

This is Attendo

Company presentation

Q2 2026



Providing better care for more people





Mission

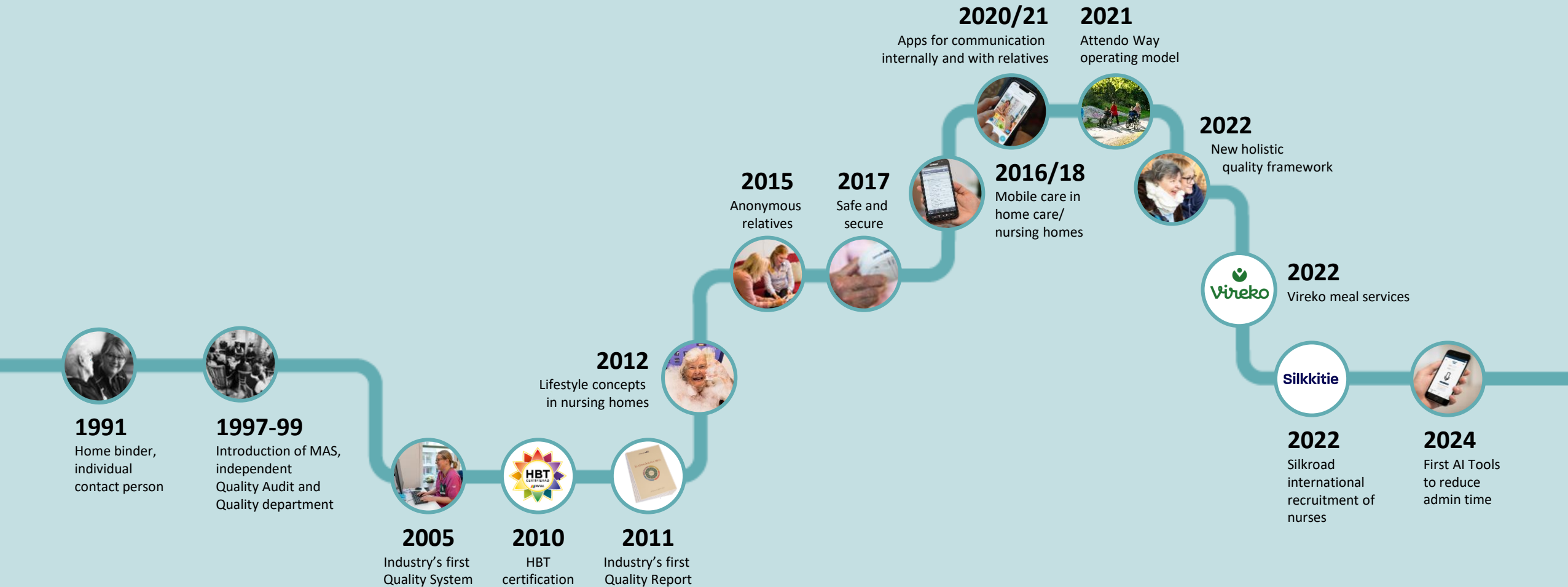
Attendo's mission is to empower the individual, which means that we see, support and empower each person. We want everyone to be able to live an independent and meaningful life.



Our Values

Care, commitment and competence. They guide us in everything we do, every day.

Pioneers in Nordic care



Leading care company in the Nordics

Sales (Q2)

5bn

Overall market position

#1

Customers (Q2)

25,800

Beds in units (Q2)

20,900

Units (Q2)

770

Employees (Q2)

21,185



Decentralized, tax-funded markets where private providers have a well-established role



Sweden

Political landscape

- Increasing structural need for capacity **overrides political cycles**

Market dynamics

- Responsibility of **Municipalities (290)**
- Freedom of choice or framework agreements
- Staffing requirements set per contract

~20%

Private market share¹

~90%

Tax funded share of rate²



Finland

- **Private providers acknowledged** to play an increasingly important role in meeting care demand

- Responsibility of **Welfare regions (22)**
- Free establishment, framework agreements
- National staffing requirements

~50%

Private market share¹

~90%

Tax funded share of rate²

1. Attendo services (excluding e.g. personal assistance and Finland outpatient disabled care). 2. Average care recipient in a nursing home.

Care for older people

Nursing homes

Attendo offers homes for older individuals with dementia or somatic care needs in private apartments with access to common areas. The care recipient / relative, contact person and nurse plan everyday life together.

Home care services

We offer comprehensive care, meals, cleaning, laundry, evening and night services and home care. Implementation is planned with the care recipient based on current assistance assessment.

Attendo



Disabled care

Group homes and supported housing

Attendo offers homes for different ages, disabilities and care needs. Everyday life is planned together with the care recipient, with the ambition to lead an active, dignified and independent life.

Day care, respite care and short-term accommodation

We relieve families and create a meaningful everyday life for young people and adults at day care centres, offer respite care and companion services, as well as short-term housing.

Attendo  unika



Other services

Social psychiatry and rehabilitation

Attendo offers personalised residential care for people with neuropsychiatric and psychosocial disorders. We also provide advanced rehabilitation care.

Individual and family care

In Sweden we run counselor-supported family homes, crisis and emergency homes, HVB homes, dependency care, schools, and various forms of supportive housing where the goal is for the person in need of help to move on to living independently following a care intervention.

Other services

In Finland we also offer meal services and staffing services.

Attendo  Viljan Silkkitie  Vireko



Attendo is well positioned for long-term value creation

Five reasons to invest in Attendo

- 1** **Strong market position** in attractive Nordic care markets
- 2** **Leader in quality and cost-effectiveness** for complex care needs
- 3** **Developing person-centric ways of working** and digitalization
- 4** **Driving growth with a scalable organic model** with low capital requirements as well as through acquisitions
- 5** **High and stable satisfaction and leading process quality**

In brief: Q2 2026



Q2 2026: Strong performance in both business areas and accelerated investment pace

Strong momentum across the business

- Improved profitability in both business areas
- Increased investment pace to meet future care needs
- Continued increase in customer and employee satisfaction
- Two strategic acquisitions
- Earnings improved across all segments in Finland
- Clear earnings improvement in Scandinavia
- Strong cash flow

+57%

Growth lease adj.
operating profit
(EBITA)

+1%

Net sales growth

88%

Occupancy

7.14SEK

Adjusted earnings
per share, R12

Financial targets

2026-2028



Our financial targets will deliver long-term sustainable growth and profitability

Adjusted EPS



> 9.0 SEK

(based on organic and inorganic growth, and other capital allocation measures)

**Financial leverage
(Net debt / adj. EBITDA)**



1.5-2.5x

(Leverage can temporarily exceed 2.5x e.g., in relation to an acquisition)

Earnings distribution



Dividend 30%
Continuous share buy-backs

Our growth model is our foundation, targeting annual EBITA growth of >10%

EBITA growth drivers

New capacity: expansion via new own homes
(net new beds adding average +2-3% of growth p.a.)

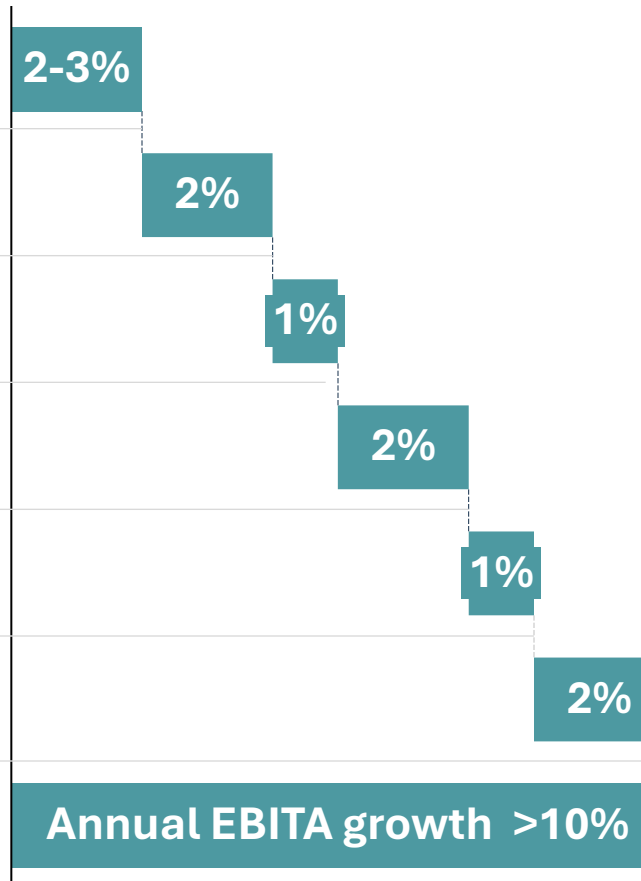
M&A: margin accretive bolt-on acquisitions in key
segments

Occupancy: improve in existing capacity by
+1%pt p.a.

Productivity: from improved occupancy and
ways of working (digitalization, Attendo Way, etc)

Economies of scale: growth enabling SG&A
improvement of ~10 bps p.a.

Price: compensating annual estimated cost
inflation



**Balanced organic
growth, supported
by bolt-on M&A**

**Continuous share
buy backs support
even higher EPS
growth**

Quality measures are as important as financial measures in ensuring long-term sustainable profitability and growth



Our people: The heart of what we do



Strong unit level leadership

The right prerequisites for managing daily operations, a culture of full accountability, increased leadership presence, and continuous leadership development.



Competence development

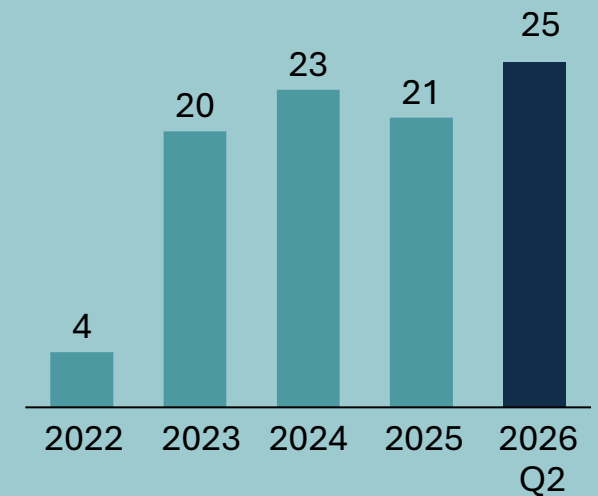
Flat organisation with clear responsibilities, reinforced through structured onboarding and *Attendo Way*. Engagement fostered by continuous development, career pathways, and employee influence – from shift planning to business development.



Smart support tools

Digital tools supporting efficient and mobile daily work, better use of staff-time and high-quality documentation.

eNPS¹



1. **Employee Net Promoter Score.** Is being updated twice a year, in Q2 and Q4.

Care recipients: Our quality framework focuses on what matters



Customer experience
A meaningful everyday life

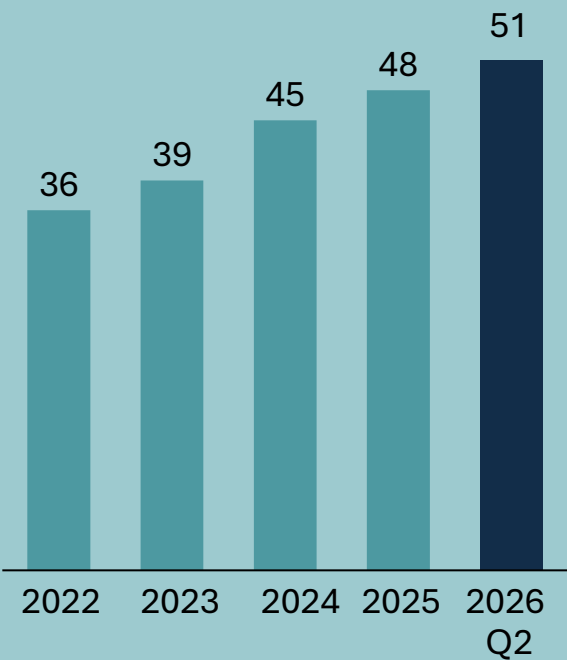


Quality of life & health outcomes
Care adapted to individual needs



Process & structure quality
Leading in quality fundamentals

cNPS¹



1. **Customer Net Promoter Score.** Is being updated twice a year, in Q2 and Q4.

Relatives: Trust, shared understanding and involvement matter most



Trust

Trust is built through respectful interactions and a dedicated contact person who understands the care recipient's needs and maintains open communication with relatives.



Shared understanding

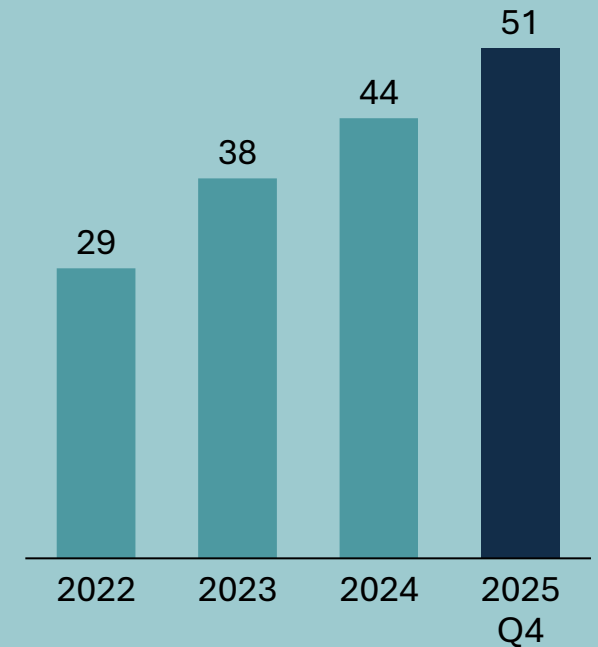
Introductory meetings together with relatives create a shared understanding of the resident's needs, wishes and daily life.



Involvement

Relative app, monthly newsletters and unit relative meetings together ensure continuous involvement.

rNPS¹



1. Relative Net Promoter Score. Is being updated once a year, in Q4.

Payors: Partnership built on providing high-quality and cost-effective care

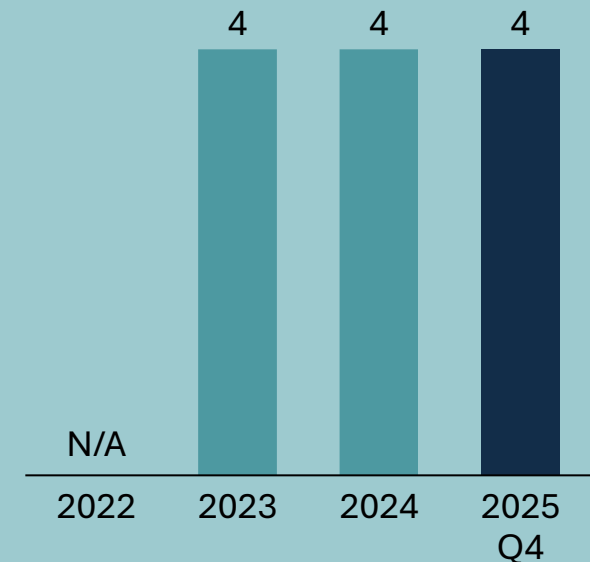


- Contract compliance and a strong patient safety culture
- Transparent quality monitoring and reporting
- Non-financial KPI tracking for early risk identification
- Solution-oriented solving of complex care needs



- Size enabling specialist capabilities and economies of scale
- Efficient service models optimizing use of public funding
- Sustainable profitability to invest in future care models
- Services flexibly adapted to changing needs and conditions

pSAT¹



1. Payor satisfaction, scale 1-5. Is being updated once a year, in Q4.

Demographic trends
are driving demand
for care



Market growth projected to continue driven by ageing populations

Key market drivers



Ageing populations
reinforce the need for
more capacity



Labor market dynamics
underscore the need for
innovation

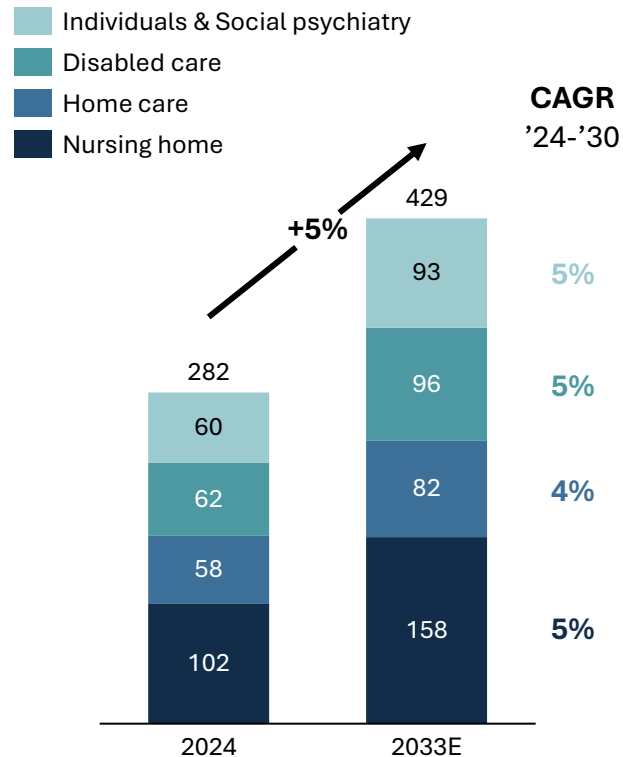


Public finance constraints
increase the need for
cost-efficiency



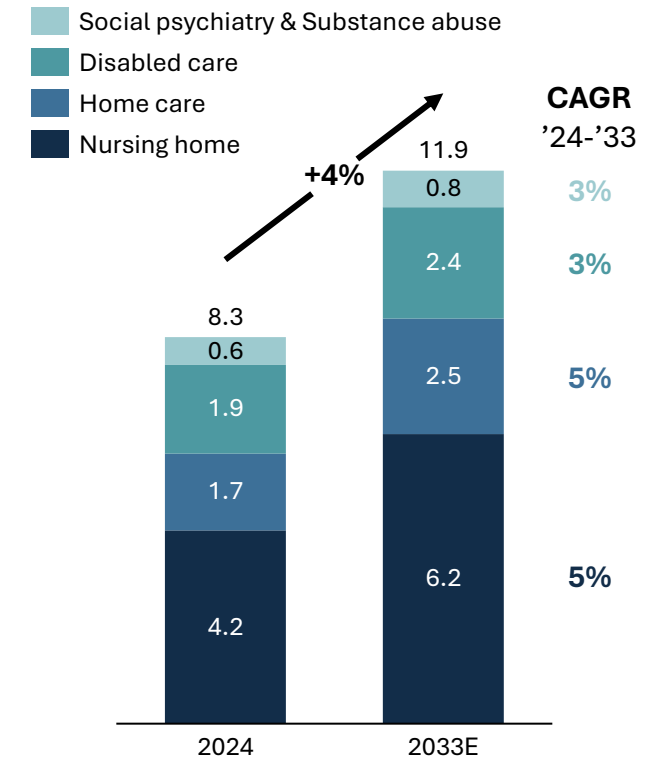
Sweden

Social care market in Sweden¹ (BSEK)



Finland

Social care market in Finland¹ (BEUR)



1. Attendo services (excluding e.g. personal assistance and Finland outpatient disabled care).
Source: SCB. THL. Attendo analysis.

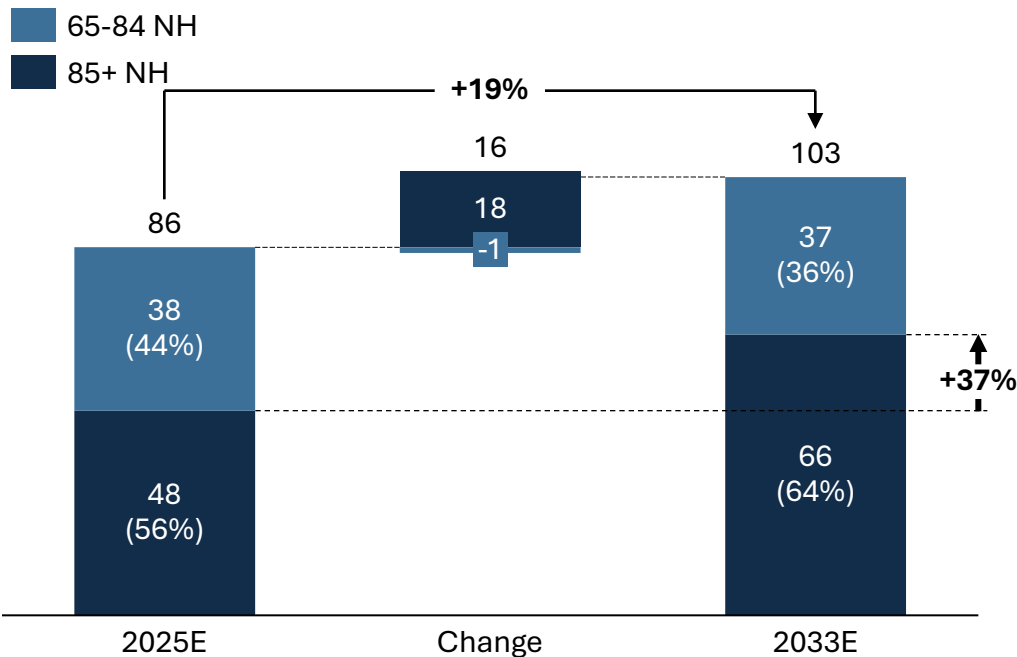


The 85+ population is expected to drive demand growth



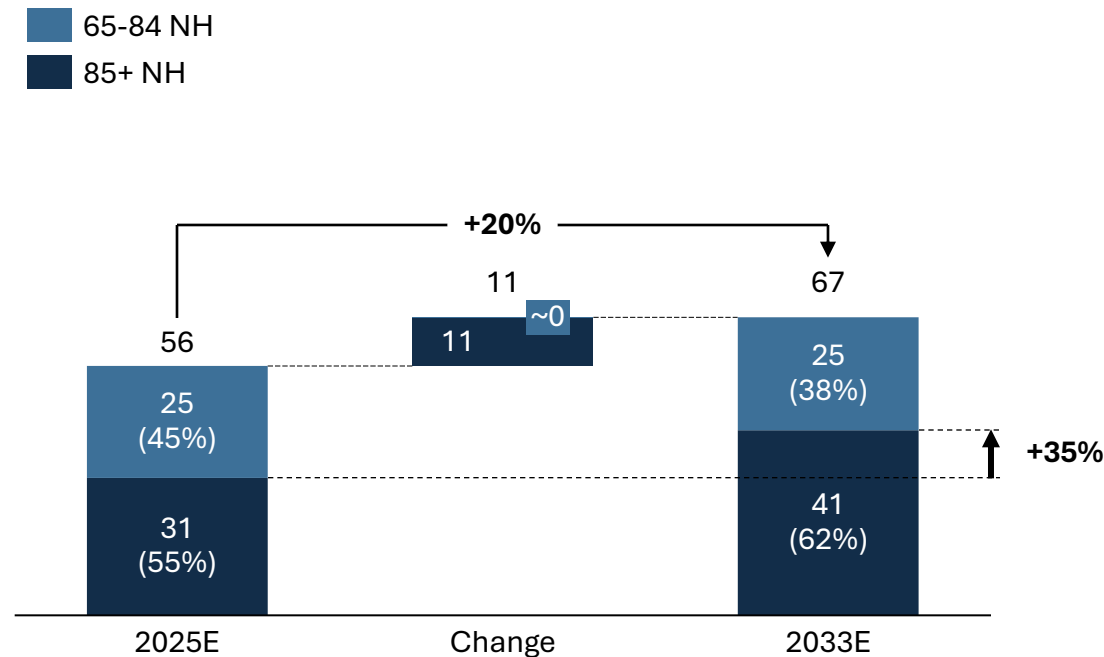
Sweden

Number of individuals in need of nursing home
(‘000 individuals)



Finland

Number of individuals in need nursing home
(‘000 individuals)



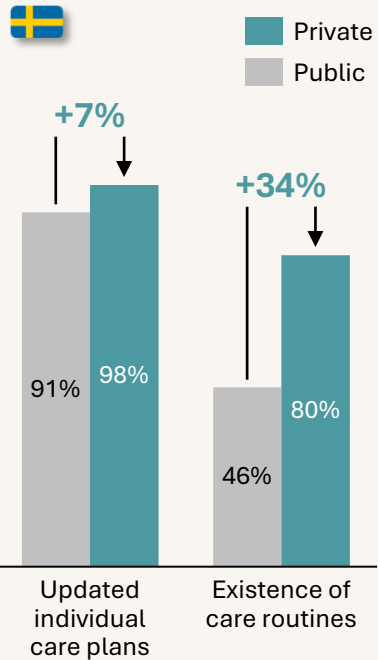
Source: SKR calculation, 2024-2033, Scenario "uppskjutna behov". Statistics Finland. Attendo analysis.



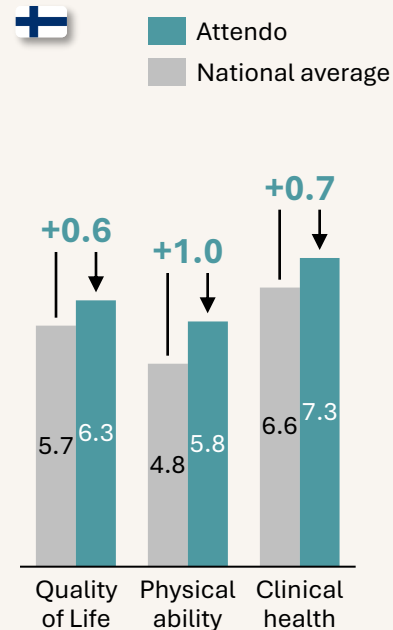
Public-private partnerships are essential to solve future demand

Care quality

Care routines 2025¹ (% of providers)

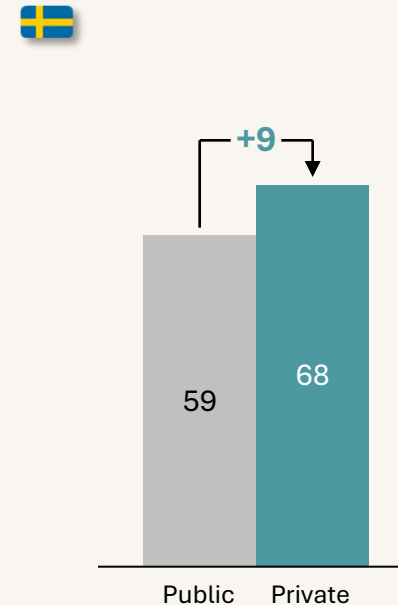


RAI quality index Q4 2025 (scale 0-10)



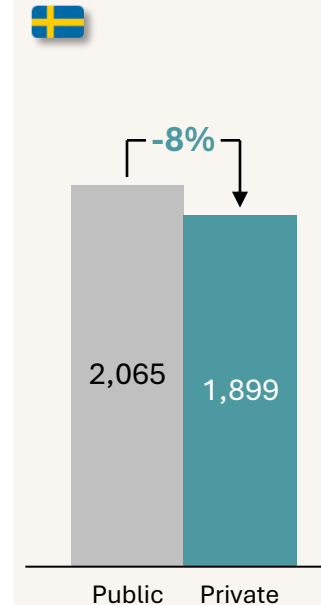
Work environment

Social care work environment index, 2024 (scale 0-100)

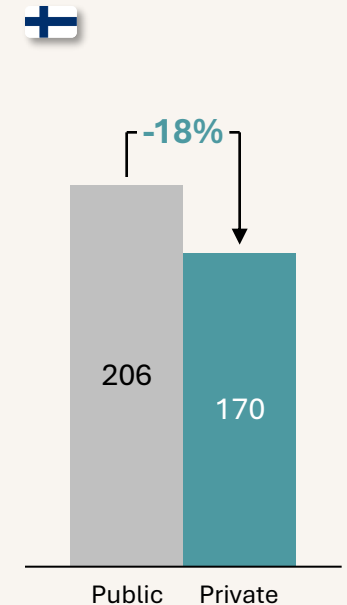


Cost efficiency

Avg. cost per care day 2021¹ (SEK)



Avg. cost per care day 2023¹ (EUR)



1. Nursing homes.

Source: Socialstyrelsen "Enhetsundersökningen om äldreomsorg och kommunal hälso- och sjukvård 2025". THL. Vårdföretagarna "Arbetsmiljöindex 2024". PwC "Slutrapport Analys av kostnader för att driva särskilda boenden för äldre – Fas 2". Hyvinvointiala "Ikääntyneiden ympärivuorokautisen hoivan selvitykset" Dec 2024.

*We put
our hearts*
INTO IT

