

Year-end Report Q4 2025

Full-year profitability and strong cash flow

- Operating Revenue decline with -2% to 14,3 MSEK (+2% at constant exchange rates).
- Annual Recurring Revenue (ARR) increase with +0,4% to 58,3 MSEK.
- Quarterly churn at 2,1%.
- Yearly NRR at 101%.
- EBIT reaching +0,2 MSEK.
- Cashflow positive at +1,6 MSEK.

Classics

Full year (2025-01-01 to 2025-12-31)

- Operating Revenue amounted to 56 952 (56 403) KSEK (+1%).
- EBIT amounted to +218 (-167) KSEK.
- Result after financial items amounted to +785 (+507) KSEK.
- Earnings per share before dilution amounted to 0,02 (0,01) SEK.
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Fourth quarter (2025-10-01 to 2025-12-31)

- Operating Revenue amounted to 14 288 (14 571) KSEK (-2%).
- EBIT amounted to +218 (+278) KSEK.
- Result after financial items amounted to +399 (+909) KSEK.
- Earnings per share before dilution amounted to 0,01 (0,02) SEK.
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SaaS traction

- Annual Recurring Revenue (ARR) at the end of Q4 2025 reached 58 255 (58 020) KSEK, a year-on-year increase of +0,4%.
- Recurring Revenue represented 99% (97%) of the Operating Revenue in Q4 2025, and 99% for the full year 2025.
- Churn for the fourth quarter was 2,1% (5,0%). Corresponding churn for the full year 2025 was 7,1% (11,2%).
- Yearly Net Revenue Retention (NRR) was 101%.

Message from the CEO

“Full-year profitability and strong cash flow.”

The fourth quarter was a strong sales quarter compared to the preceding quarters of the year. Revenue increased sequentially, even if FX and revenue churn (-2,1%) offset year-on-year growth. We expect growth to continue going forward, with churn, which has been troublesome over the past year, beginning to wane as Germany, our largest market, gains momentum. An indicator of this is our NRR, which came in at 101%.

In Q4, our operating revenue reached 14,3 MSEK, in line with last year. Operational Result (EBIT) for the quarter was +0,2 MSEK (+0,3 MSEK corresponding quarter last year), and for the full year +0,2 MSEK (-0,2 MSEK). Result after financial items for the full year was +0,8 MSEK (+0,5 MSEK).

Our cash position strengthened further during Q4, driven by the strong cash flow of 1,6 MSEK from operating activities. We are ending 2025 with full-year profitability, improved gross margin, and a solid cash position, demonstrating a well-managed SaaS engine company.

With profitability comes options

For the past couple of years, we have clearly communicated that profitability is a priority. We remain comfortable with our communicated target of sustainable profitability at 65 MSEK ARR, given the current gross margins. Sentiment in the European market is improving, and Europe represents (86%) of our revenue. Every quarter for the past year, we have expanded our partner network and seen a steady flow of opportunities, which bodes well for the future. In 2026, we will focus more on strengthening these relationships.

What does 2026 have in store?

Safeture has a solid position in the Travel Risk Management sector, serving medical assistance providers, security companies, and insurers with cutting-edge technology. The industry's growth trajectory is expected to be around 15% annually over the next decade, which we consider our base case. Throughout the year, we have been in close dialogue with our vast partner network, and they share this view of the market.

However, we see increasing demand from our partners for adjacent areas within the risk management space, and we believe that both horizontal and vertical expansion are areas to look at to keep up with growth. Achieving additional growth will rely on two key strategies:

1. Expanding our partner network – onboarding new partners as providers for future clients and migrating existing customer bases to the Safeture platform.
2. Strengthening our partner network - Working with partners to increase deal flow.

AI has been a great contributor to scaling operations, from product development to marketing and sales outreach. With our combined experience and vast pool of proprietary data, we are well-positioned to continue leveraging our strengths.

Stay safe in 2026

For several years, we have been collaborating with risk intelligence provider Riskline. In November, we launched the Safeture Risk Map 2026, supported by a global marketing and PR campaign. It has now generated 675 press clippings in 87 countries, 2,000 downloads, and 240 leads. Leads we can present to our partner network.

You can download the 2026 Risk Map here: <https://safeture.com/riskmaps/>

In 2026, Safeture will remain focused on sustainable profitability, innovation with our partners and their clients, and expanding our market foothold. With a strong foundation in place, we are confident in our ability to deliver long-term value for our stakeholders.

Magnus Hultman CEO at Safeture

Lund - February 13th, 2026

For the full report: <https://investor.safeture.com/financial-reports-presentations/>

For additional information, visit safeture.com or contact:

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This information is such information as Safeture 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, on February 13th 2026 at 08:00 CET.

About Safeture AB

Safeture (founded in 2009) is a Software as a Service (SaaS) company based in Sweden. The company offers a complete platform designed to handle safety and risks for employees, wherever they are. Through world-leading technology and innovative solutions, Safeture helps risk management- and assistance providers secure their clients, global companies, and organizations to protect what matters most – their people. The Safeture share is listed on the NASDAQ First North Growth Market Stockholm (ticker: SFTR). Redeye is the Certified Adviser.