

Interim Report January – June 2025

A solid organic growth and strong operating margin

Comments on quarter 2

- Revenue for the quarter was SEK 7,407 million (7,639). Revenue growth was –3.0 percent (8.0) of which organic growth was 3.8 percent (7.0). Acquisitions contributed with 1.0 percent (3.0) and the exchange rate effect on revenue was –7.9 percent (–1.9).
- Operating income (EBITA) for the quarter was SEK 944 million (887). The operating margin (EBITA) increased to 12.7 percent (11.6).
- Operating income (EBIT) before items affecting comparability for the quarter was SEK 882 million (834) and operating margin (EBIT) before items affecting comparability was 11.9 percent (10.9).
- Items affecting comparability during the quarter totaled SEK –68 million (–97), driven by restructuring within segment Europe and Latin America and positive M&A-related items.
- Income before taxes for the quarter was SEK 664 million (550) and net income was SEK 478 million (396).
- Basic earnings per share for the quarter were SEK 7.01 (5.65) and diluted earnings per share were 6.99 (5.64).
- Cash flow from operating activities was SEK 550 million (1,113) in the quarter, negatively impacted by changes in working capital. The cash flow from operating activities was 58 percent (126) of operating income (EBITA).
- Loomis AB has repurchased 535,300 shares during the second quarter for a value of SEK 200 million. The Board of Directors has resolved to continue to repurchase shares during the third quarter 2025.
- The acquisition of Burroughs, Inc. was completed on June 1, 2025.
- After the end of the quarter, Loomis acquired Cash Central and Sighore-ICS. Read more on page 9.
- Loomis has entered into an agreement to acquire Kipfer-Logistik. Read more on page 9.

KEY RATIOS

| | 2025 | 2024 | | 2025 | 2024 | | 2024 |
|--|-------------|------------|------------|--------------|--------------|------------|--------------|
| | Quarter 2 | Quarter 2 | Change (%) | Six months | Six months | Change (%) | Full year |
| SEK m | | | | | | | |
| Revenue | 7,407 | 7,639 | -3.0 | 15,072 | 14,892 | 1.2 | 30,442 |
| Of which: | | | | | | | |
| Organic growth | 290 | 492 | 3.8 | 611 | 926 | 4.1 | 1,889 |
| Acquisitions and divestments | 78 | 210 | 1.0 | 82 | 408 | 0.6 | 585 |
| Exchange rate effects | -601 | -135 | -7.9 | -513 | -325 | -3.4 | -738 |
| Total growth | -232 | 567 | | 180 | 1,009 | | 1,736 |
| Operating income (EBITA) | 944 | 887 | | 1,831 | 1,641 | | 3,642 |
| Operating margin (EBITA), % | 12.7 | 11.6 | | 12.1 | 11.0 | | 12.0 |
| Operating income (EBIT) before items affecting comparability | 882 | 834 | | 1,705 | 1,544 | | 3,440 |
| Operating margin (EBIT) before items affecting comparability, % | 11.9 | 10.9 | | 11.3 | 10.4 | | 11.3 |
| Income before tax | 664 | 550 | | 1,195 | 1,057 | | 2,271 |
| Profit for the period | 478 | 396 | | 860 | 755 | | 1,641 |
| Earnings per share before dilution, SEK | 7.01 | 5.65 | | 12.58 | 10.71 | | 23.51 |
| Tax rate, % | 28 | 28 | | 28 | 29 | | 28 |
| Cash flow from operating activities | 550 | 1,113 | | 1,447 | 1,515 | | 4,085 |
| Cash flow from operating activities as % of operating income (EBITA) | 58 | 126 | | 79 | 92 | | 112 |

Explanation and reconciliation of alternative performance measures can be found on pages 22–23 and under Definitions on page 24.

A solid quarter aligned with our strategic priorities



+3.8%
Organic
growth Q2

12.7%
Operating margin
(EBITA) Q2

We had a solid performance in the second quarter. Revenues reached SEK 7.4 billion with an organic growth of 3.8 percent. Acquisitions contributed to growth while the strengthening of the SEK had a significant negative impact on revenue for all segments. A favorable business mix, along with higher efficiency, resulted in an increased operating margin (EBITA) of 12.7 percent (11.6), which is the highest margin we have achieved in a second quarter. This led to a significant increase in basic earnings per share, which reached SEK 7.01 (5.65). The cash flow from operating activities in relation to operating income (EBITA) was above 100 percent on a rolling twelve months basis.

Strong performance in the US

Segment USA reported revenues of SEK 3.8 billion with a solid organic growth of 4.2 percent for the second quarter. Adjusted for currency impacts, the business achieved record high revenues and operating profit (EBITA) in local currency. Notably, Automated Solutions with SafePoint delivered another quarter of double-digit organic growth. Our implemented staffing planning measures have enabled a more efficient way of working, allowing us to grow the business while reducing the number of employees. At the same time, we have secured high service quality and maintained customer satisfaction. The volume growth in the Automated Solutions and International business lines, combined with improved efficiency, contributed to the operating margin improvement. The operating margin increased to 16.4 percent (15.2).

Margin improvement in Europe and Latin America

Revenues in Segment Europe and Latin America reached SEK 3.6 billion with an organic growth of 4.1 percent. We had strong performance in several of our key markets and are actively working to improve those under review. We continued to see strong demand for our cross-border valuables transportation and storage solutions in the quarter. While revenue development in our CIT and CMS business lines was negatively impacted by the number of working days, our main focus is on growing our adjacent business lines. The operating profit reached SEK 445 million (402), corresponding to an increased margin of 12.3 percent (11.0).

Positive development within SME/Pay

We are gaining momentum within our new segment SME/Pay. Revenues increased to SEK 43 million in the quarter, of which more than 20 percent comes from our core and adjacent business lines. The transaction volumes through our payment gateway reached more than SEK 2.3 billion.

Partnership to decarbonize our operations

We are advancing our initiatives to reduce carbon emissions from our vehicle fleet. In May, we announced an agreement with bp Energía España for the supply of bp bioenergy HVO. By the end of 2030, we aim to use approximately 10 million liters of this biofuel across 10 European countries. This biofuel is expected to significantly lower the carbon footprint of our European transport activities. This initiative supports our carbon emissions reduction targets without requiring the replacement of our existing fleet of armored vehicles.

Delivering on our M&A strategy

I am pleased to share that over the past few months, we have been actively engaging in discussions around potential acquisitions and are delivering on our strategic priority to generate growth and product expansion through acquisitions in our core, adjacent, and digital areas. This quarter, we completed the acquisition of Burroughs, Inc., integrating the team into Loomis US. Burroughs' complementary skills will enhance our service offerings and support customers throughout their devices' lifecycle.

As we announced yesterday, we are expanding our Loomis Pharma business through the acquisition of Kipfer-Logistik, a Swiss player within temperature-controlled logistics for the pharmaceuticals market. After the end of the quarter, we have also acquired two Point-of-Sale (POS) companies in Spain: Central Cash and Sighore-ICS. These acquisitions significantly expand Loomis Pay's presence in the Catalonia region, add to our POS capabilities, and broaden our customer base.

We will continue to actively evaluate potential acquisition targets to deliver sustained, profitable growth. Even with completed acquisitions, the distribution of a record-high dividend, and share repurchases in the second quarter, our net debt/EBITDA ratio improved compared to the previous year. Our capital allocation priorities remain and we are committed to using our capital in the best way to generate returns.

Stockholm, Sweden
July 25, 2025

Aritz Larrea,
President and CEO

Revenue and Profitability

| | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
|--|-----------|-----------|------------|------------|--------|-----------|
| SEK m | Quarter 2 | Quarter 2 | Six months | Six months | R12 | Full year |
| Revenue | 7,407 | 7,639 | 15,072 | 14,892 | 30,622 | 30,442 |
| Revenue growth, % | -3.0 | 8.0 | 1.2 | 7.3 | 3.1 | 6.0 |
| – of which organic growth, % | 3.8 | 7.0 | 4.1 | 6.7 | 5.4 | 6.6 |
| – of which acquisitions / divestments, % | 1.0 | 3.0 | 0.6 | 2.9 | 0.9 | 2.0 |
| – of which exchange rate effects, % | -7.9 | -1.9 | -3.4 | -2.3 | -3.2 | -2.6 |
| Operating income (EBITA) | 944 | 887 | 1,831 | 1,641 | 3,831 | 3,642 |
| Operating margin (EBITA), % | 12.7 | 11.6 | 12.1 | 11.0 | 12.5 | 12.0 |

Q2 Highlights

- Solid organic growth across all three segments
- Strong operating margin (EBITA %)
- Negative impact from changes in exchange rates

Comments on quarter 2 2025

Revenue for the quarter amounted to SEK 7,407 million (7,639) with an organic growth of 3.8 percent. Notably, the high demand for cross-border valuables transportation as well as storage within the International business line had a positive impact on the growth in the quarter. For revenue per business line, see note 3. Acquisitions impacted revenue positively while changes in exchange rates had a significant negative impact.

The operating income (EBITA) increased to SEK 944 million (887), corresponding to a margin of 12.7 percent (11.6). Items affecting comparability amounted to SEK -68 million (-97), related to restructuring within segment Europe and Latin America as well as M&A-related items. Refer to note 6 for details.

Net financial expenses decreased to SEK -150 million (-186) in the quarter, mainly related to lower interest rates. Income before tax increased to SEK 664 million (550). The tax expense for the quarter was SEK -186 million (-154), which represents a tax rate of 28 percent (28).

Basic earnings per share amounted to 7.01 (5.65) and diluted earnings per share amounted to 6.99 (5.64).

Comments on six months 2025

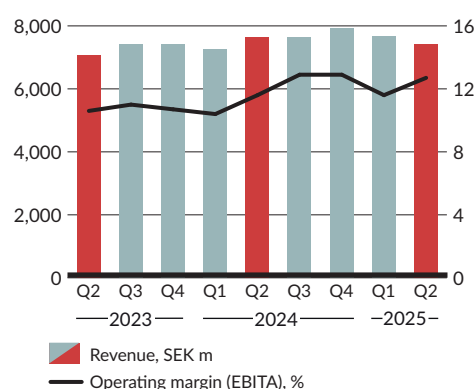
Revenue for the first six months increased to SEK 15,072 million (14,892) with an organic growth of 4.1 percent. For the reported revenue per business line, see note 3. Acquisitions impacted revenue positively while changes in exchange rates had a negative impact.

The operating income (EBITA) amounted to SEK 1,831 million (1,641), corresponding to a margin of 12.1 percent (11.0). Items affecting comparability amounted to SEK -185 million (-113), refer to note 6 for details.

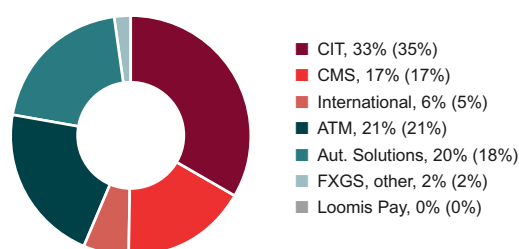
Net financial expenses decreased to SEK -326 million (-374) in the period, mainly due to lower interest rates and lower losses on monetary net assets. Income before tax amounted to SEK 1,195 million (1,057). The tax expense for the period was SEK -335 million (-302), which represents a tax rate of 28 percent (29).

Basic earnings per share amounted to 12.58 (10.71) and diluted earnings per share amounted to 12.55 (10.68).

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



Revenue share per business line, %



Segment Europe and Latin America

| | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
|--|-----------|-----------|------------|------------|--------|-----------|
| SEK m | Quarter 2 | Quarter 2 | Six months | Six months | R12 | Full year |
| Revenue | 3,620 | 3,671 | 7,207 | 7,142 | 14,858 | 14,793 |
| Revenue growth, % | -1.4 | 8.1 | 0.9 | 7.5 | 3.7 | 7.0 |
| – of which organic growth, % | 4.1 | 7.7 | 4.1 | 7.1 | 6.6 | 7.8 |
| – of which acquisitions / divestments, % | – | 6.0 | – | 5.9 | 1.2 | 4.0 |
| – of which exchange rate effects, % | -5.5 | -5.5 | -3.2 | -5.5 | -4.0 | -4.9 |
| Operating income (EBITA) | 445 | 402 | 777 | 706 | 1,715 | 1,644 |
| Operating margin (EBITA), % | 12.3 | 11.0 | 10.8 | 9.9 | 11.5 | 11.1 |

Q2 Highlights

- Strong performance within the International business line
- Increased operating margin (EBITA %)
- Ongoing regional review continues to improve operational efficiency

Comments on quarter 2 2025

Revenue within segment Europe and Latin America reached SEK 3,620 million (3,671) with an organic growth of 4.1 percent. There was positive development in several of the larger markets in the region. The increased demand for cross-border transportation and storage services within the International business line positively contributed to the organic growth in the quarter compared to prior year. Changes in exchange rates and fewer working days had a significant negative impact on total growth. Refer to note 3 for the revenue per business line.

The operating profit (EBITA) increased to SEK 445 million (402), corresponding to an increased margin of 12.3 percent (11.0). The business mix as well as efficiency initiatives contributed to the increase in margin. Restructuring initiatives are progressing to optimize European and Latin American operations, and efforts to improve profitability continue. These measures have supported business growth while reducing the number of employees. Since the second quarter of 2024, the segment has reduced the number of full-time equivalent employees (FTEs) by approximately 600.

Costs related to the restructuring of the segment, which are reported as an item affecting comparability, amounted to SEK -96 million (-57) in the period.

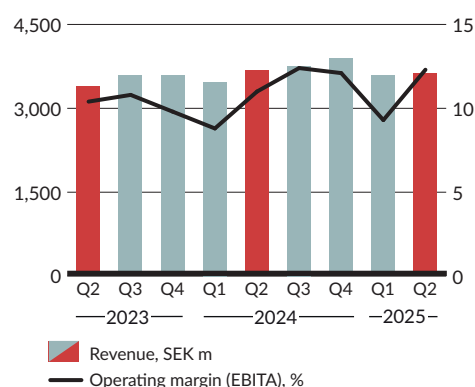
Comments on six months 2025

Revenue within segment Europe and Latin America amounted to SEK 7,207 million (7,142) with an organic growth of 4.1 percent in the period. Notably, the International business line had a strong performance for the first six months. The growth within Automated Solutions slowed down following a very strong performance from CIMA in the same period in the previous year. Changes in exchange rates had a negative impact on total growth. Refer to note 3 for the revenue per business line.

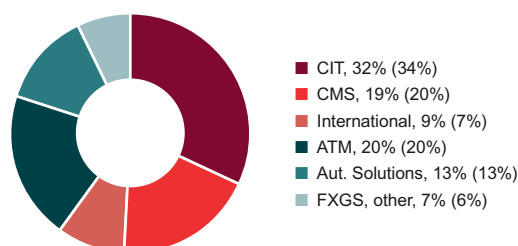
The operating profit (EBITA) increased to SEK 777 million (706), corresponding to a margin of 10.8 percent (9.9). The business mix as well as efficiency initiatives contributed to the increase in margin. The review of the markets in the region continues to ensure optimal footprint, capacities, and competencies to support growth.

Costs related to the restructuring of the segment, which are reported as an item affecting comparability, amounted to SEK -213 million (-73) in the period.

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



Revenue share per business line, %



Segment USA

| | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
|--|-----------|-----------|------------|------------|--------|-----------|
| SEK m | Quarter 2 | Quarter 2 | Six months | Six months | R12 | Full year |
| Revenue | 3,811 | 3,969 | 7,915 | 7,770 | 15,842 | 15,697 |
| Revenue growth, % | -4.0 | 7.3 | 1.9 | 6.5 | 2.5 | 4.8 |
| – of which organic growth, % | 4.2 | 5.9 | 4.6 | 5.8 | 4.5 | 5.2 |
| – of which acquisitions / divestments, % | 1.9 | 0.0 | 1.0 | 0.2 | 0.5 | 0.1 |
| – of which exchange rate effects, % | -10.1 | 1.4 | -3.7 | 0.5 | -2.5 | -0.4 |
| Operating income (EBITA) | 623 | 603 | 1,303 | 1,177 | 2,597 | 2,470 |
| Operating margin (EBITA), % | 16.4 | 15.2 | 16.5 | 15.1 | 16.4 | 15.7 |

Q2 Highlights

- Record revenue and operating profit in local currency
- Strong operating margin (EBITA %)
- Negative impact from changes in exchange rates

Comments on quarter 2 2025

Revenue in segment USA amounted to SEK 3,811 million (3,969) with an organic growth of 4.2 percent in the second quarter. The acquisition of Burroughs, completed on June 1, contributed positively to revenue by 1.9 percent, while the exchange rate effect was -10.1 percent. Automated Solutions with SafePoint continued to have a strong performance while the other lines of business declined compared to the previous year, largely due to the changes in exchange rates. Refer to note 3 for the revenue per business line.

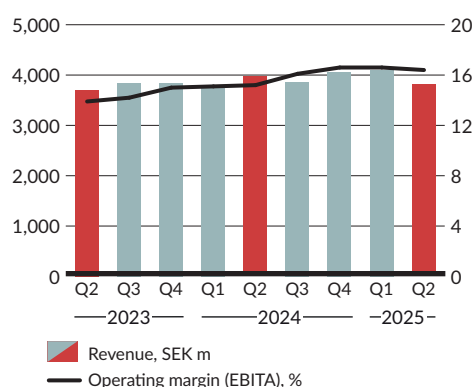
The operating income (EBITA) increased to SEK 623 million (603) corresponding to a strong margin of 16.4 percent (15.2). The implemented staffing planning measures have enabled a more efficient way of working, allowing the business to grow while reducing the number of employees. Excluding employees who joined with the Burroughs acquisition, the number of full-time equivalents (FTEs) decreased by approximately 300 compared to the previous year. The volume growth within the International and Automated Solutions business lines also contributed to the increased margin in the US.

Comments on six months 2025

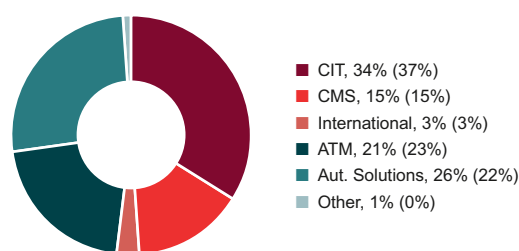
Revenue in segment USA amounted to SEK 7,915 million (7,770) with an organic growth of 4.6 percent in the first six months. Changes in exchange rates had a negative impact on the reported revenue while acquisitions had a slight positive effect. High demand for cross-border valuables transportation and storage within the International business line had a positive impact on the growth in the first six months. Automated Solutions with SafePoint continued to have a strong performance. Refer to note 3 for the revenue per business line.

The operating income (EBITA) increased to SEK 1,303 million (1,177). A favorable business mix, along with higher efficiency, resulted in an increased operating margin (EBITA) of 16.5 percent (15.1).

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



Revenue share per business line, %



Segment SME/Pay

| | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
|--|-----------|------------|------------|-------------|-------|------------|
| SEK m | Quarter 2 | Quarter 2* | Six months | Six months* | R12* | Full year* |
| Revenue | 43 | 28 | 73 | 44 | 135 | 106 |
| Revenue growth, % | 55.6 | 130.4 | 66.7 | 128.8 | 77.9 | 106.1 |
| – of which organic growth, % | 54.6 | 64.7 | 57.6 | 87.3 | 59.3 | 71.2 |
| – of which acquisitions / divestments, % | 3.9 | 65.4 | 11.0 | 41.3 | 19.8 | 35.1 |
| – of which exchange rate effects, % | –2.9 | 0.3 | –1.8 | 0.2 | –1.2 | –0.2 |
| Operating income (EBITA) | –41 | –55 | –93 | –110 | –185 | –202 |
| Transaction volumes, Loomis Pay | 2,307 | 1,820 | 4,136 | 3,095 | 8,031 | 6,990 |

* Note that the comparison periods refer to previous reporting segment Loomis Pay, which have not been restated.

Q2 Highlights

- Strong revenue growth
- Increased transaction volumes within Loomis Pay
- Acquired two POS providers in Spain to expand Loomis Pay into the Catalonia region

Comments on quarter 2 2025

Revenue within segment SME/Pay amounted to SEK 43 million (28) in the second quarter, with an organic growth of 54.6 percent compared to the previous year.

The operating income (EBITA) amounted to SEK –41 million (–55). The reduction in the operating loss is in line with the strategic priorities for the segment.

Transaction volumes within the Loomis Pay business line increased 27 percent in the second quarter compared to the previous year and reached SEK 2.3 billion.

Acquisitions

After the end of the quarter, two Point-of-Sale (POS) companies in Spain were acquired: Central Cash and Sighore-ICS. These acquisitions significantly expand Loomis Pay's presence in the Catalonia region, add to the POS capabilities, and broaden the customer base. Read more on page 9.

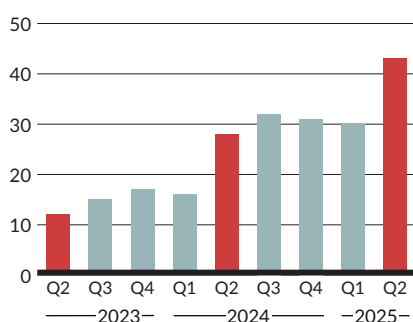
Comments on six months 2025

Revenue within segment SME/Pay amounted to SEK 73 million (44) for the first six months, with an organic growth of 57.6 percent compared to the previous year. Since the beginning of the year, revenue from new small and medium enterprise (SME) customers are included in this segment. Revenue comes from the CIT, CMS, Automated Solutions and Loomis Pay business lines. It is still in the early stages, and digital payments within the Loomis Pay business line stands for the majority of the segment's revenue.

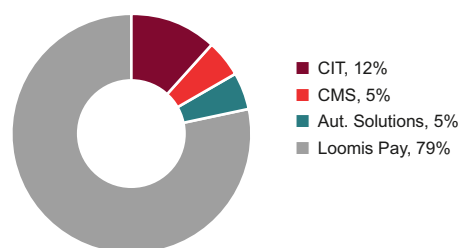
The operating income (EBITA) amounted to SEK –93 million (–110).

Transaction volumes within the Loomis Pay business line increased 34 percent in the first six months compared to the previous year and reached SEK 4.1 billion.

Revenue, SEK m



Revenue share per business line, %



Sustainability

Sustainability at Loomis

Loomis plays an important role in ensuring efficient and sustainable payment flows in society. Loomis has a vision of a society where everyone has access to payment infrastructure and can choose their preferred payment method. Equal access to cash and payments is an increasingly important issue globally and there are more discussions around the world on the importance of access to all types of payments, including the ability to pay with cash.

Integrity is a central aspect of Loomis’ values and corporate culture. As a business based on trust, Loomis needs to ensure compliance with all relevant legal requirements, but also from a business ethics perspective. Given Loomis’ role in society, responsibility is taken to ensure that the appropriate processes are in place so that Loomis is a reliable partner to our customers and stakeholders.

In April, Loomis published its sustainability report for 2024. The sustainability report provides a comprehensive overview of Loomis’ environmental, social, and governance (ESG) performance. It focuses on material topics and impacts, as well as the risks and opportunities identified through its double materiality analysis. This approach ensures that the company prioritizes the most relevant issues for both its business and stakeholders.

Loomis continues to strengthen the quality of its sustainability reporting and remains dedicated to delivering on the commitment to be the leader in sustainability within our industry. More information on Loomis sustainability initiatives and KPIs are available in the Annual and Sustainability Report for 2024.

Agreement for supply of HVO in Europe

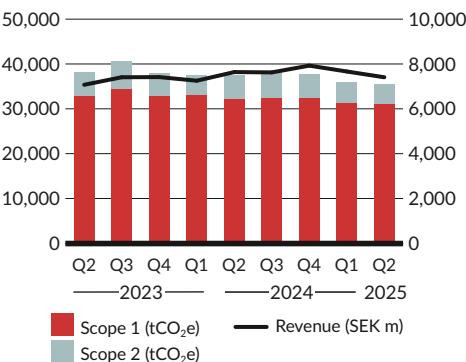
In May, Loomis announced an agreement with bp Energía España for the supply of bp bioenergy HVO (Hydrotreated Vegetable Oil). This bioenergy HVO is expected to deliver at least an 85% reduction in well-to-wheel CO₂e emissions compared to fossil diesel and will significantly reduce the carbon footprint of its European transport activities. According to the agreement, by the end of 2030, Loomis aims to utilize approximately 10 million liters of this biofuel across 10 countries in Europe. Additionally, bp will provide 5 GWh of guarantees of origin for renewable electricity used by Loomis’ facilities in Spain in 2025, ensuring that the company’s operations are powered by clean energy.

This agreement supports Loomis’ goal to reduce its carbon footprint within Scope 1 and 2 by 34 percent by 2027 and 48 percent by 2030, compared to the baseline in 2019.

Comments on the performance January-June 2025

For the first six months, Loomis has reduced its Scope 1 and 2 emissions by approximately 0.5 percent compared to prior year while growing the business organically. By switching to HVO, the business can further reduce its Scope 1 emissions without needing to switch out the existing fleet of armored vehicles.

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



Cash flow and investments

January – June 2025

Cash flow from operating activities, excluding the IFRS 16 effects, amounted to SEK 1,447 million (1,515) in the first six months, negatively impacted by changes in working capital. The cash flow was equivalent to 79 percent (92) of operating income (EBITA). On a rolling twelve months basis, the cash flow from operating activities in relation to the operating income (EBITA) was 105 percent.

Free cash flow for the first six months amounted to SEK 356 million (878) and was negatively impacted by higher taxes paid, where tax payments in the US were postponed from 2024 to 2025.

Note that the cash flow statements reflects a restatement for quarter 1 between the cash flow from operating activities and cash flow from financing activities. For more information, see pages 12 and 13.

Net investments in fixed assets for the period amounted to SEK –655 million (–788), which can be compared with depreciation (excluding the effect of IFRS 16) of SEK 795 million (822). Investments made during the year were mainly in buildings, vehicles, machinery and equipment and corresponds to 4.3 percent (5.3) of revenue. Investments in relation to depreciation (including IFRS 16) for the year amounted to 0.4 (0.6).

Capital employed and financial position

Capital employed

The total capital employed as of June 30, 2025 amounted to SEK 24,161 million (24,275 as of December 31, 2024), which is equivalent to approximately 79 percent (79) of revenue. Return on capital employed amounted to 16.3 percent (14.3).

Shareholders' equity and financing

Shareholders' equity decreased during the year by SEK 1,480 million, amounting to SEK 12,151 million as of June 30, 2025 (13,631 as of December 31, 2024). The change is largely explained by translation differences of SEK –1,233 million, dividend of SEK –959 million, repurchase of shares of SEK –200 million and net profit for the period of SEK 860 million. The return on shareholders' equity was 13.6 percent (11.3) and the equity ratio was 31.4 percent (33.2).

Net debt increased to SEK 12,011 million as of June 30, 2025 (10,645 as of December 31, 2024), partly as a result of the dividend to shareholders and the acquisition of Burroughs Inc. Net debt/EBITDA amounted to 1.75 (1.62 as of December 31, 2024).

As of June 30, 2025, the long-term loan facilities totaled SEK 11.1 billion and the short-term loan facilities totaled SEK 0.6 billion. Unutilized loan facilities amounted to SEK 4.9 billion, of which none are used as back-up for outstanding commercial papers. Available liquid funds amounted to SEK 2 billion (see Note 7).

Employees

The number of full-time equivalent employees (FTEs) as of June 30, 2025 was approximately 24,400 (24,700). Acquisitions added approximately 600 FTEs in the second quarter.

Other events

Significant events during the period, Apr – June 2025

On May 6, Loomis AB, through its wholly owned subsidiary Loomis US Holding Inc., entered into an agreement to acquire 100 percent of Burroughs, Inc for an initial purchase price of USD 72 million (SEK 695 million) on a cash and debt free basis, plus a potential earn-out up to a maximum of USD 38 million. The acquisition was closed on June 1, 2025.

The acquisition is in line with Loomis' communicated strategy to broaden its ATM and Automated Solutions service offering by adding new technology and competencies. In 2024 the company had revenues of approximately USD 107 million and 600 employees.

Loomis AB held its annual general meeting (AGM) on May 6. For information on the decisions made at the AGM, please refer to the General Meeting section on Loomis' website, > <https://www.loomis.com/en/about-us/corporate-governance/general-meetings>

In accordance with the resolution by the AGM on May 6, 2025, Loomis has cancelled 2,500,000 repurchased treasury shares. The share capital of SEK 376,399,145 remained unchanged since, simultaneous with the resolution to reduce the share capital by means of withdrawal of repurchased treasury shares, it was resolved to increase the share capital by a transfer from non-restricted shareholders' equity to the share capital (bonus issue), without the issuing of any new shares. Thereby the share capital was restored to its balance prior to the reduction.

The total number of shares in the company amounts to 68,500,000 shares with the equivalent number of votes.

Loomis has through the repurchase program that was resolved and communicated on May 6, 2025, repurchased 535,300 shares. Loomis' holding of own shares thereby amounts to 549,953 shares, corresponding to 0.80 percent of the outstanding shares in the company.

Events after the end of the period

In July, Loomis acquired Central Cash Gestión y Desarrollo, S.L. ("Central Cash"), a Point-of-Sales (POS) company based in Spain. The company had revenues of approximately SEK 7 million in 2024 and has 4 employees. The acquired business is a part of the Loomis Pay business line and will be reported within Segment SME/Pay.

In July, Loomis also acquired Sighore, S.L. and Internet Commerce Software Solutions, S.L. ("Sighore-ICS"). Sighore-ICS is a Point-of-Sales (POS) solutions provider based in Barcelona, Spain. The company had revenues of approximately SEK 21 million in 2024 and has 25 employees. The acquired business will be a part of the Loomis Pay business line and reported within Segment SME/Pay. This acquisition expands Loomis Pay's presence in the Catalonia region, expands its POS capabilities, and broaden the customer base.

[On July 24, Loomis entered into an agreement to acquire 100 percent of Kipfer-Logistik GmbH, a logistics company based in Switzerland, which specializes in temperature-controlled transport throughout Europe and temperature-controlled storage in the pharmaceutical and healthcare sectors. The company had revenues of approximately SEK 108 million in 2024 and has 28 employees.

The business will be reported in Segment Europe and Latin America, within the International business line and consolidated into Loomis as of closing of the transaction. The acquisition is expected to be completed on September 1, 2025, subject to certain closing conditions.

On July 24, the Board of Directors resolved to repurchase shares by virtue of authorization by the AGM 2025. The repurchase may commence on July 28, 2025, end no later than September 29, 2025 and comprise an amount up to a maximum of SEK 200 million.

Financial reports

CONSOLIDATED INCOME STATEMENT

| SEK m | Note | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
|---|------|--------------|--------------|---------------|--------------|--------------|--------------|
| | | Quarter 2 | Quarter 2 | Six months | Six months | R12 | Full year |
| Revenue | 3,4 | 7,407 | 7,639 | 15,072 | 14,892 | 30,622 | 30,442 |
| Production expenses | | -5,281 | -5,536 | -10,800 | -10,847 | -21,953 | -22,001 |
| Gross income | | 2,126 | 2,103 | 4,273 | 4,046 | 8,669 | 8,442 |
| Selling and administration expenses | | -1,216 | -1,267 | -2,510 | -2,497 | -4,986 | -4,973 |
| Other income and expenses | | -28 | -2 | -57 | -4 | -82 | -30 |
| Items affecting comparability | 6 | -68 | -97 | -185 | -113 | -465 | -393 |
| Operating income (EBIT) | | 814 | 736 | 1,520 | 1,431 | 3,136 | 3,047 |
| Finance income | | 36 | 34 | 60 | 67 | 109 | 116 |
| Finance costs | | -185 | -213 | -382 | -404 | -800 | -822 |
| Loss on monetary net assets/liabilities | | -2 | -7 | -5 | -37 | -37 | -69 |
| Income before taxes | | 664 | 550 | 1,195 | 1,057 | 2,409 | 2,271 |
| Income tax | | -186 | -154 | -335 | -302 | -662 | -630 |
| Net income for the period ¹⁾ | | 478 | 396 | 860 | 755 | 1,746 | 1,641 |
| Other comprehensive income | | | | | | | |
| Items that will not be reclassified to profit and loss | | | | | | | |
| Actuarial gains and losses, net of tax | | -3 | 42 | 89 | 77 | 21 | 9 |
| Items that may be reclassified to profit and loss | | | | | | | |
| Translation differences | | -137 | -51 | -1,233 | 580 | -860 | 953 |
| Other comprehensive income for the period, net after tax | | -140 | -9 | -1,145 | 656 | -839 | 962 |
| Total comprehensive income for the period ²⁾ | | 339 | 387 | -285 | 1,411 | 907 | 2,603 |
| Earnings per share, SEK | | | | | | | |
| Basic earnings per share | | 7.01 | 5.65 | 12.58 | 10.71 | 25.40 | 23.51 |
| Diluted earnings per share | | 6.99 | 5.64 | 12.55 | 10.68 | 25.34 | 23.45 |
| Number of shares | | | | | | | |
| Number of shares outstanding (million) | 9 | 68.0 | 69.7 | 68.0 | 69.7 | 68.0 | 68.5 |
| Average number of shares outstanding before dilution (million) | | 68.3 | 70.1 | 68.4 | 70.5 | 68.8 | 69.8 |
| Average number of shares outstanding after dilution (million) | | 68.5 | 70.2 | 68.5 | 70.6 | 68.9 | 70.0 |

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.

CONSOLIDATED BALANCE SHEET

| | Note | 2025 | 2024 | 2024 |
|---|------|---------------|---------------|---------------|
| SEK m | | Jun 30 | Jun 30 | Dec 31 |
| ASSETS | | | | |
| Non-current assets | | | | |
| Goodwill | | 9,234 | 9,384 | 9,617 |
| Intangible assets | | 1,683 | 1,601 | 1,490 |
| Buildings and land | | 1,080 | 1,112 | 1,173 |
| Machinery and equipment | | 4,902 | 5,378 | 5,503 |
| Right-of-use assets | | 6,112 | 5,030 | 6,307 |
| Contract assets | | 405 | 379 | 450 |
| Deferred tax assets | | 607 | 427 | 459 |
| Pension plan assets | | 273 | 358 | 257 |
| Interest-bearing financial assets | | 22 | 102 | 43 |
| Other non-current receivables | | 366 | 372 | 395 |
| Total non-current assets | | 24,684 | 24,141 | 25,693 |
| Current assets | | | | |
| Inventory | | 581 | 522 | 421 |
| Trade receivables | | 3,401 | 3,623 | 3,516 |
| Other current receivables | | 314 | 294 | 319 |
| Current tax assets | | 383 | 228 | 146 |
| Prepaid expenses and accrued income | | 1,384 | 1,328 | 1,103 |
| Interest-bearing financial assets | | 74 | 0 | 363 |
| Cash and cash equivalents | 7 | 7,836 | 8,540 | 8,802 |
| Total current assets | | 13,975 | 14,536 | 14,668 |
| TOTAL ASSETS | | 38,659 | 38,677 | 40,361 |
| EQUITY AND LIABILITIES | | | | |
| Equity | 9 | | | |
| Share capital | | 376 | 376 | 376 |
| Other capital contributed | | 4,594 | 4,594 | 4,594 |
| Other reserves | | 570 | 2,045 | 2,027 |
| Retained earnings including net income for the year | | 6,610 | 5,814 | 6,633 |
| Total equity | | 12,151 | 12,830 | 13,631 |
| Non-current liabilities | | | | |
| Interest-bearing non-current lease liabilities | | 4,650 | 4,142 | 4,767 |
| Loans payable | | 6,438 | 6,617 | 7,026 |
| Deferred tax liabilities | | 404 | 457 | 363 |
| Provisions for claims reserves | | 580 | 611 | 661 |
| Provisions for pensions and similar commitments | | 522 | 624 | 611 |
| Other provisions | | 192 | 138 | 204 |
| Other non-current liabilities | | 347 | 324 | 344 |
| Total non-current liabilities | | 13,134 | 12,914 | 13,975 |
| Current liabilities | | | | |
| Interest-bearing current lease liabilities | | 1,867 | 1,169 | 1,920 |
| Loans payable | | 932 | 1,131 | 57 |
| Trade payables | | 899 | 800 | 850 |
| Provisions for claims reserves | | 377 | 291 | 389 |
| Current tax liabilities | | 269 | 272 | 520 |
| Liabilities, cash processing operations | | 5,780 | 6,041 | 5,691 |
| Accrued expenses and deferred income | | 2,158 | 2,105 | 2,243 |
| Other provisions | | 266 | 101 | 130 |
| Other current liabilities | | 827 | 1,024 | 956 |
| Total current liabilities | | 13,374 | 12,933 | 12,755 |
| TOTAL EQUITY AND LIABILITIES | | 38,659 | 38,677 | 40,361 |

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

| | 2025 | 2024 | 2024 |
|---|---------------|---------------|---------------|
| SEK m | Six months | Six months | Full year |
| Opening balance | 13,631 | 12,678 | 12,678 |
| Actuarial gains and losses after tax | 89 | 77 | 9 |
| Exchange differences | -1,233 | 580 | 953 |
| Total other comprehensive income | -1,145 | 656 | 962 |
| Net income for the period | 860 | 755 | 1,641 |
| Total comprehensive income for the period¹⁾ | -285 | 1,411 | 2,603 |
| Dividend paid to Parent Company's shareholders | -959 | -880 | -880 |
| Share-based payment | -37 | 20 | 29 |
| Acquisition and cancellation of own shares | -200 | -400 | -800 |
| Closing balance | 12,151 | 12,830 | 13,631 |

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

CONSOLIDATED STATEMENT OF CASH FLOWS

| | 2025 | 2024 | 2025 | 2024 | 2024 |
|--|--------------|--------------|---------------|---------------|---------------|
| SEK m | Quarter 2 | Quarter 2 | Six months | Six months | Full year |
| Operating activities | | | | | |
| Income before taxes | 664 | 550 | 1,195 | 1,057 | 2,271 |
| Depreciation and amortization | 775 | 773 | 1,577 | 1,515 | 3,115 |
| Other non-cash items | 125 | 259 | 397 | 448 | 1,045 |
| Financial items received | 44 | 22 | 64 | 92 | 116 |
| Financial items paid | -188 | -246 | -403 | -434 | -813 |
| Income tax paid | -448 | -290 | -865 | -378 | -482 |
| Change in trade receivables | -137 | -27 | -125 | -123 | 53 |
| Change in other working capital and other items ²⁾ | -285 | 249 | -304 | 29 | 445 |
| Cash flow from operating activities | 550 | 1,290 | 1,537 | 2,205 | 5,749 |
| Investing activities | | | | | |
| Investments in non-current assets | -310 | -369 | -655 | -793 | -1 665 |
| Disposals of non-current assets | - | 0 | - | 5 | 4 |
| Acquisitions of operations | -552 | -3 | -552 | -22 | -22 |
| Cash flow from investing activities | -862 | -372 | -1,206 | -810 | -1 683 |
| Financing activities | | | | | |
| Dividend paid | -959 | -880 | -959 | -880 | -880 |
| Acquisition of own shares | -200 | -217 | -200 | -400 | -800 |
| Issuance of bonds | - | - | - | - | 3,419 |
| Issuance of commercial papers and other long-term borrowing | - | 728 | - | 1,418 | 1,418 |
| Redemption of commercial papers and other long-term borrowing | - | -404 | - | -1,209 | -5,286 |
| Short-term interest-bearing deposits | 607 | - | 307 | - | -317 |
| Change in other interest-bearing liabilities ²⁾ | 2 | -208 | -441 | -398 | -1,101 |
| Cash flow from financing activities | -550 | -981 | -1,292 | -1,469 | -3,547 |
| Cash flow for the period | -862 | -63 | -961 | -74 | 519 |
| Cash and cash equivalents at beginning of period¹⁾ | 2,886 | 2,542 | 3,074 | 2,492 | 2,492 |
| Translation differences in cash and cash equivalents | 4 | -15 | -84 | 47 | 64 |
| Cash and cash equivalents at end of period¹⁾ | 2,029 | 2,464 | 2,029 | 2,464 | 3,074 |

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

2) The Consolidated Statement of Cash flows reflects a restated Quarter 1, where 'Change in other working capital and other items' included SEK +96m that should have been reported under 'Change in other interest-bearing liabilities', impacting the 'Cash flow from operating activities'. The originally reported 'Cash flow from operating activities' for Q1 was SEK +1,083m, while the restated 'Cash flow from operating activities' for Q1 is SEK +987m. There is no impact on the total 'Cash flow for the period'. This change is reflected fully in all periods of the cash flow statement in this interim report, including year-to-date and R12 values.

CONSOLIDATED STATEMENT OF CASH FLOWS EXCLUDING IFRS 16 EFFECTS, ADDITIONAL INFORMATION

| | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
|--|-------------|--------------|--------------|--------------|--------------|--------------|
| SEK m | Quarter 2 | Quarter 2 | Six months | Six months | R12 | Full year |
| Operating income (EBITA) ¹⁾ | 899 | 852 | 1,737 | 1,573 | 3,665 | 3,501 |
| Depreciation and amortization ¹⁾ | 385 | 412 | 795 | 822 | 1,633 | 1,660 |
| Change in trade receivables | -137 | -27 | -125 | -123 | 52 | 53 |
| Change in other working capital and other items ^{1,3)} | -288 | 246 | -305 | 31 | 195 | 532 |
| Cash flow from operating activities before investments | 860 | 1,482 | 2,102 | 2,303 | 5,544 | 5,746 |
| Investments in non-current assets, net | -310 | -369 | -655 | -788 | -1,527 | -1,660 |
| Cash flow from operating activities | 550 | 1,113 | 1,447 | 1,515 | 4,017 | 4,085 |
| Financial items paid and received ¹⁾ | -88 | -179 | -227 | -258 | -478 | -510 |
| Income tax paid | -448 | -290 | -865 | -378 | -968 | -482 |
| Free cash flow | 13 | 644 | 356 | 878 | 2,571 | 3,094 |
| Cash flow effect of items affecting comparability | -31 | -26 | -53 | -41 | -212 | -200 |
| Acquisition of operations | -552 | -3 | -552 | -22 | -552 | -22 |
| Acquisition-related costs and revenue, paid and received ²⁾ | -91 | -1 | -118 | -3 | -155 | -39 |
| Dividend paid | -959 | -880 | -959 | -880 | -959 | -880 |
| Acquisition of own shares | -200 | -217 | -200 | -400 | -600 | -800 |
| Issuance of bonds | - | - | - | - | 3,419 | 3,419 |
| Issuance of commercial papers and other long-term borrowing | - | 728 | - | 1,418 | - | 1,418 |
| Redemption of commercial papers and other long-term borrowing | - | -404 | - | -1,209 | -4,076 | -5,286 |
| Short-term interest-bearing deposits | 607 | - | 307 | - | -10 | -317 |
| Change in other interest-bearing liabilities ^{1,3)} | 350 | 95 | 257 | 185 | 206 | 134 |
| Cash flow for the period | -862 | -63 | -961 | -74 | -369 | 519 |

1) Excluding IFRS 16 effects.

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

3) The Consolidated Statement of Cash flows excluding IFRS 16 effects reflects a restated Quarter 1, where 'Change in other working capital and other items' included SEK +96m that should have been reported under 'Change in other interest-bearing liabilities', impacting the 'Cash flow from operating activities'. The originally reported 'Cash flow from operating activities' for Q1 was SEK +994m corresponding to a 'Cash flow from operating activities as % of operating income (EBITA)' of 112%. The restated 'Cash flow from operating activities' for Q1 is SEK +898m, corresponding to a 'Cash flow from operating activities as % of operating income (EBITA)' of 101%. There is no impact on the total 'Cash flow for the period'. This change is reflected fully in all periods of the cash flow statement in this interim report, including year-to-date and R12 values.

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 2024.

New or changed standards and interpretations that entered into force on January 1, 2025 did not have a material effect on the Group's financial statements.

Critical estimates and assessments

For critical estimates and assessments as well as contingent liabilities, please refer to pages 129 and 163 of the 2024 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 44–50 of Loomis' Annual and Sustainability Report 2024.

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 2025, the actual financial outcome of certain previously reported items affecting comparability, provisions and contingent liabilities, as described in the Annual and Sustainability Report 2024 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 2 2025 | | | | | Quarter 2 2024 | | | | |
|--------------------------------|--------------------------|--------------|-----------|---------------------------------------|--------------|--------------------------|--------------|-----------|---------------------------------------|--------------|
| | 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) | 1,168 | 1,300 | 5 | – | 2,473 | 1,249 | 1,463 | – | – | 2,712 |
| Cash management services (CMS) | 678 | 558 | 2 | – | 1,238 | 726 | 591 | – | – | 1,317 |
| ATM | 720 | 802 | – | – | 1,522 | 729 | 892 | – | – | 1,621 |
| Automated Solutions | 479 | 973 | 2 | – | 1,454 | 490 | 877 | – | – | 1,366 |
| International | 333 | 126 | – | – | 460 | 270 | 125 | – | – | 395 |
| FXGS | 183 | – | – | – | 183 | 168 | – | – | – | 168 |
| Loomis Pay | – | – | 34 | – | 34 | – | – | 28 | – | 28 |
| Other and internal sales | 58 | 52 | – | –67 | 43 | 39 | 21 | – | –28 | 32 |
| Total revenue | 3,620 | 3,811 | 43 | –67 | 7,407 | 3,671 | 3,969 | 28 | –28 | 7,639 |

Timing of revenue recognition, external ¹⁾

| | | | | | | | | | | |
|-------------------------------|--------------|--------------|-----------|----------|--------------|--------------|--------------|-----------|----------|--------------|
| At a point in time | 623 | 116 | – | – | 739 | 591 | 108 | – | – | 699 |
| Over time | 2,962 | 3,663 | 43 | – | 6,668 | 3,073 | 3,839 | 28 | – | 6,940 |
| Total external revenue | 3,586 | 3,778 | 43 | – | 7,407 | 3,664 | 3,947 | 28 | – | 7,639 |

1) After the change to a new Group reporting system in 2023, the allocation of revenues recognized between At a point in time and Over time, was incorrectly classified and was corrected in the third quarter 2024. Previous periods have been restated.

REVENUE PER BUSINESS LINE, YEAR-TO-DATE

| SEK m | Six months 2025 | | | | | Six months 2024 | | | | |
|--------------------------------|--------------------------|--------------|-----------|---------------------------------------|---------------|--------------------------|--------------|-----------|---------------------------------------|---------------|
| | 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) | 2,374 | 2,782 | 7 | – | 5,163 | 2,460 | 2,891 | – | – | 5,351 |
| Cash management services (CMS) | 1,378 | 1,145 | 3 | – | 2,526 | 1,444 | 1,131 | – | – | 2,575 |
| ATM | 1,398 | 1,663 | – | – | 3,061 | 1,391 | 1,754 | – | – | 3,145 |
| Automated Solutions | 933 | 1,964 | 3 | – | 2,900 | 957 | 1,710 | – | – | 2,667 |
| International | 693 | 272 | – | – | 966 | 509 | 244 | – | – | 752 |
| FXGS | 332 | – | – | – | 332 | 301 | – | – | – | 301 |
| Loomis Pay | – | – | 60 | – | 60 | – | – | 44 | – | 44 |
| Other and internal sales | 100 | 87 | – | –122 | 65 | 80 | 40 | – | –63 | 57 |
| Total revenue | 7,207 | 7,915 | 73 | –122 | 15,072 | 7,142 | 7,770 | 44 | –63 | 14,892 |

Timing of revenue recognition, external

| | | | | | | | | | | |
|-------------------------------|--------------|--------------|-----------|----------|---------------|--------------|--------------|-----------|----------|---------------|
| At a point in time | 1,213 | 228 | – | – | 1,441 | 1,109 | 208 | – | – | 1,317 |
| Over time | 5,940 | 7,618 | 73 | – | 13,631 | 6,010 | 7,522 | 44 | – | 13,575 |
| Total external revenue | 7,153 | 7,847 | 73 | – | 15,072 | 7,119 | 7,730 | 44 | – | 14,892 |

REVENUE BY SIGNIFICANT GEOGRAPHICAL MARKET

| SEK m | 2025 | 2024 | 2025 | 2024 | 2024 |
|----------------------|--------------|--------------|---------------|---------------|---------------|
| | Quarter 2 | Quarter 2 | Six months | Six months | Full year |
| USA | 3,791 | 3,964 | 7,864 | 7,754 | 15,634 |
| France | 942 | 960 | 1,861 | 1,871 | 3,859 |
| Spain | 460 | 470 | 908 | 905 | 1,871 |
| Switzerland | 447 | 429 | 910 | 845 | 1,763 |
| UK | 293 | 289 | 623 | 564 | 1,215 |
| Sweden | 238 | 216 | 458 | 419 | 846 |
| Other countries | 1,236 | 1,310 | 2,450 | 2,534 | 5,253 |
| Total revenue | 7,407 | 7,639 | 15,072 | 14,892 | 30,442 |

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 chief 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' operating income before amortization of acquisition-related intangible assets, acquisition-related costs and revenue and items affecting comparability (EBITA), 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.

REVENUE

| 2024 | | | | | | 2025 | | | | |
|--------------------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|----------|----------|-----------|
| SEK m | Q1 | Q2 | Q3 | Q4 | Full year | Q1 | Q2 | Q3 | Q4 | Full year |
| Europe and Latin America | 3,471 | 3,671 | 3,757 | 3,893 | 14,793 | 3,587 | 3,620 | - | - | - |
| USA | 3,801 | 3,969 | 3,868 | 4,059 | 15,697 | 4,104 | 3,811 | - | - | - |
| SME/Pay | 16 | 28 | 32 | 31 | 106 | 30 | 43 | - | - | - |
| Group-wide functions | - | - | - | - | - | - | - | - | - | - |
| Eliminations | -35 | -28 | -33 | -57 | -154 | -55 | -67 | - | - | - |
| Total revenue | 7,253 | 7,639 | 7,624 | 7,926 | 30,442 | 7,665 | 7,407 | - | - | - |

OPERATING INCOME (EBITA)

| 2024 | | | | | | 2025 | | | | |
|---------------------------------|------------|------------|------------|--------------|--------------|------------|------------|----------|----------|-----------|
| SEK m | Q1 | Q2 | Q3 | Q4 | Full year | Q1 | Q2 | Q3 | Q4 | Full year |
| Europe and Latin America | 304 | 402 | 468 | 470 | 1,644 | 333 | 445 | - | - | - |
| USA | 573 | 603 | 622 | 672 | 2,470 | 679 | 623 | - | - | - |
| SME/Pay | -55 | -55 | -44 | -48 | -202 | -52 | -41 | - | - | - |
| Group-wide functions | -67 | -64 | -64 | -75 | -270 | -73 | -83 | - | - | - |
| Operating income (EBITA) | 754 | 887 | 981 | 1,020 | 3,642 | 887 | 944 | - | - | - |

OPERATING INCOME (EBIT)

| 2024 | | | | | | 2025 | | | | |
|---|------------|------------|------------|------------|--------------|------------|------------|----------|----------|-----------|
| SEK m | Q1 | Q2 | Q3 | Q4 | Full year | Q1 | Q2 | Q3 | Q4 | Full year |
| Europe and Latin America | 268 | 356 | 432 | 433 | 1,488 | 300 | 412 | - | - | - |
| USA | 568 | 597 | 616 | 663 | 2,443 | 674 | 595 | - | - | - |
| SME/Pay | -55 | -55 | -44 | -48 | -202 | -52 | -41 | - | - | - |
| Group-wide functions | -69 | -64 | -68 | -88 | -289 | -99 | -85 | - | - | - |
| Operating income (EBIT) before items affecting comparability | 710 | 834 | 935 | 960 | 3,440 | 823 | 882 | - | - | - |
| Items affecting comparability | -15 | -97 | -59 | -221 | -393 | -117 | -68 | - | - | - |
| Operating income (EBIT) | 696 | 736 | 877 | 739 | 3,047 | 706 | 814 | - | - | - |

SEGMENT OVERVIEW INCOME STATEMENT

| SEK m | Six months 2025 | | | | | |
|---|--------------------------|--------------|------------|----------------------|--------------|---------------|
| | Europe and Latin America | USA | SME/Pay | Group-wide functions | Eliminations | Total |
| Revenue | 7,207 | 7,837 | 68 | - | -122 | 14,990 |
| Revenue, acquisitions | - | 77 | 5 | - | - | 82 |
| Total revenue | 7,207 | 7,915 | 73 | - | -122 | 15,072 |
| Production expenses | -5,355 | -5,463 | -103 | - | 122 | -10,800 |
| Gross income | 1,852 | 2,452 | -31 | - | - | 4,273 |
| Selling and administrative expenses | -1,135 | -1,157 | -62 | -157 | - | -2,510 |
| Other income and expenses | -5 | -25 | - | -27 | - | -57 |
| Items affecting comparability | -223 | 38 | - | - | - | -185 |
| Operating income (EBIT) | 489 | 1,308 | -93 | -183 | - | 1,520 |
| Net financial items | - | - | - | -321 | - | -321 |
| Loss on monetary net assets/liabilities | - | - | - | -5 | - | -5 |
| Income before taxes | 489 | 1,308 | -93 | -509 | - | 1,195 |

SEGMENT OVERVIEW INCOME STATEMENT

| SEK m | Six months 2024 | | | | | |
|---|--------------------------|--------------|-------------|----------------------|--------------|---------------|
| | Europe and Latin America | USA | SME/Pay | Group-wide functions | Eliminations | Total |
| Revenue | 6,752 | 7,759 | 36 | - | -62 | 14,485 |
| Revenue, acquisitions | 390 | 11 | 8 | - | -1 | 408 |
| Total revenue | 7,142 | 7,770 | 44 | - | -62 | 14,892 |
| Production expenses | -5,374 | -5,467 | -69 | - | 63 | -10,847 |
| Gross income | 1,768 | 2,303 | -26 | - | - | 4,046 |
| Selling and administrative expenses | -1,144 | -1,137 | -85 | -132 | - | -2,497 |
| Other income and expenses | -1 | -2 | - | -2 | - | -4 |
| Items affecting comparability | -113 | - | - | - | - | -113 |
| Operating income (EBIT) | 511 | 1,164 | -110 | -134 | - | 1,431 |
| Net financial items | - | - | - | -337 | - | -337 |
| Loss on monetary net assets/liabilities | - | - | - | -37 | - | -37 |
| Income before taxes | 511 | 1,164 | -110 | -508 | - | 1,057 |

SEGMENT OVERVIEW BALANCE SHEET

| SEK m | 2025 | 2024 | 2024 |
|---------------------------------|--------|--------|--------|
| | Jun 30 | Jun 30 | Dec 31 |
| Europe and Latin America | | | |
| Assets | 20,963 | 21,637 | 21,061 |
| Liabilities | 9,566 | 9,704 | 8,936 |
| USA | | | |
| Assets | 15,890 | 14,517 | 15,050 |
| Liabilities | 3,955 | 3,141 | 3,079 |
| Other ¹⁾ | | | |
| Assets | 1,806 | 2,523 | 4,250 |
| Liabilities | 12,988 | 13,002 | 14,716 |
| Equity | 12,151 | 12,830 | 13,631 |
| Group total | | | |
| Assets | 38,659 | 38,677 | 40,361 |
| Liabilities | 26,509 | 25,847 | 26,730 |
| Equity | 12,151 | 12,830 | 13,631 |

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

NOTE 5 – ACQUISITIONS

Acquisition of Burroughs, Inc USA

Loomis AB has acquired the shares in Burroughs, Inc, through the wholly owned subsidiary Loomis Holding US, Inc. A preliminary balance sheet is presented in the table below. The total consideration for the acquisition was equivalent to SEK 370 million, comprised out of SEK 56 million in cash and SEK 314 million in discounted deferred consideration, based on an EBITDA target. Total transaction costs for the acquisition amounted to approximately SEK 23 million and have been recognized on the line Other income and expenses.

The surplus values of intangible assets, amounting to SEK 312 million, have been identified as customer contracts and relationships (useful life of 12 years), software (useful life of 7 years) and trademarks and trade names (indefinite useful life).

The acquisition has, as from the time of acquisition, up to June 30, 2025, contributed approximately with SEK 77 million to total revenue and approximately SEK 1 million to net income. Had the acquisition taken place at the beginning of the year, the acquisition would have contributed approximately with SEK 448 million to total revenue and approximately SEK 23 million to net income.

Summarized preliminary purchase price allocation from the acquisition of Burroughs, Inc USA at the date of acquisition, June 1, 2025.

| SEK m | Preliminary acquisition balance |
|--|---------------------------------|
| Intangible assets | 312 |
| Tangible assets | 164 |
| Cash and cash equivalents | 19 |
| Other assets | 184 |
| Other liabilities | -753 |
| Deferred tax assets and liabilities net | 52 |
| Net identifiable assets and liabilities | -21 |
| Purchase price paid | 56 |
| Deferred purchase price | 314 |
| Total consideration | 370 |
| Goodwill | 391 |

Other material acquisitions

No other material acquisition has been made during the period.

NOTE 6 – ITEMS AFFECTING COMPARABILITY

| | 2025 | 2024 | 2025 | 2024 | 2024 |
|--|------------|------------|-------------|-------------|-------------|
| SEK m | Quarter 2 | Quarter 2 | Six months | Six months | Full year |
| Provision for administrative fine ¹⁾ | - | -40 | - | -40 | -40 |
| Provision for Danish lawsuit | - | - | - | - | -66 |
| Impairment of intangible assets within segment SME/Pay | - | - | - | - | -52 |
| Impairment of goodwill within segment Europe and Latin America | - | - | - | - | -50 |
| M&A related IAC ²⁾ | 29 | - | 29 | - | - |
| Restructuring costs within segment Europe and Latin America | -96 | -57 | -213 | -73 | -185 |
| Total items affecting comparability | -68 | -97 | -185 | -113 | -393 |

1) Relates to the provision for the administrative fine from the Swedish Financial Supervisory Authority that was communicated in June 2024.

2) Mainly related to a reversal of an earnout provision.

NOTE 7 – CASH AND CASH EQUIVALENTS

| | 2025 | 2024 | 2024 |
|---|--------------|--------------|--------------|
| SEK m | Jun 30 | Jun 30 | Dec 31 |
| Cash and cash equivalents | 7,836 | 8,540 | 8,802 |
| Adjusted for inventory of cash within the cash processing operations | -4,228 | -4,297 | -3,930 |
| Adjusted for prepayments from customers | -1,580 | -1,779 | -1,797 |
| Cash and cash equivalents excluding funds for cash processing activities | 2,029 | 2,464 | 3,074 |

NOTE 8 – TRANSACTIONS WITH RELATED PARTIES

Transactions between Loomis and related parties are described in Note 31 of the 2024 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 9 – NUMBER OF SHARES AS OF JUNE 30, 2025

| | No. of shares | No. of votes | Quota value | SEK m |
|--|-------------------|-------------------|-------------|------------|
| Shares | 71,000,000 | 71,000,000 | 5 | 376 |
| Cancellation of treasury shares | -2,500,000 | -2,500,000 | | |
| Total no. of shares | 68,500,000 | 68,500,000 | | 376 |
| Total treasury shares | -549,953 | -549,953 | | |
| Total no. of shares outstanding | 67,950,047 | 67,950,047 | | |

NOTE 10 – CONTINGENT LIABILITIES, GROUP

| | 2025 | 2024 | 2024 |
|----------------------------------|--------|--------|--------|
| SEK m | Jun 30 | Jun 30 | Dec 31 |
| Guarantees and other commitments | 2,319 | 2,444 | 2,388 |

For details of the Group's contingent liabilities, see Note 28 in the Annual and Sustainability Report 2024.

KEY RATIOS

| | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
|---|-----------|-----------|------------|------------|--------|-----------|
| | Quarter 2 | Quarter 2 | Six months | Six months | R12 | Full year |
| Real growth, % | 4.8 | 9.9 | 4.7 | 9.6 | 6.3 | 8.6 |
| Organic growth, % | 3.8 | 7.0 | 4.1 | 6.7 | 5.4 | 6.6 |
| Total growth, % | -3.0 | 8.0 | 1.2 | 7.3 | 3.1 | 6.0 |
| Gross margin, % | 28.7 | 27.5 | 28.3 | 27.2 | 28.3 | 27.7 |
| Selling and administration expenses a % of total revenue | -16.4 | -16.6 | -16.7 | -16.8 | -16.3 | -16.3 |
| Operating margin (EBITA), % | 12.7 | 11.6 | 12.1 | 11.0 | 12.5 | 12.0 |
| Tax rate, % | 28.0 | 28.0 | 28.0 | 28.6 | 27.5 | 27.7 |
| Net margin, % | 6.5 | 5.2 | 5.7 | 5.1 | 5.7 | 5.4 |
| Return on equity, % ¹⁾ | 13.6 | 11.3 | 13.6 | 11.3 | 13.6 | 12.6 |
| Return on capital employed, % ¹⁾ | 16.3 | 14.3 | 16.3 | 14.3 | 16.3 | 15.6 |
| Equity ratio, % | 31.4 | 33.2 | 31.4 | 33.2 | 31.4 | 33.8 |
| Cash and cash equivalents excluding funds within cash processing operations (SEK m) | 2,029 | 2,464 | 2,029 | 2,464 | 2,029 | 3,074 |
| Net debt (SEK m) | 12,011 | 10,760 | 12,011 | 10,760 | 12,011 | 10,645 |
| Net debt/EBITDA | 1.75 | 1.77 | 1.75 | 1.77 | 1.75 | 1.62 |
| Cash flow from operating activities ²⁾ as % of operating income (EBITA) | 58 | 126 | 79 | 92 | 105 | 112 |
| Investments in relation to depreciation | 0.4 | 0.5 | 0.4 | 0.6 | 0.5 | 0.6 |
| Investments as % of total revenue | 4.2 | 4.8 | 4.3 | 5.3 | 5.0 | 5.5 |
| Basic earnings per share, SEK | 7.01 | 5.65 | 12.58 | 10.71 | 25.40 | 23.51 |
| Equity per share, SEK | 178.81 | 184.15 | 178.81 | 184.15 | 178.81 | 199.03 |
| Cash flow from operating activities per share, SEK | 8.03 | 18.40 | 22.43 | 31.21 | 73.72 | 82.16 |
| Dividend per share, SEK | 14.00 | 12.50 | 14.00 | 12.50 | 14.00 | 12.50 |
| Number of shares outstanding (millions) | 68.0 | 69.7 | 68.0 | 69.7 | 68.0 | 68.5 |
| Average number of shares outstanding before dilution (millions) | 68.3 | 70.1 | 68.4 | 70.5 | 68.8 | 69.8 |

1) Return ratios are calculated on R12.

2) Excluding IFRS 16 effects.

Parent Company

PARENT COMPANY SUMMARY STATEMENT OF INCOME

| | 2025 | 2024 | 2025 | 2024 | 2024 |
|------------------------------|-----------|-----------|------------|------------|-----------|
| SEK m | Quarter 2 | Quarter 2 | Six months | Six months | Full year |
| Revenue | 262 | 264 | 553 | 512 | 1,031 |
| Operating income (EBIT) | 50 | 119 | 178 | 225 | 430 |
| Income after financial items | 1,380 | 1,134 | 1,465 | 1,214 | 1,256 |
| Net income for the period | 1,368 | 1,118 | 1,436 | 1,182 | 1,197 |

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

| | 2025 | 2024 | 2024 |
|-------------------------------------|---------------|---------------|---------------|
| SEK m | Jun 30 | Jun 30 | Dec 31 |
| Non-current assets | 9,425 | 13,273 | 12,727 |
| Current assets | 6,108 | 2,450 | 3,018 |
| Total assets | 15,533 | 15,723 | 15,745 |
| Equity | 6,662 | 6,797 | 6,422 |
| Untaxed reserves | 1 | 2 | 1 |
| Non-current liabilities | 6,468 | 6,453 | 6,841 |
| Current liabilities | 2,402 | 2,471 | 2,481 |
| Total equity and liabilities | 15,533 | 15,723 | 15,745 |

The Parent Company's non-current assets consist mainly of shares in subsidiaries. During the first quarter of 2025, intercompany loans receivables have been reclassified from non-current to current. The liabilities are mainly external liabilities and liabilities to subsidiaries.

CONTINGENT LIABILITIES, PARENT COMPANY

| | 2025 | 2024 | 2024 |
|----------------------------------|--------|--------|--------|
| SEK m | Jun 30 | Jun 30 | Dec 31 |
| Guarantees and other commitments | 8,915 | 8,505 | 8,783 |

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):

- Real 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.

Real 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.

| | 2025 | 2024 | | |
|-----------------------|-----------|-----------|--------|-----------|
| SEK m | Quarter 2 | Quarter 2 | Growth | Growth, % |
| Recognized revenue | 7,407 | 7,639 | -232 | -3.0 |
| Organic growth | | | 290 | 3.8 |
| Revenue, acquisitions | | | 78 | 1.0 |
| Real growth | | | 369 | 4.8 |
| Exchange rate effects | | | -601 | -7.9 |

| | 2025 | 2024 | | |
|-----------------------|------------|------------|--------|-----------|
| SEK m | Six months | Six months | Growth | Growth, % |
| Recognized revenue | 15,072 | 14,892 | 180 | 1.2 |
| Organic growth | | | 611 | 4.1 |
| Revenue, acquisitions | | | 82 | 0.6 |
| Real growth | | | 693 | 4.7 |
| Exchange rate effects | | | -513 | -3.4 |

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.

| | 2025 | 2024 | 2025 | 2024 | 2024 |
|---|-------------|-------------|--------------|--------------|--------------|
| SEK m | Quarter 2 | Quarter 2 | Six months | Six months | Full year |
| Operating income (EBIT) | 814 | 736 | 1,520 | 1,431 | 3,047 |
| Adding back items affecting comparability | 68 | 97 | 185 | 113 | 393 |
| Operating income (EBIT) before items affecting comparability | 882 | 834 | 1,705 | 1,544 | 3,439 |
| Adding back acquisition-related costs | 28 | 2 | 57 | 4 | 30 |
| Adding back amortization of acquisition-related intangible assets | 34 | 51 | 68 | 93 | 173 |
| Operating income (EBITA) | 944 | 887 | 1,831 | 1,641 | 3,642 |
| Calculation of operating margin (EBITA), % | | | | | |
| EBITA | 944 | 887 | 1,831 | 1,641 | 3,642 |
| Total revenue | 7,407 | 7,639 | 15,072 | 14,892 | 30,442 |
| EBITA/Total revenue, % | 12.7 | 11.6 | 12.1 | 11.0 | 12.0 |

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

| | 2025 | 2024 | 2024 |
|---|---------------|---------------|---------------|
| SEK m | Jun 30 | Jun 30 | Dec 31 |
| Short-term loans | 932 | 1,131 | 57 |
| Long-term loans | 6,438 | 6,617 | 7,026 |
| Total loans payable | 7,371 | 7,748 | 7,083 |
| Cash and cash equivalents excluding funds in cash processing operations | -2,029 | -2,464 | -3,074 |
| Other interest-bearing assets | -96 | -102 | -406 |
| Financial net debt | 5,245 | 5,182 | 3,603 |
| Lease liabilities | 6,517 | 5,311 | 6,687 |
| Pension net, assets (-) liabilities (+) | 249 | 267 | 355 |
| Net debt | 12,011 | 10,760 | 10,645 |

| | 2025 | 2024 | 2024 |
|--|-------------|-------------|-------------|
| SEK m | Quarter 2 | Quarter 2 | Full year |
| Operating income (EBITA), R12 | 3,832 | 3,249 | 3,642 |
| Adding back depreciation/amortization, R12 | 3,028 | 2,839 | 2,942 |
| EBITDA, R12 | 6,859 | 6,088 | 6,584 |
| Net debt/EBITDA (times) | 1.75 | 1.77 | 1.62 |

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, %

| | 2025 | 2024 | 2024 |
|------------------------|-------------|-------------|-------------|
| SEK m | Jun 30 | Jun 30 | Dec 31 |
| Equity | 12,151 | 12,830 | 13,631 |
| Total assets | 38,659 | 38,677 | 40,361 |
| Equity ratio, % | 31.4 | 33.2 | 33.8 |

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, %

| | 2025 | 2024 | 2024 |
|---|---------------|---------------|---------------|
| SEK m | Jun 30 | Jun 30 | Dec 31 |
| Non-current assets | | | |
| Goodwill | 9,234 | 9,384 | 9,617 |
| Acquisition-related intangible assets | 885 | 812 | 759 |
| Other intangible assets | 798 | 789 | 731 |
| Land and buildings | 1,080 | 1,112 | 1,173 |
| Machinery and equipment | 4,902 | 5,378 | 5,503 |
| Right-of-use assets | 6,112 | 5,030 | 6,307 |
| Other operating assets ¹⁾ | 1,378 | 1,177 | 1,304 |
| Current assets | | | |
| Inventory | 581 | 522 | 421 |
| Trade receivables | 3,401 | 3,623 | 3,516 |
| Other operating assets ²⁾ | 2,081 | 1,851 | 1,567 |
| Funds in cash processing operations | 5,808 | 6,076 | 5,727 |
| Non-current liabilities | | | |
| Deferred tax liability | -404 | -457 | -363 |
| Provisions for claims reserves | -580 | -611 | -661 |
| Other provisions | -192 | -138 | -204 |
| Other non-current liabilities | -347 | -324 | -344 |
| Current liabilities | | | |
| Trade payables | -899 | -800 | -850 |
| Liabilities in cash processing operations | -5,780 | -6,041 | -5,691 |
| Accrued expenses and deferred income | -2,158 | -2,105 | -2,243 |
| Other operating liabilities ³⁾ | -1,739 | -1,688 | -1,994 |
| Capital employed | 24,161 | 23,589 | 24,275 |
| Capital employed (average) | 23,508 | 22,679 | 23,371 |
| Operating income (EBITA), R12 | 3,832 | 3,249 | 3,642 |
| Return on capital employed, % | 16.3 | 14.3 | 15.6 |

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.

| | 2025 | 2024 | 2024 |
|--------------------------------|-------------|-------------|-------------|
| SEK m | Quarter 2 | Quarter 2 | Full year |
| Net income for the period, R12 | 1,746 | 1,489 | 1,641 |
| Equity (average) | 12,864 | 13,123 | 13,074 |
| Return on equity, % | 13.6 | 11.3 | 12.6 |

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. |
| Real growth, % | Increase in revenue for the period, adjusted for changes in exchange rates, as a percentage of the previous year's revenue. |
| 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, including 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. |
| n/a | Not applicable. |
| 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 2025

The company is not providing any forecast information for 2025.

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, July 25, 2025

Lars Blecko
Chairman of the Board

Alf Göransson
Board member

Cecilia Daun Wennborg
Board member

Liv Forhaug
Board member

Johan Lundberg
Board member

Marita Odélius
Board member

Santiago Galaz
Board member

Chalanja Henningsson
*Board member
employee representative*

Aritz Larrea
President and CEO

*This interim report has not been subject
to a review by the company's auditors.*

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 effective comprehensive solutions for managing payments, including the distribution, handling, storage and recycling of cash and other valuables. Loomis' customers are mainly financial institutions and retailers. Loomis operates through an international network of around 400 branches in more than 20 countries. Loomis employed more than 24,000 people at the end of 2024 and had revenue of more than SEK 30 billion in 2024. Loomis is listed on Nasdaq Stockholm Large-Cap list.

Telephone conference and audiocast

A conference call will be held on July 25, 2025 at 10:00 a.m. (CEST).

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

| | | |
|------------------|--------------------------|------------------|
| Interim Report | January – September 2025 | October 31, 2025 |
| Full-year Report | January – December 2025 | February 4, 2026 |

For further information

Jenny Boström, Head of Sustainability and IR, +46 (0)79 006 45 92, e-mail: jenny.bostrom@loomis.com

Further 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 and the Securities Market Act. The information was submitted for publication, through the agency of the contact person set out above, at 07:30 a.m. (CEST) on July 25, 2025.

