



IR presentation

2026

Alma in figures (FY 2025)

Revenue

327

MEUR

Digital business

86%

Adj. operating
profit

82

MEUR

Adj. Operating
profit %

25%

40/60

abroad / in Finland
% of employees

ROE

23%

ROI

15%

Equity ratio

53%

Dividend proposal
of

0.48

euros per share

Alma's media
reach about

89%

of Finns weekly

TSR

c. 594%

(2016-2025)



1 650

Professionals
in 11 countries

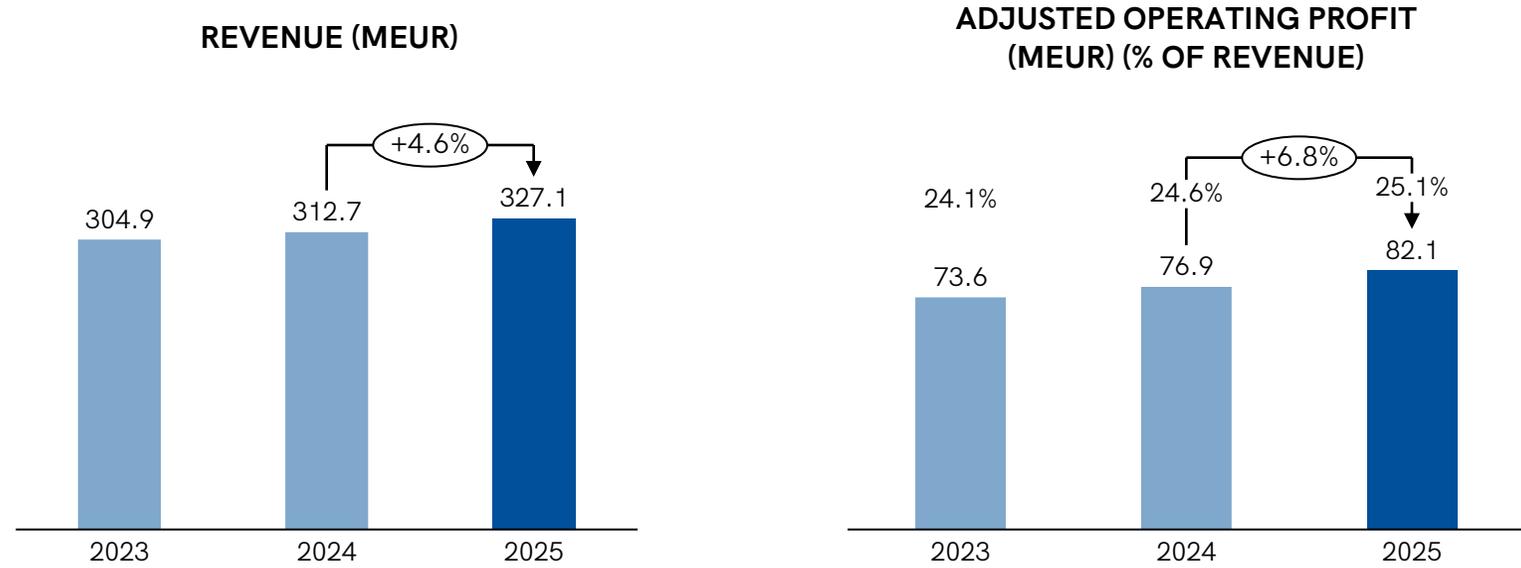


100+

Digital services and
applications

FY2025 Highlights

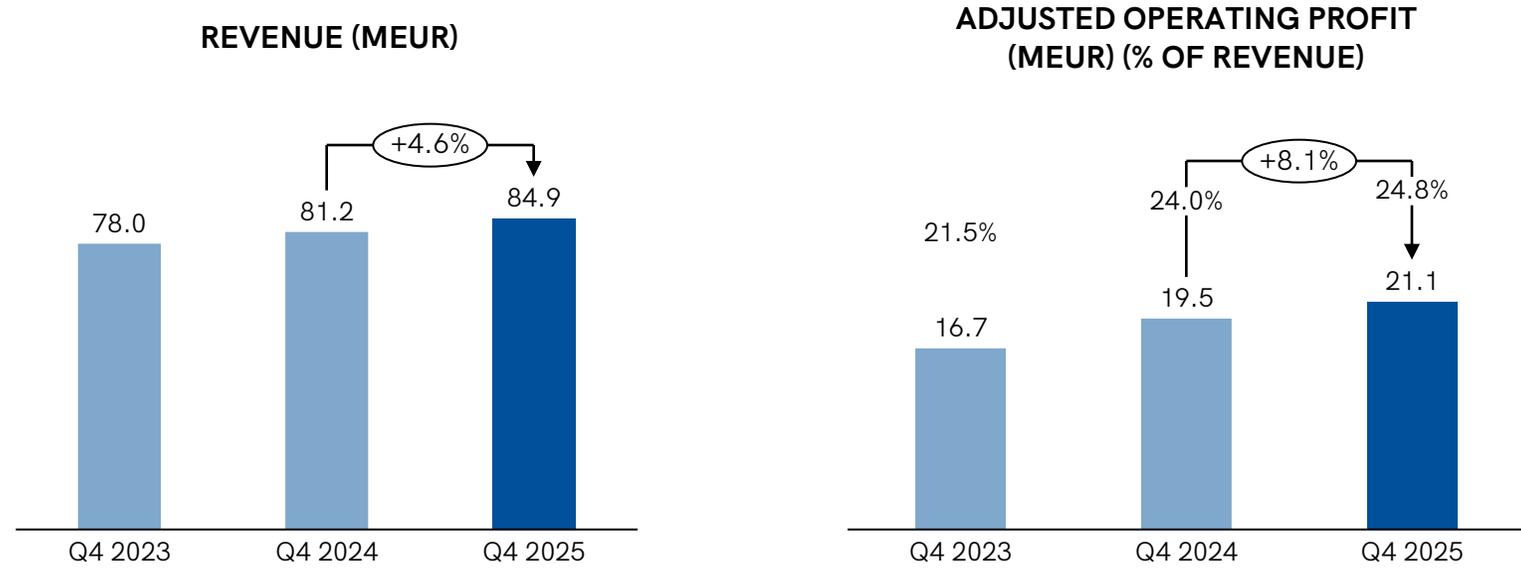
Digital business and portfolio development driving profitable growth



- Solid performance despite uncertainties in the market environment and turbulence in geopolitics.
- Revenue grew to MEUR 327, approaching the growth rate set in the Group's long-term financial targets. Organic growth, excluding acquired and discontinued brands and at local currencies, was 1.8%.
- Adjusted operating profit accelerated to over MEUR 82 with margin of 25.1%. EBITDA reached the MEUR 100 threshold.
- Active product portfolio management contributing to adjusted operating profit growth.
- The share of digital business reached 85.9% of total revenue.
- Strong balance sheet capacity sustained: leverage (rolling 12 month) at 1.3 and equity ratio at 52.6%.

Q4 2025 Highlights

The adjusted operating profit grew by 8.1% in Q4



- Solid performance despite the subdued market environment.
- Revenue grew to just shy of MEUR 85, within reach of the growth rate set in the Group's long-term financial targets. Organic growth, excluding acquired and discontinued brands and at local currencies, was on par with the comparison period.
- Adjusted operating profit climbed over MEUR 21 with margin of 24.8%.
- Active product portfolio management contributing to adjusted operating profit growth.
- The share of digital business up to 85.4% of total revenue.
- Strong balance sheet capacity: leverage (rolling 12 month) at 1.3 and equity ratio at 52.6%.

Strong market positions and leading brands in key areas

RECRUITING

| | | |
|------|---|---|
| #1 | Czech Republic | jobs.cz, prace.cz |
| #1 | Slovakia | profesia.sk |
| #1 | Croatia | mojposao.net |
| #2 | Finland | jobly.fi |
| #1-3 | Estonia, Latvia, Lithuania | cvonline.com |
| #1 | Bosnia and Herzegovina, Macedonia, Serbia | mojposao.ba, vrabotuvanje.com.mk, poslovi.infostud.com, |

HOUSING AND COMMERCIAL PREMISES

| | | |
|----|-----------------|--|
| #1 | Finland, Sweden | etuovi.com, toimitilat.kauppalehti.fi, objektvision.se |
|----|-----------------|--|

VEHICLES AND MACHINERY

| | | |
|----|---------|--|
| #1 | Finland | nettiauto.com, nettikone.com, nettimoto.com, autotalli.com |
|----|---------|--|

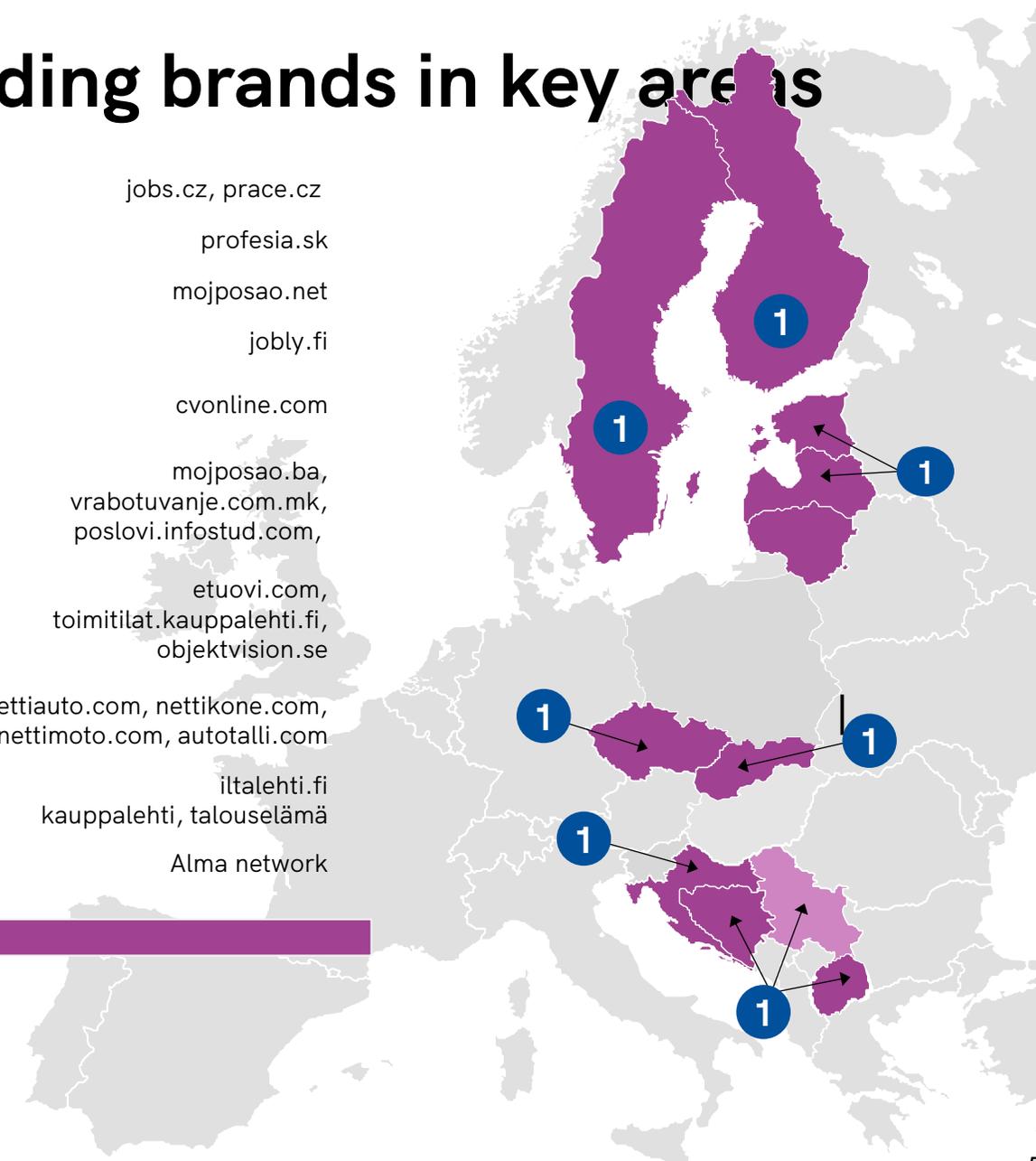
NEWS MEDIA

| | | |
|----|---------|--|
| #1 | Finland | iltalehti.fi, kauppalehti, talouselämä |
|----|---------|--|

DIGITAL ADVERTISING

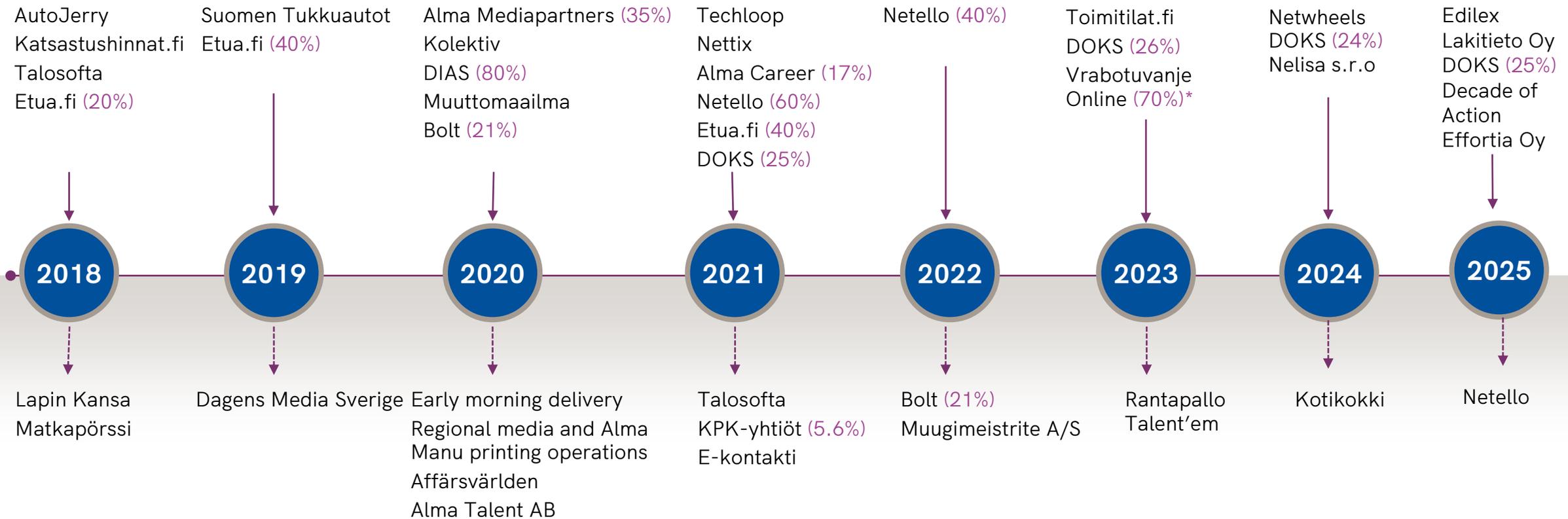
| | | |
|----|---------|--------------|
| #1 | Finland | Alma network |
|----|---------|--------------|

REVENUE SPLIT Q4 2025:



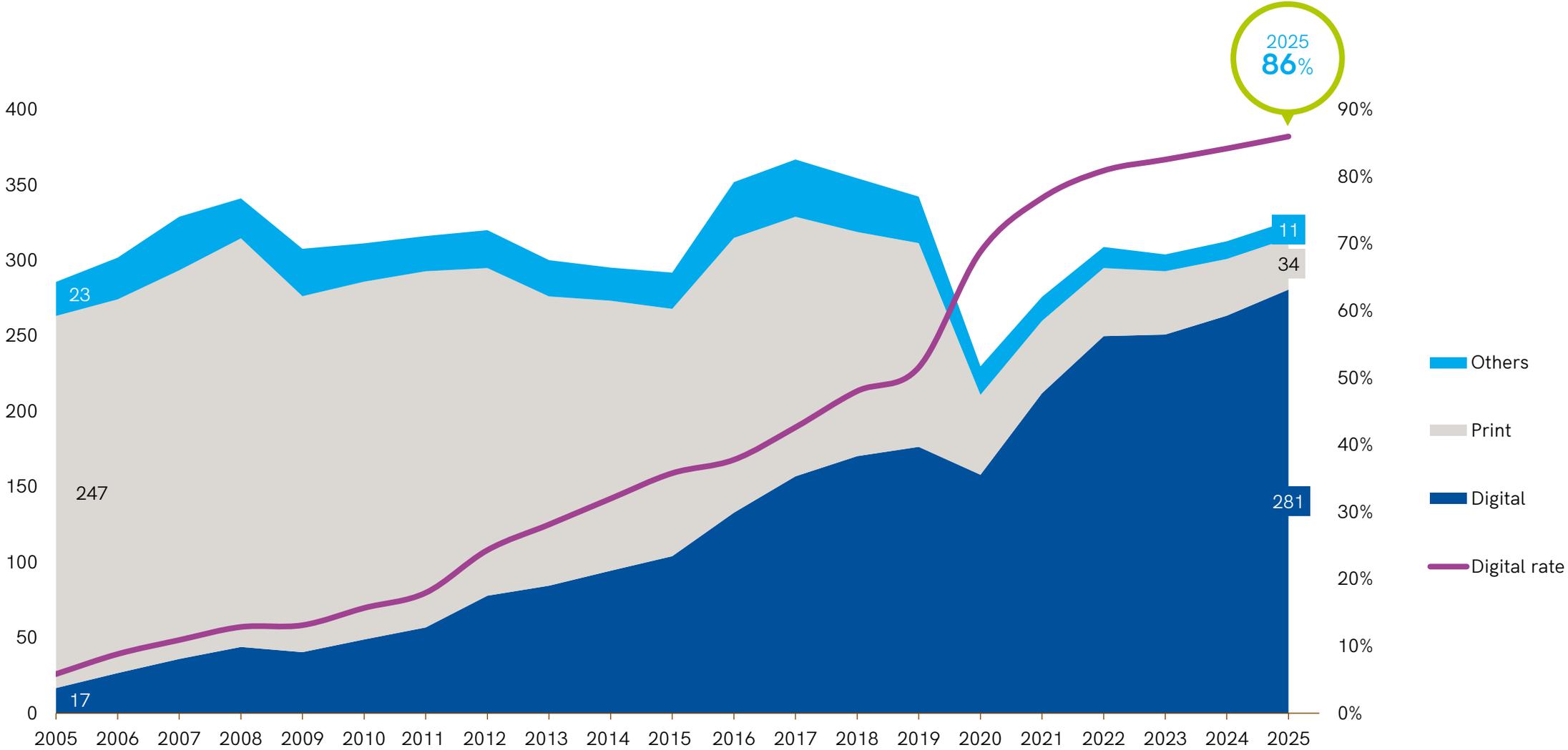
Continuing the renewal of portfolio – net investments over MEUR 200 to digital transformation and growth

INVESTMENTS OF WITH A STRONG FOCUS ON DIGITAL BUSINESS



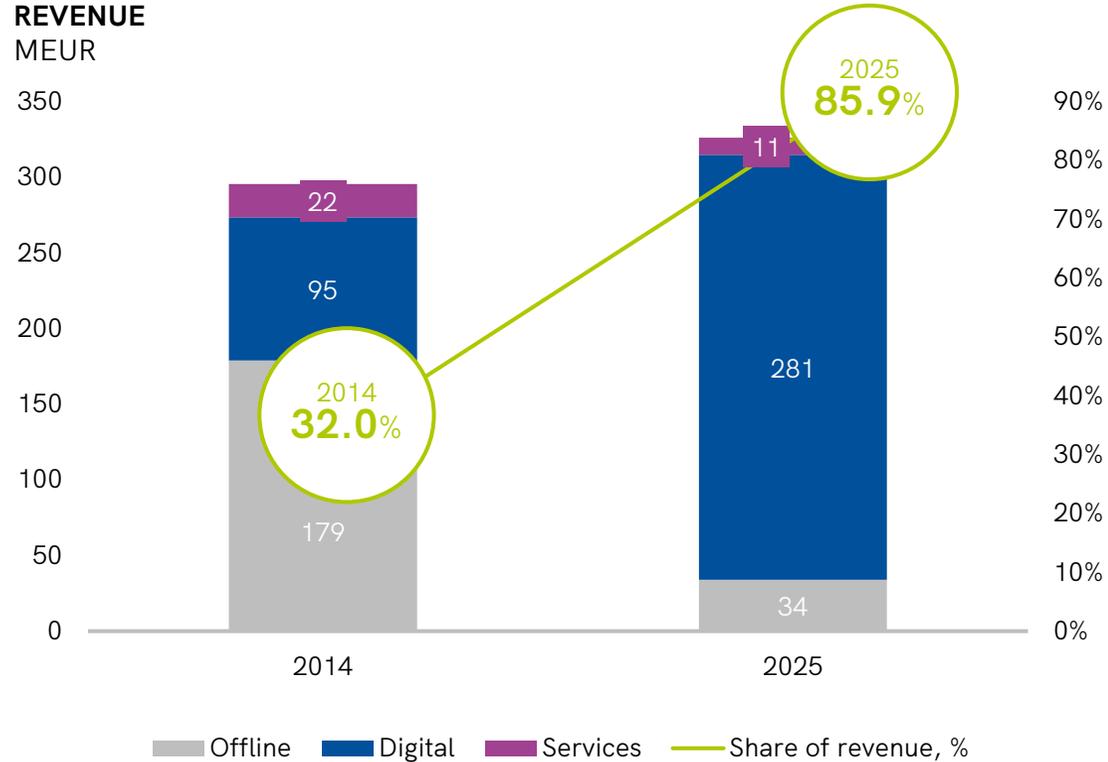
DIVESTMENTS CONSISTING OF HEAVILY PRINT-BASED BUSINESSES OR BUSINESSES WITH LOW PROFITABILITY

Digital transformation 2005 - 2025

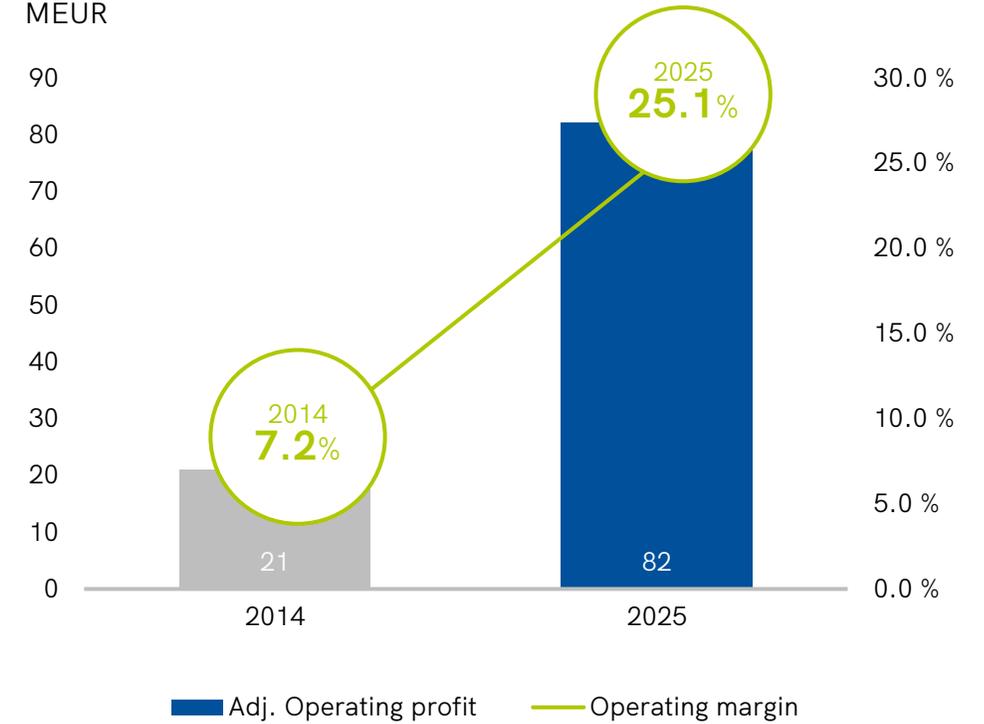


Digital transformation and change in business mix driving operational gearing

REVENUE
MEUR

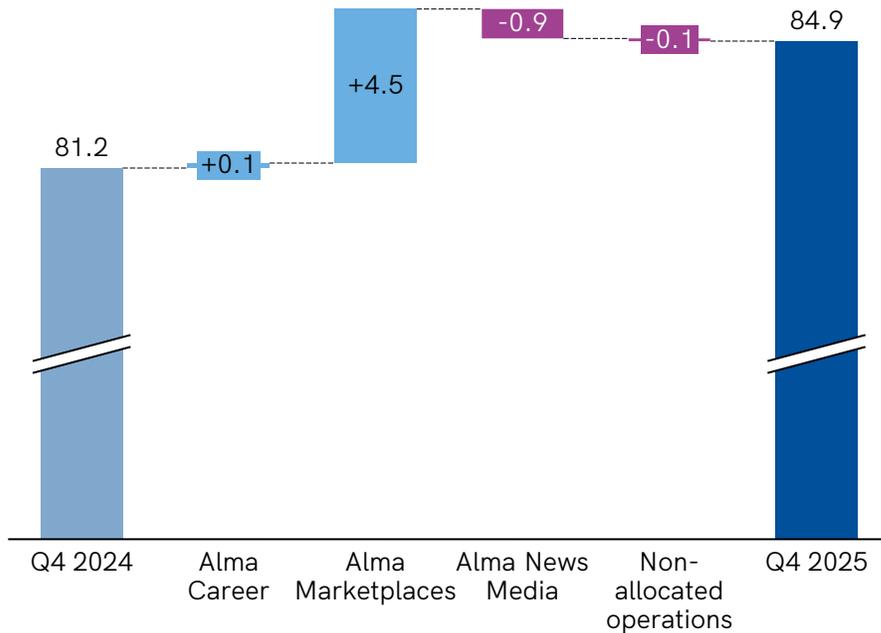


ADJUSTED OPERATING PROFIT
MEUR

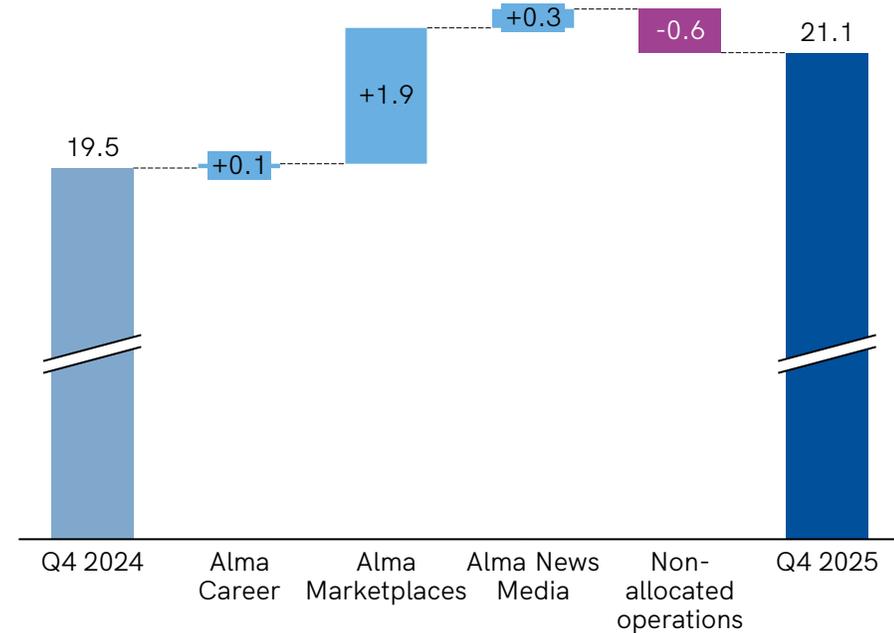


Acquisitions underpinned revenue growth in subdued market conditions

REVENUE Q4 2025 (MEUR)

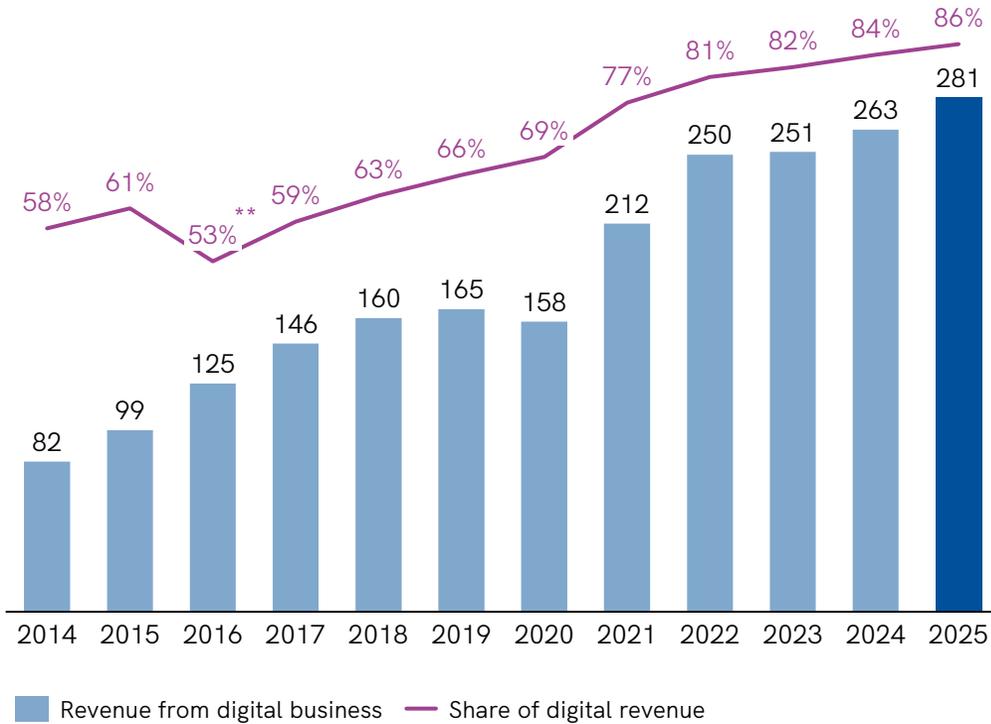


ADJUSTED OPERATING PROFIT Q4 2025 (MEUR)

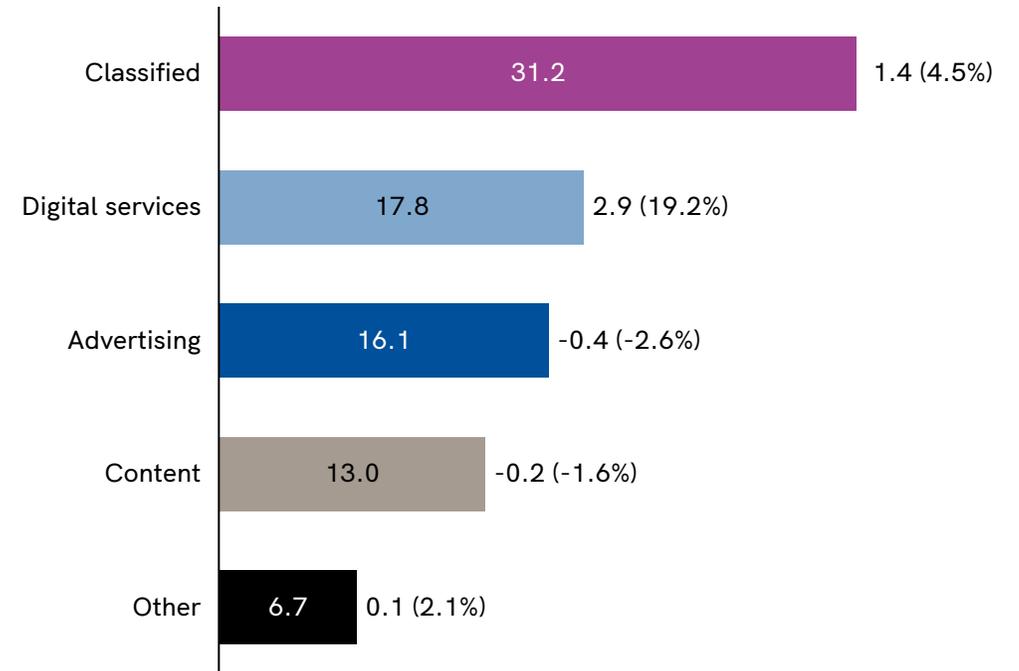


Digital services and proactive portfolio management drove digital business to all time high

SHARE OF DIGITAL BUSINESS OF GROUP REVENUE*



REVENUE BY REVENUE CLASSES Q4 2025 (MEUR)
(REVENUE CHANGE IN BRACKETS)



Notes: * Continuing operations ** Acquisition of Talentum in 2015

Business segments

Q4 2025

ALMA CAREER

Vesa-Pekka Kirsi

Leading job boards in nine CEE countries. Recruitment advertising, EB, career development and staffing.

| | |
|-----------------------------|--------------------------|
| Revenue MEUR 26.4 | EBIT MEUR 10.7 |
| EBIT margin 40.4% | Digital 99.0% |

ALMA MARKETPLACES

Santtu Elsinen

Leading marketplaces in real estate, mobility and business premises. Comparison services and B2B services.

| | |
|-----------------------------|-------------------------|
| Revenue MEUR 30.4 | EBIT MEUR 8.7 |
| EBIT margin 28.8% | Digital 93.7% |

ALMA NEWS MEDIA

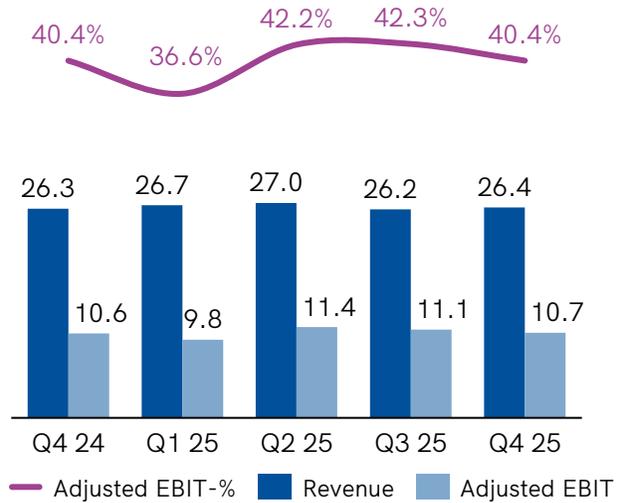
Juha-Petri Loimovuori

Leading digital news media in the Finnish market. Pioneer in paid digital content and a leader in digital advertising.

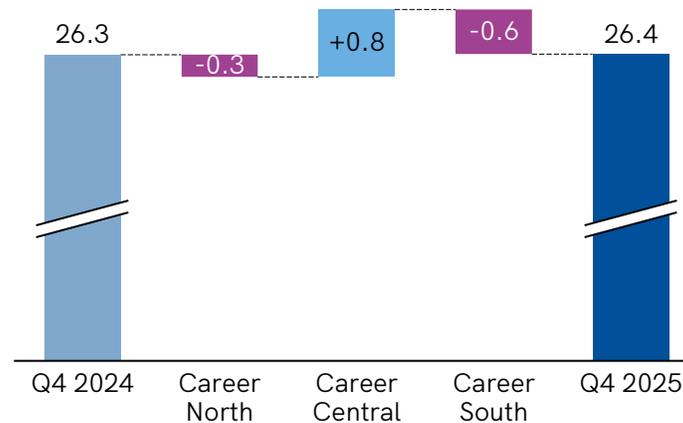
| | |
|-----------------------------|-------------------------|
| Revenue MEUR 28.3 | EBIT MEUR 5.3 |
| EBIT margin 18.9% | Digital 63.0% |

Alma Career: Revenue and the adjusted operating profit on par with the comparison period

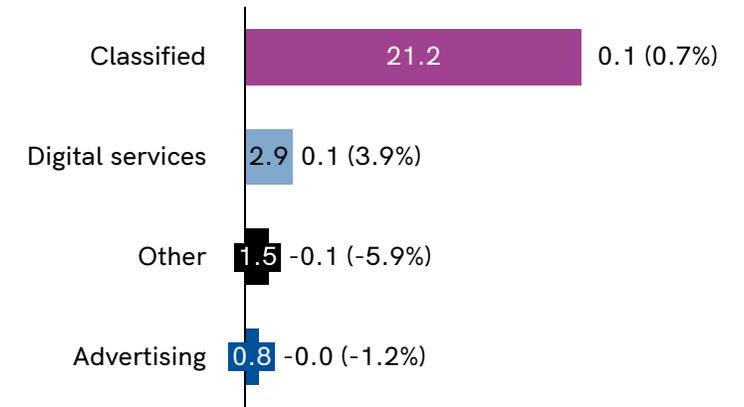
REVENUE AND ADJUSTED OPERATING PROFIT



SEGMENT REVENUE CHANGE BY BUSINESS UNIT (MEUR)



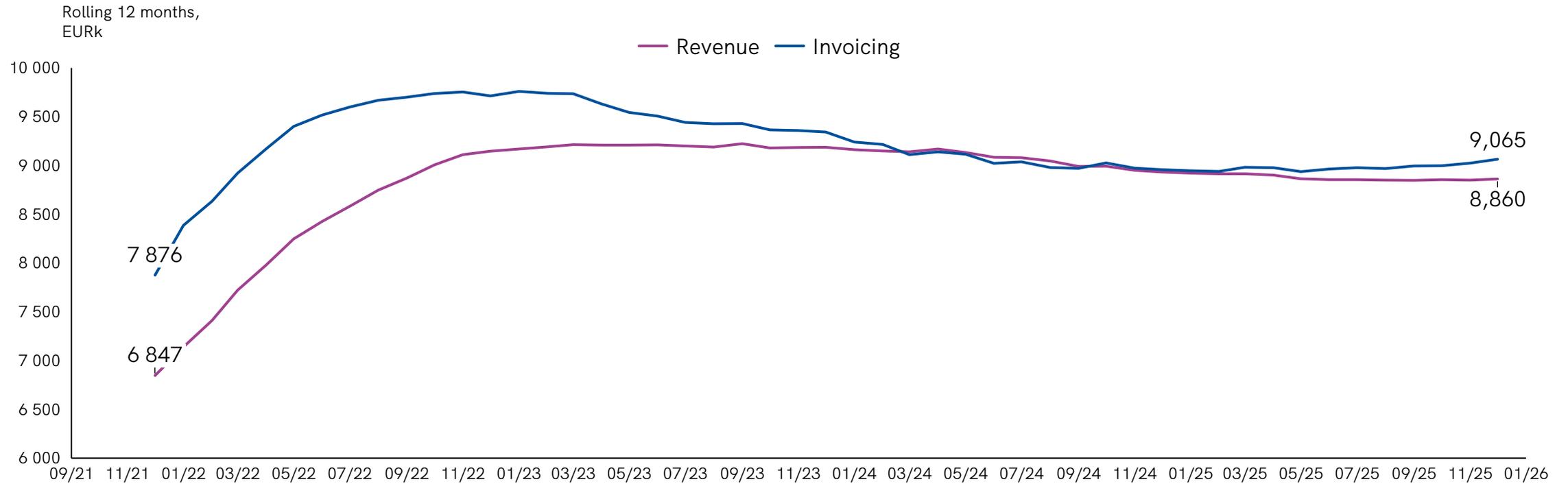
SEGMENT REVENUE BY REVENUE CLASSES (REVENUE CHANGE IN BRACKETS)



- Business development in Q4:**

- Revenue on par at MEUR 26.4 (in local currencies down by 1.9%).
- Adjusted operating profit on par at MEUR 10.7.
- Invoicing in local currencies up by 2.3 %.
- In Czechia, all customer segments showed positive momentum, with growth also in value-added services. In Slovakia, conditions remained subdued and recruitment caution persisted across all segments. In Finland, the recruitment market was still decreasing.
- Development costs up due to the cloud migration and the common job platform, while lower headcount reduced personnel expenses. The main phase of the Career United initiative was completed, while the remaining system renewal and cloud-migration work will continue through 2026, when the project's efficiency gains finally start to materialise.

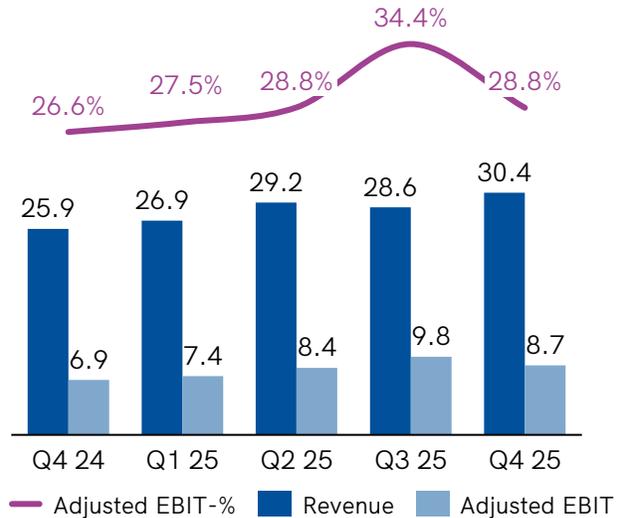
Invoicing & revenue recognition in Alma Career, rolling 12 months



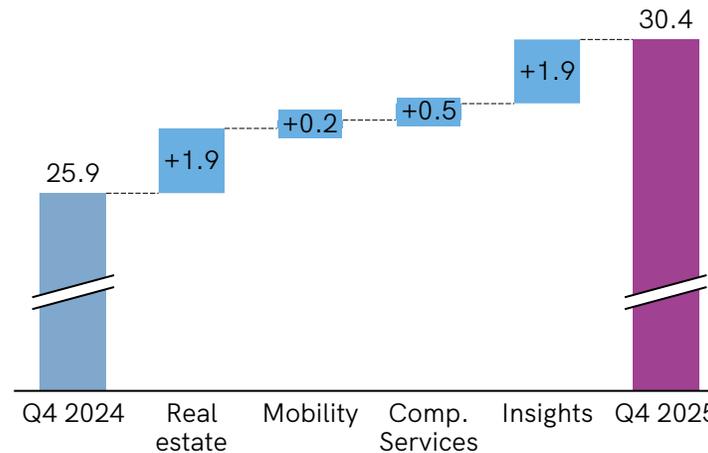
| KPIs (monthly averages in thousands) | 10-12/ 2025 | 10-12/ 2024 | 1-12/ 2025 | 1-12/ 2024 |
|--------------------------------------|----------------|----------------|---------------|---------------|
| Unique visitors | 5,316 | 5,667 | 5,860 | 6,063 |
| Users with job alerts | 2,155 | 2,037 | 2,110 | 1,979 |
| Number of paid job ads | 77 | 86 | 93 | 100 |

Alma Marketplaces: Revenue grew by 17.5%, while adjusted operating profit surged by 26.9%

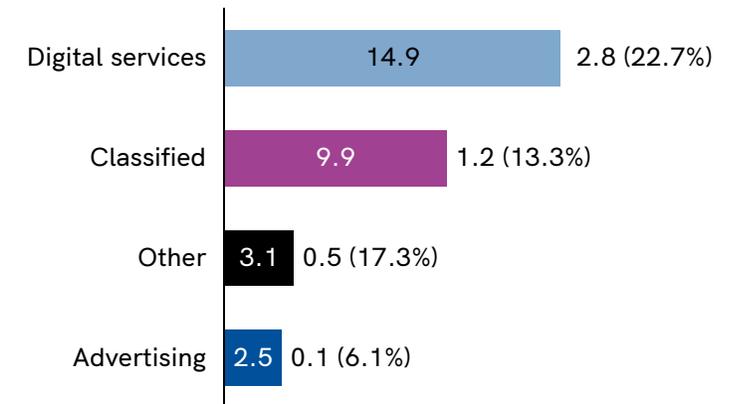
REVENUE AND ADJUSTED OPERATING PROFIT



SEGMENT REVENUE CHANGE BY BUSINESS UNIT (MEUR)



SEGMENT REVENUE BY REVENUE CLASSES (REVENUE CHANGE IN BRACKETS)

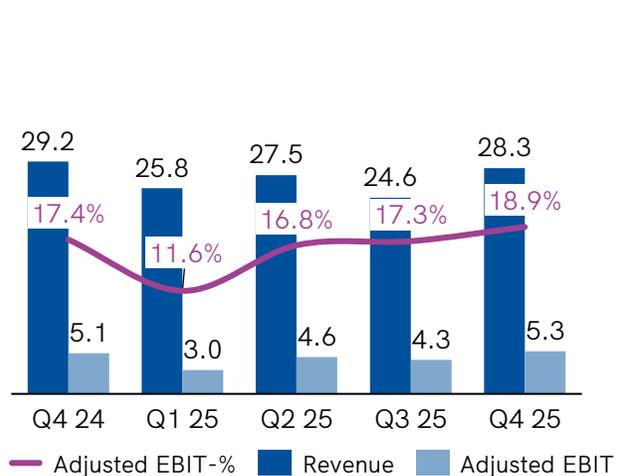


- Business development in Q4:**

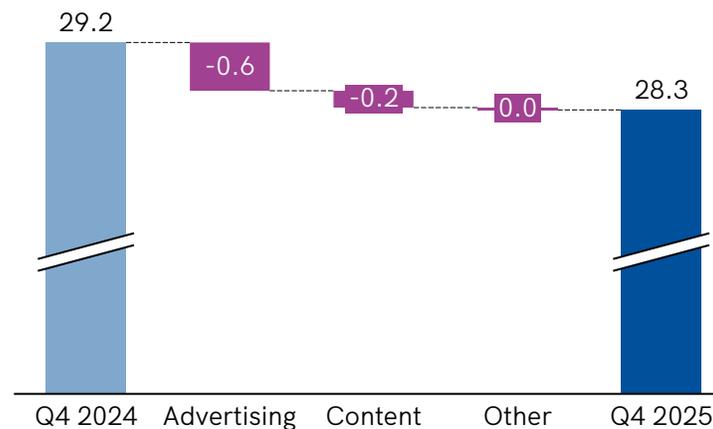
- Revenue rose 17.5% to MEUR 30.4. The organic growth up by 6.6%. Digital services' revenue soared by 22.7%.
- The adjusted operating profit surged by 26.9% to MEUR 8.7.
- Diverse revenue base contributed to the Real Estate's growth. Revenue in the Nordic business premises vertical increased by 23.6%, driven by strong demand in the Swedish market, as well as changes in productisation. Revenue in Insights services increased by 33.7% as a result of the acquisition of Edilex Lakitiety Oy.
- Solid demand in the Mobility continued, even as the new car market remained subdued.
- The housing market still subdued, but slight increase took a place in the trade numbers of used apartments. Digital housing transactions continued to gain popularity.
- Investments focused on service development and marketing.

Alma News Media: The strengthening of profitability continued, adjusted operating profit margin at 18.9%

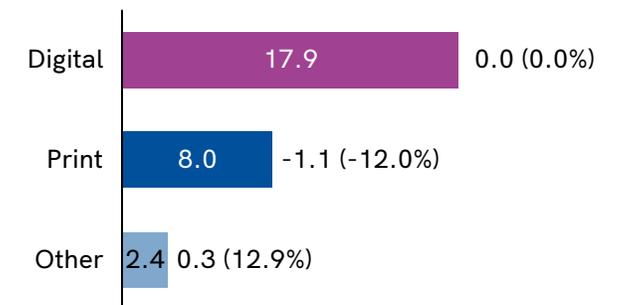
REVENUE AND ADJUSTED OPERATING PROFIT



SEGMENT REVENUE CHANGE BY BUSINESS UNIT (MEUR)



SEGMENT REVENUE BY DIGITAL/PRINT (REVENUE CHANGE IN BRACKETS)



- Business development in Q4:**

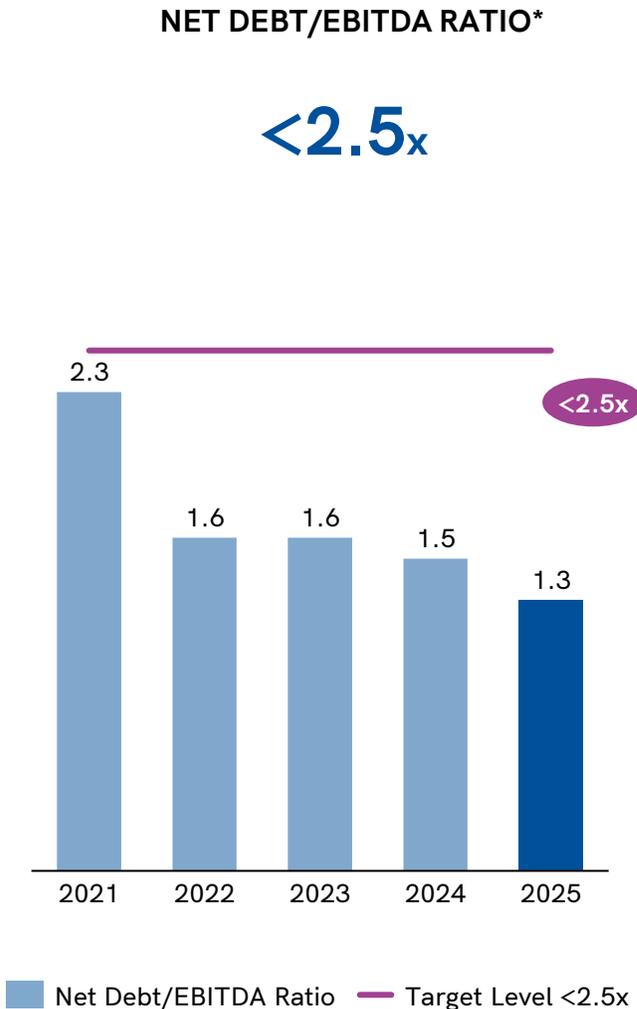
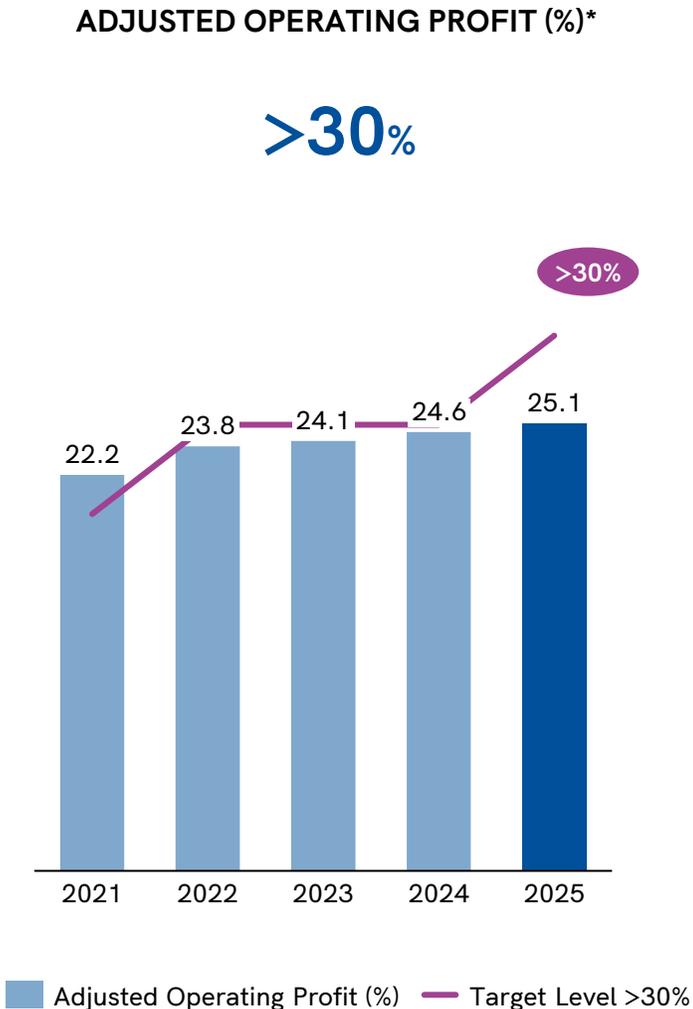
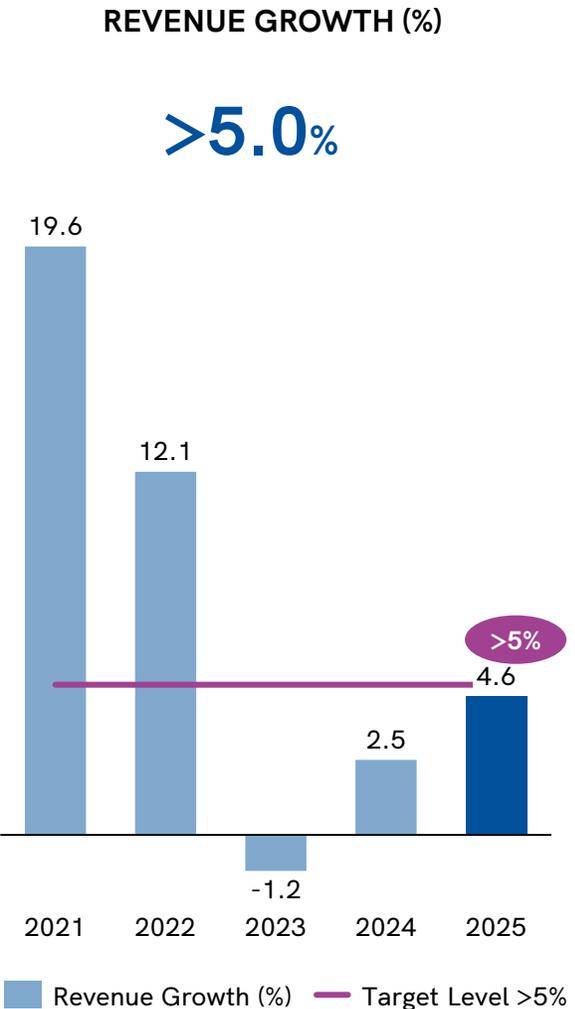
- Revenue down by 2.9% to MEUR 28.3. When adjusted for discontinued brands, revenue was on par with the comparison period.
- The share of digital business climbed to 63%. Digital content revenue increased 4.9%
- The adjusted operating profit demonstrated a 5.0% improvement to MEUR 5.3 - active product portfolio management was a key driver. 8th consecutive improvement q-on-q.
- Cost savings (-4.6%) are explained by the efficiency-driven culture, discontinued brands and lower printing and distribution expenses.
- High demand for journalism continued: digital subscriptions grew by 11% to nearly 230K in total.

A woman with blonde hair, wearing a grey blazer over a pink top, stands in front of a large screen. She is holding a tablet and looking towards the camera. The screen behind her displays a colorful abstract graphic with purple, blue, and yellow tones. The text "SOLID FINANCIAL POSITION" is overlaid on the image in white, bold, uppercase letters.

SOLID FINANCIAL POSITION



Alma Media's long-term financial targets*



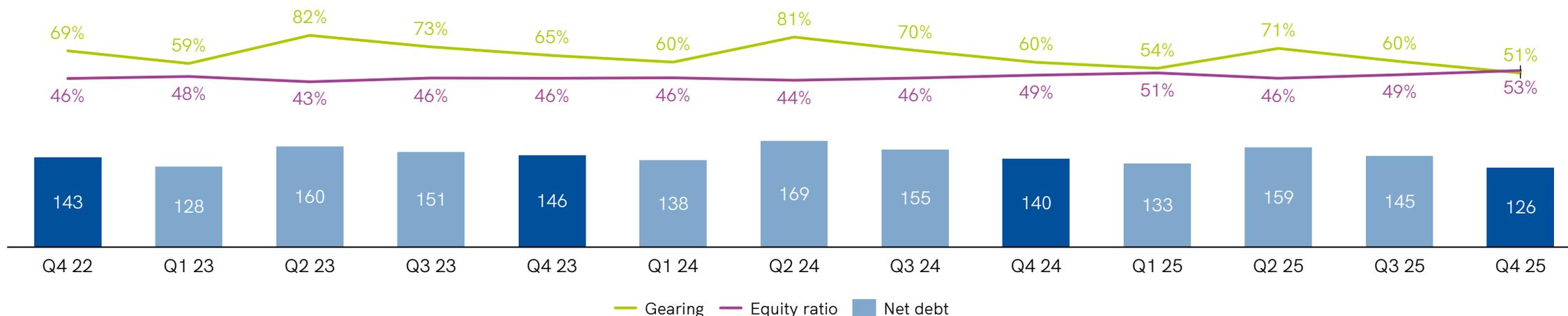
*Rolling 12 months

*Adjusted EBITDA, rolling 12 months

Notes: Dividend target is not included in Long-Term Financial Targets, though it is disclosed separately in Alma Media's dividend policy. However, Alma Media has not changed the target: Payout ratio > 50 % * EPS.

Balanced financial position

NET DEBT (MEUR), GEARING (%) & EQUITY RATIO (%) Q4/2022 - Q4/2025

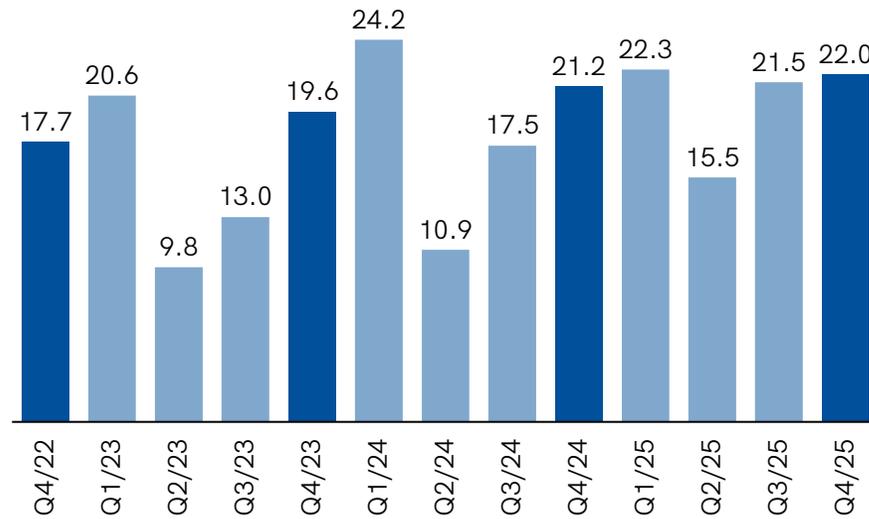


- Alma Media has a commercial paper programme of MEUR 100 in Finland. At the end of December, no commercial papers were issued.
- In Q4, loan repayments were related to the repayments of finance lease liabilities and short-term loans of MEUR 13 and long-term loans of MEUR 10.
- Average interest rate was 3.0% (3.4%) in Q4.

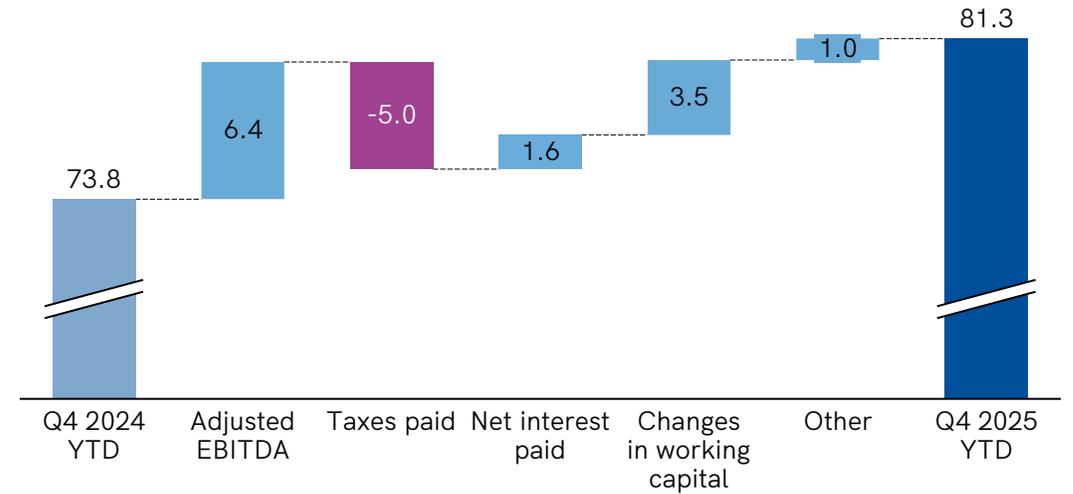
| INTEREST-BEARING NET DEBT, MEUR | 1-12/2025 | 1-12/2024 |
|-----------------------------------|--------------|--------------|
| IFRS16 lease liabilities | 25.5 | 30.3 |
| Loans from financial institutions | 125.0 | 145.0 |
| Commercial papers | 0.0 | 0.0 |
| IFRS16 lease liabilities | 8.0 | 7.1 |
| Cash and cash equivalents | 32.5 | 42.5 |
| Interest-bearing net debt | 126.0 | 140.0 |

Strong cash flow

OPERATING CASH FLOW Q4/2022 - Q4/2025 (MEUR)



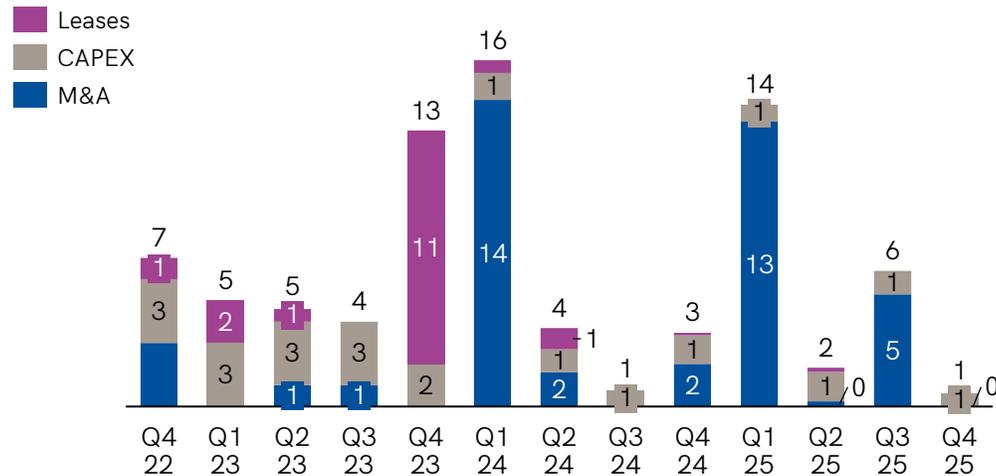
OPERATING CASH FLOW BRIDGE Q4/2024 YTD - Q4/2025 YTD



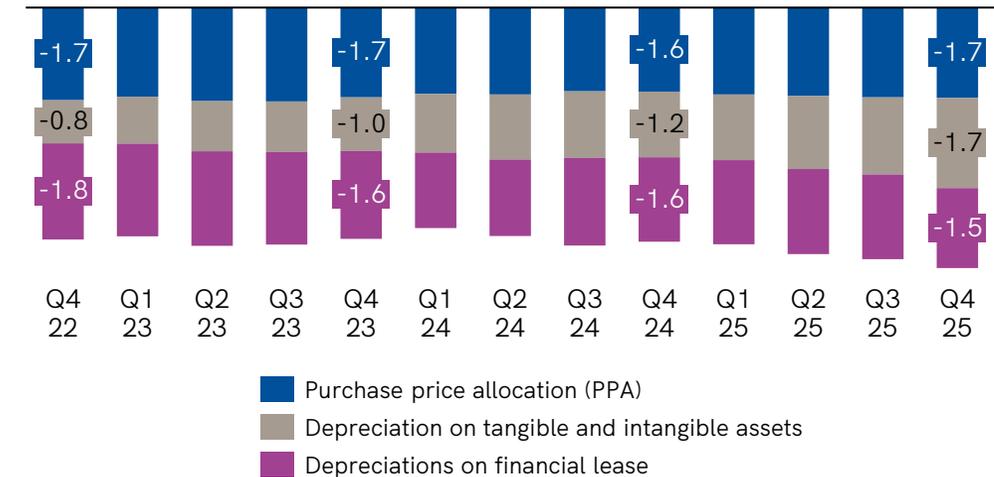
- Cash flow from operating activities was MEUR 22.0 (21.2) in Q4.
- Cash flow from operating activities increased due to the stronger operative result, changes in working capital and decreased due to the increase in taxes paid.
- After investments, cash flow before financing was MEUR 21.1 (18.2) in Q4, incl. investments in Climatrix and investments in tangible and intangible assets

Investments

CAPEX, LEASES, M&A Q4/2022 - Q4/2025



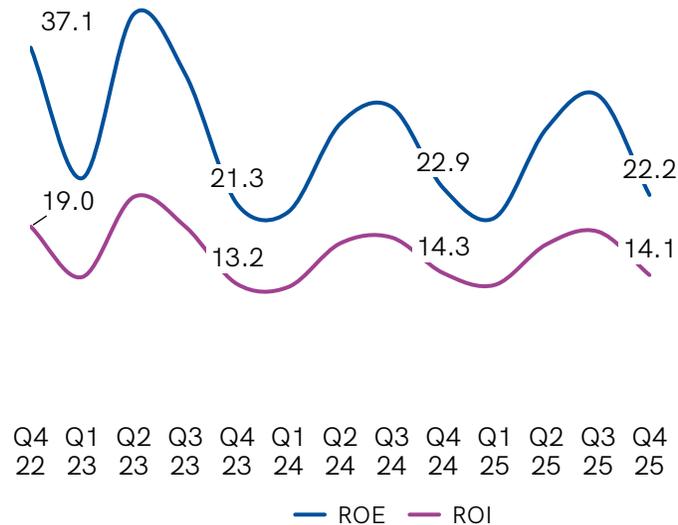
DEPRECIATIONS Q4/2022 - Q4/2025



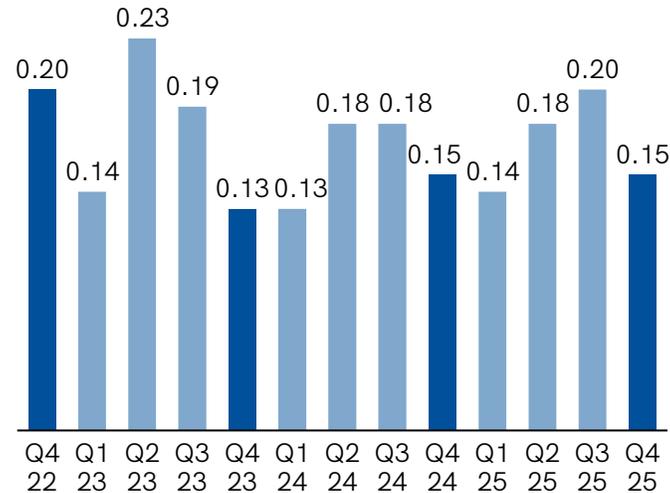
- Investments in Q4 of 2025 totaled MEUR 0.6 (3.4), consisting of maintenance and product development investments and other increases in PPE.
- Capex to support the strategy in developing digital industry solutions and expanding our services in customer's value-chain and additions to right-of-use assets in accordance with IFRS 16.
- In February 2025, Alma Media acquired the entire share capital of Edilex Lakitieto Oy. The acquisition expanded Alma Media's legal content offering.
- Amortisation of intangible assets arising from business acquisitions will decrease in 2026, as some items will be fully amortised and the amortisation will end, resulting in an impact of EUR 4 million compared to 2025.

Earnings per share

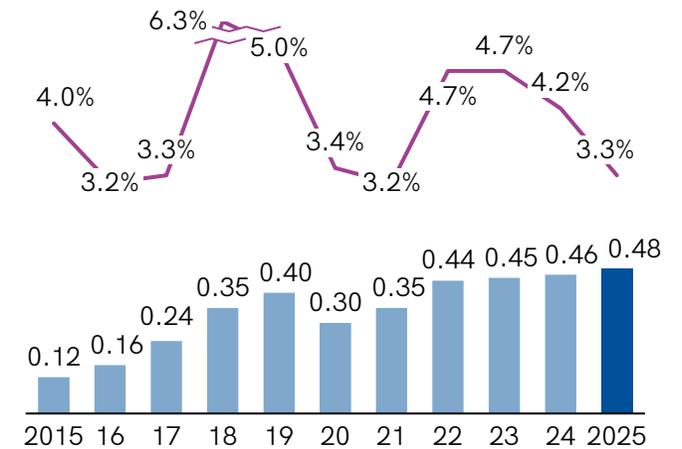
ROE & ROI (%) Q3/2022 - Q3/2025*



EARNINGS PER SHARE Q4/2022 - Q4/2025



Dividends 2015 - 2025



- Earnings per share: 0.15 (0.15) EUR.
- Adjusted items: MEUR -2.4 (-1.8).
- In Q4, a fair value change of MEUR 0.1 (positive MEUR 0.2) was recognised on an interest rate derivate agreement.

Preliminary Board proposal for profit distribution

- The Board's dividend proposal is EUR 0.48 (0.46) per share which represents payout ratio of 71%.

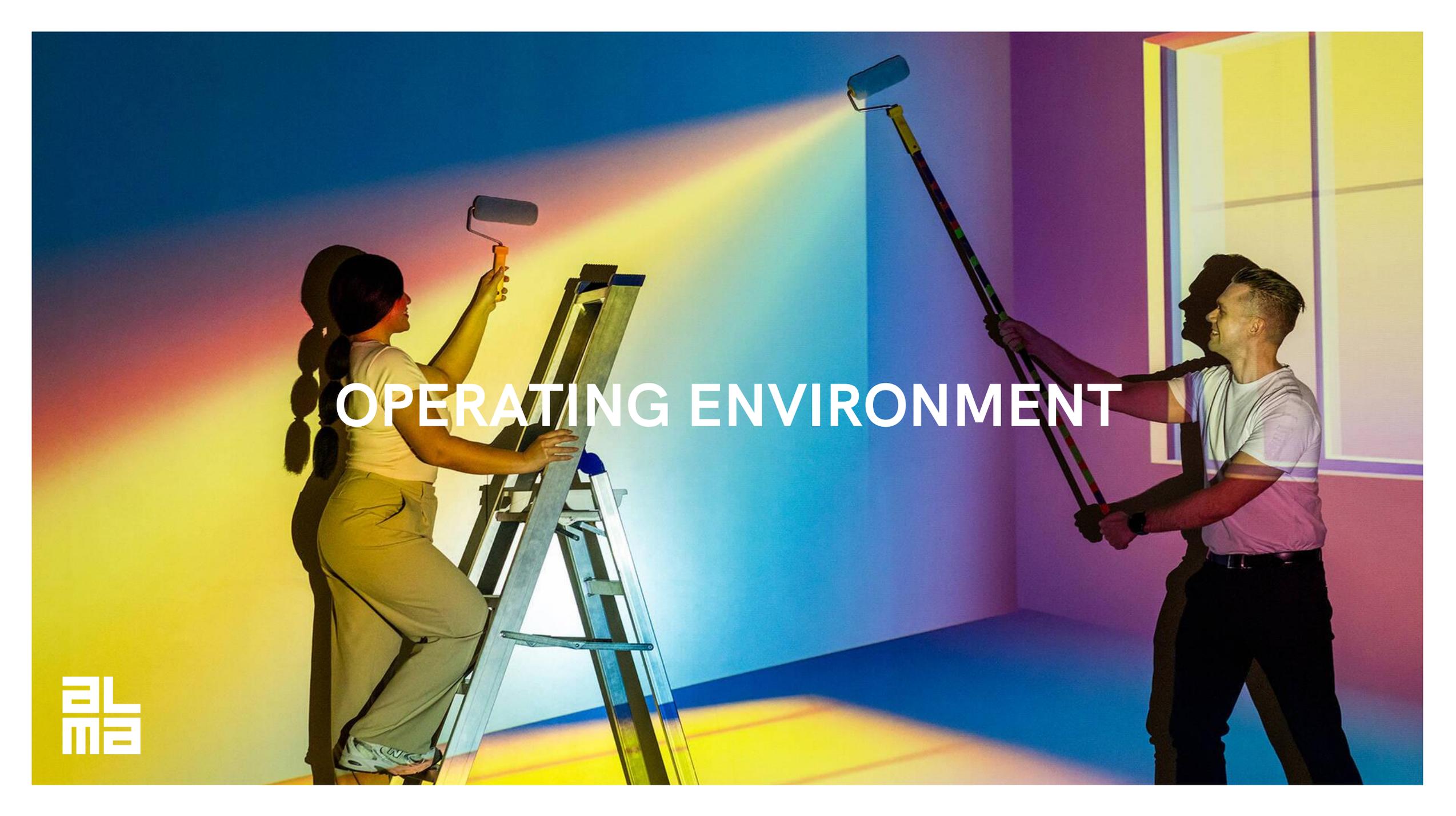
Total Shareholder Return 2016-2025

Total shareholder return 2016 - 2025, %
Includes dividends



Alma Media
+594%

OMXHGI +43%



OPERATING ENVIRONMENT



Challenging operating environment



Lagging economic growth

Recovery signals on horizon, but long-term structural challenges and low consumer confidence curbing the growth of the Finnish economy.



Changing consumer behaviour

Expectations for easy, time-saving, and safe digital experiences and e-commerce increasing. AI transforming how consumers' search, browse, and buy. Rising digital service use and increased data volumes.



Increasing regulation

Complex regulatory environment and expanding digital legislation. Heightened importance of data privacy and consumer protection.

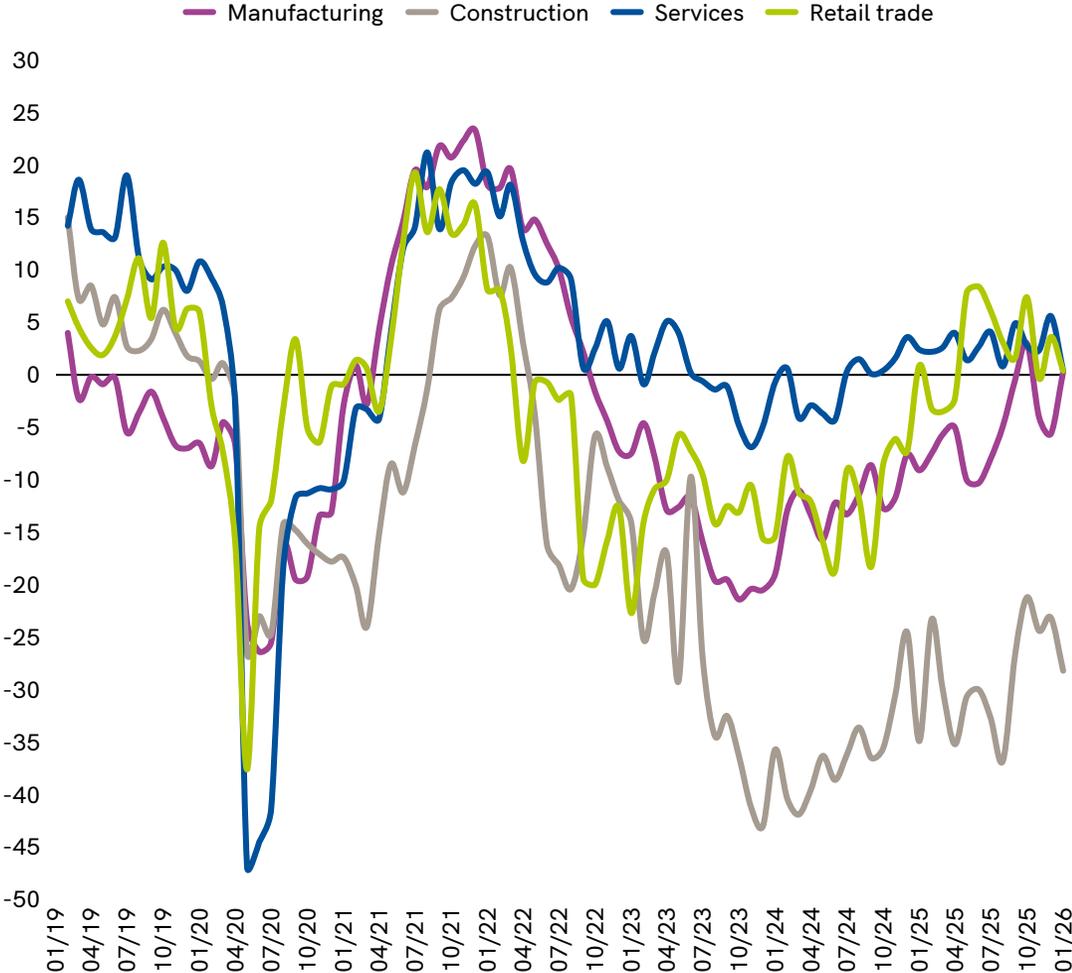


Geopolitical turbulence

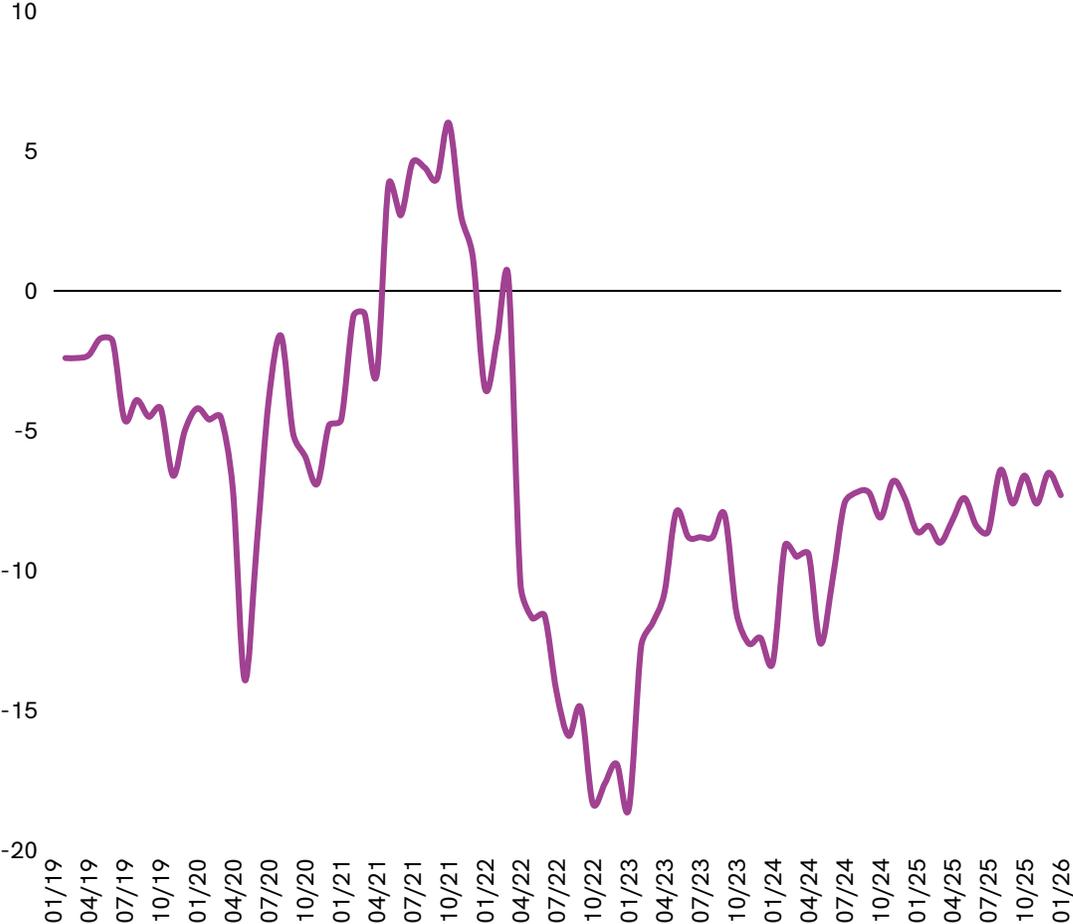
The uncertainty surrounding political and economic development elevated, making forecasts difficult.

Update on Finnish business confidence and consumer confidence

Business Confidence of Finnish Industries

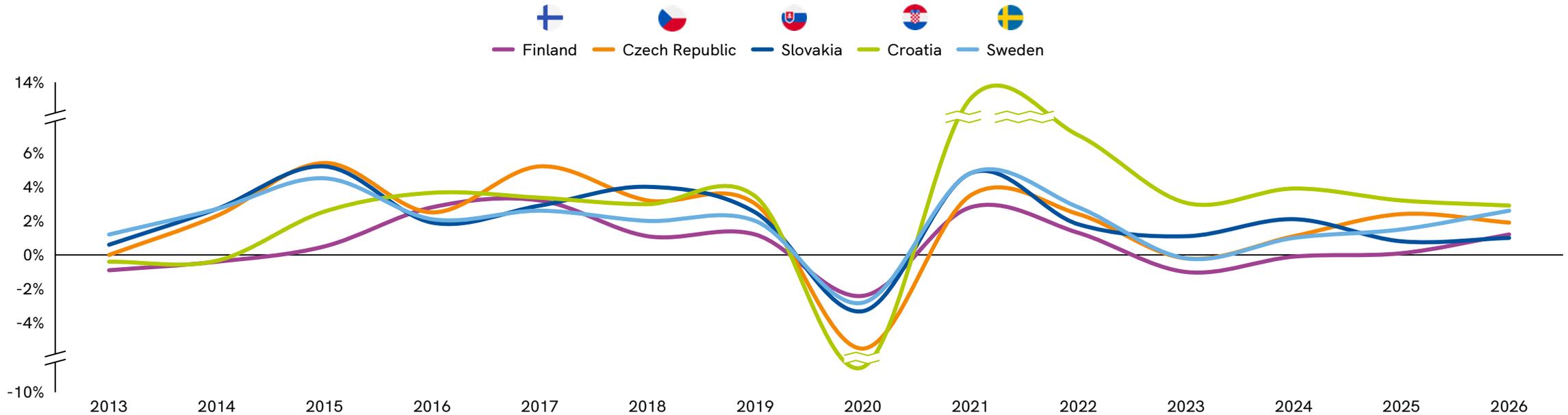


Consumer Confidence



Source: Confederation of Finnish Industries (EK) & Statistics Finland (Tilastokeskus)

GDP growth development in operating countries



Key operating countries

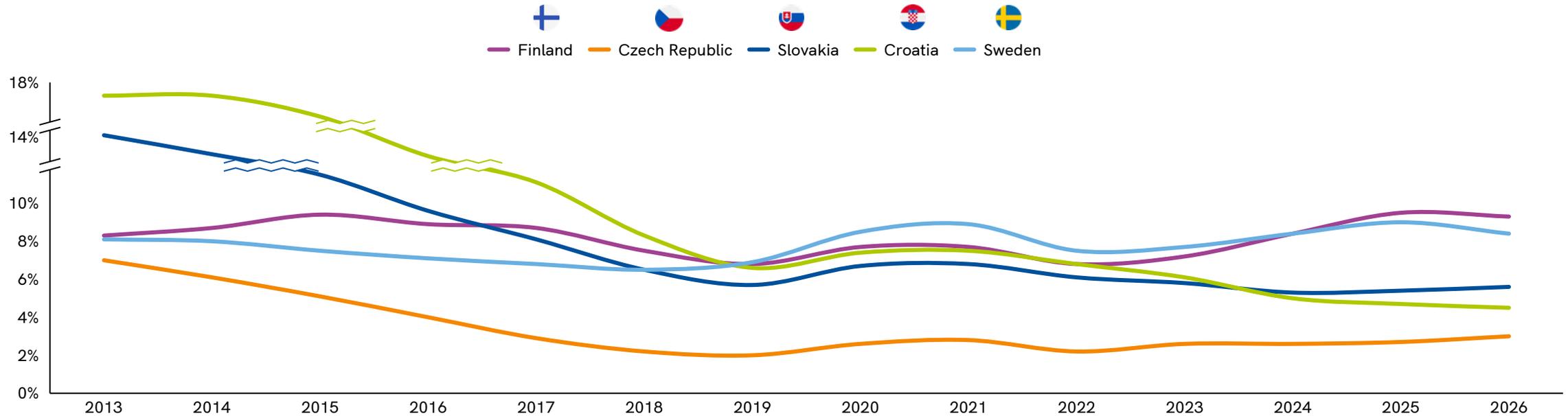
| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025E | 2026E |
|----------------|------|-------|-------|------|-------|-------|-------|-------|
| Finland | 1.2% | -2.4% | 2.8% | 1.3% | -1.0% | -0.1% | 0.1% | 0.9% |
| Czech Republic | 3.0% | -5.5% | 3.5% | 2.4% | -0.2% | 1.1% | 2.4% | 1.9% |
| Slovakia | 2.5% | -3.3% | 4.8% | 1.8% | 1.1% | 2.1% | 0.8% | 1.0% |
| Croatia | 3.4% | -8.5% | 13.0% | 7.0% | 3.1% | 3.9% | 3.2% | 2.9% |
| Sweden | 2.0% | -2.8% | 4.8% | 2.8% | -0.2% | 1.0% | 1.5% | 2.6% |

Smaller operating countries

| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025E | 2026E |
|-----------------|------|-------|------|-------|-------|-------|-------|-------|
| Latvia | 0.6% | -2.5% | 6.7% | 3.4% | -0.3% | -0.4% | 1.0% | 1.7% |
| Lithuania | 4.6% | 0.0% | 6.0% | 4.8% | -0.3% | 2.8% | 2.4% | 3.0% |
| Bosnia & Herz | 2.9% | -3.0% | 7.4% | 3.8% | 1.6% | 2.6% | 1.8% | 2.2% |
| North Macedonia | 3.9% | -4.7% | 4.5% | 2.2% | 1.0% | 2.9% | 3.2% | 3.3% |
| Estonia | 4.0% | -1.0% | 7.2% | -0.5% | -3.0% | -0.3% | 0.6% | 2.1% |

Notes: European Commission & Country specific official agencies

Unemployment rate development in operating countries



Key operating countries

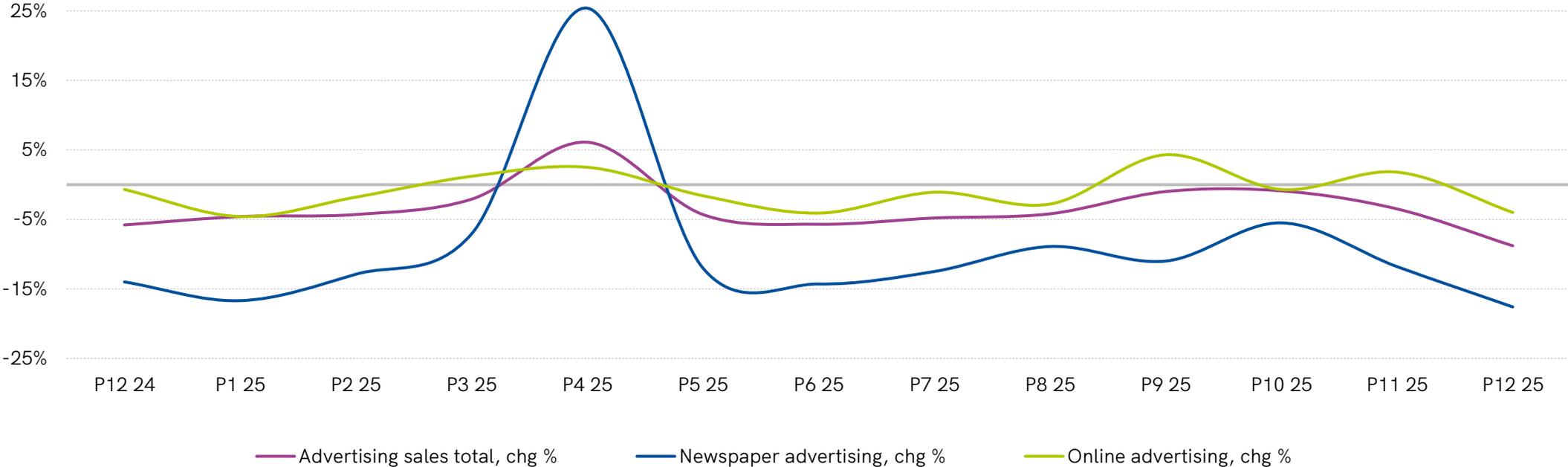
| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025E | 2026E |
|----------------|------|------|------|------|------|------|-------|-------|
| Finland | 6.8% | 7.7% | 7.7% | 6.8% | 7.2% | 8.4% | 9.5% | 9.3% |
| Czech Republic | 2.0% | 2.6% | 2.8% | 2.2% | 2.6% | 2.6% | 2.7% | 3.0% |
| Slovakia | 5.7% | 6.7% | 6.8% | 6.1% | 5.8% | 5.3% | 5.4% | 5.6% |
| Croatia | 6.6% | 7.4% | 7.5% | 6.8% | 6.1% | 5.0% | 4.7% | 4.5% |
| Sweden | 6.9% | 8.5% | 8.9% | 7.5% | 7.7% | 8.4% | 9.0% | 8.4% |

Smaller operating countries

| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025E | 2026E |
|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Latvia | 6.3% | 8.1% | 7.6% | 6.9% | 6.5% | 6.9% | 6.8% | 6.6% |
| Lithuania | 6.3% | 8.5% | 7.1% | 6.0% | 6.9% | 7.1% | 7.1% | 6.8% |
| Bosnia & Herz | 15.7% | 15.9% | 14.9% | 12.7% | 10.7% | 10.7% | 13.2% | 13.2% |
| North Macedonia | 17.4% | 16.6% | 15.8% | 14.5% | 13.2% | 13.4% | 12.9% | 12.7% |
| Estonia | 4.5% | 6.9% | 6.2% | 5.6% | 6.4% | 7.6% | 7.6% | 7.2% |

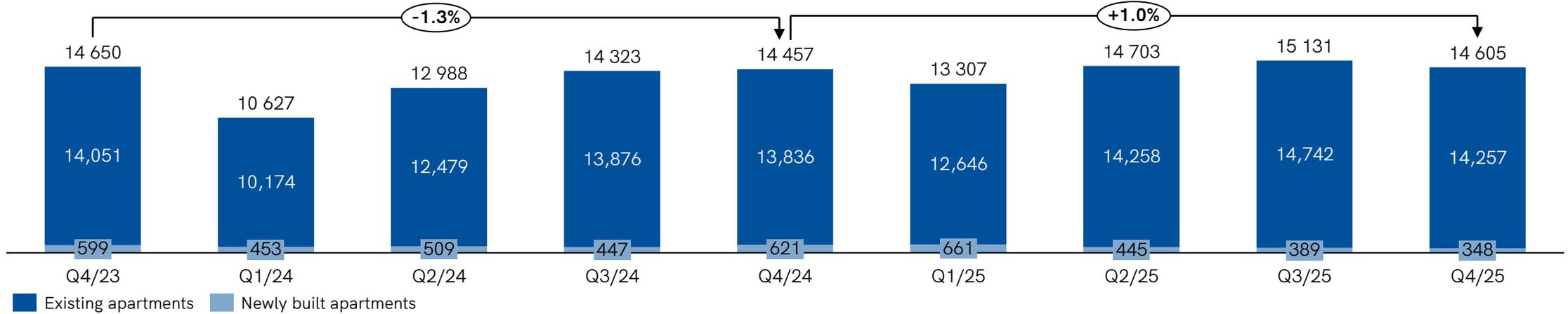
The Finnish advertising market update

MONTHLY CHANGE IN MEDIA ADVERTISING 12/2024-12/2025



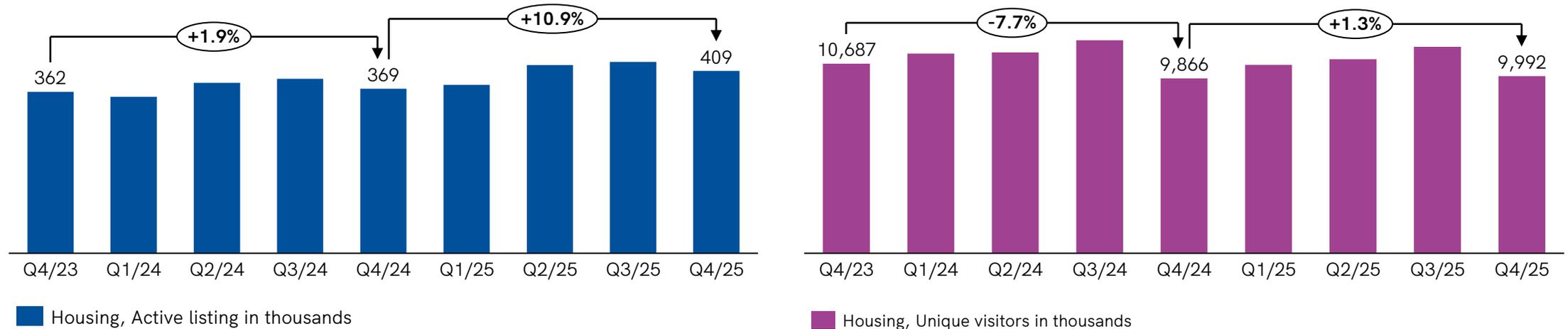
Housing market & marketplaces update

HOUSING MARKET UPDATE (SOLD APARTMENTS)



Source: Federation of Real Estate Agency

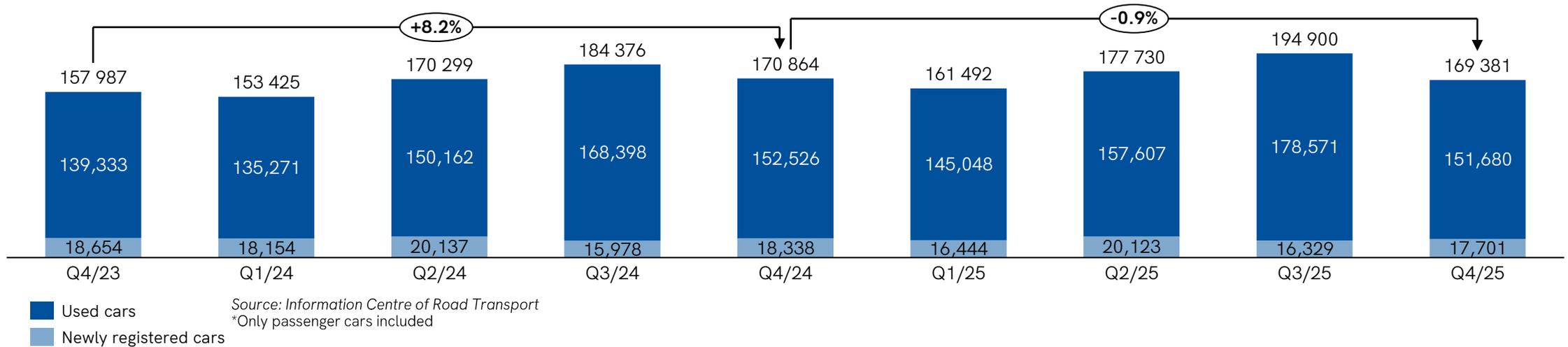
HOUSING MARKETPLACES: ACTIVE LISTINGS & UNIQUE VISITORS*



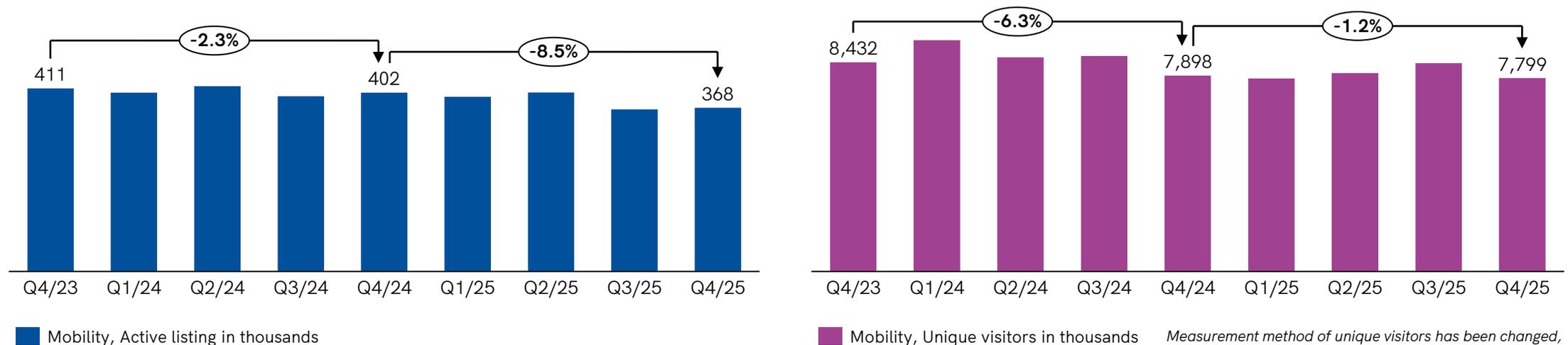
Notes: * The figures include the housing market services: Etuovi and Vuokraovi

Mobility market & marketplaces update

MOBILITY MARKET UPDATE* (SOLD CARS)



MOBILITY MARKET ACTIVE LISTINGS & UNIQUE VISITORS**



Measurement method of unique visitors has been changed, limiting the comparability of 2023 & 2024 figures

Notes: ** The figures include the mobility market services Autotalli and Nettiauto



Ukrainian crisis

- Russia's aggressive invasion to Ukraine brought severe economic and business consequences:
 - Significantly higher energy prices and inflation
 - Lower economic growth in Europe
 - Increased volatility and insecurity
 - Disruptions in financial markets and supply chains due to sanctions and counter-sanctions
- Alma Media has no investments or business operations in Ukraine or Russia
- The financial system's direct exposure to Russia and Ukraine is limited in Alma Media's operating economies in Eastern Central Europe and the Baltic states
- No sign of solution to the crisis or the start of major reconstruction of infrastructure yet in sight

Our response

- Expressing solidarity to the people of Ukraine
- Finetuning our products to support Ukrainian immigrants in finding jobs in Alma's operating markets
- Actively searching channels to support and collaborate with Ukrainians in the long term

Sustainability targets and results 2025

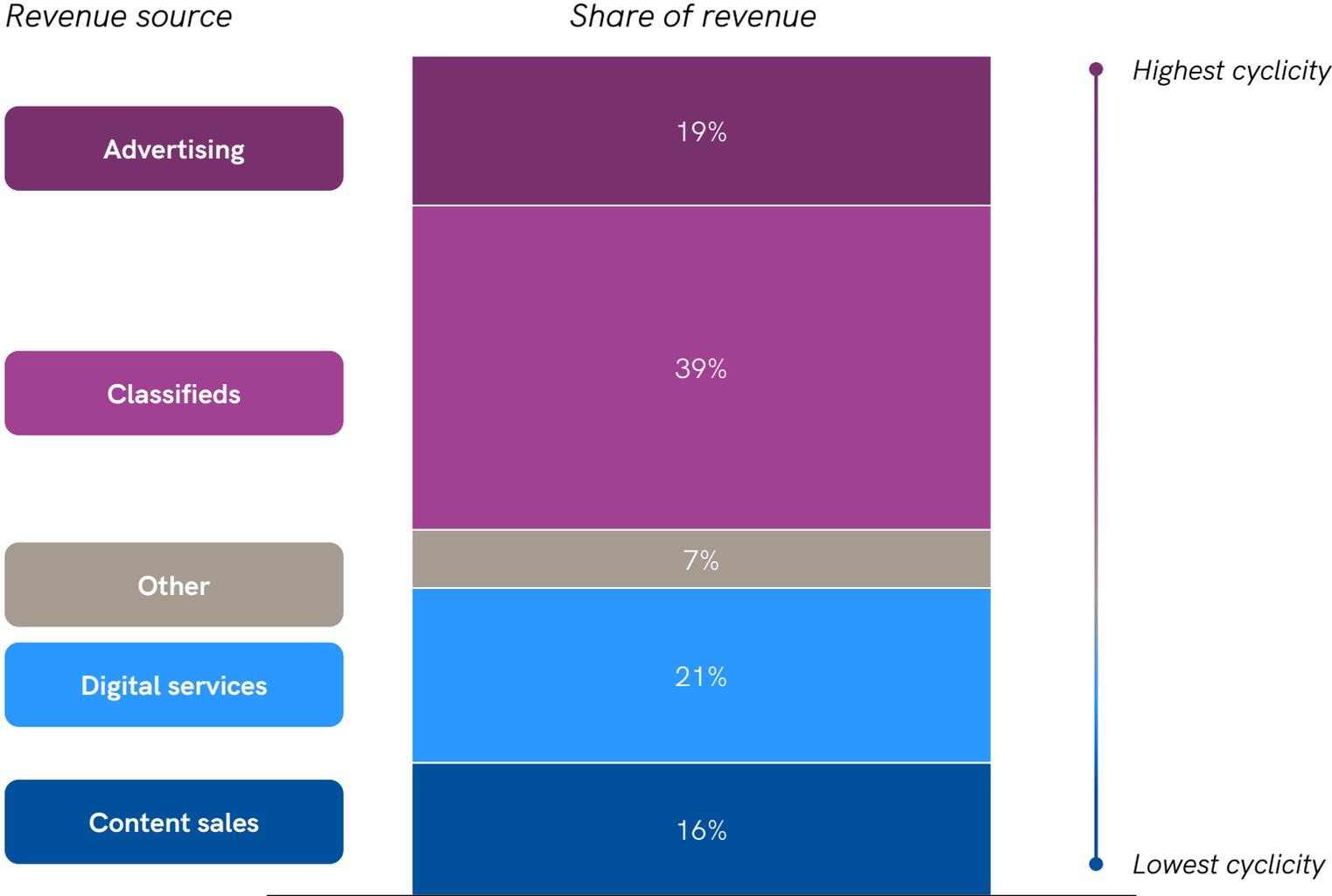
| | Topic | KPI | Results in 2025 | Target for 2025 |
|--------------------------|---|--|----------------------------------|--|
| Environment | Carbon footprint Own operations (Scope 1 & 2) | CO2 emissions of electricity, heating and cooling, emissions from company cars | 236.6 tCO2-eq | Less than 272.8 tCO2-eq |
| | Carbon footprint Subcontracting chain (Scope 3) | CO2 emissions caused by the subcontracting chain | Addition of 304 tCO2-eq | Deduction of 42 tCO2-eq |
| Social responsibility | Own workforce | Employee experience | Peakon Engage- ment index 7.7 | Index above average for the technology sector |
| | Data security and data protection | The company's services are secure, and data and customer information are processed in a diligent manner | 0 | Zero serious personal data breaches in the services for which the authorities would impose a fine |
| | Responsible media: journalism and marketing | Condemnatory decisions issued by the Council for Mass Media Adherence to the International Chamber of Commerce's guidelines on good marketing practices | 1 0 | <5 condemnatory decisions issued by the Council for Mass Media regarding Alma Media's media Zero violations of the ethical code |
| Good governance | Ethics in business | Code of Conduct compliance | 100% | 100% |
| | Subcontracting chain | Completion of training on the Supplier Code of Conduct (SCoC) | 91.3% | 90% |

A man with a beard and short dark hair is wearing large black headphones. He is wearing a colorful, textured sweater with shades of yellow, orange, and blue. He has his hands behind his ears, adjusting the headphones. The background is a large, colorful abstract painting with a prominent orange and red circular shape on the right side. The overall mood is vibrant and artistic.

STRATEGY AND OUTLOOK



Versatile revenue sources, business cyclicality varies

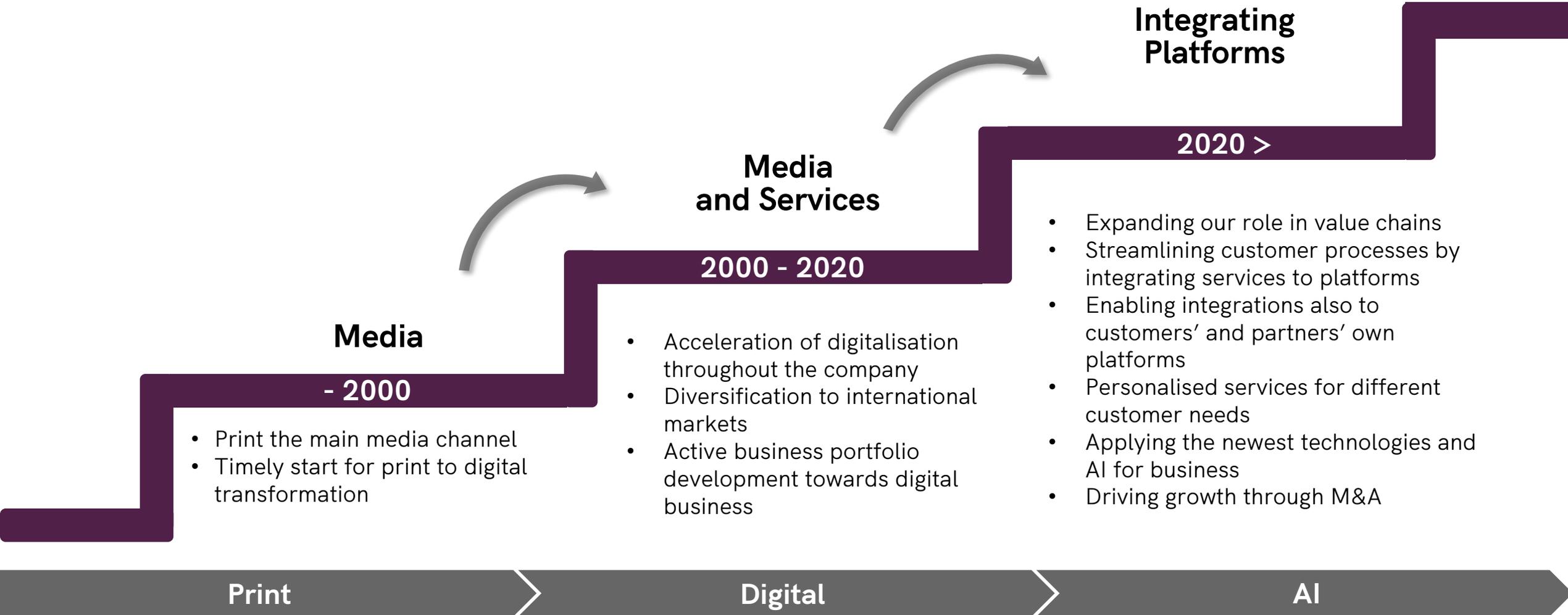


2025

Figures might not add to a 100% due to rounding

Alma Media's transformational journey

Exploiting paradigm changes in technology and consumer behaviour



Strategy

1 TRANSFORM

- Streamline customer processes by integrating services to platforms
- Increase operational agility to speed up time-to-market
- Advance customer-centric, product-led development with AI

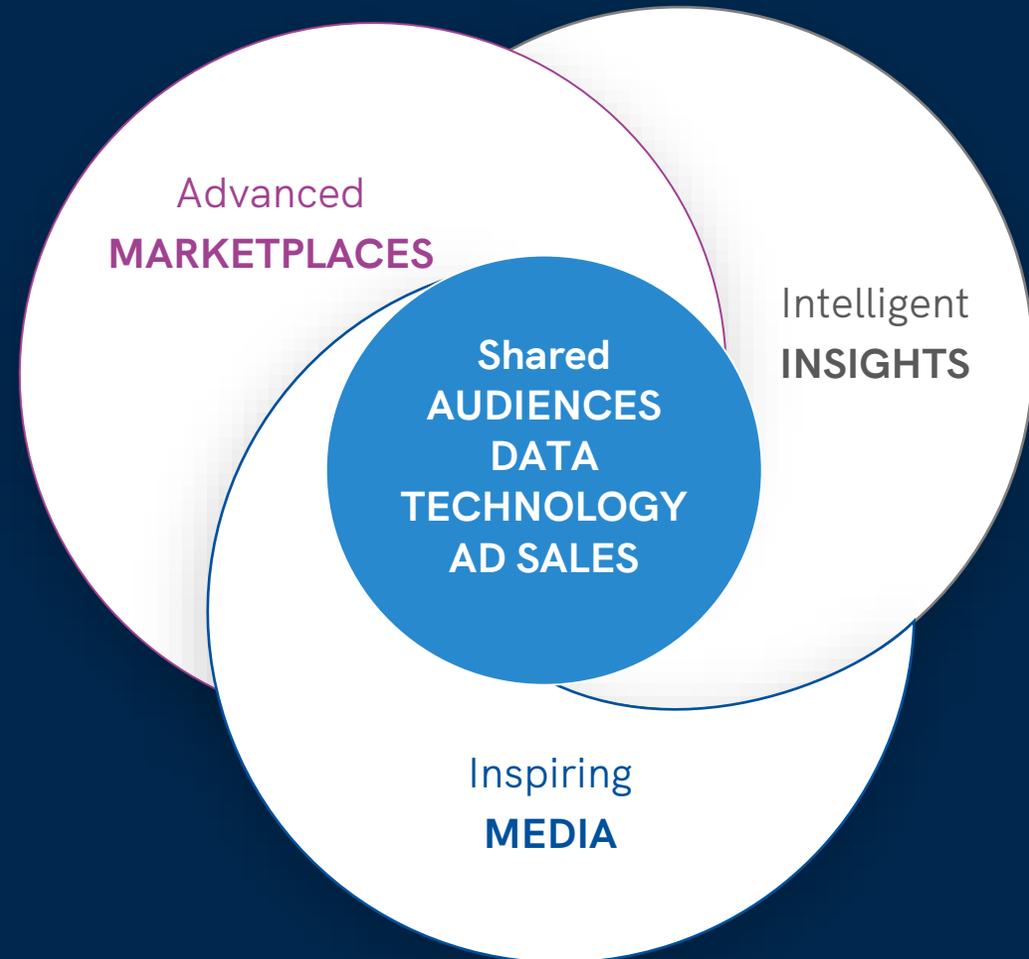
2 GROW

- Increase customer value and diversify revenue streams
- Develop the best human and technology capabilities
- Accelerate growth through M&A

3 SCALE

- Scale existing assets to create new products and services
- Expand businesses to new geographies
- Leverage synergies through efficient co-operation

Synergies



Alma Media concentrates on **recruitment, real estate, mobility, media and insights**

From classified advertising to transactions

Entering larger potential market and enabling new revenue sources

BUYERS



SELLERS, B2B PARTNERS



1

We are strengthening and broadening our offering to provide end-to-end solutions for the digital transaction lifecycle.

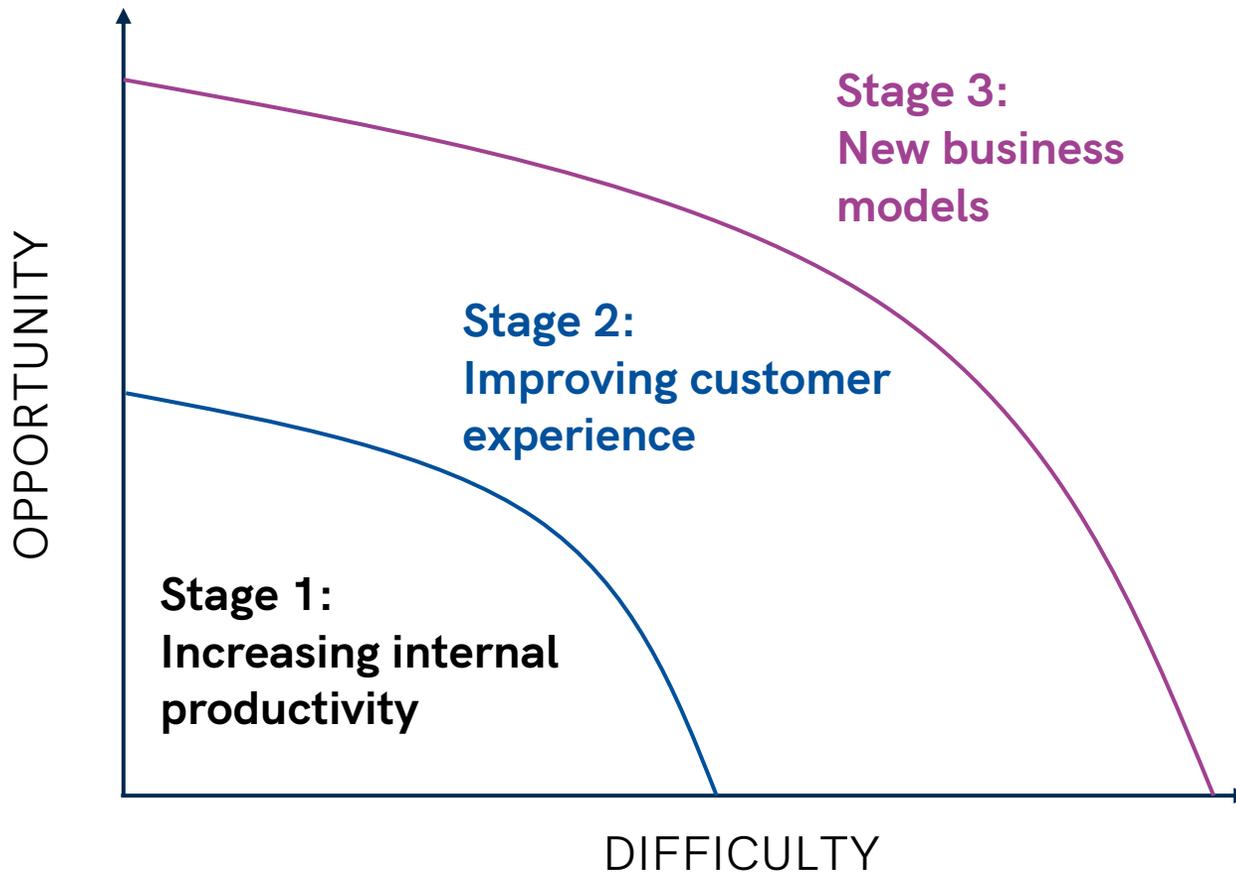
2

We support our partners in streamlining customer engagement and sales through digital solutions.

3

Leveraging data-powered AI insights, we continuously innovate with new features and products, while strengthening our portfolio via targeted M&A activity.

AI boosts Alma's strategy



3

NEW BUSINESS MODELS

- Changing existing business models and value chains
- Creating completely new ones

2

IMPROVING CUSTOMER EXPERIENCE

- Improving products via AI-based features
- Enhancing customer-facing processes, e.g., via personalisation and self-service

1

INCREASING INTERNAL PRODUCTIVITY

- Use of AI tools for individual productivity, e.g., in software or content creation
- Automating internal processes, e.g., reporting, forecasting, and planning

Steps forward in leveraging AI for product innovation

- **Atmoskop** now offers **automatic summaries of employee feedback**
- **Career page** content generation in **Teamio**
- Automated **video subtitles** in **Seduo**
- **Jobly Vibes**, **AI assisted recruiting concept**

**ALMA
CAREER**

- Award-winning **Asuntopuntari**, AI-powered platform for real estate and financial industry professionals
- **Semantic search** on **Etuovi**
- **Edilex AI**, **intelligent legal content search** to professionals
- **Autohuuto's AI-generated pros and cons** for car listings

**ALMA
MARKETPLACES**

- **Sophi**, the dynamic paywall
- **AI Moderator**
- **Interactive AI chats** in **Kauppalähti** and **IltaLehti**
- AI-produced **podcasts**

**ALMA
NEWS MEDIA**

Outlook for 2026

Announced on 5 February 2026

Alma Media expects its full-year revenue of 2026 to remain at the 2025 level and the adjusted operating profit to grow.

The full-year revenue for 2025 was MEUR 327.1 and the adjusted operating profit was MEUR 82.1.

Background for the outlook



The outlook is based on an assessment that the economies in the company's main markets are expected to remain broadly unchanged, while market uncertainty persists. Fluctuations in the global economy may affect market developments.

The subdued growth of the Finnish market and weak consumer confidence are expected to continue, and advertising is still characterised by uncertainty.



The Group's diversified business portfolio, both geographically across several markets and across multiple business areas, together with disciplined cost management, helps to stabilise the company's business performance even in challenging market conditions.

Thank You!

Questions?

Upcoming events in the investor calendar:

- Interim report for January–March 2026 on Wednesday, 29 April 2026
- Interim report for January–June 2026 on Wednesday, 12 August 2026
- Interim report for January–September 2026 on Thursday, 29 October 2026



Closing remarks

- Digital transformation has led to a well-balanced and synergistic business mix and to market leadership in chosen areas
- The digital journey continues towards integrating platforms
- Leveraging the best of current Alma Career products by expanding into new markets: building one unified international multi-channel recruitment platform across CEE
- Current portfolio in housing and cars enables focusing on efficient transactional services for retailers and consumers
- In B2B services we hold comprehensive data assets for growing corporate sales with a scalable model
- Solid financial position and cash flow enable good dividend payout capacity



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