

Record high revenue and operating margin (EBITA)

Comments on quarter 3

- Revenue for the quarter was SEK 8,161 million (7,644). The currency-adjusted growth was 6.6 percent (7.1), of which organic growth was 5.8 percent (3.9) and acquisitions contributed 0.8 percent (3.2). Including the exchange rate effect, the total growth was 6.8 percent (0.3).
- Operating income (EBITA) for the quarter was SEK 1,229 million (1,006) and the operating margin (EBITA) increased to 15.1 percent (13.2).
- Operating income (EBIT) before items affecting comparability for the quarter was SEK 1,177 million (961) and operating margin (EBIT) before items affecting comparability was 14.4 percent (12.6).
- Items affecting comparability during the quarter totaled SEK –24 million (–23), related to restructuring in the Europe and Latin America segment.
- Income before taxes for the quarter was SEK 986 million (789) and net income for the period was SEK 690 million (528).
- Basic earnings per share for the quarter were SEK 10.31 (7.80) and diluted earnings per share were SEK 10.26 (7.77).
- Cash flow from operating activities was SEK 732 million (978) in the quarter. Cash flow from operating activities for the rolling twelve months was 84 percent (95) of operating income (EBITA).
- Net debt in relation to EBITDA was 1.52 times (1.65) in the quarter.
- Loomis expanded its presence in Latin America through the acquisitions of Transportadora del Interior in Argentina in July and Hermes Transportes Blindados in Peru in October. Read more on page 9.

KEY RATIOS

	2026	2025		2026	2025		2025
SEK m	Quarter 3	Quarter 3	Change (%)	Nine months	Nine months	Change (%)	Full year
Revenue	8,161	7,644	6.8	23,542	22,716	3.6	30,427
Of which:							
Organic growth	445	299	5.8	1,390	911	6.1	1,227
Acquisitions and divestments	59	245	0.8	503	327	2.2	600
Exchange rate effects	13	–525	0.2	–1,068	–1,039	–4.7	–1,842
Total growth	517	20		826	199		–15
Operating income (EBITA)	1,229	1,006		3,277	2,837		3,851
Operating margin (EBITA), %	15.1	13.2		13.9	12.5		12.7
Operating income (EBIT) before items affecting comparability	1,177	961		3,135	2,667		3,597
Operating income (EBIT) before items affecting comparability, %	14.4	12.6		13.3	11.7		11.8
Income before tax	986	789		2,611	1,983		2,381
Profit for the period	690	528		1,828	1,388		1,582
Basic earnings per share, SEK	10.31	7.80		27.31	20.37		23.29
Tax rate, %	30	33		30	30		34
Cash flow from operating activities	732	978		2,212	2,425		3,826
Cash flow from operating activities as % of operating income (EBITA)	60	97		68	85		99

Explanation and reconciliation of alternative performance measures can be found on pages 23–24 and under Definitions on page 25.

Executing our strategy and delivering results

+6.6% **15.1%**

Currency-adjusted growth, Q3

Operating margin (EBITA) Q3

We delivered a strong third quarter, with record-high revenue, operating income (EBITA) and operating margin (EBITA %). The consistent execution of our strategic priorities continues to drive growth and profitability across the business. Both segment USA and segment Europe and Latin America contributed to the performance, supported by strong demand for secure logistics and the management of high-value assets, as well as cash-handling automation solutions. Revenue exceeded SEK 8 billion, with currency-adjusted growth of 6.6 percent, while our EBITA margin increased by nearly two percentage points year-over-year to 15.1 percent.

We are well positioned to continue to invest in long-term growth opportunities, pursue value-creating acquisitions, and deliver attractive shareholder returns.

Continued strong growth in segment USA

Segment USA reported record-high revenue of more than SEK 4.3 billion, with strong organic and currency-adjusted growth. All lines of business grew compared with the prior year. International and Automated Solutions both delivered double-digit growth. Retailers continue to automate and outsource their cash handling, and our pipeline remains strong. Price and volume growth, together with ongoing efficiency initiatives, drove the higher operating income (EBITA). The segment's operating margin exceeded 19 percent, which is a new record.

Record EBITA for segment Europe and Latin America

Segment Europe and Latin America delivered record operating income (EBITA) of more than SEK 500 million and an operating margin of 13.4 percent. Revenue reached SEK 3.8 billion, with solid currency-adjusted growth. The International business line grew more than 25 percent in the quarter, supported by high demand for the transportation and storage of precious metals and other valuables. Automated Solutions also delivered double-digit growth compared with the prior year, while the ATM business returned to growth.

Growing interest in integrated payment solutions

Revenue in segment SME/Pay increased to SEK 100 million in the third quarter. Customer interest in Loomis' integrated cash and digital payment offering continued to develop positively during the quarter. The combined offer addresses a growing need for efficient management of both physical and digital payments and further strengthens Loomis' position within the SME segment.

Resilience and trust in a changing environment

Momentum behind initiatives supporting access to cash and payment choice remained strong during the quarter. In the United States, the Safe Access to Cash Act passed the Senate, marking an initial step in the legislative process. Together with developments in a number of other markets, this reflects growing recognition among policymakers of the role cash plays in supporting financial inclusion, consumer choice and the resilience of payment systems.

We also continue to see solid demand for the transportation and storage of physical gold and other precious metals. In a period of macroeconomic and geopolitical uncertainty, customers place a high value on security and operational resilience. They need trusted partners with the infrastructure and expertise to move and safeguard valuable assets, and Loomis is well positioned to meet that need.

Delivering our strategy

We continue to execute our strategic priorities while strengthening the platform for long-term profitable growth. On a rolling twelve-month basis, currency-adjusted growth amounted to 8.1 percent and the operating margin (EBITA) was 13.7 percent. Importantly, we are achieving this while making progress on our sustainability commitments.

We continue to invest in initiatives that improve both efficiency and service quality. One example is our new branch in Bordeaux, France, which strengthens our logistics network while supporting our environmental objectives through the use of renewable energy, energy-efficient ventilation and a vehicle fleet run on biodiesel.

A significant milestone was reached shortly after the end of the quarter with the completion of the acquisition of Hermes Transportes Blindados in Peru, the largest acquisition in Loomis' history. As the market leader in Peru, Hermes provides us with a strong platform in a new market and further strengthens our position in Latin America. Beyond the strategic rationale, I have been impressed by the quality of the organization, the leadership and culture. I am delighted to welcome our new colleagues in Peru to Loomis.

Looking ahead, I am excited about the opportunities before us. We remain focused on executing our strategy and creating long-term value for our customers, shareholders and society.

Aritz Larrea,
President and CEO

Revenue and Profitability

SEK m	2026 Quarter 3	2025 Quarter 3	2026 Nine months	2025 Nine months	2026 R12	2025 Full year
Revenue	8,161	7,644	23,542	22,716	31,253	30,427
Revenue growth, %	6.8	0.3	3.6	0.9	2.0	-0.1
- of which organic growth, %	5.8	3.9	6.1	4.0	5.6	4.0
- of which acquisitions/divestments, %	0.8	3.2	2.2	1.5	2.5	2.0
- of which exchange rate effects, %	0.2	-6.9	-4.7	-4.6	-6.1	-6.1
Operating income (EBITA)	1,229	1,006	3,277	2,837	4,291	3,851
Operating margin (EBITA), %	15.1	13.2	13.9	12.5	13.7	12.7

Q3 Highlights

- Record revenue and operating income (EBITA)
- Strong currency-adjusted growth and organic growth
- Operating margin (EBITA) above 15 percent

Comments on the third quarter 2026

Revenue for the quarter increased to SEK 8,161 million (7,644). Organic growth was 5.8 percent, while acquisitions contributed 0.8 percent and exchange rate movements had a positive impact of 0.2 percent. The high demand for movements and trading of precious metals had a positive impact on the growth within the International business line in the quarter compared to prior year. The Automated Solutions business line also delivered double-digit growth in the quarter. For revenue per business line, see note 3.

The operating income (EBITA) amounted to SEK 1,229 million (1,006), corresponding to a margin of 15.1 percent (13.2). Items affecting comparability amounted to SEK -24 million (-23), mainly related to restructuring within segment Europe and Latin America.

Net financial items increased to SEK -167 million (-149) in the quarter, mainly due to the financing of the Hermes acquisition.

Income before tax was SEK 986 million (789). The tax expense for the quarter was SEK -296 million (-261), which represents a tax rate of 30 percent (33). Net income for the period amounted to SEK 690 million (528).

Basic and diluted earnings per share amounted to SEK 10.31 (7.80) and SEK 10.26 (7.77) respectively.

Comments on the first nine months of 2026

Revenue for the first nine months amounted to SEK 23,542 million (22,716) with an organic growth of 6.1 percent. Acquisitions contributed to revenue growth with 2.2 percent, while changes in exchange rates had a negative impact of -4.7 percent. Notably, high demand for the movement and storage of precious metals had a positive impact on growth in the International business line during the first nine months. The Automated Solutions business line also delivered strong growth in the period. For revenue per business line, see note 3.

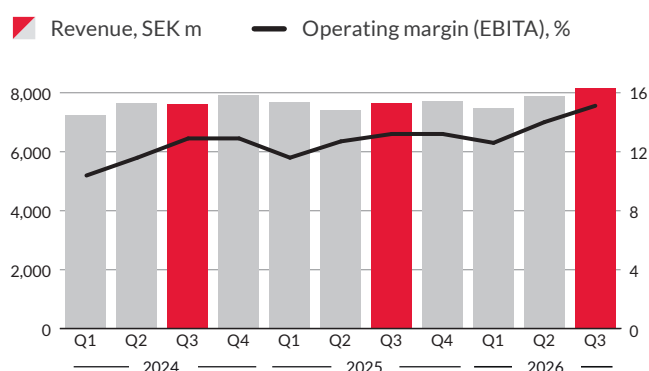
The operating income (EBITA) amounted to SEK 3,277 million (2,837), corresponding to a margin of 13.9 percent (12.5). Items affecting comparability amounted to SEK -54 million (-208). Refer to note 6 for details.

Net financial items amounted to SEK -469 million (-475) in the period.

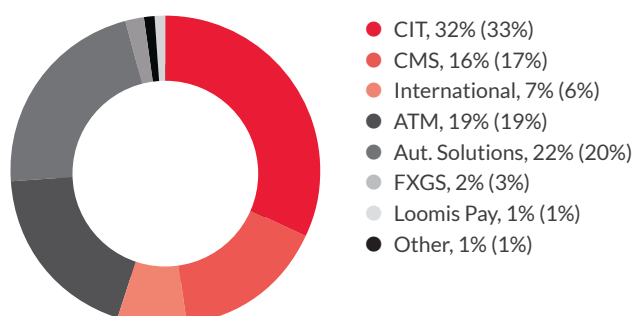
Income before tax was SEK 2,611 million (1,983). The tax expense for the period was SEK -783 million (-595), which represents a tax rate of 30 percent (30). Net income for the period amounted to SEK 1,828 million (1,388).

Basic and diluted earnings per share amounted to SEK 27.31 (20.37) and SEK 27.20 (20.35) respectively.

Revenue, SEK m and operating margin (EBITA), %



Revenue share per business line, Q3 2026



Segment Europe and Latin America

SEK m	2026 Quarter 3	2025 Quarter 3	2026 Nine months	2025 Nine months	2026 R12	2025 Full year
Revenue	3,791	3,680	11,105	10,887	14,832	14,614
Revenue growth, %	3.0	-2.1	2.0	-0.1	0.3	-1.2
- of which organic growth, %	2.5	2.3	4.3	3.5	3.7	3.1
- of which acquisitions/divestments, %	1.3	0.2	1.0	0.1	0.9	0.2
- of which exchange rate effects, %	-0.8	-4.6	-3.3	-3.7	-4.3	-4.5
Operating income (EBITA)	510	473	1,339	1,251	1,806	1,717
Operating margin (EBITA), %	13.4	12.9	12.1	11.5	12.2	11.8

Q3 Highlights

- Solid currency-adjusted growth of 3.8 percent
- Strong performance within the International and Automated Solutions business lines
- Increased operating margin (EBITA) of 13.4 percent

Comments on the third quarter 2026

Revenue within segment Europe and Latin America increased to SEK 3,791 million (3,680). The organic growth was 2.5 percent with mixed performance across business lines. Acquisitions contributed to the revenue growth by 1.3 percent, while the exchange rate effect was -0.8 percent.

The International business line reported total growth of more than 25 percent in the quarter compared with prior year, driven by an increased volume of cross-border logistics and storage of precious metals. The performance within Automated Solutions business line was also strong. The FXGS business line, however, declined compared to the prior year. Refer to note 3 for the revenue per business line.

The operating profit (EBITA) amounted to SEK 510 million (473), corresponding to a margin of 13.4 percent (12.9). Margin expansion was driven by a favorable business mix, efficiency initiatives, and the restructuring plans initiated in 2025.

Costs related to the restructuring of the segment, which are reported as an item affecting comparability, amounted to SEK -25 million (-17) in the period.

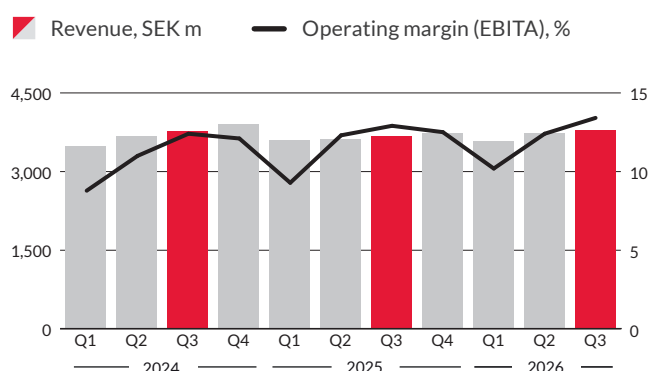
Comments on the first nine months of 2026

Revenue within segment Europe and Latin America reached SEK 11,105 million (10,887) for the first nine months with an organic growth of 4.3 percent. Acquisitions contributed to the revenue growth by 1.0 percent, while the exchange rate effect was -3.3 percent.

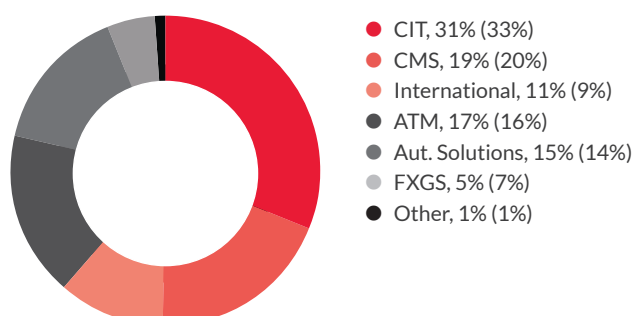
The International business line reported total growth of 30 percent during the period, supported by increased demand for cross-border transportation and storage of precious metals and the continued development of geographic service lanes. Automated Solutions also delivered strong growth despite currency headwinds. While the ATM business line was negatively impacted by previously communicated events during the first half of the year, the business line returned to growth in the third quarter. Refer to note 3 for revenue per business line.

The operating profit (EBITA) increased to SEK 1,339 million (1,251), corresponding to a margin of 12.1 percent (11.5). The margin expansion was supported by volume growth within the International and Automated Solutions business lines, partially offset by lower contribution from the ATM business line and higher fuel costs. Restructuring initiatives implemented during 2025 also contributed positively to the performance in the period.

Revenue, SEK m and operating margin (EBITA), %



Revenue share per business line, Q3 2026



Segment USA

SEK m	2026 Quarter 3	2025 Quarter 3	2026 Nine months	2025 Nine months	2026 R12	2025 Full year
Revenue	4,332	3,956	12,401	11,871	16,380	15,850
Revenue growth, %	9.5	2.3	4.5	2.0	2.8	1.0
- of which organic growth, %	8.1	5.4	7.3	4.8	6.8	5.0
- of which acquisitions/divestments, %	0.2	6.0	3.2	2.7	3.9	3.5
- of which exchange rate effects, %	1.1	-9.2	-6.1	-5.5	-7.8	-7.5
Operating income (EBITA)	834	643	2,300	1,946	2,982	2,628
Operating margin (EBITA), %	19.2	16.3	18.5	16.4	18.2	16.6

Q3 Highlights

- Record revenue and operating profit (EBITA)
- Strong currency-adjusted growth and organic growth
- Operating margin (EBITA) above 19 percent

Comments on the third quarter 2026

Revenue in segment USA amounted to a record high SEK 4,332 million (3,956) with an organic growth of 8.1 percent, positively impacted by higher fuel prices. Acquisitions contributed 0.2 percent to revenue growth, while the exchange rate effect was 1.1 percent.

All lines of business grew in the third quarter compared to prior year. Notably, both the International and Automated Solutions business lines reported double-digit growth. Refer to note 3 for the revenue per business line.

Operating income (EBITA), supported by higher revenue, increased to SEK 834 million (643). The operating margin (EBITA) increased to a record 19.2 percent (16.3). The margin expansion was supported by a favorable business mix and continued benefits from operational efficiency initiatives.

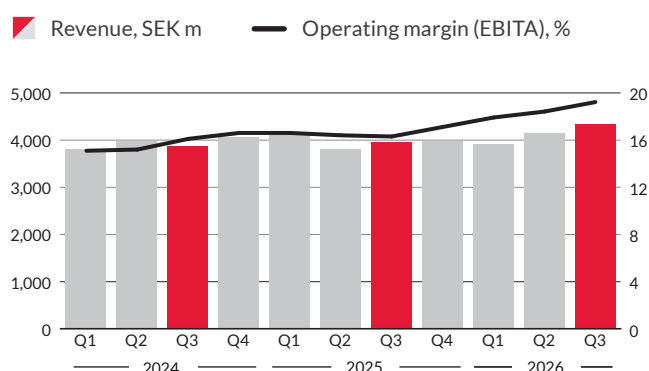
Comments on the first nine months of 2026

Revenue in segment USA amounted to SEK 12,401 million (11,871). Organic growth for the first nine months was 7.3 percent, supported by the impact of higher fuel prices. Acquisitions contributed 3.2 percent to revenue growth, while the exchange rate effect was -6.1 percent.

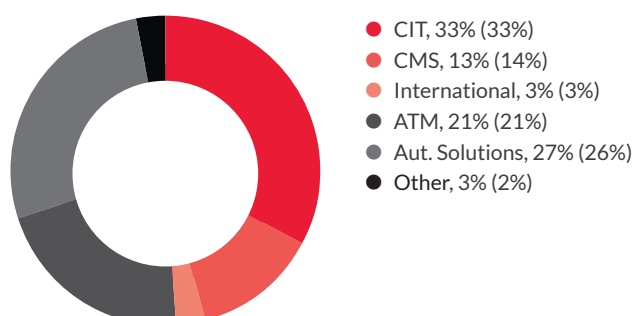
Notably, the International business line performed strongly during the period, driven by an increased demand for cross-border movements and storage of precious metals. The Automated Solutions business line continued to deliver double-digit organic growth. Refer to note 3 for the revenue per business line.

Operating income (EBITA) increased to SEK 2,300 million (1,946), supported by higher revenue. The corresponding margin was 18.5 percent (16.4). The implemented operational efficiency programs continue to support margin expansion, enabling higher service quality and business growth while reducing headcount. Growth within the International and Automated Solutions business lines has further supported margin improvement.

Revenue, SEK m and operating margin (EBITA), %



Revenue share per business line, Q3 2026



Segment SME/Pay

SEK m	2026 Quarter 3	2025 Quarter 3	2026 Nine months	2025 Nine months	2026 R12	2025 Full year
Revenue	100	65	262	137	333	208
Revenue growth, %	55.0	102.5	90.8	81.9	98.1	95.9
- of which organic growth, %	53.2	92.4	83.7	72.3	89.5	84.1
- of which acquisitions/divestments, %	2.9	14.7	10.5	12.6	13.2	16.3
- of which exchange rate effects, %	-1.0	-4.6	-3.4	-3.0	-4.7	-4.5
Operating income (EBITA)	-32	-32	-106	-125	-142	-161

Q3 Highlights

- Strong growth within the CIT, CMS and Automated Solutions business lines
- Operating income (EBITA) stable year-over-year
- Contribution from acquisitions within Loomis Pay

Comments on the third quarter 2026

Revenue within segment SME/Pay amounted to SEK 100 million (65) in the quarter, with an organic growth of 53.2 percent compared to the previous year. All business lines grew in the third quarter compared to prior year. Acquisitions contributed with a growth of 2.9 percent, while the exchange rate effect was -1.0 percent.

More than half of the segment's revenues are coming from new SME customers in the CIT, CMS and Automated Solutions business lines. Refer to Note 3 for the revenue per business line.

The operating income (EBITA) amounted to SEK -32 million (-32).

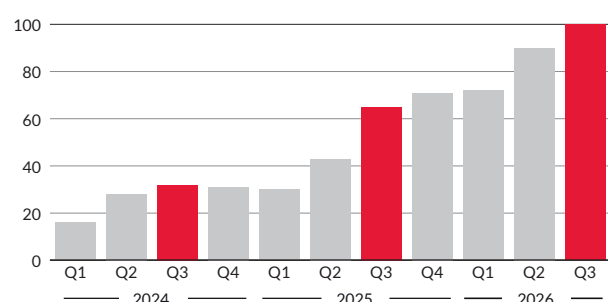
Comments on the first nine months of 2026

Revenue within segment SME/Pay amounted to SEK 262 million (137) in the first nine months, with an organic growth of 83.7 percent compared to the previous year. Acquisitions contributed 10.5 percent to the growth, while the exchange rate effect was -3.4 percent.

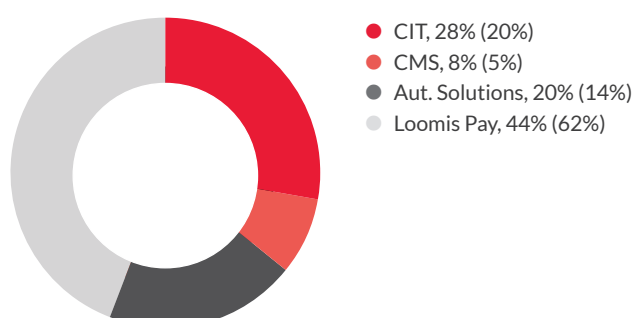
Within Loomis Pay, the migration from Loomis in-house POS (Point-of-Sale) platform to locally tailored partnership solutions is ongoing which has a slight negative impact on revenue. Refer to Note 3 for the revenue per business line.

The operating income (EBITA) for the period amounted to SEK -106 million (-125). The reduction in the operating loss compared to the previous year is in line with the strategic priorities for the segment.

Revenue, SEK m



Revenue share per business line, Q3 2026



Sustainability

Sustainability at Loomis

Loomis is part of the infrastructure that is critical for society and thereby contributes to an inclusive and resilient society. Consequently, this requires Loomis to take long-term responsibility for the business and the impact of the Group's operations on society, people and the environment. The starting point of Loomis' sustainability work is the Group's double materiality assessment, which provides the foundation for sustainability initiatives across the business. Loomis' sustainability ambitions are aligned with the Group's long-term business needs and ambitions and are structured around three areas: environmental sustainability, social responsibility, and governance and compliance.

Environmental sustainability

Progress against emissions reduction targets

Loomis continues to implement initiatives supporting its long-term ambition to reduce greenhouse gas emissions while growing the business. The use of the biofuel HVO increased by more than 60 percent compared with the corresponding period in the previous year and now represents close to 8 percent of total fuel consumption.

Combined Scope 1 and Scope 2 emissions decreased in the third quarter 2026 compared with the prior year and was up slightly compared to the second quarter 2026. On a rolling twelve months basis, scope 1 and 2 emissions declined by close to 28 percent compared to the 2019 baseline.

Reducing emissions while growing the business remains a challenge, particularly as acquisitions may increase the Group's emissions profile in the short term. Loomis is committed to integrating acquired businesses into its sustainability framework and identifying opportunities to improve environmental performance over time.

Sustainability considerations continue to be incorporated into the development of Loomis' operations and infrastructure. A recent example is the opening of a new branch in Bordeaux, France. The facility consolidates previously dispersed operations and includes several measures designed to reduce environmental impact, including renewable electricity, rooftop solar panels, HVO-fuelled vehicles, a water-recycling vehicle wash and energy-efficient ventilation systems. The new branch therefore supports both operational efficiency and Loomis' environmental ambitions.

Social responsibility

Progress against injury reduction target

Providing a safe and healthy workplace remains a priority for Loomis. The Group has set a target to reduce the work-related injury rate by 10 percent by 2027 compared with the 2024 baseline. Since 2024, Loomis has reduced the number of workplace injuries and, on a rolling twelve-month basis, the injury rate is at the targeted level. Continuing to keep employees safe and further reduce injuries remains a key priority for the company.

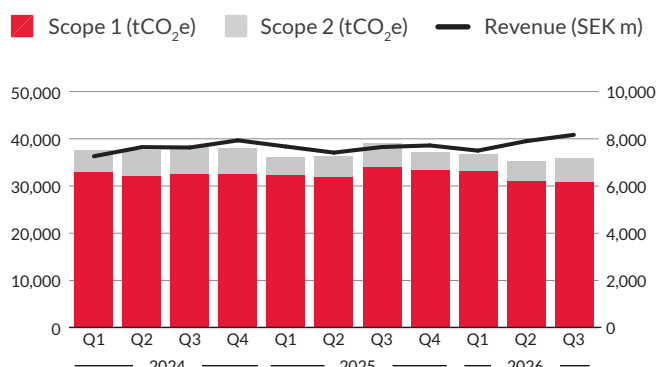
The implementation of Loomis' Operational Health and Safety Program is progressing according to plan and is expected to further strengthen the company's efforts to prevent injuries and improve workplace safety.

Governance and Compliance

Solid governance is the foundation of a sustainable company. As a trusted partner to central banks, commercial banks and retailers, Loomis is committed to maintaining high standards of ethics, integrity and compliance.

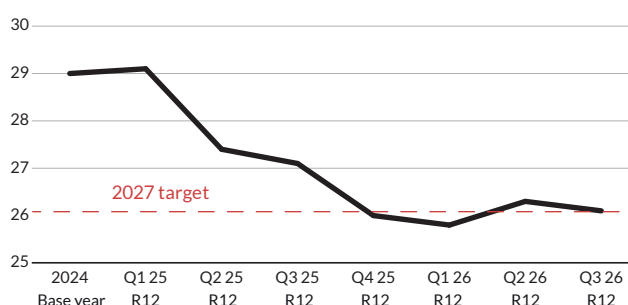
During the quarter, the Board of Directors adopted an updated Group Anti-Bribery and Corruption Policy. The revised policy further strengthens Loomis' framework for preventing, identifying and managing bribery and corruption risks across the Group. The policy supports Loomis' continued commitment to conducting business in accordance with applicable laws, regulations and the principles set out in the Code of Conduct.

Scope 1 & 2 emissions (tCO₂e) and Revenue (SEK m)



Work-related injury rate

No. of recordable work-related injuries per million worked hours



Cash flow and investments

January–September 2026

Cash flow from operating activities, excluding the IFRS 16 effects, amounted to SEK 3,245 million (3,439) in the first nine months. Cash flow was impacted by higher working capital, resulting in cash flow from operating activities in relation to operating income (EBITA) of 68 percent (85) for the period. On a rolling twelve-month basis, cash flow from operating activities in relation to operating income (EBITA) was 84 percent (95).

Free cash flow for the first nine months amounted to SEK 1,442 million (974). Prior year was negatively impacted by higher taxes paid, where tax payments in the US were postponed from 2024 to 2025.

Net investments in fixed assets for the period amounted to SEK -1,033 million (-1,014), which can be compared with depreciation (excluding the effect of IFRS 16) of SEK 1,177 million (1,186). Investments made during the year were mainly in buildings, vehicles, machinery and equipment and correspond to 4.4 percent (4.5) of revenue. Investments in relation to depreciation (excluding IFRS 16) for the year amounted to 0.9 (0.9).

Capital employed and financial position

Capital employed

The capital employed as of September 30, 2026 amounted to SEK 24,693 million (22,700 as of December 31, 2025), which is equivalent to 79 percent (78) of revenue for the rolling twelve months. Higher operating results and continued optimization of capital employed resulted in a continued improved return on capital employed of 18.1 percent (16.4).

Shareholders' equity and financing

Shareholders' equity increased during the year by SEK 1,486 million, amounting to SEK 13,487 million as of September 30, 2026 (12,001 as of December 31, 2025). The difference is largely explained by translation differences of SEK 827 million, dividend of SEK -1,338 million and net profit for the period of SEK 1,828 million. The return on shareholders' equity was 16 percent (14.0) and the equity ratio was 31.0 percent (31.9).

Net debt amounted to SEK 11,206 million as of September 30, 2026 (10,699 as of December 31, 2025). Net debt/EBITDA amounted to 1.52 (1.55 as of December 31, 2025), which is well below Loomis' ambition of being below 2.00.

As of September 30, 2026, the long-term loan facilities totaled SEK 14.3 billion and the short-term loan facilities totaled SEK 1.2 billion. Unutilized loan facilities amounted to SEK 5.0 billion, of which none are used as back-up for outstanding commercial paper. Available liquid funds amounted to SEK 6.5 billion (see Note 7).

Employees

The number of full-time equivalent employees (FTEs) as of September 30, 2026 was approximately 23,100 (24,200).

Other events

Events during the period, July–September 2026

On June 18, it was announced that Loomis had entered into an agreement to acquire Transportadora del Interior S.A., a regional cash management company in Argentina, for an enterprise value of ARS 27.5 billion (approximately SEK 180 million) on a cash and debt free basis. The acquisition was completed on July 6, 2026. In 2025, the company reported revenues of approximately ARS 14.6 billion (approximately SEK 96 million) and had 200 employees.

On July 8, it was announced that Tobias Hägglov has been appointed Loomis new Chief Financial Officer and member of Group Management. He assumed the position on September 14, 2026, and succeeded Johan Wilsby.

In September, Loomis completed the issuance of EUR 300 million senior unsecured bonds with a five-year tenor and a coupon of 4.125 percent. The proceeds will be used for general corporate purposes, including financing of the acquisition of Hermes Transportes Blindados S.A.

Events after the end of the period

Acquisition of Hermes Transportes Blindados S.A.

On October 5, 2026, Loomis completed the acquisition of Hermes Transportes Blindados S.A. ("Hermes"), a Peru-based cash and valuables management company listed on the Lima Stock Exchange which was announced on May 5th. Following the completion of the public tender offer (Oferta Pública de Adquisición), Loomis acquired 99.8 percent of the outstanding shares in Hermes. The total purchase price for the tendered shares amounted to approximately USD 297 million (approximately SEK 3 billion). The transaction values Hermes at an enterprise value of approximately SEK 4 billion on a cash and debt free basis, representing a 6.6x adjusted EBITDA multiple based on the 2025 financial year.

Hermes will be consolidated into Loomis from October 5, 2026, and reported within the Europe and Latin America segment. The company employs approximately 3,400 people and in 2025, reported revenues of PEN 432 million (approximately SEK 1.2 billion). Hermes' management team will remain with the company, and Hermes' CEO, Mirella Velásquez, has following the acquisition been appointed Regional Vice President Latin America and member of Loomis' Group Management.

Financial reports

Condensed consolidated income statement

SEK m	Note	2026 Quarter 3	2025 Quarter 3	2026 Nine months	2025 Nine months	2026 R12	2025 Full year
Revenue	3, 4	8,161	7,644	23,542	22,716	31,253	30,427
Production expenses		-5,695	-5,442	-16,488	-16,241	-21,908	-21,661
Gross income		2,466	2,202	7,054	6,475	9,345	8,765
Selling and administration expenses		-1,275	-1,233	-3,883	-3,744	-5,198	-5,058
Other income and expenses		-15	-7	-36	-64	-82	-110
Items affecting comparability	6	-24	-23	-54	-208	-415	-568
Operating income (EBIT)		1,152	938	3,081	2,459	3,651	3,029
Finance income		17	27	48	87	63	102
Finance costs		-182	-174	-516	-555	-700	-740
Monetary net assets/liabilities		-2	-2	-2	-7	-5	-11
Income before taxes		986	789	2,611	1,983	3,009	2,381
Income tax		-296	-261	-783	-595	-987	-799
Net income for the period ¹⁾		690	528	1,828	1,388	2,022	1,582
Other comprehensive income							
Items that will not be reclassified to profit and loss							
Actuarial gains and losses, net of tax		132	72	188	161	17	-10
Items that may be reclassified to profit and loss							
Translation differences		220	-134	827	-1,367	565	-1,628
Other comprehensive income for the period, net after tax		352	-61	1,015	-1,206	582	-1,639
Total comprehensive income for the period ²⁾		1,042	467	2,843	182	2,604	-57
Earnings per share, SEK							
Basic earnings per share		10.31	7.80	27.31	20.37	30.16	23.29
Diluted earnings per share		10.26	7.77	27.20	20.35	30.03	23.21
Number of shares (millions)							
Number of shares outstanding	10	66.9	67.5	66.9	67.5	66.9	66.9
Average number of shares outstanding before dilution		66.9	67.7	66.9	68.2	67.0	67.9
Average number of shares outstanding after dilution		67.2	68.0	67.2	68.2	67.3	68.2

1) Net income for the period is entirely attributable to the owners of the Parent company.

2) Comprehensive income is entirely attributable to the owners of the Parent company.

Financial reports

Consolidated balance sheet

SEK m	Note	2026 Sep 30	2025 Sep 30	2025 Dec 31
ASSETS				
Non-current assets				
Goodwill		9,298	9,064	8,629
Intangible assets		1,652	1,633	1,589
Buildings and land		1,106	1,069	1,050
Machinery and equipment		4,910	4,827	4,708
Right-of-use assets		6,323	6,019	5,911
Contract assets		535	408	432
Deferred tax assets		582	556	553
Pension plan assets		248	327	204
Interest-bearing financial assets	8	5	18	11
Other non-current receivables		365	369	320
Total non-current assets		25,024	24,290	23,405
Current assets				
Inventory		1,128	729	587
Trade receivables		4,025	3,436	3,478
Other current receivables		294	336	361
Current tax assets		331	395	346
Prepaid expenses and accrued income		1,221	1,352	1,353
Interest-bearing financial assets	8	1	22	16
Cash and cash equivalents	7	11,542	8,356	7,491
Total current assets		18,541	14,626	13,632
TOTAL ASSETS		43,566	38,915	37,037
EQUITY AND LIABILITIES				
Equity				
	10			
Share capital		376	376	376
Other capital contributed		4,594	4,594	4,594
Other reserves		649	282	-167
Retained earnings including net income for the year		7,868	7,176	7,198
Total equity		13,487	12,429	12,001
Non-current liabilities				
Interest-bearing non-current lease liabilities		5,020	4,634	4,618
Loans payable	8	9,646	7,263	6,081
Deferred tax liabilities		716	389	381
Provisions for claims reserves		724	575	515
Provisions for pensions and similar commitments		416	495	547
Other provisions		272	196	234
Other non-current liabilities		486	377	345
Total non-current liabilities		17,280	13,928	12,721
Current liabilities				
Interest-bearing current lease liabilities		1,813	1,831	1,753
Loans payable	8	1,075	292	783
Trade payables		978	919	1,086
Provisions for claims reserves		175	314	304
Current tax liabilities		259	260	277
Liabilities, cash processing operations		5,003	5,590	4,612
Accrued expenses and deferred income		2,583	2,360	2,250
Other provisions		186	224	226
Other current liabilities		727	768	1,024
Total current liabilities		12,799	12,558	12,315
TOTAL EQUITY AND LIABILITIES		43,566	38,915	37,037

Financial reports

Consolidated statement of changes in equity

SEK m	2026 Sep 30	2025 Sep 30	2025 Full year
Opening balance	12,001	13,631	13,631
Actuarial gains and losses after tax	188	161	-10
Exchange differences	827	-1,367	-1,628
Total other comprehensive income	1,015	-1,206	-1,639
Net income for the period	1,828	1,388	1,582
Total comprehensive income for the period ¹⁾	2,843	182	-57
Dividend paid to Parent Company's shareholders	-1,338	-959	-959
Share-based payment	-18	-26	-14
Acquisition and cancellation of own shares	-	-400	-600
Closing balance	13,487	12,429	12,001

1) Total comprehensive income is entirely attributable to the owners of the Parent company.

Consolidated statement of cash flows

SEK m	2026 Quarter 3	2025 Quarter 3	2026 Nine months	2025 Nine months	2025 Full year
Operating activities					
Income before taxes	986	789	2,611	1,983	2,381
Depreciation and amortization	842	802	2,434	2,379	3,186
Other non-cash items	57	107	402	504	973
Financial items received	15	23	39	87	101
Financial items paid	-164	-170	-484	-573	-757
Income tax paid	-133	-270	-498	-1,135	-1,255
Change in trade receivables	-79	-46	-303	-171	-291
Change in other working capital and other items	-388	24	-772	-280	270
Cash flow from operating activities	1,136	1,259	3,430	2,796	4,609
Investing activities					
Investments in non-current assets	-393	-359	-1,033	-1,014	-1,406
Disposals of non-current assets	0	0	0	0	0
Acquisitions of operations	-176	-131	-177	-683	-693
Cash flow from investing activities	-569	-490	-1,210	-1,696	-2,099
Financing activities					
Dividend paid	-	-	-1,338	-959	-959
Acquisition of own shares	-	-200	0	-400	-600
Issuance of bonds	3,376	1,800	4,376	1,800	1,800
Redemption of commercial papers and other long-term borrowing	-	-1,244	-639	-1,244	-1,844
Short-term interest-bearing deposits	-	-	-	307	307
Change in other interest-bearing liabilities	-269	-412	-1,148	-854	-1,295
Cash flow from financing activities	3,107	-56	1,251	-1,349	-2,590
Cash flow for the period	3,674	712	3,471	-249	-80
Cash and cash equivalents at beginning of period ¹⁾	2,692	2,029	2,853	3,074	3,074
Translation differences in cash and cash equivalents	142	-22	185	-106	-142
Cash and cash equivalents at end of period ¹⁾	6,509	2,719	6,509	2,719	2,853

1) Excluding funds within cash processing operations. See also Note 7 Cash and cash equivalents.

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Consolidated Statement of cash flows excluding IFRS 16 effects, Additional information

SEK m	2026 Quarter 3	2025 Quarter 3	2026 Nine months	2025 Nine months	2026 R12	2025 Full year
Operating income (EBITA) ¹⁾	1,187	967	3,144	2,704	4,118	3,678
Depreciation and amortization ¹⁾	403	391	1,177	1,186	1,568	1,576
Change in trade receivables	-79	-46	-304	-171	-424	-291
Change in other working capital and other items ¹⁾	-386	25	-772	-280	-223	269
Cash flow from operating activities before investments	1,125	1,337	3,245	3,439	5,039	5,232
Investments in non-current assets, net	-393	-359	-1,033	-1,014	-1,426	-1,406
Cash flow from operating activities	732	978	2,212	2,425	3,613	3,826
Financial items paid and received ¹⁾	-90	-90	-273	-317	-386	-430
Income tax paid	-133	-270	-497	-1,135	-617	-1,255
Free cash flow	509	618	1,442	974	2,610	2,142
Cash flow effect of items affecting comparability	-135	-66	-123	-119	-188	-184
Acquisition of operations	-176	-131	-177	-683	-187	-693
Acquisition-related costs and revenue, paid and received ²⁾	-14	-6	-35	-124	-80	-169
Dividend paid	-	-	-1,338	-959	-1,338	-959
Acquisition of own shares	-	-200	-	-400	-200	-600
Issuance of bonds	3,376	1,800	4,376	1,800	4,376	1,800
Redemption of commercial papers and other long-term borrowing	-	-1,244	-639	-1,244	-1,239	-1,844
Short-term interest-bearing deposits	-	-	-	307	-	307
Change in other interest-bearing liabilities ¹⁾	114	-59	-35	199	-113	119
Cash flow for the period	3,674	712	3,471	-249	3,641	-80

1) Excluding IFRS 16 effects.

2) Refers to the cash flow effect of acquisition-related transaction-, restructuring and integration costs.

Notes

Note 1 – Accounting policies

The Group's financial reports are prepared in accordance with International Financial Reporting Standards (IAS/IFRS, as adopted by the European Union) issued by the International Accounting Standards Board, and statements issued by the IFRS Interpretations Committee (IFRIC). This interim report has been prepared according to IAS 34 Interim Financial Reporting.

The most important accounting policies in accordance with IFRS, which constitute the accounting standard for the preparation of this interim report, can be found in the annual report for 2025.

New or changed standards and interpretations that entered into force on January 1, 2026 did not have a material effect on the Group's financial statements.

The new standard IFRS 18 Presentation and Disclosure in Financial Statements is expected to become effective for financial years beginning on or after 1 January 2027 and requires comparative information to be restated in accordance with the standard. Loomis is preparing for the implementation of IFRS 18 and evaluating its effects on the Group's financial reporting. The standard is expected to result in some changes to the presentation and disclosure of information in the financial statements.

Critical estimates and assessments

For critical estimates and assessments as well as contingent liabilities, please refer to pages 130 and 160 of the 2025 Annual Report. There have been no other significant changes compared to what is described in the Annual Report.

Parent Company – Loomis AB

The Parent Company's financial statements have been prepared in accordance with the Swedish Annual Accounts Act and RFR 2 Accounting for Legal Entities.

Note 2 – Risks and uncertainties

Risk management and key risks

A robust and effective risk management program is one of Loomis' most important success factors. Given its history and the nature of its service offering, Loomis has extensive experience managing risk and takes a structured and proactive approach throughout the organization—at both the local and central levels. Well-managed risk can create opportunities and add value to the business, while risk that is not efficiently managed can cause negative impacts and losses.

Loomis' Enterprise Risk Management (ERM) program provides a framework for the Group's risk activities. The purpose of the ERM framework is to proactively manage the portfolio of risks identified throughout the organization. The ERM activities are conducted holistically and proactively to support the achievement of Loomis' mission, strategy and business objectives.

Loomis classifies its risks into six categories: strategic risks, operational risks, compliance and legal risks, hazard risks, information and technology risks and financial risks. There are risks that pertain to Loomis itself and the industry as well as risks that are more general in nature.

Risks that have been identified to be of key significance include payment market changes, data privacy, health and safety, attracting and retaining employees, fraud and corruption, information security/cyber risk, physical security, climate change, compliance, money laundering and financial risks.

For further information on Loomis ERM framework as well as risks and the risk management approach, see pages 51–57 of Loomis' Annual and Sustainability Report 2025.

Uncertainty factors

Changes in general economic conditions and market trends have various effects on demand for cash handling services. These include cash usage trends, changes in consumption levels, the risk of robbery and bad debt losses, and the staff turnover rate.

The preparation of financial reports requires the Board of Directors and Group Management to make estimates and judgments. Estimates and judgments affect both the income statement and the balance sheet as well as disclosures of items like contingent liabilities. Actual outcomes may deviate from these estimates and judgments depending on other circumstances or conditions.

In 2026, the actual financial outcome of certain previously reported items affecting comparability, provisions and contingent liabilities, as described in the Annual and Sustainability Report 2025 and, where applicable, under the heading "Critical accounting estimates and judgments" in Note 1 of this report, may deviate from the financial assessments and provisions made by management. This may impact the Group's profitability and financial position.

Seasonal variations

Loomis' earnings fluctuate across the seasons, and this should be taken into consideration when making assessments based on interim financial information. The primary reason for these seasonal variations is that the number of payment transactions increases during the vacation periods.

Note 3 – Revenue by business line

Revenue per business line, quarter

SEK m	Quarter 3 2026					Quarter 3 2025				
	Europe and Latin America	USA	SME/Pay	Group-wide functions and eliminations	Total	Europe and Latin America	USA	SME/Pay	Group-wide functions and eliminations	Total
Cash in transit (CIT)	1,183	1,416	28	-	2,627	1,205	1,300	13	-	2,518
Cash management services (CMS)	731	576	8	-	1,316	729	561	3	-	1,293
ATM ¹⁾	628	892	-	-	1,519	607	822	-	-	1,429
Automated Solutions	564	1,178	20	-	1,762	507	1,047	9	-	1,562
International	428	146	-	-	574	337	128	-	-	465
FXGS ¹⁾	202	-	-	-	202	243	-	-	-	243
Loomis Pay	-	-	44	-	44	-	-	40	-	40
Other and internal sales	55	124	-	-62	117	53	97	-	-57	93
Total revenue	3,791	4,332	100	-62	8,161	3,680	3,956	65	-57	7,644

Timing of revenue recognition, external

At a point in time	803	208	-	-	1,011	659	170	-	-	829
Over time	2,955	4,095	100	-	7,150	2,993	3,757	65	-	6,814
Total external revenue	3,758	4,302	100	-	8,161	3,652	3,927	65	-	7,644

1) Certain foreign exchange transactions conducted through ATMs have been reclassified from the ATM business line to the FXGS business line to align the reporting of foreign exchange services. The reclassification has no impact on total revenue for Europe and Latin America or the Group. Historical periods in 2025 and 2026 have been reclassified accordingly. The impact by quarter and year-to-date periods during 2025 and 2026 for segment Eurioe and Latin America is presented in the table below.

Reclassification of revenue per business line within Europe and Latin America, previous periods, quarterly and year-to-date

SEK m	As reported		Reclassification		Reclassified revenue	
	ATM	FXGS	ATM	FXGS	ATM	FXGS
Quarter 1 2025	678	149	-26	+26	652	175
Quarter 2 2025	720	183	-44	+44	676	227
Six months 2025	1,398	332	-70	+70	1,328	402
Quarter 3 2025	669	181	-62	+62	607	243
Nine months 2025	2,066	513	-132	+132	1,935	644
Quarter 4 2025	640	177	-39	+39	601	216
Full year 2025	2,707	689	-171	+171	2,536	861
Quarter 1 2026	564	203	-11	+11	553	215
Quarter 2 2026	616	207	-16	+16	600	223
Six months 2026	1,180	410	-27	+27	1,153	437

Revenue per business line, year to date

SEK m	Nine months 2026					Nine months 2025				
	Europe and Latin America	USA	SME/Pay	Group-wide functions and eliminations	Total	Europe and Latin America	USA	SME/Pay	Group-wide functions and eliminations	Total
Cash in transit (CIT)	3,443	4,081	65	-	7,590	3,579	4,082	20	-	7,681
Cash management services (CMS)	2,071	1,621	19	-	3,711	2,106	1,706	6	-	3,818
ATM ¹⁾	1,781	2,547	-	-	4,328	1,935	2,485	-	-	4,420
Automated Solutions	1,660	3,304	48	-	5,013	1,439	3,012	12	-	4,463
International	1,339	450	-	-	1,789	1,030	401	-	-	1,431
FXGS ¹⁾	639	-	-	-	639	644	-	-	-	644
Loomis Pay	-	-	129	-	129	-	-	100	-	100
Other and internal sales	171	398	-	-226	343	153	185	-	-179	158
Total revenue	11,105	12,401	262	-226	23,542	10,887	11,871	137	-179	22,716

Timing of revenue recognition, external

At a point in time	2,412	624	-	-	3,036	1,872	399	-	-	2,271
Over time	8,592	11,651	262	-	20,506	8,933	11,375	137	-	20,445
Total external revenue	11,005	12,275	262	-	23,542	10,805	11,774	137	-	22,716

1) Certain foreign exchange transactions conducted through ATMs have been reclassified from the ATM business line to the FXGS business line to align the reporting of foreign exchange services. The reclassification has no impact on total revenue for Europe and Latin America or the Group. Historical periods in 2025 and 2026 have been reclassified accordingly.

Revenue by significant geographical market

SEK m	2026 Quarter 3	2025 Quarter 3	2026 Nine months	2025 Nine months	2025 Full year
USA	4,290	3,927	12,229	11,791	15,716
France	939	998	2,751	2,858	3,817
Spain	511	494	1,448	1,402	1,888
Switzerland	496	447	1,513	1,357	1,877
UK	262	261	804	883	1,156
Sweden	169	162	516	620	778
Other countries	1,494	1,355	4,281	3,804	5,195
Total revenue	8,161	7,644	23,542	22,716	30,427

External revenue is reported per significant geographical market.

Note 4 – Segment overview

Loomis has operations in a number of countries, with country presidents being responsible for each country. Segment presidents supervise operations in a number of countries and also support the respective country president. Operating segments are reported in accordance with Loomis' internal reporting, provided to the Loomis' CEO who has been identified as the most senior executive operating decision-maker within Loomis. Loomis has the following segments: Europe and Latin America, USA, SME/Pay and Group-wide functions. Presidents for the

segments are responsible for following up the Segments' revenue, operating income (EBITA) as well as operating income (EBIT) before items affecting comparability, according to the manner in which Loomis reports its consolidated income statement. This then forms the basis for how the CEO monitors development, allocates resources, etc. Loomis has therefore chosen this structure for its segment reporting. For definitions of these measures, refer to definitions on page 25 as well as the alternative performance measures on page 24.

Revenue

SEK m	2025					2026				
	Q1	Q2	Q3	Q4	Full year	Q1	Q2	Q3	Q4	Full year
Europe and Latin America	3,587	3,620	3,680	3,727	14,614	3,584	3,731	3,791	-	-
USA	4,104	3,811	3,956	3,979	15,850	3,919	4,150	4,332	-	-
SME/Pay	30	43	65	71	208	72	90	100	-	-
Group-wide functions	-	-	-	-	-	-	-	-	-	-
Eliminations	-55	-67	-57	-66	-245	-84	-80	-62	-	-
Total revenue	7,665	7,407	7,644	7,711	30,427	7,491	7,891	8,161	-	-

Operating income (EBITA)

SEK m	2025					2026				
	Q1	Q2	Q3	Q4	Full year	Q1	Q2	Q3	Q4	Full year
Europe and Latin America	333	445	473	467	1,717	367	463	510	-	-
USA	679	623	643	682	2,628	703	763	834	-	-
SME/Pay	-52	-41	-32	-36	-161	-39	-35	-32	-	-
Group-wide functions	-73	-83	-78	-97	-332	-85	-90	-83	-	-
Operating income (EBITA)	887	944	1,006	1,014	3,851	946	1,102	1,229	-	-

Operating income (EBIT)

SEK m	2025					2026				
	Q1	Q2	Q3	Q4	Full year	Q1	Q2	Q3	Q4	Full year
Europe and Latin America	300	412	440	430	1,582	339	434	478	-	-
USA	674	595	634	672	2,575	695	751	824	-	-
SME/Pay	-52	-41	-32	-36	-161	-39	-36	-32	-	-
Group-wide functions	-99	-85	-81	-135	-400	-98	-87	-94	-	-
Operating income (EBIT) before items affecting comparability	823	882	961	930	3,597	896	1,062	1,177	-	-
Items affecting comparability	-117	-68	-23	-360	-568	-	-30	-24	-	-
Operating income (EBIT)	706	814	938	570	3,029	896	1,032	1,152	-	-

Segment overview income statement

SEK m	Nine months 2026					
	Europe and Latin America	USA	SME/Pay	Group-wide functions	Eliminations	Total
Revenue	10,995	12,022	248	-	-226	23,039
Revenue, acquisitions	110	379	14	-	-	503
Total revenue	11,105	12,401	262	-	-226	23,542
Production expenses	-8,106	-8,316	-292	-	226	-16,488
Gross income	2,999	4,085	-30	-	-	7,054
Selling and administrative expenses	-1,739	-1,810	-77	-257	-	-3,883
Other income and expenses	-9	-6	-	-22	-	-36
Items affecting comparability	-49	104	-	-110	-	-54
Operating income (EBIT)	1,202	2,374	-107	-389	-	3,081
Net financial items	-	-	-	-467	-	-467
Loss on monetary net assets/liabilities	-	-	-	-2	-	-2
Income before taxes	1,202	2,374	-107	-858	-	2,611

Segment overview income statement

SEK m	Nine months 2025					
	Europe and Latin America	USA	SME/Pay	Group-wide functions	Eliminations	Total
Revenue	10,879	11,561	128	-	-179	22,389
Revenue, acquisitions	8	310	9	-	-	327
Total revenue	10,887	11,871	137	-	-179	22,716
Production expenses	-8,036	-8,215	-169	-	179	-16,241
Gross income	2,851	3,656	-32	-	-	6,475
Selling and administrative expenses	-1,690	-1,726	-93	-235	-	-3,744
Other income and expenses	-8	-26	-	-29	-	-64
Items affecting comparability	-245	38	-	-	-	-208
Operating income (EBIT)	907	1,941	-125	-264	-	2,459
Net financial items	-	-	-	-468	-	-468
Loss on monetary net assets/liabilities	-	-	-	-7	-	-7
Income before taxes	907	1,941	-125	-740	-	1,983

Segment overview balance sheet

SEK m	2026 Sep 30	2025 Sep 30	2025 Dec 31
Europe and Latin America			
Assets	20,722	20,670	18,879
Liabilities	8,765	9,327	8,054
USA			
Assets	16,796	15,727	14,198
Liabilities	4,481	3,715	2,796
Other ¹⁾			
Assets	6,048	2,518	3,960
Liabilities	16,832	13,444	14,187
Equity	13,487	12,429	12,001
Group total			
Assets	43,566	38,915	37,037
Liabilities	30,079	26,486	25,036
Equity	13,487	12,429	12,001

1) Segment Other includes Group-wide functions and SME/Pay.

Note 5 – Acquisitions

In July 2026, Loomis completed the acquisition of Transportadora del Interior in Argentina. Information on the acquisition is found on page 9.

In October 2026, Loomis completed the acquisition of 99.8 percent of the shares in Hermes Transportes Blindados. Further information about the company and the transaction is provided on page 9. The purchase price allocation is ongoing and will be included in the Full-Year Report for 2026.

For acquisitions completed during 2025, refer to Note 12 in the 2025 Annual Report.

Note 6 – Items affecting comparability

SEK m	2026 Quarter 3	2025 Quarter 3	2026 Nine months	2025 Nine months	2025 Full year
Provision for litigation and claims ¹⁾	-	-5	-23	-5	-42
Impairment of goodwill within segment Europe and Latin America	-	-	-	-	-314
M&A related IAC ²⁾	1	-	104	28	39
Write-down of IT project	-	-	-110	-	-
Restructuring costs within segment Europe and Latin America	-25	-17	-25	-230	-251
Total items affecting comparability	-24	-23	-54	-208	-568

¹⁾ Related to the ongoing legal dispute in Denmark and Chile. Refer to Note 28 in the Annual and Sustainability Report 2025 for details.

²⁾ Mainly related to the reversal of earnout provisions.

Note 7 – Cash and cash equivalents

SEK m	2026 Sep 30	2025 Sep 30	2025 Dec 31
Cash and cash equivalents	11,542	8,356	7,491
Adjusted for inventory of cash within the cash processing operations	-3,280	-3,483	-3,727
Adjusted for prepayments from customers	-1,752	-2,154	-912
Cash and cash equivalents excluding funds for cash processing activities	6,509	2,719	2,853

Note 8 – Financial instruments

Fair value estimations

Fair value measurement of financial instruments is performed with guidance from the most reliable market prices available. The fair values of instruments that are listed, for example, on the largest bond and interest markets, are measured using the actual spot rates. Conversion of market values to Swedish krona has been performed at the spot rate. For instruments where

there is no readily available price on the market, the cash flows have been discounted with the help of a deposit/swap rate for the cash flow currency. Fair values of financial liabilities are calculated by discounting future cash flows with actual market rates for similar financial instruments. The Group's financial assets and liabilities are measured at fair value in accordance with the following hierarchy:

Financial Instruments; reported values by measurement category:

SEK m	IFRS 9 Category	Sep 30, 2026 Carrying amount / Fair value	Sep 30, 2025 Carrying amount / Fair value
Financial assets			
Interest-bearing financial fixed assets	1	5	18
Trade receivables	1	4,025	3,436
Interest-bearing financial current assets	2	1	22
Liquid funds ¹⁾	1	6,509	2,719
Financial liabilities			
Current loans payable	4	60	164
Current loans payable	3	2,827	1,959
Long-term loans payable	4	41	16
Long-term loans payable	3	14,481	11,881
Trade payables	3	978	919

1) Excluding liquid funds in the cash processing operations. For more information about funds in the cash processing operations, refer to Note 7 Liquid funds.

Categories of financial instruments

- 1: Financial assets at amortized cost
- 2: Financial assets at fair value through profit or loss
- 3: Financial liabilities at amortized cost
- 4: Financial liabilities at fair value through profit or loss

Loomis' financial instruments are measured in accordance with the following levels:

- Level 1: Fair value is based on quoted prices on an active market for identical assets or liabilities.
- Level 2: Fair value is based on inputs other than what is available under level 1. Measurement of assets and liabilities is based on direct or indirect market data such as interest rates and currency rates.
- Level 3: Measurement of assets and liabilities is based entirely on unobservable market data.

Financial assets

SEK m	Level 1	Level 2	Level 3	Total
Financial assets				
Derivative instruments held for trading	-	0	-	0
Derivative instruments used for hedging	-	-	-	-
Total assets	-	0	-	0

Financial liabilities

SEK m	Level 1	Level 2	Level 3	Total
Financial liabilities				
Derivative instruments held for trading	-	30	-	30
Derivative instruments used for hedging	-	143	-	143
Deferred consideration	-	-	72	72
Total liabilities	-	173	72	245

Note 9 – Transactions with related parties

Transactions between Loomis and related parties are described in Note 31 of the 2025 Annual Report. There have been no transactions with related parties during the period that have materially impacted the Company's earnings and financial position.

Note 10 – Number of shares as of September 30, 2026

	No. of shares	No. of votes	Quota value	SEK m
Shares	68,500,000	68,500,000	5	376
Cancellation of treasury shares	-1,500,000	-1,500,000		
Total no. of shares	67,000,000	67,000,000	5	376
Total treasury shares ¹⁾	-77,753	-77,753		
Total no. of shares outstanding	66,922,247	66,922,247		

1) Loomis has not repurchased any shares during the year.

Note 11 – Contingent liabilities, group

SEK m	2026 Sep 30	2025 Sep 30	2025 Dec 31
Guarantees and other commitments	3,002	2,308	2,718

For details of the Group's contingent liabilities, see Note 28 in the Annual and Sustainability Report 2025.

Key ratios

SEK m / SEK / %	2026 Quarter 3	2025 Quarter 3	2026 Nine months	2025 Nine months	2026 R12	2025 Full year
Currency-adjusted growth, %	6.6	7.1	8.3	5.5	8.1	6.0
Organic growth, %	5.8	3.9	6.1	4.0	5.6	4.0
Total growth, %	6.8	0.3	3.6	0.9	2.0	-0.1
Gross margin, %	30.2	28.8	30.0	28.5	29.9	28.8
Selling and administration expenses as % of total revenue	-15.6	-16.1	-16.5	-16.5	-16.6	-16.6
Operating margin (EBITA), %	15.1	13.2	13.9	12.5	13.7	12.7
Tax rate, %	30.0	33.0	30.0	30.0	32.8	33.5
Net margin, %	8.5	6.9	7.8	6.1	6.5	5.2
Return on equity, % ¹⁾	16.0	14.0	16.0	14.0	16.0	12.5
Return on capital employed, % ¹⁾	18.1	16.4	18.1	16.4	18.1	16.3
Equity ratio, %	31.0	31.9	31.0	31.9	31.0	32.4
Cash and cash equivalents excl. funds within cash processing operations (SEK m)	6,509	2,719	6,509	2,719	6,509	2,853
Net debt (SEK m)	11,206	11,429	11,206	11,429	11,206	10,699
Net debt / EBITDA	1.52	1.65	1.52	1.65	1.52	1.55
Cash flow from operating activities as % of operating income (EBITA) ²⁾	60	97	68	85	84	99
Investments in relation to depreciation	1.0	0.9	0.9	0.9	0.9	0.9
Investments as % of total revenue	4.8	4.7	4.4	4.5	4.6	4.6
Basic earnings per share, SEK	10.31	7.80	27.31	20.37	30.16	23.29
Equity per share, SEK	201.53	184.24	201.53	184.24	201.53	179.33
Cash flow from operating activities per share, SEK	16.89	18.58	51.04	41.05	77.89	67.69
Dividend per share, SEK	-	-	20.00	14.00	20.00	14.00
Number of shares outstanding (millions)	66.9	67.5	66.9	67.5	66.9	66.9
Average number of shares outstanding before dilution (millions)	66.9	67.7	66.9	68.2	67.0	67.9

1) Return ratios are calculated on R12.

2) Excluding IFRS 16 effects.

Parent Company

Parent company summary statement of income

SEK m	2026 Quarter 3	2025 Quarter 3	2026 Nine months	2025 Nine months	2025 Full year
Revenue	286	270	866	823	1,095
Operating income (EBIT)	104	106	211	284	343
Income after financial items	787	881	2,018	2,346	1,961
Net income for the period	772	861	1,992	2,297	1,940

The Parent Company's revenue consists mainly of revenue from subsidiaries in the form of management, trademark and IT fees.

Parent company condensed balance sheet

SEK m	2026 Sep 30	2025 Sep 30	2025 Dec 31
Non-current assets	13,018	9,462	8,922
Current assets	8,738	7,221	7,494
Total assets	21,756	16,683	16,416
Equity	7,425	7,335	6,790
Untaxed reserves	1	1	1
Non-current liabilities	9,641	7,275	6,076
Current liabilities	4,689	2,072	3,550
Total equity and liabilities	21,756	16,683	16,416

The Parent Company's non-current assets consist mainly of shares in subsidiaries. The liabilities are mainly external liabilities and liabilities to subsidiaries.

Contingent liabilities, parent company

SEK m	2026 Sep 30	2025 Sep 30	2025 Dec 31
Guarantees and other commitments	8,165	8,004	9,060

Alternative performance measures

Use of alternative performance measures

To support Group Management and other stakeholders in analyzing the Group's financial performance, Loomis reports certain performance measures that are not defined under IFRS. Group Management believes that this information facilitates analysis of the Group's performance. The Loomis Group primarily uses the following alternative performance measures (see also Definitions for a full list of measures):

- Currency-adjusted growth and Organic growth in sales
- Operating income (EBITA) and Operating margin (EBITA), %
- Cash flow from operating activities as % of operating income (EBITA)
- Net debt and Net debt/EBITDA
- Equity ratio, %
- Capital employed and Return on capital employed
- Return on equity

Cash flow from operating activities as % of operating income (EBITA)

Loomis' main measure of cash flow (cash flow from operating activities) focuses on the current cash flow from operating activities based on EBITA adding back amortization/depreciation and the effect of changes in trade receivables, as well as changes in other working capital and other items. Cash flow from operating activities reflects the cash flow that operating activities generate before payments of financial items, income tax, items affecting comparability, acquisitions and divestments, as well as dividends and changes in the Group's net debt. Cash flow from operating activities as a percentage of operating income (EBITA) illustrates the cash conversion that Loomis has, i.e. how recognized earnings have resulted in cash flow.

Loomis provides an alternative presentation of cash flow which includes cash flow from operating activities adjusted for the impact of IFRS 16 Leases. This is presented in the section Financial Reports in this report.

Currency-adjusted growth and Organic growth in sales

Since Loomis generates most of its revenue in currencies other than the reporting currency (i.e. Swedish kronor, SEK) and exchange rates have historically proved to be relatively volatile, and since the Group has made a number of acquisitions, sales growth is presented both as exchange rate adjusted and adjusted for both exchange rate fluctuations and effects from acquisitions. This makes it possible to analyze and explain growth, excluding exchange rate effects and acquisitions.

SEK m	2026	2025	Growth	Growth, %
	Quarter 3	Quarter 3		
Recognized revenue	8,161	7,644	517	6.8
Organic growth			445	5.8
Revenue, acquisitions			59	0.8
Real growth			504	6.6
Exchange rate effects			13	0.2

SEK m	2026	2025	Growth	Growth, %
	Nine months	Nine months		
Recognized revenue	23,542	22,716	826	3.6
Organic growth			1,390	6.1
Revenue, acquisitions			503	2.2
Real growth			1,894	8.3
Exchange rate effects			-1,068	-4.7

Operating income (EBIT) before items affecting comparability, Operating income (EBITA) and Operating margin (EBITA), %

Loomis' internal control of operating activities is focused on the operating income that is created within and can be impacted by local operating activities. For this reason Loomis has chosen to focus on earnings and margins before interest, taxes, amortization of acquisition-related intangible assets, acquisition-related costs and revenue, and items affecting comparability.

SEK m	2026	2025	2026	2025	2025
	Quarter 3	Quarter 3	Nine months	Nine months	Full year
Operating income (EBIT)	1,152	938	3,081	2,459	3,029
Adding back items affecting comparability	24	23	54	208	568
Operating income (EBIT) before items affecting comparability	1,177	961	3,135	2,667	3,597
Adding back acquisition-related costs	15	7	36	64	110
Adding back amortization of acquisition-related intangible assets	37	38	106	106	144
Operating income (EBITA)	1,229	1,006	3,277	2,837	3,851
Calculation of operating margin (EBITA), %					
EBITA	1,229	1,006	3,277	2,837	3,851
Total revenue	8,161	7,644	23,542	22,716	30,427
EBITA / Total revenue, %	15.1	13.2	13.9	12.5	12.7

Alternative performance measures

Net debt and Net debt/EBITDA

Net debt is an important concept for understanding a Company's financing structure and leverage. Net debt is the net of interest-bearing liabilities and assets, and is used together with equity to finance the Group's capital employed. Loomis excludes funds within cash processing operations and financing of funds within cash processing operations (stock funding) from the definition of net debt. The financial leverage is measured by calculating net debt as percentage of operating income after adding back amortization and depreciation, i.e. net debt/EBITDA.

Reconciliation of Net debt and calculation of Net debt/EBITDA

SEK m	2026 Sep 30	2025 Sep 30	2025 Dec 31
Short-term loans	1,075	292	783
Long-term loans	9,646	7,263	6,081
Total loans payable	10,721	7,555	6,864
Cash and cash equivalents excluding funds in cash processing operations	-6,509	-2,719	-2,853
Other interest-bearing assets	-6	-39	-26
Financial net debt	4,205	4,796	3,985
Lease liabilities	6,832	6,465	6,371
Pension net, assets (-) liabilities (+)	168	168	343
Net debt	11,206	11,429	10,699

SEK m	2026 Quarter 3	2025 Quarter 3	2025 Full year
Operating income (EBITA), R12	4,291	3,857	3,851
Adding back depreciation/amortization, R12	3,097	3,049	3,042
EBITDA, R12	7,388	6,906	6,894
Net debt / EBITDA (times)	1.52	1.65	1.55

Equity ratio, %

The equity ratio is a measure that show the ratio of equity financing in relation to the company's total assets. The measure is used as an indication of financial strength and resilience to losses.

Reconciliation equity ratio, %

SEK m	2026 Sep 30	2025 Sep 30	2025 Dec 31
Equity	13,487	12,429	12,001
Total assets	43,566	38,915	37,037
Equity ratio, %	31.0	31.9	32.4

Capital employed and Return on capital employed, %

Capital employed is a measure of how much capital is tied up in operating activities and is therefore expected to generate returns in the form of operating income. Capital employed is equivalent to the sum of all financing in the form of net debt and equity. Loomis includes funds within cash processing operations and financing of funds within cash processing operations (stock funding) in the definition of capital employed.

Reconciliation of capital employed and return on capital employed, %

SEK m	2026 Sep 30	2025 Sep 30	2025 Dec 31
Non-current assets			
Goodwill	9,298	9,064	8,629
Acquisition-related intangible assets	764	846	799
Other intangible assets	888	787	790
Land and buildings	1,106	1,069	1,050
Machinery and equipment	4,910	4,827	4,708
Right-of-use assets	6,323	6,019	5,911
Other operating assets ⁽¹⁾	1,482	1,333	1,304
Current assets			
Inventory	1,128	729	587
Trade receivables	4,025	3,436	3,478
Other operating assets ⁽²⁾	1,846	2,083	2,060
Funds in cash processing operations	5,033	5,637	4,639
Non-current liabilities			
Deferred tax liability	-716	-389	-381
Provisions for claims reserves	-724	-575	-515
Other provisions	-272	-196	-234
Other non-current liabilities	-486	-377	-345
Current liabilities			
Trade payables	-978	-919	-1,086
Liabilities in cash processing operations	-5,003	-5,590	-4,612
Accrued expenses and deferred income	-2,583	-2,360	-2,250
Other operating liabilities ⁽³⁾	-1,347	-1,566	-1,832
Capital employed	24,693	23,858	22,700
Capital employed (average)	23,683	23,562	23,576
Operating income (EBITA), R12	4,291	3,857	3,851
Return on capital employed, %	18.1	16.4	16.3

1) Includes the items Contract assets, Deferred tax assets and Other non-current receivables.

2) Includes the items Other current receivables, Current tax assets, and Prepaid expenses and accrued income.

3) Includes the items Provisions for claims reserves, Current tax liabilities, Other provisions and Other current liabilities.

Return on equity

Return on equity is an important concept for understanding a Company's return on the capital that the shareholders have injected and earned. The return is calculated as earnings for the period (rolling 12 months) in relation to average equity for the period.

SEK m	2026 Quarter 3	2025 Quarter 3	2025 Full year
Net income for the period, R12	2,022	1,794	1,582
Equity (average)	12,665	12,784	12,645
Return on equity, %	16.0	14.0	12.5

Definitions

Gross margin, %	Gross income as a percentage of total revenue.
Operating income (EBITA)	Earnings Before Interest, Taxes, Amortization of acquisition-related intangible assets, Acquisition-related costs and revenue and items affecting comparability.
Operating margin (EBITA), %	Earnings Before Interest, Taxes, Amortization of acquisition-related intangible assets, Acquisition-related costs and revenue and items affecting comparability, as a percentage of revenue.
Operating income (EBITDA)	Earnings Before Interest, Taxes, Depreciation, Amortization of acquisition-related intangible assets, Acquisition-related costs and revenue and items affecting comparability.
Operating income (EBIT)	Earnings Before Interest and Taxes.
Operating income (EBIT before items affecting comparability)	Earnings Before Interest, Taxes and items affecting comparability.
Items affecting comparability	Items affecting comparability are reported events and transactions whose effects on profit and loss are important to note when the period's results are compared with previous periods, such as capital gains and losses on disposals of significant cash generating units, material impairment losses or other significant items affecting comparability.
Currency-adjusted growth, %	Increase in revenue for the period, adjusted for changes in exchange rates, as a percentage of the previous year's revenue. Also referred to as currency-adjusted growth.
Organic growth, %	Increase in revenue for the period, adjusted for acquisition/divestments and changes in exchange rates, as a percentage of the previous year's revenue adjusted for divestments.
Total growth, %	Increase in revenue for the period as a percentage of the previous year's revenue.
Net margin, %	Net income for the period after tax as a percentage of total revenue.
Basic earnings per share	Net income for the period in relation to the average number of shares outstanding during the period.
Diluted earnings per share	Net income for the period in relation to the average number of shares outstanding after dilution during the period.
Cash flow from operations per share	Cash flow from operations for the period in relation to the number of shares after dilution.
Investments in relation to depreciation	Net investments in non-current assets, for the period, in relation to depreciation, excluding IFRS 16 effects.
Investments as % of total revenue	Net investments in non-current assets for the period as a percentage of total revenue.
Equity per share	Equity in relation to the number of shares outstanding before dilution.
Cash flow from operating activities as % of operating income (EBITA)	Operating income, EBITA, (excluding IFRS 16), adjusted for depreciation (excluding IFRS 16), changes in trade receivables and other items (excluding IFRS 16) and net investments in non-current assets as a percentage of operating income, EBITA.
Return on equity, %	Net income for the period (rolling 12 months) as a percentage of the average balance of equity.
Return on capital employed, %	Operating income EBITA (rolling 12 months) as a percentage of the average balance of capital employed.
Equity ratio, %	Equity as a percentage of total assets.
Capital employed	Equity with the addition of net debt.
Net debt	Interest-bearing liabilities less interest-bearing assets and cash and cash equivalents excluding funds for cash processing activities.
Net debt/EBITDA	Net debt as percentage of operating income after adding back depreciation and amortization.
R12	Rolling 12 months.
Scope 1	Greenhouse Gas (GHG) emissions from sources that an organization own or controls directly.
Scope 2	Greenhouse Gas (GHG) emissions that an organization causes indirectly when the energy it purchases, and uses is produced.
Recordable work-related injury rate	The number of work-related injuries that arise from exposure to hazards at work, resulting in fatalities, days away from work, restricted work or transfer to another job, medical treatment beyond first aid, loss of consciousness, fractures or other work-related chronic irreversible conditions per million of hours worked.
Other	Amounts in tables and other combined amounts have been rounded off on an individual basis. Minor differences due to this rounding-off, may, therefore, appear in the totals.

Outlook

The company is not providing any forecast information for 2026.

The undersigned confirm that this interim report provides a fair and true overview of the Parent Company's and the Group's operations, financial position and results, and describes any significant risks and uncertainties faced by the Parent Company and the companies in the Group

Stockholm, October 30, 2026

Aritz Larrea
President and CEO

Review Report

Introduction

We have reviewed the interim report for Loomis AB (publ) for the period January 1 - September 30, 2026 and for the nine-month period then ended. The Board of Directors and the President are responsible for the preparation and presentation of this interim report in accordance with IAS 34 and the Annual Accounts Act. Our responsibility is to express a conclusion on this interim report based on our review.

Scope of Review

We conducted our review in accordance with the International Standard on Review Engagements ISRE 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity. A review consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review has

a different focus and is substantially less in scope than an audit conducted in accordance with ISA and other generally accepted auditing practices. The procedures performed in a review do not enable us to obtain a level of assurance that would make us aware of all significant matters that might be identified in an audit. Therefore, the conclusion expressed based on a review does not give the same level of assurance as a conclusion expressed based on an audit.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim report is not, in all material respects, prepared for the Group in accordance with IAS 34 and the Annual Accounts Act, and for the Parent Company in accordance with the Annual Accounts Act.

Stockholm, October 30, 2026

Deloitte AB

Didrik Roos
Authorized Public Accountant

Loomis in brief

Financial targets 2025–2027

- **Revenue:** Compounded annual growth rate, currency adjusted, of 5–7 percent per year
- **Operating margin EBITA:** 12–14 percent during the entire strategic period

Sustainability targets 2025–2027

- **Reduction of CO₂e (scope 1 and 2)** by 34 percent compared with 2019
- **Reduction of the recordable work-related injury rate** by 10 percent compared with 2024

Dividend policy

- 40–60 percent of net income for the year

Operations

Loomis offers secure and efficient high-security logistics and comprehensive payments management, including transportation, processing and storage of cash and valuables. The company serves financial institutions, retailers, and governmental authorities globally. Loomis employs 24,000 people, operates around 400 branches in more than 25 countries, and had revenue of more than SEK 30 billion in 2025. Loomis AB is listed on the Nasdaq Stockholm Large-Cap list.

Telephone conference and audiocast

A conference call will be held on October 30, 2026 at 10:00 a.m. (CET).

To follow the conference call via telephone and participate in the Q&A session please call (local call);

United Kingdom: +44 (0) 161 2508 206

USA: +1 (0) 561 771 1427

Sweden: +46 (0)8 505 100 39

International: +39 02 304 64 867

The audiocast can be followed at our website www.loomis.com.

A recorded version of the audiocast will be available at www.loomis.com after the conference.

Upcoming reporting dates

Full-year Report	January–December 2026	February 5, 2027
Annual General Meeting	2027	May 4, 2027
Interim Report	January–March 2027	May 5, 2027
Interim Report	January–June 2027	July 23, 2027
Interim Report	January–September 2027	November 2, 2027

For further information

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Information can also be found on the Loomis website: www.loomis.com

This information is information that Loomis AB is obliged to make public pursuant to the EU Market Abuse Regulation. The information was submitted for publication, through the agency of the contact person set out above, at 07:30 a.m. (CET) on October 30, 2026.

