



Digia Plc's business review

| January–September 2021

29.10.2021

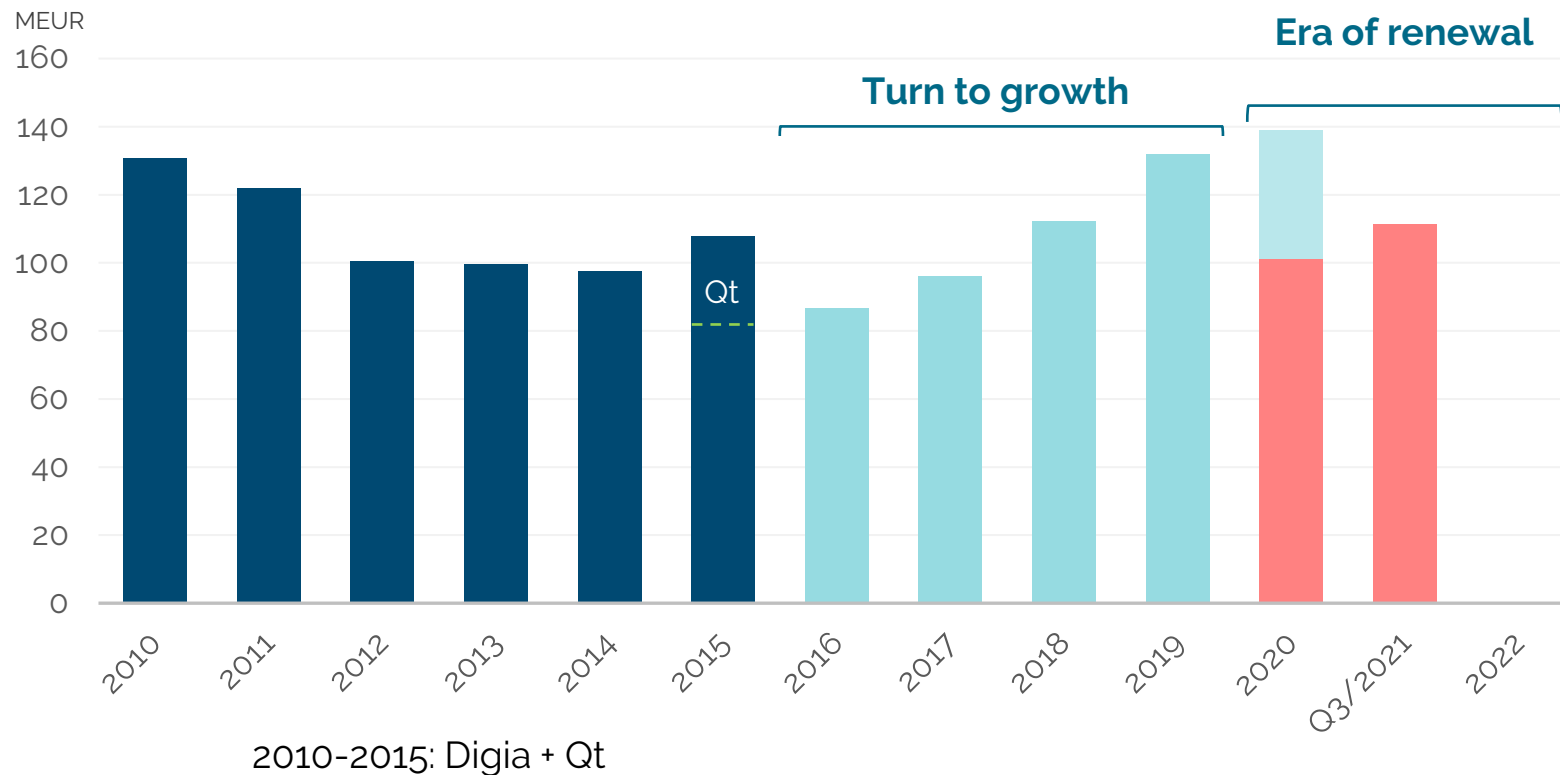


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Digia: building sustainable value creation

Net sales 2010 - Q3/2021



2020

Exceptional year,
Strong performance

2021

Operational overhaul and
investments in growth

2022

Renew and root,
Digia Next Level

Digia Next Level strategy 2020–2022: era of reforms

Financial objectives

Annual growth in net sales over 10%

The target level of profitability improvement is an EBITA margin of 10% by the end of the strategy period.

Value for customers

A visionary and reliable partner in the networked and data-driven world.

Digia as a company

A responsible community in which people learn and carry out interesting work supported by smart software.

"A symbiosis between humans and software"



Net sales
EUR **111.2** million
(101.2)

Operating profit (EBITA)
EUR **12.8** million
(11.4)

Earnings per share
EUR **0.31**
(0.29)

Personnel
1 343
(1 257)

1-9/2021: Profitable growth continued

Growth

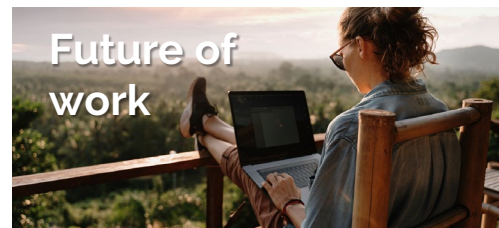
- Net sales + 9.9%
- Operating profit (EBITA) + 11.9%
- Earnings per share + 8.3%

Profitability

- EBITA margin 11.5% (11.3%)
- Return on investment 15.6% (15.7%)

Q3 highlights

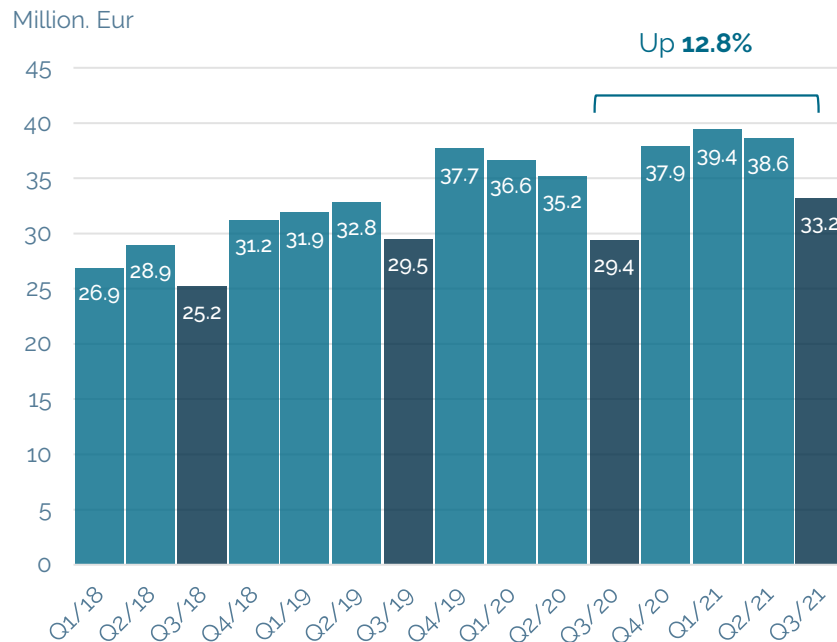
- » Strongest growth areas at the heart of digitalisation
 - cloud-based enterprise resource planning
 - customer relationship management solutions
- » #1 in integration services
 - Integration services for the City of Espoo
 - Value for calculated 4 years, EUR 8 million
- » Expansion of services based on Digia Financial Systems
- » SolaSys Oy as part of Digia
 - Analytics and ERP
- » Investments in future working environment



Net sales up 12.8 per cent

- Net sales totalled EUR 33.2 (29.4) million
- Project business:
 - Accounting for 30.9 per cent of net sales, up 16.6 per cent
- Service and maintenance business:
 - Accounting for 69.1 per cent of net sales, up 11.2 per cent

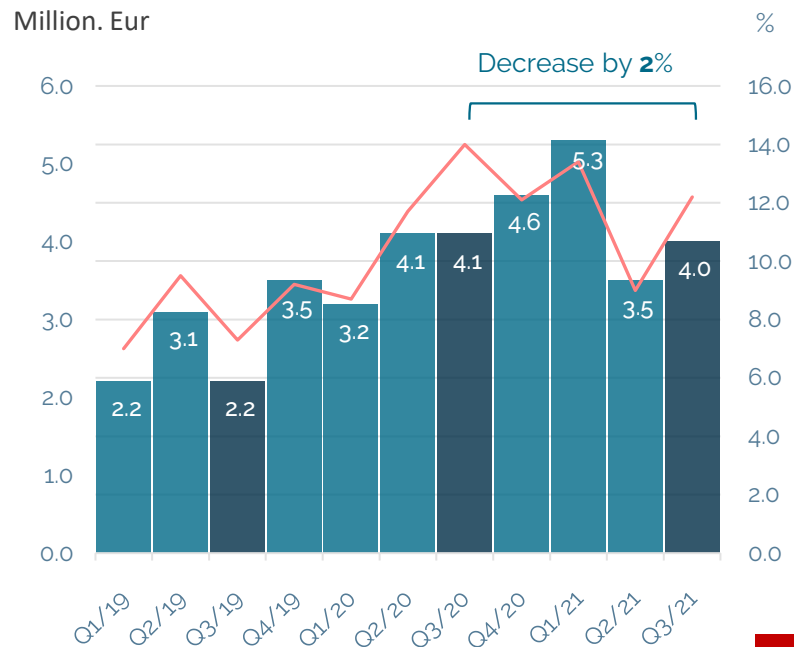
Quarterly net sales



Operating profit (EBITA)

- Operating profit (EBITA) totalled EUR 4.0 million
- EBITA margin: 12.2 per cent

Operating profit (EBITA) and EBITA margin



The basic elements of Digia's sustainable value creation

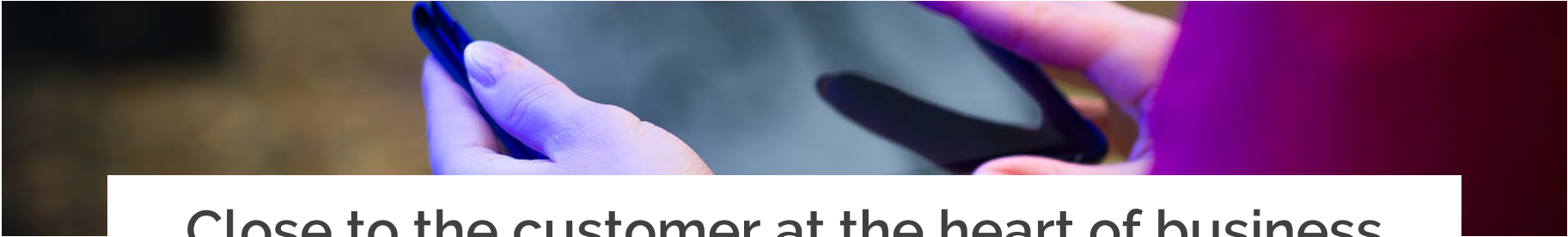
**Close to the customer
at the heart of business
operations**

**Continuous competence
development and
scalability**



**Working community of
the future**

A symbiosis between humans
and software



Close to the customer at the heart of business operations

Strong, smart offering



Outsourcing routine back-office functions – Digia's own DiFS product in the background



The enabler of the digital customer experience

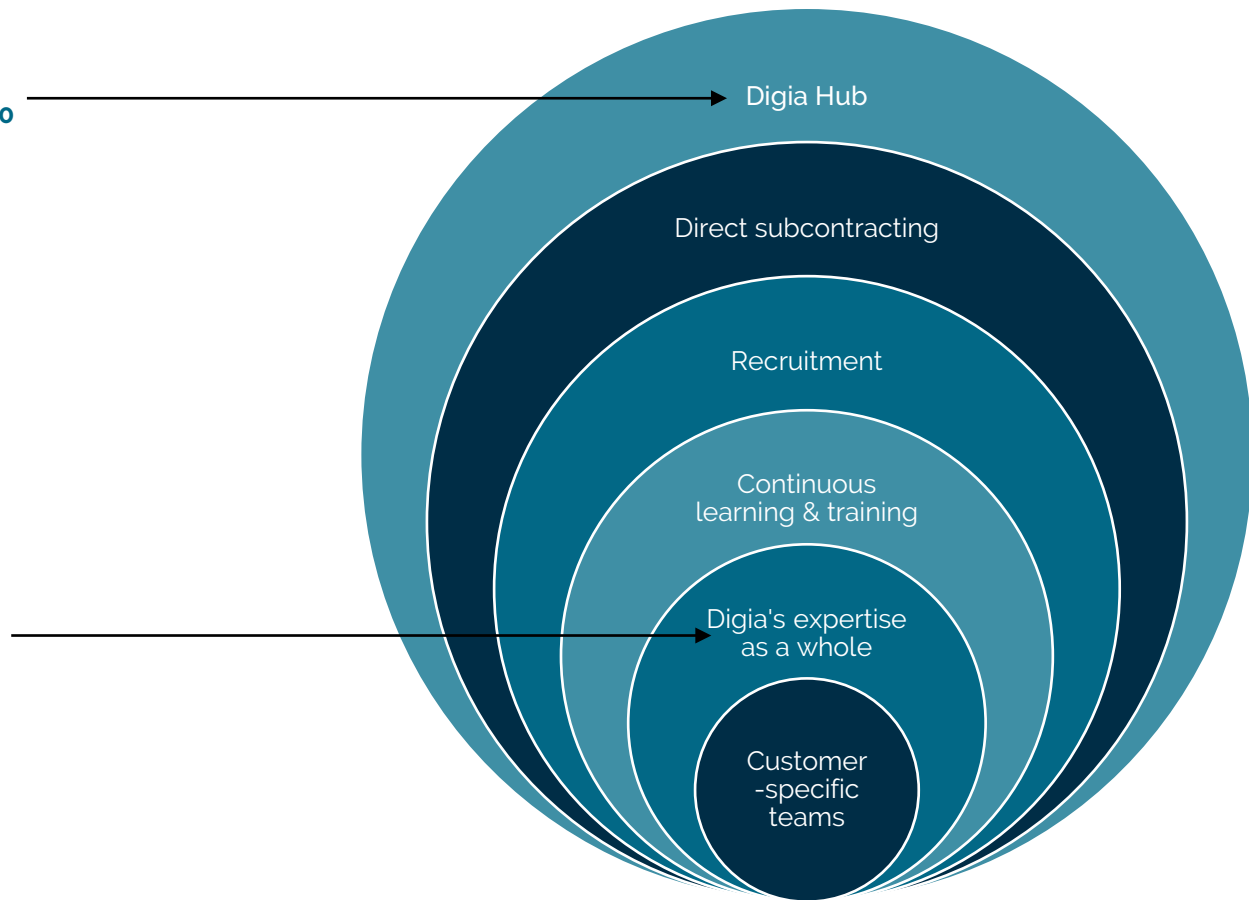


At the heart of digitalisation – efficiency through integrations

Scaling expertise at Digia

Finland: 2 000
Baltics & Poland: 10 000

More than 1,300
professionals





Every one of us is a Senior Trainee

digia

LEARNING

COURAGE

SHARING

PROFESSIONAL PRIDE



Our journey towards the symbiosis of human and software

A 2030s company in 2022



Meaningful work, productivity, growth



Pia Huhdanmäki • 1st

SVP, HR, Culture & Sustainability at Digia Plc
3d • Edited • 📷

Lauantaiaamu ja hybridityö in action. Siinä hän nyt on. Työntajan kotiin toimittama sähköpöytä. Hyvin toimii ja näyttääkin niin hienolta. 😊 Ja kuljetuspalvelukin toimi 5/5. Ystävällistä ja täsmällistä. Kiitos [Digia Plc](#). Täällä on yksi enemmän kuin tyytyväinen kotitoimistolainen.

Digia Kampus ja yhteisö toimii korona-ajan jälkeen konttoreilla, kotitoimistoilla ja muilla etäpisteillä. Olemme saaneet pitkälti valita, missä työtämme teemme. Samalla meille on tärkeää, että Digia yhteisö toimii ja kulkee mukana, työntekopaikasta riippumatta. Opimme uudesta työnteon mallista koko ajan ja kehitämme työkuultuuriamme avoimin mielin. Kantavana ajatuksena on, että tehokas ja innostava työnteon malli löytyy yhdistelmästä, jossa kohtaa toimivasti valinnanvapaus (niin työnteon paikassa kuin vaikkapa työajan sijoittelussa), yhteisöllisyys, saumaton työarjen teknologia ja selkeät tavoitteet. [#seniortrainee](#) [#digia](#) [#digiakampus](#)

[See translation](#)



Practices

Tools and ergonomics: 500 electronic desks



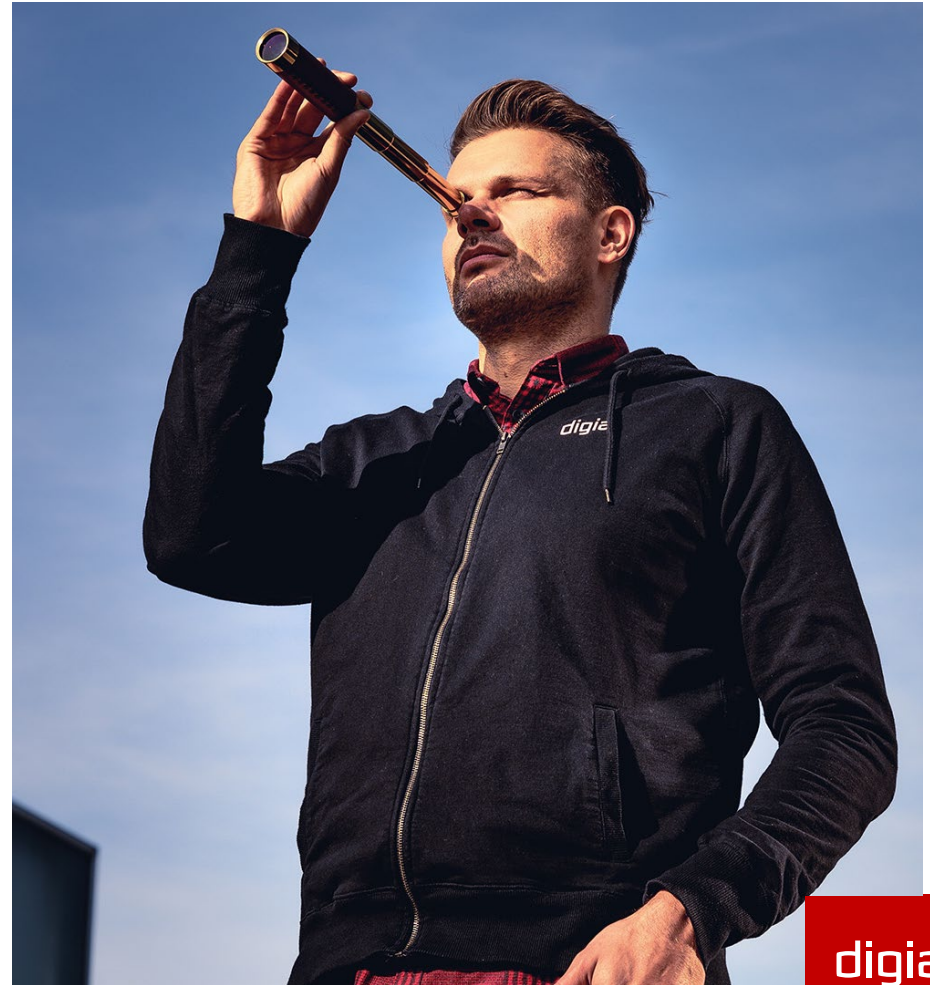
Key figures, September 30 2021

- Return on equity (ROE) 17.6% (18.4%)
- Return on investment (ROI) 15.6% (15.7%)
- Interest-bearing net liabilities 19.0 (14.3) MEUR
- Net gearing 29.3% (24.7%)
- Equity ratio 48.5% (50.2%)
- Shareholders' equity 64.9 (57.9) MEUR
- Balance sheet total 135.4 (117.2) MEUR



Profit guidance for 2021

- Growth in Digia's net sales will outpace the previous year (5.5% in 2020) and the EBITA margin will be at a level of about 10%.



digia

Towards symbiosis
between humans
and software.

Thank you.



Close to the customer at the heart of business operations



Outsourcing routine back-office functions

- 2016: outsourcing technical maintenance of fund back-office functions, such as fund value calculation and the share register system, to Digia
- 2021: outsourcing processes related to private equity fund management to Digia
- Digia's own Digia Financial Systems solution in the background

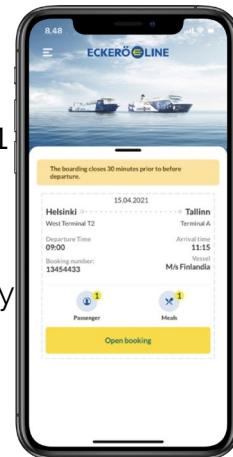


E-commerce overhaul 2017

- Travel and service booking
- Pre-order

Mobile application 2021

- Travel booking
- Check-in
- Passenger card
- Future: digital cabin key



Integration platform services

- Open-ended agreement, estimated value for four years 8 MEUR
- The package includes administration and management, design, development and maintenance.
- The services and solutions of the integration platform support the digitalisation development of the City of Espoo