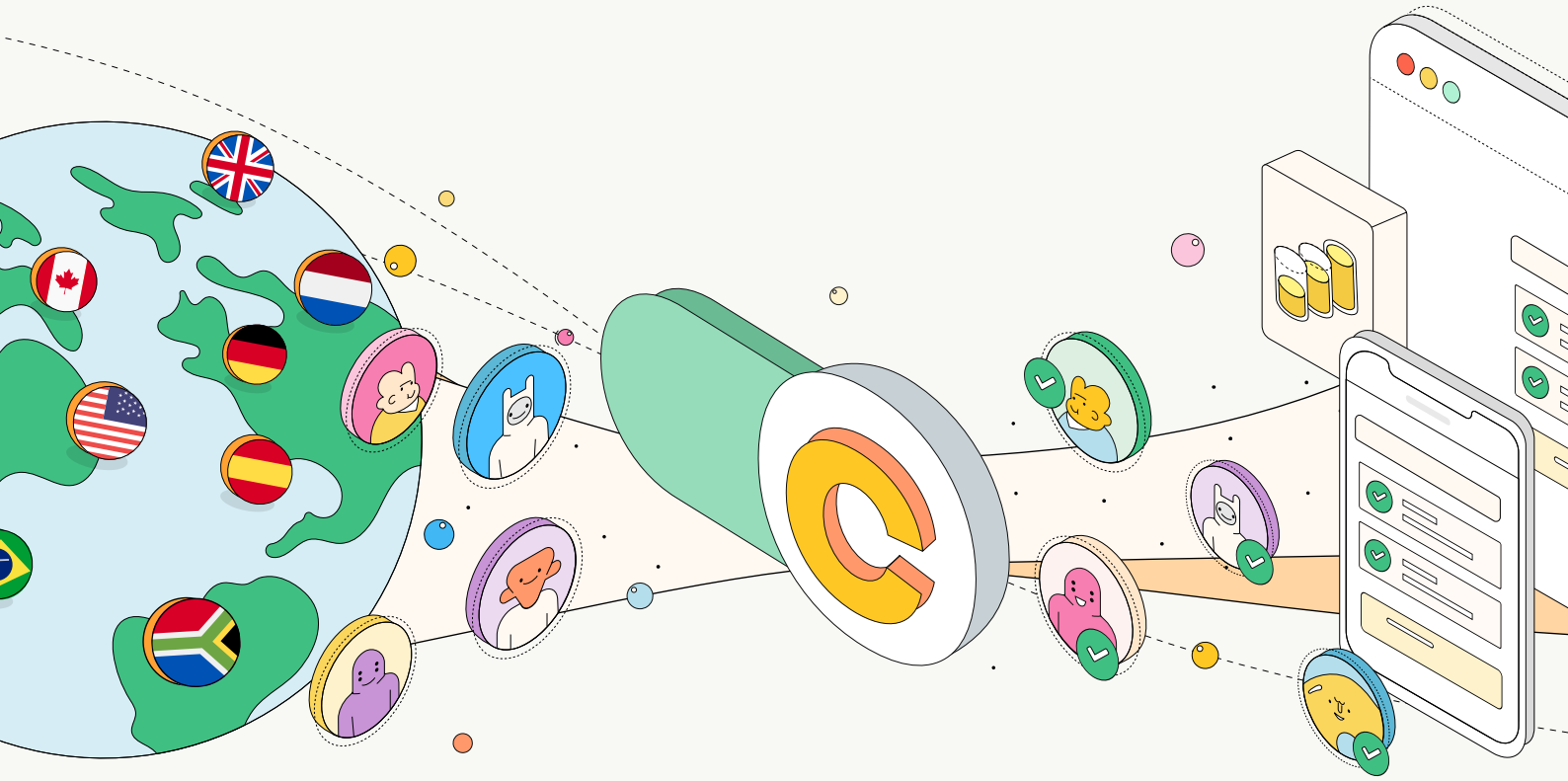
checkin.com

Checkin.com Group AB

Interim report

January – September 2026



Report in brief

July – September 2026
(Compared to previous year)

Net revenue decreased to KSEK 12,563 (17,436) which corresponds to a growth of -28 (-6)% compared to the same period 2025.

Gross profit for the period amounted to KSEK 8,896 (12,691) with a margin of 71 (73)%.

EBITDA for the period amounted to KSEK 3,169 (6,044) with a margin of 25 (35)%.

Cash flow from operating activities amounted to KSEK 658 (286).

Cash and cash equivalents amounted to KSEK 13 600 (14 261).

January – September 2026
(Compared to previous year)

Net revenue decreased to KSEK 40,158 (54,365) which corresponds to a growth of -26 (-10)% compared to the same period 2025.

Gross profit for the period amounted to KSEK 28,985 (38,547) with a margin of 72 (71)%.

EBITDA for the period amounted to KSEK 9 959 (11 473) with a margin of 25 (21)%.

Cash flow from operating activities amounted to KSEK 10,330 (5,999).

Cash and cash equivalents amounted to KSEK 13 600 (14 261).

CEO letter

From Analysis to Execution
Since joining as CEO in May, the focus has been on conducting a thorough analysis of the company's operations, historical bottlenecks, and future potential. This analysis resulted in a new overarching strategy and an updated Target Operating Model, which was approved by the Board at the end of August. The rollout and operational execution consequently began in September.

Internal Structure and Order First
To translate the strategy into practice, it has been structured into several concrete initiatives across the entire organization. Because the rollout has just begun, the first phase of execution focuses on establishing internal structure and order. We have realigned company governance around five core KPIs, with operational self-sufficiency as our primary guiding star, and introduced disciplined R&D governance to more strictly prioritize development resources toward strategic value and commercial customer needs. Cost discipline must be embedded in our DNA, and finding smarter ways to work through incremental adjustments should be second nature. As part of this, we are currently evaluating, through a dedicated initiative, how to incorporate AI into our day-to-day operations to accelerate production pace and everyday efficiency.

"Back to the Roots" – The Full Onboarding Journey
On the product side, the transformation is about reconnecting with Checkin's original DNA. The company was founded to optimize onboarding flows and maximize end-user conversion. Following the acquisition of our ID verification capabilities, however, the market increasingly came to associate us purely with standalone ID verification - a mere commodity. Through the "One Stack" initiative, we are now returning to our roots: uniting Signup and ID Verification on a single platform to once again deliver a complete, frictionless onboarding experience. At the same time, we intend to broaden our offering from one-off registration checks to Lifecycle Compliance & Ongoing KYC (continuous re-verification and risk monitoring), building long-term recurring license revenue. Checkin.com is far more than an IDV platform. What we provide is an orchestration engine that embeds frictionless trust at every stage - from onboarding to continuous compliance - driving next-generation conversion for digital companies operating in regulated industries.

Horizontal Strategy Validated by the Market
A key component of our new strategy is shifting focus from individual verticals to a broad, horizontal use-case model, which we touched upon in the previous quarterly report. The market reality quickly confirmed that this was the right choice. A recent example is the extensive licensing and regulatory changes in Brazil, where we historically conducted business.



This type of industry and market volatility provides the clearest confirmation of why our horizontal strategy is imperative: our business cannot rise or fall on individual verticals or local regulatory shifts.

The Commercial Engine in Operation
In parallel with our product and structural initiatives, we have now started our commercial machinery. We are building our outbound organization from the ground up with new, dedicated sales talent recruited in early October. They are currently undergoing comprehensive onboarding, and with a natural ramp-up period, it will take some time before this investment bears full fruit. Simultaneously, we have introduced the "Business Rules" initiative to harmonize and streamline historically fragmented contracts through standardized price lists and packaging, as well as longer contract terms to increase predictability. New pipeline discipline is now established within the CRM, and the new pricing and contracting models are being applied in ongoing customer and renewal discussions. To ensure that closed deals translate into revenue more quickly, we have also established the Customer Enablement function, shortening the runway from signed contract to live volume.

Building Phase in 2026 with sights set on 2027
The quarterly net revenues of MSEK 12.6 reflect the challenges characterizing this turnaround. The ripple effects of the difficult period we have been navigating are still being felt and will likely persist for some time, until the impact of taking the right measures in the right order takes full effect. Encouragingly, the core business remains strong - we successfully defended a gross margin above 70% and an EBITDA margin exceeding 25%, despite declining revenues. As previously communicated, the second half of 2026 represents our building phase. We are putting in the rigorous, methodical work required to build a sustainable commercial engine, with our sights firmly set on measurable improvements in revenue growth during 2027.

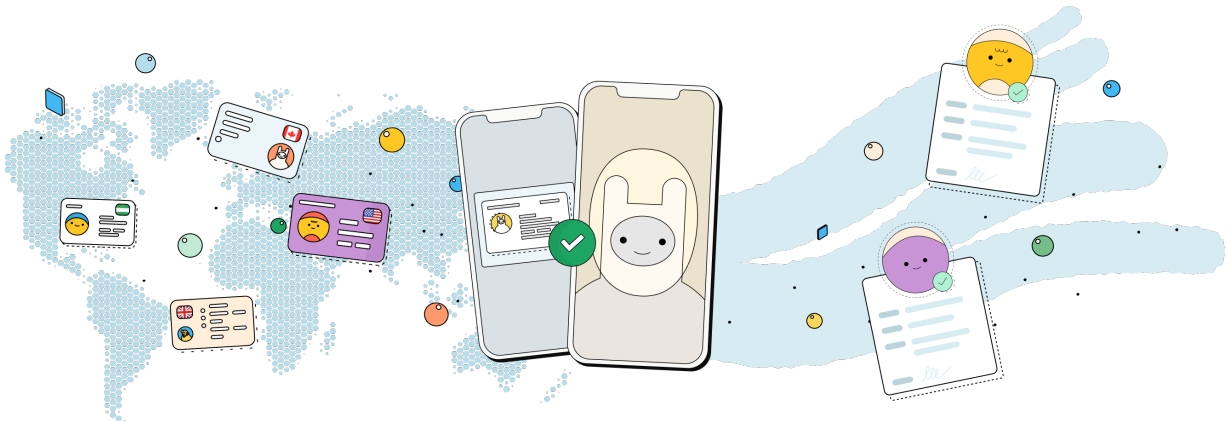
Arif Rehman, CEO
Stockholm, November 5, 2026

Interim report Jan – Sep 2026

Summary of the third quarter and first nine months of 2026

	Jul – Sep		Jan – Sep		Full year
	2026	2025	**2026**	2025	2025
Amount in KSEK					
Net revenue	**12,563**	17,436	**40,158**	54,365	69,871
Net revenue LTM	**55,663**	71,527	**55,663**	71,527	69,871
Gross profit	**8,896**	12,691	**28,985**	38,547	49,764
EBITDA	**3,169**	6,044	**9,959**	11,473	14,932
Operating profit (EBIT)	**-2,352**	-1,716	**-8,911**	-12,883	-131,552
Net result	**-2,352**	-1,667	**-9,108**	-12,758	-129,686
Cash flow from operating activities	**658**	286	**10,330**	5,999	11,762
Cash flow after investments	**-3,874**	-4,551	**-3,796**	-8,961	-8,178
Cash and cash equivalents	**13,600**	14,261	**13,600**	14,261	13,675
Key performance indicators					
Net revenue growth	**-28%**	-6%	**-26%**	-10%	-10%
Net revenue growth, organic	**-28%**	-6%	**-26%**	-10%	-10%
Net revenue growth, per share	**-35%**	-7%	**-29%**	-11%	-11%
Net revenue retention LTM	**68%**	90%	**71%**	90%	88%
Gross margin	**71%**	73%	**72%**	71%	71%
EBITDA margin	**25%**	35%	**25%**	21%	21%
Operating margin	**-19%**	-10%	**-22%**	-24%	-188%
Equity ratio	**89%**	92%	**89%**	92%	83%
Data per share in SEK					
Earnings per share, before dilution	**-0.07**	-0.06	**-0.30**	-0.43	-4.34
Earnings per share, after dilution	**-0.07**	-0.06	**-0.30**	-0.43	-4.34

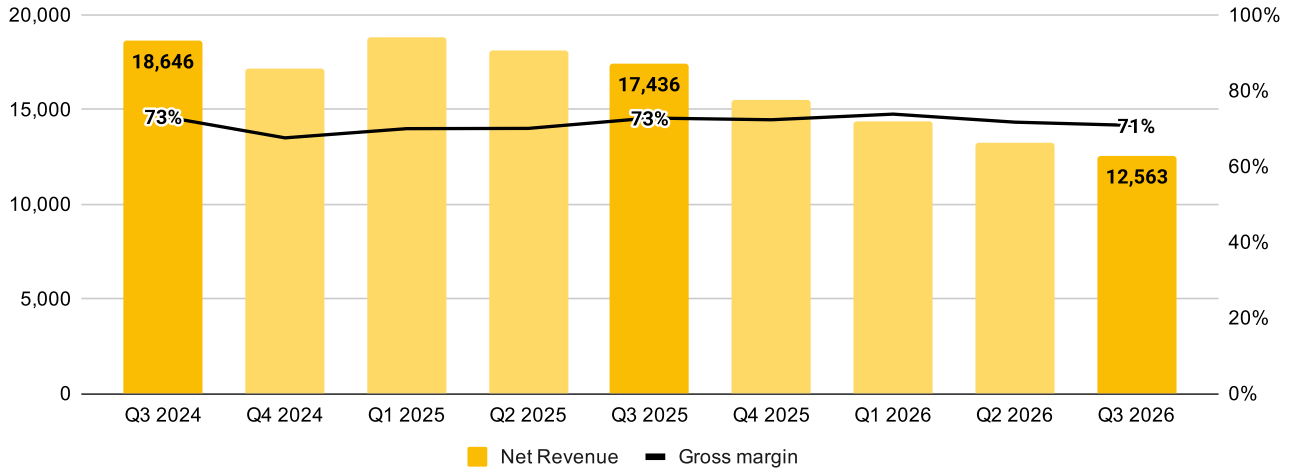
Definitions of key performance indicators can be found on p. 13.



Summary of the period

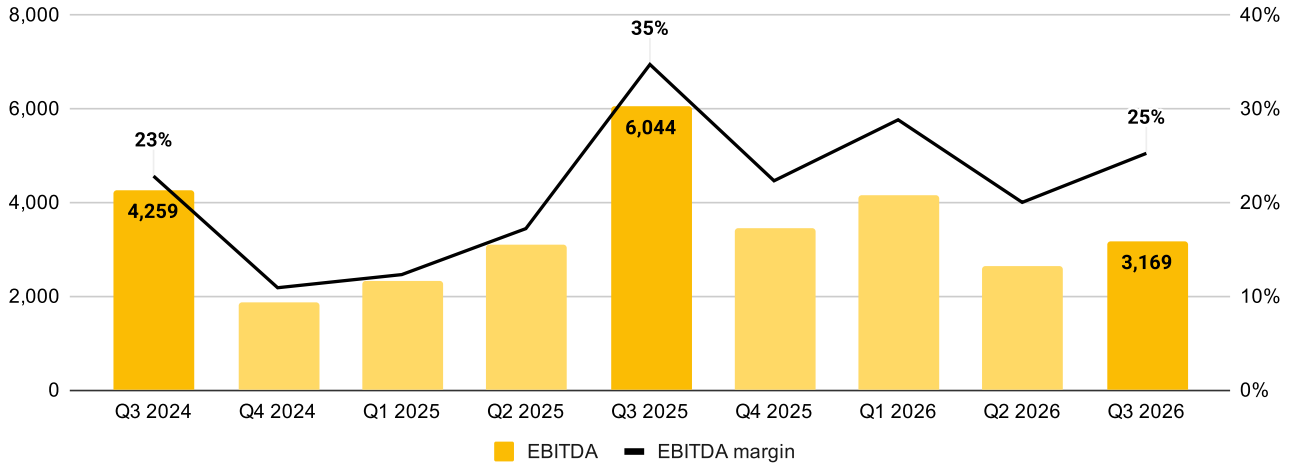
Net revenue and gross margin

(KSEK)



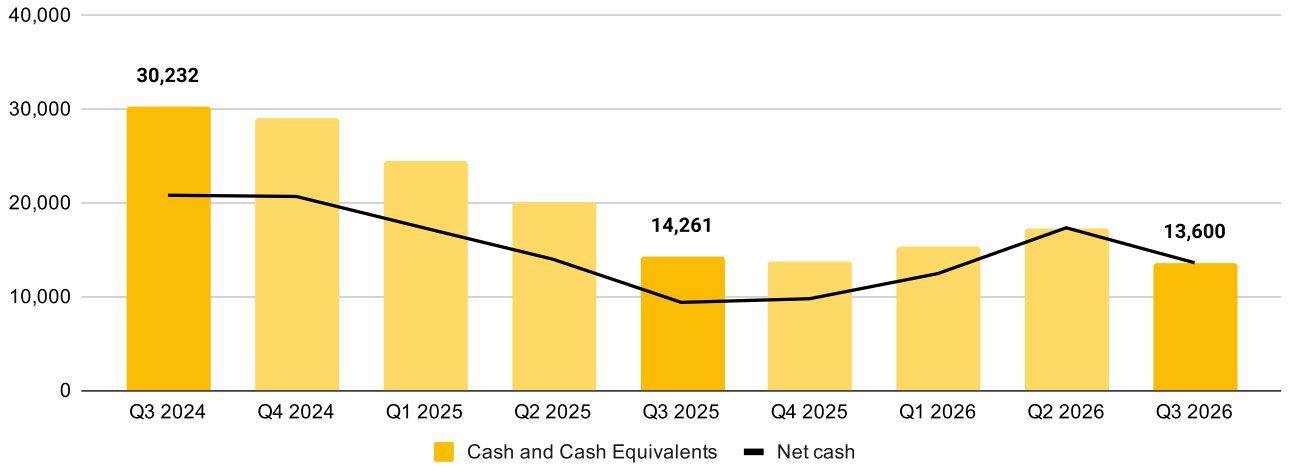
EBITDA and EBITDA margin

(KSEK)



Cash and cash equivalents

(KSEK)



Financial development

July - September 2026

Net revenue

Net revenue for the third quarter of 2026 amounted to KSEK 12,563 (17,436), corresponding to a growth of -28 (-6)% compared to the previous year. At constant exchange rates relative to the comparison period, growth was -28 (-3)%. The decrease was driven by negative development from existing customers, primarily within the Travel and iGaming verticals. Compared to the second quarter of 2026, net sales growth was -5 (-4)%, driven by generally weaker performance across existing customers. Following two strong quarters within the Travel vertical, we saw lower volumes for our largest customers, while we continue to see high churn within the iGaming vertical, driven by consolidation, generally heightened competition, and a tougher business climate in certain countries and regions. The most extreme example of this is Brazil, where the entire iGaming market was shut down until further notice at the end of September.

Operating costs

During the quarter, direct costs for products and services sold amounted to KSEK -3,668 (-4,745), with the decrease driven by cost optimizations and lower revenue.

Other external expenses amounted to KSEK -2,342 (-2,309). Personnel costs decreased to KSEK -7,788 (-9,112), driven by cost savings. Other operating expenses amounted to KSEK -611 (-462).

Depreciation and amortization of tangible and intangible assets amounted to KSEK -5,521 (-7,760) during the period. Amortization attributable to the application of IFRS 16 amounted to KSEK 0 (0).

Income tax

The income tax of the Group for the period amounted to KSEK 0 (163). The group's tax loss carry-forwards are not capitalized on the balance sheet.

Result of the period

Gross profit for the period amounted to KSEK 8,896 (12,691), with a margin of 71 (73)%. Earnings before depreciation, amortization, and impairment (EBITDA) amounted to KSEK 3,169 (6,044), corresponding to a margin of 25 (35)%. The lower EBITDA margin was primarily driven by lower revenues. Operating profit (EBIT) amounted to KSEK -2,352 (-1,716), and the profit for the period amounted to KSEK -2,352 (-1,667).

January - September 2026

Net revenue

Net revenue for the first nine months of 2026 amounted to KSEK 40,158 (54,365), corresponding to a growth of -26 (-10)% compared to the previous year. At constant exchange rates in relation to the comparison period, the growth was -25 (-6)%. The decrease was driven by negative development from existing customers, primarily within the Travel vertical, where one of our largest customers shut down one of their major verification flows during Q3 of last year, representing the single largest contributing factor to the decline in revenue.

Operating costs

During the period, direct costs for products and services sold amounted to KSEK -11,172 (-15,818), with the decrease driven by cost optimizations and lower revenue.

Other external expenses amounted to KSEK -7,301 (-9,998). Personnel costs decreased to KSEK -25,422 (-31,500), driven by cost savings. Other operating expenses amounted to KSEK -2,329 (-2,567).

Depreciation, amortization, and impairment of tangible and intangible assets amounted to KSEK -18,870 (-24,356) during the period. Depreciation attributable to the application of IFRS 16 amounted to KSEK 0 (-856).

Income tax

The income tax of the Group for the period amounted to KSEK 0 (488). The group's tax loss carry-forwards are not capitalized on the balance sheet.

Result of the period

Gross profit for the period amounted to KSEK 28,985 (38,547), with a margin of 72 (71)%. Earnings before depreciation, amortization, and impairment (EBITDA) amounted to KSEK 9,959 (11,473), corresponding to a margin of 25 (21)%. The improved EBITDA margin was primarily driven by lower operational costs. Operating profit (EBIT) amounted to KSEK -8,911 (-12,883), and the profit for the period amounted to KSEK -9,108 (-12,758).

Figures in parentheses refer to the corresponding period last year for profit/loss items and year-end 2025 for balance sheet items, unless otherwise stated.

Financial position

Cash flow

Cash flow from operating activities during the third quarter amounted to KSEK 658 (286). After investments, the cash flow amounted to KSEK -3,874 (-4,551). During the first nine months of 2026, the cash flow from operating activities amounted to KSEK 10,330 (5,999), and KSEK -3,796 (-8,961) after investments.

Intangible assets

Checkin.com has intangible assets valued at KSEK 46,538 (50,681), of which KSEK 45,392 (49,389) consists of capitalized development expenditures.

Investments in intangible assets during the first nine months amounted to KSEK -14,011 (-15,020). The period's investment was fully related to capitalized development costs for new functionality in the Group's software.

Other intangible assets amounted to KSEK 1,146 (1,292) and primarily consist of domains.

Cash and cash equivalents

Cash and cash equivalents as of September 30, 2026, amounted to KSEK 13,600 (13,675). Net cash, after deducting interest-bearing liabilities, amounted to KSEK 13,600 (9,765).

Equity ratio

Total equity as of September 30, 2026, amounted to KSEK 65,466 (64,961). The equity ratio was 89 (83)%.

Employees

At the end of the period, total number of employees, including consultants, was 30 (35) people, of which 15 (16) were employed by the group.

Stock option program

The Group has outstanding incentive programs for selected key personnel and board members. As of September 30, 2026, there were 1,057,963 outstanding options, which in total entitle the holders to subscribe for 1,357,948 shares. This corresponds to a maximum dilution of 4%.

Customers

During the quarter, the group had 89 revenue generating customers. iGaming was the largest vertical, accounting for 59% of net revenue, followed by Travel & Leisure (18%), Financial Services (9%), and Other (13%). The group's five largest customers accounted for a total of 51% of net revenue during the quarter.

Significant events during the quarter

No significant events identified.

Significant events after the quarter

On October 20, 2026, the Board of Directors resolved to convene an extraordinary general meeting for Monday, November 30, 2026. This resolution was prompted by the Board receiving a request to convene an extraordinary general meeting to address a proposal for a special examination (swe: särskild granskning) from Quinary Equity AB, which controls 14 percent of the company's outstanding shares.

Figures in parentheses refer to the corresponding period last year for profit/loss items and year-end 2025 for balance sheet items, unless otherwise stated.

Consolidated statement of comprehensive income

Amount in KSEK	Jul - Sep		Jan - Sep		Full year
	2026	2025	2026	2025	2025
OPERATING INCOME					
Net revenue	12,563	17,436	40,158	54,365	69,871
Other operating income	520	398	2,015	1,971	2,370
Capitalized work for own account	4,495	4,837	14,011	15,020	20,001
Total operating income	**17,578**	**22,671**	**56,184**	**71,356**	**92,242**
OPERATING COSTS					
Direct costs	-3,668	-4,745	-11,172	-15,818	-20,107
Other external costs	-2,342	-2,309	-7,301	-9,998	-13,404
Personnel costs	-7,788	-9,112	-25,422	-31,500	-40,706
Depreciation and write-down	-5,521	-7,760	-18,870	-24,356	-146,484
Other operating costs	-611	-462	-2,329	-2,567	-3,093
Total operating costs	**-19,931**	**-24,387**	**-65,094**	**-84,239**	**-223,794**
Operating profit	**-2,352**	**-1,716**	**-8,911**	**-12,883**	**-131,552**
PROFIT AFTER FINANCIAL ITEMS					
Financial income	0	1	6	60	65
Financial costs	0	-115	-203	-423	-519
Profit after financial items	**-2,352**	**-1,830**	**-9,108**	**-13,246**	**-132,006**
Income tax	-	163	-	488	2,320
NET RESULT	**-2,352**	**-1,667**	**-9,108**	**-12,758**	**-129,686**
Other comprehensive income					
Items that may be classified to profit or loss					
Translation differences of foreign operations	772	-1,268	1,694	-5,969	-6,844
Other comprehensive income for the period	772	-1,268	1,694	-5,969	-6,844
Total comprehensive income for the period	**-1,580**	**-2,935**	**-7,414**	**-18,727**	**-136,530**
Total comprehensive income for the period is attributable in its entirety to the parent company's shareholders					
Earnings per share, before dilution, SEK	**-0.07**	**-0.06**	**-0.29**	**-0.43**	**-4.34**
Earnings per share, after dilution, SEK	**-0.07**	**-0.06**	**-0.29**	**-0.43**	**-4.34**

Consolidated statement of financial position

Amount in KSEK	30 Sep		31 Dec
	2026	2025	2025
ASSETS			
Non-current assets			
Capitalized development costs	45 392	51 060	49 389
Goodwill	-	106 513	-
Other intangible assets	1 146	10 513	1 292
Right-of-use assets	-	-	-
Inventory	196	214	175
Other financial receivables	-	-	-
Total non-current assets	**46 734**	**172 316**	**50 856**
Current assets			
Trade receivables	9 878	12 275	11 328
Other receivables	1 505	1 149	1 180
Prepaid expenses and accrued income	1 944	2 344	1 457
Cash and cash equivalents	13 600	14 261	13 675
Total current assets	**26 927**	**30 029**	**27 640**
TOTAL ASSETS	**73 661**	**198 329**	**78 496**
EQUITY AND LIABILITIES			
Equity			
Share capital	829	747	747
Other paid-in capital	229 999	222 488	222 488
Translation reserves	10 040	9 221	8 346
Retained earnings, including profit for the period	-175 402	-49 809	-166 621
Total equity attributable for the owners of the parent company	**65 466**	**182 648**	**64 961**
Non-current liabilities			
Long term interest bearing liabilities	-	983	-
Long term lease liability	-	0	-
Deferred tax liability	1 100	2 932	1 100
Total non-current liabilities	**1 100**	**3 915**	**1 100**
Current liabilities			
Short term interest bearing liabilities	-	3 901	3 910
Short term lease liability	-	-	-
Trade payables	3 082	3 692	3 893
Tax liabilities	-	-	-
Other liabilities	766	750	541
Accrued expenses and prepaid income	3 247	3 423	4 091
Total current liabilities	**7 095**	**11 767**	**12 435**
Total liabilities	**8 195**	**15 682**	**13 535**
TOTAL EQUITY AND LIABILITIES	**73 661**	**198 329**	**78 496**

Consolidated statement of changes in equity

Amount in KSEK	Attributable to the owners of the parent company				
	Share capital	Other paid-in capital	Translation reserves	Retained earnings incl. profit for the period	**Total equity**
2025					
Opening balance 1 Jan 2025	**747**	**222,488**	**15,190**	**-37,524**	**200,902**
Profit for the period	-	-	-	-129,686	-129,686
Other comprehensive income	-	-	-6,844	-	-6,844
Total comprehensive income	-	-	**-6,844**	**-129,685**	**-136,530**
Transactions with shareholders					
Share-based compensation	-	-	-	435	435
Issue of shares	-	-	-	-	-
Issue of warrants	-	-	-	153	153
Total transactions with shareholders	-	-	-	**588**	**588**
CLOSING BALANCE 31 DEC 2025	**747**	**222,488**	**8,346**	**-166,621**	**64,961**
2026					
Opening balance 1 Jan 2026	**747**	**222,488**	**8,346**	**-166,621**	**64,961**
Profit for the period	-	-	-	-9,108	-9,108
Other comprehensive income	-	-	1,694	-	1,694
Total comprehensive income	-	-	**1,694**	**-9,108**	**-7,414**
Transactions with shareholders					
Share-based compensation	-	-	-	327	327
Issue of shares	82	7,511	-	-	7,593
Issue of warrants	-	-	-	-	-
Total transactions with shareholders	**82**	**7,511**	-	**327**	**7,919**
CLOSING BALANCE 30 SEP 2026	**829**	**229,999**	**10,040**	**-175,402**	**65,466**

Consolidated statement of cash flow

Amount in KSEK	Jul - Sep		Jan - Sep		Full year
	2026	2025	2026	2025	2025
OPERATING ACTIVITIES					
Operating profit	-2,352	-1,716	-8,911	-12,883	-131,552
Financial items	0	-115	-197	-363	-453
Reversal of depreciation	5,521	7,760	18,870	24,356	146,484
Other items not included in the cash flow	223	202	735	1,526	1,653
Cash flow from operating activities before changes in working capital	**3,392**	**6,131**	**10,497**	**12,637**	**16,132**
Cash flow from changes in working capital					
Increase/decrease in operating assets	-2,235	5,285	1,780	788	2,126
Increase/decrease in operating liabilities	-499	-11,130	-1,947	-7,426	-6,497
Change in working capital	**-2,734**	**-5,845**	**-166**	**-6,638**	**-4,370**
Cash flow from operating activities	**658**	**286**	**10,330**	**5,999**	**11,762**
INVESTING ACTIVITIES					
Investments in intangible assets	-4,495	-4,837	-14,011	-15,020	-20,001
Investments in tangible assets	-36	-	-115	-	-
Acquisition of subsidiaries	-	-	-	-	-
Deposits	-	-	-	61	61
Cash flow from investing activities	**-4,532**	**-4,837**	**-14,126**	**-14,959**	**-19,940**
FINANCING ACTIVITIES					
New share issue	-	-	7,593	-	-
Issue of warrants	-	153	-	153	153
New loans	-	-	-	-	-
Amortization of loans	-	-1,163	-4,000	-4,377	-5,375
Cash flow from financing activities	**-**	**-1,010**	**3,593**	**-4,224**	**-5,222**
CASH FLOW FOR THE PERIOD	**-3,874**	**-5,561**	**-203**	**-13,185**	**-13,400**
Cash and cash equivalents at beginning of period	17,326	19,998	13,675	28,966	28,966
Exchange rate difference in cash and cash equivalents	148	-176	129	-1,519	-1,891
Cash and cash equivalents, end of period	**13,600**	**14,261**	**13,600**	**14,261**	**13,675**

Income statement for the parent company

Amount in KSEK	Jul - Sep		Jan - Sep		Full year
	2026	2025	2026	2025	2025
OPERATING INCOME					
Net revenue	2,288	2,649	6,697	7,713	10,034
Other operating income	131	66	354	523	560
Capitalized work for own account	-	-	-	-	-
Total operating income	**2,324**	**2,715**	**7,051**	**8,236**	**10,594**
OPERATING EXPENSES					
Direct costs	-290	-335	-943	-1,273	-1,795
Other external costs	-564	-692	-2,184	-3,286	-4,597
Personnel costs	-1,808	-2,575	-5,952	-8,382	-10,934
Depreciation and write-downs	-	-	0	0	-
Other operating costs	-25	-122	-158	-307	-360
Total operating costs	**-2,687**	**-3,724**	**-9,238**	**-13,247**	**-17,686**
Operating profit	**-267**	**-1,009**	**-2,187**	**-5,011**	**-7,092**
PROFIT AFTER FINANCIAL ITEMS					
Financial income	0	0	2	35	40
Financial costs	0	-115	-202	-411	-507
Impairment of non-current financial assets	-	-	-	-	-118,524
Profit after financial items	**-267**	**-1,124**	**-2,387**	**-5,388**	**-126,083**
Group contribution	-	-	-	-	-
Profit before taxes	**-267**	**-1,124**	**-2,387**	**-5,388**	**-126,083**
Income tax	-	-	-	-	-
NET RESULT	**-267**	**-1,124**	**-2,387**	**-5,388**	**-126,083**

Balance sheet for the parent company

Amount in KSEK	30 Sep		31 Dec
	2026	2025	2025
ASSETS			
Non-current assets			
Capitalized development costs	–	–	–
Other intangible assets	–	–	–
Inventory	–	–	–
Shares in subsidiaries	125	118,649	125
Other non-current assets	–	–	–
Total non-current assets	**125**	**118,649**	**125**
Current assets			
Trade receivables	–	–	–
Trade receivables group companies	19,518	22,994	20,559
Other receivables	736	664	462
Prepaid expenses and accrued income	341	344	262
Cash and cash equivalents	890	1,348	1,036
Total current assets	**21,484**	**25,350**	**22,320**
TOTAL ASSETS	**21,609**	**143,999**	**22,445**

EQUITY AND LIABILITIES			
Equity			
Share capital	829	747	747
Fund for development costs	–	–	–
Share premium fund	229,999	222,488	222,488
Retained earnings	-208,298	-82,279	-82,266
Profit for the period	-2,387	-5,388	-126,083
Total equity	**20,143**	**135,569**	**14,886**
Non-current liabilities			
Debt to credit institutions	–	983	–
Total non-current liabilities	**-**	**983**	**-**
Current liabilities			
Debt to credit institutions	–	3,901	3,910
Trade payables	951	1,238	1,620
Liabilities group companies	–	1,232	541
Tax liabilities	–	0	–
Other liabilities	331	249	134
Accrued expenses and prepaid income	186	827	1,355
Total current liabilities	**1,467**	**7,447**	**7,559**
Total liabilities	**1,467**	**8,430**	**7,559**
TOTAL EQUITY AND LIABILITIES	**21,609**	**143,999**	**22,445**

Additional information

Auditor
Checkin.com Group's auditor is Ludvig Kollberg, certified auditor at Moore KLN AB. This report has not been subject to review.

Certified Adviser
Checkin.com Group shares are listed on Nasdaq First North since 2021. Companies listed on Nasdaq First North are required to have a Certified Adviser which is, among other things, responsible for supervision and compliance. Checkin.com Group's Certified Adviser is DNB Carnegie Investment Bank AB.

Forward-looking statements
This report contains forward-looking statements. Such statements are subject to risks and uncertainties. Actual developments may differ materially from the expectations expressed, due to various factors, many of which are beyond the control of Checkin.com Group.

Number of shares
The Group has one share class and each share corresponds to one vote at the General Meeting. At the end of the period, total number of shares before dilution, amounted to 33,166,425. Adjusted for dilution, using the treasury method, the number of shares amounted to 33,166,425.

Parent Company
Checkin.com Group AB is the parent company of the group, which on September 30, 2026 consisted of two wholly owned operating subsidiaries; the Swedish company Checkin.com International AB and the Estonian company GetID OÜ.

Risks and uncertainties
Checkin.com Group AB is exposed to risks, particularly the dependence on key persons, the ability to manage growth and retain customers, plus the exposure to currency fluctuations. A more detailed risk analysis is presented in Checkin.com's latest published Annual Report.

Transactions with related parties
No transactions between the Group and its related parties significantly affected the Group's financial position or earnings during the period.

Presentation of the report
This report was submitted for publication on November 5, 06:00 CET. At the same time, the report is made available on Checkin.com's website. On the same day, Checkin.com will present the interim report to investors, analysts and media via a webcasted telephone conference, at 15:00 CET.

This report has been made in a Swedish and English version. In the event of any discrepancies between the Swedish and English version, the Swedish version shall prevail.

Definitions

Rounding off
Since amounts have been rounded off in KSEK, the tables do not always add up.

Number of shares, after dilution
Average number of shares during the period, adjusted for dilution from issued options where both share price and strike price are taken into account.

Gross profit
Net revenue minus direct costs.

Gross margin
Gross profit as a percentage of net revenue.

Direct costs
Costs driven by increased volumes. This includes for example costs for cloud infrastructure and third party services.

EBITDA
Earnings before interest, taxes, depreciation and amortization.

EBITDA margin
EBITDA as a percentage of net revenues.

Cashflow after investments
Cashflow from operating and investing activities, excluding acquisitions and disposals of subsidiaries.

Net cash/debt
Cash and bank balances minus interest bearing liabilities.

Net revenue growth, organic
Net revenue compared to the same period last year, for all entities now part of the group.

Net revenue growth, per share
Net revenue divided by the average number of shares during the period, compared to the same period previous year.

Net revenue LTM
Net revenue during the last twelve months.

Net revenue retention (NRR)
Net revenue during the quarter minus net revenue from new customers in the quarter, divided by net revenue during the previous quarter.

Net revenue retention LTM
Average NRR over the last four quarters raised to four.

Equity ratio
Total equity in relation to total assets.

Notes

Note 1 Accounting principles

Checkin.com AB follows the International Financial Reporting Standards (IFRS) and interpretations (IFRIC), as adopted by the EU. This interim report has been prepared according to IAS 34 Interim Financial Reporting and the Swedish Annual Accounts Act.

The interim report for the Parent Company has been prepared in accordance with Chapter 9 Interim Reports of the Swedish Annual Accounts Act. The Parent Company applies the Swedish Annual Accounts Act and RFR2 Accounting principles for legal entities. Under RFR2 the parent company of a legal entity applies all EU approved IFRS principles and interpretations within the framework defined by the Swedish Annual Accounts Act and taking into consideration the connection between accounting and taxation. The accounting principles applied are consistent with those described in Checkin.com's Annual Report for 2025.

Note 2 Currency exchange rates used in group consolidation

January – September

	Average rate		Rate at end-of-period	
	2026	**2025**	**2026**	**2025**
Euro (EUR)	10.8930	11.1015	11.3310	11.0565

The Board of Directors' assurance

The Board of Directors and the CEO confirm that this report provides a fair overview of the company's operations, position and results.

Stockholm, November 5, 2026

Emanuel Stihl
Chairman of the Board

Arif Rehman
CEO

Alexey Kuznetsov
Board member

Tobias Lindh
Board member

Checkin.com in short

Checkin.com Group, founded in 2017, specializes in creating secure digital environments by helping businesses establish who is on the other side of the screen. The company's advanced KYC solutions streamline user registration, identification and login processes while also ensuring that their customers meet strict regulatory standards. This is achieved through a variety of advanced technologies that in real time verify user identities, assess ages, and scan official documents with high accuracy. The software also features biometric technologies to provide an extra layer of fraud prevention while enabling seamless experiences for end-users.

By offering a smooth and secure experience for users and flexibility and customer-focus for partners, the software drives both user trust and business growth. Since the foundation of the Company, the software platform has handled millions of checkin sessions from more than 170 countries.

Checkin.com Group currently targets primarily three main customer verticals, iGaming, Financial services and Travel & Leisure. The market for each vertical is growing, and Checkin.com sees great potential to grow together with their customers. The Group assesses that the global market for checkins is major, fragmented and unsaturated and the Group sees great opportunity for growth in additional verticals.

During 2021 Checkin.com Group acquired the rapidly growing Estonian tech company GetID and another Estonian technology company, DataCorp, with closing in January 2022. The Group is headquartered in Stockholm, Sweden, but operates and recruits globally to attract world-leading talent.

Checkin.com Group's share is since May 2021 listed on Nasdaq First North Growth Market under the trading symbol "CHECK". For more information about the company visit: https://group.checkin.com/investors/

Vision and business idea

Checkin.com's vision is to change how end-users interact and identify themselves with products and brands online across the world. The business idea is to help the Group's customers grow faster by providing individually adapted KYC solutions that enable user friendly and regulatory compliant user verifications.

Business model

The group's product is delivered through a cloud-based software, Software as a Service, where customers mainly sign monthly subscriptions. Checkin.com offers different monthly packages at fixed prices, based on size and ancillary services. The subscription-based business model also includes a variable component for use beyond what is included in any monthly packages.

Upcoming reports and events

Year-end report 2026:	18 Feb 2027
Annual Report 2026:	16 Apr 2027
Interim report quarter 1 2027:	13 May 2027
Interim report quarter 2 2027:	18 Aug 2027
Interim report quarter 3 2027:	4 Nov 2027

Contact

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