



Posti Group

**A profitable international
delivery and fulfillment
provider**

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Disclaimer

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Agenda

- Posti Group in brief
- Highlights of Q4 and FY 2025
- Guidance, mid-term targets
- Q&A



We are one of the leading delivery and fulfillment companies in Finland, Sweden and the Baltics

~13,800

Personnel, at the end of 2025

~620,000

Sqm, warehouse space

~100

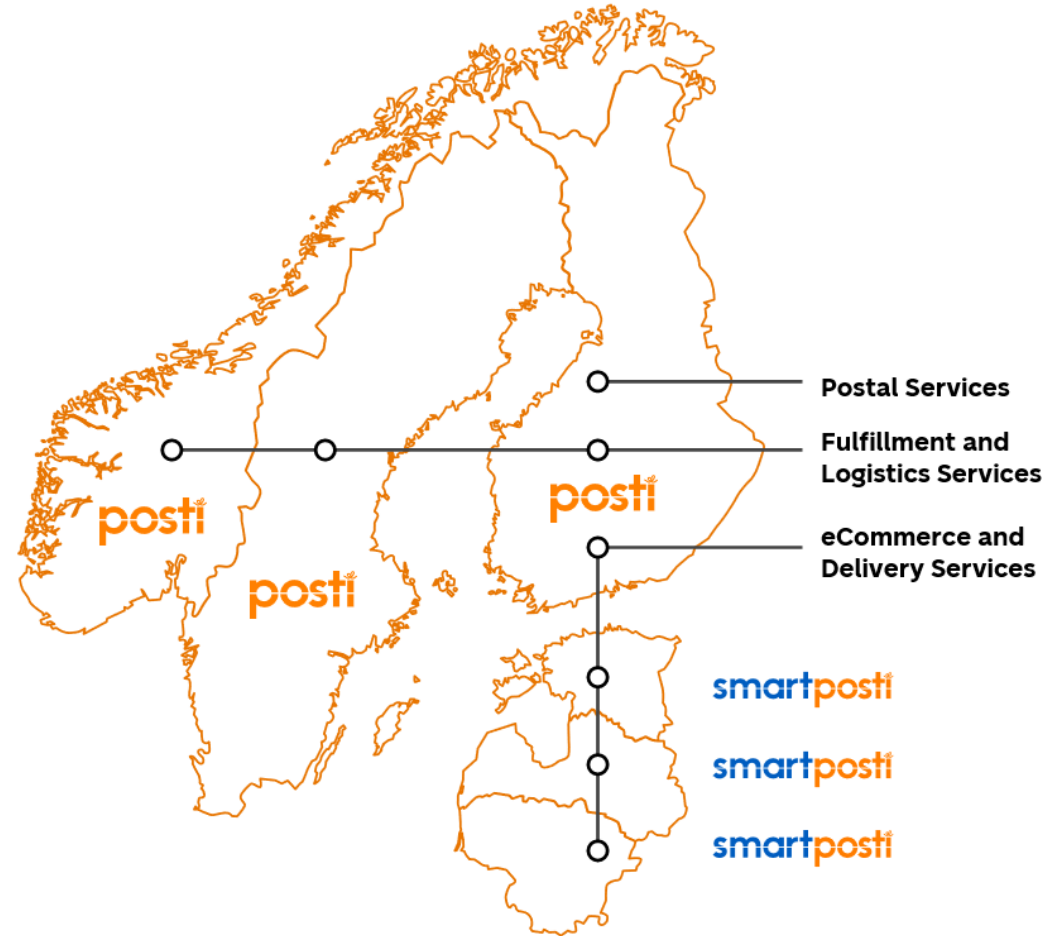
nationalities

71.5

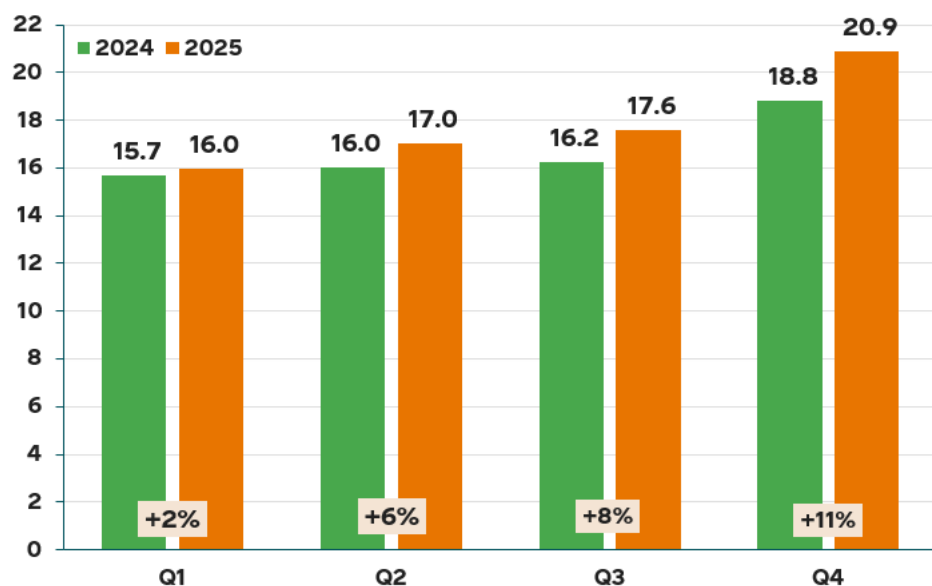
million parcels delivered,
Finland and the Baltics 2025

#4

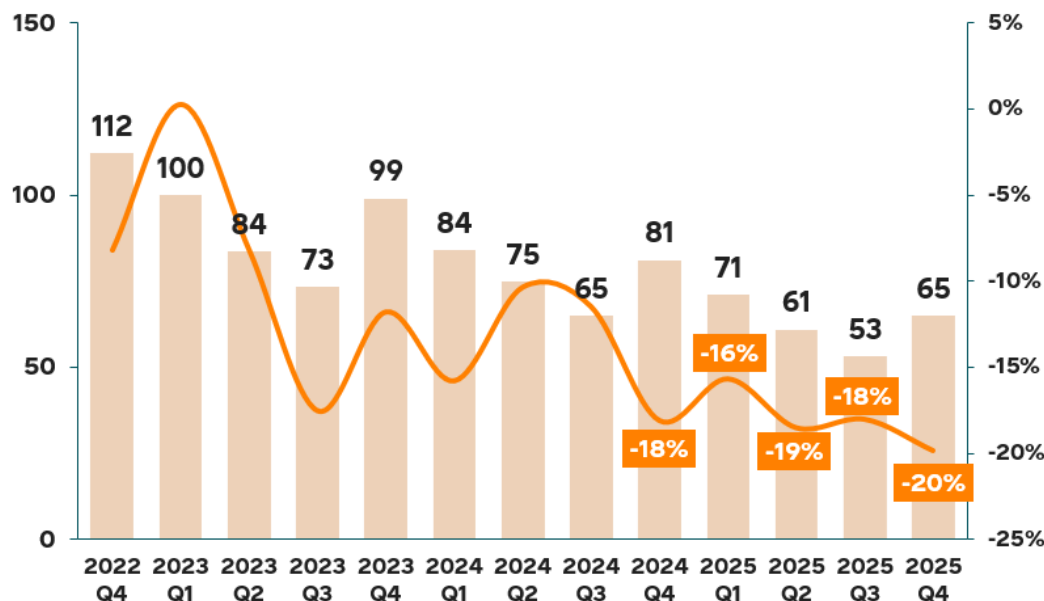
Largest corporate employer
in Finland



Parcel volumes continued to grow while letter volumes declined



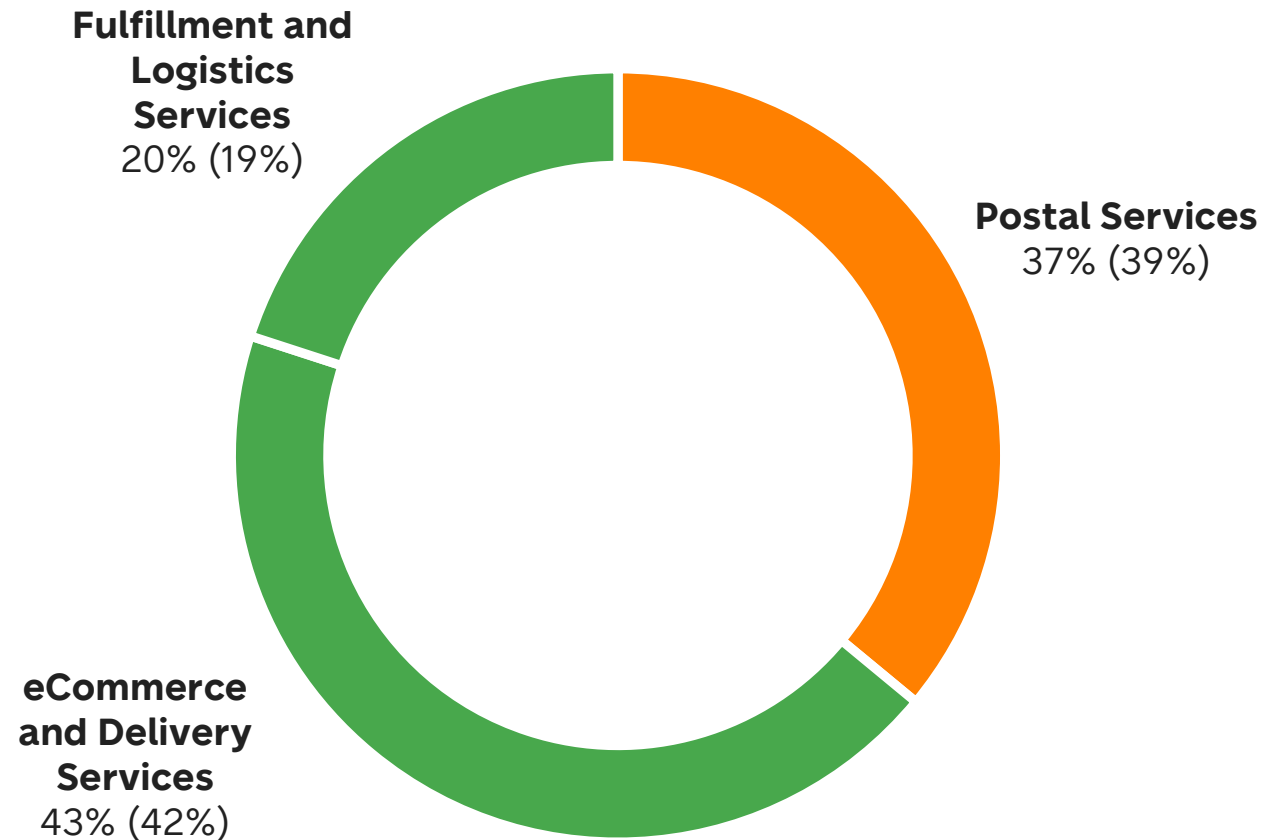
Posti's Parcel volumes (million units) and change, % in Finland and in the Baltics



Addressed letter volumes (million units) and change, %

We have transformed from a mainly postal company to profitable international delivery and fulfillment provider

In 2025, the combined external net sales of eCommerce and Delivery, and Fulfillment and Logistics Services, continued to increase and accounted for 64% (61%) of the Group's net sales.



Our businesses



eCommerce and Delivery Services

The eCommerce and Delivery Services business's offering covers parcel delivery services in Finland and the Baltic countries and freight and certain value-add services in Finland. The segment is one of the cornerstones of Posti's growth. Posti's goal is to strengthen its position in Finland and the Baltic countries by growing its next-day parcel locker deliveries.

Net sales
(EUR million) 2025

640.9

Adjusted EBIT
(EUR million) 2025

22.0



Fulfillment and Logistics Services

Fulfillment and Logistics Services provide contract logistics and in-house logistics in Finland and Sweden, with one storage in Norway. The business has a comprehensive service offering covering outsourced warehousing at sites owned or leased by Posti, staffing, and in-house logistics at customers' sites.

The business segment comprises two operating segments, Fulfillment and Logistics Services Finland, and Fulfillment and Logistics Services Sweden.

Net sales
(EUR million) 2025

301.7

Adjusted EBIT
(EUR million) 2025

-5.4



Postal Services

Postal Services' offering includes delivery services, multichannel services and digital services, which cover, among others, letters (both corporate and consumer letters), multichannel messaging solutions, newspaper and magazine delivery, as well as addressed direct marketing services. Postal Services serves customers nationwide in Finland with a multichannel distribution network.

Net sales
(EUR million) 2025

529.6

Adjusted EBIT
(EUR million) 2025

65.8

AI at the core of Posti's profitable and sustainable future

1. Sorting automation with machine vision

Posti has pushed sorting automation rates above 90%, a significant achievement in what has traditionally been a manual process. A key milestone was the automation of Christmas greetings sorting — nearly 9 million handwritten cards — using machine vision technology.

2. Smarter and more agile delivery route optimization

Automation enables fast and agile delivery route changes. The delivery routing cost base is one of the key operational cost drivers, algorithmic route optimization offers significant benefits.

Our clean vehicle roadmap with optimized route planning (supported by AI) helps to reduce road transportation carbon emissions. Posti's own Scope 1 and 2 emissions decreased by 25% in 2025 (compared to 2024).

3. Warehouse management and logistics efficiency

In Fulfillment and Logistics Services, Posti has been rolling out a new warehouse management system, aimed at driving further efficiencies through smarter logistics operations and resource optimization. In addition to this we use AI to optimize workforce management.

4. Indirect and scalable future benefits

Even as sorting automation rates approaches 100% of usage, automation continues to deliver value indirectly, by enabling network synergies and operational flexibility.

Highlights of Q4 and FY 2025

Strong Q4 driven by our decisive actions during the year

Q4/2025

390.4 (403.6)

Net Sales

62.1 (54.2)

Adjusted EBITDA

15.9% (13.4%)

Adjusted EBITDA margin

30.0 (21.7)

Adjusted EBIT

7.7% (5.4%)

Adjusted EBIT margin

2025

1,447.6 (1,521.4)

Net Sales

196.4 (207.6)

Adjusted EBITDA

13.6% (13.6%)

Adjusted EBITDA margin

69.3 (80.1)

Adjusted EBIT

4.8% (5.3%)

Adjusted EBIT margin

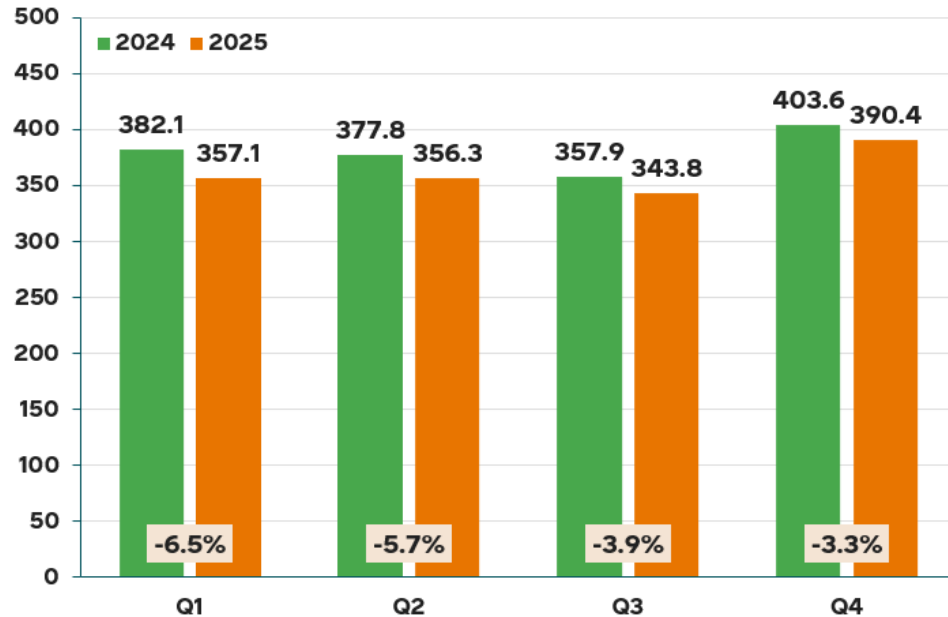


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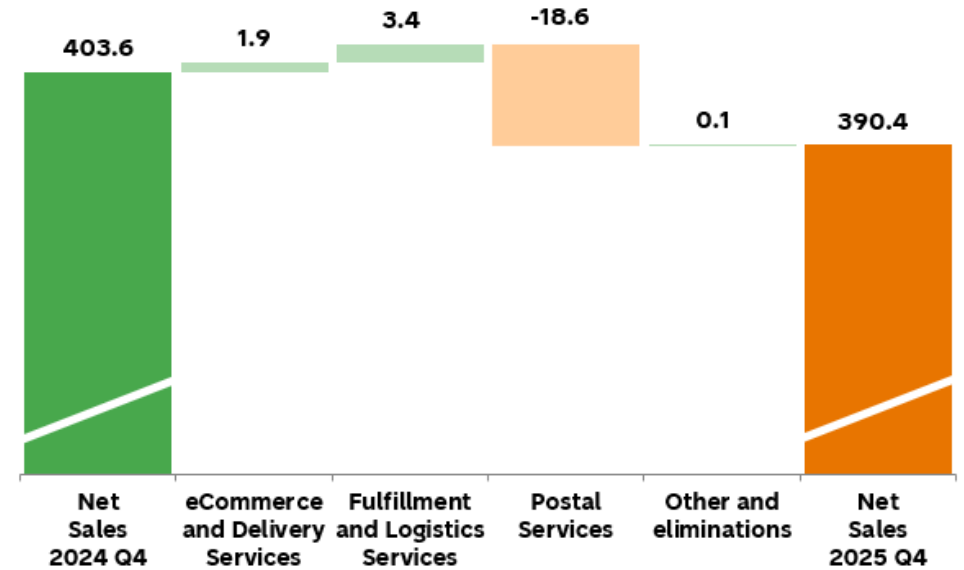
Q4 2025 net sales decreased largely due to Postal Services

Net sales decreased by 3.3% to EUR 390.4 (403.6) million.

Group's net sales,
EUR million and change, %



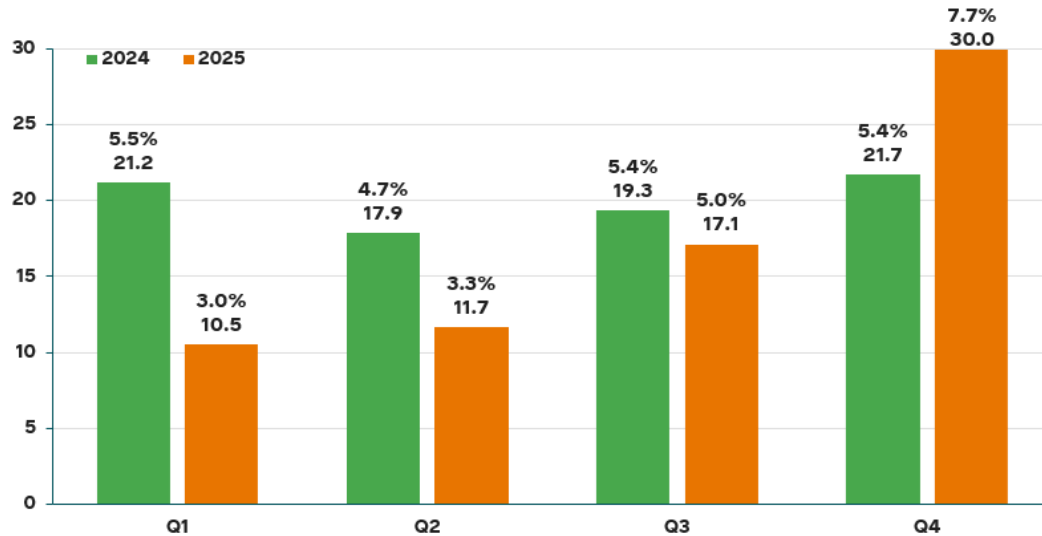
Q4 2024 vs Q4 2025 change of net sales
by segment, EUR million



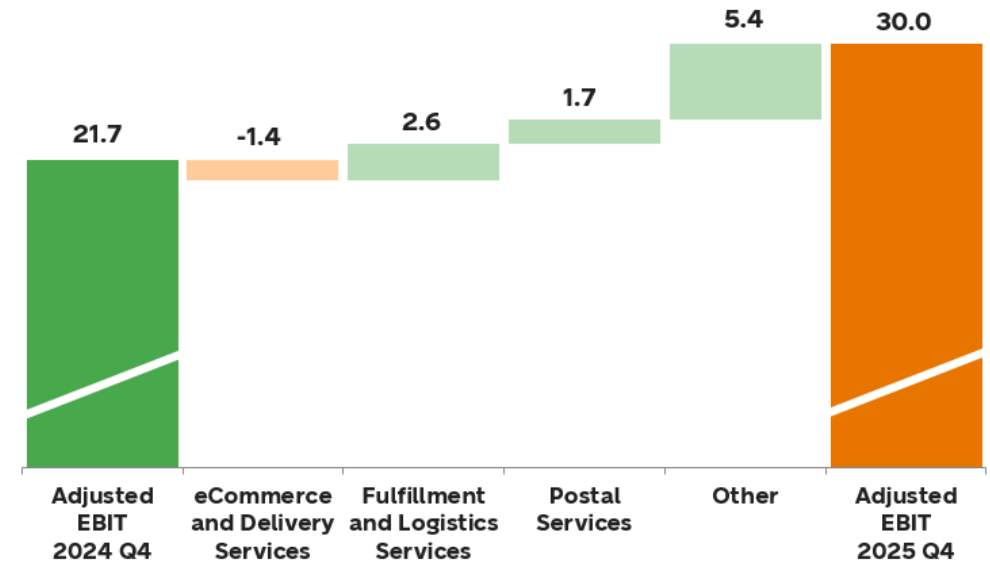
Q4 2025 adjusted EBIT margin was record high

Adjusted operating result (adjusted EBIT) increased to EUR 30.0 (21.7) million, representing 7.7% (5.4%) of net sales.

Group's adjusted operating result (adjusted EBIT),
EUR million and % of net sales



Q4 2024 vs Q4 2025 adjusted operating result (adjusted EBIT) change
by segment, EUR million



Guidance for 2026 and mid-term financial targets

Guidance for 2026

Posti is expecting its net sales to be within the range of EUR 1,400–1,500 million, and adjusted EBIT to be within the range of EUR 63–79 million in 2026.

In 2025, Posti's net sales were EUR 1,447.6 million and adjusted EBIT was EUR 69.3 million.

Posti is revising the way its full-year guidance is provided. Going forward, Posti will no longer include adjusted EBITDA in the guidance range. Posti will guide expected full-year net sales and adjusted EBIT.



Mid-term financial targets and dividend policy

- Average organic net sales growth (3–5-year period) of at least 2% at Group level and at least 5% outside Postal Services compared to 2025
 - Baseline for 2025 at Group level of EUR 1,447.6 million.
 - Baseline for 2025 outside Postal Services of EUR 917.1 million.
- Average adjusted operating result (adjusted EBIT) growth (3–5-year period) over 5% compared to 2025
- Net debt/adjusted EBITDA less than 2.5x

Posti Group's target is to pay continuously increasing ordinary dividends, and a payout ratio of at least 60 percent of net income based on Posti Group's Board of Directors approved dividend policy.



Board of Directors proposes a dividend of EUR 34.0 million, or EUR 0.84 per share

Target is to pay continuously increasing ordinary dividends,
and a payout ratio of at least 60% of net income.

EUR **33.0** million

Dividend for 2024

EUR **34.0** million

Dividend per share for 2025
(BoD proposal)

144.7%

Payout ratio of net income

EUR **0.83**

Dividend per share,
for 2024

EUR **0.84**

Dividend per share, for 2025
(BoD proposal)

Dividend to be distributed in two installments.

Key takeaways

- 1. We delivered a strong Q4** - record-high adjusted EBITDA margin and adjusted EBIT margin in ten years
- 2. Market transformation continued** – parcel volumes grew by 11%, letter volumes declined 19% in Q4
- 3. We continued to execute our strategy** – excellent improvement in operational efficiency





Responsibly
delivering

what matters
to you

on



**your
terms**

posti

A woman with glasses and a black leather jacket is hugging another person with long blonde hair. She is smiling broadly and has her eyes closed. The background is a blurred indoor setting.

Thank you

Investor Relations contacts

Posti Group's Investor Relations serves everyone interested in the company as an investment, as well as our shareholders.

All investor meeting requests via Investor Relations.

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Posti's financial reporting and Annual General Meeting in 2026

Posti Group's financial reporting and events during 2026:

- **Annual Report 2025** during week 12, 2026
- **Annual General Meeting 2026** on April 15, 2026, in Helsinki
- **Interim Report for January–March 2026** on Wednesday, April 29, 2026
- **Half-year Financial Report for January–June 2026** on Friday, August 14, 2026
- **Interim Report for January–September 2026** on Thursday, October 29, 2026



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