



SUSTAINABILITY
REPORT

2024



MEHILÄINEN
EST. 1909

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About this report

This report presents key information about the material themes and most significant impact of Mehiläinen's sustainability activities in 2024. This report complies with the requirements of the Global Reporting Initiative (GRI). The GRI index is presented at the end of this report. This report is available in Finnish and English. This report has been externally verified.

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CEO'S SUMMARY

Significant steps towards more sustainable business

At Mehiläinen, we have been on a lifelong mission for 115 years. We see each human life as valuable and unique. At the same time, we do our part to ensure a vital planet and a sustainable society.

Here at Mehiläinen, we can provide better health and well-being for future generations. In our sustainability activities, our mission is to ensure high-quality treatment and care, climate-friendly healthcare and social care, transparent and safe business, as well as a healthy and diverse working community, for our professionals and customers alike.

In 2024, we advanced our goals and led our sustainability activities forward broadly and with determination. We clarified sustainability management and strengthened our organisation's competence in sustainability activities. In the spring, we conducted a double materiality assessment in accordance with new legislation on the key themes of our sustainability with our stakeholders. This gave us an updated understanding



of the impact our operations have, as well as the risks and opportunities that different aspects of sustainability present to Mehiläinen. We also updated our sustainability programme, which guides our sustainability activities in 2025–2030. Our updated programme will be released in early 2025.

For Mehiläinen, the most important sustainability themes will continue to be the first-class quality and safety of treatment and care as well as responsibility for our personnel. We want to ensure that our professionals can do meaningful work in a diverse working community. In terms of governance, high-quality information security and data protection as well as an open and effective business and corporate culture are key themes for us. We also take responsibility for the environment and climate.

The quality of treatment and care are at the core of Mehiläinen’s activities year after year. In 2024, we continued to implement the national customer and patient safety strategy by developing medication and medical device safety. We also started to measure our safety culture comprehensively.

This year as well, I am especially happy that our professionals continue to experience Mehiläinen as the best place to do their meaningful work. The results of our personnel survey improved as a whole, commitment to the organisation is increasing, and trust in supervisors is strong. We will continue to invest in these in the future.

People have also been at the core of the human rights impact assessment which we

conducted last year in our social care services and international recruitment activities. We want to better understand the impacts of our operations on what is the most important to us – people – and to advance positive impacts. We also want to better control risks in terms of adverse impacts. This work is currently carried out in healthcare services and will expand to our value chain in the future. This way, we can also respond to our future obligation in the implementation of human rights due diligence.

We are committed to combating climate change and reducing the impact of our activities on the environment. Furthermore, we are committed to setting emissions reduction targets under the Paris Agreement as part of the Science Based Targets initiative (SBTi), and we prepared these targets during the year. By 2030, we are seeking emissions reductions of 80% in the emissions of our operations, as well as a reduction of more than 50% relative to our revenue from the services and products purchased in our supply chain.

Mehiläinen is growing and developing, and it is important to ensure sustainability and a high level of quality throughout the company. In our work towards this, we will be challenged by the goals we have set and, in the future, more and more by legislation setting new obligations for us. This is our last sustainability report in accordance with the GRI standard. We are currently making preparations to publish reports in the future in accordance with the sustainability reporting required by the EU. Our report has, once again, been externally verified.

I am especially happy that our professionals experience Mehiläinen as the best place to do their meaningful work. The results of our personnel survey improved as a whole, commitment to the organisation is increasing, and trust in supervisors is strong. We will continue to invest in these in the future.

I would like to thank all of Mehiläinen’s professionals and customers for the past year and for your joint efforts towards more sustainable healthcare and social care.

Janne-Olli Järvenpää
CEO, Mehiläinen Group



On a lifelong mission

The story of Mehiläinen is about people and attitude.

When a group of physicians founded Mehiläinen in 1909, their goal was to create better health and well-being.

Along the way, we have treated soldiers, been involved in building the occupational healthcare system, brought fathers inside the delivery room, experienced three pandemics, and turned healthcare services into an export product.

Over the years, we have been guided by one simple thing – life. Fragile, strong, erratic. Unfair and fortunate. Beginning or coming to an end. Always valuable and unique.

Over the past one hundred years, the world has changed, but our attitude remains the same. The best treatment is still provided by people who are on a lifelong mission.



MEHILÄINEN
EST. 1909

MEHILÄINEN IN BRIEF

Better health and well-being

Mehiläinen is a well-known and highly respected private provider of healthcare and social care services in Finland, Sweden, Estonia and Germany. We offer comprehensive high-quality services quickly and effortlessly.

Mehiläinen provides services for 2.2 million customers each year at 890 locations with its over 37,000 employees and private practitioners. Nowadays, 115-year-old Mehiläinen is a rapidly developing and growing pioneer in its sector.

Mehiläinen’s head office is in Helsinki, Finland, and its primary market is Finland, where it operates in the healthcare and social welfare care sector. The company also operates in the healthcare service business in Sweden, Estonia and Germany. In addition, Mehiläinen’s subsidiary, BeeHealthy, offers digital solutions for healthcare services to foreign healthcare companies and Finland’s wellbeing services counties. Healthcare Staffing Solutions (HSS), a subsidiary specialised in international recruitment, operates in Asia.

The funds managed by CVC Capital Partners are the principal owner of Mehiläinen. Mehiläinen’s owners also include Varma, the State Pension Fund of Finland (VER), Ilmarinen, Apteekkien Eläkekassa, Valion Eläkekassa, and the management of the company. The group’s parent company in Finland is Mehiläinen Konserni Oy.

Mehiläinen’s mission is to create better health and well-being together.

- You and your family get individual care quickly and smoothly.
- With us, employers can maintain their employees’ health, ability to work, and well-being.
- In cooperation with us, public sector decision makers can organise high-quality and cost-effective public services.
- We offer healthcare and social care professionals meaningful work in an inspiring atmosphere in which they can develop their skills.

Shareholders

| | |
|--|------------|
| Funds managed by CVC Capital Partners | 71% |
| Varma Mutual Pension Insurance Company | 10% |
| The State Pension Fund of Finland (VER) | 6% |
| Ilmarinen Mutual Pension Insurance Company | 5% |
| Apteekkien Eläkekassa | 1% |
| Valion Eläkekassa | 1% |
| Other investors and private persons, total | 6% |

Our values

- Skills and knowledge
- Caring and responsibility
- Partnership and entrepreneurship
- Growth and development

Our customer promise

- Ease of interaction
- Holistic service offering
- Personalised service

| | |
|---|---|
| Number of employees and private practitioners | Total number of customers at Mehiläinen |
| 37,000 | 2.2 million |

| | | |
|-----------------|-----------------------|----------------|
| Number of units | Revenue (EUR million) | Revenue growth |
| 890 | 2,063.5 | 11.5% |

Business areas

Private healthcare services

- Physician services
- Diagnostics
- Hospitals
- Dental care
- Working Life Services
- Psychotherapy and mental health services
- Physiotherapy and well-being services
- Cancer care
- Digital healthcare services

Public healthcare services

- Primary health centres with freedom of choice
- Outsourced services and purchased services for primary and specialised healthcare
- Remote and digital healthcare services
- Public dental care
- Staffing services
- Home services and home care support services
- Therapy and rehabilitation services

Social care services

- Residential care services for the elderly
- Mental health and substance abuse rehabilitation
- Residential care services for the disabled
- Child welfare services

Year 2024

Highest Platinum rating for Mehiläinen's sustainability activities



EcoVadis, an international company providing sustainability assessments, awarded Mehiläinen a Platinum-level rating for its sustainability activities. Mehiläinen's assessments improved especially in labour and human rights, as well as ethics, raising Mehiläinen from gold to platinum level. The Platinum rating is awarded to 1% of all assessed companies.

Mehiläinen set science based targets

Mehiläinen is the first healthcare and social care service provider in Finland to commit to the Science Based Targets initiative (SBTi). Mehiläinen seeks to reduce its emissions by 2030 in accordance with the Paris Agreement's goal of limiting global temperature rise to 1.5 degrees. The science-based emissions reduction targets were prepared and sent to SBTi for validation at the end of 2024.

Material sustainability topics and the sustainability programme



In 2024, Mehiläinen prepared for reporting in accordance with the EU Corporate Sustainability Reporting Directive (CSRD). We conducted a double materiality assessment in which we identified the company's most significant impacts on the environment, society and people, as well as its business risks and opportunities related to sustainability themes. Based on the assessment, we updated our sustainability programme for 2025-2030.

First human rights impact assessment



We conducted a human rights impact assessment in Mehiläinen's social care services and our subsidiary Healthcare Staffing Solutions (HSS). As a result, we obtained an assessment of human rights impacts related to our operations. At the same time, we are developing the human rights due diligence process to prevent and correct any negative impacts.

Personnel survey results improved even further

In 2024, Mehiläinen's personnel satisfaction remained excellent at 4.1 (on a scale from 1 to 5). In the company's personnel survey, commitment to the organisation, attractiveness of work, and well-being at work improved even further. Satisfaction with supervisory work also increased.

Recognitions for our employer image



Mehiläinen received several recognitions for its positive employer image. Students selected Mehiläinen as the most attractive workplace in the healthcare sector, and in the Magnet Employer Branding Awards Finland 2024 competition, Mehiläinen won the main award for the most magnetic employer brand of the year. Healthcare professionals also selected Mehiläinen as the most attractive private employer in Universum's surveys.

The entire Group's carbon footprint was calculated for the first time

Mehiläinen Group's total carbon footprint (Scope 1, Scope 2, and Scope 3) was calculated for the first time in 2024, including Sweden, Germany and Estonia. The footprint was also calculated retroactively for 2023 and 2022.

MEHILÄINEN'S STRATEGY AND BUSINESS

Comprehensive services in Finland and internationally

Mehiläinen's goal is to become the leading provider of private outpatient healthcare services producer not only in Finland, but throughout Europe. We seek to achieve this goal through profitable growth in Finland, building a service network for digital outpatient care in Estonia, Sweden and Germany, continuing our growth in the software services, and expanding to new operating countries and services.

Services in Finland

- Comprehensive healthcare and social care services for private and corporate customers, insurance companies, and public service providers
- Number of personnel 28,263

Services in Sweden (Meliva)

- Publicly-funded primary healthcare, child health clinic services, and outpatient services in specialised healthcare in the greater Stockholm, Uppsala, and Gothenburg areas
- Number of personnel 800

Services in Estonia (Meliva)

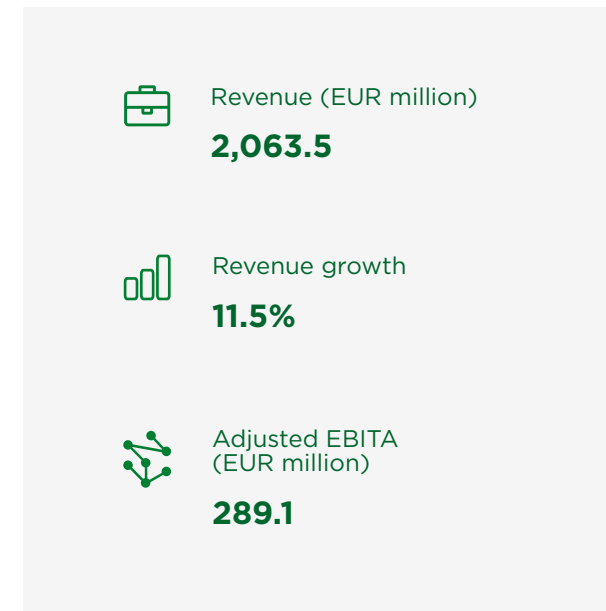
- Private healthcare services for private and corporate customers
- Number of personnel 750

Services in Germany

- Outpatient specialised health care services for both publicly and privately insured clients in the Frankfurt region
- Number of personnel 477

BeeHealthy

- Healthcare software services in Europe, the Middle East and Africa



MEHILÄINEN'S STRATEGY AND BUSINESS

Mehiläinen produces value

Foundation and capital

Activities

Impact

Human capital

- Number of personnel: **37,294**
- Personnel FTE: **15,777**
- Total personnel survey index (1-5): **4.1**

Financial capital, EUR million

- Equity: **559.8**
- Net debt: **2,253.9**
- Investments: **192.3**

Natural capital

- Natural resources used, Finland (energy MWh): **60,849**
- Purchased materials and services (EUR): **343 million**

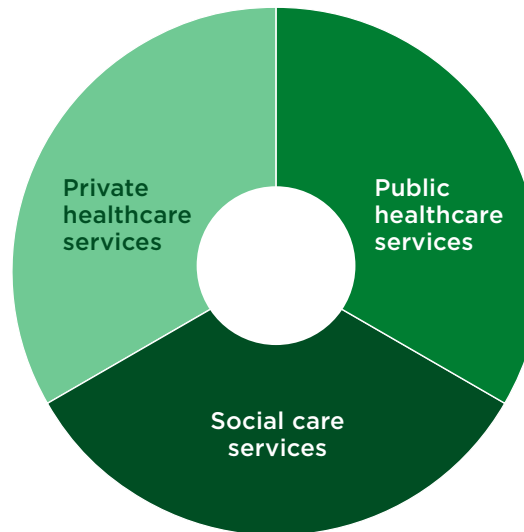
Our values guide our actions

Skills and knowledge

Caring and responsibility

Growth and development

Partnership and entrepreneurship



On society

- Mehiläinen's tax footprint: **EUR 446.9 million**
- Listed customers in primary healthcare: **350,762**
- Private customers in occupational healthcare: **675,072**
- Residents in social care services: **8,203**
- Number of OmaMehiläinen users: **2.0 million**
- Total number of customers at Mehiläinen: **2.2 million**

On our customers

- NPS of private healthcare services: **91**
- NPS of public healthcare services: **78**
- Quality index of social care services:
 - **85.7** services for people with disabilities
 - **88.9** mental health rehabilitation
 - **87.5** elderly care

On the environment

- Carbon footprint (tCO₂):
 - Scope 1: **2,096**
 - Scope 2: **2,143**
 - Scope 3: **89,404**



02

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DOUBLE MATERIALITY ASSESSMENT AND SUSTAINABILITY PROGRAMME

We are preparing for EU sustainability reporting

In 2024, Mehiläinen actively prepared for reporting in accordance with the EU Corporate Sustainability Reporting Directive. Mehiläinen also updated its sustainability programme.

The EU Corporate Sustainability Reporting Directive (CSRD) obliges Mehiläinen to report data for 2025 for the first time in accordance with the European Sustainability Reporting Standards (ESRS). As part of this preparation, we conducted a double materiality assessment in accordance with the ESRS in 2024. The assessment identified the significant negative and positive impacts of Mehiläinen’s business operations on the environment, society, personnel and other stakeholders, as well as the business risks and opportunities related to sustainability themes.

The assessment was based on Mehiläinen’s sustainability programme and other material, as well as external sources regarding typical sustainability themes and regulations in the sector. For the assessment, information was collected about the views of stakeholders through customer and personnel surveys, as well as by interviewing key

stakeholders such as the management team, the Board of Directors, partners, customer companies, the welfare sector’s labour market organisation and employee union, as well as Mehiläinen’s specialists.

Mehiläinen’s material sustainability topics were defined in the workshop of the management team and other key personnel of Mehiläinen. During the workshop, the severity, likelihood and irremediability of the identified impacts, risks and opportunities were assessed.

Mehiläinen’s material sustainability reporting standards are: E1 Climate Change; E5 Resource Use and Circular Economy; S1 Own Workforce; S2 Workers in the Value Chain; S4 Consumers and End-users; and G1 Business Conduct.

Mehiläinen’s sustainability programme was updated in 2024, also based on the results of the double materiality assessment.

The new sustainability programme will be published in early 2025. This report still follows the structure and targets of the sustainability programme that was in force until the end of 2024.

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Steps in the double materiality assessment

1

Analysing Mehiläinen’s sustainability impacts, risks and opportunities, taking the entire value chain into account

The analysis addressed sustainability issues related to the environment, stakeholders, society and good governance.

As part of the analysis, the following were taken into account:

- legal requirements
- sector-specific sustainability issues
- Mehiläinen’s external and internal materials

2

Identifying stakeholders’ views

Potential and realised sustainability impacts were supplemented by stakeholder engagement.

Stakeholders’ views were identified:

- by conducting a personnel survey
- by conducting a customer survey
- by interviewing 11 stakeholder representatives

3

Internal assessment of impacts, risks and opportunities

Impacts were divided into positive and negative impacts, and an assessment team, consisting of the management team and other internal specialists, rated them by assessing their scale, scope and irremediability.

Mehiläinen’s risks and opportunities were rated internally by assessing the magnitude and likelihood of potential impact.

4

Validation and approval of material sustainability themes

The management team and the Audit Committee approved the material sustainability topics. The analysis was updated in the autumn, and the Board of Directors approved the final list of material sustainability topics in December 2024.

Material ESRS sustainability topics:

- E1 Climate Change
- E5 Resource Use and Circular economy
- S1 Own Workforce
- S2 Workers in the Value Chain
- S4 Consumers and End-users
- G1 Business Conduct

The targets of Mehiläinen's sustainability programme

| Theme | Goal 2025 | Indicator | 2024 | 2023 | 2022 | SDG | |
|--|---|---------------------------------|--|---------|----------|----------|--|
| Pioneer in quality treatment and care | We are a pioneer in service availability, safety and effectiveness. Our customer satisfaction rating is the best in the industry in all our operations. | Availability | T3 time at public health centres, days | 6.7 | 6.3 | 5.3 | |
| | | | Average response time of Digital Clinic, minutes | 1 | 2 | 16 | |
| | | Safety | Safety index of care services for the elderly, 0-100 | 95.7 | 94.3 | 92.0 | |
| | | | Patient injuries in private healthcare services, % of appointments verified as injuries | 0.0005 | 0.001 | 0.0006 | |
| | | | Patient injuries in public healthcare services, % of appointments verified as injuries | 0.0028 | 0.0032 | 0.003 | |
| | | Effective-ness | *Metrics of clinical quality are described in this report under "Pioneer in quality treatment and care". | * | * | * | |
| | | Customer satisfaction | NPS, private healthcare services | 91 | 90 | 89 | |
| | | | NPS, public healthcare services, -100 - +100 | 78 | 77 | 71 | |
| Total index of care services for the elderly, 0-100 | 87.5 | | 85.3 | 83.6 | | | |
| Innovator and agile developer in the industry | We grow profitably and create jobs and wealth. Our digital solutions provide extensive and more accessible healthcare and social care services. We have made healthcare a new pillar for Finnish exports. | Growth and profitability | Revenue, EUR million | 2,063.5 | 1,850.20 | 1,632.80 | |
| | | | Increase in operating profit, EBITA, % | 34.0 | 56.7 | -15.9 | |
| | | | Tax footprint, EUR million | 446.9 | 389.4 | 364 | |
| | | We create jobs | Increase in the number of full-time equivalent employees* | 947 | 973 | 1,340 | |
| | | | Increase in the total number of employees** | 38 | 3,900 | 4,200 | |
| | | | Change in the total number of employees excl. acquisitions*** | -1,182 | 3,400 | 2,400 | |
| | | Digital services | Number of registered users, OmaMehiläinen, million registered users | 2.0 | 1.8**** | 1.8 | |
| | | | Number of Digital Clinic visits, million visits | 1.4 | 1.4 | 1.5 | |



* An indicator added. Full-time equivalent, FTE, describes the number of employees converted to full-time positions.

** Description of the indicator changed (2023: "Professionals recruited during the year"). The growth in the number of full-time equivalent employees did not reflect in Mehiläinen's total employee numbers. This was influenced by a decrease in on-demand work and an increase in employee commitment. Total number of employees was 37,294 in 2024.

*** Description of the indicator changed (2023: "New jobs created during the year").

**** Not comparable to the previous year due to a change in the calculation method.



| Theme | Goal 2025 | Indicator | 2024 | 2023 | 2022 | SDG | |
|--|--|--|---|--------|--------|--------|---|
| Attractive and meaningful workplace | We are proven to be the most attractive workplace in the healthcare and social care services sector, and our personnel turnover is the lowest in the industry. | The most attractive workplace | Total personnel survey index, 1-5 | 4.1 | 4.0 | 3.9 |  |
| | | | Number of training days* | 26,470 | 20,706 | 15,959 | |
| | | | Employees with whom a performance appraisal was held, % | 70 | 66 | 59 | |
| | | | eNPS, -100 - +100 | 38 | 31 | 31 | |
| | | Personnel turnover | Personnel turnover, % | 13 | 15 | 17 | |
| Sustainable development | Customers and professionals view us as the most sustainable service provider in the industry. Ethical ways of working guide everything we do. | Ethics drives our activities | Number of whistleblowing reports | 5 | 2 | 9 |  |
| | | | Number of data breaches reported to the data protection authority | 144 | 81 | 34 | |
| | | | Suppliers committed to the Supplier Code of Conduct, % | 89 | 84 | 84 | |
| | | We are combating climate change | Group CO ₂ emissions, Scope 1, tonnes** | 2,096 | 2,645 | 2,916 | |
| | | | Group CO ₂ emissions, Scope 2, tonnes** | 2,143 | 1,305 | 1,410 | |
| | | | Group CO ₂ emissions, Scope 3, tonnes** | 89,404 | 87,938 | 91,674 | |

* Reported in the Workday system.

** The carbon footprint was calculated retroactively for 2022 and 2023 for the whole Group. In 2023, only Finland was reported.

SUSTAINABILITY AND STAKEHOLDERS

Mehiläinen’s stakeholders from a sustainability perspective

Mehiläinen is a significant societal actor, and its activities have a wide impact on society. We work in close cooperation with our stakeholders and interact with more than 2.2 million customers through our services every year. We study our stakeholders’ views and wishes regularly and take their expectations into account in developing our activities. Open and active dialogue is a key foundation of our work with stakeholders. Mehiläinen’s key stakeholders have been defined according to those who are most directly affected by the company’s activities and whose activities have an impact on the company.

| | Stakeholder engagement and interaction channels | Responsibility for the stakeholder and regularity of cooperation | What we did in 2024 |
|--|---|--|---|
| Customers | Daily service interaction, customer service and feedback channels, mobile apps and the Digital Clinic, customer satisfaction surveys and the customer panel, the PEI survey, resident surveys and quality indexes in social care services, steering groups for organisational customers, communication and cooperation with families, cooperation with patient representatives, social media, meetings, service messages, newsletters, and marketing communication. | Communication and cooperation with customers is continuous. The CEO is ultimately responsible for all the Group’s operations. Business line managers are responsible for the operations of their business area. Medical management supervises and develops medical quality. Each Mehiläinen professional is responsible for their activities with customers in accordance with Mehiläinen’s guidelines and the sector’s guiding acts and regulations. Feedback is processed by the receiving unit, or at Group level if the content so requires. | We ensured that our customers had access to effective, high-quality services safely and securely. We expanded our service range and activities. We developed our digital services and interaction. We increased our customer understanding through surveys and research, and engaged customers in the development of services. |
| Personnel | Intranet channels, Workday, personal interaction, personnel bulletins, management reviews, Mehiläinen’s news and video reports, business line briefings, group-wide personnel briefings, the personnel survey and other surveys, performance reviews, training events and training for supervisors, external communication and marketing, personnel events, and seminars. | Responsibility for personnel is a key success factor for Mehiläinen and coordinated by the company’s management. Each business line, in collaboration with HR management, is responsible for its personnel in accordance with Mehiläinen’s employer promise. Supervisors are responsible for management in line with Mehiläinen’s values. Occupational safety, occupational healthcare and the maintenance of the ability to work have been arranged in accordance with guidelines and legislation. | “We are on a lifelong mission” project continued, and we placed our personnel in the spotlight in various ways. During the year, several development projects were carried out in HR management to promote work ability and well-being at work. We expanded our understanding of our employees needs by conducting surveys. We held various internal trainings for our employees and supervisors throughout the organisation. We invested in career paths and communication within the Group. We carried out a human rights impact assessment, covering social care services. |
| Decision makers and the authorities | Meetings, dialogue through internal channels, official interaction, reporting, statements and the provision of information. | The company’s management is engaged in a dialogue with decision makers, while the Director of Public Affairs and Corporate Responsibility coordinates it. Each business line and management is responsible for cooperation with the authorities. The Group’s chief administrative physician coordinates cooperation and guidelines involving the authorities. Dialogue with decision makers is engaged when needed starting with customer issues. Influencing takes place primarily through the Finnish Association of Private Care Providers. Cooperation with the authorities is a continuous. | We engaged in an active dialogue with decision makers and regulatory authorities, communicated our actions, and developed our quality system and self-monitoring. We were actively engaged in interaction and development in the healthcare and social welfare sector. |
| Owners and financiers | Open and active information provision, status updates, audits and surveys, annual reporting, bilateral meetings and discussions. | Board of Directors defines the company’s direction and strategy. Growing and implementing the business plan in accordance with the strategy is the responsibility of the Mehiläinen’s CEO and acting management. The CFO and the Director of Legal Affairs are responsible for cooperation with owners and financiers. | We grew sustainably, expanded our operations in different operating countries and to new business areas, adapted our activities and found new business solutions. We developed our activities to respond to demand, and participated in an active and open dialogue. |
| Labour market organisations | Open and active dialogue, participation in the bodies and activities of the employer organisation, negotiations through organisations, bilateral discussions and negotiations, regular meetings and cooperation in processes, regular discussions with employee representatives. | The CEO acted as the Chair of the Board of Directors of the Finnish Association of Private Care Providers until the end of 2024. Mehiläinen’s various responsible persons are actively engaged in bodies of the Finnish Association of Private Care Providers in compliance with company’s guidelines. The CEO, CHRO, and the Director of Human Resources are responsible for cooperation with employee organisations. Activities are continuous and regular throughout. | We participated proactively in various bodies of the Finnish Association of Private Care Providers and helped to develop its activities. We played an active role in negotiations and were engaged in regular dialogue with employee organisations. |

SUSTAINABILITY MANAGEMENT

Sustainability management

Sustainability is an integral part of Mehiläinen's business. Decisions related to services and personnel are made with consideration for sustainability perspectives.

Mehiläinen Group's Board of Directors discusses sustainability themes as required and approves all policies that guide the Group's activities. The Audit Committee of the Board of Directors regularly reviews sustainability issues in more detail. The Corporate Responsibility Director or another representative of the management presents matters related to sustainability at meetings of the Board of Directors and the Audit Committee.

The sustainability competence of the members of Mehiläinen's management is maintained through training and sparring. In addition, the HR Director, Corporate Responsibility Director, CFO, Procurement Director and Chief Medical Officer attend sustainability training in their own fields and share their learnings with other members of management.

The sustainability steering group consists of the Corporate Responsibility Director, CFO, HR Director and Chief Medical Officer. The group

discusses the progress of sustainability projects covering the whole Group and makes proposals for the management. The Corporate Responsibility Director guides the steering group's activities. The environmental steering group was appointed in 2023, and the steering group for social responsibility and good corporate governance founded at the beginning of 2024. The groups discuss sustainability issues and follow the progress of sustainability goals as well as prepare proposals for decisions if required. The steering groups' proposals are discussed, as required, by the sustainability steering group, Mehiläinen's management team or the Board of Directors.

Managing Directors, as members of the management team, are responsible for sustainability management in Mehiläinen's business areas. The progress of the sustainability goals in private and public healthcare services and social care services are discussed at the Group management team meetings as required. In decision making, business managers are also responsible for assessing the impact of decisions on Mehiläinen's sustainability and addressing any sustainability risks.

At meetings held with the Audit Committee, Mehiläinen's sustainability activities and any deviations in quality are presented regularly. In addition, the assurance of the Sustainability Report is also decided upon at meetings held with the Audit Committee.

The terms and conditions of Mehiläinen's debt financing are tied to the company's sustainability goals.

The four principles that guide sustainability at Mehiläinen are good governance, minimising adverse environmental impact, respecting human rights, and ensuring privacy and data protection. In addition, sustainability activities are guided by the following Mehiläinen policies: the Code of Conduct; personnel policy; quality policy; data protection and information security policy; tax policy; procurement policy; anti-fraud policy; sanction policy; communication policy; and the Supplier Code of Conduct. Mehiläinen requires all its employees to comply with its sustainability principles.

We conducted our first human rights impact assessment

Mehiläinen’s human rights policy guides all our activities regarding human rights in the company. The policy includes a human rights commitment in which we are committed to respecting all internationally recognised human rights and their fulfilment in our operations. This is also required from our partners and subcontractors.

In 2024, we advanced our human rights activities by conducting the first human rights impact assessment in Mehiläinen’s social care services and in our subsidiary Healthcare Staffing Solutions (HSS). The assessment was performed in accordance with the UN’s guided process. To identify the impacts, we engaged various groups, including residents, unit personnel, specialists, supervisors and management. In total, more than 100 Mehiläinen’s professionals and stakeholder representatives participated in the assessment.

As a result, we received an assessment of the human rights risks that are associated with our operations. Our regular operations do not pose serious human rights risks, but our operations can affect the fulfilment of the human rights of both employees and customers. Several impacts at different levels were identified, while it was also discovered that our current operating methods (such as alarm channels and the non-conformity system) comprehensively prevent the the indentified risks.

The main themes where negative impacts may arise are:

- The safety of employees and customers, as well as psychological and physical strain
- The share of employees with an immigrant background and who speak a language other than the national language as their mother tongue in the working community and management, impact on occupational and resident safety, and the distribution of work
- Restrictive measures, and the right to self-determination
- The right of customers to have access to the healthcare and social care services to which they are entitled

The final results of the assessment are taken into account in the planning, evaluation and self-monitoring of our social care services. Mehiläinen’s social responsibility steering group regularly monitors human rights activities. We will develop our human rights due diligence (HRDD) process further and communicate the themes externally and internally.

In 2025, we will carry out a human rights impact assessment in Mehiläinen’s healthcare services. In the future, we will expand the assessment to other operating countries, as well as our procurement and value chain.





03

Sustainability themes

- 20** Pioneer in quality treatment and care
- 29** Driving social responsibility through innovation
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SUSTAINABILITY THEMES

Pioneer in quality treatment and care

At the core of Mehiläinen's quality is our promise that our customers and their families can rely on us to provide individual, smooth, safe and effective treatment and care. We apply knowledge-based management, seek to perform better every day and are a pioneer in digital healthcare.



Mehiläinen’s quality improvement activities and customer encounters are guided by our values “skills and knowledge” and “caring and responsibility”. In 2024, Mehiläinen’s quality as well as patient and customer safety activities were developed actively.

The Chief Medical Officer is responsible for the operational management of Mehiläinen’s quality improvement activities, while the CEO is responsible for overall management. The quality team, led by the Chief Medical Officer, maintains a comprehensive set of quality metrics and develops new ways to manage and strengthen quality. The quality team is responsible for ensuring that Mehiläinen’s quality improvement

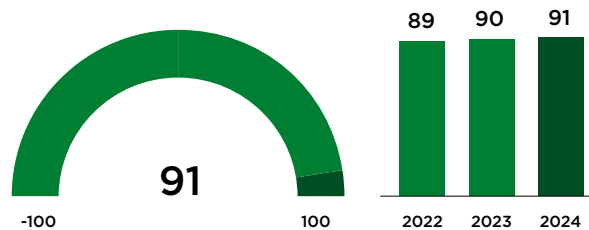
activities are standardised, comprehensive, and as open and transparent as possible. Mehiläinen’s quality improvement activities are guided by the company’s quality policy and the Code of Conduct.

In this report, the quality metrics currently cover the Group’s activities in Finland. Integrating Mehiläinen Group’s activities in other countries into the reporting of medical quality data has begun. In 2024, strengthening cooperation between Finland, Sweden, Estonia and Germany was one of our focus areas. As an example, we established a quality and safety forum for those responsible for medical operations in different countries to strengthen the group’s quality improvement activities and safety culture, as well as to share best practices.

Mehiläinen’s quality improvement activities are guided by the company’s quality policy and the Code of Conduct.

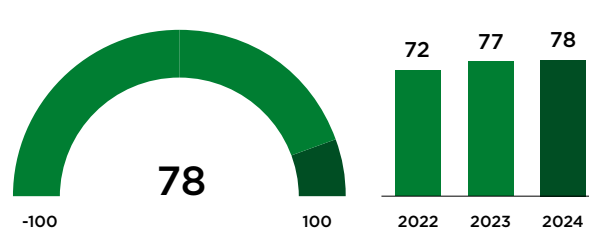
The total score of private healthcare service NPS index

Scale -100–+100



The total score of public healthcare service NPS index

Scale -100–+100



Quality development

We develop the quality of treatment and care based on data. We publish a set of quality metrics on our web site, which allows anyone to follow the quality efforts as well as their effectiveness. The open set of metrics includes some 30 selected indicators describing customer experience, availability, care outcomes, safety and employee experience. The Group has an ISO 9001 quality certificate, and the external audits it requires are conducted annually in each business area. The quality certificate was renewed in 2022, and remains valid until 2025, when it will be renewed again.

We have built a roadmap for 2024–2026 to develop our quality improvement activities. It covers three leading themes: a safety culture as the foundation for quality and well-being; the environment in everyday choices; and the responsible use of data. The roadmap is developed annually to cover the next three years.

The development of our quality improvement activities is closely linked to Mehiläinen’s research, development and innovation activities, as well as cooperation with universities and other educational institutions. In 2024, Mehiläinen published 42 research articles. We cooperate with researchers, research organisations and the pharmaceutical industry. Researchers can be private practitioners, physicians and other professionals employed by Mehiläinen, external research institutions or groups, doctoral researchers, or other thesis writers.

Self-monitoring at the core of quality improvement activities

Self-monitoring plays a key role in Mehiläinen’s quality improvement activities. It covers all of Mehiläinen’s operations, now that self-monitoring was also introduced in Germany in 2024. Self-monitoring is carried out through monthly or quarterly surveys, and the annual self-monitoring survey. In 2024, 94% of all units responded to the survey.

Based on the annual survey results, the management assesses the quality control system, the quality management system and the fulfilment of self-monitoring. In 2024, self-monitoring was diligent at Mehiläinen. The self-monitoring programs and plans in accordance with the Act on the Supervision of Social Welfare and Health Care Services (741/2023) have been published on our web site.

In 2024, we updated the self-monitoring survey for public healthcare services, which is carried out three times a year. It serves to monitor the quality, effectiveness and safety of healthcare. The survey generates the quality index and safety report for public healthcare services.

Mehiläinen’s social care services follow a self-monitoring programme, which include metrics to monitor activities. Social care service units have separate self-monitoring plans for the monitoring and management of quality. The fulfilment of unit-specific plans is monitored four times a year. Self-monitoring plans and monitoring reports, including development



measures, are publicly available on each unit's web site. Self-monitoring surveys are conducted weekly in Mainiokodit care homes for the elderly, and monthly in other business lines. In addition, a self-monitoring visit is carried out annually in each unit. In 2024, we trained unit directors as self-monitoring supervisors, who visit other units to monitor them.

Active non-conformity reporting

The development of Laatuportti, a non-conformity and feedback system deployed in spring 2023, continued in 2024. Our goal is to obtain comprehensive information about hazards and near-miss incidents related to patient and occupational safety, data protection, information security, and environmental security. As a result, we can develop the quality and safety of our operations further. One of our focus areas in 2024 was to have the personnel report non-conformities more actively, and we made good progress in this.

Our customers have also found their way to channels through which they can give feedback and submit non-conformity reports regarding their care, if required. Customers gave us valuable information for our operational development.

In 2024, engaging patients in the planning of service paths and facilities continued in healthcare services. Customers are also engaged in developing social care services. During resident meetings in units, residents can present their ideas and wishes. In the quality index survey, residents and their loved ones are asked not only to rate the service quality but also to present any development proposals.

Results of quality improvement activities

Customer satisfaction, availability and effectiveness of care, and safety are key themes in Mehiläinen's sustainability programme.

Customer satisfaction remained high

Mehiläinen measures customer experiences using the internationally recognised Net Promoter Score (NPS). The NPS index can be any number between -100 and +100. The higher the index is, the more customers say they would recommend Mehiläinen. An NPS index of more than 50 is considered very good.

In 2024, Mehiläinen's professionals provided excellent treatment and care for customers, and the customer experience remained at a high level. The total NPS for the year was 91 in private healthcare services (2023: 90) and 78 in public healthcare services (2023: 77).

In social care services, customer experience is measured by a quality index developed by Mehiläinen. It consists of six areas: individual care; guidance and support; tasty and healthy food; safety; a comfortable personal home; and a sense of community and inclusion. Goals and metrics have been defined for each area. Data is gathered through qualitative reports and surveys. The quality index is generated based on surveys to which residents, their loved ones and the personnel respond. The quality index is generated at a unit level, with each business line's quality index consisting of the average of unit-specific indexes. In 2024, the quality index of residential care

In 2024, Mehiläinen's professionals provided excellent treatment and care for customers, and the customer experience remained at a high level. The total NPS for the year was 91 in private healthcare services (2023: 90) and 78 in public healthcare services (2023: 77).

services for the elderly was 87.5, 88.9 for mental health rehabilitation services and 85.7 for services for people with disabilities. As part of its financing agreement, Mehiläinen is committed to improving the quality of care for the elderly, and thus the quality index, each year. Quality improvement efforts in social care services are reported in more detail later in this report.

Health Centre Mehiläinen also measures the quality index, which is based on six quality areas approved by the Finnish Medical Association. In 2024, the quality index increased to 93 (2023: 87).

Availability of care remained high

The use of and demand for digital services continued to be high in 2024. The Digital Clinic is Mehiläinen’s largest unit measured by the number of customer visits. Despite the high demand for services, a good level of access was maintained throughout the year, with an average response time of one minute in the Digital Clinic.

A guarantee for access to non-urgent care was in force in Finland in 2024, according to which customers were guaranteed have access to non-urgent primary healthcare in 14 days. In its financing agreement, signed in 2021, Mehiläinen is committed to guaranteeing access to care in seven days at its public health centres. Great efforts were therefore made in Mehiläinen’s public services to ensure access to care in the midst of high demand. Service availability is generally measured with the T3 figure, indicating the third available non-urgent appointment. In 2024, the average time for a physician’s appointment at Mehiläinen’s public health centres was 6.7 days (2023: 6.3).

Good results in the effectiveness of care

Mehiläinen is continuously developing ways of measuring the quality and effectiveness of treatment and care driven by data. Effective treatment is the key indicator of smooth and efficient healthcare, and it is monitored at Mehiläinen in many ways. For example, we monitor the control of various diseases, and the quality and outcomes of orthopaedic surgeries.

The Patient Enablement Instrument (PEI) investigates patients’ experiences of coping with their symptoms or illness after an appointment. The results obtained from PEI are divided between units in conjunction with NPS scores.

The use of data has played an important role in Mehiläinen’s operating model, for example, in public healthcare services. In 2024, we analysed the health data of Mehiläinen’s 1.4 million medical centre customers to make observations on regional differences. This information helps medical centres in different areas develop their services to meet the needs of their respective customers.

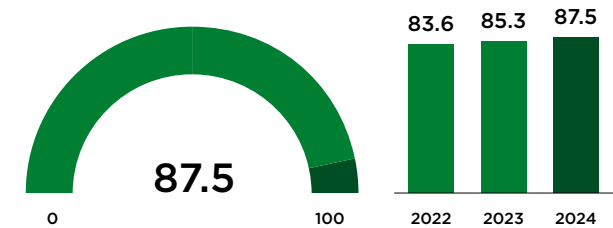
In private healthcare services, Mehiläinen’s quality metrics regularly monitor the balance of treatment for cardiovascular diseases. We compare our results with the target levels of the recommendations of the Current Care Guidelines, the attainment of which requires ceaseless work.

The effectiveness of the treatment for cardiovascular diseases is measured through LDL cholesterol levels as the average of a three-year monitoring period. According to the Current Care Guidelines, the target level for LDL cholesterol is < 1.8 mmol/l, while the average level of Mehiläinen’s patients in 2024 was 1.94 mmol/l (2023: 2.12).

In dental health, we measure the effectiveness of treatment through the permanence of dental fillings, such as the percentage of fillings that have remained in place for more than two years without requiring repair. A high figure indicates successful and durable fillings, whereas a low figure indicates weaker performance. In 2024, the percentage at Mehiläinen was 98.11 (2023: 98.09).

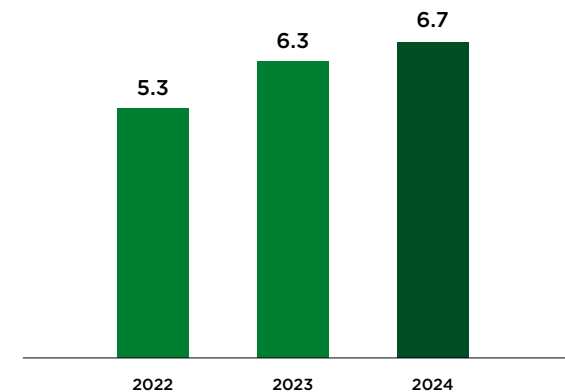
The total score of quality index for care services for the elderly

Scale 0-100



Access to care in Mehiläinen’s public health centres, T3 time

Days



Customer and patient safety is the basis of all treatment and care

Customer and patient safety is a critical aspect of quality treatment, and we monitor and develop this area continuously. The national Client and Patient Safety Strategy and its measures also guide the development work at Mehiläinen. We have deployed the checklist* and never event** indicators defined in national cooperation with the Finnish Centre for Client and Patient Safety. On one hand, the goal is to prevent non-conformities, and on the other, to immediately convey information about any serious non-conformities to the medical management. The non-conformity system Laatuportti supports the real-time monitoring of never event indicators.

Patient safety is monitored in Mehiläinen's quality metrics with several indicators. A key monitored indicator is the amount of central nervous system (CNS) agents such as sleeping pills and opioids prescribed by physicians operating at Mehiläinen in proportion to the number of appointments at Mehiläinen. In 2024, the prescription rate of opioids was 3.3%. Sleeping pills and tranquillisers were prescribed during less than 1% of all appointments.

We ensure the responsible use of antibiotics by monitoring the rate of antibiotics prescribed at physician appointments for unspecified acute upper respiratory infections (visit diagnosis J06.9). An appointment is not counted if the secondary diagnosis specifies any other respiratory disease, or if a diagnosis of asthma or chronic obstructive



pulmonary disease has previously been recorded for the patient at Mehiläinen. In 2024, the proportion of such appointments was 4.8% (2023: 3.6), indicating responsible prescription of antibiotics. In addition, we monitor the fulfilment of the Smart to Avoid Recommendations by measuring the proportion of cough medicines prescribed to children aged 0-2 years relative to the number of appointments. In 2024, the ratio was 0.3% of appointments (2023: 0.22).

In Finland, patients can submit notices of injuries to the Patient Insurance Centre if there is a suspicion of a patient injury. The Patient Insurance

The use of and demand for digital services continued to be high in 2024. The Digital Clinic is Mehiläinen's largest unit measured by the number of customer visits.

* Read more about checklist indicators on the web site of the [Finnish Centre for Client and Patient Safety \(in Finnish\)](#). ** Read more about never event indicators on the web site of the [Finnish Centre for Client and Patient Safety \(in Finnish\)](#).

Centre processes such notices centrally, and compiles regular statistics on notices of patient injuries in Finland. We monitor patient injuries in both private and public healthcare services. In 2024, patient injuries acknowledged as such occurred at 0.0028% of physicians' appointments at Mehiläinen's public health centres and dental care units, and at 0.0005% of all appointments at private medical clinics and hospitals. The figures do not reflect the year of occurrence of the patient injury, but the year of resolution, as decisions are issued with a delay.

Safety is ensured multi-professionally at Mehiläinen's hospitals at different stages of the treatment process. Safe surgery activities are based on the diligent selection of patients and the assessment of patient-specific risks. For example, we monitor how comprehensively information about a patient's smoking has been entered in patient records. We use a surgical checklist in operating theatres, and all our surgery professionals must be committed to using it. This policy was also adopted at our hospital in Estonia in 2024. Post-surgery metrics include the prevalence of surgical wound infections. The hygiene coordinator monitors infections and reports them to the hospital steering group, which regularly discusses quality data related to safety. We also monitor the unit-specific consumption of hand sanitisers and protective gloves, and started a communication campaign in autumn 2024 to ensure high hand hygiene.

At Mehiläinen, safety management is part of the quality management system. We have sought a model for the development of the system from

other sectors. We measure the level of safety culture as part of our personnel survey using three questions, one of which is the Net Safety Score (NSS) measuring the personnel's impression of safety. To identify the safety impression, respondents are asked to rate the following claim on a scale from 1 to 5: "I would feel safe if I was a customer or patient in my unit". The safety index is calculated based on the response distribution.* The safety index experienced by Mehiläinen's personnel is 83, which is a very good result in the healthcare and social care sector. Survey was responded to by 64% of our personnel, and the responses help us improve our safety culture further.

In social care services, the safety index (0-100) consists of safety assessments by residents, their loved ones, employees and service clients, and it is assessed monthly. In 2024, the average monthly index was 95.7 in services for the elderly, 93.9 in mental health rehabilitation services, and 91.3 in services for people with disabilities.

In 2024, we also worked on our medical device register, and ensured that our medical device register and maintenance calendar are up to date. We also prepared a document describing the processes and responsibilities required to ensure medical device safety and competence.

Safety is ensured multi-professionally at Mehiläinen's hospitals at different stages of the treatment process. Safe surgery activities are based on the diligent selection of patients and the assessment of patient-specific risks.

* The safety index is calculated by deducting the percentage of ratings 4-5 (agree or fully agree) from the percentage of ratings 1-2 (fully disagree or disagree). Neutral ratings (3 = neither agree nor disagree) are excluded from the calculation.

Quality improvement activities in social care services

Quality improvement activities in social care services are led in accordance with Mehiläinen Group's quality policy. The Quality Manager of social care services responsible for ensuring and developing the quality of social care with the business line management and the Group Chief Medical Officer.

Each of the business lines of Mehiläinen's social care services (residential care services for the elderly, for people with disabilities, and mental health rehabilitation as well as child welfare services) uses a separate ERP system. Furthermore, each line uses a separate quality manual, which acts as a guide for quality improvement activities carried out by employees as well as a tool for orientation and practical measures.

Effective development of quality improvement activities

In social care services, quality improvement activities in 2024 focused on the measurement of quality and the development of self-monitoring in line with the requirements set out in healthcare and social care legislation. Self-monitoring protects customers' basic rights and ensures customer and patient safety, as well as high-quality services. Self-monitoring in social care services is described in more detail on pages 22-23 of this report.

The development of the right of self-determination also continued in 2024. A team for the right of self-determination operates in

Mehiläinen's social care services. The team's activities were originally built from the perspective of services provided for people with disabilities. Activities for the right of self-determination will also expand to other lines, and all social care units can consult the team in questions related to the right of self-determination.

Onnikodit, a provider of residential care services for people with disabilities, has appointed an employee who is in charge of the right of self-determination in each unit. These employees are responsible for developing practices related to the right of self-determination in their respective units and in regards to each customer, and providing the professionals working in their unit with training regarding this theme. Activities related to the right of self-determination have also been developed to increase their transparency.

At Mehiläinen, personal caregivers are at the core of quality improvement activities. Personal caregivers play a key role in preparing treatment and rehabilitation plans, conducting RAI functional capacity assessments, and in cooperation with patients' loved ones. At Mehiläinen, all residents of Mainiokodit, Onnikodit, Ykköskodit and Familiar have a personal caregiver or instructor who is familiar with their residents' wishes. The "Mainiot Omahaotajat" (Excellent Personal Caregivers) project was carried out in 2024. Its goal was to provide personal caregivers with more in-depth expertise, and increase cooperation with

In social care services, quality improvement activities in 2024 focused on the measurement of quality and the development of self-monitoring in line with the requirements set out in healthcare and social care legislation.

residents' loved ones. The project also focused on encounters and interaction.

Human rights were another key theme in social care services in 2024. A human rights impact assessment was conducted in social care services and Mehiläinen's subsidiary Healthcare Staffing Solutions (HSS). The assessment clarified the activities we need to focus on to ensure the fulfilment of human rights. It demonstrated that many of our operating methods, including the non-conformity system, prevent identified risks. We prepared a plan on the measures required to prevent the materialisation of any negative impacts even more effectively.

Investments in working communities and training

The “towards vital working communities” project continued in social care services. Its goal is to support the development of working communities, as well as self- and community-based guidance, and thereby increase quality and customer satisfaction. The process started in 2023 by each working community defining their ethical principles (virtues) and the virtues of customer activities. In 2024, units continued to work on the virtues and defined their strengths. As a result, the units clarified their mission and operating principle.

Training at social care services focused on themes related to self-monitoring and the right of self-determination. Further training was also provided for professionals, and business line specific academy coaching continued round the year. The goal of academy coaching is to develop supervisors’ management competence, strengthen the company’s internal networks, and identify individuals with development potential. Coaching themes included the sector’s legislation and HR management, as well as Mehiläinen’s systems and processes. In addition, a new two-day training package was built for new supervisors.

The functional capacity of residents is measured in the units using various indicators. The most common of these is the Residential Assessment Instrument (RAI), which is widely used in the industry. Dedicated RAI trainers have been trained in each business line that provides services for adults in accordance with the policy of the Finnish Institute for Health and Welfare. The RAI trainers are in charge of maintaining and increas-



ing the skills of RAI supervisors in their respective business lines. Training events for RAI supervisors were held during the year. Each Mainiokodit and Onnikodit unit has a RAI supervisor and our aim is that each of them has completed basic training provided by internal trainers.

In 2024, the units of Mainiokodit, Onnikodit and Ykköskodit deployed a digital task management system. Its goal is to improve the quality of work by increasing the number of mobile entries, make working smoother, and improve customer safety and data protection in daily activities in units. The system also helps increase the reliability of activities, as information can be recorded more easily. Checklists were prepared for units to ensure data protection, and personnel training was initiated, which will continue in 2025.

Human rights were one of the key themes in 2024. A human rights impact assessment was conducted in social care services and Mehiläinen’s subsidiary Healthcare Staffing Solutions (HSS) in spring 2024.



SUSTAINABILITY THEMES

Driving social responsibility through innovation

Our growth is stable, we create new jobs and export Finnish healthcare expertise to the international market. Mehiläinen invests in the development of healthcare and social care service innovation and new operating models in all the countries in which it operates. We develop digital healthcare and social care services, leading the way in the industry.

Mehiläinen's mission is to improve health and well-being to benefit both our customers and society as a whole. Mehiläinen's values of "growth and development" and "partnership and entrepreneurship" form the basis for all our activities. Mehiläinen aims to be a pioneer and trendsetter in its industry, thereby encouraging all providers of public and private healthcare and social care services to develop a more customer-driven approach and improve the effectiveness and cost-effectiveness of care. Fair and open competition among service pro-

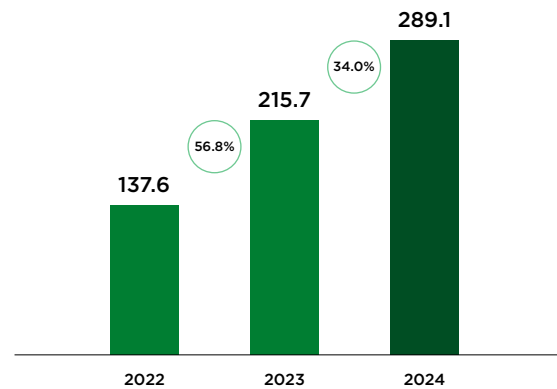
viders benefits all of Finnish society. Our digital solutions provide more accessible healthcare and social care services.

The overall responsibility for Mehiläinen's business operations and the implementation of the Group's strategy lies with the CEO. The directors of the business areas, business lines and support services are responsible for their respective operations. The CFO leads the tax policy and responsible financial management. The innovation and assessment of new services are supported by Mehiläinen's customer and physician panels, various surveys and other feedback channels. As a rule, management at Mehiläinen is based on data.

Mehiläinen aims to be a pioneer and trendsetter in its industry, thereby encouraging all providers of public and private healthcare and social care services to develop a more customer-driven approach and improve the effectiveness and cost-effectiveness of care.

Operating profit (EBITA)*

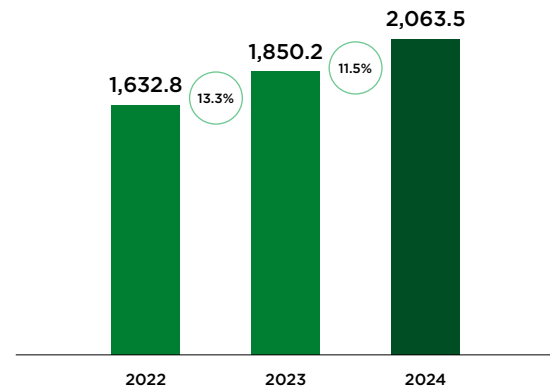
EUR million



● Change %

Revenue

EUR million



● Change %

* Underlying operating profit before depreciation, amortisation and impairment arising from business transactions and items affecting comparability.



Growth and profitability

Steady growth and improvement in business profitability continued

By serving our customers with high quality and as effectively as possible, we seek profitable growth, which in turn also creates value for our owners. Mehiläinen's owners include several major Finnish and international institutional investors.

Mehiläinen's revenue in 2024 was EUR 2,063.5 (1,850.2) million, and underlying operating profit before depreciation and amortisation of intangible assets arising from business combinations, impairments and items affecting comparability (underlying EBITA) was EUR 289.1 (215.7) million. Employee benefit expenses paid by Mehiläinen amounted to EUR 961.3 (875.0) million, fees paid to private practitioners in Finland totalled EUR 316.1 (286.5) million, and other operating expenses were EUR 204.7 (175.4) million. Finance income and expenses were EUR 160.4 (107.0) million, and corporate income tax for the year amounted to EUR 33.1 (22.6) million. Mehiläinen's net profit in 2024 was EUR 39.2 (40.1) million. The company's investments, including business combinations, in 2024 amounted to EUR 192.3 (88.1) million. Mehiläinen also continued its growth in Sweden, Estonia and Germany where it operates under the name Meliva. The company did not pay out dividends to its shareholders.

In 2024, Mehiläinen acquired a long-term debt financing package of EUR 2.06 billion from the private financing market, which replaced previous

loans and enables the company to continue its growth and investments in the coming years. The debt's interest margin takes into account how Mehiläinen can achieve its sustainability goals tied to financing, which include the quality index of care services for the elderly, access to non-urgent care at Mehiläinen's public health centres, and Mehiläinen Group's carbon dioxide emissions.

Mehiläinen is one of the most significant employers in Finland, and also employs a growing group of professionals in Estonia, Sweden and Germany. In 2024, we employed 37,294 healthcare and social care professionals in total (2023: 37,256).

Mehiläinen's revenue in 2024 was EUR 2,063.5 million, and underlying operating profit was EUR 289.1 million. Net profit in 2024 was EUR 39.2 million.

Digital services

Artificial intelligence introduced in various operations

In 2024, Mehiläinen invested in the development and deployment of AI-based solutions in several operations. Practical experiences of the use of AI have strengthened our belief that AI can play a significant role in the future in improving the quality and effectiveness of care.

The Aino innovation developed by Mehiläinen in 2023 was registered as Mehiläinen's first medical device software (Medical Device Regulation, MDR). Aino is an operating model for proactive care. The software enables the nursing staff to contact patients who have given their consent, and who would benefit from a contact as calculated by an algorithm. Thus, at its most effective, Aino can help prevent severe conditions associated with type 2 diabetes, including heart attacks and strokes.

Aino was launched at Harjun terveys, a joint venture of Mehiläinen and the wellbeing services county of Päijät-Häme, in 2024 with good experiences. Thanks to Aino, patients whose illness requires regular monitoring were returned to the scope of care. In 2024, Mehiläinen applied for the highest medical device classification for Aino.

Mehiläinen also started to test AI in recording patient documents. AI listens to appointments and proposes a draft version of medical records, giving physicians more time to treat patients. AI is also used in customer service to make employees'

work easier. We are also testing the use of AI in the callback system in public healthcare services.

In accordance with our AI policy, AI is not used in automated decision making, as all decisions on care or its availability are made by healthcare professionals.

Digital services developed as planned

We invested significantly in the development of digital services during the year.

In Mehiläinen's occupational healthcare services, digital services were available for all occupational healthcare customers. In 2024, 94% of these customers used digital services (2023: 82). Services independent of the time and place and correctly timed care help achieve savings in expenses arising from travel, working hours and sick leave.

In 2024, a symptom survey was conducted again at Mehiläinen's Digital Clinic. It ensures, for example, that healthcare professionals obtain sufficient information before each appointment and that customers are treated by a suitable professional based on this information.

Mehiläinen's subsidiary BeeHealthy succeeded excellently in tenders for wellbeing services counties in 2024: by the end of 2024, ten wellbeing services counties had selected BeeHealthy as their digital platform. In this way as well, Mehiläinen's investments in digital services benefit society as a whole.

Mehiläinen launched a patient information system, Mehidoc, in 2023. In 2024, new features were added to Mehidoc and improvements were made in the user interface for professionals. These improvements provide better opportunities to comprehensive care based on each customer's individual state of health. These include referrals to dental care when this is appropriate in accordance with the Current Care Guidelines and clinical assessments. Mehidoc is a class A healthcare patient information system registered by the National Supervisory Authority for Welfare and Health (Valvira).

The technical development of a booking program was completed in Mehiläinen's private healthcare services. The programme helps find available physician's appointments and identify customers when booking appointments online. The significant update enables several other future changes to improve access to care.

The digital maternity and child health clinic was piloted as a new digital service with the insurance company If. Its use is free of charge for insurance customers, providing services round the clock, every day of the week.

High demand for services

Our services attracted extensive demand during 2024.

Over two million users have registered to the OmaMehiläinen service in Finland (2023: 1.8 million), and Mehiläinen’s Digital Clinic Occupational Health Centre reached the landmark of one million individual users.

Through its digital platform, Mehiläinen recorded 1.4 million physician and nurse appointments in 2024 (2023: 1.4 million), of which more than 120,000 were provided for public healthcare customers.

Digital services play a significant role by maintaining the geographical availability and accessibility of care. The Digital Clinic’s average response time in 2024 was one minute.

Digital services in Sweden, Estonia and Germany

The development and expansion of Mehiläinen’s digital services continued in Mehiläinen’s other operating countries.

In Sweden, Meliva provides publicly funded services based on the freedom of choice, as well as specialised healthcare services, after the business acquisition completed in 2024. Meliva has expanded to 31 primary care health centres with more than 155,000 registered patients. During the year, Meliva continued to expand the use of its digital service app. Digital Clinic was implemented across all units, and the Digital Clinic app has now more than 30,000 registered patients in Sweden. New digital services were also devel-

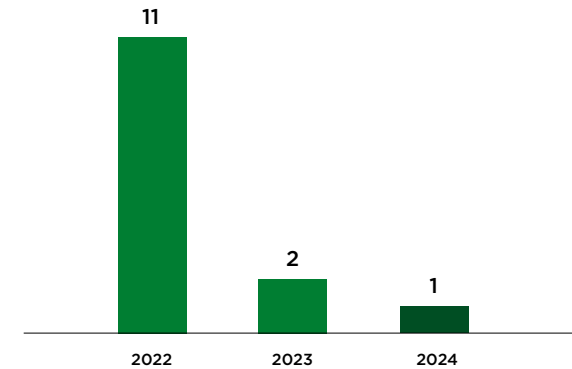
oped for healthcare services for children and for mental well-being.

Mehiläinen is the largest private healthcare provider in Estonia. A separate Digital Clinic and mobile app are used in Estonia. By the end of the year, the Estonian Digital Clinic app had more than 77,000 registered customers. Almost 6% of all Estonians have registered as Digital Clinic users.

In Germany, Mehiläinen is developing a modern and digital service network for outpatient care. In spring 2024, the Digital Clinic provided within the Meliva app became available to all patients within the scope of statutory public health insurance. Now customers in Germany can contact physicians using the chat service and video appointments. The Digital Clinic served almost 1,000 patients during its first operating year. In Germany, the Meliva app also provides digital coaching programmes and treatment paths to support lifestyle changes.

Average response time of Digital Clinic

Min



Private healthcare services

Availability of services remained high

Each year, Mehiläinen’s private healthcare services take care of a large group of customers and help relieve public healthcare congestion. In 2024, the availability of healthcare services and access to care in Finland remained challenging, and Mehiläinen’s services played a significant role in improving the availability of care. Mehiläinen increased the range of physicians’ appointments, and their supply and demand were in balance. A customer who contacted healthcare services in the morning was, nearly without exception, provided with an appointment with a general practitioner for the same day.

Availability also continued to improve at hospitals. Emergency services were expanded to new locations. Imaging services were also expanded.

The “Treatment in Estonia” service, launched in 2023, got well underway when Mehiläinen’s full-service medical clinic and hospital was opened in Tallinn in May 2024. The service helps those who wish to seek treatment in Estonia based on the EU directive on patients’ rights. Finnish customers especially sought day-surgery services in Tallinn to access non-urgent operations that are congested in Finland.

Comprehensive care for customers

Mehiläinen supports its customers’ work ability and functional capacity through

multi-professional teams and a strong comprehensive treatment chain. Mehiläinen’s professionals are guided to identify the need for therapy services (psychotherapy and physiotherapy) in treatment situations, and the availability of substance abuse services was also strengthened during 2024. Customers’ overall health was also addressed by activating customers in dental health services.

A multi-professional team is also responsible for customer care at Mehiläinen’s Digital Clinic Occupational Health Centre. It enables not only a single point of contact but also shorter treatment paths and correctly timed early intervention. The City of Helsinki, the largest employer in Finland, selected Mehiläinen as the occupational healthcare service provider for its personnel in 2024. This grants around 40,000 employees of City of Helsinki’s with access to Mehiläinen’s Digital Clinic occupational healthcare services and its large unit network.

In 2024, Mehiläinen expanded its comprehensive customer care to a new service area by acquiring Docrates Cancer Center, which specialises in cancer diagnostics, treatment and monitoring. The business acquisition now also enables comprehensive services for customers, and a high-quality treatment chain in cancer cases.

The City of Helsinki, the largest employer in Finland, selected Mehiläinen as the occupational healthcare service provider for its personnel in 2024. This grants around 40,000 employees of City of Helsinki with access to Mehiläinen’s Digital Clinic occupational healthcare services and its large unit network.

Public healthcare services

Partnership for the wellbeing services counties

Mehiläinen plays a significant role in providing healthcare services in the public sector and being a partner for the wellbeing services counties. In 2024, there were growing financial challenges in the wellbeing services counties, which also affected partnerships with Mehiläinen. In practice, the savings achieved by the wellbeing services counties were materialised as decreases in staff leasing in some professional groups, for example.

The requirements set out in the new healthcare and social welfare legislation also caused changes in Mehiläinen's partnerships. Mehiläinen Länsi-Pohja Oy is responsible for public primary and specialised healthcare services in the Sea Lapland area. Emergency and childbirth services provided at Länsi-Pohja Central Hospital operated by Mehiläinen Länsi-Pohja since 2018 were transferred to the wellbeing services county of Lapland at the end of 2024. Mehiläinen will continue to provide primary healthcare, dental care and rehabilitation services in Länsi-Pohja.

Despite the challenging operating environment, Mehiläinen has advanced its cooperation with the wellbeing services counties and has also cemented new partnerships. The wellbeing services county of Pirkanmaa selected Mehiläinen as its partner to provide digital healthcare services, and 100,000 people living in Pirkanmaa used the Digital Clinic between May and December. Access to care took 11 minutes on average.

The City of Helsinki selected Mehiläinen's health clinic in Kannelmäki as its provider of public healthcare services. In North Savo, we partnered with the wellbeing services county to accelerate access to specialised healthcare.

Service availability and customer satisfaction remained excellent

The availability and quality of care, as well as guaranteed access to care, were at an excellent level in the services provided by Mehiläinen, both in primary and specialised healthcare. Access to non-urgent care at public health centres was good, at 6.7 days as measured by the T3 indicator. Customer satisfaction was also record high in public healthcare services (NPS 78).

In 2024, the City of Helsinki commissioned an external evaluation of the health centres operated by Mehiläinen in Ruoholahti and Kannelmäki to identify the quality and costs of its service procurement trial. The results were excellent: in Mehiläinen's services, access to care was fastest and the callback time was shortest compared to all other health centres in Helsinki. Customer satisfaction at the health centres was excellent (NPS 72–80), employees were satisfied, and they had less sick leave than on average. Comparative data regarding the Kannelmäki health centre are not available for the entire period as the service provider was replaced.

Mehiläinen also continued to develop the continuity of care. We use the international Continuity

of Care Index (COCI) to measure the continuity of care, and accordingly 77% of our health centres exceed the Finnish average for nurses or physicians. In addition, Mehiläinen recorded the highest continuity of care in Finland (COCI physicians: 0.71) at the Hartola health centre. These are 2023 figures as The Finnish Institute for Health and Welfare publishes 2024 results in April.

Mehiläinen's rehabilitation and therapy services

Mehiläinen provides speech, occupational and physiotherapy services, as well as rehabilitation and assessments by psychologists, neuropsychologists and psychotherapists. Mehiläinen wants to lead the way in the provision of effective therapy services, and we provide services in dozens of locations across Finland and remotely. In 2024, Mehiläinen expanded its therapy services to a new service area by acquiring Cognimed, a company specialising in speech therapy services.

The well-being of children and young people is a significant challenge, and the need for services is increasing. Neuropsychiatric and vocational rehabilitation services for young people play an important role through the Oma Väylä rehabilitation and NUOTTI coaching funded by the Social Insurance Institution of Finland. Mehiläinen, with its public sector customers, has also piloted the "Kuule mua" ("Hear me out") service, which makes low-threshold help available to young people.

Mehiläinen continued to recruit international employees

In 2024, the financial situation in the wellbeing services counties affected the operations of Healthcare Staffing Solutions (HSS), Mehiläinen's subsidiary engaged in international recruitment. Slightly fewer employees were recruited compared to previous years, and adaptations were made in the HSS organisation. Since 2021, HSS has helped alleviate the growing demand for employees in the healthcare and social care sector by training international employees and bringing them to Finland.

In total, 800 nurses had arrived in Finland by the end of 2024. They work in Mehiläinen's own units and those of other healthcare and social care service providers.

In international recruitment, we pay special attention to human rights. We recruit students directly without using any subcontractors. As a result, we can ensure that recruitment criteria are fulfilled and we can prevent the risk of human trafficking. HSS does not require students to have a previous degree in the field, as we provide them with care assistant training from scratch. This aims to prevent the flow of professionals leaving the country of origin. In 2024, KPMG conducted an internal audit at HSS and found that the ethical quality of the recruitment process is high.



Tax policy and tax footprint

Mehiläinen’s tax citizenship is guided by the company’s tax policy, which is based on the company’s strategy and values. Mehiläinen’s aim is to be a good taxpayer and a pioneer in the industry as a promoter of an open tax policy. The tax policy is also available on Mehiläinen’s website.

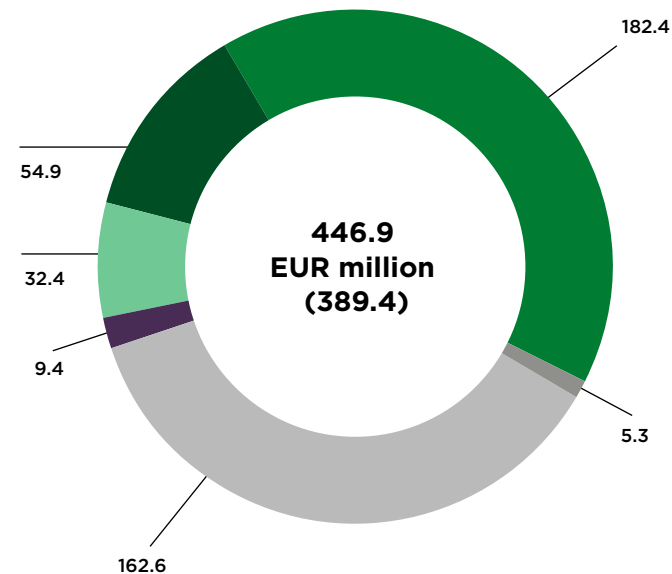
Mehiläinen cooperates closely with the authorities through enhanced customer cooperation with the tax authority, for example. This is an operating model recommended by the OECD for cooperation between large companies and the tax authority. The cooperation model requires an open tax structure in relation to the Tax Administration.

The principles of the tax policy

Mehiläinen is committed to paying taxes and tax-like charges based on current legislation and to publishing its tax information in accordance with legislation and the company’s own transparency goals. Mehiläinen requires all employees who work in its business operations, particularly with tax issues, to comply with the tax policy. The company also requires compliance with the tax policy from external advisors when Mehiläinen’s tax-related reporting and other tasks have been outsourced. Mehiläinen does not, through its own operations, support tax planning by its entrepreneur physicians or other partners, which deviates from industry practices and commonly accepted operating models.

Tax footprint

EUR million



- Withholding taxes
- Purchase and investment related VAT which is not deducted
- Paid corporate taxes
- Transfer tax and property tax
- Employer social security payments
- VAT remitted by Mehiläinen

The Tax footprint of private practitioners is estimated to be EUR 142.0 million, which is in addition to Mehiläinen’s total tax footprint. From Mehiläinen’s total tax footprint, EUR 398.0 million were collected in Finland and EUR 48.9 million internationally.

Mehiläinen’s tax policy is guided by the following principles:

- The company pays its taxes in the country in which it conducts business.
- There are always business justifications for tax-related matters.
- The company’s taxation is transparent, and the company regularly publishes up-to-date information about its taxes.
- Taxation does not drive the company’s activities or the establishment of locations outside the countries in which it engages in business.

The company’s financial administration is responsible for updating the tax policy. The tax policy is reviewed annually, and any changes to it need to be approved by the Board of Directors. The group’s tax position is monitored regularly, and the CFO reports on it to the Audit Committee.

Descriptions have been drawn up of Mehiläinen’s main tax processes, including the tasks that seek to ensure the accuracy of tax reporting and the appropriateness of internal practices. Tax-process-related controls are assessed regularly. If there are changes in business activities that affect taxation, they must be reported to the accountant of the relevant company. In significant issues, the impact of the changes on tax reporting will be evaluated with the Group Financial Manager or CFO. External tax consultants may be used as required.

Finnish Healthcare Services Sarl, the group’s parent company, reports actual country-by-

country information to the tax authority of its domicile (Luxembourg) within 12 months of the end of the financial period. Mehiläinen Group’s information, itemised by country, is reported annually as part of the Sustainability Report. The Mehiläinen companies in Finland submit a notification of the reporting obligation regarding country-by-country information to the Finnish Tax Administration once a year.

Mehiläinen’s tax footprint

The tax footprint indicates the impact of Mehiläinen on the surrounding society as a payer of taxes and tax-like charges. Mehiläinen’s tax footprint report is published annually. The tax footprint addresses the impact of all the countries in which Mehiläinen operates. Regular tax reporting supports the transparency of taxation.

Mehiläinen’s full tax footprint in 2024 was EUR 446.9 (389.4) million. It consists of EUR 32.4 (15.6) million in corporate taxes paid by the company, as well as non-deductible VAT of EUR 54.9 (53.5) million paid on purchases and investments, EUR 5.3 (7.7) million in VAT, EUR 162.6 (152.7) million in employer contributions, EUR 182.4 (158.0) million in taxes withheld from salaries, EUR 7.9 (0.7) million in transfer taxes, and EUR 1.5 (1.2) million in real estate taxes paid by the company. In addition to the tax footprint, the private practitioners working at Mehiläinen pay taxes on the remuneration they receive from Mehiläinen, estimated at EUR 142.0 (105.2) million.

Mehiläinen’s full tax footprint in 2024 was EUR 446.9 million. The tax footprint indicates the impact of Mehiläinen on the surrounding society as a payer of taxes and tax-like charges.

Mehiläinen, tax footprint

| | 2024 | | | | | 2023 | | | | |
|---|--------------|-------------|-------------|------------|--------------|--------------|-------------|-------------|------------|--------------|
| | Finland | Sweden | Estonia | Germany | Group, total | Finland | Sweden | Estonia | Germany | Group, total |
| Taxes payable, EUR million | | | | | | | | | | |
| Corporate tax (cash-based) | 32.1 | 0.3 | - | 0.0 | 32.4 | 15.3 | 0.1 | | 0.1 | 15.6 |
| Employer social security payments | 141.1 | 10.3 | 8.9 | 2.3 | 162.6 | 135.8 | 7.7 | 7.5 | 1.7 | 152.7 |
| Property tax | 1.5 | - | 0.0 | - | 1.5 | 1.2 | 0.0 | 0.0 | | 1.2 |
| Transfer tax | 7.9 | - | - | - | 7.9 | 0.7 | | | | 0.7 |
| Taxes payable total, EUR million | 182.6 | 10.5 | 9.0 | 2.3 | 204.4 | 153.0 | 7.8 | 7.5 | 1.8 | 170.2 |
| Taxes collected, EUR million | | | | | | | | | | |
| VAT remitted by Mehiläinen | 4.8 | 0.2 | 0.2 | 0.1 | 5.3 | 5.9 | 1.6 | 0.1 | 0.0 | 7.7 |
| Withholding taxes | 164.1 | 9.5 | 5.7 | 3.1 | 182.4 | 143.4 | 7.2 | 4.7 | 2.7 | 158.0 |
| Taxes collected total, EUR million | 168.9 | 9.7 | 5.9 | 3.2 | 187.6 | 149.3 | 8.8 | 4.9 | 2.7 | 165.7 |
| Taxes payable and collected total, EUR million | 351.5 | 20.2 | 14.8 | 5.5 | 392.0 | 302.3 | 16.6 | 12.4 | 4.6 | 335.9 |
| Other | | | | | | | | | | |
| Purchase-related VAT not deducted by Mehiläinen | 46.5 | 2.7 | 3.3 | 2.4 | 54.9 | 44.7 | 4.2 | 3.3 | 1.4 | 53.5 |
| Tax footprint total, EUR million | 398.0 | 22.9 | 18.2 | 7.9 | 446.9 | 347.0 | 20.7 | 15.7 | 6.0 | 389.4 |
| Private practitioners' tax footprint | 142.0 | | | | 142.0 | 105.2 | | | | 105.2 |
| Taxes total including private practitioners, EUR million | 539.9 | 22.9 | 18.2 | 7.9 | 588.9 | 452.2 | 20.7 | 15.7 | 6.0 | 494.6 |

The table presents the most significant taxes and tax-like charges that the company is obligated to pay or withhold in accordance with local law. The combined tax footprint of other countries is EUR 48.9 (42.4) million.



SUSTAINABILITY THEMES

Attractive and meaningful workplace

Mehiläinen's employees and private practitioners are key to the company's success. We focus on and invest in the employee experience and are committed to the themes of social sustainability. We listen actively to our professionals and develop our working communities and the employee experience proactively through knowledge and skills. Here at Mehiläinen, we are on a lifelong mission.



Mehiläinen's goal is to be the most attractive workplace in its sector. In 2024, we continued to strengthen the employee experience of our personnel and our company's employer image.

HR management at Mehiläinen

Mehiläinen's HR administration is led by the HR Director in accordance with the strategic guidelines and decisions of the company's management team. HR administration comprises the HR management team and five teams that work in close cooperation with the business area management and supervisors, as well as support functions.

Mehiläinen Group's HR activities are guided by the personnel policy, updated in 2024, the Code of Conduct and the human rights policy. Knowledge-based management, modelling good leadership, basing personnel decisions on information, and a data-driven response to deviations are common practices. Personnel reporting and analytics have been developed systematically since 2019.

We increase our understanding of our personnel also through an experience-based set of metrics. Mehiläinen's personnel pulse and specialist pulse surveys are conducted every quarter to maintain an updated overview. In addition, we conducted several surveys in 2024 to develop ourselves as an employer and as a working community even further.

Mehiläinen's non-discrimination and equality plan guides our activities at a Group level.

This report mainly discusses personnel-related matters within the framework of Finnish regulation. In each country in which we operate, our activities are in compliance with local regulations, supported by our Group.

Mehiläinen is one of Finland's largest employers

At the end of 2024, Mehiläinen employed a total of 37,294 professionals and private practitioners (30,290 professionals and 7,004 private practitioners). The number of employees increased by 947 full-time employees. The growth in the full-time equivalent employee number did not reflect in Mehiläinen's total employee numbers. This was influenced by a decrease in on-demand work and an increase in employee commitment, for instance.

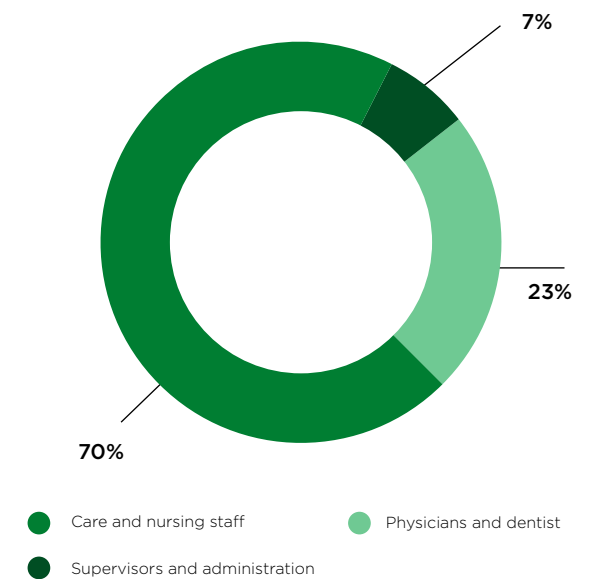
The largest personnel groups at Mehiläinen are as follows: practical care and nursing staff (70%), physicians and dentists (23%), and supervisors and support services (7%). Fixed-term employees account for 5% of our personnel.

Mehiläinen employs a large number of employees with a partial ability to work, including employees carrying out lighter work or adjusted tasks for health reasons. By being an employer for employees with a partial ability to work, Mehiläinen strengthens non-discrimination and the opportunities of inclusion among healthcare professionals, extends careers and prevents early retirement. In 2024, 600 professionals of over 70 years of age worked at Mehiläinen.

At the end of 2024, Meliva employed 800 professionals in Sweden, 750 in Estonia and 477 in Germany.

Mehiläinen Group's HR activities are guided by the personnel policy, updated in 2024, the Code of Conduct and the human rights policy.

Personnel groups, %



Gender distribution in various employment relationships at the end of 2024

| | Female | Male | Other | Not disclosed | Total |
|---|--------|-------|-------|---------------|--------|
| Number of employees (headcount) | 24,965 | 4,961 | - | 364 | 30,290 |
| Number of permanent employees (hc) | 23,683 | 4,668 | - | 359 | 28,710 |
| Number of temporary employees (hc) | 1,282 | 293 | - | 5 | 1,580 |
| Number of non-guaranteed hours employees (hc) | 10,761 | 2,297 | - | 336 | 13,394 |
| Number of full-time employees (hc) | 9,637 | 1,800 | - | 22 | 11,459 |
| Number of part-time employees (hc) | 4,567 | 807 | - | 6 | 5,380 |

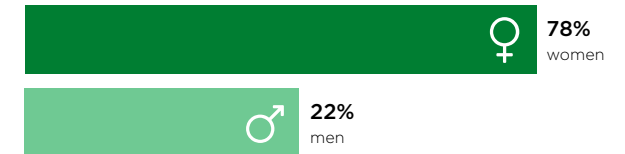
Regional distribution of various employment relationships at the end of 2024

| | Finland | Sweden | Germany | Estonia | Total |
|---|---------|--------|---------|---------|--------|
| Number of employees (headcount) | 28,263 | 800 | 477 | 750 | 30,290 |
| Number of permanent employees (hc) | 26,981 | 599 | 390 | 740 | 28,710 |
| Number of temporary employees (hc) | 1,282 | 201 | 87 | 10 | 1,580 |
| Number of non-guaranteed hours employees (hc) | 13,344 | 1 | - | 49 | 13,394 |
| Number of full-time employees (hc) | 10,422 | 461 | 270 | 306 | 11,459 |
| Number of part-time employees (hc) | 4,497 | 338 | 207 | 395 | 5,437 |

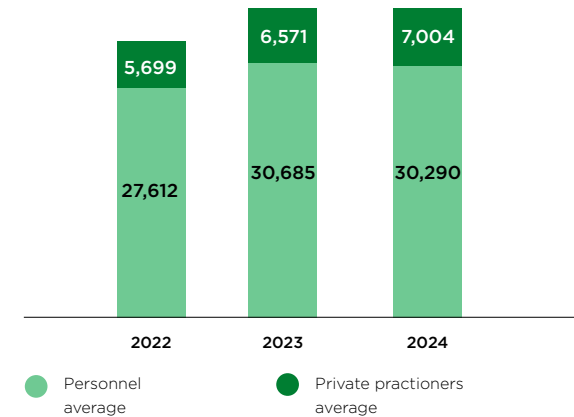
Our hired employees in Finland are covered by statutory pension security, accident insurance and parental leave benefits. We comply with universally applicable collective agreements and are organised through an employers' union. Our hired professionals are covered by statutory occupational accident, commuting accident and occupational disease insurance. We provide our hired employees with occupational healthcare services and statutory pension benefits.

In other countries, our personnel are employed in accordance with local legislation, and the national legislation of each country applies to them regarding employment terms, pensions and wages. In Sweden, Meliva is an organised employer. Primary and occupational healthcare service companies merged with Meliva as part of business acquisitions are constantly added to the scope of the general collective agreement.

Personnel by gender, %



Number of personnel



Well-being at work

Personnel satisfaction remained high

The personnel survey conducted in 2024 had 10,456 respondents, and the response rate was 64%. Employees from our companies in Estonia and Germany also responded to the survey. The number of respondents in Finland was 9,850. Employees were able to respond in Finnish, Swedish, English, German, Estonian and Russian.

The total personnel survey index remained very high, improving from the previous year to 4.1/5.0 (2023: 4.0). All indexes remained at least at the previous year's level, and, for example, commitment to the organisation increased for the second year in succession, reaching 4.2/5.0 (2023: 4.1). The employer Net Promoter Score (eNPS, which can be any number between -100 and +100) reached a new record at 38 (2023: 31). In the survey, the words employees used most to describe Mehiläinen as an employer were "reliable", "flexible" and "evolving".

The personnel experience in Mehiläinen's other operating countries was as follows: In Estonia, the total index was 4.3/5.0 and the eNPS was 40. The corresponding figures in Germany were 3.7 and -11. In Sweden, we measured the eNPS in 2024, which was 50.

In recent years, Mehiläinen has invested in the development of supervisory work and leadership coaching. Trust in supervisors' work was reflected in the personnel survey, with the supervisory index improving in all sectors.

Fair leadership is reflected in employee well-being

Fair leadership plays an important role in maintaining employee well-being. In the 2024 personnel survey, the group's well-being index improved from the previous year to 3.9/5.0.

Mehiläinen's goal is to offer a meaningful workplace for its personnel. According to the personnel survey, employees consider their work meaningful, and Mehiläinen's professionals feel they can have an impact on their work and the service experience of customers.

Each year, we reward a large number of professionals for excellent performance. In 2024, a total of 266 professionals and 99 teams across Mehiläinen were awarded as star performers.

Personnel turnover decreased

Mehiläinen sustainability programme aims to reduce personnel turnover. Turnover is considered to be a good indicator of job satisfaction, occupational well-being and the commitment of professionals to the organisation. In 2024, the overall personnel turnover decreased to 13% from the previous year (2023: 15%). The turnover is better than the general level in the industry (approximately 20%). In Mehiläinen's largest personnel groups, the turnover was 16% among practical nurses, 14% among nurses, and 11% among physicians.

Recognition for personnel activities and the employer image

In 2024, Mehiläinen received several recognitions for its personnel activities and employer image. In the results of the student survey conducted by Universum Communications, the world's leading company specialising in studying and developing the employer image, Finnish healthcare students again selected Mehiläinen as the most ideal workplace. In Universum's survey for professionals, Mehiläinen moved up by one to second place, being the most ideal private employer in the healthcare sector.

In addition, Mehiläinen won three awards in the Magnet Employer Branding Awards Finland 2024 competition. Mehiläinen received the highest Grand Prix award for the most magnetic employer brand, the "Practical nurses are on a lifelong mission" campaign was ranked first in the Best Employer Brand Campaign category, and Reetta Rautkivi, Head of Marketing and Employer Branding at Mehiläinen, won the EB Professional of the Year category.

Mehiläinen was selected the most active workplace in Finland at the Finnish Sports Gala in January 2024 by the Finnish Olympic Committee and employees of regional sports associations. In its selection criteria, the jury stated that, considering Mehiläinen's size and various jobs, the company has been exemplary in organising the activities, communication and conditions that advance physical activity.

Work ability and occupational safety

High-quality occupational healthcare services supporting well-being at work

Occupational healthcare services for employees are arranged following good occupational healthcare practices and data protection. The occupational healthcare contract is extensive and includes, in addition to statutory activities, medical care, specialist consultations, digital services and a comprehensive mental health service package.

Occupational healthcare services are available to all Mehiläinen employees. As Mehiläinen's private practitioners are not in an employment relationship, they are not within the scope of occupational healthcare. Private practitioners arrange their own occupational healthcare as self-employed individuals.

The group's occupational health action plan describes the objectives, operating model and occupational healthcare activities. Local occupational health teams convene the supervisors and update the unit-specific action plans annually. The ERP system for the management of work ability, including its digital solutions, supports the work. Occupational healthcare services are complemented by employee benefits, including physical exercise and discounts on the company's healthcare services.

The amount of sick leave remained moderate

In 2024, the amount of sick leave remained at the same moderate level as in 2023. The stable situation has been achieved in cooperation between supervisors, the personnel administration and occupational healthcare.

Supervisory work based on early caring and cooperation with occupational healthcare are key in decreasing the amount of sick leave. The amount of sick leave among Mehiläinen's personnel is lower than on average in the industry, especially in social care services. The personnel's ability to work is also assessed proactively using analytics. We have developed our supervisors' skills in identifying and supporting employees with a work ability risk, and in cost management of work ability risks.

Measures aimed to restore the work ability of employees with a work ability risk are planned individually. Return to work is supported by temporary work arrangements, lighter and replacement work, as well as personalised solutions. At Mehiläinen, one in every three employees working with rehabilitation support retires, which is significantly below the industry average.

The percentage of short sick leave has also been reduced by providing encouragement for self-reported sick leave with supervisors' permission. More than half of short absences are agreed in the workplace.

Supporting work ability management

The management of work ability aims to ensure the safety of work environments and smooth day-to-day operations, promote employees' occupational well-being, and manage disability risks and costs. The goals of work ability management are centrally managed and monitored regularly.

Occupational health and safety cooperation is integrated into business and management. Occupational health and safety issues that concern everyone are handled through representative cooperation in the occupational health and safety committees of the business areas. Regional activities are coordinated by the occupational health and safety managers in close cooperation with local supervisors and personnel representatives. Local occupational health and safety issues are handled in workplaces in cooperation with supervisors and personnel. Full-time chief occupational health and safety representatives elected by the personnel pair with occupational health and safety managers in all business areas.

Premature retirement is prevented by supporting the return of employees with a partial work ability to work through adjusted tasks, by means of work trials and partial sickness allowance. Employees are also provided with part-time work solutions, retraining and the opportunity to work in other tasks. A work ability coordinator supports the return to work of employees at risk of premature retirement.



Work ability risks and related costs were managed successfully in 2024. Early identification and follow-up of persons at risk of losing their work ability was intense, and persons at risk of premature retirement were given appropriate support. Partial disability pension arrangements and employee relocations were carried out successfully. The trend in the earnings-related contribution category continued to be positive, and the costs of premature retirement can be regarded as well under control.

The management of personnel risks emphasises interaction between supervisors, occupational health and safety personnel, and HR management in cooperation with occupational healthcare, pension companies and accident insurance companies. The occupational health and safety action plan in each business area sets out goals and practices for the management of personnel risks. It also includes occupational health and safety activities, and activities that maintain employees' work ability.

Incidence of workplace accidents remained at the previous level

In 2024, the number of occupational accidents and incapacity cases resulting from accidents remained at the previous level. The incidence of workplace accidents in Finland was at 3.3 per 100 employees.

Supervisors, HR management and occupational healthcare are engaged in close cooperation. Those suffering an accident are provided with support, and their care path is built individually. As a result, those suffering an accident will be

referred to intensified support, care and rehabilitation. This helps employees return more quickly to work.

The identification of the hazards and adverse effects of work, as well as risk assessments, are carried out in the workplace with the personnel representatives on an annual basis. Risk assessments are used to determine working conditions, stress factors and possible hazards or risk factors. The assessments employ self-monitoring, which aims to identify and prevent accidents and hazardous situations and support well-being at work. The results of the personnel survey and workplace surveys are also used in the assessment of occupational safety risks. All near misses and occupational safety hazards must be recorded in the ERP system. Occupational accidents and commuting accidents are reported and investigated in accordance with the group's guidelines. The significance of any irregularities is assessed, and corrective measures in the workplace are agreed under the lead of the supervisor.

Regional and unit-specific occupational health and safety representatives play an active role in local occupational health and safety cooperation. Occupational health and safety activities in the business areas are coordinated by the business lines' own occupational health and safety managers.

Equality and non-discrimination

A workplace with less discrimination and more equality

Mehiläinen’s non-discrimination and equality plan guides our activities at a Group level. Since 2023, Mehiläinen has had a leading non-discrimination and equality specialist, whose responsibility is to support the Group’s work with non-discrimination themes. For example, the Group uses gender-neutral professional titles, and we provide our professionals with non-discrimination and equality training from the perspectives of the working community and customer activities.

In 2024, we conducted Mehiläinen’s equality survey for the fourth time, and it was responded to by a record number of 3,086 employees in Finland (2023: 2,838). The personnel’s experiences of non-discrimination and inclusion remained positive. A key area requiring development is to help members of minority groups not to feel excluded. Awareness of Mehiläinen’s non-discrimination goals and measures was raised as another development area. The personnel also would like non-discrimination themes to be discussed in teams, and material was produced for supervisors to support this.

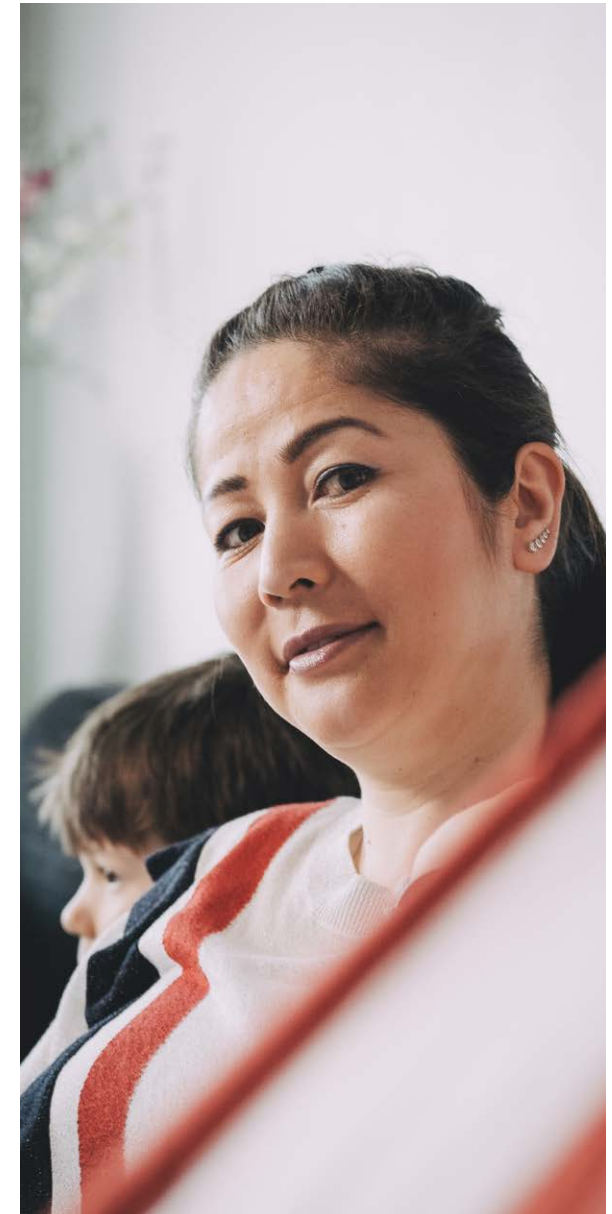
Promoting non-discrimination in daily activities

In 2024, increasing the personnel’s awareness was set as a goal for non-discrimination activities, and almost 20 internal non-discrimination training events were held during the year. In

In 2024, we conducted Mehiläinen’s equality survey for the fourth time, and it was responded to by a record number of 3,086 Mehiläinen employees in Finland.

addition, the positive health impact of commitment to non-discrimination and equality was highlighted at Mehiläinen’s events for physicians and nurses, as well as the first ever event for personal assistants. The management of a diverse working community was also the theme of the “Pääasia” (“Use your head”) event held by Mehiläinen’s occupational healthcare services. In 2024, Mehiläinen was an official partner of Helsinki Pride.

Mehiläinen’s social care services have worked hard to develop diversity in the working community and integrate professionals arriving from other countries. For example, units that received nurses working at Mainiokodit, Onnikodit and Ykköskodit homes recruited through HSS, Mehiläinen’s subsidiary, are provided with coaching and training to receive new Mehiläinen employees.



Competence development

Diverse career paths and continuous learning

Mehiläinen provides its employees with a broad range of career development opportunities and an opportunity for continuous learning. Employees hold a performance review with their supervisor. In the 2024 personnel survey, 70% of the respondents reported participating in a review in the past year (2023: 66).

In 2024, Mehiläinen arranged a total of 26,470 days of training (2023: 20,706), which amounts to 12 hours per employee. The figure is based on the trainings reported in the Workday-system. The

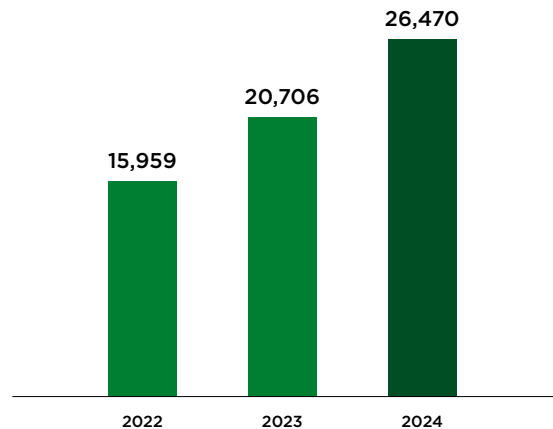
Mehiläinen Executive Education (MEE) coaching programme aimed at Mehiläinen’s supervisors and designed in cooperation with Aalto EE was continued as the spearhead of training provided for the personnel. 75 supervisors and specialists participated in the programme in 2024. The international MEE programme had participants from Finland, Estonia, Germany and Sweden.

In addition, supervisors were provided with LAT (a vocational degree for immediate supervisors) and JYET (a vocational degree for leadership and business management) training, with dozens of supervisors from different business

The fourth Mehiläinen mentoring programme started in 2024. The goal is to support the diverse self-development and self-management skills of professionals.

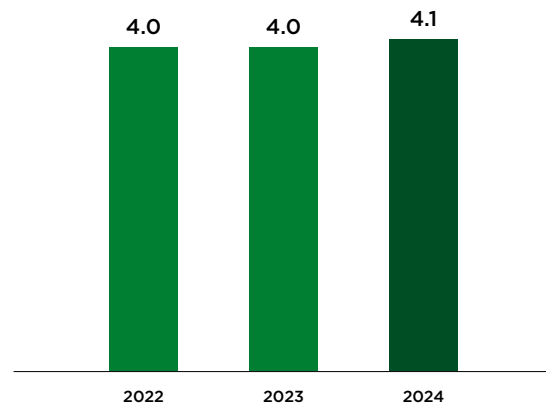
Training days

Amount



Total index for personnel survey

Scale 1-5



areas and support services participating. In Mehiläinen's social care services, training was also arranged for supervisors at the service area level. Furthermore, the fourth Mehiläinen mentoring programme started in 2024. It was held for the first time as a primarily internal programme to support the diverse self-development and self-management skills of professionals.

The development of management receives positive feedback from employees and personnel representatives. The positive trend in the personnel survey and the increasing employer image show that investments in management pay off.

The Workday and Moodle systems were used in personnel training and development. They provide employees and supervisors with an excellent platform for competence and leadership development, performance management and day-to-day work.

HSS is engaged in international recruitment and training

Mehiläinen's subsidiary Healthcare Staffing Solutions (HSS) continued to train international professionals. In 2024, a model was introduced alongside the former HSS training model, in which students can study not only the Finnish language and culture but also the full practical nurse degree programme in their country of departure. When arriving in Finland, students only need to demonstrate their competence as part of their degree. Training is free of charge for students.

Training continued to be provided for care assistants in countries of departure. Studies take place in Superkoulu, a digital learning and

recruitment platform developed by HSS. Once the participants have arrived in Finland, they will complete their training as care assistants or practical nurses through competence demonstrations in cooperation with Sataedu, for example. In Finland, care assistants can study further to qualify as a practical nurse through apprenticeship training. During 2024, some 800 such care assistants graduated as practical nurses.

Finnish language training is a key part of training international professionals. Language studies are offered in accordance with the Finnish education system and intensively for the first year. HSS is responsible for language studies using its digital learning platform. During training, students complete the language proficiency tests required for working as a healthcare and social service professional in accordance with the Common European Framework of Reference for Languages (CEFR). Passing the language test is a requirement for recruitment.

Mehiläinen's subsidiary Healthcare Staffing Solutions (HSS) continued to train international professionals. In 2024, a model was introduced alongside the former HSS training model, in which students can study not only the Finnish language and culture but also the full practical nurse degree programme in their country of departure.



SUSTAINABILITY THEMES

Sustainable development

It is important for Mehiläinen to operate sustainably, openly and efficiently throughout the value chain. We know our responsibility as part of society and want to act accordingly. Our goal is that an ethical mode of operation drives all our activities, and customers and professionals view us as the most responsible company in the industry.

Several policies, along with our Code of Conduct guide the sustainability, efficiency and openness of Mehiläinen Group’s activities. The policies cover all the Group’s operations in Finland and in other countries, and they are reviewed annually.

The overall responsibility for the sustainability of Mehiläinen Group’s operations lies with the CEO. The Group’s Quality Manager is responsible for the environmental system, the Procurement Director for procurement management, the Director of Real Estate for properties, the IT Director for information security, and the Data Protection Officer for the monitoring of data protection.



Environmental sustainability

Environmental considerations are part of Mehiläinen’s operating and quality system. In our operations, we seek to identify and prevent adverse effects on the environment. We implement a sustainable procurement policy and establish work processes and methods in a way that reduces environmental loads. Our proprietary digital solutions also contribute to reducing our environmental impact. We expect everyone working at Mehiläinen to commit to environmental sustainability in their work.

We cooperate with our stakeholders on environmental issues. Mehiläinen is a member of the Climate Leadership Coalition (CLC). We want to increase awareness of the health impacts of climate change, biodiversity and other environmental factors, and promote adaptation to climate change.

Environmental management at Mehiläinen

Mehiläinen’s environmental activities meet the requirements set by legislation and the authorities. In addition, Mehiläinen’s environmental and energy-efficiency activities meet the requirements of the ISO 14001 and ETJ+ standards. In accordance with these standards, Mehiläinen’s activities undergo an external audit each year. The certificates were renewed in 2022 and remain valid until 2025.

Mehiläinen’s environmental policy was created in 2023. An environmental steering group coordinates Mehiläinen Group’s environmental activities. It prepares environmental goals, the measures required to achieve them, and the indicators and monitoring methods used.

Each Mehiläinen unit has its own environmental programme, which includes the unit’s environmental goals. The programme is monitored and updated regularly. In 2024, we began importing the unit-specific environmental programmes into an electronic portal. This makes it easier to monitor the achievement of goals and ensure that all units are engaged in environmental activities.

The environmental activities described in this report mainly apply to Mehiläinen’s activities in Finland. However, the policies and guidelines that guide environmental activities apply to the group as a whole. The expansion of environmental activities to Estonia, Sweden and Germany started in 2024.

In 2023, Mehiläinen became the first health-care and social care provider in Finland to commit to the setting of science-based emissions-reduction targets. During 2024, the science-based targets were prepared alongside a plan to define how Mehiläinen’s environmental goals support the global goal of reducing greenhouse gas emissions by 2030 as outlined in the Paris Agreement. The science-based emissions-reduction targets were sent to Science Based Targets Initiative (SBTi) for approval at the end of 2024. The goals and the plan will guide Mehiläinen’s environmental and climate activities in the near future.

Seeking a smaller carbon footprint

Mehiläinen’s goal in 2024 is to reduce total emissions relative to revenue in Finland by 10% from the 2022 level and thereafter by five percentage points annually until 2031. This goal has been recorded in Mehiläinen’s financing agree-

ment. Mehiläinen’s carbon footprint calculation covers the Group’s direct and indirect emissions (Scope 1, Scope 2 and Scope 3) in accordance with the GHG protocol. The Group’s total carbon footprint was calculated for the first time in 2024, also including Sweden, Germany and Estonia. The footprint was also calculated retroactively for 2023 and 2022. In 2024, Mehiläinen’s carbon footprint in Finland relative to revenue decreased by 9% compared to emissions in 2023. Total emissions in relation to turnover in 2024 were 45.4 tCO₂e/MEUR (2023: 49.7).

The commitment to the Science Based Targets Initiative requires Mehiläinen Group as a whole to achieve more significant emissions reductions than before. Reducing carbon dioxide emissions will be one of the focus areas of Mehiläinen’s sustainability activities in the near future. Achieving the goal of limiting the global temperature rise to 1.5 degrees requires that the pathway to the modernisation of vehicles and the reduction of food waste is continued. In addition, the meals provided in social care services need to be developed in accordance with the latest nutrition recommendations. Mehiläinen is also engaged in cooperation with its suppliers to reduce emissions. In addition, Sweden, Estonia and Germany will gradually switch to zero-emission energy sources. In Sweden, Meliva is already using 100% renewable electricity, and the goal in Estonia is to switch to zero-emission electricity during 2025.

In 2024, Mehiläinen began acquiring electric vehicles and develop a calculation method for food waste. Chargers for electric vehicles will be built outside properties in the coming years.

Mehiläinen Group’s carbon footprint*

| tonnes (tCO ₂) | 2022 | 2023 | 2024 |
|----------------------------|--------|--------|--------|
| Scope 1 | 2,916 | 2,645 | 2,096 |
| Scope 2 | 1,410 | 1,305 | 2,143 |
| Scope 3 | 91,674 | 87,938 | 89,404 |

* The carbon footprint was calculated retroactively for 2022 and 2023 for the whole Group and updated in the table. In 2023, only Finland was reported.

CO₂ emissions total

45.4

tCO₂e/MEUR

Total emissions in relation to turnover decreased 9% from 2023.

Electricity and heat consumption

Mehiläinen - Finland (total) MWh

| | 2022 | 2023 | 2024 |
|-------------------------|--------|--------|---------|
| Electricity consumption | 39,760 | 39,171 | 34,405* |
| Heating energy | 28,907 | 29,082 | 26,444 |

* Mehiläinen Group’s electricity use was 38,828 MWh in 2024.

Mehiläinen is investigating the renovation possibility as an option for building new properties, particularly in the Helsinki region. Currently, renovations are underway in two properties, in which offices are being converted into residential care units for Mehiläinen's social care services. The units being built in Mehiläinen's previous administrative building on Paciuksenkatu and IBM's previous head office in Munkkiniemi in Helsinki will be completed in 2026.

Energy efficiency and zero-emission district heating

In Mehiläinen Group, the most significant energy consumption is generated in the leased premises for social care services and child welfare services, accounting for roughly 80% of the Group's total energy consumption. Mehiläinen's medical centres are largely located in leased premises, in which our opportunities for having an impact on heating systems or energy efficiency are limited. We have installed solar panel systems and switched to LED lights in cooperation with the landlords. We encourage our landlords to use green district heating in our leased premises.

The electricity consumed by Mehiläinen in Finland is acquired through the guarantee of origin system and is produced from 100% renewable sources. In terms of heating, Mehiläinen is committed to seeking zero-emission options. The district heat purchased by Mehiläinen is carbon-dioxide-free heat, produced using renewable energy sources and certified by guarantees of origin. In new building projects in social care services, geothermal heat has been chosen as the

Distribution of municipal waste 2024 (tn), Finland

| | | |
|------------------------|-----|----------------|
| Mixed waste | 45% | 789.0 |
| Biowaste | 12% | 216.8 |
| Waste paper | 8% | 139.7 |
| Carton | 7% | 129.9 |
| Energy | 7% | 126.5 |
| Cardboard | 6% | 103.9 |
| Confidential documents | 5% | 82.4 |
| Other | 9% | 153.9 |
| Total | | 1 742,3 |

primary heating system. Currently, geothermal heat is used in 38 Mehiläinen properties. In information management, we are engaged in cooperation with service providers that are committed to reducing carbon dioxide emissions.

Each Mehiläinen unit uses checklists as part of its environmental programme to reduce any unnecessary consumption of energy in its activities.

Waste management at Mehiläinen

Mehiläinen is constantly striving to improve its operations in order to reduce the amount of waste generated. Goals have been set for each unit to this end.

The commitment to the Science Based Targets initiative requires Mehiläinen Group as a whole to achieve more significant emissions reductions than before. Reducing carbon dioxide emissions will be one of the focus points of Mehiläinen's sustainability activities in the near future.

During 2024, environmental training was provided for the personnel to improve waste sorting. In addition, Mehiläinen's environmental activities were communicated to the personnel more frequently than before.

Reducing food waste in social care services is a key part of Mehiläinen's environmental and climate activities. We are developing reliable metrics to monitor food waste.

Mehiläinen's recycling rate was 47%, and the recovery rate was 100%. Hazardous waste amounted to 3.2 tons in 2024. These figures do not include locations that are within the scope of municipal waste management.

Sustainable procurement

At Mehiläinen, procurement is a centrally managed activity to meet the needs of all its businesses, considering the quality and sustainability perspectives related to products and services. Procurement is developed in close cooperation with the businesses to ensure that the purchased products and services optimally support Mehiläinen’s activities. We implement a sustainable and open procurement policy, which is based on Mehiläinen’s strategy and values. Mehiläinen’s procurement policy was updated in 2023, and new sustainability criteria were added to supplier audits and surveys in 2024. The procurement policy also has an impact on supplier selections, and the aim is to select suppliers and products that enable sustainable activities and reductions in the Scope 3 carbon footprint of products and services.

Mehiläinen Group’s all procurement activities, including those of country companies, comply with the same procurement and sustainability policies, as well as supplier selection principles. We also seek to ensure that we are not engaged in cooperation with anyone entered in sanctions lists. For this purpose, we acquired a program in 2024, which monitors our customers and suppliers through automated sanctions screening and issues daily alerts for any hits for a more detailed analysis.

The goal of procurement activities is a unified supplier and product portfolio, sustainable partners, high-quality products and services at

competitive rates, and a smooth procurement process. Supplier assessment, approval and monitoring are constantly being developed to ensure high-quality products and services and to improve the security of supply, exceptional circumstances included. Mehiläinen’s suppliers and supply chains play an important role in fulfilling the company’s sustainable business requirements.

Responsible and sustainable procurement requires not only good partners but also an active approach from Mehiläinen’s employees. Awareness of responsible procurement, the significance of choices, and the impact of order sizes and waste on the environment was also increased actively through orientation and newsletters in 2024. Furthermore, responsible procurement was communicated at sustainability briefings.

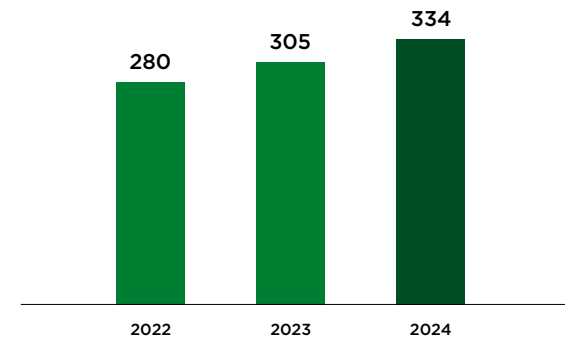
Suppliers commit to the sustainable Supplier Code of Conduct

Suppliers are required to commit to the Supplier Code of Conduct, which defines sustainability requirements for Mehiläinen’s suppliers. The Mehiläinen Supplier Code of Conduct was updated in 2023. It includes additions to social sustainability and the assessment of suppliers’ environmental impact.

Centralised procurement suppliers must commit to the sustainability requirements to be accepted as Mehiläinen partners. Suppliers must ensure that the requirements of the Supplier Code of Conduct are also followed in the

Number of suppliers committed to the Supplier Code of Conduct

Amount



subcontracting chain of their products or services. Compliance with the requirements is assessed through surveys and meetings and by including them in supplier contracts.

Discussing sustainability considerations is an important aspect of supplier collaboration. Suppliers were required to commit to the new sustainability requirements and the updated Supplier Code of Conduct from the beginning of 2024. The updated Supplier Code of Conduct has been signed by 334 suppliers (2023: 305). Of all centralised procurement volume suppliers, 89% (2023: 84) are committed to Mehiläinen's sustainability requirements in Finland.

In 2024, suppliers' awareness of Mehiläinen's sustainability and environmental goals was increased, and prices for low-emission options were requested in tendering. Logistics and goods deliveries are also optimised with suppliers to reduce the environmental impact.

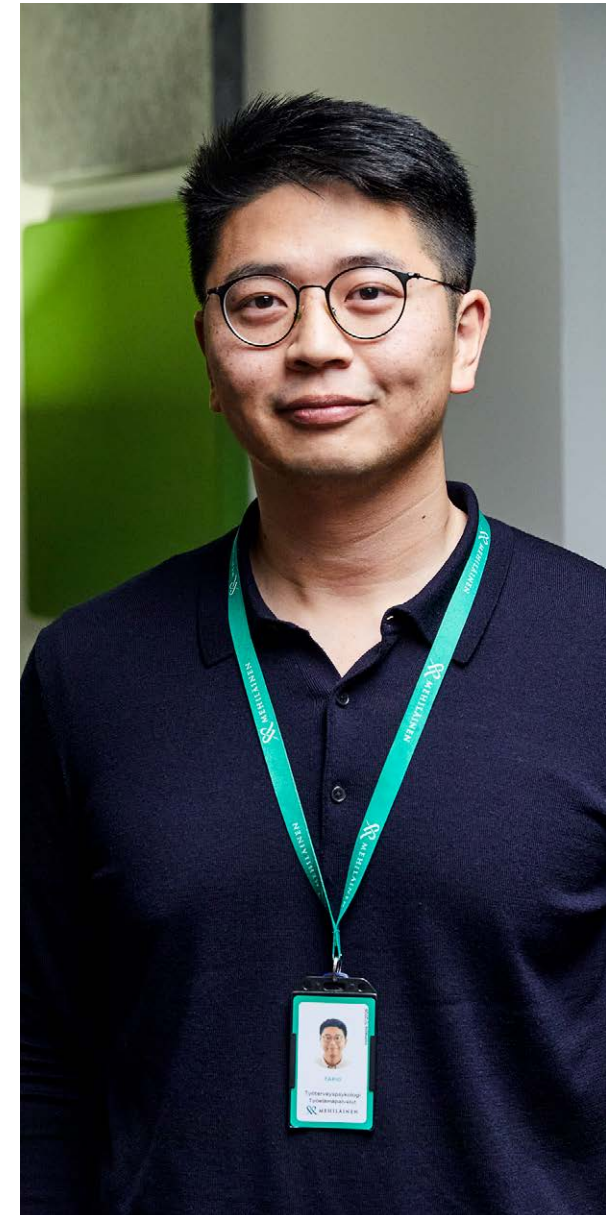
Mehiläinen carries out regular supplier assessments to evaluate collaboration as well as suppliers' performance and sustainability. Suppliers in business-critical categories are also audited. In 2024, Mehiläinen audited suppliers whose activities or products involved manufacturing country or category-related risks. Supplier risk assessments were also conducted to determine the probability and impact of the realisation of these risks.

Supplier assessments are implemented as an electronic self-assessment, and responses are reviewed and scored. In 2024, 131 suppliers were assessed, with a response rate of 95%. In addition,

Mehiläinen sends an annual climate survey to its largest suppliers to identify factors related to suppliers' environmental sustainability, climate goals, and the carbon footprint of products and services.

EcoVadis, an international company providing sustainability assessments, annually evaluates sustainability in Mehiläinen's procurement chain. Each year, Mehiläinen's procurement activities have been given scores that are among the highest in its industry. Mehiläinen was also recognised for the active development of responsible procurement in 2024.

The aim is to select suppliers and products that enable sustainable activities and reductions in the Scope 3 carbon footprint of products and services.



Data security

Data security, the safety of patient data and confidentiality form the critical basis for Mehiläinen’s operations. The security situation in Europe, altered by Russia’s invasion of Ukraine, has kept the data security threat level high. The risk level of denial-of-service attacks and phishing attempts has remained high as well.

Significant investments in cybersecurity

In 2024, Mehiläinen continued its investments in cybersecurity throughout the Group. The projects started in 2023 to improve data security and develop an administrative framework proceeded as planned in 2024. At the end of the year, Mehiläinen’s subsidiary BeeHealthy received the ISO 27001 certification, a globally recognised data security standard. A project is also in progress in Mehiläinen’s digital services to acquire the ISO 27001 certification.

The Zero Trust project, started in 2023, is in the deployment phase. The project has produced an architecture which significantly improves the level of technical data security, observation capabilities and the opportunities of active defence in the environment.

The level of data security protocols concerning data connections, encryption, applications and expertise at Mehiläinen are as high as possible. However, all software available in the market has vulnerabilities that are fixed when they are detected. The use of systems and networks is

monitored, and an alarm is triggered if any abnormal behaviour or traffic is detected.

We focus on recruitment, training, partnerships and reporting. In cooperation with our data security partners, we carry out modern data security monitoring at Mehiläinen and prevent any threats as early as possible. The Bug Bounty programme, adopted in 2022, has resulted in good findings that have helped us tackle any vulnerabilities.

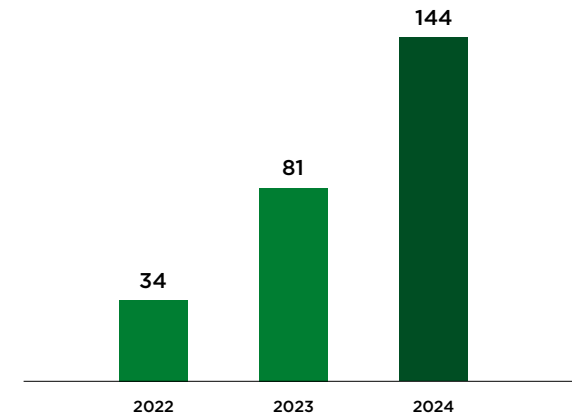
We are constantly taking measures and making investments to ensure that Mehiläinen’s business operations and the continuity of patient care are not at risk, despite possible security incidents. In 2024, we practised various security incidents in three exercises with 50 Mehiläinen employees participating. Mehiläinen was part of the national TIETO24 exercise, which is Finland’s largest cooperation and information exchange exercise between companies and the authorities to prepare for large-scale hybrid, cyber and information disruptions.

Mehiläinen’s personnel are provided with continuous training to keep their skills updated regarding various data security risks, and to ensure that they are able to identify phishing attempts, as well as react and report appropriately.

In 2024, Mehiläinen continued its investments in cybersecurity throughout the Group.

Data security breaches reported to the data protection authority

Incidents





Active non-conformity reporting

We are actively monitoring any legal amendments and address them in our activities. In 2024, we reported 144 data breaches to the data protection authority as required by the EU General Data Protection Regulation (GDPR). The number of notifications is increasing, as we have invested in more comprehensive reporting. We have centralised the internal process for notification processing and increased our personnel's knowledge and awareness of quality-related non-conformities.

Data protection and data security are part of Mehiläinen's ISO 9001 certified quality management system. We store our patient data in a category A patient health record system approved by the authorities. Mehiläinen's information systems and services for private services are managed and provided in accordance with the high-level data security ISO 27001 certification. In public sector services, we follow each client's practices. Particular attention is also paid to data security and data protection in the context of business transactions.

We comply with the GDPR, current legislation and the guidelines regarding the processing of personal data issued by the authorities. Data security risk management is part of Mehiläinen's overall risk management efforts. We monitor the risks related to our activities regularly and develop our activities on an ongoing basis.

Mehiläinen code of conduct

Everyone who works at Mehiläinen commits to complying with the company's Code of Conduct. The Code of Conduct is implemented in the day-to-day activities of each Mehiläinen unit. As a rule, any irregularities are primarily resolved within the working community and line organisation.

Reporting irregularities at Mehiläinen

The primary channel for reporting non-compliant activities is through immediate supervisors, the company's internal feedback channel, or the hazardous situation notification channel if necessary. If the matter cannot be handled within the organisation or through the supervisors, or if the severity of the issue so demands, employees can file a notification via a separate anonymous whistleblowing channel.

Employees are encouraged to file a notification if they suspect serious non-compliance with the Code of Conduct, or another irregularity or unethical conduct at Mehiläinen. The notification can concern financial irregularities, abuse, conflicts of interest, bribery, negligence, or another action or behaviour that is non-compliant with the Code of Conduct or illegal. All contacts via the whistleblowing channel are handled confidentially. In 2024, five notifications were received through the whistleblowing channel (2023: 2).

The notification channels are arranged and their notifications processed in accordance with each operating country's national regulations. In operations in Finland, notifications are processed in compliance with the act on whistleblower protection, entered into force in 2023.

Everyone who works at Mehiläinen commits to complying with the company's Code of Conduct.





04

Reporting principles

- 59 General reporting principles
- 60 GRI index
- 65 Assurance report

REPORTING PRINCIPLES

General reporting principles

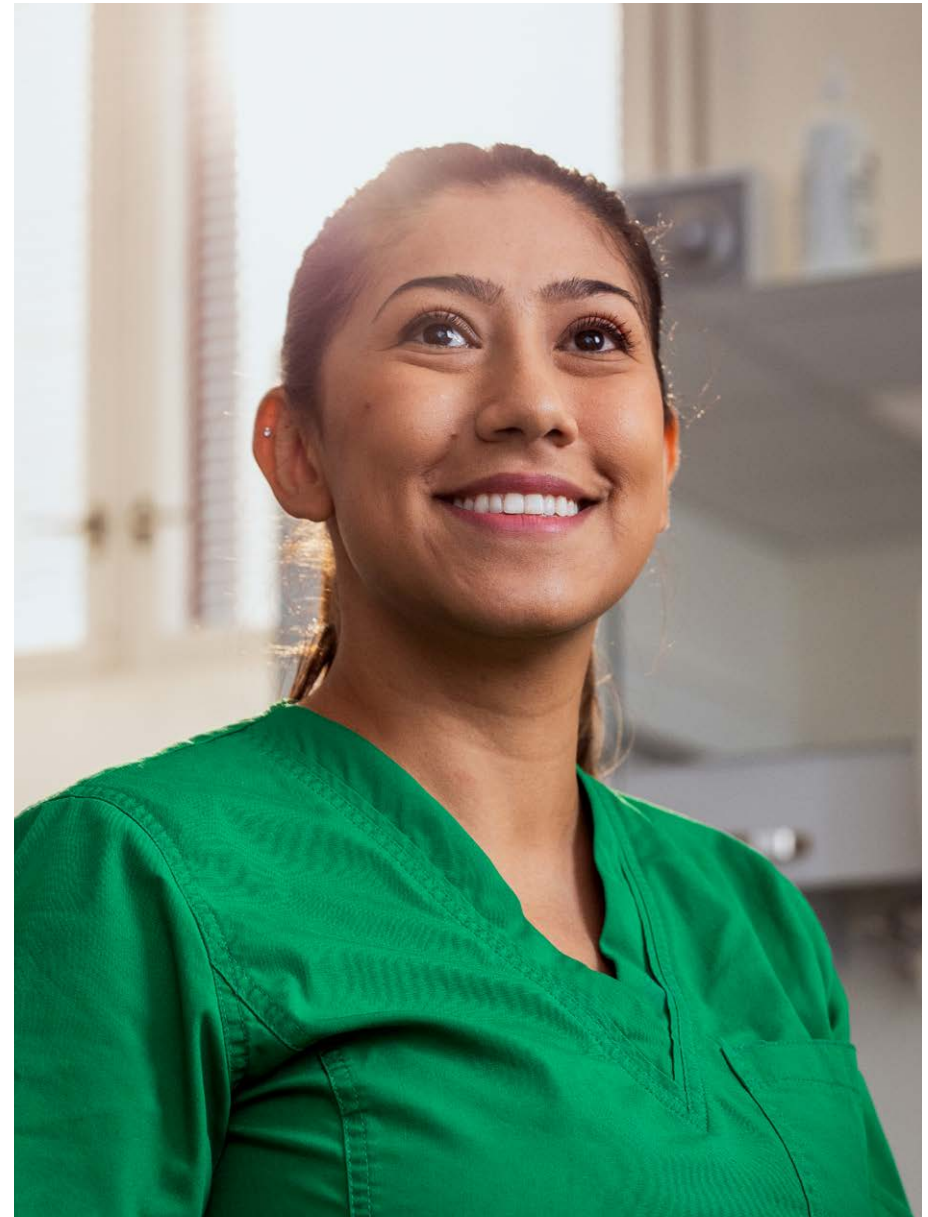
This report covers our activities in the 2024 calendar year. Reporting covers all the business areas in Mehiläinen Group and all its countries of operation, unless otherwise specified.

The report provides information on the most material topics of sustainability. Ethical guidelines and the Code of Conduct apply to Mehiläinen’s own activities as well as the private practitioners operating at Mehiläinen.

The report seeks to provide a balanced and comprehensive description of Mehiläinen’s sustainability. It takes into consideration our stakeholders’ views and the social impact of Mehiläinen’s operations. The materiality analysis conducted in 2022 acts as the basis for this report. Most of the indicators describing the materiality of our activities are

GRI indicators, but they also include Mehiläinen’s own indicators to reflect the special characteristics of the social and healthcare sector in order to ensure good customer experience and quality of services.

The reporting period is 1.1.2024-31.12.2024. All key indicators are provided for a period of at least three years. The key financial liability indicators are based on the financial statements and the Report of the Board of Directors, which has been verified by Ernst & Young Oy. Mehiläinen’s management team and the Board of Directors have approved the sustainability report. Our sustainability report has been externally verified.





REPORTING PRINCIPLES

GRI index

| GRI Standard | Content | Location | Comments |
|--|--|--|---|
| GRI 2: General disclosures (2021) | | | |
| Organizational profile | | | |
| 2-1 | Organizational details | Front page; Mehiläinen in brief p. 7; Back page | |
| 2-2 | Entities included in the organization's sustainability reporting | General reporting principles p. 59 | |
| 2-3 | Reporting period, frequency and contact point | GRI index | Sustainability reporting is conducted annually, and the sustainability report 2024 was published 14.2.2025. Reporting period for sustainability and financial reporting: 1.1.2024-31.12.2024. For matters concerning Mehiläinen's sustainability, please contact Pauliina Kahra, firstname.lastname@mehilainen.fi . |
| 2-4 | Restatements of information | GRI index | The Group's total carbon footprint was calculated in 2024 including all operating countries. The footprint was calculated also for 2022 and 2023. See table "Mehiläinen Group's carbon footprint" p. 51. |
| 2-5 | External assurance | Assurance report pp. 65-66 | |
| Activities and workers | | | |
| 2-6 | Activities, value chain and other business relationships | CEO's Summary pp. 4-5; Mehiläinen in brief p. 7; Mehiläinen's strategy and business pp. 9-10; Driving social responsibility through innovation and agility pp. 30-39 | Reported partially. |
| 2-7 | Employees | Attractive and meaningful workplace pp. 41-42 | |
| 2-8 | Workers who are not employees | GRI index | Reported partially. Mehiläinen's goal is that all its core operations and key support services are provided by its own personnel. As a rule, external employees will only be used if Mehiläinen's employees are unavailable, there is a temporary need and/or the skills required are short-term or so specific that it would be unnecessary to develop them internally. Data about these personnel volumes are unavailable. The most common groups of other employees include certain expert tasks for which Mehiläinen does not have permanent employees: certain IT, HT technology or digital services, cleaning, security and other property services, support services, operations for which it is difficult to obtain Mehiläinen's own employees, private practitioners in various tasks (physicians forming the majority), senior physicians who are partly private practitioners and partly employees, certain individuals with a physician's background and also another position. |



| GRI Standard | Content | Location | Comments |
|-------------------|---|---|---|
| Governance | | | |
| 2-9 | Governance structure and composition | Mehiläinen's year pp. 38–39; Report of the board of directors and financial statements 2024 p. 10; www.mehilainen.fi/en/company-information/mehilainen-management | |
| 2-10 | Nomination and selection of the highest governance body | Report of the board of directors and financial statements 2024 p. 10 | Reported partially. |
| 2-11 | Chair of the highest governance body | Report of the board of directors and financial statements 2024 p. 10 | |
| 2-12 | Role of the highest governance body in overseeing the management of impacts | Sustainability management p. 17 | |
| 2-13 | Delegation of responsibility for managing impacts | Sustainability management p. 17 | |
| 2-14 | Role of the highest governance body in sustainability reporting | Sustainability management p. 17; General reporting principles p. 59 | |
| 2-15 | Conflicts of interest | Mehiläinen's Code of Conduct | Reported partially. |
| 2-17 | Collective knowledge of the highest governance body | Sustainability management p. 17 | |
| 2-18 | Evaluation of the performance of the highest governance body | GRI index | The Board evaluates its performance regularly. When concerns on sustainability matters arise, these are brought to the agenda of audit committee. The audit committee evaluates its performance in a separate process. |
| 2-19 | Remuneration policies | Report of the board of directors and financial statements 2024 p. 76; GRI index | Reported partially. The Mehiläinen remuneration principles is approved by the Board of Directors. The Annual General Meeting resolves on the remuneration of the Board of Directors. Remuneration is paid only to external Board Members. The Board of Directors resolves on the remuneration of the CEO based on the Remuneration Committee proposal. The remuneration consists of the monthly salary including fringe benefits and a performance bonus incentive. Performance bonus targets are set to support the execution of Group's strategy and financial performance. Remuneration of the management team and key personnel consists of a basic salary and an annual performance bonus, the amount of which varies based on the person's position and responsibility. The group's performance bonuses are confirmed by the group's Board of Directors. Deviations from the remuneration principles is approved by the Board of Directors. |
| 2-20 | Process to determine remuneration | GRI index 2-19 | Reported partially. |
| 2-21 | Annual total compensation ratio | GRI index | In 2024 26:1. |



| GRI Standard | Content | Location | Comments |
|---|--|--|---|
| Strategy, policies and practices | | | |
| 2-22 | Statement on sustainable development strategy | CEO's Summary pp. 4-5; The targets of Mehiläinen's sustainability programme pp. 14-15 | |
| 2-23 | Policy commitments | Sustainability management p. 17; Pioneer in quality treatment and care p. 21; Attractive and meaningful workplace p. 41; Sustainable development p. 50; Report of the board of directors and financial statements 2024 p. 16 | |
| 2-24 | Embedding policy commitments | Sustainability management p. 17; Pioneer in quality treatment and care p. 21; Attractive and meaningful workplace p. 41; Sustainable development p. 50; Report of the board of directors and financial statements 2024 p. 16 | |
| 2-25 | Processes to remediate negative impacts | Pioneer in quality treatment and care pp. 21-28; Report of the board of directors and financial statements 2024 p. 13-16 | |
| 2-26 | Mechanisms for seeking advice and raising concerns | Sustainable development p. 57 | |
| 2-27 | Compliance with laws and regulations | GRI index | No violations in 2024. |
| 2-28 | Membership associations | Sustainability and stakeholders p. 16 | |
| Stakeholder engagement | | | |
| 2-29 | Approach to stakeholder engagement | Sustainability and stakeholders p. 16 | |
| 2-30 | Collective bargaining agreements | Attractive and meaningful workplace p. 42; GRI index | We apply relevant general collective agreements to all employment relationships in accordance with the collective agreement to be complied with in the sector of the group company in question and within the scope of application of the collective agreement in question. An exception is, for example, the employment relationships of managers, who are not covered by general collective agreements. |
| GRI 3: Material Topics (2021) | | | |
| 3-1 | Process to determine material topics | Double materiality assessment and sustainability programme pp. 12-13 | |
| 3-2 | List of material topics | Double materiality assessment and sustainability programme pp. 12-13 | |
| 3-3 | Management of material topics | Sustainability management p. 17; Pioneer in quality treatment and care pp. 21-28; Driving social responsibility through innovation and agility pp. 30-39; Attractive and meaningful workplace pp. 41-48; Sustainable development pp. 50-57 | |
| Economic standards | | | |
| GRI 201: Economic performance (2016) | | | |
| 201-1 | Direct economic value generated and distributed | Mehiläinen's strategy and business p. 10; Driving social responsibility through innovation and agility pp. 30-39; Report of the board of directors and financial statements 2024 pp. 32-37 | |



| GRI Standard | Content | Location | Comments |
|--|--|---|--|
| GRI 203: Indirect economic impacts (2016) | | | |
| 203-2 | Significant indirect economic impacts | Driving social responsibility through innovation and agility pp. 30–39; Mehiläinen's year 2024 pp. 20–34 | |
| GRI 205: Anti-corruption (2016) | | | |
| 205-3 | Confirmed incidents of corruption and actions taken | GRI index | No incidents of corruption in 2024. |
| GRI 207: Tax (2019) | | | |
| 207-1 | Approach to tax | Driving social responsibility through innovation and agility pp. 37–39 | |
| 207-2 | Tax governance, control, and risk management | Driving social responsibility through innovation and agility pp. 37–39 | |
| 207-3 | Stakeholder engagement and management of concerns related to tax | Sustainability and stakeholders p. 16; Driving social responsibility through innovation and agility pp. 37–39 | |
| 207-4 | Country-by-country reporting | Driving social responsibility through innovation and agility pp. 37–39 | |
| Environmental standards | | | |
| GRI 305: Emissions (2016) | | | |
| 305-1 | Direct (Scope 1) GHG emissions | Sustainable development p. 51; GRI index | Emissions reporting covers all operations of the Mehiläinen Group. Biogenic emissions for scope 1 were 104 tCO ₂ e in 2024. For scope 1 emissions, Mehiläinen's emissions accounting covers all GHG Protocol areas except for own energy production and fugitive emissions, which are not relevant to Mehiläinen's business. |
| 305-2 | Energy indirect (Scope 2) GHG emissions | Sustainable development p. 51; GRI index | Emissions reporting covers all operations of the Mehiläinen Group. Mehiläinen uses a market-based calculation method. Location-based scope 2 emissions in 2024 were 6 070 tCO ₂ e. For scope 2 emissions, Mehiläinen's emissions accounting covers all GHG Protocol areas except for own purchased steam and cooling, which are not material to Mehiläinen's business. |
| 305-3 | Other indirect (Scope 3) GHG emissions | Sustainable development p. 51; GRI index | Emissions reporting covers all operations of the Mehiläinen Group. Biogenic emissions for scope 3 were 16 920 tCO ₂ e in 2024. Mehiläinen's scope 3 emissions accounting covers all GHG Protocol areas except for emissions from product handling and emissions from franchise and investment activities, which are not material to Mehiläinen's business. |
| 305-4 | GHG emissions intensity | Sustainable development p. 51; GRI index | The emissions intensity is calculated from Mehiläinen's emissions (Scope 1, 2 and 3) with the same limitations as described above (305-1, 305-2 and 305-3). |

| GRI Standard | Content | Location | Comments |
|---|---|---|--|
| GRI 306: Waste (2020) | | | |
| 306-3 | Waste generated | Sustainable development p. 52 | |
| GRI 308: Supplier environmental assessment | | | |
| 308-1 | New suppliers that were screened using environmental criteria | Sustainable development pp. 53–54 | |
| Social standards | | | |
| GRI 401: Employment (2016) | | | |
| 401-1 | New employee hires and employee turnover | Attractive and meaningful workplace p. 41, 43 | Reported partially. |
| GRI 403: Occupational health and safety (2018) | | | |
| 403-1 | Occupational health and safety management system | Attractive and meaningful workplace pp. 41–42, 44–45 | |
| 403-2 | Hazard identification, risk assessment, and incident investigation | Attractive and meaningful workplace pp. 44–45 | |
| 403-3 | Occupational health services | Attractive and meaningful workplace p. 44 | |
| 403-4 | Worker participation, consultation, and communication on occupational health and safety | Attractive and meaningful workplace pp. 44–45 | |
| 403-5 | Worker training on occupational health and safety | GRI index | In 2024, several internal and external trainings related to occupational health and safety have been organized, such as the basic course and advanced training in occupational safety conducted by the Occupational Safety Center. |
| 403-6 | Promotion of worker health | Attractive and meaningful workplace pp. 44–45 | |
| 403-9 | Work-related injuries | Attractive and meaningful workplace p. 45 | Reported partially. |
| GRI 404: Training and education (2016) | | | |
| 404-1 | Average hours of training per year per employee | Attractive and meaningful workplace pp. 47–48 | Reported partially. |
| 404-2 | Programs for upgrading employee skills and transition assistance programs | Pioneer in quality treatment and care p. 28; Attractive and meaningful workplace pp. 46–48 | |
| 404-3 | Percentage of employees receiving regular performance and career development reviews | Attractive and meaningful workplace pp. 47–48 | Reported partially. |
| GRI 414: Supplier social assessment (2016) | | | |
| 414-1 | New suppliers that were screened using social criteria | Sustainable development pp. 53–54 | |
| Mehiläinen's own indicators | | | |
| Own indicator | NPS (Net Promoter Score) in private and public health care services | The targets of Mehiläinen's sustainability programme p. 14; Pioneer in quality treatment and care p. 21 | |
| Own indicator | Quality index of care services for the elderly | The targets of Mehiläinen's sustainability programme p. 14; Pioneer in quality treatment and care p. 24 | |
| Own indicator | Access to care in Mehiläinen's public health care centres | The targets of Mehiläinen's sustainability programme p. 14; Pioneer in quality treatment and care p. 24 | |

Independent practitioner’s assurance report

(Translation of the Finnish original)

This independent practitioner’s assurance report replaces the assurance report dated 13.2.2025

To the Management of Mehiläinen Konserni Oy

Scope

We have been engaged by Mehiläinen Konserni Oy (hereafter “Mehiläinen”) to perform a ‘limited assurance engagement,’ as defined by International Standards on Assurance Engagements, here after referred to as the engagement, to report on Mehiläinen’s Sustainability Report 2024 (the “Subject Matter”) for the period 1.1.-31.12.2024.

Criteria applied by Mehiläinen

In preparing the Subject Matter, Mehiläinen applied the Global Reporting Initiative (GRI) sustainability reporting standards and Mehiläinen’s own internal reporting principles (the “Criteria”). As a result, the Subject Matter information may not be suitable for another purpose.

Mehiläinen’s responsibilities

Mehiläinen’s management is responsible for selecting the Criteria, and for presenting the Subject Matter in accordance with that Criteria, in all material respects. This responsibility includes establishing and maintaining internal controls,

maintaining adequate records and making estimates that are relevant to the preparation of the subject matter, such that it is free from material misstatement, whether due to fraud or error.

EY’s responsibilities

Our responsibility is to express a conclusion on the presentation of the Subject Matter based on the evidence we have obtained.

We conducted our engagement in accordance with the International Standard for Assurance Engagements Other Than Audits or Reviews of Historical Financial Information (‘ISAE 3000’), and the terms of reference for this engagement as agreed with Mehiläinen on 29.8.2024. Those standards require that we plan and perform our engagement to express a conclusion on whether we are aware of any material modifications that need to be made to the Subject Matter in order for it to be in accordance with the Criteria, and to issue a report. The nature, timing, and extent of the procedures selected depend on our judgment, including an assessment of the risk of material misstatement, whether due to fraud or error.

We believe that the evidence obtained is sufficient and appropriate to provide a basis for our limited assurance conclusions.

Our independence and quality management

We have maintained our independence and confirm that we have met the requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants and have the required competencies and experience to conduct this assurance engagement.

EY also applies International Standard on Quality Management 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services engagements, which requires that we design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Description of procedures performed

Procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures were designed to obtain a limited level of assurance on which to base our conclusion and do not provide all the evidence that would be required to provide a reasonable level of assurance.

Although we considered the effectiveness of management’s internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls. Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems.

A limited assurance engagement consists of making enquiries, primarily of persons responsible for preparing the Sustainability Report 2024 and related information, and applying analytical and other appropriate procedures.

Our procedures included:

- a. Development of our knowledge and understanding of Mehiläinen’s material sustainability reporting topics, organization and activities,
- b. Interview with senior management to understand Mehiläinen’s sustainability management,

- c. Interviews with personnel responsible for gathering and consolidation of the Subject Matter to understand the systems, processes and controls related to gathering and consolidating the information,
- d. Assessing sustainability data from internal and external sources and checking the data to reporting information on a sample basis to check the accuracy of the data,
- e. Performing recalculation of reported information and evaluating the correctness of underlying data and narrative disclosures.

We also performed such other procedures as we considered necessary in the circumstances.

Other matters

This assurance report replaces the report dated 13.2.2025 due to corrections made to the pages 15 and 51 in the Sustainability Report 2024 after the report date.

Conclusion

Based on our procedures and the evidence obtained, we are not aware of any material modifications that should be made to the Annual and Sustainability Report 2024 in Mehiläinen’s sustainability report for the period 1.1.-31.12.2024, in order for it to be in accordance with the Criteria.

Helsinki, 21.2.2025

Ernst & Young Oy
Authorized Public Accountant Firm

Mikko Rytilahti
Authorized Public Accountant

Arkadiankatu 6

00100 Helsinki

mehilainen.fi

