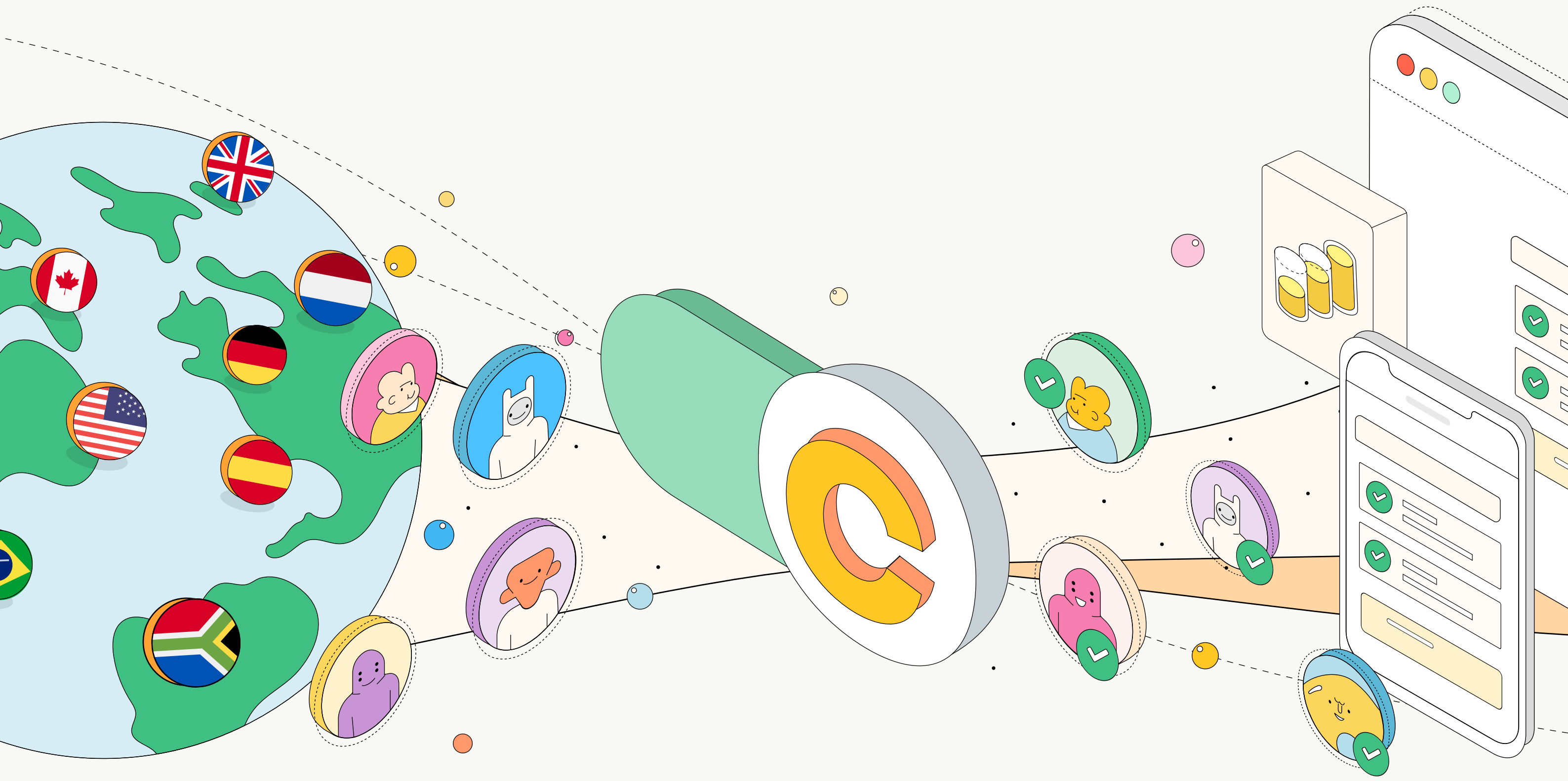
Checkin.com Group AB

Interim report

January - June 2026



Report in brief

April – June 2026
(Compared to previous year)

Net revenue decreased to KSEK 13,221 (18,103) which corresponds to a growth of -27 (-11)% compared to the same period 2025.

Gross profit for the period amounted to KSEK 9,479 (12,681) with a margin of 72 (70)%.

EBITDA for the period amounted to KSEK 2,649 (3,113) with a margin of 20 (17)%.

Cash flow from operating activities amounted to KSEK 2,197 (1,568).

Cash and cash equivalents amounted to KSEK 17,326 (19,998).

January – June 2026
(Compared to previous year)

Net revenue decreased to KSEK 27,594 (36,929) which corresponds to a growth of -25 (-11)% compared to the same period 2025.

Gross profit for the period amounted to KSEK 20,090 (25,856) with a margin of 73 (70)%.

EBITDA for the period amounted to KSEK 6,790 (5,429) with a margin of 25 (15)%.

Cash flow from operating activities amounted to KSEK 9,672 (5,713).

Cash and cash equivalents amounted to KSEK 17,326 (19,998).

CEO letter

Financial discipline into the wind and commercial focus
This is my second CEO letter since taking office in late April. After my first full quarter at the helm, my view of Checkin.com has been reinforced: we have a genuinely valuable core technical competence, a scalable business model, and a market driven by strong structural forces. At the same time, the second quarter of the year reflects the reality we are in—a phase where we are navigating historic headwinds with strict financial discipline, while shifting the company toward commercial execution.

Q2: Stable base, but insufficient growth
Net revenue for the second quarter amounted to MSEK 13.2, representing an 8% decrease compared to the first quarter. Let me be completely direct: we are not satisfied with this performance. A large part of the decrease is explained by external events in our historically largest vertical, iGaming – primarily customers being acquired or choosing to exit individual geographic markets due to changes in local regulations. It is a clear reminder of the vulnerability of our existing customer concentration and the consequences of a sales engine that has not been sufficiently active.

At the same time, Q2 demonstrates the underlying strength and profitability potential of our business model. Despite lower revenues, we delivered a gross margin of 72% and an EBITDA margin of 20% (up from 17% in the corresponding period last year). The cost savings implemented have taken full effect and show that we have good control over our cost base.

Thanks to the directed share issue in June, through which we raised MSEK 7.5 net for the company, as well as a positive operational cash flow, we ended the quarter with MSEK 17.3 in cash and cash equivalents. During the quarter, we also fully amortized our bank loans. Checkin.com is now a completely debt-free company with a secure financial platform. Financial and operational consolidation is well underway, and we continue to optimize operations as we strengthen our commercial structure.

”Fewer things better” – a pure use-case focus
When I spoke in the previous report about the importance of ”doing fewer things better,” it was about discipline and prioritization. Our analysis over the spring has solidified: our focus should not be about which industries we target, but about what specific problem we solve. Checkin.com is fundamentally a use-case-focused company.

We solve a universal and business-critical problem for digital services: verifying who a person actually is in real time, with full regulatory compliance for complex jurisdictions, without degrading end-user conversion. That job is exactly the same whether the customer operates in iGaming, travel bookings, e-health, or mobility services.

During the quarter, we confirmed this picture in practice. We signed agreements with new customers in completely new segments – without dedicated sales or marketing resources aimed at those segments. They bought our standard product because it solved their specific needs right ”out of the box”. This shows that our product has a natural pull far outside our historic core market, without us needing to build complicated and expensive custom solutions.

Market tailwinds and the way forward
The need for regulatory identity verification and compliance is not an optional investment for our customers – it is legally mandated infrastructure. The overall market is growing rapidly, accelerated by stricter mandatory regulations such as eIDAS 2.0 and updated AML directives in Europe, combined with the increasing threat of AI-generated fraud. Demand is created by regulators and market development; our task is to ensure we are correctly positioned to capture it.

We are now putting the raised capital to work during the second half of the year to build up our sales organization from scratch. Our entire focus is on commercial execution – deepening relationships with existing customers and methodically establishing an outbound revenue machine, with expected traction and effect during 2027.

Pivoting a company while maintaining high delivery quality requires hard daily work. For that, I want to extend a warm and sincere thank you to the entire team.

We emerge from the second quarter with a strong financial and operational backbone. The balance sheet is secured, the cost structure is right, and the product has proven its appeal in new markets. The financial prerequisites are now in place – our focus now shifts to disciplined commercial execution.

Arif Rehman, CEO
Stockholm, August 20, 2026

Interim report January – June 2026

Summary of the second quarter and first six months of 2026

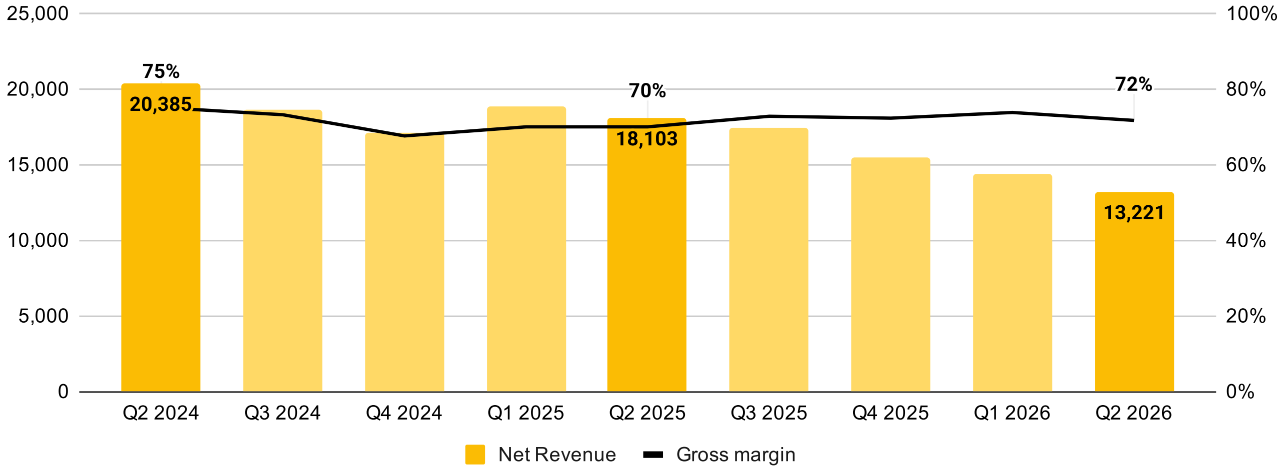
	Apr – Jun		Jan – Jun		Full year
	2026	2025	**2026**	2025	2025
Amount in KSEK					
Net revenue	**13,221**	18,103	**27,594**	36,929	69,871
Net revenue LTM	**60,536**	72,736	**60,536**	72,736	69,871
Gross profit	**9,479**	12,681	**20,090**	25,856	49,764
EBITDA	**2,649**	3,113	**6,790**	5,429	14,932
Operating profit (EBIT)	**-3,910**	-4,872	**-6,558**	-11,167	-131,552
Net result	**-4,032**	-4,852	**-6,756**	-11,090	-129,686
Cash flow from operating activities	**2,197**	1,568	**9,672**	5,713	11,762
Cash flow after investments	**-2,538**	-3,456	**78**	-4,410	-8,178
Cash and cash equivalents	**17,326**	19,998	**17,326**	19,998	13,675
Key performance indicators					
Net revenue growth	**-27%**	-11%	**-25%**	-11%	-10%
Net revenue growth, organic	**-27%**	-11%	**-25%**	-11%	-10%
Net revenue growth, per share	**-28%**	-13%	**-26%**	-13%	-11%
Net revenue retention LTM	**71%**	82%	**71%**	82%	88%
Gross margin	**72%**	70%	**73%**	70%	71%
EBITDA margin	**20%**	17%	**25%**	15%	21%
Operating margin	**-30%**	-27%	**-24%**	-30%	-188%
Equity ratio	**89%**	87%	**89%**	87%	83%
Data per share in SEK					
Earnings per share, before dilution	**-0.13**	-0.16	**-0.22**	-0.37	-4.34
Earnings per share, after dilution	**-0.13**	-0.16	**-0.22**	-0.37	-4.34

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

Summary of the period

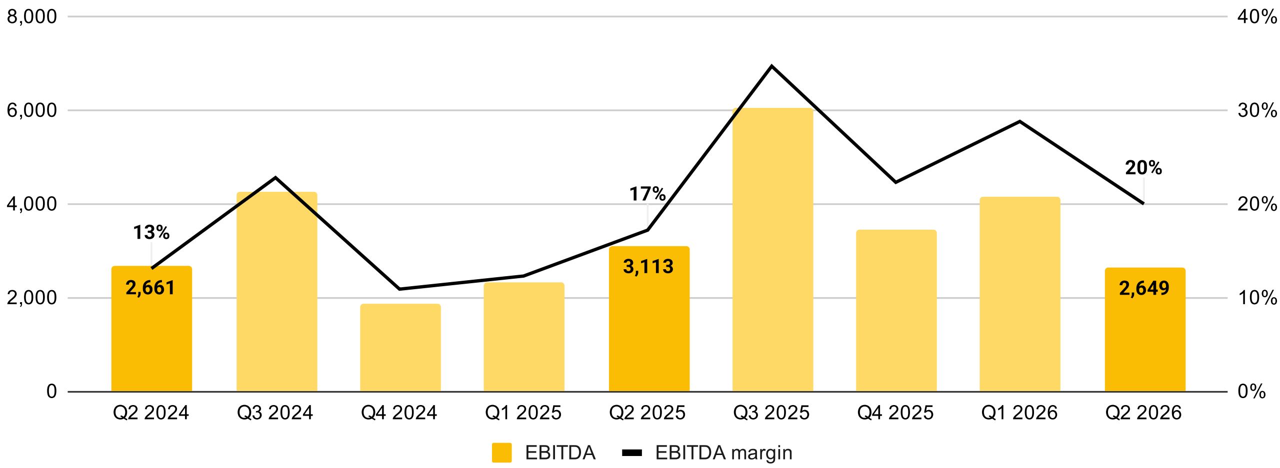
Net revenue and gross margin

(KSEK)



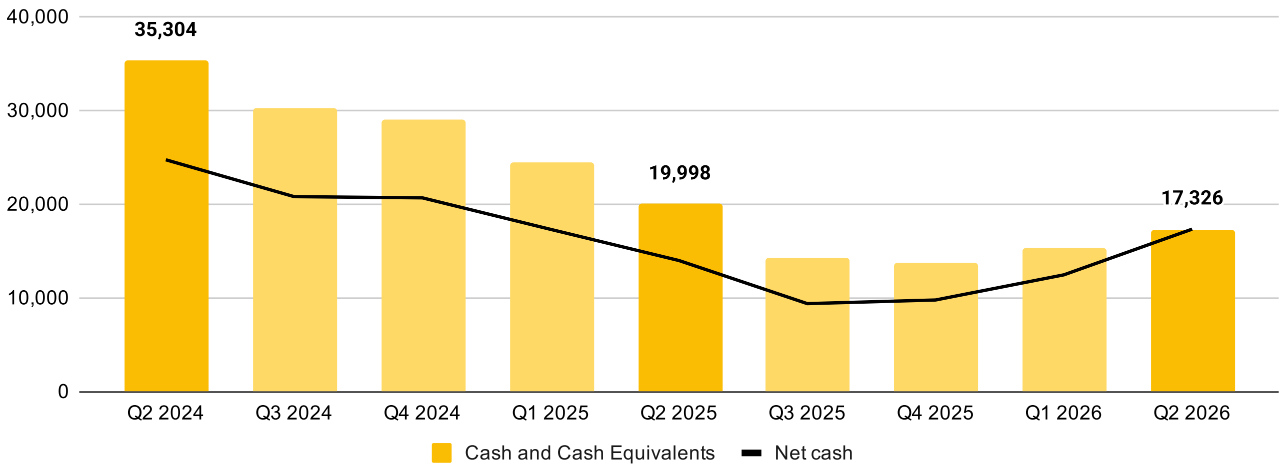
EBITDA and EBITDA margin

(KSEK)



Cash and cash equivalents

(KSEK)



Financial development

April – June 2026

Net revenue

Net revenue for the second quarter of 2026 amounted to KSEK 13,221 (18,103), which corresponds to a growth of -27 (-11)% compared to the previous year. At constant exchange rates in relation to the comparison period, the growth was -27 (-5)%. The decline was driven by negative development from existing customers, primarily within the Travel vertical. Compared to the first quarter of 2026, net revenue growth amounted to -8 (-4)%, driven by weaker performance particularly within the iGaming vertical.

Operating costs

During the quarter, direct costs for products and services sold amounted to KSEK -3,741 (-5,422), where the decrease is driven by cost optimizations and lower revenue.

Other external costs amounted to KSEK -2,552 (-3,944). Personnel costs decreased to KSEK -8,740 (-10,808), driven by cost savings. Other operating expenses amounted to KSEK -796 (-772).

Depreciation and amortization of tangible and intangible assets amounted to KSEK -6,559 (-7,985) during the period. Amortization attributable to the application of IFRS 16 amounted to KSEK 0 (-166).

Income tax

The income tax of the Group for the period amounted to KSEK 0 (161). 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 9,479 (12,681) with a margin of 72 (70)%. Operating profit before depreciation and amortization (EBITDA) amounted to KSEK 2,649 (3,113), representing a margin of 20 (17)%. The improved EBITDA margin was primarily driven by lower operational costs. Operating profit amounted to KSEK -3,910 (-4,872) and the net result amounted to KSEK -4,032 (-4,852).

January – June 2026

Net revenue

Net revenue for the first six months of 2026 amounted to KSEK 27,594 (36,929), which corresponds to a growth of -25 (-11)% compared to the previous year. At constant exchange rates in relation to the comparison period, the growth was -23 (-8)%. The decline was driven by negative development from existing customers, primarily within the Travel vertical.

Operating costs

During the period, direct costs for products and services sold amounted to KSEK -7,504 (-11,073), where the decrease is driven by cost optimizations and lower revenue.

Other external costs amounted to KSEK -4,959 (-7,690). Personnel costs decreased to KSEK -17,634 (-22,388), driven by cost savings. Other operating expenses amounted to KSEK -1,718 (-2,105).

Depreciation and amortization of tangible and intangible assets amounted to KSEK -13,349 (-16,596) during the period. Amortization attributable to the application of IFRS 16 amounted to KSEK 0 (-855).

Income tax

The income tax of the Group for the period amounted to KSEK 0 (325). 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 20,090 (25,856) with a margin of 73 (70)%. Operating profit before depreciation and amortization (EBITDA) amounted to KSEK 6,790 (5,429), representing a margin of 25 (15)%. The improved EBITDA margin was primarily driven by lower operational costs. Operating profit amounted to KSEK -6,558 (-11,167) and the net result amounted to KSEK -6,756 (-11,090).

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 second quarter amounted to KSEK 2,197 (1,568). After investments, the cash flow amounted to KSEK -2,538 (-3,456). During the period January to June 2026, the cash flow from operating activities amounted to KSEK 9,672 (5,713) and after investments to KSEK 78 (-4,410).

Intangible assets
Checkin.com has intangible assets valued at KSEK 47,252 (50,681), of which KSEK 46,059 (49,389) consists of capitalized development expenditures.

Investments in intangible assets during the period amounted to KSEK -9,516 (-10,183). 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 1,193 (1,292) and primarily consist of domains.

Cash and cash equivalents
As per June 30, 2026, cash and cash equivalents amounted to KSEK 17,326 (13,675). Net cash, after deducting interest bearing liabilities, amounted to KSEK 17,326 (9,765).

Equity ratio
As per June 30, 2026, total equity for the group amounted to KSEK 66,952 (64,961). Equity ratio for the group amounted to 89 (83)%.

Employees
At the end of the period, total number of employees, including consultants, was 34 (35) people, of which 16 (16) were employed by the group.

Stock option program
The Group has outstanding incentive programs for selected key personnel and board members. As of July 31, 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 58% of net revenue, followed by Travel & Leisure (20%), Financial Services (10%), and Other (12%). The group's five largest customers accounted for a total of 48% of net revenue during the quarter.

Significant events during the quarter
The company's new CEO, Arif Rehman, commenced his employment on April 27, 2026, in accordance with the press release issued when the recruitment was announced on December 11, 2025.

The Annual General Meeting was held on May 6, 2026. The AGM resolved to re-elect the board members Alexey Kuznetsov, Tobias Lindh och Emanuel Stihl; to establish an employee incentive program comprising a maximum of 2,970,000 options and a total maximum dilution of 9.0%; and to authorize the board of directors to issue shares in the event of an acquisition, or financing of an acquisition, or for general purposes up to a maximum dilution of 15%.

The Board of Directors resolved on June 17, 2026, with the support of the authorization from the Annual General Meeting on May 6, 2026, on a directed new share issue of 3,280,000 shares to a number of existing and new shareholders. The subscription price amounted to SEK 2.50 per share, which meant that the Company was able to raise MSEK 8.2 before issue costs.

Significant events after the quarter
No significant events identified.

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	Apr - Jun		Jan - Jun		Full year
	2026	2025	2026	2025	2025
OPERATING INCOME					
Net revenue	13,221	18,103	27,594	36,929	69,871
Other operating income	601	931	1,495	1,573	2,370
Capitalized work for own account	4,657	5,025	9,516	10,183	20,001
Total operating income	**18,478**	**24,060**	**38,606**	**48,685**	**92,242**
OPERATING COSTS					
Direct costs	-3,741	-5,422	-7,504	-11,073	-20,107
Other external costs	-2,552	-3,944	-4,959	-7,690	-13,404
Personnel costs	-8,740	-10,808	-17,634	-22,388	-40,706
Depreciation and write-down	-6,559	-7,985	-13,349	-16,596	-146,484
Other operating costs	-796	-772	-1,718	-2,105	-3,093
Total operating costs	**-22,388**	**-28,932**	**-45,164**	**-59,852**	**-223,794**
Operating profit	**-3,910**	**-4,872**	**-6,558**	**-11,167**	**-131,552**
PROFIT AFTER FINANCIAL ITEMS					
Financial income	1	-3	5	59	65
Financial costs	-123	-137	-203	-307	-519
Profit after financial items	**-4,032**	**-5,012**	**-6,756**	**-11,415**	**-132,006**
Income tax	–	161	–	325	2,320
NET RESULT	**-4,032**	**-4,852**	**-6,756**	**-11,090**	**-129,686**
Other comprehensive income					
Items that may be classified to profit or loss					
Translation differences of foreign operations	487	4,168	922	-4,702	-6,844
Other comprehensive income for the period	487	4,168	922	-4,702	-6,844
Total comprehensive income for the period	**-3,545**	**-684**	**-5,834**	**-15,792**	**-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	**-0.13**	**-0.16**	**-0.22**	**-0.37**	**-4.34**
Earnings per share, after dilution, SEK	**-0.13**	**-0.16**	**-0.22**	**-0.37**	**-4.34**

Consolidated statement of financial position

Amount in KSEK	30 Jun		31 Dec
	2026	2025	2025
ASSETS			
Non-current assets			
Capitalized development costs	46,059	53,217	49,389
Goodwill	–	107,380	–
Other intangible assets	1,193	11,461	1,292
Right-of-use assets	–	–	–
Inventory	186	258	175
Other financial receivables	–	–	–
Total non-current assets	**47,437**	**172,316**	**50,856**
Current assets			
Trade receivables	6,873	14,522	11,328
Other receivables	1,400	587	1,180
Prepaid expenses and accrued income	2,438	5,518	1,457
Cash and cash equivalents	17,326	19,998	13,675
Total current assets	**28,036**	**40,625**	**27,640**
TOTAL ASSETS	**75,474**	**212,941**	**78,496**

EQUITY AND LIABILITIES			
Equityl			
Share capital	829	747	747
Other paid-in capital	229,999	222,488	222,488
Translation reserves	9,268	10,489	8,346
Retained earnings, including profit for the period	-173,145	-48,387	-166,621
Total equity attributable for the owners of the parent company	**66,952**	**185,337**	**64,961**
Non-current liabilities			
Long term interest bearing liabilities	–	1,958	–
Long term lease liability	–	–	–
Deferred tax liability	1,100	3,111	1,100
Total non-current liabilities	**1,100**	**5,069**	**1,100**
Current liabilities			
Short term interest bearing liabilities	–	4,064	3,910
Short term lease liability	–	–	–
Trade payables	3,077	9,786	3,893
Tax liabilities	–	-451	–
Other liabilities	590	5,827	541
Accrued expenses and prepaid income	3,755	3,310	4,091
Total current liabilities	**7,422**	**22,536**	**12,435**
Total liabilities	**8,522**	**27,604**	**13,535**
TOTAL EQUITY AND LIABILITIES	**75,474**	**212,941**	**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	–	–	–	-6,756	-6,756
Other comprehensive income	–	–	922	–	922
Total comprehensive income	–	–	**922**	**-6,756**	**-5,834**
Transactions with shareholders					
Share-based compensation	–	–	–	232	232
Issue of shares	82	7,511	–	–	7,593
Issue of warrants	–	–	–	–	–
Total transactions with shareholders	**82**	**7,511**	–	**232**	**7,825**
CLOSING BALANCE 30 JUN 2026	**829**	**229,999**	**9,268**	**-173,145**	**66,952**

Consolidated statement of cash flow

Amount in KSEK	Apr - Jun		Jan - Jun		Full year
	2026	2025	2026	2025	2025
OPERATING ACTIVITIES					
Operating profit	-3,910	-4,872	-6,558	-11,167	-131,552
Financial items	-122	-140	-198	-248	-453
Reversal of depreciation	6,559	7,985	13,349	16,596	146,484
Other items not included in the cash flow	350	252	512	1,325	1,653
Cash flow from operating activities before changes in working capital	**2,877**	**3,225**	**7,104**	**6,505**	**16,132**
Cash flow from changes in working capital					
Increase/decrease in operating assets	122	-5,833	4,015	-4,496	2,126
Increase/decrease in operating liabilities	-801	4,176	-1,447	3,703	-6,497
Change in working capital	**-679**	**-1,657**	**2,568**	**-793**	**-4,370**
Cash flow from operating activities	**2,197**	**1,568**	**9,672**	**5,713**	**11,762**
INVESTING ACTIVITIES					
Investments in intangible assets	-4,657	-5,025	-9,516	-10,183	-20,001
Investments in tangible assets	-79	2	-79	–	–
Acquisition of subsidiaries	–	–	–	–	–
Deposits	–	–	–	61	61
Cash flow from investing activities	**-4,735**	**-5,023**	**-9,594**	**-10,122**	**-19,940**
FINANCING ACTIVITIES					
New share issue	7,593	–	7,593	–	–
Issue of warrants	–	–	–	–	153
New loans	–	–	–	–	–
Amortization of loans	-3,000	-1,335	-4,000	-3,214	-5,375
Cash flow from financing activities	**4,593**	**-1,335**	**3,593**	**-3,214**	**-5,222**
CASH FLOW FOR THE PERIOD	**2,055**	**-4,791**	**3,670**	**-7,624**	**-13,400**
Cash and cash equivalents at beginning of period	15,383	24,461	13,675	28,966	28,966
Exchange rate difference in cash and cash equivalents	-111	329	-19	-1,343	-1,891
Cash and cash equivalents, end of period	**17,326**	**19,998**	**17,326**	**19,998**	**13,675**

Income statement for the parent company

Amount in KSEK	Apr - Jun		Jan - Jun		Full year
	2026	2025	2026	2025	2025
OPERATING INCOME					
Net revenue	2,212	2,639	4,409	5,064	10,034
Other operating income	112	23	223	457	560
Capitalized work for own account	–	–	–	–	–
Total operating income	**2,324**	**2,662**	**4,631**	**5,521**	**10,594**
OPERATING EXPENSES					
Direct costs	-296	-394	-654	-938	-1,795
Other external costs	-853	-1,294	-1,621	-2,594	-4,597
Personnel costs	-1,843	-2,960	-4,144	-5,807	-10,934
Depreciation and write-downs	–	–	–	–	–
Other operating costs	-60	-50	-133	-185	-360
Total operating costs	**-3,052**	**-4,697**	**-6,551**	**-9,523**	**-17,686**
Operating profit	**-728**	**-2,035**	**-1,920**	**-4,002**	**-7,092**
PROFIT AFTER FINANCIAL ITEMS					
Financial income	–	–	2	34	40
Financial costs	-121	-135	-202	-296	-507
Impairment of non-current financial assets	–	–	–	–	-118,524
Profit after financial items	**-849**	**-2,170**	**-2,120**	**-4,264**	**-126,083**
Group contribution	–	–	–	–	–
Profit before taxes	**-849**	**-2,170**	**-2,120**	**-4,264**	**-126,083**
Income tax	–	–	–	–	–
NET RESULT	**-849**	**-2,170**	**-2,120**	**-4,264**	**-126,083**

Balance sheet for the parent company

Amount in KSEK	30 Jun		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	14,664	24,339	20,559
Other receivables	720	2	462
Prepaid expenses and accrued income	337	462	262
Cash and cash equivalents	5,663	3,399	1,036
Total current assets	**21,384**	**28,202**	**22,320**
TOTAL ASSETS	**21,509**	**146,851**	**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	-208,324	-82,449	-82,266
Profit for the period	-2,120	-4,264	-126,083
Total equity	**20,384**	**136,523**	**14,886**
Non-current liabilities			
Debt to credit institutions	-	1,958	-
Total non-current liabilities	**-**	**1,958**	**-**
Current liabilities			
Debt to credit institutions	-	4,064	3,910
Trade payables	927	2,216	1,620
Liabilities group companies	-	-	541
Tax liabilities	-	-548	-
Other liabilities	121	2,281	134
Accrued expenses and prepaid income	76	357	1,355
Total current liabilities	**1,125**	**8,370**	**7,559**
Total liabilities	**1,125**	**10,328**	**7,559**
TOTAL EQUITY AND LIABILITIES	**21,509**	**146,851**	**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 May 20, 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 June 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 August 20, 06:00 CEST. 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 CEST.

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 - June

	Average rate		Rate at end-of-period	
	2026	**2025**	**2026**	**2025**
Euro (EUR)	10,7882	11,0915	11,0935	11,1465

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, August 20, 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

Interim report quarter 3 2026:	5 Nov 2026
Year-end report 2026:	11 Feb 2027
Annual Report 2026:	16 Apr 2027
Interim report quarter 1 2027:	13 May 2027

Contact

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