**	**14.1**

Financial reports

Condensed Consolidated Statement of Cash Flows

	Apr-Jun		Jan-Jun		R12	Jan-Dec
(Amounts in EURm)	2026	2025	2026	2025	25/26	2025
Operating profit (EBIT)	5.4	5.4	10.7	9.7	21.9	21.0
Depreciation and other non-cash items	1.0	1.2	1.9	2.2	4.1	4.4
Net interest paid	-1.5	-0.6	-2.9	-1.3	-6.6	-5.0
Income tax paid	-0.3	-0.2	-0.8	-2.3	-1.3	-2.9
Cash flow from operating activities before changes in working capital	**4.6**	**5.7**	**8.9**	**8.3**	**18.1**	**17.5**
Net change in working capital	-0.5	-1.8	-0.9	-5.7	-1.4	-6.1
Cash flow from operating activities	**4.1**	**4.0**	**8.0**	**2.7**	**16.8**	**11.4**
Acquisitions of subsidiaries and businesses, net of cash acquired	0.0	0.0	0.0	0.0	0.0	0.0
Purchases of intangible assets and property, plant and equipment	-0.3	-0.4	-0.7	-0.8	-1.5	-1.6
Change in other interest-bearing receivables	-2.8	0.0	-2.8	0.0	-2.8	0.0
Cash flow from investing activities	**-3.1**	**-0.4**	**-3.5**	**-0.8**	**-4.3**	**-1.6**
Proceeds from long-term liabilities	0.0	0.0	0.0	0.0	74.0	74.0
Repayments of long-term liabilities	-2.0	-7.7	-2.0	-7.9	-43.6	-49.5
Change in short-term liabilities	0.0	-0.1	0.0	0.1	-4.3	-4.2
Repayments of other financing items	-0.3	-0.4	-0.7	-0.8	-1.4	-1.6
Dividends paid to non-controlling interests	-0.2	-0.2	-0.2	-0.2	-0.2	-0.2
Group contributions paid	-0.4	0.0	-0.4	0.0	-8.2	-7.8
Translation differences	-0.2	0.0	-0.1	0.0	0.1	0.3
Repayment of equity	-2.7	0.0	-2.7	0.0	-24.7	-22.0
Cash flow from financing activities	**-5.9**	**-8.4**	**-6.1**	**-8.8**	**-8.4**	**-11.1**
Cash flow for the period	**-4.9**	**-4.9**	**-1.5**	**-6.9**	**4.1**	**-1.3**
Cash at the beginning of the period	17.0	13.3	13.9	14.9	8.2	14.9
Cash flow for the period	-4.9	-4.9	-1.5	-6.9	4.1	-1.3
Effect of exchange rate changes	0.0	-0.2	-0.2	0.2	-0.1	0.3
Cash at the end of period	**12.2**	**8.2**	**12.2**	**8.2**	**12.2**	**13.9**

Financial reports

Summary of the Parent Company's Income Statement

(Amounts in EURm)	Apr-Jun 2026	Apr-Jun 2025	Jan-Jun 2026	Jan-Jun 2025	R12 25/26	Jan-Dec 2025
Other income	0.2	0.0	0.3	0.0	1.3	1.0
Other external expenses	-0.3	-0.2	-0.6	-0.3	-1.3	-1.0
Operating result	**-0.1**	**-0.2**	**-0.3**	**-0.3**	**0.0**	**-0.1**
Financial income & expenses	-1.3	-0.5	-2.4	-1.1	-3.8	-2.5
Result after financial items	**-1.5**	**-0.7**	**-2.7**	**-1.4**	**-3.8**	**-2.6**
Group contribution and untaxed reserves	0.0	0.0	0.0	0.0	2.5	2.5
Profit before tax	**-1.5**	**-0.7**	**-2.7**	**-1.4**	**-1.3**	**-0.1**
Income tax expense	0.0	0.0	0.0	0.0	0.0	0.0
Net result for the period	**-1.5**	**-0.7**	**-2.7**	**-1.4**	**-1.3**	**-0.1**

Summary of the Parent Company's Balance Sheet

(Amounts in EURm)	30 Jun 2026	30 Jun 2025	31 Dec 2025
ASSETS			
Goodwill	3.2	0.0	3.3
Investments	65.1	68.4	65.1
Long-term loans receivable	**28.3**	**23.1**	**26.1**
Total non-current assets	**96.6**	**91.5**	**94.5**
Current receivables	6.7	3.9	5.4
Cash and short-term deposits	9.2	5.5	10.7
Total current assets	**15.9**	**9.4**	**16.1**
Total Assets	**112.4**	**100.9**	**110.6**
EQUITY AND LIABILITIES			
Equity	-2.7	23.3	2.7
Total equity	**-2.7**	**23.3**	**2.7**
Issued bonds	76.0	0.0	76.0
Non-current financial liabilities	0.0	42.8	0.0
Total non-current liabilities	**76.0**	**42.8**	**76.0**
Issued bonds short term	2.0	0.0	4.0
Current financial loans	0.0	8.3	0.0
Other current liabilities	37.1	26.5	27.9
Total current liabilities	**39.1**	**34.8**	**31.9**
Total Equity and liabilities	**112.4**	**100.9**	**110.6**

Notes

Note 1. General information

The interim report covers the Finnish parent company Fonecta Group Oy, corporate registration number 3390722-3, and its subsidiaries. The principal activities of the Group consist of profile services, online marketing and website services, online and mobile searches, and directory assistance services. At the end of the reporting period, the Group was active in Finland and Sweden. Following the acquisition completed in July, the Group expanded into Norway. The registered address of the parent company is Firdonkatu 2T 151, 00520 Helsinki.

Note 2. Accounting policies

The consolidated financial statements are prepared in accordance with IFRS accounting standards. The Group's interim report has been prepared in accordance with IAS 34 Interim Financial Reporting.

The parent company's financial information has been prepared in accordance with Finnish Local GAAP.

All amounts in this report are stated in millions of Euros (EURm) unless otherwise specified. Rounding differences may occur.

This report has not been subject to audit.

Note 3. Significant assessments, estimates and assumptions

In preparing these consolidated financial statements, management has made judgements, estimates and assumptions that affect the application of the Group's accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

The areas in which the estimates and assumptions are of material significance for the Group and where changes may affect the financial reporting are assessment of lease term extension options, valuation of intangible assets, assumptions relating to impairment testing of intangible assets and goodwill, and measurement of ECL allowance of trade receivables.

Note 4. Revenue by segment

The Group has three business segments: Digital Presence, providing digital presence services in Finland, Sweden and Norway; Digital Marketing, offering digital marketing and webpage services in Finland and Norway; and Taxi Platform and Directory Assistance Services, providing taxi dispatch, call centre and directory services in Finland and Norway. Digital Presence is the Group's largest segment, accounting for 72% of pro forma revenue excluding pass-through media in the second quarter.

Pro forma revenue by segment (incl. 1881 Group)

	Apr-Jun				Jan-Jun				R12		FY	
(Amounts in EURm)	**2026**	**%**	**2025**	**%**	**2026**	**%**	**2025**	**%**	**25/26**	**%**	**2025**	**%**
Digital Presence	18.8	72%	18.9	68%	37.1	71%	37.6	69%	74.8	70%	75.3	69%
Digital Marketing	3.0	11%	3.5	13%	6.2	12%	7.2	13%	12.9	12%	13.9	13%
Taxi Platform & Directory Services	4.3	16%	5.1	18%	8.5	16%	9.7	18%	18.0	17%	19.2	18%
Other1)	0.2	1%	0.1	0%	0.4	1%	0.3	0%	0.7	1%	0.5	0%
Total revenue, excl PTM	**26.2**	**100%**	**27.7**	**100%**	**52.2**	**100%**	**54.8**	**100%**	**106.3**	**100%**	**108.9**	**100%**

1) Other revenues include discontinued services and other operations.

Note 5. Interest-bearing liabilities

Fonecta Group Oy issued in December 2025 a bond of 80 EURm with a maturity of four years. The bond is listed on the Frankfurt Open Market (ISIN: NO0013696633).

In July 2026, after the reporting period, Fonecta Group Oy issued subsequent senior secured bonds of EUR 27.5 million under the existing bond framework. Following the subsequent bond issue, as well as amortization of the initial bond, the total outstanding nominal amount of the bonds amounted to EUR 105.5 million.

Assurance

The Board and the CEO give assurance that this interim report provides a true and fair overview of the Group's and Parent Company's operations, financial position and performance, and describes the material risks and uncertainties faced by the parent company and other group companies.

Helsinki, 2026-08-28
Fonecta Group Oy

Sami Heikkilä
Chairman of the Board

Thomas Sandvall
Board member

Mikko Soirola
Board member

Pekka Harju
CEO

This report has not been subject to review by the company's auditors.

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