

VERKKOKAUPPA.COM OYJ
CAPITAL MARKETS DAY 2026



WINNING POSITION IN THE AI ERA

VILLE SAMMALKORPI

CHIEF STRATEGY & TECHNOLOGY OFFICER

DISCLAIMER

The following applies to this presentation and the information provided orally by Verkkokauppa.com Oyj (the "Company") in its Capital Markets Day 2026.

No offer or advice: This presentation is for informational purposes only. It is not an offer to sell or an invitation to purchase any securities or make any investment decisions in respect of the Company or its securities. This presentation may not be construed as prospectus or an advertisement. It is not intended to be, and should not be interpreted as, investment legal, tax, or financial advice.

No representations or warranties: No representations or warranties are made by the Company, or any of its affiliates, advisors, or representatives or any other person as to the accuracy or completeness of the information provided. The information included in this presentation has been obtained from various sources and the Company and its affiliates, advisors, or representatives have not independently verified and do not guarantee the accuracy or completeness of any such information.

Forward-looking statements: This presentation includes forward-looking statements which are based on current expectations and projections. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties, and other factors, many of which are outside of the Company's control and could cause actual results to differ materially from those set out in the forward-looking statements. All statements other than statements of historical facts are forward-looking statements. The Company undertakes no obligation to publicly update or revise forward-looking statements to reflect subsequent events or circumstances after the date made, except as required by law.

No reliance: No reliance may, nor should, be placed on the contents of this presentation by any person for any purposes. The Company shall not be liable for any losses arising from reliance on this presentation.

No redistribution: This presentation may not be reproduced, distributed, or disclosed without permission.

LEADING TECHNOLOGY COMPANY FROM DAY ONE

VERKKOKAUPPA.COM TECHNOLOGY PLATFORM IS BUILT IN-HOUSE AND WE HAVE 90+ TECHNOLOGY TEAM THAT IS A LEADING TEAM IN FINLAND – ACROSS ANY INDUSTRY



ONLINE SINCE 1992
– before Amazon was founded



BROWSER BASED ERP SINCE 2001
– 10–20 years before most retailers



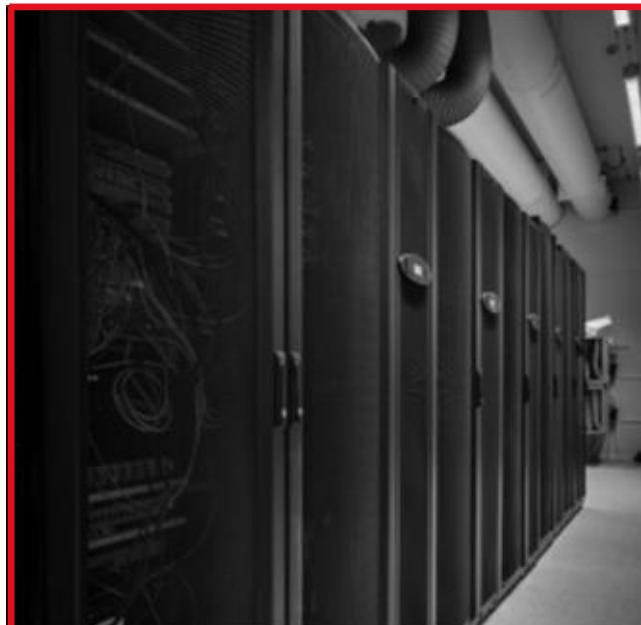
DYNAMIC PRICES IN STORES IN 2004
– major retailers in Finland 15+ years later



AGILE AND DEVOPS FROM EARLY 2010s
– as leading companies in Silicon Valley



AI IN PRODUCTION IN 2017
– AI leadership for years



AI IS DIVIDING THE MARKET – THOSE WHO CONTROL THEIR DESTINY WILL WIN



Builders of in-house AI capabilities beyond the surface

Embedding AI into core processes and decision-making, not just implementing isolated cases



Owners of proprietary, high-quality data

Data depth, structure and governance define long-term differentiation and scalability



Independent from third-party gatekeepers

Control fully the tech stack, instead of being at the mercy of the capabilities and imposed limitations of vendors



With highly developed technical capabilities

Superior speed, flexibility and total cost of ownership

AI IS DIVIDING THE MARKET – THOSE WHO CONTROL THEIR DESTINY WILL WIN

Verkkokauppa.com



Builders of in-house AI capabilities beyond the surface

Embedding AI into core processes and decision-making, not just implement isolated cases



Owners of proprietary, high-quality data

Data depth, structure and governance define long-term differentiation and scalability



Independent from third-party gatekeepers

Control fully the tech stack, instead of being at the mercy of the capabilities and imposed limitations of vendors

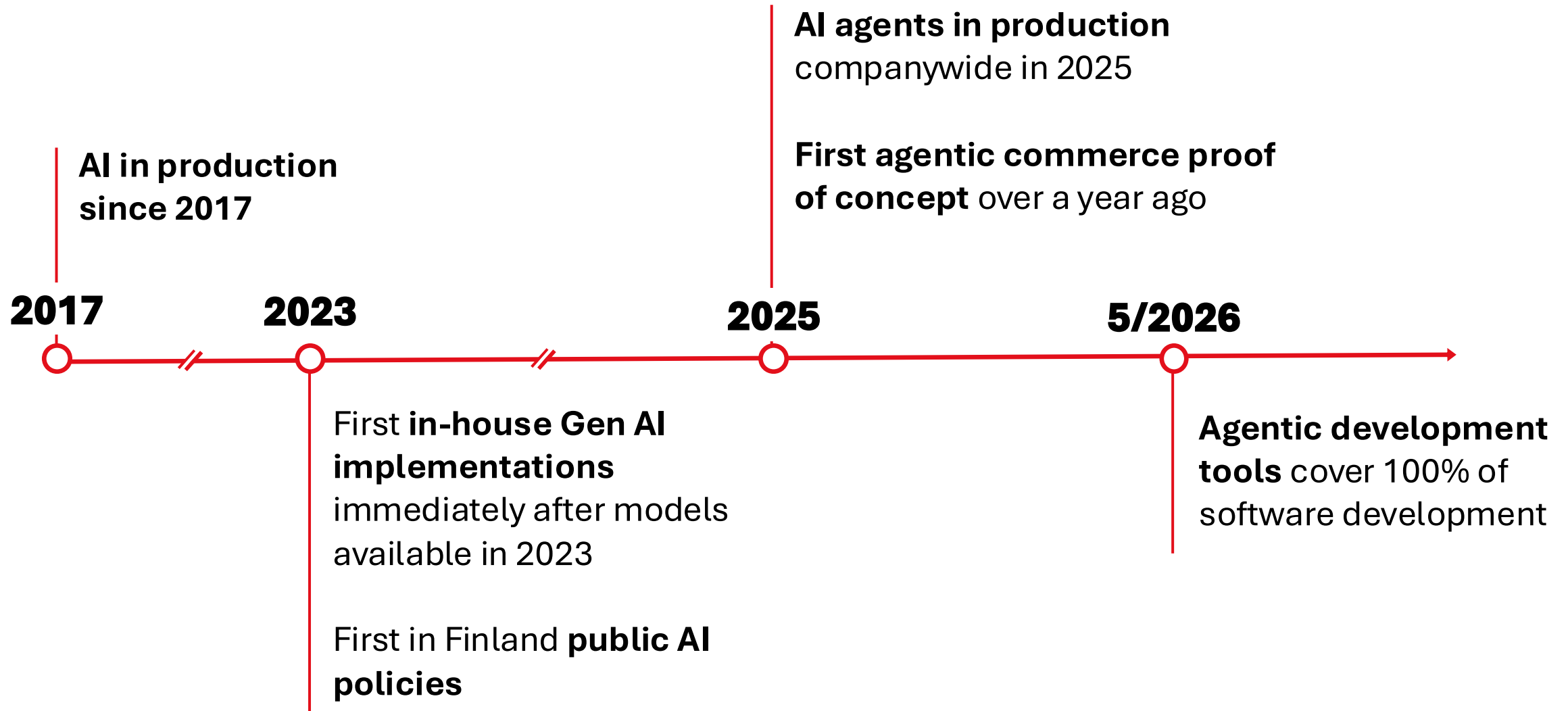


With highly developed technical capabilities

Superior speed, flexibility and total cost of ownership



WE ARE A TRAILBLAZER IN AI



SELECTED EXAMPLES OF OUR AI DRIVEN ACHIEVEMENTS



Software development productivity has increased by +30% across company within last 6 months



65% of customer service contacts self service due to AI tools



New product listing and enrichment capacity has increased +31% in the last 12 months



Tactical marketing asset creation cost down 90%+ from 24 months ago



Translated 90,000 product descriptions in 26 hours



Agentic commerce operational in B2B

NEXT: WE CONTINUE TO DRIVE TECHNOLOGY AND AI BENEFITS ACROSS OUR CORE BUSINESS

NEXT GENERATION CUSTOMER EXPERIENCE

- Take market leading position in agentic commerce capabilities for B2C and B2B
- Deliver hyper-personalized shopping experience
- Execute real-time campaigning and precise targeting with automation in marketing operations

- **COMPLETELY ELEVATED CUSTOMER EXPERIENCE**
- **REDUCED COST OF SALES**
- **AGENTIC COMMERCE AS NORMAL PART OF CHANNEL MIX**

AI-DRIVEN COMMERCIAL ENGINE AND OPERATIONS

- Inventory levels and supply chain effectiveness optimized with AI
- AI-driven pricing as default, allowing adjusting to market conditions and demand signals in real-time
- AI-based supplier analytics drives sourcing and procurement efficiency
- Customer service fully AI-first

- **INCREASINGLY AUTONOMOUS AND AGILE, ALLOWING NON-LINEAR SCALING AND MARGIN IMPROVEMENT**

TECHNOLOGY DEVELOPMENT

- Software development productivity continues to skyrocket
- Flexible AI architecture based on combination of best-of-breed commercial, open source and inhouse technology
- Continuous expansion of data platform capabilities to enable AI use cases

- **COMPOUNDING ADVANTAGE IN PRODUCTIVITY AND INNOVATION**

WHAT TO REMEMBER

- 1 Verkkokauppa.com is a leading technology company, with a track record to show
- 2 Strong technical competence and control of our own technology are what make us a winner in the AI era
- 3 We drive forward with AI across our core business, accelerating growth while structurally improving efficiency and margins

