



# Terveystalo DMA – key learnings

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**Terveystalo**



# Terveystalo is a leading Nordic healthcare platform



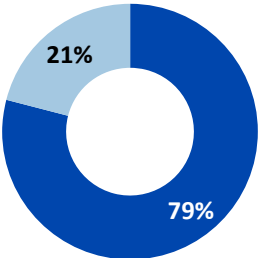
#1 private health care service provider in Finland in terms of revenue<sup>1)</sup> #2 in Sweden in OH<sup>2)</sup>

LTM Revenue (MEUR)

**1,329**

+4% y-o-y

Mainly private pay and fee-for-service



■ Private pay  
■ Public pay

LTM Adj. EBITA (MEUR)

**164**

+42% y-o-y

LTM Adj. EBITA margin, LTM

**12.3%**

+3.2%-p. y-o-y

State-of-the-art digital platform

**24/7**

On-demand health care Services with

**2.7** million

registered users



**152**

locations in Sweden



**377**

locations in Finland, incl.

- 200 clinics
- 18 hospital units
- 31 dental clinics



Professionals, total

**15,000**

Unique customers in Finland

**1.2** million



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<sup>1)</sup> Source: Kela, Finnish Institute for Health and Welfare (THL), Finanssivalvonta, Eläketurvakeskus (ETK), companies' annual reports, Terveystalo internal data and management estimates. <sup>2)</sup> Source: BCG and Vadata Market Analysis. <sup>3)</sup> Adjustments are material items outside the ordinary course of business, associated with acquisition-related expenses, restructuring-related expenses, gain on sale of assets, strategic projects, and other items affecting comparability. <sup>4)</sup> Alternative performance measure. LTM figures are as of Q3 2024

OUR PURPOSE

# We fight for a healthier life

by focusing on the meaningful matters

We offer the best value for our customers by providing integrated care.

We:

- **understand** our customers and their needs
- **prevent and manage** health risks
- **guide** patients to the right service and treatment
- **take care** throughout the care path, from booking to recovery
- **cooperate** as teams of experts, and
- **measure and improve** our outcomes

With our integrated care model, we strive to achieve both a **positive social impact** and **high profitability**.

Human being  
at the centre

**Integrated  
care**

Reformer of  
healthcare

Steered by  
medical science

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TÄRKEIN ENSIN

# We conducted the DMA in spring 2023 in conjunction with our annual strategy review process

## Terveystalo's impact on ESG

How the current business affects society, environment, and people

## Financial ESG impacts on Terveystalo

How the changing business environment triggers risks or opportunities that influence Terveystalo's ability to create and protect value

Phase

1. Standards and sector impacts

2. Value chain impact analysis

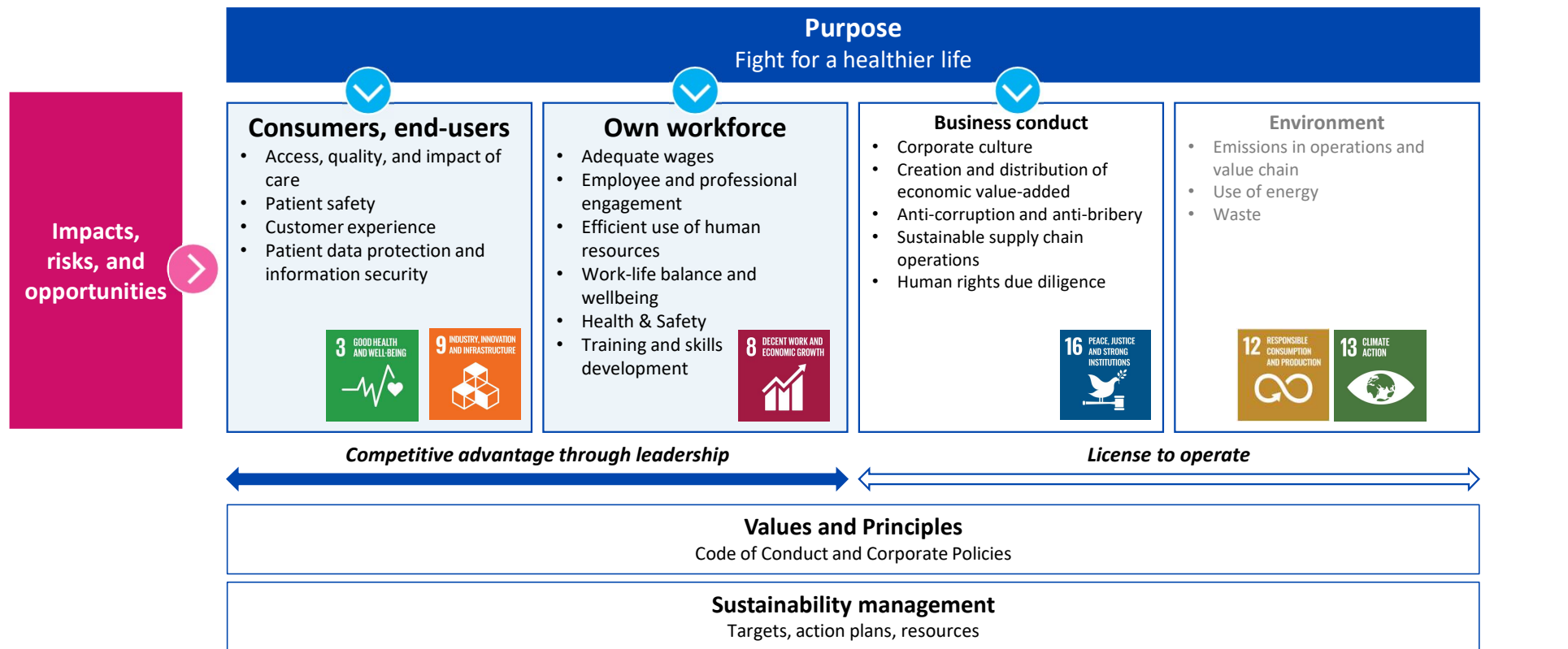
3. Stakeholders and megatrends

4. Risks and opportunities




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# Competitive advantage and business impact from integrated care and people



# Pros and cons of our approach



Strong alignment and integration with strategy

Timing too early, documentation and methodology requirements not yet fully available -> Challenges with documentation, reporting and assurance

# Adjusting our approach for the 2025 DMA update

## #1

### Bringing new insights to the assessment and complement stakeholder engagement

- New information gathered e.g. HRIA, scope 3 GHG
- Other external insights to strengthen IRO descriptions
- Complementary stakeholder engagement regarding IROs

## #2

### Ensure adequate descriptions of all IROs

- IRO scorings require solid descriptions.
- Ensure IROs are mapped to sub-topics and sub-sub-topics and appropriate descriptions are formulated.

## #3

### Align scoring and threshold setting methodology with CSRD requirements, review datapoint requirements

- Align the assessment with CSRD requirements and evaluate changes in materiality to the datapoint requirements

# Q&A



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MEANINGFUL MATTERS

[terveystalo.com](https://terveystalo.com)

