



Q3/2026: PRE-SILENT NEWSLETTER

IR Newsletter is published four times a year, prior to the beginning of the silent period. The newsletter wraps up the latest quarter including most important releases published during the quarter, frequently asked questions by investors and upcoming IR-events. You can subscribe to the newsletter here:

<https://www.terveystalo.com/en/company/investors/reports-and-presentations/ir-newsletters/>

Terveystalo's silent period will begin on 21 September 2026. The Interim Report for January-September 2026 will be published on 21 October 2026 at approximately 9:00 a.m. EEST. The webcast will begin at 10:30 a.m. EEST on the day of the results publication. A link to the webcast and the teleconference details will be published at a later date.

The most important releases during the quarter

5 August 2026 Stock Exchange Release: Sanna Ahonen appointed Terveystalo's Chief Transformation Officer and member of Executive Team

Sanna Ahonen has been appointed Terveystalo's SVP, Chief Transformation Officer and a member of the Executive Team. In her role, Ahonen will be responsible for leading Terveystalo's strategic initiatives and implementing the ARC strategy. The appointment supports the execution of the strategy announced in June, which aims to accelerate profitable growth, strengthen the role of digital services, and develop increasingly customer-centric service models.

4 September 2026 Stock Exchange Release: Terveystalo completes the acquisition of Hohde Group

Terveystalo Healthcare Ltd has completed the acquisition of Hohde Group on 4 September 2026. The transaction was originally announced on 23 December 2025. The Finnish Competition and Consumer Authority approved the acquisition subject to commitments offered by Terveystalo on 3 September 2026. As a condition for the approval, Terveystalo has committed to arrangements specified in the FCCA's decision in certain local markets. Terveystalo has agreed to sell its private dental care operations in Savonlinna, Mikkeli, and Seinäjoki to Emal Hammaslääkärit Oy.

The acquisition delivers on the strategic objectives communicated by Terveystalo when the transaction was announced. Hohde Group will be consolidated into Terveystalo's financial reporting as of 4 September 2026. The transaction will result in one-off costs that will be recognised in Terveystalo's third-quarter 2026 results. Further information will be provided in connection with the Company's interim reporting. Completion of the Hohde acquisition does not affect Terveystalo's guidance for 2026.

Terveystalo announced the acquisition of Hohde Group on 23 December 2025. The [original stock exchange release](#) provides further details on the strategic rationale of the transaction, its impact on the oral health business, and its significance for Terveystalo's growth strategy.

4 September 2026 Stock Exchange Release: Terveystalo changes its organisation and reporting structure to align with its updated strategy and operating model

Terveystalo will change its reporting structure as of 1 January 2027 to reflect the Group's updated strategic focus areas and operating model. The new reportable segments will be Healthcare Services, Oral Health, Public Partnerships and Sweden. The new organisation and reporting structure better reflects Terveystalo's management and reporting model as well as the company's strategic priorities and provides investors with improved visibility into the development of Terveystalo's key business areas. Going forward, Terveystalo will report revenue, reported EBIT and adjusted EBIT for each reportable segment.

4 September 2026 Stock Exchange Release: Ville Pesonen appointed SVP, Oral Health and member of Terveystalo's Executive Team

Terveystalo Plc has appointed oral and maxillofacial surgeon Ville Pesonen as SVP, Oral Health and as a member of Terveystalo's Executive Team as of 4 September 2026. Pesonen joins from his role as CEO of Hohde Group and will report to Terveystalo President and CEO Ville Iho.

Ville Pesonen has extensive experience in oral healthcare services in both the public and private sectors. In addition to his clinical work, he participated in building Attendo's oral healthcare business, where he progressed from Regional Director to Head of Outsourcing Business. Pesonen also founded Hohde Group and has served as its CEO to date.

4 September 2026 Press Release: Terveystalo strengthens its ability to support wellbeing services counties through the acquisition of Solo Health

Terveystalo Healthcare Ltd has signed an agreement to acquire the entire share capital of the Solo Health Group. The acquisition strengthens Terveystalo's ability to support Finland's wellbeing services counties and expands its network of healthcare professionals nationwide.

Solo Health provides physician, nursing and psychologist services for both primary healthcare and specialised healthcare needs. The company's operations are primarily focused on serving the public sector, and its clients include all wellbeing services counties in Finland. Solo Health's professional network comprises more than 700 healthcare and social care professionals, supported by approximately 40 administrative specialists. In 2025, the company generated revenue of EUR 33.3 million.

Completion of the transaction is subject to approval by the Finnish Competition and Consumer Authority. The transaction is expected to be completed during the first half of 2027.

16 September 2026 Stock Exchange Release: Change in Terveystalo's Executive Team: Juuso Pajunen to take up a new position outside the company

Juuso Pajunen, Terveystalo's Chief Financial Officer and a member of the Group Executive Team, has decided to leave the company to take up a new position outside Terveystalo as CFO and a member of Executive Team at Tieto. Pajunen will continue in his current role until 15 December 2026. Terveystalo will launch the recruitment process for a new Chief Financial Officer immediately.

16 September 2026 Stock Exchange Release: Composition of Terveystalo Plc's Shareholders' Nomination Board

The Shareholders' Nomination Board of Terveystalo Plc comprises the representatives of the four largest shareholders of the company as of 1 September 2026 and, in addition, the Chairman of the Board of Directors.

The duties of the Nomination Board include, for example, the search, preparation, and presentation of member candidates for the Board of Directors and matters concerning the remuneration of the Board of Directors. The Nomination Board shall elect a Chairman from amongst its members.

Following the above, the members of Terveystalo's Nomination Board are:

- Tomas von Rettig, Rettig Investment AB
- Risto Murto, Varma Mutual Pension Insurance Company
- Timo Ritakallio, OP Cooperative
- Alexander Tallberg, HC Holding Oy Ab
- Kari Kauniskangas, Chairman of the Board of Directors of Terveystalo Plc.

In its organising meeting on 16 September 2026, the Nomination Board elected Tomas von Rettig as its Chairman.

All Stock Exchange Releases and Press Releases published by Terveystalo can be found in our [Newsroom](#).

Frequently asked questions in investor meetings

How has consumer demand developed during Q3?

The slightly positive momentum seen in consumer demand in connection with Q2/2026 has continued. In particular, demand for self-paid healthcare services has remained favourable during Q3. Overall, the development of consumer demand has been in line with the market environment described in connection with our Q2 results.

How has occupational healthcare developed since Q2?

The occupational healthcare demand environment has remained broadly unchanged from what we described in connection with the Q2/2026 results. Development continues to be impacted by the decline in the number of

connected employees, the lower incidence of upper respiratory tract infections, as well as reductions in service scope among client companies and continued caution in an uncertain economic environment.

We continue to expect the number of connected employees to return to growth during Q1/2027. The occupational healthcare development program is progressing as planned, with its key focus areas remaining the effectiveness of preventive services, cost efficiency, and improving the ease of doing business for corporate customers.

How has the publicly funded healthcare market developed?

The market environment in publicly funded healthcare has remained cautious as wellbeing services counties continue to focus on cost savings and balancing their finances. The market continues to be characterised primarily by smaller and more targeted procurement processes, particularly in digital services, staffing services and individual service packages. At the same time, several wellbeing services counties have advanced changes to their service production structures and continued market dialogues, supporting a transition towards phased and modular procurement models. However, large-scale outsourcing arrangements have so far remained limited.

How does the Silmäasema acquisition support Terveystalo's strategy?

On 8 June 2026, Terveystalo announced an agreement to acquire Silmäasema. The transaction strengthens Terveystalo's position in the growing eye care market and supports the company's strategic focus on profitable growth in selected specialist areas. Silmäasema is Finland's leading vision and eye care provider, and its integrated operating model complements Terveystalo's existing service offering.

The transaction is subject to approval by the competition authority and is expected to be completed at the end of 2026 or in Q1 2027.

How does the acquisition of Hohde Group support Terveystalo's strategy?

The acquisition delivers on the strategic objectives communicated by Terveystalo when the transaction was announced. Hohde Group is one of Finland's leading providers of oral healthcare services, and the transaction significantly increases the scale of Terveystalo's oral health business. The acquisition strengthens Terveystalo's nationwide network of clinics and laboratory services and supports the development of oral health as one of the Company's selected growth areas. Oral health is one of the key growth areas identified in Terveystalo's ARC strategy, where the Company seeks profitable growth, improved accessibility and long-term value creation. The combination creates strong foundations for improving quality of care, accessibility of services and customer experience, while enabling the provision of even more comprehensive oral healthcare services to customers.

How does Terveystalo approach acquisitions going forward?

Terveystalo actively monitors the M&A market and evaluates opportunities to selectively complement its service network and capabilities. The assessment of acquisitions emphasises strategic fit and long-term value creation.

Financial reporting in 2026

In 2026, Terveystalo will publish financial information as follows:

Interim Report, 1 January – 30 September 2026

21 October 2026

The financial reports will be published at approximately 9:00 a.m. EET. Financial reports are published in Finnish and English.

Terveystalo observes a silent period of 30 days before the publication of financial information.

Investor activities 2026

Check Terveystalo's Investor Calendar for the upcoming [IR events](#).

Consensus

Check the latest [consensus](#).

Terveystalo's IR Team

Terveystalo's IR Team is happy to help you with any questions.

Liisa-Maija Seppänen
Senior Investor Relations Manager
Tel. +358 50 314 4455
liisa-maija.seppanen@terveystalo.com

Siri Markula
Director, Investor Relations & Sustainability
+358 40 743 2177
siri.markula@terveystalo.com

Terveystalo in brief

Terveystalo is the largest private healthcare service provider in Finland in terms of revenue and one of the leading occupational health providers in both Finland and Sweden.

We aim to create seamless, compassionate, and effective healthcare of the future. We offer comprehensive primary care, specialised care, and well-being services for corporate clients, insurance companies, consumers and public-sector customers. Terveystalo's digital appointments are available anytime, anywhere, 24/7. The Terveystalo app has around 2.7 million registered users. We provide services through our extensive network of clinics and hospitals across Finland. In Sweden, we offer preventive occupational health services through our subsidiary, Feelgood.

In 2025, Terveystalo served approximately 2.1 million individual customers, and there were around 7.2 million customer visits in Finland. Terveystalo employs around 14,400 professionals in healthcare and other fields.

Terveystalo is listed on Nasdaq Helsinki and has a strong Finnish ownership base. www.terveystalo.com