

Disclosure policy

Toivo Group Plc complies with the EU's Market Abuse Regulation (596/2014 with amendments, "MAR"), the Securities Market Act (746/2012 with amendments), the obligation to disclose information imposed on companies listed on the official list of Nasdaq Helsinki Ltd that are regulated by Nasdaq Helsinki Ltd's rules, as well as the company's insider policy approved by the Board of Directors on 22 May 2025, this disclosure policy, and all other applicable laws and regulations.

Communication objectives and disclosure principles

The aim of Toivo Group's communication is to ensure that all market participants have sufficient, reliable and correct information about the company and its securities and factors that affect their value at their disposal. The company's aim is to act in a reliable, transparent and clear manner in all of its communications. The company communicates actively and transparently with all its stakeholders, regardless of whether the information is positive or negative for the company or its securities.

The company's official reporting languages are Finnish and English.

The obligation to disclose applicable to the company is divided into regular and continuous disclosure obligations. Regular obligation to disclose is defined as the obligation for a company to provide regular information on its performance and financial position. This applies to the publication of half-year financial reports, financial statements, annual reports, and financial statements bulletins. The company also releases business reviews after three and nine months.

Continuous obligation to disclose means reporting on issues that according to the company's own assessment may materially affect the value of the company's securities. The following principles are applied when issuing information to the market:

- a. The information shall be published without undue delay.
- b. Communication is consistent and precise to enable the recipient of the information to assess its impact on the company's financial situation and business.
- c. All stakeholders receive information at the same time.
- d. All releases are published on the company's website.
- e. The material published under the company's obligation to disclose will be published in Finnish and in English.

The company publishes information about its financial situation in accordance with a pre-announced annual schedule. The publication dates for the next financial year are announced before the end of the previous one.

Stock exchange bulletins

The company publishes issues covered by insider information and the regular duty of disclosure and all other decisions and matters relating to company operations as stock exchange bulletins, as well as any other information the company is obliged to publish as stock exchange bulletins according to applicable laws and regulations.

The company publishes any undisclosed information relating to the company or its share that is sufficiently precise and which, if disclosed, is likely to have a significant effect on the value of the company's share as soon as possible in a stock exchange bulletin.

These include:

- Financial reports and business reviews quarterly
- Strategy changes
- Significant changes in the company's financial position and future outlook
- Significant orders and contracts received by Group companies
- Transactions concerning the sale of projects under construction, if the transaction value exceeds 30 million euros or if the transaction has a significant impact on results.
- Transactions concerning the sale of completed projects, if the value of the sold projects exceeds approximately 33% of the company's total assets or if the transaction has a significant impact on results.
- Significant acquisitions, divestments and joint ventures
- Transactions between the company and its related parties that are not part of normal business, unless the transaction is apparently insignificant
- Significant investments
- Changes to the Board of Directors and replacements of the CEO and CFO
- Change of auditors or a certified advisor
- Notices of general meetings and decisions taken by general meetings
- Other important issues that affect the business
- Other matters in accordance with the rules in force at Nasdaq Helsinki Ltd at that time

Press releases

The company can also publish business events in press releases. Press releases describe issues that do not meet the criteria of stock exchange bulletins but are judged to be news-worthy or otherwise of interest to the company's stakeholders. The CEO of the company is responsible for publishing press releases.

In addition to company and press releases, the company may publish topical issues on its website that are less relevant but communicate what is going on at Toivo to all stakeholders.

Financial targets and dividend policy

Toivo Group's Board of Directors defines the company's financial targets. The company publishes any changes to the previously published financial targets, either in a stock exchange bulletin or in connection with the business review, half-year report or financial statements bulletin.

The company publishes its future outlook in connection with the financial statements bulletin, the half-year report, and the business reviews.

Silent period

The company observes a 30-day silent period before the release of any results during which the company's representatives do not meet with capital market or media representatives or otherwise communicate with them. The dates of the company's result releases are available on the company's website. Toivo Group applies a 30-day closed period in accordance with MAR during which company

management are not allowed to trade in the company's financial instruments, debt instruments, related derivatives or other financial instruments on their own or a third party's account.

Rumours, market estimates and information leaks

Toivo does not comment on any rumours on the market, share price development, actions by competitors or customers or analyst estimates, except to correct clearly inaccurate information about the company's operations. The company also does not comment on any ongoing transactions. If information that may affect the share price is leaked outside the company, the company will publish a stock exchange bulletin when the matter has been brought to the company's attention.

Communication channels and responsibilities

The company's main communication channel is the company's website at toivo.fi. All relevant information about the company will be published in Finnish and English via Nasdaq Helsinki Ltd and on the company's website at sijoittajille.toivo.fi.

The CEO is responsible for Toivo Group's investor communications.