

VERKKOKAUPPA.COM OYJ
CAPITAL MARKETS DAY 2026



***FAST IS THE NEW
NORM OF BUYING***

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CREATING FAST EXPERIENCE IS OUR ROUTE TO WINNING IN RETAIL

OUR JOURNEY SO FAR



24/7 delivery service

**1-hour deliveries from
all own stores**

TODAY



Extended automation

**Targets in fast deliveries for
2028 already reached**

FUTURE



**Scaling fast delivery coverage
in Finland and beyond**

Building delivery precision

SPEED IS THE NEW NORM – FAST DELIVERIES ARE GROWING GLOBALLY AT A SIGNIFICANT PACE

TOP PREFERENCE DRIVERS FOR CONSUMERS¹

DIFFERENTIATING FACTORS

Fast and flexible deliveries

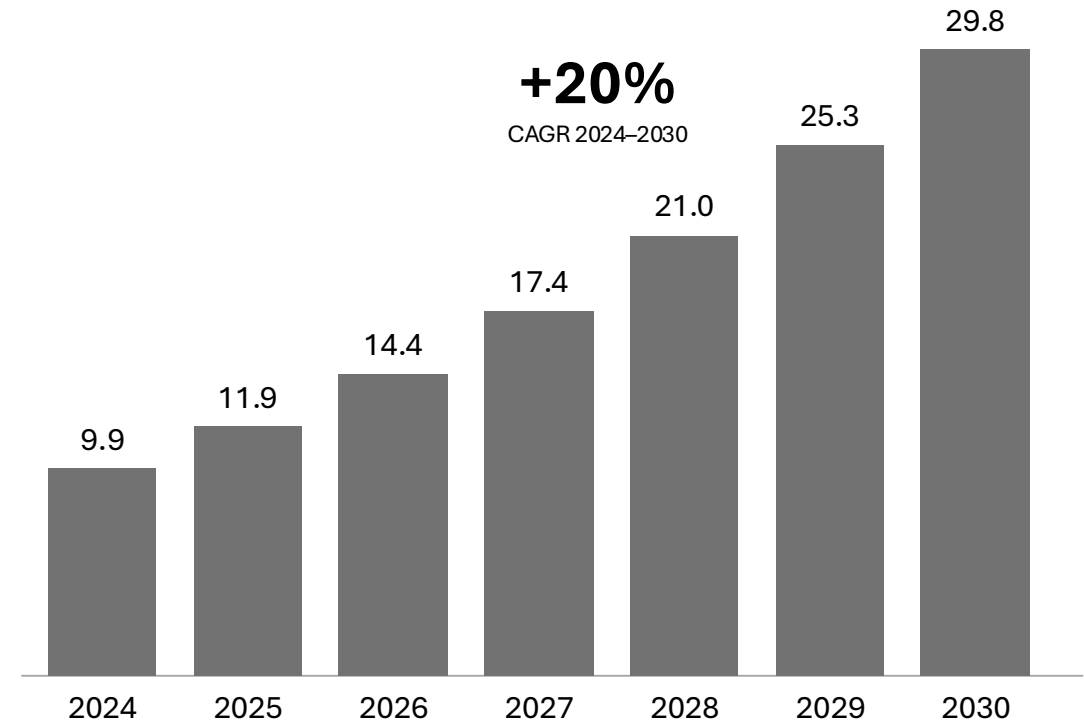
Smooth shopping experience

MARKET MUST-HAVES

Good price level

Relevant assortment

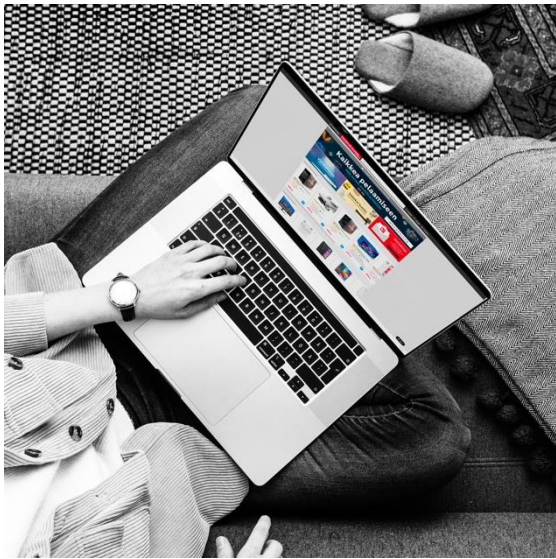
GLOBAL SAME-DAY DELIVERY MARKET SIZE FORECAST 2024–2030 (\$bn)²



FAST DELIVERIES IS HOW WE WIN IN RETAIL AND ACCELERATE ONLINE TRANSITION



TRADITIONAL ECOMMERCE



ENDLESS AISLE, BUT SLOW DELIVERY

**WIDE ASSORTMENT
COMBINED WITH SPEED**

34,000+ PRODUCTS AVAILABLE FAST

24/7 AUTOMATED OPERATIONS

**15 MIN
PICK-UP**

**1-HOUR
DELIVERY**

**SAME-DAY &
NEXT DAY**

PHYSICAL RETAIL STORES



LOCAL AVAILABILITY, BUT NARROW ASSORTMENT

COMBINING BEST OF BOTH WORLDS

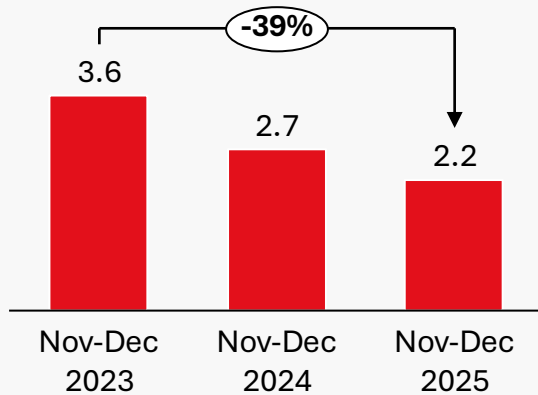


WE HAVE SYSTEMATICALLY BUILT CAPABILITIES FOR SPEED, AND THEY ARE VALIDATED EVERY HIGH SEASON

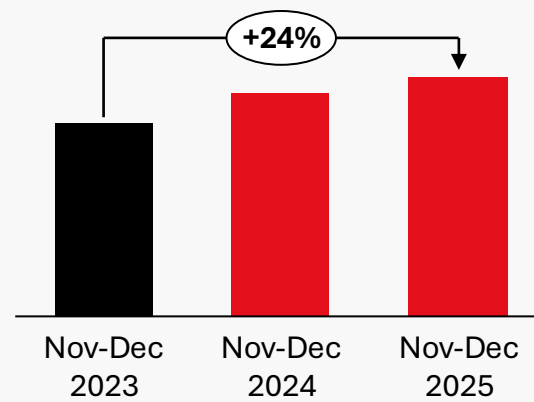
- **Continued investment in automation:** AutoStore and packing automation in use, amended with latest investment in pallet conveyor and robotics
- Curated assortment of **34,000 products** available for fast delivery
- Continuous **process improvement** for speed and cost through LEAN
- Multi-skilled employees with **flexibility to scale** operations



**E2E DELIVERY LEAD TIME SEASONAL
(AVG DAYS)**

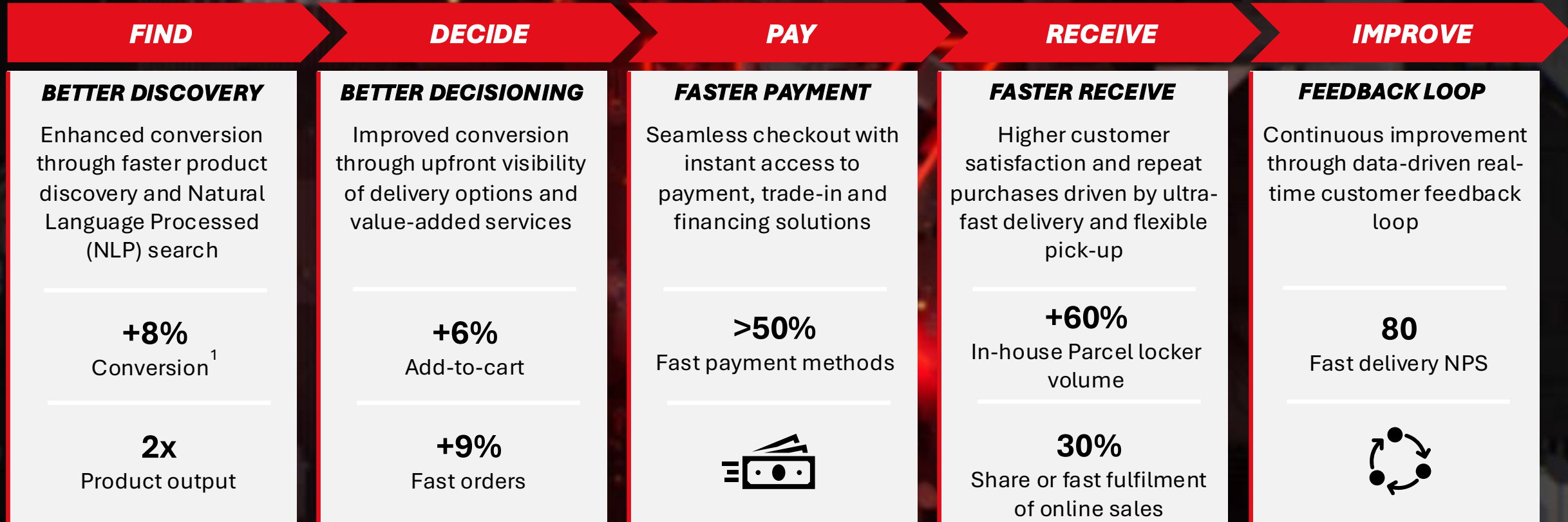


**EFFICIENCY ON SEASONAL OPERATIONS
(LINES/WORKHOUR)**



FAST EXPERIENCE IS NOT ONLY LOGISTICS, BUT BUILT ACROSS THE FULL CUSTOMER JOURNEY

SPEED IS AN END-TO-END EXPERIENCE SYSTEM



FIND FASTER, DECIDE FASTER, PAY FASTER, RECEIVE FASTER AND IMPROVE FASTER.

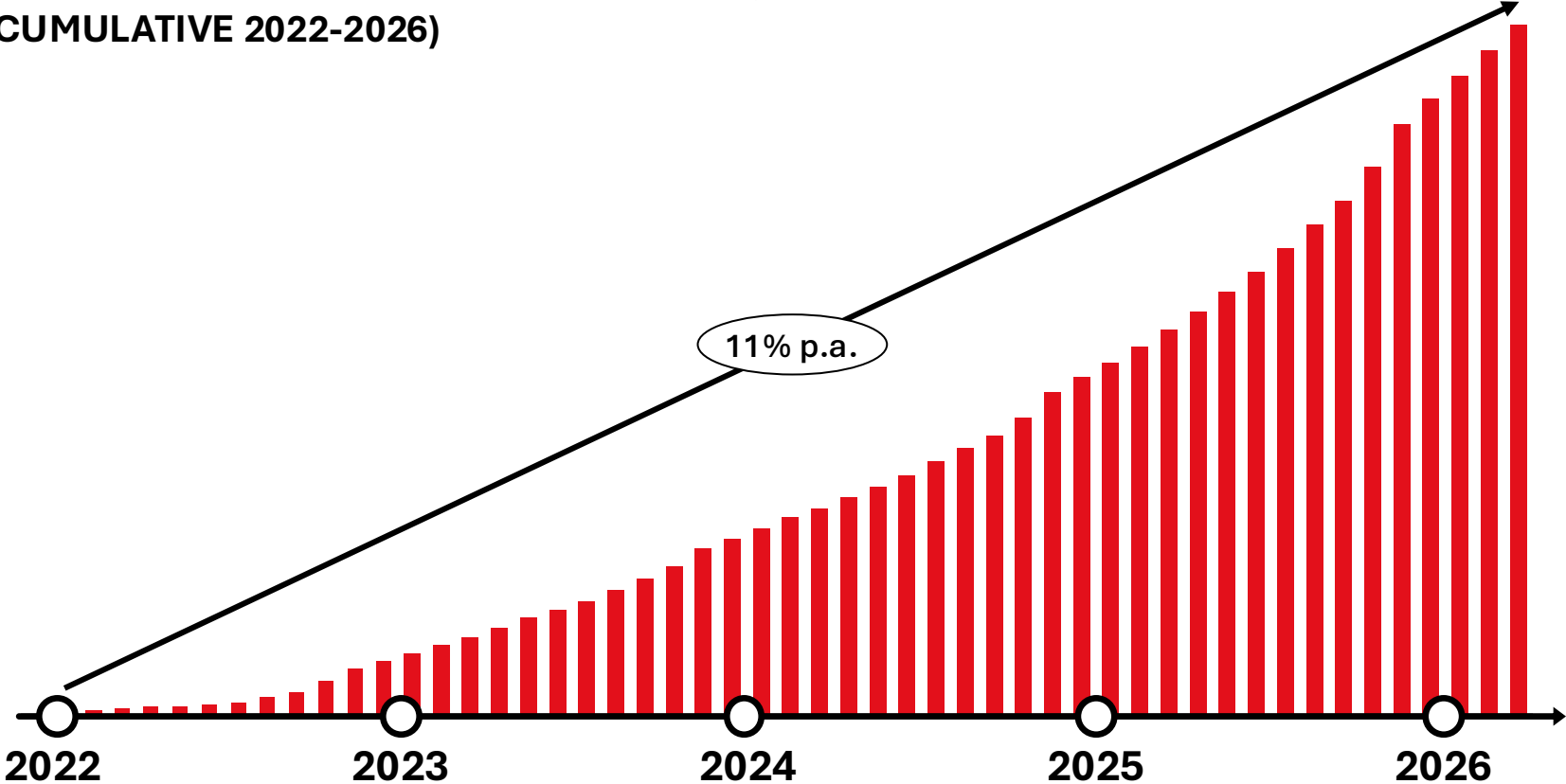
Source: Company information, Q4/2025 vs. Q4/2024. ¹Google cloud Verkkokauppa.com study



WE REACHED 925,000+ FAST DELIVERIES AND GROWING!

WE EXPECT TO BREAK 1 MILLION FAST DELIVERIES BY JULY 2026

NUMBER OF FAST DELIVERIES IN FINLAND,
(CUMULATIVE 2022-2026)



~1M
Fast deliveries delivered
by end of July 2026

+70%
CAGR
2022-2025

Source: Company information



WE ARE AHEAD OF OUR STRATEGIC GOALS IN FAST DELIVERIES

1-HOUR DELIVERIES

Where we started 2024



1-HOUR DELIVERIES
IN HELSINKI CAPITAL
AREA

Target set for 2028



1-HOUR DELIVERIES
FROM ALL STORES

TODAY

~2M

inhabitants with fast delivery options including 15min Click&Collect

47%

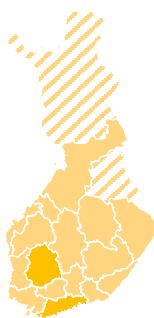
% Fast Delivery purchasing power coverage including 15min Click&Collect

THE GOAL
REACHED AT THE
END OF 2025

1-HOUR DELIVERIES IN
LARGEST CITIES, USING
STORES AS COST-EFFECTIVE
MICRO FULFILMENT CENTERS

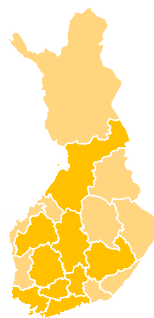
NEXT-DAY DELIVERIES

Where we started 2024



NEXT-DAY DELIVERIES
IN MAJOR CITIES

Target set for 2028



~90% OF POPULATION
COVERED BY NEXT-DAY
DELIVERIES

TODAY

4.4M

inhabitants with Next Day capable delivery options

80%

% Next Day delivery coverage of residents

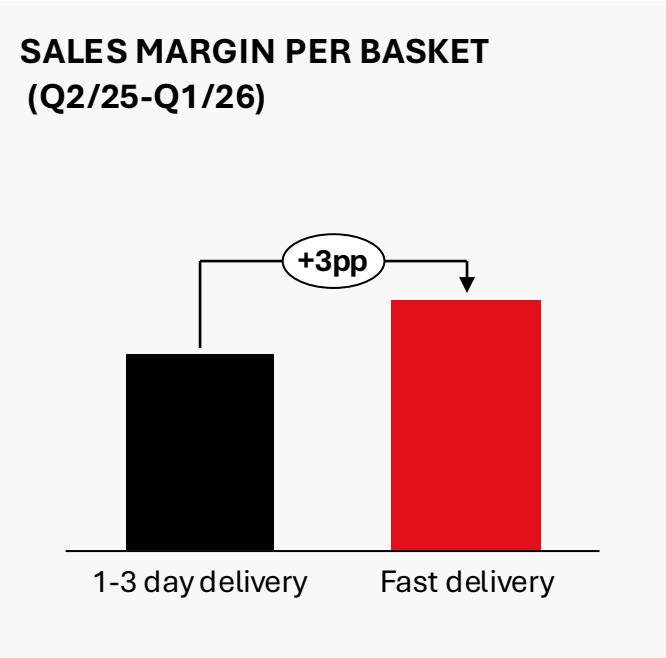
THE GOAL WILL BE
REACHED IN 2026

~80% OF POPULATION
COVERED WITH NEXT DAY
CAPABILITIES

FAST DELIVERIES DRIVE PROFITABILITY, PURCHASE FREQUENCY AND CUSTOMER VALUE

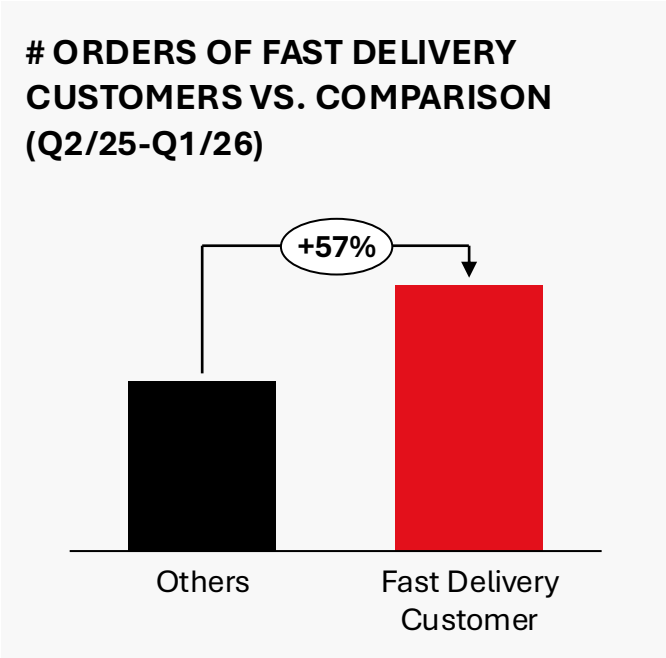
INCREASE BASKET PROFITABILITY

Fast delivery customers shop with **3pp higher sales margin** per basket



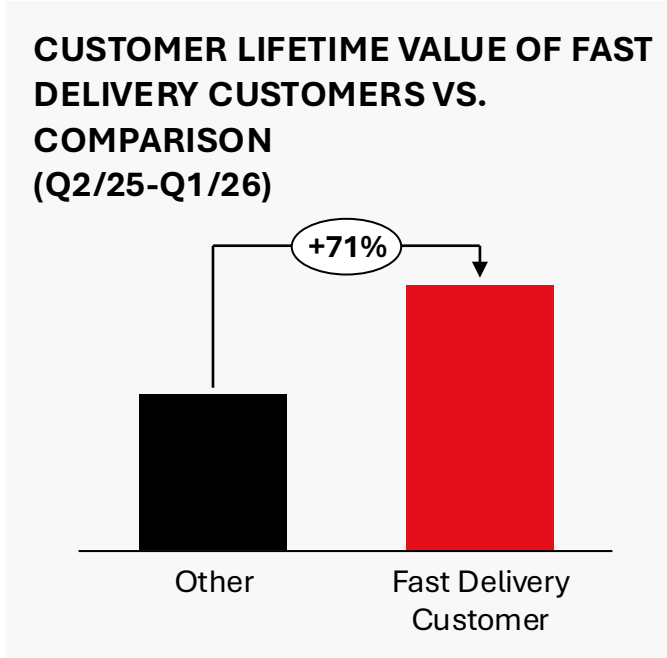
DRIVE PURCHASE FREQUENCY

Customers of fast deliveries have been **57% more active buyers** based on the number of orders



MAXIMIZE CUSTOMER LIFETIME VALUE

Customers who use fast deliveries have a **+71% higher Customer Lifetime Value** than rest of the group (CLV)



Source: Company information

BY 2028, WE WILL SCALE FAST DELIVERIES IN FINLAND AND BEYOND, AND MAKE PRECISION THE NEXT NEW NORMAL



DRIVE OPERATIONAL EXCELLENCE

Increase automation in Jätkäsaari for scale and cost-efficiency

Utilize machine learning and AI with our proprietary systems and data to optimize product flows



EXPAND FAST DELIVERIES

Broaden the reach of next day deliveries to all major cities in Finland

Extend next day deliveries to customers beyond our borders

Pilot 1-hour delivery in new cities



REDEFINE DELIVERY PRECISION

Continuously improve service level of 1-hour and next day deliveries

Build the next new normal in guaranteed delivery precision together with our delivery partners



**CONTINUE TO WIN
MARKET SHARE IN
FINLAND AND
CATALYZE
INTERNATIONAL
EXPANSION WITH
FAST DELIVERIES**

WHAT TO REMEMBER

- 1 Consumers increasingly demand speed for online – we win market in retail through fastest deliveries**
- 2 We set a goal in 2024 for 1-hour and next day delivery targets for 2028 – we are there by 2026**
- 3 1 million fast deliveries by summer – fast delivery customers are more loyal, profitable and satisfied**
- 4 Next, we will expand fast deliveries to new areas in Finland and beyond our borders**
- 5 Along with speed, consumers demand feeling of control – we will build precision in online deliveries**

