Attendo

This is Attendo

Company presentation

Q3 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 Mission

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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



1991
Home binder, individual contact person



1997-99
Introduction of MAS, independent Quality Audit and Quality department



2005
Industry's first Quality System



2010
HBT certification



2011
Industry's first Quality Report



2012
Lifestyle concepts in nursing homes



2015
Anonymous relatives



2017
Safe and secure



2016/18
Mobile care in home care/ nursing homes



2020/21
Apps for communication internally and with relatives



2021
Attendo Way operating model



2022
New holistic quality framework

Vireko

2022
Vireko meal services

Silkkitie

2022
Silkroad international recruitment of nurses



2024
First AI Tools to reduce admin time

Leading care company in the Nordics

Sales (Q3)	Overall market position
5bn	**#1**

Customers (Q3)	Beds in units (Q3)
26,100	**21,200**

Units (Q3)	Employees (Q3)
780	**21,400**



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

	Sweden	Finland
Political landscape	• Increasing structural need for capacity **overrides political cycles**	• **Private providers acknowledged** to play an increasingly important role in meeting care demand
Market dynamics	• Responsibility of **Municipalities (290)** • Freedom of choice or framework agreements • Staffing requirements set per contract	• Responsibility of **Welfare regions (22)** • Free establishment, framework agreements • National staffing requirements
	~20% Private market share[1]	**~50%** Private market share[1]
	~90% Tax funded share of rate[2]	**~90%** Tax funded share of rate[2]

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 com mon 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 meaning ful 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 inde pendently 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

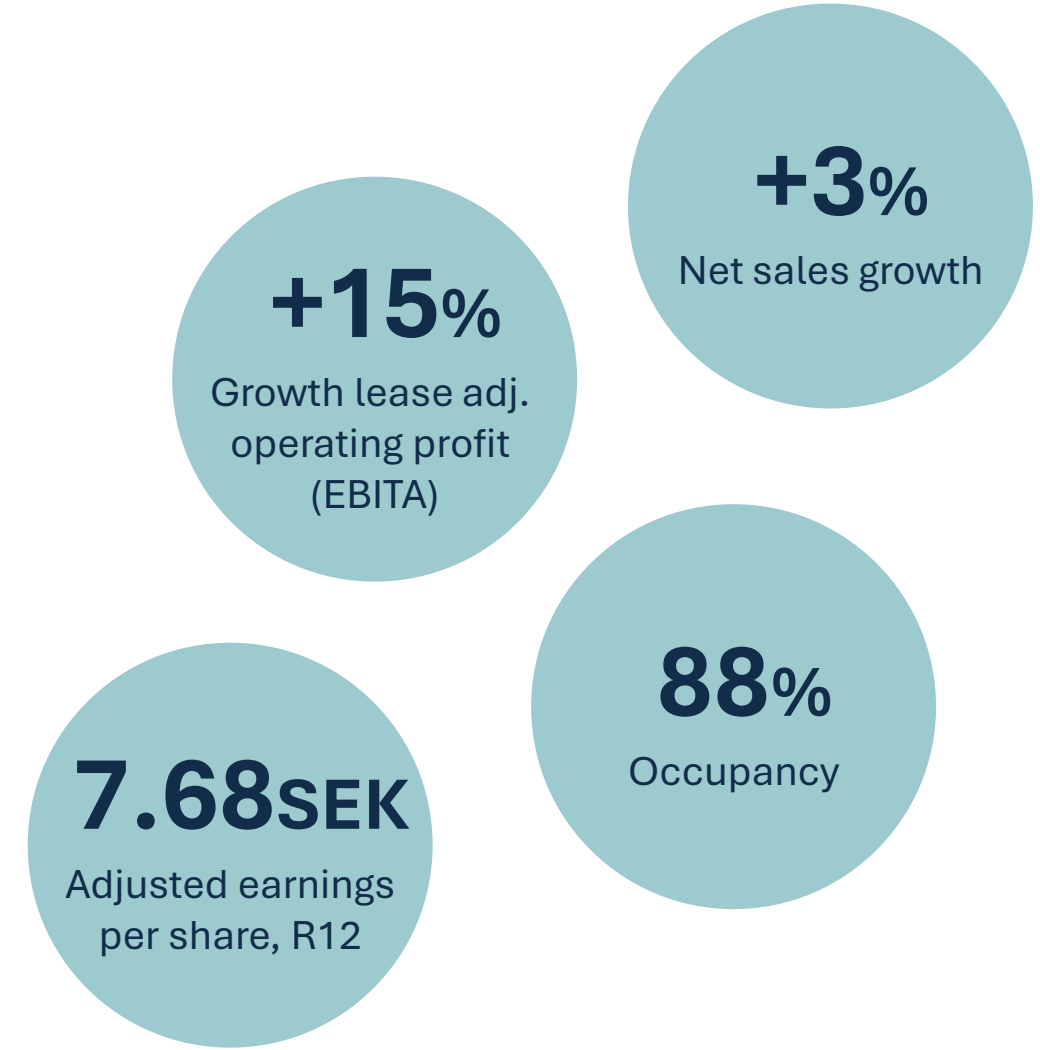
1. **Strong market position in attractive Nordic care markets**
2. **Leader in quality and cost-effectiveness for complex care needs**
3. **Developing person-centric ways of working and digitalization**
4. **Driving growth with a scalable organic model with low capital requirements as well as through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

In brief: Q2 2026

Q3 2026: Long-term focus on quality underpins yet another quarter of strong results

Strong momentum across the business

- Attendo’s strongest quarter yet to date
- High quality resulted in positive outcomes in the 2026 elderly care customer satisfaction surveys conducted by the Finnish Institute for Health and Welfare (THL) and the Swedish National Board of Health and Welfare
- Net sales growth of 6 percent in continuing operations
- Stable operations and increased capacity in Finland
- Continued strong progress in Scandinavia
- Free cash flow improved from already high levels



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.)

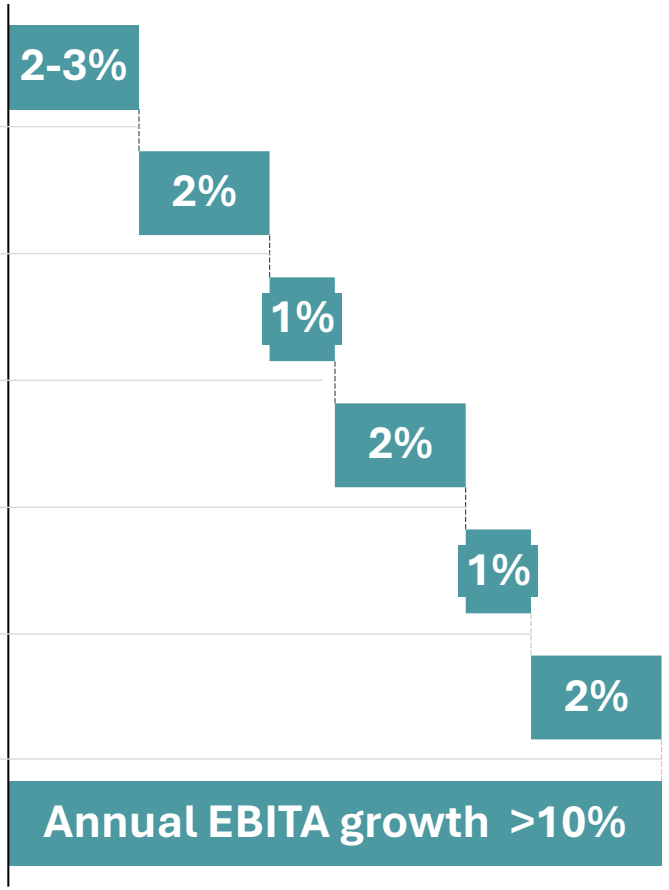
M&A: margin accretive bolt-on acquisitions in key segments

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

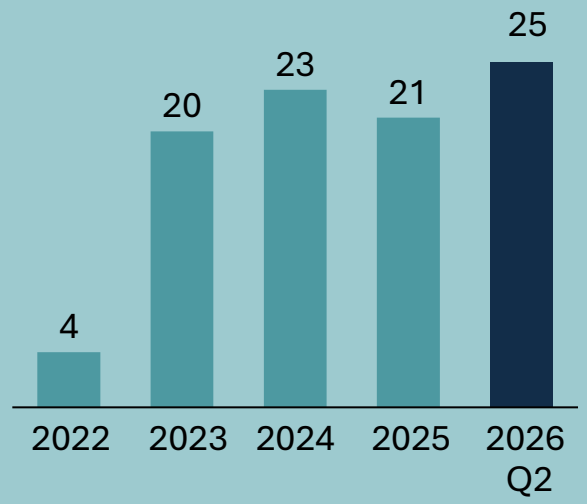
Flat organisation with clear responsibilities, reinforced through structured onboarding and *Attendo Way*. Engagement fostered by continuous development, career pathways, and employee influence – from shift planning to business development.



Smart support tools

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

eNPS[1]



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

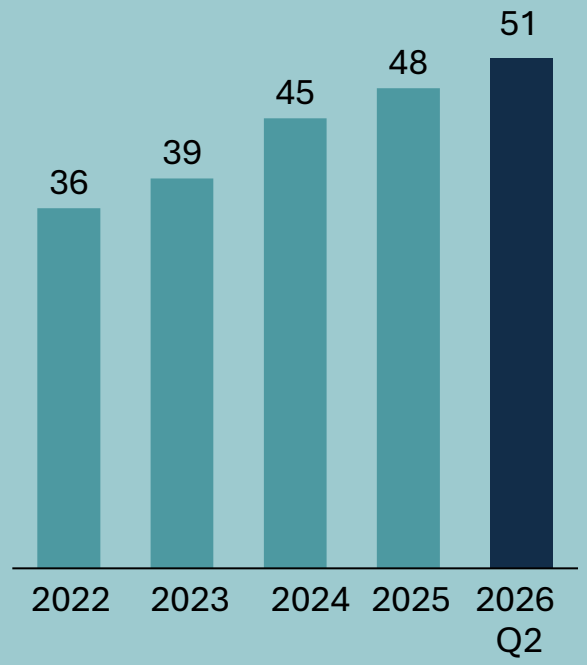
Care adapted to individual needs



Process & structure quality

Leading in quality fundamentals

cNPS[1]



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.

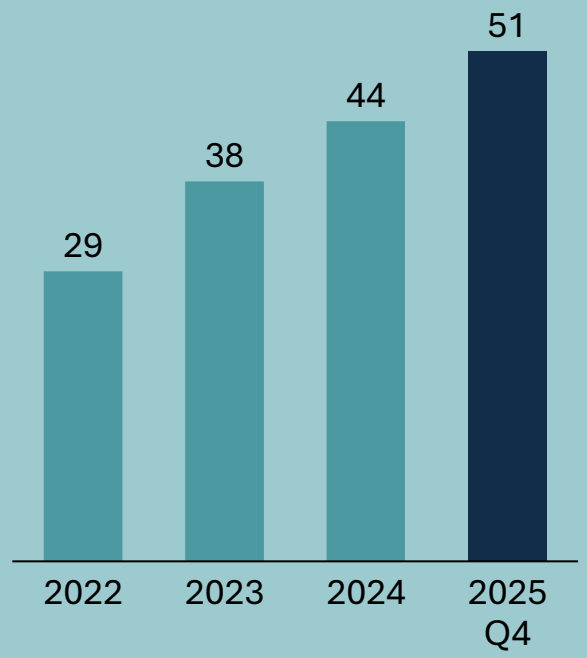
Shared understanding

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.

rNPS[1]



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

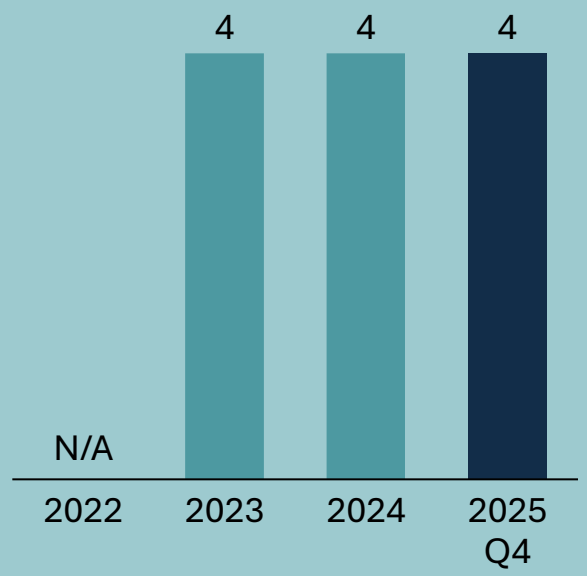
Payors: Partnership built on providing high-quality and cost-effective care



- 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

pSAT[1]



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

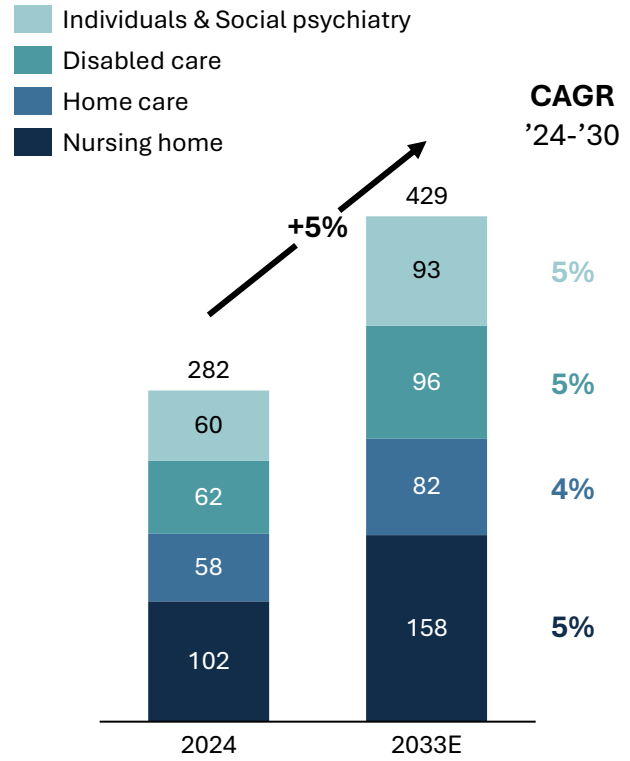
Ageing populations reinforce the need for more capacity

Labor market dynamics underscore the need for innovation

Public finance constraints increase the need for cost-efficiency

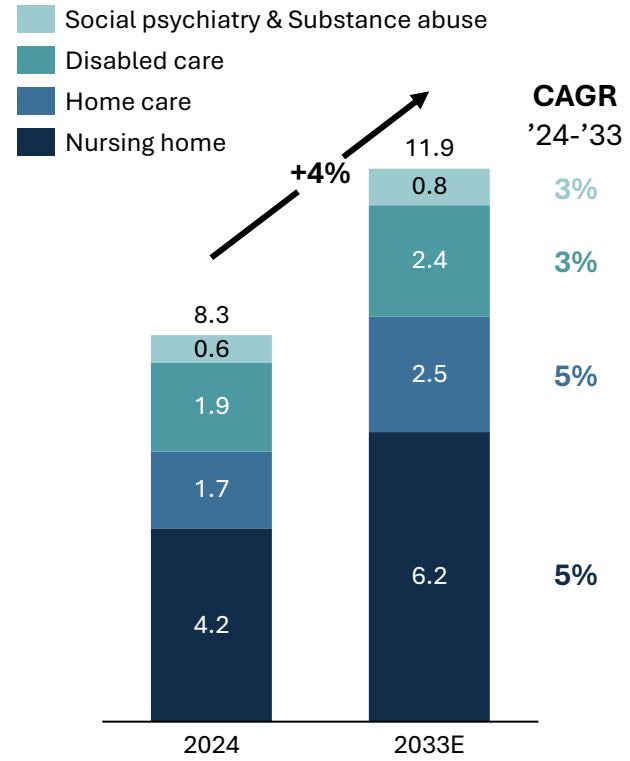
Sweden

Social care market in Sweden[1] (BSEK)



Finland

Social care market in Finland[1] (BEUR)

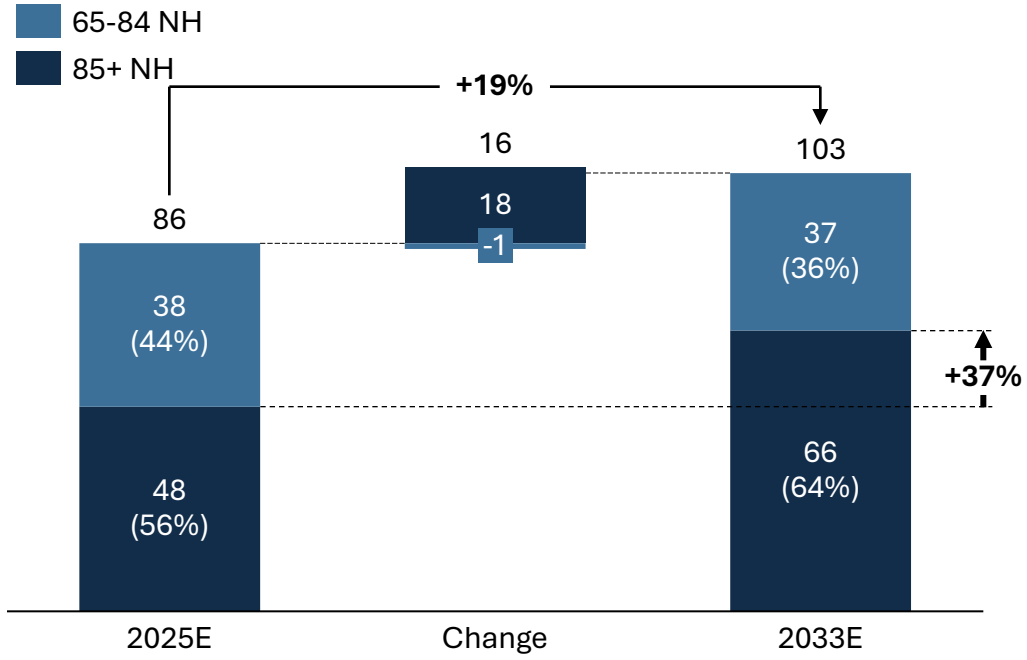


1. Attendo services (excluding e.g. personal assistance and Finland outpatient disabled care).
Source: SCB. THL. Attendo analysis.

The 85+ population is expected to drive demand growth

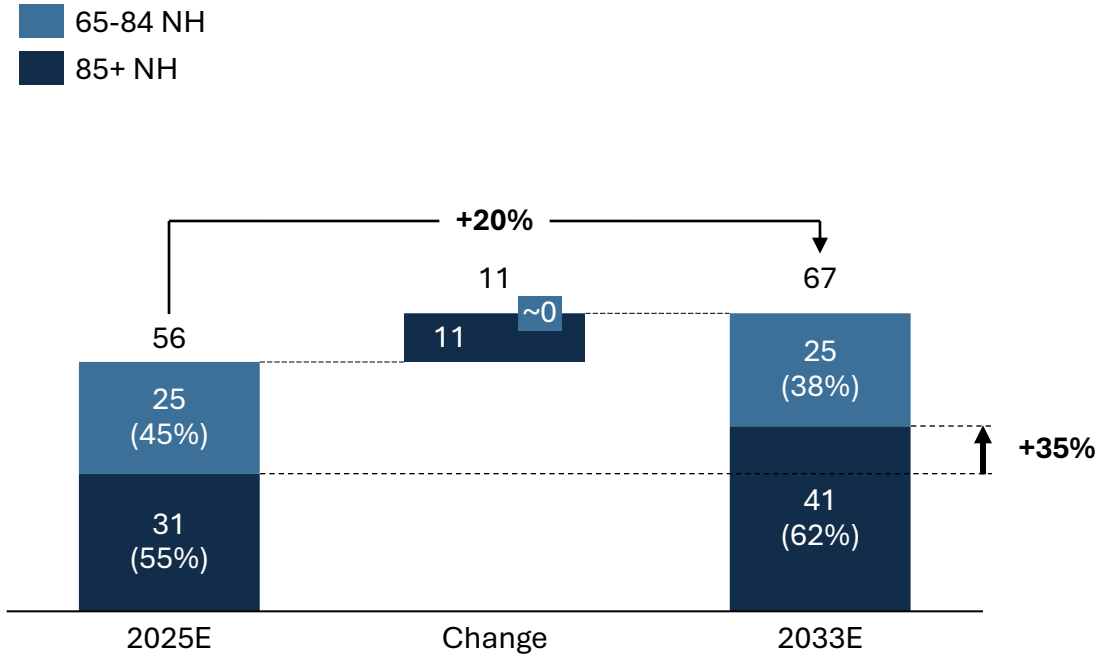
Sweden

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



Finland

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

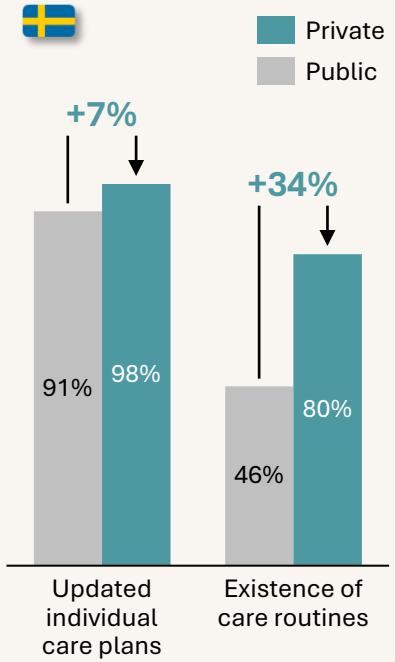


Source: SKR calculation, 2024-2033, Scenario "uppskjutna behov". Statistics Finland. Attendo analysis.

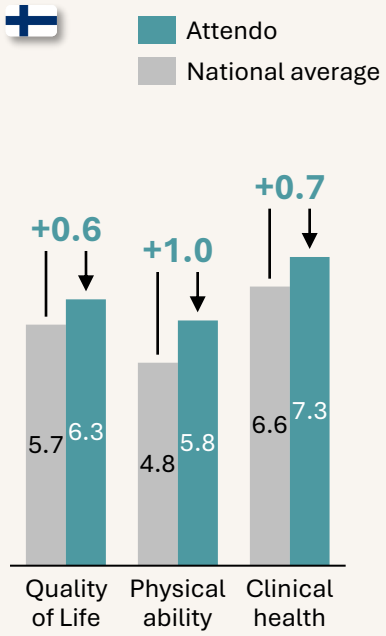
Public-private partnerships are essential to solve future demand

Care quality

Care routines 2025[1] (% of providers)

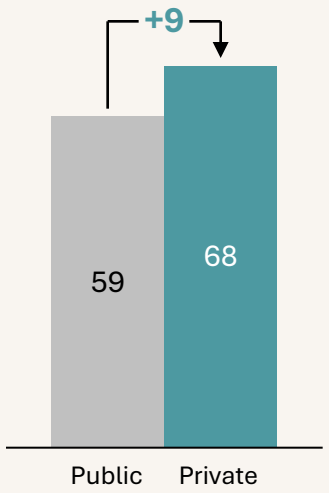


RAI quality index Q4 2025 (scale 0-10)



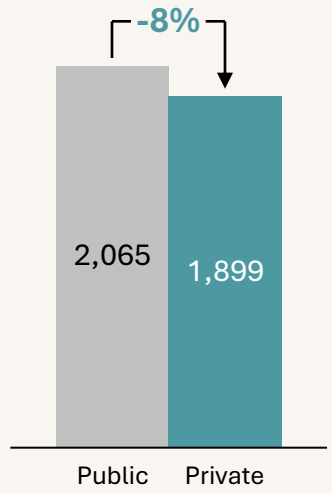
Work environment

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

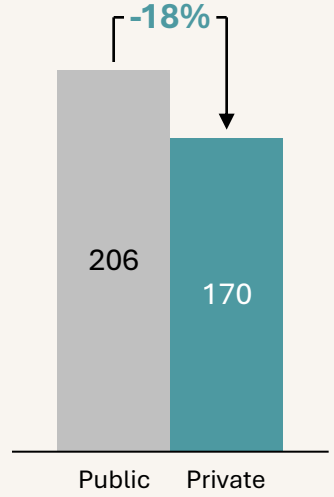


Cost efficiency

Avg. cost per care day 2021[1] (SEK)



Avg. cost per care day 2023[1] (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