



Digia Plc

BUSINESS REVIEW

January–September 2026 (unaudited)

Year's highest operating profit (EBITA) EUR 5.2 million and EBITA margin 10.6% – net sales remained stable

July–September 2026

- Net sales EUR 49.0 (49.3) million, down 0.6%
- Operating profit (EBITA) EUR 5.2 (5.2) million, up 0.5%; EBITA margin 10.6% (10.5%) of net sales
- Operating profit (EBIT) EUR 4.6 (4.3) million, up 5.1%; EBIT margin 9.3% (8.8%) of net sales
- Earnings per share EUR 0.13 (0.12)

January–September 2026

- Net sales EUR 159.6 (156.8) million, up 1.8%; organic growth -1.6%
- Operating profit (EBITA) EUR 11.6 (12.8) million, down 9.8%; EBITA margin 7.2% (8.2%) of net sales
- Operating profit (EBIT) EUR 9.4 (10.4) million, down 10.0%; EBIT margin 5.9% (6.7%) of net sales
- Earnings per share EUR 0.26 (0.28)
- Return on equity (ROE) 9.8% (11.6%)
- Equity ratio 49.3% (46.6%)

Unless otherwise stated, the comparison figures provided in parentheses refer to the corresponding period of the previous year.

Group key figures

EUR 1,000	7-9/2026	7-9/2025	Change, %	1-9/2026	1-9/2025	Change, %	1-12/2025
Net sales	48,951	49,267	-0.6%	159,627	156,784	1.8%	217,028
Operating profit (EBITA)	5,175	5,150	0.5%	11,569	12,823	-9.8%	21,337
- % of net sales	10.6%	10.5%		7.2%	8.2%		9.8%
Operating profit (EBIT)	4,552	4,333	5.1%	9,401	10,449	-10.0%	18,127
- % of net sales	9.3%	8.8%		5.9%	6.7%		8.4%
Profit for the period	3,482	3,232	7.7%	6,890	7,460	-7.6%	12,845
- % of net sales	7.1%	6.6%		4.3%	4.8%		5.9%

EUR 1,000	7-9/2026	7-9/2025	Change, %	1-9/2026	1-9/2025	Change, %	1-12/2025
Return on equity, %				9.8%	11.6%		14.5%
Return on investment, %				9.4%	11.4%		14.4%
Interest-bearing net debt				24,530	30,618	-19.9%	23,721
Net gearing, %				26.4%	35.0%		25.4%
Equity ratio, %				49.3%	46.6%		48.7%
Number of employees at end of period				1,551	1,609	-3.6%	1,592
Average number of employees	1,559	1,614	-3.4%	1,572	1,609	-2.3%	1,603
Equity				93,027	87,497	6.3%	93,476
Balance sheet total				196,156	193,292	1.5%	197,011
Earnings per share, EUR	0.13	0.12	7.5%	0.26	0.28	-7.8%	0.49
Diluted earnings per share, EUR	0.13	0.12	6.6%	0.26	0.28	-8.5%	0.48

CEO's review:

The third quarter of 2026 did not yield any major changes to market conditions, although general market sentiment appears to have improved. Demand varied by customer and service area. Launches of new projects continued to face delays and the amount of development work was lower than expected in some customer accounts. A key goal for the past quarter was to boost our profitability.

Our Q3 net sales were nearly on a par with last year's level at EUR 49.0 (49.3) million and were entirely organic. Of Digia's service areas, Managed Solutions and Financial Platforms grew their net sales. Sales-wise, Q3 proved to be the year's best quarter for the whole of Digia, measured by contract value.

International business accounted for 22.1 (19.6) percent of net sales. We further strengthened our sales cooperation with our Polish subsidiary Savangard, and its net sales continued to grow in the Central European markets. In Sweden, demand focused on data consulting in particular.

The most significant deal in terms of international business was an integration service agreement with a European retail chain.

Given the market situation, we achieved good profitability in July–September. Operating profit (EBITA) was EUR 5.2 (5.2) million and the EBITA margin was 10.6 (10.5) percent, which was this year's best quarterly result measured by profitability. The result was driven by measures to renew our operations and improve operational efficiency.

The service and maintenance business accounted for 53.4 (51.9) percent of net sales, up 2.3 percent. The project business accounted for 46.6 (48.1) percent of net sales.

Net sales for January–September amounted to EUR 159.6 (156.8) million, up 1.8 percent. Organic growth was -1.6 percent. International business accounted for 21.4 (15.2) percent of net sales. Operating profit (EBITA) was EUR 11.6 (12.8) million and the EBITA margin was 7.2 (8.2) percent of net sales. Operating profit was impacted by EUR 2 million in non-recurring expenses, of which EUR 1.1 million was linked to the write-down of customer projects and EUR 0.9 million to restructuring.

Our key strategy areas are productization and scalability, utilizing AI, international expansion, and developing expertise. In the third quarter, we made progress especially in strengthening productization and scalability, and we succeeded in sales projects involving our own products. These wins will support our long-term profitable growth.

We are carrying out a major system modernization of OP Pohjola's securities systems, based on our Digia Financial Systems platform. The project was launched earlier this year with a letter of intent, and the delivery agreement was signed after the review period on October 12, 2026. The agreement in question is Digia's largest this year and the biggest ever for the Financial Platforms service area, measured by contract value.

Another significant success linked to our products is the expansion of Digia Envision to the public sector. The City of Tampere chose the solution as its new financial management system. The six-year agreement is valued at approximately EUR 2.6 million.

We also solidified our position as a technology partner for wellbeing services counties. We signed a EUR 4.4 million development and maintenance agreement with the Wellbeing Services County of Kanta-Häme for the development of a customer relationship management and service coordination system, which is based on Digia's Microsoft-based SOTE 365 product solution. In addition, we will supply the Western Uusimaa Wellbeing Services County with an automation technology solution built on the Digia Dolphin platform. Apart from the solution itself, the two-year agreement valued at EUR 4 million includes the related deployment, support, and maintenance services.

To modernize our operations, we continued on our journey to leverage AI practically and systematically with the support of our internal Hammer transformation program. In September, Digia was awarded the ISO/IEC 42001 certification for its artificial intelligence management system. The certification is further proof that we use AI reliably and to high standards, in compliance with certified processes.

In Q4, we will continue the systematic renewal of our business in line with our strategy to strengthen our competitiveness and build long-term profitable growth.

Profit guidance for 2026

New profit guidance for 2026, published on September 22, 2026:

Digia's profit guidance for 2026: Digia's net sales will grow (EUR 217.0 million in 2025), and its operating profit (EBITA) (EUR 21.3 million in 2025) will fall compared to 2025.

Earlier profit guidance for 2026, published on February 5, 2026:

Digia's net sales will grow (EUR 217.0 million in 2025) and its operating profit (EBITA) (EUR 21.3 million in 2025) will either remain on a par with or increase compared to 2025.

Events after the review period

There have been no significant events after the review period.

Briefing invitation

A briefing for analysts will be held at 4 p.m. on Tuesday, October 27, 2026 as a Teams meeting. Attendance instructions have been emailed to participants.

The presentation and material for the event will be available on the company's website digia.com/investors/reports-and-presentations/ from 4 p.m. on October 27, 2026.

Financial reporting 2027

During 2027, Digia will publish a financial statement bulletin, two business reviews and a half-year financial report as follows:

- Financial Statement Bulletin 2026: Monday, February 8, 2027 at 3 p.m.
- Business Review 1–3/2027: Thursday, April 29, 2027 at 8 a.m.

- Half-year Financial Report 1–6/2027: Tuesday, August 10, 2027 at 3 p.m.
- Business Review 1–9/2027: Wednesday, October 27, 2027 at 3 p.m.

The 2026 Board of Directors' Report and Financial Statements will be published on Wednesday, March 3, 2027. The Annual General Meeting is scheduled to be held on Wednesday, April 7, 2027.

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Nasdaq Helsinki

Key media

digia.com

Digia is a trusted European partner in intelligent business. As a consulting, software, and services company, we help our customers to create, maintain, and develop intelligent business. We bring the benefits of AI to everyday processes, products, and services throughout their lifecycles. Our approximately 1,600 employees operate internationally, yet always close to our customers. Digia's net sales totaled EUR 217.0 million in 2025. The company is listed on Nasdaq Helsinki (DIGIA).