ANNUAL REPORT

2025

BERNER



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This is Berner

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BERNER, A FAMILY COMPANY

Berner Ltd is a growing and internationalizing Finnish family company established in 1883, with four business areas covering its diverse range of products. In addition to Finland, we also operate in Sweden, Norway, Denmark and the Baltic countries.

We operate in four different business areas: consumer goods, healthcare and laboratories, agricultural trade, and industry. Diversity has been a significant part of our operations for almost our entire 142-year history.

Strong consumer and customer understanding, close cooperation, and local knowledge are essential parts of all our business relationships. One of our greatest strengths is domestic product development and production. The Berner Group has production facilities in ten different municipalities in Finland.

Berner has a long track record of advancing responsible operations, and sustainability is deeply embedded in the core of everything we do. We want to protect tomorrow and work to ensure well-being and good living for all of us – also 100 years from now. Our sustainability programme, titled “Our shared responsibilities”, and the targets set out in that programme, guide our sustainability efforts.

4 business areas:

- **Consumer Goods**
- **Healthcare and Laboratories**
- **Agricultural trade**
- **Industry**

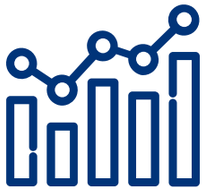
Operates in 7 countries

Production in 10 municipalities in Finland

Founded in 1883



GROUP KEY FIGURES



Turnover, meur

677.6

(654.0)



Operating profit, meur

39.8

(32.3)



Operating profit, %

5.9

(4.9)



Equity ratio, %

52.8

(47.6)



Investments, meur

15.7

(13.0)



Personnel (31.12.2025)

865

(886)



Lost time injury frequency rate

11.1

(6.8)



Work community vitality survey

4/5

(3.9/5)

EVENTS AND HIGHLIGHTS OF THE YEAR

Exemplary Employer 2025 – Heinävesi plants

Berner's Heinävesi production sites were awarded the Exemplary Employer 2025 recognition by SAK (the Central Organisation of Finnish Trade Unions) in North Karelia. The recognition highlights effective cooperation, a safe working environment, and everyday actions that support wellbeing at work.

Berner Medical expands to Denmark

Berner Medical expanded into Denmark as a strategic continuation of its Nordic growth. Following the expansion, Berner Medical now offers specialised healthcare solutions across the Nordics: Finland, Sweden, Norway and Denmark. One of the key highlights of the expansion is our long-standing partnership with Aerogen, the world leader in acute care aerosol drug delivery, supporting better outcomes in respiratory care



Read more



Acquisition of Voda Nordic Ltd

Berner acquired Voda Nordic Ltd, which focuses on chemicals for water utilities. Together with Voda Nordic's high-quality product portfolio and strong expertise, we are able to offer Berner Group's industrial and municipal water treatment customers even broader and stronger cooperation. Voda Nordic has production facilities in Raahe and Kokkola in Finland.

Read more



Professional turf business expands to Sweden and Norway

Berner expanded its professional turf business by acquiring Indigrow's operations in Sweden and Norway. As a result of the transaction, the Berner Turf entity was established to serve the Nordic countries. The turf sector includes professional turf products for golf courses, football pitches, green areas, and landscaping.

Read more



Nomination at the AI 2025 Gala

Berner's Head of AI & Analytics, Joona Honka, was nominated in the AI 2025 Gala in the category Most Visionary AI Leader of the Year. The nomination highlights how AI has been put into practice across different parts of the Berner Group.



Chemigate achieves EcoVadis Platinum

Our subsidiary Chemigate achieved the top Platinum level in the 2025 EcoVadis sustainability assessment, placing the company among the top 1% of assessed companies. Chemigate's subsidiary Finnamyl Ltd was included in the assessment in full for the first time.

BUSINESS AREAS

CONSUMER GOODS



Turnover 95.7 meur

We manufacture, import and market a wide range of branded consumer products.

Our main markets are Finland and the Baltic states, but we also export our products to other parts of Europe and Asia.

Our well-known brands compete as leading names in numerous categories: cosmetics, food products, household cleaning, wellbeing, childcare products, everyday essentials, car care, garden care and footwear.

We invest in domestic product development and production but also work in close collaboration with our international partner network. In addition to our brands and professionals, our strengths include local consumer insight, marketing expertise and close customer collaboration.

HEALTHCARE AND LABORATORIES



Turnover 101.2 meur

We are a strong Nordic partner, offering our customers comprehensive solutions in both the public and private sectors in Finland, Sweden, Norway, Denmark, and Estonia.

Our operations consist of four business areas: assistive devices and services, specialized healthcare solutions, healthcare, disinfection and hygiene consumables, and comprehensive laboratory solutions.

We help our customers succeed with innovative comprehensive solutions that consist of products manufactured in Finland, high-quality products from our principals, various services, and our personnel's specialized expertise and extensive professional skills.

AGRICULTURAL TRADE



Turnover 282.5 meur

We are a trusted partner for farmers in Finland and Sweden. We supply plant protection products, fertilisers, seeds, farming supplies and related solutions and advisory support directly to our farming customers. In Finland, farmers can also trade grain and oilseed crops with us easily and conveniently.

We also have our own fertiliser production in Finland, based on European raw materials. In Estonia, Latvia and Lithuania, we operate through local distributors.

Across all our market areas, our business is built on strong expertise and partnerships with our customers and suppliers.

INDUSTRY



Turnover 195.2 meur

Berner Ltd's Berner Industries business unit sources products globally for its market area and serves its customers in the Nordic countries, the Baltics and elsewhere in Europe with solid expertise. We supply raw materials and additives for the needs of the manufacturing industry and the infrastructure sector.

The Chemigate Group's factories produce starch-based binders and adhesives, speciality chemicals and native potato starch. The main customer base comprises the Nordic paper and cardboard industry.

Berner Chemicals Ltd manufactures magnesium chemicals primarily for the pulp and paper industry. Voda Nordic Ltd focuses on water treatment chemicals for the water utilities sector and industry.

CEO'S REVIEW

The Berner Group achieved a strong result in 2025 in a challenging operating environment. Growth was driven by internationalisation, determined development of competitiveness, and a strategic acquisition.

Strong operating profit of 39.8 million euros

The Berner Group's operating profit rose to 39.8 million euros in 2025 (EUR 32.3 million in 2024). Our revenue also developed positively, growing to EUR 677.6 (654.0) million despite the challenging operating environment. Throughout the year, we continued to focus on improving our competitiveness through the Group-wide YKK – Together Towards Profitable Growth initiative.

During the year, we completed one acquisition – Voda Nordic Ltd, which specialises in water treatment chemicals for the water utility sector and industry, strengthens our position in municipal and industrial water treatment. Following the acquisition, the Group now has manufacturing operations at 14 production facilities in 10 different locations in Finland. Our internationalisation strategy also progressed during the year, and we strengthened our position in Denmark, among other markets.

Growth and development despite challenges in the operating environment

In Consumer goods, we succeeded in turning a challenging market situation into moderate growth. Although consumer purchasing power and confidence remained weak, our comparable revenue developed positively. Our strategic priorities – customer collaboration, capitalising on growth opportunities, innovation and competitiveness – guided our operations throughout the year.

We took a significant strategic step in the Healthcare and Laboratories business area by expanding our specialized healthcare solutions business into Denmark. At the same time, we developed our ability to offer customers increasingly comprehensive solutions and strengthened our position as a channel for principals across all the Nordic countries and the Baltics. Although public sector austerity pressures challenged the operating environment, we nevertheless succeeded in growing.



The year has once again demonstrated that we succeed best when we combine our expertise, take action and build lasting competitiveness in our daily work – listening to our customers and consumers.

The year 2025 was a turning point in agriculture as crop yields in Finland returned to more normal levels. Internationally high yields, however, pushed down grain prices and were reflected in farmers' finances and demand for agricultural inputs, whilst in Sweden an excellent harvest year was seen in strong demand during the growing season. A strategically significant step was the expansion of the Berner Turf business into Sweden and Norway, strengthening our position as a Nordic professional turf operator.

The Industry business area demonstrated its strength in a challenging market environment characterised by geopolitical uncertainty, tightening regulation and weak economic cycles across various industrial sectors. The acquisition of Voda Nordic Ltd strengthened our position in water treatment and supports our growth strategy.

Advancing sustainability in practice

We are committed to reducing emissions in line with our Science Based Targets climate commitment. A heat pump investment carried out at our subsidiary Chemigate's Lapua plant reduces the plant's direct carbon dioxide emissions by over 900 tonnes per year, corresponding to a reduction of approximately 20 per cent.

The Hyvän Maan (Good Soil) cultivation programme, based on regenerative farming principles, was introduced last year, and already over 30% of the starch potatoes produced by the Group were grown in accordance with the programme. The programme enhances soil health and carbon sequestration whilst supporting sustainable agriculture. In addition, we launched a deferred payment financing model together with OP bank, in which responsible farming is recognised through a lower interest rate, offering farmers a concrete incentive to adopt more sustainable methods.

We also received recognition as an employer: the SAK (the Central Organisation of Finnish Trade Unions) North Karelia regional committee awarded our Heinävesi production plant as an exemplary employer for 2025. The Chemigate Group, in turn, achieved the highest Platinum level in the EcoVadis sustainability assessment for the first time.

Continuing as a forerunner in the use of AI

We continued to be among the forerunners in the utilisation of AI. As the third company in Finland, we deployed the SANA AI platform, Berner's internal AI solution, which enhances information management and the utilisation of knowledge whilst supporting workflow efficiency in a secure manner.

Our investment in AI is exceptionally wide-ranging: we utilise nearly 20 different AI tools and have organised over 20 training sessions for our personnel. AI is already used by 400 Berner employees across all seven of our operating countries.

For us, AI is not merely a tool but a strategic competitive advantage. It streamlines routine tasks and frees up time for value-adding work across the organisation. Our applications range from strategic planning to chemical simulations and the development of marketing concepts.

Thank you for the year 2025

My warmest thanks for 2025 to each and every one of you at Berner across all seven of our operating countries. The year has once again demonstrated that we succeed best when we combine our expertise, take action and build lasting competitiveness in our daily work – listening to our customers and consumers.

I would also like to thank our customers and partners for their trust and collaboration. The cooperation developed together with you has helped us strengthen customer value and implement solutions quickly and effectively.

In 2026, we will continue to execute our new strategy period with determination. We will focus on leading growth, increasing customer value and strengthening competitiveness, whilst developing the employee experience on a long-term basis. I believe that with clear choices and by working together, we can make 2026 even stronger.

Antti Korpiniemi
CEO
Berner Ltd

WE ARE PROTECTING TOMORROW

We have defined the purpose of our existence as protecting tomorrow. We work to ensure well-being and a good life for us all – now and in a hundred years. This is what protecting tomorrow means to us.

Values

The basis of all our operations

WORK Cooperation, partnership and innovation are the cornerstones of our family company. At Berner, everybody's work is valued and respected. Each Berner employee must have the opportunity to develop, succeed and enjoy their everyday life as part of our family. Each Berner employee takes responsibility of achieving our common goals.

INTEGRITY All of our operations must be based on honesty in relation to our clients, principals, other cooperation partners and personnel. Integrity at Berner means reliable, well-planned and transparent operations.

HUMANITY Berner succeeds when our employees succeed. In an equal working environment, we care for each other, cheer each other on and trust that by working together we will succeed.

Mission

What we do

With our work, we build a better tomorrow and promote well-being. Our responsible business and steady growth create sustainable benefits for our customers, consumers, employees, partners and stakeholders

Vision

How we do it

Our family business is committed to being a forerunner of quality, innovation and responsibility today and in the future. We achieve this goal through seamless cooperation and the team spirit that Berner employees show every day.

What protecting tomorrow means to me as a Berner employee – or how it shows in my work



Saila Innanen, Business Manager, Berner Turf business
For me, protecting tomorrow is closely linked to sustainability. Our work with golf courses and other green areas is an important pillar in building a sustainable future. We want to ensure that, also in the future, there will be high-quality, well-maintained places for everyone to enjoy. Our work has a broad impact on people's everyday lives: pleasant parks, high-quality sports pitches and golf courses are part of the common good.



Sam Tallberg, Head of the Grain Trade business
I would like to see Berner's grain trade – and our entire business area – creating added value for Finnish agriculture and, for our part, helping to keep Finland's food security at a high level in the future as well. In these times of instability, security of supply plays an especially important role, and agriculture is unquestionably at its very heart.



Maarit Mäkynen-Heltimoinen, Director, Sourcing
Protecting tomorrow is reflected in ensuring a transparent supply chain together with our stakeholders. In addition, our values speak to protecting tomorrow: we value all work done and our colleagues, and we are courageous and honest. In my view, living by these values in everyday work is protecting tomorrow.



Kari Lindholm, Shift Supervisor & Occupational Safety Manager, Logistics Centre
For me, protecting tomorrow is visible in many things, for example in decision-making. We make solutions where we consider issues with a view to the future. Investments in machinery and equipment are planned and made with a long-term perspective – in other words, in the interest of tomorrow. I also believe protecting tomorrow means that people enjoy their work, feel satisfied, and can do their work safely.

STRATEGIC PRIORITIES 2025–2027

During the 2025–2027 strategy period, we will continue to focus on four priorities: leading growth, strengthening competitiveness, increasing customer value, and improving employee experience. In 2025, we advanced our strategic priorities in a number of ways.

Leading growth

- We acquired Voda Nordic Ltd, a company specialising in water treatment chemicals, strengthening our position as a partner for industry, municipalities and the cleantech sector.
- We supported growth in liquid bulk products and developed our warehousing and terminal infrastructure.
- The expansion of our subsidiary Chemigate into the Swedish market continued.
- We developed a unified, international operating model for our Healthcare and Laboratories business to provide our partners with access to five markets and help our customers succeed with comprehensive solution offerings.
- We strengthened our unified market position in Healthcare and Laboratories across the Nordics and the Baltics, for example by expanding our healthcare solutions to Denmark in addition to the other Nordic countries.
- We began planning and enhancing the Sweden and Nordic logistics solution for the Healthcare and Laboratories business.
- The competitive tendering of public procurement was made more efficient through AI analytics, which consolidates lessons learned from previous tenders and produces decision summaries.
- We achieved brand-led growth and renewal across several Consumer Goods categories.
- We strengthened the data-driven approach of the Consumer Goods sales organisation by deploying a store-level retail tracking tool and a simulation solution for assessing channel strategy and the product portfolio.
- We expanded our professional turf business, Berner Turf, into Sweden and Norway in the golf, football and landscaping markets.
- We strengthened our position in professional horticulture, particularly in the seed trade.
- We deployed the Sana AI platform. The solution brings together key AI functionalities—text generation, analytics, document processing and information retrieval—into a single platform integrated with Berner's own data sources. Sana AI lays the foundation for large-scale utilisation of AI and, going forward, also enables the development of tailored solutions, such as business-specific agents and workflows, to meet the organisation's needs.

STRATEGIC PRIORITIES AT BERNER



LEADING GROWTH

- Accelerate organic growth with high ambition
- Mergers, acquisitions and successful integrations
- Internationalization



INCREASING CUSTOMER VALUE

- Improving customer understanding
- Customer-centric operation
- Leading customer relationships



STRENGTHENING COMPETITIVENESS

- Utilize group-wide synergies
- Effective processes
- Competitive cost structure
- Increased profitability
- Effective use of capital



IMPROVING EMPLOYEE EXPERIENCE

- Leadership development
- Improving work wellbeing
- Talent development
- Building a strong growth culture

- We launched the JYET and LAT qualification programmes, providing training in general management and line management themes for around 40 Berner employees.

Increasing customer value

- We systematically developed customer collaboration in the Consumer Goods business area, with the aim of being a strategic partner that drives growth. Through deep consumer and market insight, we identified growth opportunities within product categories.
- Data-driven identification of growth opportunities in Consumer Goods categories was established as a key way of working alongside consumer-led innovation and commercialisation.
- Consumer feedback analytics was automated through an AI-based solution that produces brand-specific summaries of feedback and complaints to support decision-making.
- Delivery reliability at our Heinävesi plants meets our customers' expectations: delivery reliability increased by 11% during 2025 (actual 97.9%).
- In our Healthcare and Laboratories business, we developed customer-centricity in leadership, processes and operating models, and created new models for measuring and leveraging customer value—our customers are at the heart of what we do.
- We provided farmers with expertise and advice on planning and timing cultivation measures, quality and crop protection, helping to improve crop quality and yields in Finland and Sweden.
- We introduced the Hyvän Maan (Good Soil) cultivation programme and the associated deferred payment financing model developed jointly by OP bank and Berner, supporting sustainable farming and delivering financial benefits to customers.
- Together with partners, we created the Viljalinkki system, including electronic consignment notes, improving traceability and transparency in the grain value chain for customers.
- We continued to ensure and develop the sustainability performance of our suppliers and principals through amfori BSCI social responsibility audits and comprehensive EcoVadis sustainability assessments.
- Our commitment to emissions reductions through the Science Based Targets climate commitment reduces the carbon dioxide emissions of the products we manufacture and sell—for example, the heat pump investment at Chemigate's Lapua plant reduces emissions by 600 tonnes.
- By consolidating customer volumes and leveraging procurement and logistics expertise, the Berner Industries business unit secured the availability of raw materials at competitive prices in a challenging operating environment.
- Our subsidiary Voda Nordic Ltd and Berner Industries leveraged synergies across customers and product groups, enabling broader end-to-end solutions for the water utility sector and industry.

Strengthening competitiveness

- Production efficiency at our Heinävesi plants has increased by 13% over the past two years, and production efficiency at our Vantaa logistics centre increased by 5% during the past year.
- We improved the efficiency of our Healthcare and Laboratories business by developing and harmonising our processes and leveraging synergies across our operations, enabling increasingly agile and efficient operations across all our operating countries.
- We renewed the innovation and product development strategies in Consumer Goods, while continuing measures to improve competitiveness.
- In the fertiliser business, we enhanced quality control of raw materials and production, and introduced competitive fertiliser solutions based on field trials.
- We invested at Chemigate and Voda Nordic in new production lines that improve process energy efficiency and production scalability.
- We expanded the water chemicals business, where Voda Nordic utilises industrial side streams, strengthening cost and resource efficiency.
- We expanded order-to-delivery chain automation through AI-based processing of email orders, halving manual work for selected customers.
- We put a raw-material procurement forecasting model into production use for seven key raw materials to support the timing of procurement decisions.

Improving employee experience

- We measured employee engagement through a Group-wide survey.
- As part of the Group's sustainability programme, we set targets for developing diversity, equality and inclusion.
- We provided employee training through a lecture by a brain research expert as part of the ÄlyHOIva project.
- We renewed MIELI Mental Health Finland's "Hyvän mielen työpaikka" (Mental Health Friendly Workplace) label for 2025.
- We launched a cultural handbook project.
- We strengthened collaboration within the Healthcare and Laboratories business across our different operations and countries, and invested in leadership development. We have supported our international line management team on our growth journey, for example by strengthening coaching leadership capabilities.
- In the Berner Industries business unit, we developed coaching leadership among supervisors, supporting growth, change leadership and consistent leadership practices.
- AI capabilities were scaled across the organisation: around 90% of knowledge workers were trained to leverage AI. The impact of AI on job satisfaction averaged +2.2 on a scale of −5 to +5.

Berner Group's Value Creation Model 2025

RESOURCES

Personnel
- 865 employees in 7 countries (31.12.)

Economic capital
- Balance sheet meur 387.9
- Equity ratio 52.8%
- Investments meur 15.7

Intangible capital
- Well-known consumer and B2B brands
- Consumer and customer understanding
- Long-term employment
- Values

Domestic R&D and production
- 14 production facilities in 10 locations in Finland
- Production for all 4 business areas

Natural resources
- Energy: renewable: 24,157 MWh (30.1%), nuclear energy: 22,533 MWh (28.1%), fossil energy: 33,510 MWh (41.2%)
- Raw materials and packaging materials: Non-renewable virgin: 11%,; renewable virgin: 84%
- Water consumption: 1,370,018 m³

OUR BUSINESS

Consumer goods
Healthcare and laboratories
Agricultural trade
Industry

PROTECTING TOMORROW
BERNER
WITH OVER 100 YEARS OF EXPERIENCE

In-house production, import, sales and marketing, contract manufacturing

Turnover, meur
677.6

INPUTS

Personnel
- Wages, salaries and fees meur 52.7
- Work community vitality survey 4/5
- Lost time injury rate 11.1

Customers and consumers
- Safe, high-quality, diverse and innovative product range
- Commitment to promoting sustainable development in products
- Domestic products and raw materials
- Reliable and long-term customer relationships

Suppliers of goods and services
- Materials and services meur 475.5
- Long-term partnerships
- Partnerships around the circular economy
- Supplier sustainability audits and assessments

Shareholders and financiers
- Dividends and financial expenses meur 14.1

Environment
- Emissions: Scope 1: 6,614 t CO_2 e, Scope 2: 1,955 tCO_2 e, Scope 3: 924,405 tCO_2 e (incl. FLAG emissions), SBTi climate commitment
- Waste reuse rate 64%
- Recycled and reused water: 80,191 m³

Society
- Taxes in countries of operation meur 86.4
- Products and raw materials related to national security of supply
- Partnerships: HelsinkiMissio

SHARED RESPONSIBILITIES
SUSTAINABILITY PROGRAMME 2023–2025



We take care of our personnel's well-being

Occupational safety and well-being
Learning and well-managed organisation
Diversity, equality and inclusion



We ensure product sustainability

Quality and safety of own products
Sustainable supply chain
Sustainable materials



We reduce climate and environmental impacts

Energy efficiency and emissions
Material efficiency and circular economy
Biodiversity

3 GOOD HEALTH AND WELL-BEING

8 DECENT WORK AND ECONOMIC GROWTH

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

WE OPERATE ETHICALLY



Main sustainability targets

Target 2023–2025	Achievement 2025
We operate ethically	
100% of our staff in all operating countries undergoes online training on Code of Conduct biennially.	87 % of the employees due for the course completed it.
From 2024, we will include a sustainability KPI in the remuneration of the Group management.	The sustainability metric was included in Group management remuneration in 2025.
We take care of our personnel's well-being	
Zero accidents and cases of occupational diseases.	There were 14 accidents in the Group, 6 of which resulted in more than one day of sick leave. One occupational disease case.
We achieve the goals we set for occupational well-being surveys.	The result of the Group-wide occupational well-being survey was 4/5 (good), which exceeds our target.
We exceed the country-specific averages in the 360-degree assessments of leadership.	No assessments were carried out last year.
We will examine the current state of diversity and inclusion and draw up the objectives of the programme.	The results of the baseline assessment conducted in late 2023 have been analysed and communicated to employees (Berner Ltd). Targets and an action plan have been prepared and approved for the 2026–2028 sustainability programme period.
We ensure product sustainability	
Zero recalls of in-house products.	No recalls of products from our own production.
100% of high-risk country suppliers have been audited for social responsibility. We are developing the sustainability assessment of suppliers in non-risk countries.	78 % of high-risk country suppliers have a social responsibility audit or certification. 67 of our suppliers participated in the comprehensive EcoVadis sustainability assessment last year.
All plastic packaging produced by Heinävesi and Helsinki's own production is recyclable.	88% of the packaging used (kg) was recyclable.
We will continue to carry out carbon footprint calculations and life cycle analyses for our products.	Carbon footprint calculations and/or life cycle assessments were carried out for two products, and calculations were initiated for 13 products. In 2023–2025, carbon footprint calculations and/or life cycle assessments were completed for a total of 54 products.
We reduce the use of peat by approximately 10% per year, with the aim of fully replacing peat in GreenCare growing media at the beginning of the 2030s.	In 2025, sales of growing media products increased, while we also increased the use of recycled materials in our GreenCare products as planned. In particular, the share of recycled coffee grounds was increased, supporting our aim to reduce peat use by around 10% annually.

Target 2023–2025	Achievement 2025
We reduce climate and environmental impacts	
Our Science Based Targets will be approved within the agreed timeframe. We will reduce our emissions in our own operations and in our value chain in line with our targets. Main targets (2030 vs 2021): Scope 1 and 2: -42% Scope 3: -51.6%, intensity target Scope 3, FLAG: -30.3% Scope 3.11.a: -42 %	At the turn of 2024/2025, our SBTi emissions reduction targets were approved. The targets also include FLAG emissions related to land use. Emissions developed as follows: Scope 1&2 (market-based), 2025 vs. 2021: -12 % Scope 3, 2025 vs. 2021: -14 % Scope 3, FLAG, 2025 vs. 2021 -3 % Scope 3.11a, 2025 vs. 2021: -10 %
We reduce the environmental impact of production by increasing the efficiency of material use and separate waste collection.	Waste volumes have decreased in certain Group companies. In addition, across the Group, waste volumes have been reduced when adjusted for the impact of business growth on waste generation. In 2025, more waste (by tonnes) was diverted to recycling than in 2024.
We investigate our impacts and dependencies on biodiversity and set targets to reduce impacts.	In 2025, we mapped the environmental impacts and capabilities of our most important suppliers and identified biodiversity-sensitive areas near our own sites.
The total amount of recycled side streams in the agricultural and industrial business areas is 570,000 tonnes.	The volume of recycled side streams was 173,596 tonnes in 2025. The total for 2023–2025 was 491,355 tonnes.

SUSTAINABILITY CASES

The School to Belong programme

Loneliness among children and young people is a serious and prolonged problem. Since 2022, Berner Oy has supported HelsinkiMission's School to Belong programme, which helps school communities identify and reduce loneliness among young people and provides tools for addressing it.

School to Belong has established itself as a trusted partner in reducing loneliness in educational institutions. In 2025, 47 new institutions signed up for the programme, and it was in use in 169 institutions across Finland. Institutions participating in School to Belong include a total of 130,000 pupils and students. The programme also expanded into higher education last year: it was introduced at 13 different higher education campuses. School to Belong also received recognition for its work to reduce loneliness through an invitation to the Finnish President's Independence Day Reception.



Loneliness has also shown a slight decline according to the School to Belong loneliness survey: 14% of students experience harmful loneliness. In upper secondary schools that have participated in the programme for two years, loneliness was 5 percentage points lower (7%) than in schools that were just starting the programme (12%). In addition, in upper secondary schools that have participated for two years, 34% of students feel they are able to alleviate their own loneliness. In schools just starting the programme, the figure is 25%, i.e. 9 percentage points lower.

In 2025, an impact study of the School to Belong programme was launched, and scientific evidence of the programme's effectiveness will be available in 2027. Last year, the programme developed a new themed week and a community "Let's Eat Together" initiative, created new lesson materials on social skills, produced nine short informational videos, and published a tip booklet to support community spirit. Last year, the programme generated more than 21,000 encounters that reduce loneliness. A total of 31 trainings and information sessions were delivered to pupils, parents and school staff.

HYVÄN MAAN VILJELYOHJELMA

A new deferred payment financing model to incentivise sustainable farming

Berner and OP bank jointly developed a new type of financing model that introduces a financial incentive to support responsible farming. The new model enables contract farmers to access more favourable deferred payment financing if they have committed to Berner's Hyvän Maan (Good Soil) cultivation programme.

Sustainable deferred payment financing makes it possible for contract farmers who have committed to the Hyvän Maan cultivation programme and its sustainability targets—and who have achieved those targets—to receive extended payment terms and lower financing costs when purchasing agricultural inputs. The financing model takes into account a farm's cash flow needs, particularly in long production cycles where costs arise at the beginning of the season and income is generated only later.

XZ and Lasol brands in the Pink Ribbon fundraising campaign – together, towards life

The Cancer Foundation Finland's Pink Ribbon campaign brought Berner brands together for a shared cause in autumn 2025. Our haircare brand XZ took part in the campaign for the second year in a row, and our windscreen washer fluid brand Lasol joined as a new partner. The campaign proceeds support cancer research in Finland and free counselling services for people affected by cancer and their loved ones. At the same time, the campaign raises awareness of cancer prevention and treatment.

During the campaign period (18 September–26 October), EUR 0.10 was donated to the campaign for each normal-size XZ shampoo and Pink Ribbon product sold. Lasol, in turn, donated EUR 0.40 for each Lasol Roosa Pink Ribbon windscreen washer fluid sold, which was available at K-Citymarket and Motonet.

For the campaign, XZ developed the much-requested Purkkapallo conditioner to complement the Purkkapallo shampoo that had attracted admiration the previous year. To make participation as easy as possible, the campaign included all normal-size XZ shampoos in addition to the pink campaign products. This meant that everyone could choose the product that suited them and, at the same time, easily support important research work.

The Pink Ribbon partnership is an example of how strong Finnish brands can together make a meaningful contribution to socially important work. As XZ Brand Manager Anna-Kaisa Tarjasalo sums it up: "With big hearts, we move together towards life as a Pink Ribbon partner. Fundraising is a concrete and meaningful way for us to make an impact – and an opportunity to do good together with our customers."





Heat pump investment at the Lapua plant supports emissions reductions

The heat pump investment implemented at Chemigate Ltd's Lapua plant is part of the Berner Group's commitment to climate action and improving energy efficiency. Completed at the end of 2025, the heat pump utilises waste heat generated in the processes and reduces the use of liquefied petroleum gas (LPG) in production.

According to calculations, the investment reduces the plant's direct carbon dioxide emissions by more than 900 tonnes per year, corresponding to an approximately 20% reduction. The realisation of emissions reductions is actively monitored using carbon roadmaps. Chemigate will continue to develop solutions to reduce emissions in the coming years, in line with the Berner Group's SBTi commitment.



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CONSUMER GOODS

The year 2025 in Consumer Goods was significantly affected by generally weak consumer confidence and subdued demand. Despite this, our comparable net sales increased slightly year-on-year. We continued to focus on developing customer collaboration, identifying and leveraging growth opportunities within product categories, renewing our innovation strategy and continuously improving our competitiveness.

Sales remained stable in a challenging market

Comparable sales in Consumer Goods and our market position remained stable despite the challenging operating environment. Consumer confidence and purchasing power continued to be weak, affecting demand particularly for higher-value one-off purchases and increasing price-driven promotional activity.

In recent years, we have focused on developing customer collaboration and continuously improving our operations, with the aim of being a growth-driving, reliable strategic partner to our customers. Our broad product range and deep consumer and market insight create opportunities for growth even in a challenging market environment. Last year, we invested in particular in renewing and accelerating our innovation and product development strategies. At the same time, we continued measures to improve competitiveness. Our delivery reliability improved significantly as a result of determined actions.

From a sales perspective, 2025 was a strong year particularly in everyday cosmetics, wellbeing, gardening, and footwear categories. In daily cosmetics, LV—fragrance-free and carrying an allergy label—once again achieved record sales. In addition, the leading haircare brand XZ successfully appealed to new consumers, driven by refreshed packaging communication and advertising as well as attractive new and promotional products.

In gardening, GreenCare and the pest control products Ratex and 342 retained their leading market positions. In wellbeing, Omron's goal of helping people live healthier and more comfortably strongly resonates with Finnish consumers. Sales of the Omron brand developed strongly in both blood pressure monitors and pain relief. In footwear, 2025 was a strong year led by Nokian Footwear and HAI.

Cosmetics distribution in the Baltics remained stable in a very challenging operating environment characterised by intensified price promotions. In Finland, our partnership with Sensai ended at the end of the year.



Operating countries
- Finland
- Baltic countries

Production facilities
- Helsinki
- Heinävesi

Turnover, meur

95.7

CUSTOMERS

- Retail trade
- Department and special stores
- Pharmacies
- Gardening and hardware stores
- Cosmetologists
- Food industry

MAIN PRODUCT GROUPS

- Daily cosmetics
- Food
- Home cleaning
- Daily accessories and wellness
- Pharmacy and department store cosmetics
- Professional cosmetics
- Car care
- Gardening
- Footwear

Consumers once again chose LV as the most sustainable beauty brand

Long-term sustainability development work in Consumer Goods received significant recognition in 2025. In the Sustainable Brand Index 2025 study, Finnish consumers chose LV as the most sustainable brand in the beauty sector in Finland for the second year in a row. Out of a total of 248 brands covered by the study, LV ranked 23rd overall.

The recognition demonstrates that consumers value long-term sustainability development work and LV's core idea that "less is just enough". For LV, it is important to actively research and seek solutions throughout the product life cycle to further reduce environmental impacts and support biodiversity.

Close customer collaboration, consumer insight and a broad portfolio create growth opportunities

We expect the market environment to remain difficult to predict in 2026 as well. Rising unemployment and subdued overall economic growth are likely to affect consumer behaviour, despite gradually strengthening purchasing power.

At the same time, consumers value strong brands, domestic origin and sustainability. Changes in consumer behaviour and the development of retail require us to respond quickly and continuously renew ourselves. Data-driven identification of category growth opportunities, consumer-led innovation and commercialisation, and cost-efficient execution are the foundation of our success.

Berner's broad brand portfolio across different categories and price points, our product development and manufacturing capabilities, and skilled, motivated people create opportunities for growth. Through close collaboration with our customers, we lay the foundation for shared success.



HERBINA'S RENEWAL

In 2025, Herbina comprehensively renewed its product range and introduced a new brand identity. We identified an opportunity in the market to create growth in the body care category by strengthening a domestic offering built around sensorial experiences and fragrances. The new Herbina combines nature-inspired elements and a carefree attitude in a Nordic style.

The concept proved effective both among consumers enthusiastic about skincare and haircare and among those looking for solutions for a perfect hair day. Herbina's concept and visual identity—combining wellbeing, fun and carefree confidence—received positive feedback from consumers in Finland as well as in the other Nordic countries and the Baltics, and encouraged trial.

In January, we launched new hair and body care products that combine both functional and natural ingredients.

All Herbina hair and body products are manufactured at our Heinävesi plant in Finland. In autumn, hair styling products were also renewed, and as part of the renewal we transferred the production of aerosol products from Sweden to Finland—meaning that all Herbina products are now 100% made in Finland. The products are developed in Berner's laboratory in Helsinki and carry the Key Flag Symbol. All Herbina products are also suitable for vegans.

The renewed Herbina has received a warm reception from customers. The brand's consistent look and feel has been praised as being aligned with today's trends, and the products' delicious fragrances have attracted a great deal of positive feedback. Following the launch, we also took our first steps towards expanding the brand beyond Finland.

Our consumer brands



HEALTHCARE AND LABORATORIES

In 2025, we continued our international journey of profitable growth transformation with a strong customer focus.

We expanded internationally

During the year, we strengthened our ability to serve our customers with increasingly comprehensive solutions while developing our international operations so that our principals gain more efficient access to the Nordic and Baltic markets.

A significant strategic milestone was the successful expansion of our specialized healthcare solutions to Denmark in autumn 2025. This expansion completes our Medical Device portfolio to cover the entire Nordic market and strengthens our service capability in the region. Read more about the case.

We grew and strengthened our market position in disinfection and professional cleaning products despite the decline in the overall market. At the same time, strong growth in healthcare supplies continued, and we actively developed their portfolio to meet market needs.

In our laboratory business, we deepened cooperation with several principals in the Nordic countries and Estonia and built new strategic partnerships to support growth. Additionally, we restructured our assistive devices and services business by building a new, more customer-centric operating model to respond to customer needs more smoothly and consistently.

Our subsidiary Suomen Medituote Ltd won several significant tenders and strengthened its position as a key partner in healthcare and the cleaning and hygiene sector in both the public and private sectors. To ensure future growth, the company launched a major project to build a new logistics center. With the new logistics center, Suomen Medituote will be able to deliver products to customers even more efficiently and reliably.

We grew in a challenging operating environment

The operating environment remained challenging, with the market situation continuing to be affected particularly by public sector resource challenges and cost-saving pressures. Despite this, we succeeded in growing significantly.

We helped our customers with value-creating and cost-effective solutions, such as innovative technology and care solutions and new service models that enhance our customers' operations.



Operating countries:
- Finland
- Sweden
- Norway
- Denmark
- Estonia

Production facilities
- Heinävesi
- Ylöjärvi

Subsidiaries
- Suomen Medituote Ltd

Turnover, meur

101.2

CUSTOMERS

- Public and private social and healthcare services
- Education services and early childhood education
- Professional cleaning, central cooperatives and wholesalers
- Food industry, pharmaceutical and biotechnology, oil industry, research laboratories

OUR SOLUTIONS

- Assistive devices and services, comprehensive assistive device maintenance solutions, technology solutions
- Specialized healthcare solutions including urology, surgery, respiratory care, wound care
- Healthcare, disinfection, and hygiene consumables
- Laboratory equipment, services, and solutions

Systematic investment in sustainability

We have invested in promoting sustainability systematically over a long period, and we have been pleased to welcome our customers' increased sustainability requirements.

Our own Finnish production plays a significant role in our sustainability work, serving as the cornerstone particularly in professional cleaning, disinfection, and hygiene products. In addition, we support our customers' environmental goals practically by offering, for example, carbon footprint calculations.

Regarding international procurement, amfori BSCI social responsibility audits and comprehensive EcoVadis sustainability assessments are our key tools for verifying and developing supplier sustainability.

Looking ahead: building growth in the Nordics and Baltics on our strengths

Our focus is firmly on the future: our goal is to strengthen our position as a trusted partner to our customers in the Nordic and Baltic regions and to offer them impactful comprehensive solutions.

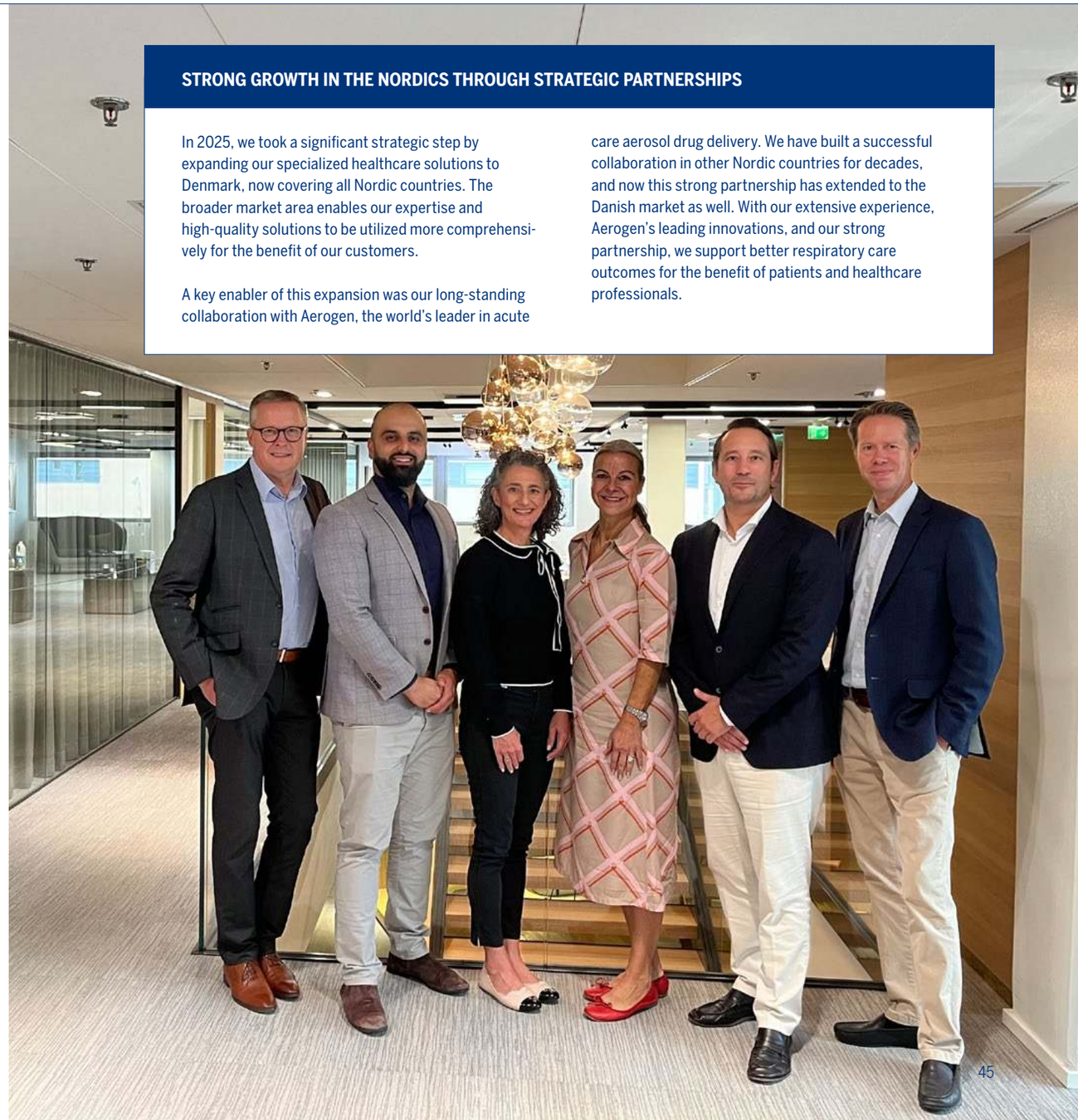
We continue to develop innovative solutions for both the public and private sector to address the challenges of a changing operating environment and help our customers succeed.

We believe that our competitive advantage is built on a unique combination: Finnish production and product development, high-quality solutions from our international principals, versatile services and the specialized expertise of our personnel. On these strengths, we build value for our customers, patients, and end users.

STRONG GROWTH IN THE NORDICS THROUGH STRATEGIC PARTNERSHIPS

In 2025, we took a significant strategic step by expanding our specialized healthcare solutions to Denmark, now covering all Nordic countries. The broader market area enables our expertise and high-quality solutions to be utilized more comprehensively for the benefit of our customers.

A key enabler of this expansion was our long-standing collaboration with Aerogen, the world's leader in acute care aerosol drug delivery. We have built a successful collaboration in other Nordic countries for decades, and now this strong partnership has extended to the Danish market as well. With our extensive experience, Aerogen's leading innovations, and our strong partnership, we support better respiratory care outcomes for the benefit of patients and healthcare professionals.



AGRICULTURAL TRADE

The year 2025 was a year of strong execution in Agricultural trade. We helped farmers improve crop yields, quality and consistency with new solutions in both crop protection products and trial-based fertiliser solutions. We advanced sustainable farming, among other things, through the Hyvän Maan (Good Soil) cultivation programme and a new financing solution. We expanded our professional turf business, Berner Turf, beyond Finland and the Baltics into Sweden and Norway.

A normalised harvest year – price pressure created challenges

The year 2025 was a turning point in agriculture, as crop yields in Finland returned to a normal level for the first time in a long while after several difficult years. Internationally high yields, however, were reflected in grain prices, challenging farmers' finances and affecting demand for agricultural inputs in Finland. In Sweden, yields were excellent, which was reflected in strong demand for agricultural inputs during the growing season.

In the first half of the year, the grain trade in Finland was challenged by mycotoxin issues in the previous harvest season. We emphasised to farmers how cultivation measures impact quality, which in turn contributed to improving the quality of the new harvest.

The importance of crop protection increased and our expertise was valued

In crop protection, the exceptional conditions of the past few growing seasons have made crop protection more challenging, increasing the presence of weeds in fields. This has highlighted the importance of Farmers Berner know-how and expertise for our customers in Finland.

In Sweden, the conditions during the growing season meant that crop protection could significantly improve yields, which was reflected both in sales growth and in our customers' successful outcomes. Our Swedish subsidiary's agricultural organisation, Gullviks, created added value for its customers in crop production by combining advisory services with the right product solutions. Gullviks' expertise is highly valued in the market: in a survey aimed at Swedish farmers, the organisation was rated as the most respected advisory organisation in Sweden.

In the fertiliser business, we developed quality control of raw materials and production to ensure the consistent quality and performance of our fertilisers for the benefit of our customers. Drawing on field trials, we introduced competitive fertiliser solutions to the market.



Operating countries:

- Finland
- Sweden
- Norway
- Estonia
- Latvia
- Lithuania

Production sites

- Hamina
- Heinävesi

Business units

- Berner Ltd's Farmers Berner business unit
- Gullviks, our Swedish subsidiary's agricultural organisation
- Berner Turf, an expert team for the Nordic and Baltic region

Turnover, meur

282.5

CUSTOMERS

- Farmers; customers across different production segments in agriculture and professional horticulture
- Industrial partners; actors related to the grain trade, oilseeds and circular economy products
- Pest control professionals
- Professional turf managers; golf and sports turf, green areas

MAIN PRODUCT GROUPS

- Grain and oilseed trade
- Seeds, fertilisers and soil improvement
- Crop protection products
- Seeds and cultivation supplies for professional horticulture
- Feed products for livestock farms
- Fuels
- Pest control
- Solutions for professional turf

In professional horticulture, we strengthened our position particularly in the seed trade, where our new lettuce and carrot varieties performed exceptionally well.

Strong work to advance sustainability

In 2025, we introduced the Hyvän Maan (Good Soil) cultivation programme, which is based on regenerative farming principles. Already over 30% of the starch potatoes produced by the Berner Group were grown in line with the programme. The Hyvän Maan cultivation programme supports improved soil health and increased carbon sequestration, thereby advancing sustainable agriculture.

Together with OP bank, we launched a new deferred payment financing model in which Hyvän Maan cultivation is recognised through a lower deferred payment financing interest rate. This encourages farmers to adopt more sustainable farming methods and provides tangible financial benefits for those committed to advancing responsibility. Read more about the sustainability case on p. xx.

Together with Anora Group plc and Mtech, we also created the Viljalinkki system, which enables the use of electronic consignment notes for grains. The system can also incorporate sustainability and production method data, improving traceability and transparency across the grain value chain. Viljalinkki is a significant step in the digitalisation of the grain trade and responds to the growing need to verify the responsibility of production.

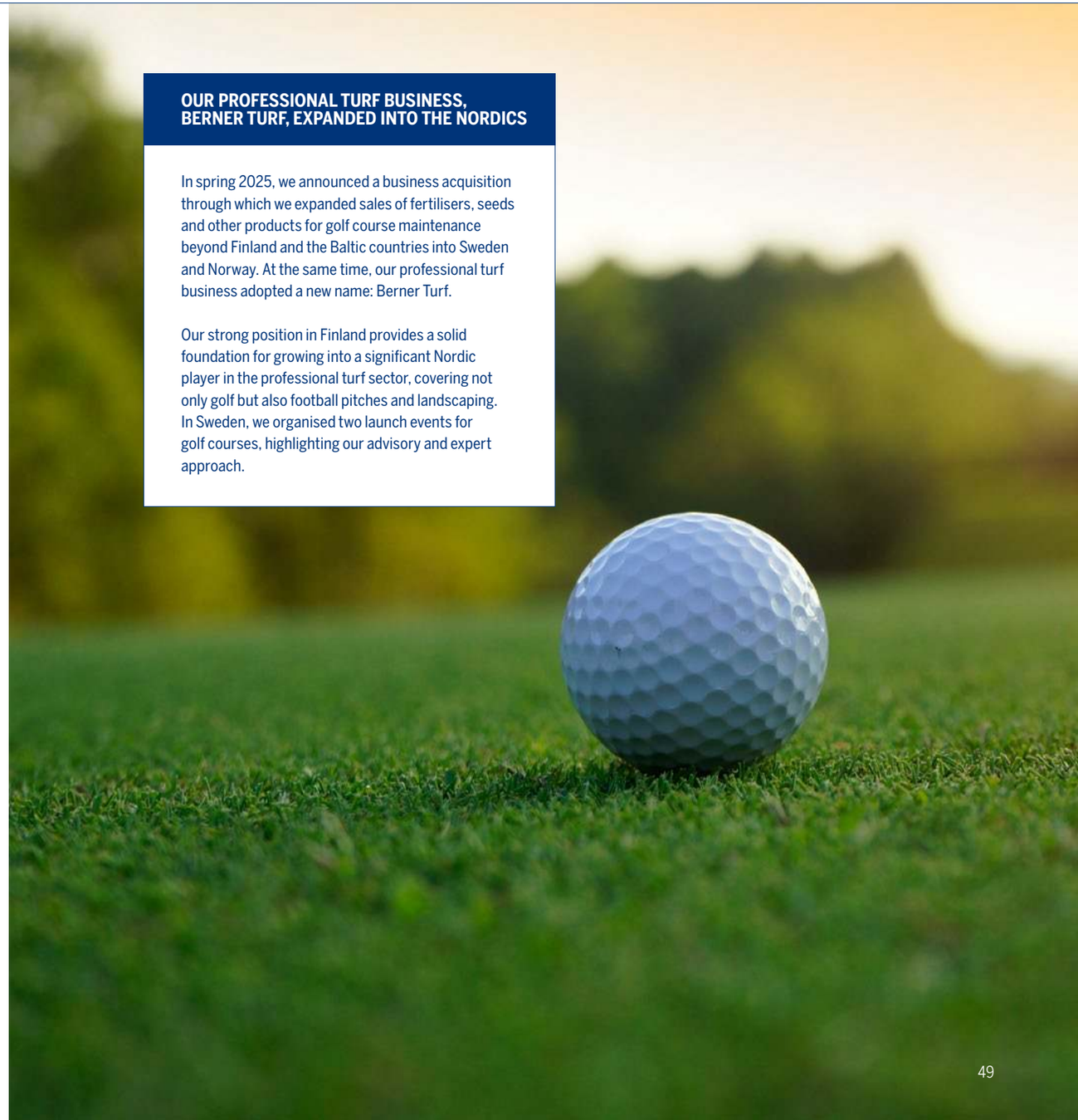
An active year in events and communications

The year 2025 was a year of major events. In Finland, we participated in the traditional Okra, Lepaa and KoneAgria exhibitions. In Sweden, Gullviks organised several seminars and field-edge events for its customers and participated in the Borgeby Fältdagar and Brunnby Lantbrukardagar exhibitions.

Through UN theme days, we highlighted important topics to our customers: in June, we held events on World Environment Day, and in October we organised an event for International Day of Rural Women.

Increasing customer value remains at the heart of our focus

In 2026, we will focus on developing our expertise and increasing customer value in both Finland and Sweden. Challenging cultivation conditions highlight the importance of advisory services and the right product solutions. Our aim is to be our customers' most important partner in successful farming—an aim also supported by expanding the Hyvän Maan cultivation programme. In the Berner Turf business, we will strengthen our position in the Nordic markets by bringing our expert, advisory approach to new areas.



OUR PROFESSIONAL TURF BUSINESS, BERNER TURF, EXPANDED INTO THE NORDICS

In spring 2025, we announced a business acquisition through which we expanded sales of fertilisers, seeds and other products for golf course maintenance beyond Finland and the Baltic countries into Sweden and Norway. At the same time, our professional turf business adopted a new name: Berner Turf.

Our strong position in Finland provides a solid foundation for growing into a significant Nordic player in the professional turf sector, covering not only golf but also football pitches and landscaping. In Sweden, we organised two launch events for golf courses, highlighting our advisory and expert approach.

INDUSTRY

Our Industry business area continued its determined growth in 2025 despite a challenging market situation. We strengthened our position through the acquisition of Voda Nordic Ltd, which specialises in water treatment chemicals.

The strong position of our Industrial Berner business unit in the import and export of powdered bulk raw materials remained unchanged, while we progressed strategic growth initiatives particularly in liquid bulk products and in warehousing and terminal infrastructure.

At Chemigate Ltd, we increased net sales thanks to successful annual negotiations and strong development in the Swedish market, even though demand from the forest industry remained weak. The next step in our contract manufacturing strategy was completed when the dry glucan modification line was commissioned in our Lapua plant in Finland. We manufacture modified starch-based binders and adhesives for industrial use.

At Berner Chemicals Ltd, we achieved significant net sales growth thanks to an expanded customer base and increased delivery volumes, despite challenges in end markets within the forest and construction materials industries. Product quality and our in-house R&D activities are highly valued by our customers.

At Voda Nordic Ltd, we increased our market share in water treatment chemicals in both the municipal sector and industry and strengthened our position as a domestic supplier of water treatment chemicals. In sales and marketing, we were able to immediately leverage synergies between Voda Nordic and Industrial Berner, including across customer accounts and product groups. Read more in the Voda Nordic case story.

A reliable partner amid challenges in the operating environment

The operating environment for the European chemicals industry remained challenging, driven by weakening competitiveness, geopolitical uncertainty, tariffs and tightening EU regulation. The food value chain also struggled with competitiveness in international markets, highlighting customers' need for cost-efficient and reliable supply solutions.

Weak economic conditions in the forest and construction materials industries were reflected in shutdowns in the pulp and construction products industries and subdued demand, affecting demand particularly for certain of our magnesium and starch products.



Operating countries:

- Finland
- Sweden
- Norway
- Denmark

Production sites

- Lapua
- Kokemäki
- Mietoinen
- Kaipiainen
- Raahe
- Kokkola

Business units and subsidiaries

- Berner Industries business unit of Berner Ltd
- Chemigate Group: Chemigate Ltd; the Finnamyl Group, which includes Lapuan Peruna Ltd
- Berner Chemicals Ltd
- Voda Nordic Ltd

Turnover, meur

195.2

CUSTOMERS

- Bioproduct and forest industry
- Animal feed industry
- Food industry
- Chemical industry
- Metal industry
- Fertiliser industry
- Energy industry
- Building materials industry
- Infrastructure, construction and road maintenance
- Water treatment
- Cities and municipalities

MAIN PRODUCT GROUPS

- Modified and native starches
- Feed materials and additives
- Food raw materials and additive
- Basic and specialty chemicals

In this market situation, our role as customers' reliable partner and as a "protector of tomorrow", in line with Berner's purpose, became increasingly important. By consolidating customer volumes and leveraging our long-standing logistics and procurement expertise, Berner Industries was able to secure the availability of raw materials at competitive prices even when global supply chains were under pressure. In addition, our investments in warehousing and terminal capacity provided a foundation for growing demand for liquid bulk products and strengthened our position in the Northern European market.

Heat pump investment cuts greenhouse gas emissions by 900 tonnes

Advancing sustainable development featured strongly across our entire Industry business area. Within the Chemigate Group, we continued determined efforts to reduce the environmental impacts across our value chain: our EUR 2 million heat pump investment in our Lapua plant reduces the plant's greenhouse gas emissions by 900 tonnes and improves utilisation of waste heat generated in the processes for production.

We also joined an energy efficiency scheme and strengthened our position as a responsible partner through the Hyvän Maan (Good Soil) cultivation programme implemented with contract farmers, with more than 30% of our contract farmers committing to the programme.

At Voda Nordic, we participated in the EcoVadis sustainability assessment for the first time and immediately achieved Gold level, demonstrating the integration of sustainability into our business management and processes.

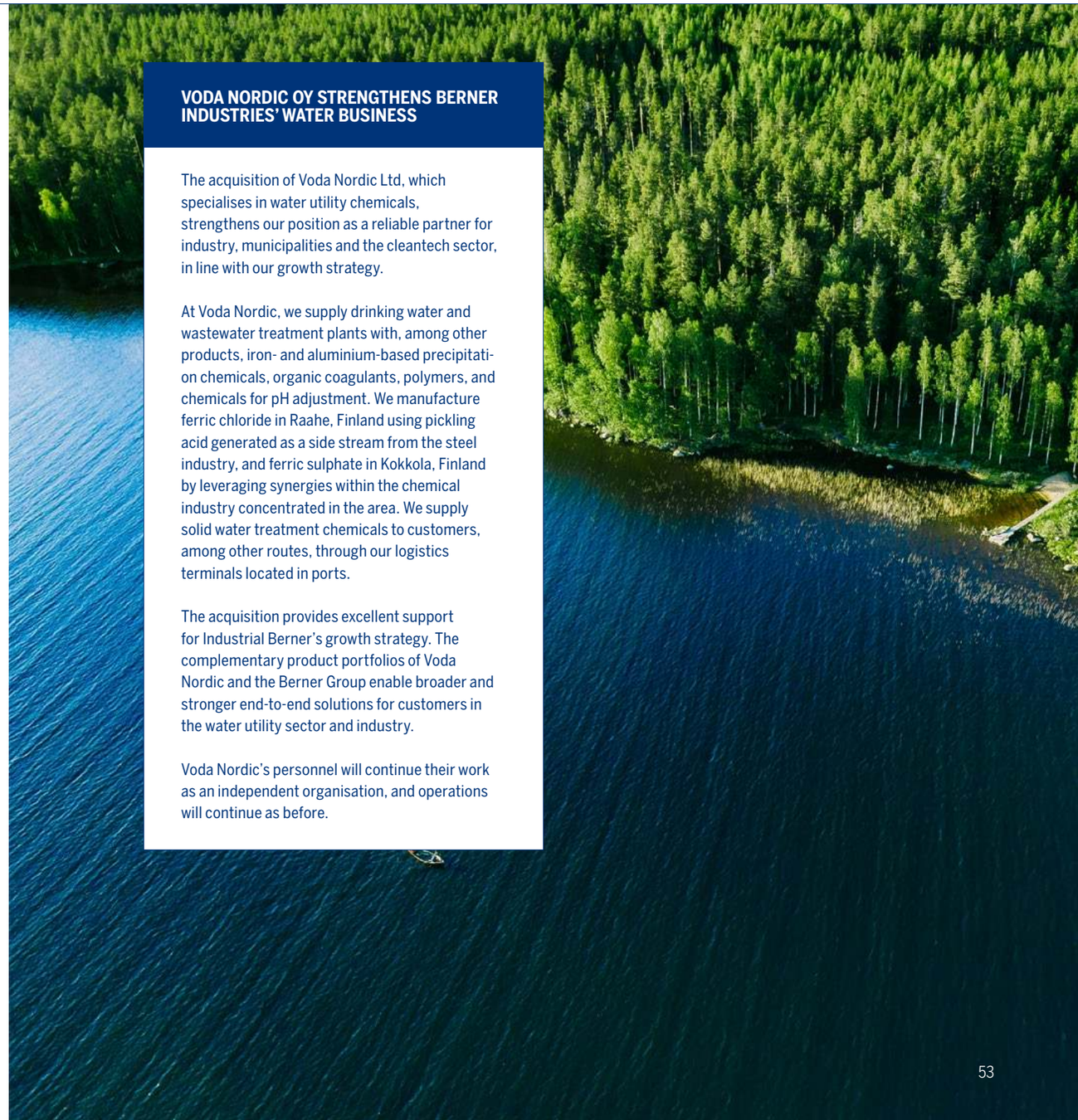
At Berner Chemicals, we continued to develop solutions that improve fire safety and reduce the need for chemicals that are harmful to the environment by expanding the use of magnesium chemicals in new construction materials.

Acquisitions as a key part of the growth strategy

Key objectives for our Industry business area in the coming years include continuing profitable growth, strategically expanding the portfolio and strengthening value chain responsibility. In Berner Industries we are seeking growth particularly by significantly increasing the share of liquid bulk products, developing warehousing and terminal infrastructure across the Nordics, and identifying new applications where we can leverage our strong expertise in process and water treatment chemicals.

Acquisitions and targeted investments will remain an important part of our growth strategy. Our aim is to identify targets within manufacturing industry and infrastructure that strengthen our position in the value chain and support our long-term sustainability objectives.

Through these measures, our Industry business area aims to ensure that our customers have access to competitive, safe and sustainable solutions also amid future regulatory and market changes.



VODA NORDIC OY STRENGTHENS BERNER INDUSTRIES' WATER BUSINESS

The acquisition of Voda Nordic Ltd, which specialises in water utility chemicals, strengthens our position as a reliable partner for industry, municipalities and the cleantech sector, in line with our growth strategy.

At Voda Nordic, we supply drinking water and wastewater treatment plants with, among other products, iron- and aluminium-based precipitation chemicals, organic coagulants, polymers, and chemicals for pH adjustment. We manufacture ferric chloride in Raahe, Finland using pickling acid generated as a side stream from the steel industry, and ferric sulphate in Kokkola, Finland by leveraging synergies within the chemical industry concentrated in the area. We supply solid water treatment chemicals to customers, among other routes, through our logistics terminals located in ports.

The acquisition provides excellent support for Industrial Berner's growth strategy. The complementary product portfolios of Voda Nordic and the Berner Group enable broader and stronger end-to-end solutions for customers in the water utility sector and industry.

Voda Nordic's personnel will continue their work as an independent organisation, and operations will continue as before.

Sustainability report

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ESRS 2 General disclosures

Basis for preparation of the Sustainability report

The Berner Group comprises the parent company Berner Ltd and its subsidiaries in Finland, Sweden, Norway, Denmark and the Baltics. The Group operates in four business areas: consumer goods healthcare and laboratories, agricultural trade and industry. The Group's operations consist of own manufacturing in Finland, contract manufacturing, importing and sales.

The Berner Group's Sustainability report for 2025 is based on the requirements of the European Sustainability Reporting Standards (ESRS) as defined in the Corporate Sustainability Reporting Directive (CSRD). This is the Berner Group's second CSRD report. Due to amendments to the Directive, Berner no longer falls within the scope of the CSRD based on its size; however, we continue our sustainability reporting based on the CSRD.

The topics reported in the Sustainability report were determined through the double materiality assessment prescribed by ESRS, in which the sustainability topics material to the Berner Group were assessed from two perspectives: the significance of the Berner Group's impacts on society and the environment, and the financial significance of the related risks and opportunities for Berner.

The reporting period for the Sustainability report is 1 January – 31 December 2025. The Sustainability report covers, in principle and to the extent possible, the consolidated group, i.e. the same reporting undertaking as the consolidated financial statements. Where disclosures relate only to specific entities, this is indicated accordingly. We report on our sustainability annually.

Sustainability governance

The Board of Directors of Berner Ltd, as the highest administrative, management and supervisory body, approves Berner's sustainability programme, including its material topics and targets.

Sustainability was addressed by the Board twice in 2025. The Board was presented with the results of the ESRS double materiality assessment, which it approved. In addition, Board meetings addressed responsible procurement, the assessment of suppliers' environmental responsibility, the Group's SBTi emission reduction targets, the EU Deforestation Regulation and changes to sustainability regulation. The Board assessed its own sustainability expertise as part of its self-evaluation. In 2025, the Board comprised 5 members, of whom 4 (80%) were men and 1 (20%) was a woman.

During 2025, the management team of Berner ltd addressed the following sustainability topics, among others: the results of the ESRS double materiality assessment, SBTi emission reduction targets and carbon roadmaps, sustainable procurement and the development of sustainability regulation. Sustainability is also regularly addressed in the management team as part of business area and service business area reviews. At the end of 2025, the management team comprised 9 members, of whom 8 (89%) were men and 1 (11%) was a woman.

The sustainability steering group, which has decision-making authority, reviews Berner's sustainability programme themes, current sustainability topics, customer expectations regarding sustainability and sustainability legislation. In 2025, the steering group comprised 10 members: five from Berner's management team and five persons responsible for the main themes and sub-themes of the sustainability programme. The steering group is led by the Communications and Sustainability Manager. The steering group convenes monthly as needed.

Integration of sustainability-related performance in incentive schemes

As part of the remuneration of Berner Ltd's management team, a sustainability metric is included, consisting of two variables: the lost time injury frequency rate and the results of the workplace wellbeing survey. The sustainability metric was introduced in 2025.

Risk management of sustainability reporting

Berner has a Group-wide electronic sustainability data reporting system in which figures relating to its own workforce and environmental responsibility are reported. Additional data verification checkpoints are in place to ensure the accuracy of the figures. Designated persons in the subsidiaries are responsible for data reporting. In the parent company, responsibility for the Group's overall reporting lies with the sustainability and quality and environmental teams.

Strategy and business model

Berner's purpose is to protect tomorrow, and its vision is to operate at the forefront of quality, innovation and sustainability through seamless collaboration. The strategic priorities for the strategy period 2025–2027 are leading growth, increasing customer value, strengthening competitiveness and improving employee experience. Two of the six strategic objectives directly relate to the advancement of sustainability: the result of the workplace wellbeing survey and achieving the Platinum level in the EcoVadis sustainability assessment. The strategy is founded on the long-standing values of work, integrity and humanity.

The Berner Group comprises the parent company Berner Ltd and subsidiaries operating in four business areas: consumer goods, healthcare and laboratories, agricultural trade and industry. The Group has operations in Finland, Sweden, Norway, Denmark, Estonia, Latvia and Lithuania.

The Group's operations encompass its own product development and manufacturing in Finland at 10 locations across all four business areas, importing, sales and marketing, and efficient services for product and supply chain management. Key customers include the private and public sectors as well as consumers.

The Group's revenue in 2025 totaled EUR 678 million. The largest business area is agricultural trade, accounting for 42% of revenue. Industry accounted for 29%, healthcare and laboratories for 15%, and consumer goods for 14%. The number of employees in the Group was 865 (employees under employment contract as at 31 December 2025).

Product sustainability themes play an important role across all four business areas and for their customers. For example, in the industry business area, bio-based raw materials and the promotion of circular economy play a significant role in own manufacturing.

The company manufactures products for the needs of all four business areas – from consumer products to fertilisers and chemicals – and imports and sells a wide range of raw materials and finished products. This creates extensive and diverse value chains extending from primary production onwards.

Material sustainability topics

Process for the materiality assessment

The positive and negative impacts related to the Berner Group's sustainability topics, and the resulting financial risks and opportunities for the Group, were assessed in the double materiality assessment in accordance with the ESRS in 2024. The assessment covered all sustainability topics as defined by the ESRS and encompassed the entire Berner Group and its upstream and downstream value chain.

The double materiality assessment was primarily carried out within the Group's internal CSRD working group and was discussed on multiple occasions in the sustainability steering group. The results of the assessment were reviewed and approved by Berner's management team and Board of Directors in March 2025.

The update of the double materiality assessment was carried out in accordance with the draft ESRS 1 standard (November 2025) at the end of 2025. The assessment has two dimensions – impact materiality and financial materiality – and their interaction was assessed throughout the process.

The information to be reported was determined in two steps: first, the topics related to material impacts, risks or opportunities were identified, and then the information to be reported for each topic was determined on the basis of the ESRS 2 General Disclosures, topical standards and, where necessary, entity-specific disclosures.

The identification of impacts, risks and opportunities covered all ESRS topics at the sub-topic level. The assessment took into account actual and potential, negative and positive impacts on people and the environment, as well as sustainability-related risks and opportunities over the short, medium and long term. Impacts cover the undertaking's own operations as well as the upstream and downstream value chain.

For impact materiality, the severity of actual negative impacts was assessed on the basis of scale, scope and irremediable character (each on a scale of 1–5). For potential impacts, likelihood was also taken into account. Positive impacts were assessed separately without netting against negative impacts.

Financial materiality was assessed on the basis of a combination of the likelihood of risks and opportunities and the potential magnitude of their financial effects. Risks and opportunities may arise from material impacts, dependencies on natural, human and social resources, and other factors such as climate hazards or regulatory changes.

Materiality was assessed on a scale of 0–15, and a topic is considered material where impact materiality or financial materiality is 8 or above. The assessment drew on the undertaking's internal risk management and due diligence processes, sector-specific data, scientific research and expert assessments.

The materiality assessment prioritised sources relevant to each sustainability topic for identifying impacts, risks and opportunities, including the undertaking's internal assessment, stakeholder views, sector-specific data and research, and reports by international organisations.

Berner maintains ongoing engagement with its key stakeholders, and stakeholders were not separately consulted as part of the materiality assessment. Instead, the results of existing stakeholder engagements were utilised in the assessment.

Upstream value chain sustainability impacts were mapped on the basis of the Group's procurement data. Procurement was divided by sector, and the sustainability impacts of these sectors were mapped using SASB. Downstream value chain impacts on consumers and end-users were also taken into account.

Material topics

The material topics and sub-topics resulting from the materiality assessment process are presented in the table below.

ESRS Standard	Material sub-topics
Environment	
E1 Climate Change	• Climate change adaptation • Climate change mitigation • Energy
E2 Pollution	• Substances of concern, including substances of very high concern; Microplastics
E3 Water	• Water withdrawal • Water consumption • Water discharges
E4 Biodiversity and Ecosystems	• Drivers of biodiversity and ecosystem change
E5 Circular Economy and Resource Use	• Resource inflows • Resource outflows related to products and services • Resource outflows (waste)
Social	
S1 Own Workforce	• Working conditions; Social dialogue, freedom of association, works councils, participation rights of workers and collective bargaining; Health and safety • Training and skills development • Diversity and equal treatment and equal opportunities for all
S2 Workers in the Value Chain	• Working conditions • Health and safety
S4 Consumers and End-users	• Information-related impacts on consumers and/or end-users • Personal safety of consumers and/or end-users • Social inclusion of consumers and/or end-users
Governance	
G1 Business Conduct	• Corporate culture • Management of relationships with suppliers
Non-material ESRS standards	
S3 Affected Communities	

The ESRS content index can be found in the Sustainability section of the berner.fi website under Sustainability Reports.

Stakeholder views

Open engagement with stakeholders and considering their views and expectations in our operations is of paramount importance to the Berner Group. We operate in four distinct business areas, and in each of them, our stakeholders' expectations and wishes for the Berner Group's sustainability are unequivocally clear.

Stakeholder	Engagement	Key sustainability topics for stakeholders
Employees	• Workplace wellbeing survey • Pulse surveys • Co-operation forum with staff, management and HR representatives • Performance reviews • WhistleB channel	• Occupational health and safety • Wellbeing at work • Learning and good leadership • Diversity, equality and inclusion
B2B customers	• Customer meetings • Trade fairs and training • Audits	• Responsible and transparent supply chain • Carbon footprint and LCA calculations • SBTi climate commitment
Consumers	• Consumer services • Social media • Consumer research	• Sustainable packaging • Eco-labelled products • Raw materials • Sustainable and transparent supply chain
Suppliers	• Meetings • Audits	• SBTi climate commitment • EU Deforestation Regulation
Authorities, NGOs	• Certifications • Surveys	• Sustainability of global supply chains
Owners	• Owner information sessions	• Sustainability programme as a whole



ENVIRONMENTAL INFORMATION

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E1 Climate change

Material impacts, risks, and opportunities related to climate change, and their management.

Material subtopics	Impact	Risks and opportunities	Policies	Actions
Adaptation to climate change		↓ Physical risks: Extreme weather events, such as floods, hurricanes, and droughts, may affect the availability of raw materials used by the Berner Group and cause disruptions in supply chains.	• The Berner Group's risk management principles	• Updating the Group's risk management and incorporating physical risks into strategic planning
	↑ The Berner Group promotes sustainable agriculture through the Hyvän Maan ("Good Soil") cultivation programme , which aims to increase crop yields sustainably and strengthen the adaptability of farming to changing weather conditions in the long term.		• Operating principles of the Hyvän Maan ("Good Soil") cultivation programme	• Regenerative farming methods and soil analyses
Mitigation of climate change	↓ The Berner Group's operations and value chain generate greenhouse gas emissions, the majority of which arise within the value chain, particularly from purchased goods and services as well as land use and land-use changes. Greenhouse gas emissions accelerate climate change, which is one of the most significant drivers of biodiversity loss.		• Shared Responsibilities sustainability programme 2023–2025 • ISO 14001 Environmental Policy • SBTi climate commitment • Supplier Code of Conduct (SCoC) • Internal responsible sourcing principles EcoVadis supplier sustainability assessments)	• Implementation of sustainability programme targets • Measures in the emissions reduction plan based on SBTi emission reduction targets • Suppliers' commitment to ethical conduct principles and assessment of performance related to greenhouse gas emissions
		↓ Transition risk: Tighter international and national climate legislation requires continuous investments from both the Berner Group and its suppliers.	• The Berner Group's risk management principles	• The Group's risk management and strategic planning
	↑ The Berner Group is committed to reducing its greenhouse gas emissions in accordance with the Paris Agreement, both in its own operations (Scope 1 and 2) and throughout its value chain (Scope 3).		• SBTi climate commitment • ISO 14001 Environmental Policy • Supplier Code of Conduct (SCoC) • Internal responsible sourcing principles (Supplier EcoVadis Sustainability Assessments) • Energy efficiency agreements	• Measures in the emissions reduction plan based on SBTi emission reduction targets • Suppliers' commitment to ethical business principles and sustainability assessment
		↑ The Berner Group is reducing the environmental impact of its products, which strengthens its competitiveness as regulations tighten and customer expectations rise.	• Sustainability programme – Responsible materials • SBTi climate commitment	• Implementation of sustainability programme targets • Measures in the emissions reduction plan based on SBTi emission reduction targets
	↑ The Berner Group promotes sustainable farming through the Hyvän Maan ("Good Soil") cultivation programme, utilizing regenerative farming methods.		• SBTi climate commitment • Operating principles of the Hyvän Maan ("Good Soil") cultivation programme	• Measures in the emissions reduction plan based on SBTi emission reduction targets • Regenerative farming methods and soil analyses
Energy	↑ The Berner Group's investments in carbon-neutral production and energy-efficient solutions reduce the Group's climate impact and greenhouse gas emissions		• SBTi climate commitment • ISO 14001 Environmental Policy • Energy efficiency agreements	• Increasing the use of CO_2-free energy and investments in energy efficiency • Measures in the emissions reduction plan based on SBTi emission reduction targets
	↓ Energy-intensive production processes and the use of fossil fuels increase the Berner Group's energy consumption and greenhouse gas emissions		• SBTi climate commitment • ISO 14001 Environmental Policy • Energy efficiency agreements • Supplier Code of Conduct (SCoC) • Internal responsible sourcing principles (EcoVadis supplier sustainability assessments)	• Measures in the emissions reduction plan based on SBTi emission reduction targets • Supplier engagement and sustainability assessment
		↓ Costs related to energy production, the mix of energy sources, and climate-related regulations may increase the costs of the Berner Group's production and other operations	• SBTi climate commitment • ISO 14001 Environmental Policy • Energy efficiency agreements • Berner Group's risk management principles	• Energy planning and risk management • Measures in the emissions reduction plan based on SBTi emission reduction targets

Target 2023–2025	Result 2025
Our Science Based Targets climate goals will be approved on schedule. We will reduce our emissions in our own operations and throughout our value chain in line with these goals. Key targets (2030 vs. 2021): Scope 1 and 2: -42% Scope 3: -51.6%, per million EUR of value added Scope 3, FLAG: -30.3% Scope 3.11a: -42%	We received approval for our SBTi emission reduction targets at the turn of 2024–2025. The targets also include FLAG emissions related to land use. Emissions have developed as follows: Scope 1, 2025 vs. 2021: -10% Scope 2, 2025 vs. 2021: -18% (market-based emissions) Scope 2, 2025 vs. 2021: -53% (location-based emissions) Scope 3, 2025 vs. 2021: -14% Scope 3, FLAG, 2025 vs. 2021: -3%.
We will continue to conduct carbon footprint calculations and life cycle assessments for our products.	Carbon footprint calculations and/or life cycle analyses were performed for 2 products, and calculations were initiated for 13 products. Between 2023 and 2025, carbon footprint calculations and/or life cycle analyses will have been conducted for a total of 54 products.
Energy efficiency, Chemigate Ltd 2017–2025: 8.8%.	Chemigate Ltd 2017–2025: 8.6%

Material impacts, risks, and opportunities

As part of its double materiality assessment, the Berner Group has identified the material impacts, risks, and opportunities related to climate change. Adaptation to and mitigation of climate change emerged as material sub-topics.

Climate change adaptation

Extreme weather events, such as floods, hurricanes, and droughts, were identified as material physical risks that could affect the availability of raw materials used by the Berner Group and cause disruptions in supply chains. The Group has identified that, due to climate change, some of the locations of suppliers' production facilities face an increased risk of exposure to forest and wildfires as well as heatwaves. In the strategy update launching in 2026, the physical risks identified during the risk assessment update will be taken into account more closely as part of the supply chain vulnerability strategy work.

The Berner Group promotes sustainable agriculture through the Hyvän Maan ("Good Soil") cultivation programme. The programme aims to increase crop yields sustainably and strengthen the adaptability of farming to changing weather conditions. The programme utilizes regenerative farming methods to improve soil health, as well as soil analyses to optimize the use of inputs. As soil health improves, field productivity and yield reliability also increase, even under variable weather conditions.

Mitigating Climate Change

The Berner Group's operations and value chain generate greenhouse gas emissions that accelerate climate change and contribute to the loss of biodiversity. In the Group's own operations, emissions are caused by energy-intensive production processes, fuel consumption by vehicles and machinery, and purchased electricity and heat, which are still partly derived from fossil sources. However, the vast majority (99%) of the Group's total emissions arise in the value chain, particularly from the industrial activities, energy consumption, and land use associated with purchased products and services. The Group's emission breakdown is presented in Figure Scope 1–3 emissions in 2025.

The Science Based Targets initiative (SBTi*) emission reduction targets contribute to mitigating climate change on multiple levels. They commit the Group to reducing emissions across the entire value chain by 2030, in line with the goals of the Paris Agreement. At the same time, they provide a framework for investments, product development, and supplier collaboration.

Tighter international and national climate legislation requires continuous investments from both the Group and its suppliers. Price fluctuations in the energy markets, uncertainties regarding availability and tightening regulations pose transition risks that may increase production costs and investment needs. These risks are managed through energy planning and in accordance with the Group's risk management principles, and they aim to achieve both emission targets and manage price risks. Investments in energy efficiency and the increased use of CO_2-free energy reduce exposure to energy price volatility and tighter regulation.

At the same time, the energy transition creates opportunities, as reducing the environmental impact of products strengthens competitiveness in a landscape of tightening regulations and growing customer expectations. The Group pursues these opportunities in line with its sustainability program by investing in sustainable product innovations, replacing fossil-based raw materials with bio-based alternatives, and using life cycle assessments to guide product development.

Greenhouse gas emissions from farming are reduced through the Hyvän Maan ("Good Soil") cultivation programme. The program utilizes regenerative farming methods and optimizes the use of nutrients and plant protection products through cultivation plans based on soil analyses. Farmers receive practical tools and data-driven recommendations from the program to reduce emissions. The farm-specific emissions data collected refines the Berner Group's value chain emissions calculations and Product Carbon Footprint (PCF) calculations and meets customers' growing demand for low-emission products. In a pilot project carried out in 2023–2024, the starch potato yield increased with lower inputs.

Transition plan for mitigating climate change

The Berner Group has committed to the Science Based Targets (SBTi) initiative and to reducing its emissions in line with the Paris Agreement's 1.5 °C target. SBTi approved the Berner Group's targets extending to 2030 in early 2025. The SBTi targets require the Group to reduce emissions across the entire value chain and provide a framework for investments, product development, and supplier collaboration. The targets are presented in the Target Table.

The emission reduction plans guide the Group's transition plan and define the actions to reduce emissions both in its own operations and throughout the value chain. The baseline year is 2021, and based on an emissions inventory conducted that year, the Group's most significant emission sources were identified, and actions have been targeted at them. Most of the Scope 1 and 2 emissions are generated by operations in Finland: in the production of process heat, from the fuel used in leased vehicles, and from purchased electricity and thermal energy.

Emissions reduction efforts have been long-term and began even before the baseline year of 2021.

At that time, Berner Ltd had already switched to emission-free wind power at its Heinävesi plants, the logistics center in Viinikkala, Vantaa, and the Herttoniemi headquarters in Helsinki, which significantly reduced the baseline year's emission level.

Since the baseline year, the Berner Group has increased and continues to increase the use of CO -free electricity and district heating in its own operations, electrified processes, replaced fossil fuels with lower-emission alternatives, and made substantial energy investments in its plants. The most significant of these was the Chemigate Group's approximately two-million-euro heat recovery investment at the Lapua plant, which was completed at the end of 2025. It utilizes waste heat generated in production processes and reduces liquefied petroleum gas consumption, thereby lowering the plant's direct carbon dioxide emissions. Following commissioning, the focus will be on optimizing the system and evaluating opportunities to utilize heat pump technology at other production facilities.

The environmental impact of products is reduced through energy efficiency actions, by utilizing life cycle assessments (LCA**), replacing fossil-based raw materials with bio-based alternatives, and improving the recyclability of packaging. A multi-million-euro investment in Finnamyl Ltd's Kokemäki production facility enables the replacement of fossil-based raw materials with biopolymers in several applications, as discussed in more detail in section E2 Pollution. Life cycle assessments are a key tool for identifying the most significant sources of emissions in products. Their implementation will continue, and the results will be used to target actions where they have the greatest impact.

The value chain transition plan is being developed in phases. The largest emission sources have been identified, and actions are focused particularly on the production of purchased raw materials and products and the related land use, the transportation and distribution of products, and emissionsfrom the use of sold fuels. Assessing suppliers' climate capabilities is a key part of the transition plan. Capabilities are assessed using EcoVadis sustainability assessments and an environmental capability assessment model for suppliers developed in 2025, which is discussed in more detail in section E2 Pollution. These tools enable systematic monitoring of suppliers' emission reduction targets. The model enables the efficient assessment of a broad supplier base and the targeting of collaboration toward those procurements and suppliers that have the greatest impact on achieving the Group's emission reduction targets.

FLAG*** emissions related to land use in the value chain are reduced through the Hyvän Maan ("Good Soil") cultivation programme, which promotes sustainable potato and grain farming in Finland. Participation in the program requires the preparation of a cultivation plan based on soil analyses and the recording of implemented measures. The program guides fertilization and plant protection on a field-by-field basis, optimizes the use of production inputs, and supports the soil's carbon sequestration capacity. The farm-specific emissions data generated by the program refines emissions calculations for the value chain and improves the accuracy of Product Carbon Footprint (PCF) calculations. The program enables the visibility of farm-specific emissions reduction actions in the future.

The implementation of the transition plan is managed as part of the climate and environmental impact reduction theme within the Group's sustainability program. The Board of Directors of Berner Oy approves the sustainability program's objectives and emission reduction guidelines. The Sustainability Steering Group monitors the implementation of the transition plan.

Policies

Climate and energy management are guided by the Group's environmental policy, the certified ISO 9001 and ISO 14001 management systems, and the Science Based Targets initiative (SBTi) climate commitment. Compliance with the certified systems is monitored through internal and external audits. The systems are applied in the Group's operations in accordance with the Certificates table in section S4.

The Shared Responsibility sustainability program 2023–2025 provides a framework for the Group's climate action. The program guides climate action and energy efficiency, the reduction of products' environmental impacts, the implementation of carbon footprint calculations and life cycle assessments, and the development of a responsible supply chain. The Berner Group's risk management policies guide the identification and management of climate risks. Key identified risks are incorporated into the Group's risk management process and taken into account as part of strategic planning.

The Berner Group is committed to reducing its greenhouse gas emissions in line with the 1.5 °C targets of the Paris Agreement. Emissions reduction targets cover both the Group's own operations (Scope 1 and 2) and the entire value chain (Scope 3). The Group's emissions reduction plans guide emissions reduction actions and define concrete steps to achieve the targets. Progress on the reduction plans is monitored annually. Scope 3 emission reduction targets also include emissions from land-use change and land use (FLAG***), which are reduced through initiatives such as the Hyvän Maan ("Good Soil") cultivation programme. The programme's operating principles guide the promotion of sustainable agriculture and the strengthening of farming's adaptability to changing weather conditions.

To improve energy efficiency, Berner Ltd and Chemigate Ltd have committed to the national energy efficiency agreement for the 2017–2025 period, which guides concrete measures to improve energy efficiency and reduce emissions. Energy efficiency efforts will continue systematically during the new agreement period as well.

The Berner Group requires suppliers to commit to the Group's ethical principles (Supplier Code of Conduct). These principles oblige suppliers to reduce their environmental impact, including greenhouse gas emissions, in cooperation with the Group. Every new and existing supplier must sign the Code of Conduct before cooperation begins. The sustainability of key suppliers is assessed using EcoVadis sustainability assessments and a supplier environmental capability assessment model developed in 2025, which is described in more detail in section E2 Pollution.

Actions

Own operations

Emissions reduction plans guide the Berner Group's climate work. In own operations, emissions are being reduced by switching to CO_2-free electricity and low-emission district heating, investing in the energy efficiency of the production facilities, optimizing energy use, and renewing the vehicle fleet.

More than half of the energy used by the Group is already CO_2-free (58%). Fossil fuels have been completely phased out at Berner Oy's Heinävesi production facilities and in Voda Nordic Oy's production. In addition, carbon-free electricity is

used at the Viinikkala logistics center in Vantaa, the Herttoniemi headquarters in Helsinki, and at all Chemigate Group locations. The goal is to gradually reduce the use of fossil fuels across all operations.

One of the most significant emission reduction actions is the heat pump investment completed at Chemigate Ltd's Lapua plant in late 2025. It utilizes waste heat generated in production processes and reduces liquefied petroleum gas consumption. The investment is estimated to reduce the plant's direct carbon dioxide emissions by over 900 tons per year, or approximately 20 percent. The full emission reduction benefits will be realized during 2026. Following commissioning, the focus will be on optimizing the system and evaluating opportunities to utilize heat pump technology at other Group production facilities.

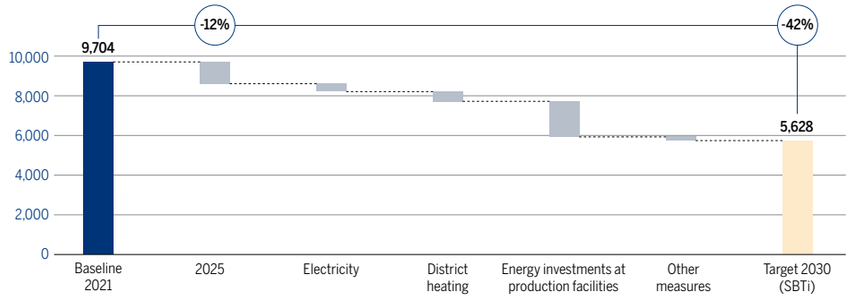
Improving energy efficiency is a key part of the Group's climate work. Berner Ltd and Chemigate Ltd have committed to the national energy efficiency agreement for the period 2017–2025. In the next agreement period, 2026–2035, the commitment will expand to cover the entire Chemigate Group, including the operations of the Finnamyl Group. The agreement systematizes operations by setting measurable targets for energy savings and requiring annual reporting on their achievement.

Company car choices are being steered toward plug-in hybrids and fully electric vehicles through financial incentives. In 2025, the charging infrastructure was expanded at the Group's locations. Total emissions from leased vehicles (Scope 1 + Scope 2) have decreased by 22 percent since 2021.

In late 2025, Berner launched environmental responsibility training programs for its business operations, which will continue in 2026. The goal of the training is to raise awareness of Berner's key sustainability initiatives, highlight current trends in the field of sustainability, and promote the ability to make decisions that are both sustainable and support business profitability.

In addition to emission reduction actions, the Berner Group has identified the need to prepare for the physical impacts of climate change. The Group's risk management was updated in 2025. In the update, the acute physical risks of climate change were addressed in connection with supply chain risk assessment. Extreme weather events, such as floods, hurricanes, and droughts, were identified as significant physical risks, as they can affect the availability and quality of raw materials and cause disruptions in supply chains. These physical risks will be taken into account in greater detail in the strategy update launching in 2026.

Emissions Reduction Plan – Scope 1 & 2 (tCO_2e)



Products

Product sustainability is a key part of the Berner Group's sustainability program. In addition to emission reduction actions in the Group's own operations, the environmental impacts of products are reduced through life cycle assessments and carbon footprint calculations. These analyses help identify the most significant sources of emissions and target actions where they have the greatest impact. Product emissions are also reduced by replacing fossil-based raw materials with bio-based alternatives and by improving the recyclability of packaging, which is discussed in more detail in sections E2 Pollution and E5 Resource use and the circular economy.

Berner Ltd's LCA** expertise was strengthened by recruiting and training personnel to conduct life cycle assessments in accordance with the ISO 14044 and ISO 14067 standards. During 2025, the Berner Group completed life cycle assessments for two products and initiated them for 13 products.

Chemigate Ltd has calculated the Product Carbon Footprint (PCF) for all its products. These calculations provide customers with reliable data to support their own emissions calculations. In the spring of 2026, the calculations will be updated using cultivation data on the proportion of peatlands from the potato contract farming chain, as well as farm-specific CO_2 figures. The use of primary data improves the accuracy and reliability of the calculations.

The Berner Group also encourages suppliers to improve the accuracy of their emissions data. Suppliers are asked to provide LCA and carbon footprint data for purchased products and raw materials, which is used in the calculation of the Group's own products. More accurate emissions data improves the reliability of emissions calculations across the entire value chain and enables the visibility of emissions reduction measures in the future.

Value chain

The value chain transition plan is being developed in phases. The largest sources of emissions have been identified, and actions are focused specifically on the production of purchased raw materials and products, as well as related land use, product transportation and distribution, and emissions from the use of sold fuels.

Assessing suppliers' climate capabilities is a key part of the transition plan. Capabilities are assessed using EcoVadis sustainability assessments and an environmental capability assessment model for suppliers developed in 2025, which is described in more detail in section E2 Pollution. These tools enable efficient review a broad supplier base and help focus efforts on the procurements and suppliers with the greatest impact on achieving the emission reduction targets. Among key suppliers, 33 percent have their own SBTi target. The increasing prevalence of suppliers' own climate targets supports the realization of emission reductions across the entire value chain and improves the conditions for achieving Scope 3 targets.

Refining emissions data is a prerequisite for effective actions. The Berner Group currently uses spend-based method of carbon accounting - and is actively developing its capabilities to transition toward more accurate calculation methods. LCA** and carbon footprint data for purchased products and raw materials will be systematically collected from suppliers and integrated into the Group's emissions calculations. More accurate emissions data improves the reliability of emissions calculations across the entire value chain and enables the

targeting of emission reduction measures where they will have the greatest impact.

In addition to climate resilience, in 2025 the exposure of key suppliers to the physical risks of climate change was assessed based on industry and location. The review focused particularly on tropical cyclones, forest and wildfires, and increasing heat. According to the assessment, 4–10 percent of supplier production facility locations are in high-risk areas. You can read more about the assessment in section E2 Pollution, under the Actions section. In the strategy update launching in 2026, these risks will be taken into account more closely as part of the supply chain vulnerability assessment.

FLAG*** emissions from land use are reduced through the Good Soil (“Good Soil”) cultivation programme. Participation in the program requires farmers to develop a cultivation plan based on soil analyses, which guides fertilization and plant protection on a field-by-field basis. Crop rotation and the effective use of organic fertilizers help preserve soil structure and improve its carbon sequestration capacity. Farmers use the Minun Maatilani Wisu app for crop planning, field-specific monitoring, and recording of implemented cultivation practices. Data from weather stations and nutrient measurements supports the optimization of farming practices, which reduces resource waste and improves crop productivity. The program’s effectiveness has been demonstrated in practice: in a pilot project conducted in 2023–2024 on 50 starch potato farms, nutrient use became more efficient and starch yields increased. The farm-specific emissions data collected through the program refines emissions calculations for the value chain and improves the accuracy of Product Carbon Footprint PCF calculations.

Targets

Own operations

The Berner Group is committed to reducing greenhouse gas emissions from its own operations in accordance with the Paris Agreement. The target is to cut Scope 1 and Scope 2 emissions by 42% by 2030 compared to the baseline year of 2021. Emissions monitoring covers both direct emissions (Scope 1) and indirect emissions from purchased energy (market-based Scope 2).

The Group’s total emissions from its own operations (Scope 1 + Scope 2) have decreased by 12% from the base year. Scope 1 emissions have decreased by 10% from the base year. Direct emissions consist of fuel consumption at production facilities and from leased vehicles. Fuel consumption at production facilities has decreased by 7% from the base year. Total emissions from leased vehicles (Scope 1 + Scope 2) have decreased even more significantly, by 22% since 2021. Compared to the previous reporting year, total Scope 1 emissions increased slightly (3%). This increase is mainly due to growth in production. Emissions from leased vehicles, on the other hand, continued to decline, indicating a shift toward a lower-emission vehicle fleet. Emissions from Berner Ltd’s leased vehicles decreased significantly from 2024, but partly for technical reporting reasons, as leased vehicles previously reported centrally by Berner Ltd were reported by company in 2025, which is why Scope 1 emissions increased for some companies.

Market-based Scope 2 emissions have decreased by 18% from the base year. The decline has continued consistently throughout the reporting period, and emissions also decreased by 9% from the previous reporting year. In 2025, the Group’s total energy consumption was 80,200 MWh (2024: 75,988 MWh), representing a 5.5% increase compared to the previous year. The growth in energy use was significantly lower than the growth in production, indicating improvements in energy efficiency. The share of fossil fuels in total energy consumption decreased from 42.4% to 41.8%. The share of renewable energy fell from 36.6% to 30.1%, while the share of nuclear energy rose from 21.0% to 28.1%. The change in the energy mix was due to changes in electricity contracts, which resulted in a greater emphasis on nuclear power in electricity procurement. The change reflects a shift in the contract mix between renewable energy and nuclear power and does not indicate an increase in the carbon intensity of electricity, as neither involves direct carbon dioxide emissions in electricity generation.

The Group’s largest single source of direct emissions is the liquefied petroleum gas (LPG) used at Chemigate Ltd’s Lapua plant. It is used for starch drying, steam production, and heating process water and buildings. To reduce LPG consumption, a heat pump investment was completed at the Lapua plant at the end of 2025, which is the Group’s most significant single emission reduction action. The heat pump utilizes waste heat generated in production processes, and the investment is estimated to reduce the plant’s direct emissions by over 900 tons per year. The full emission reduction effect will be realized starting in 2026.

The Group is progressing toward its target in accordance with its emissions reduction plan. Its key actions include energy investments in production facilities, the transition to CO_2-free electricity and district heating, and the continuous improvement of energy efficiency. The planned measures cover the required 42 percent reduction in emissions.

Products

In 2025, the Berner Group continued to conduct carbon footprint calculations and life cycle analyses for its products. In 2025, a carbon footprint calculation or life cycle analysis was completed for two products, and in the fall of 2025, calculations began for 13 products. Between 2023 and 2025, carbon footprint calculations or life cycle analyses were conducted for a total of 54 products.

Berner Ltd strengthened its LCA** expertise by recruiting and training personnel to conduct life cycle assessments in accordance with the ISO 14044 and ISO 14067 standards. Chemigate Ltd has calculated Product Carbon Footprint (PCF) for all its products. In spring 2026, the calculations will be updated using cultivation data on the proportion of peatlands from the potato contract farming chain, as well as farm-specific CO_2 data. The use of primary data improves the accuracy and reliability of the calculations.

Life cycle analyses/carbon footprint data provide transparent information on the environmental impacts of products. Corporate customers can utilize the data in their own emissions calculations, and for consumers, the calculations enable more informed, responsible purchasing decisions.

Value Chain

The Berner Group is committed to reducing greenhouse gas emissions in the value chain (Scope 3) by 51.6% per million euros of added value by 2030, compared to the 2021 baseline. The Group is also committed to reducing Scope 3.11a emissions from the use of sold fossil fuels by 42% and land-use-related FLAG*** emissions by 30.3% compared to the 2021 baseline.

The Berner Group’s reported Scope 3 emissions have decreased by a total of 14% from the 2021

baseline. Emissions first fell sharply by 2024, after which they rose slightly in 2025 (+3% from the previous year). The increase in 2025 was driven by acquisitions and business growth.

The largest emission reductions from the baseline year have occurred in the category of purchased goods and services (Scope 3.1), which has decreased by 14%. The decrease is mainly due to natural fluctuations in the business operations of Berner Ltd and the Chemigate Group. On the other hand, Suomen Medituote Ltd's emissions have increased in line with business growth. Business operations in Sweden, Denmark, and Norway grew with the acquisition of Indigrow, and in 2025, the category also grew from the previous year due to the inclusion of Voda Nordic Ltd in the reporting.

Emissions from land use and land-use change, i.e., FLAG*** emissions, are part of the Group's Scope 3.1 emissions. FLAG emissions in 2025 have decreased slightly from the base year 2021, but annual variation has been minor and no significant emission reductions have yet been achieved. The calculation is based on international databases containing emission factors for various raw materials and production methods. Annual variation depends on which raw materials have been purchased and from which countries of origin. Refining the emissions calculation requires information on the characteristics of field plots and farming practices, as well as the capacity to utilize this information in the calculation.

In 2025, a survey was conducted for the first time among all of the Finnamyl Group's contract potato farmers, revealing that the proportion of peatlands in the starch potato cultivation area is very small and that the fields have been in agricultural use for a long time. The results will be used to refine the carbon footprint calculations for Chemigate Group products and, in the future, also for calculating FLAG emissions. The Hyvän Maan ("Good Soil") cultivation programme include measures to reduce greenhouse gas emissions from land use, but this data has not yet been utilized in FLAG emissions calculations. In the future, the calculation of FLAG emissions is intended to be developed so that primary data related to both land-use change (LUC) and land use (LM) can be better utilized.

In other Scope 3 categories, emissions have developed as follows: Emissions from operational waste (Scope 3.5) have decreased by 29% from the base year. However, compared to the previous reporting year, emissions from waste increased by 9%. The year-on-year figures are not directly comparable, as the group of reporting entities has changed. Some of the Group's companies have succeeded in reducing the amount of waste and the resulting emissions.

Total emissions from product transport and distribution (Scope 3.4 and 3.9) have decreased by 12% from the base year. Compared to the previous reporting year, emissions increased by 3%, which is due to business growth. Life-cycle emissions from sold fossil fuels (Scope 3.11a) have decreased by 10% from the base year and by 12% from the previous year.

Emissions from business travel (Scope 3.6) have nearly tripled from the base year, and emissions from commuting (Scope 3.7) have risen by 16%. The increase in both is explained by the exceptionally low baseline figure for 2021 due to COVID-19 pandemic travel restrictions and remote work. Several units did not report any business travel at all in 2021. Between 2024 and 2025, emissions from business travel have already begun to decline.

Overall, the trend in Scope 3 emissions since the baseline year of 2021 is clearly downward. The largest emission reductions have occurred in the category of purchased goods and services, as well as in logistics. The slight increase in 2025 compared to the previous year is mainly due to the expansion of the reporting scope to include new units and does not alter the overall downward trend.

*SBTi stands for Science Based Targets initiative. SBTi develops standards, tools, and guidelines to help companies set greenhouse gas emission reduction targets. Science-based targets define how much and how quickly companies must reduce their emissions to align with the goals of the Paris Agreement.

**LCA stands for Life Cycle Assessment. In a life cycle assessment, a product's environmental impacts are evaluated over its entire life cycle—from raw material procurement to waste management—or for specific life cycle stages, such as from raw material procurement to the factory gates. LCA can provide information on, among other things, which stage of the life cycle generates the most environmental impacts or, for example, how raw material choices affect environmental impacts. In addition to the carbon footprint, a life cycle assessment provides broader information on the environmental impacts of a product or service.

***FLAG stands for Forest, Land & Agriculture. FLAG emissions are thus emissions generated in the forestry, land use, and agriculture sectors. FLAG emissions are divided into emissions caused by land use changes, i.e., LUC emissions (Land Use Change), and emissions caused by land management, i.e., LM emissions (Land Management).

LUC emissions occur when land use changes. For example, if a forest or wetland is cleared for agricultural use, carbon dioxide is released at the time of clearing and in the following years. In the years following the land-use change, the emissions resulting from the change gradually decrease as the carbon stock declines. Land that has been in agricultural use for a long time is no longer considered to cause LUC emissions resulting from land-use change, but only LM emissions resulting from land use. Finland has a lot of organic soil that is fertile for cultivation, and the proportion of peatlands used for farming increases LUC emissions from Finnish crops. When peatlands are converted to cropland, they generate more carbon dioxide emissions than mineral soils, as peat contains a large amount of carbon that is released into the atmosphere when the land is used for farming. Emissions from land-use change can be reduced by avoiding the conversion of peatlands to cropland and favoring croplands that have been in agricultural use for a long time.
LM emissions result from land use, such as the use of fertilizers. LM emissions consist of carbon dioxide (CO_2) and other greenhouse gas emissions (N2O: nitrous oxide, CH4: methane). Different activities generate different greenhouse gas emissions, and emission reduction actions also vary. For example, fertilizer emissions can be reduced by optimizing the amount of fertilizer used, thereby avoiding over-fertilization.

Reporting principles

The Berner Group conducts an annual greenhouse gas emissions inventory. The calculation follows the principles approved by the Science Based Targets initiative (SBTi) and international standards. The calculation is based on the GHG Protocol and covers Scope 1, Scope 2, and the most significant Scope 3 emission sources. The calculation complies with GRI-305 emissions reporting where applicable.

Scope 1 emissions, i.e., direct greenhouse gas emissions, are defined in accordance with the GHG Protocol Corporate Accounting and Reporting Standard. They include all emissions resulting from the Group's own operations, such as fuel use at production facilities and in vehicles. The calculation primarily utilizes emission factors provided by suppliers and, where necessary, supplements them with national statistical data.

Scope 2 emissions, i.e., indirect emissions related to the consumption of purchased electricity and heat, are calculated using both market-based and location-based methods. Market-based calculations use producer-specific emission factors and, as supplementary data, national residual electricity mix factors when electricity cannot be traced. Location-based calculations are based on country-specific average emission factors. These factors are based on reporting by the AIB (Association of Issuing Bodies). The calculation uses data that is as accurate and up to date as possible, but in the absence of supplier-specific data, average factors may be used.

Scope 3 emissions, i.e., indirect emissions in the value chain, are calculated in accordance with the GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard. The calculation covers all material emission sources, such as purchased goods and services, transportation, business travel, employee commuting, waste generated by operations, the use of sold products, and emissions related to land use and land-use change (FLAG). The Berner Group's Scope 3 emissions calculation is currently based on a cost-based method. The Group is currently developing its calculation model toward a more accurate, product-specific, and mass-based emissions assessment, in which emissions are calculated using actual purchase volumes and product-specific emission factors.

The following Scope 3 categories have been excluded from the calculation because they are not relevant to the Berner Group's operations: post-sale processing of sold products (Scope 3.10), leased assets in the downstream sector (Scope 3.13), franchising (Scope 3.14), and investments (Scope 3.15).

All greenhouse gases defined by the GHG Protocol (CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, and NF_3) have been included in the calculation to the extent that data is available. The Scope 2 calculation for European operations covers only CO_2 emissions, as reporting from energy suppliers and residual electricity does not include emissions data for other gases. The estimated impact of this limitation on total emissions is approximately 0.5%.

In the Scope 3.5 category, water consumption and waste management related to leased premises have been excluded from the calculation when the landlord has not provided the necessary data. In Scope 3.11, emissions from small subsidiaries that account for a minor share of the Group's business operations have been excluded. The Scope 3.12 category excludes the final disposal of packaging materials at subsidiaries in Sweden, Norway, and Denmark due to a lack of data, as well as waste management for certain product groups, such as electrical and electronic products, paper product descriptions, baby care products, and footwear. The emissions excluded from these calculations account for a very small proportion of total Scope 3 emissions.

FLAG emissions have been calculated in accordance with the draft Land Sector and Removals guidance published in 2022. Version 1.0 of the Land Sector and Removals standard was published in January 2026 and will take effect at the beginning of 2027. FLAG emissions have been separated from other Scope 3 emissions in accordance with SBTi requirements. The calculation is based on international databases containing emission factors for various raw materials and production methods. Regional differences and farming practices affect the calculation results, so the estimates involve uncertainty. Efforts are being made to reduce these uncertainties by refining the calculation data and increasing collaboration with supply chain partners.

Reporting structure and changes in the companies included in the report: Voda Nordic Ltd has been included in the report for 2025. Chemigate Ltd, Finnamyl Ltd, and Lapuan Peruna Ltd are reported under the Chemigate Group. Reporting under Sweden, Norway, and Denmark includes Bröderna Berner Ab, Sören Berner Sweden Ab, Søren Berner Denmark ApS, and Søren Berner As, as well as the business operations of Indigrow AB in Sweden and Indigrow AS in Norway, which were acquired through a recent merger.

Energy consumbtion and energy sources

MWh	2025	2024
Coal	0	0
Oil products	5,721	5,990
Natural gas	0	0
Other fossils-based fuels	22,329	21,116
Purchased electricity, heat and steam, fossil-based	5,460	5,150
Total fossil-based energy consumption	**33,510**	**32,256**
Share of fossil-based energy (%)	**41.8**	**42.4**
Nuclear power	**22,533**	**15,931**
Share of nuclear energy (%)	**28.1**	**21.0**
Fuel consumption from renewable energy	258	799
Purchased electricity, heat and steam, renewable	23,899	27,002
Total renewble energy consumption	**24,157**	**27,801**
Share of renewable energy (%)	**30.1**	**36.6**
Total energy consumption	**80,200**	**75,988**

Energy intensity (MWh/turnover, €)	2025	2024
Energy intensity	0.0001	0.0001

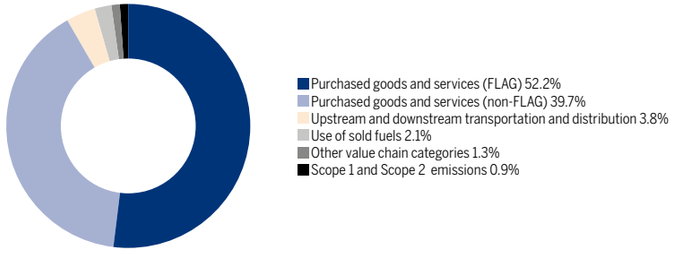
GHG emissions

tCO_2e	2030-Target	2025	2024	2021	Change % (2025/2021)
Scope 1 GHG emissions					
Gross Scope 1 GHG emissions		6,614	6,400	7,319	-10%
Scope 2 GHG emissions					
Gross market-based Scope 2 GHG emissions		1,955	2,142	2,385	-18%
Gross location-based Scope 2 GHG emissions		2,070	2,056	4,397	-53%
Total gross emissions of Scope 1 and Scope 2 (market-based)	5,628	8,569	8,542	9,704	-12%
Significant Scope 3 GHG emissions					
Total Gross indirect (Scope 3) GHG emissions	279,904*	413,150	402,127	482,230	-14%
1 Purchased goods and services (non-FLAG)		366,611	355,572	428,620	-14%
2 Capital goods		1,431	1,111	1,865	-23%
3 Fuel and energy-related activities (not included in Scope 1 or Scope 2)		3,214	3,108	3,083	4%
4 Upstream transportation and distribution		27,389	29,315	34,730	-21%
5 Waste generated in operations		699	640	982	-29%
6 Business traveling		465	490	182	155%
7 Employee commuting		565	563	487	16%
8 Rented warehouses and equipment		477	865	1,311	-64%
9 Downstream transportation		7,293	4,870	5,626	30%
11 Use of sold products		4,963	5,548	5,303	-6%
12 End-of-life treatment of sold products		44	45	41	6%
Use of sold fuels					
11a Use of sold fuels	12,657	19,593	22,144	21,822	-10%
1 Purchased goods and services (FLAG)					
Total emissions from land use and land use change (FLAG)	347,537	482,348	512,691	498,619	-3%
Land management emissions (LM)		100,031	103,407	107,378	
Land use change emissions (LUC)		382,317	409,284	391,241	
Total greenhouse gas emissions (incl. FLAG)					
Total GHG emissions (market-based)		923,659	945,504	1,012,375	-9%
Total GHG emissions (location-based)		923,774	945,419	1,014,387	-9%

*The Scope 3 emission reduction target has been calculated using a scenario, but the scenario used is not based on a strategically determined growth forecast.

The Scope 3.1 (purchased goods and services) emissions for 2024 have been restated. The correction is due to an error in Berner Oy's purchasing data, where purchases had been reported lower than actual.

Scope 1–3 emissions in 2025



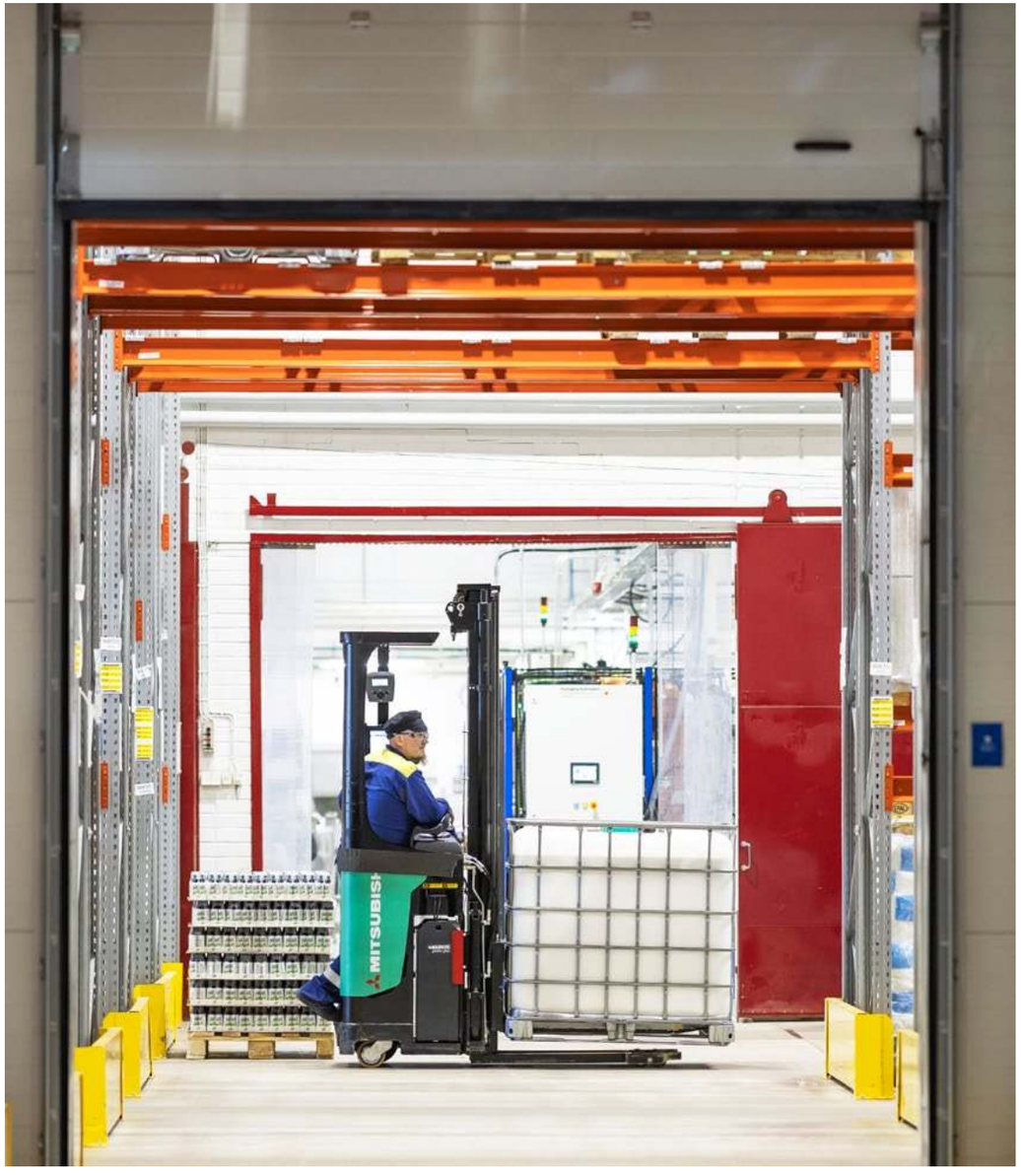
GHG intensity

tCO_2e/turnover, €)	2025	2024
GHG intensity , Scopes 1 and 2 (market-based)	0.00001	0.00001
GHG intensity, Scopes 1 and 2 (location-based),	0.00001	0.00001
GHG intensity, Scopes 1, 2 and 3 (market-based)	0.001	0.001
GHG intensity, Scopes 1, 2 and 3 (location-based)	0.001	0.001

The 2025 turnover (€) used in the emissions intensity calculation can be found on page 8.

Biogenic carbon dioxide emissions

tCO_2e	2025	2024	2021
Biogenic CO emissions not included in Scope 1 GHG emissions	100	257	77
Biogenic CO emissions not included in Scope 2 GHG emissions	13,579	11,820	9,287



Energy consumption by Berner Group companies

	Berner Ltd		Sweden, Norway and Denmark		Baltics		Berner Chemicals Ltd		Chemigate Group		Suomen Medituote Ltd		Voda Nordic Ltd	
MWh	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**
Renewable	5,437	6,126	53	60	91	134	2,918	1,727	15,316	19,576	267	178	75	-
Nuclear power	178	100	34	41	0,03	0,04	301	128	21,825	15,644	43	18	153	-
Fossil-based fuels	3,632	3,893	1,195	1,284	576	809	597	752	27,325	25,332	185	185	0	-
Total energy consumption, MWh	**9,247**	**10,119**	**1,282**	**1,385**	**666**	**943**	**3,815**	**2,607**	**64,466**	**60,552**	**495**	**382**	**229**	**-**

The table uses actual consumption figures where available. Otherwise, an estimation method based on the square footage of the properties has been used. The renewable portion is primarily reported based on information provided by the electricity company. If the information was not available, the renewable portion according to the residual mix has been used (Source: Energy Agency, Residual Mix for the year 2024 & AIB, European Residual Mix 2024).

GHG emissions by Berner Group companies

	Berner Ltd			Sweden, Norway and Denmark			Baltics			Berner Chemicals Ltd			Chemigate Group			Suomen Medituote Ltd			Voda Nordic Ltd		
tCO_2e	**2025**	**2024**	**2021**	**2025**	**2024**	**2021**	**2025**	**2024**	**2021**	**2025**	**2024**	**2021**	**2025**	**2024**	**2021**	**2025**	**2024**	**2021**	**2025**	**2024**	**2021**
Direct GHG emissions (Scope 1)	412	452	726	299	316	239	107	166	93	12	4	5	5,774	5,458	6,253	9	4	3	0	-	-
Market-based indirect GHG emissions (Scope 2)	597	752	899	9	8	10	11	86	101	461	552	370	801	652	957	76	92	48	0	-	-
Location-based indirect GHG emissions (Scope 2)	419	435	862	0.5	0.8	1	29	41	82	106	75	214	1,462	1,468	3,200	47	37	38	6	-	-
Upstream value chain greenhouse gas emissions (Scope 3)	213,128	252,726	298,396	108,596	91,307	93,420	6,096	6,098	6,291	4,614	3,248	2,662	47,205	51,314	59,695	17,957	14,511	10,795	3,998	-	-
Downstream value chain greenhouse gas emissions (Scope 3)	31,818	5016	32,344	0	0	0.4	4	4	3	0.3	0.3	0.2	69	47	445	0.9	1	0.2	0	-	-
Market-based total GHG emissions	**245,955**	**258,947**	**332,365**	**108,904**	**91,631**	**93,669**	**6,218**	**6,353**	**6,488**	**5,089**	**3,804**	**3,038**	**53,850**	**57,471**	**67,350**	**18,043**	**14,608**	**10,847**	**3,998**	**-**	**-**
Location-based total GHG emissions	**245,777**	**258,629**	**332,328**	**108,896**	**91,623**	**93,660**	**6,236**	**6,307**	**6,469**	**4,733**	**3,327**	**2,882**	**54,511**	**58,287**	**69,593**	**18,014**	**14,553**	**10,836**	**4,004**	**-**	**-**

The table presents the breakdown of total greenhouse gas emissions by company within the Berner Group, divided into own operations (Scope 1 and 2) and value chain (Scope 3) emissions. Value chain emissions include Scope 3.11a category emissions but exclude FLAG emissions.
Berner Oy's Scope 3.1 (purchased goods and services) emissions for 2024 have been restated. The correction is due to an error in Berner Oy's purchasing data, where purchases had been reported lower than actual.

E2 Pollution

Material impacts, risks, and opportunities related to pollution, and their management.

Material subtopics	Impact	Risks and opportunities	Policies	Actions
Microplastics	The Berner Group manufactures products from renewable sources that serve as alternatives to fossil-based, poorly degradable long-chain polymers in industries such as detergents, cosmetics, and the forest industry. The products can also replace more harmful substances in technical applications.	Improving competitiveness and increasing revenue.	• Supporting our customers' sustainability efforts by offering products that do not release microplastics during the production process or if they end up in the environment at the end of life • Identifying and capitalizing on new business opportunities generated by the green transition and changes in legislation	• We make the environmental benefits of our products more visible by providing LCA calculations for all our starch products • We also work with farmers upstream in the supply chain to enable the sustainable cultivation of starch potatoes with minimal environmental impact • Maintaining the microplastic-free status of our own products
Substances of concern and substances of very high concern	The Berner Group and its suppliers use substances of concern in their production facilities. In the event of an accident, environmental contamination may occur. Production facilities of suppliers outside the EU pose an elevated risk, as do Group suppliers with inadequate capabilities to prevent environmental harm.	The release of substances of concern into waters, soil, or food sources, which may result in legal consequences and liability for damages.	• Operations and reporting in accordance with the environmental permit • ISO 14001 Environmental Policy • Emergency plans and response to incidents • Operations in accordance with Tukes chemical permits • Supplier Code of Conduct (SCoC) • Principles of responsible procurement (Amfori membership, through which responsibility audits are conducted; suppliers' commitment to EcoVadis membership)	• Monitoring plans according permits, accident response drills, regular safety inspections, and process safety improvements. • Ensuring supplier compliance with local environmental legislation through the SCoC, assessment of supplier environmental performance based on public data and EcoVadis sustainability assessments.

Target 2023–2025	Result 2025
Emissions within permitted limits, no environmentally harmful emissions exceeding limits.	2 deviation reports of exceeding emission limits.

Material impacts, risks, and opportunities

Berner Group's operations in all four business areas are based on processed chemicals and materials. The company stores significant quantities of hazardous chemicals at both its factories and logistics centers. With the exception of the cosmetics factory in Helsinki and Berner Chemicals Oy's chemical manufacturing facility in Kokemäki, the production facilities are subject to reporting and supervision by the environmental authorities and, in part, by the Finnish Safety and Chemicals Agency (Tukes).

Substances of concern (SOC) and small amounts of substances of very high concern (SVHC) are used in production, and the production processes result in products that are or contain substances of concern. Substances of concern are used, among other things, in the manufacture of modified starch products and daily cosmetics.

In addition, the merchandise sold by the business contains substances of concern. Examples of products containing SoC include agricultural plant protection products, biocides, and fertilizers. A SVHC contained in products sold is boron compounds in fertilizers, as boron acts as an essential micronutrient for plants.

Substances of concern pose a business risk, as changes in legislation could ban chemicals that are important to our operations. As the green transition progresses, more sustainable solutions can also be found for these chemicals used in nearly everyday applications. We are actively seeking substitute products to complement traditional chemicals.

Given the nature of the Berner Group's business, it is not currently essential to reduce the use of SoC. Instead, it is necessary to ensure that production operates without accidental emissions and to prevent chemical releases and the resulting environmental pollution that could occur in the event of an accident. It is also essential to assess the Group's suppliers' performance in preventing environmental harm and identify any operational shortcomings. Since substances of concern and their regulation pose a risk, we have begun a more detailed assessment of SoC and their quantities in the products we sell within applicable business areas.

Despite the fact that the Group handles hazardous chemicals on a large scale, it contributes positively to the green transition by producing raw materials from renewable sources that are traditionally derived from fossil fuels or are otherwise more harmful to the environment. The Berner Group aims to strengthen its competitiveness now and in the future by investing purposefully in new technology and seeking new partners, either for the end use of products or, for example, by offering its expertise and production capacity for the processing of natural polymers.

Policies

Own operations

Environmental legislation and related permits guide operations in all countries. Some production facilities do not require an environmental permit to operate. At plants without an environmental permit, operations are conducted in accordance with an emergency response plan. Environmental risk assessments are guided by certified management systems and the Group's sustainability program. Certified management systems are described in more detail in section S4, Consumers and End Users. In production and in products, chemicals registered in accordance with REACH legislation are used, and the contents of products must comply with legal requirements.

The Group monitors that production facilities operate in accordance with the environmental permits granted to them and that emergency response plans are up-to-date and effective. An environmental risk assessment has been conducted during the permitting process in accordance with regulatory decisions for those plants that have been granted an environmental permit. During the permitting process, local communities also have the right, as defined by law, to participate in the permitting process by submitting comments on the permit application regarding negative impacts on the community and the environment. When an environmental permit is granted, monitoring plans are mandated for the plants, and the results are reported to the authorities annually. The authority monitors compliance with permit conditions through periodic inspections. Part of the activities subject to a permit involves reporting environmental emissions that deviate from the permit in accordance with specified criteria.

Emissions under the Berner Group's environmental permits are almost entirely discharged into water. Emissions to air and soil are very low under normal conditions and therefore insignificant. The wastewater generated is primarily collected in basins and directed to municipal wastewater treatment facilities or treated at the Group's own wastewater treatment plant, after which it is directed to municipal treatment. The risk of environmental pollution is minimal even in the event of an accidental discharge, as the Group does not discharge wastewater directly into water bodies, with the exception of wastewater from Finnamyl Oy's Kokemäki potato starch plant, which is treated at its own facility before being discharged into a water body.

Value Chain

Upstream in the value chain, suppliers have corresponding obligations to operate in accordance with local legislation and prevent environmental pollution caused by their operations. Suppliers are committed to complying with local environmental legislation through the Berner Group's Supplier Code of Conduct (SCoC). For high-risk countries, environmental risks are assessed through a more detailed supplier questionnaire, which provides information on, for example, the environmental management systems in use. The Berner Group is a member of EcoVadis, which conducts sustainability assessments, and the EcoVadis sustainability assessments of the Group's suppliers provide valuable information on the suppliers' performance regarding pollution.

It is difficult to realistically assess the risk of pollution posed by the value chain. According to the report "Industrial pollutant releases to water in Europe", published by the European Environment Agency in 2025, industrial emissions harmful to human health and the environment have decreased from 2010 to 2023, even though the economic value of industry has grown by nearly 20% during the same period. This may reflect improvements in technology as well as a shift toward less polluting industries. The exact contribution of industrial emissions to water pollution in Europe is difficult to assess, as the available data is incomplete.

Actions

Water pollution

Factories subject to environmental permits adhere to their monitoring plans and report their permitted emissions once a year. Regular risk assessments and regulatory inspections ensure the comprehensiveness of monitoring and the performance level of the production facility. The Berner Group's largest source of emissions is wastewater, and reducing the volume of wastewater can minimize the harmful environmental impact associated with pollution. Further information on water-related sustainability topics is provided in section E3 Water.

In 2025, no significant accidents or hazardous incidents occurred at the Group that would have posed a risk to the environment. During the year, five incident reports were filed, two of which involved wastewater that did not comply with permit conditions being discharged from the facility into waterways.

Emergency response plans for all plants are kept up to date in accordance with management system regulations, including safety engineering inspections. Emergency response procedures have been practiced regularly, thereby reducing the likelihood of losing control of chemicals. Safety and emergency preparedness were also assessed in the 2025 internal audits. In particular, the Chemigate Group has begun reviewing and developing process safety methods and technology. The development of process safety will be a key focus at all Tukes-permitted facilities in the coming years. Process safety refers to targets taken to prevent, among other things, major accidents caused by hazardous substances and process deviations in industrial processes. It focuses particularly on the management of technical systems, risk management, and operational practices to prevent uncontrolled leaks, explosions, and other serious incidents.

Assessing environmental pollution upstream in the Group's value chain

There were 89 suppliers in the Group that underwent EcoVadis sustainability assessments, of which 67 were assessed in 2025. In addition to EcoVadis assessments, suppliers' environmental performance has been evaluated using Berner's supplier environmental capability assessment model, developed in 2025, which covers pollution, water, and biodiversity, among other areas. For this assessment of the upstream part of the value chain, suppliers were selected by company and business unit based on purchases accounting for 80% of the total purchases of the function in euros.

A total of 204 suppliers were assessed, and as part of the assessment, an industry sector was determined for each supplier based on available data. This industry information enabled the assessment of the likely adverse environmental impacts of different operators. Information on the typical environmental impacts of different industries was obtained using the ENCORE tool. The tool is based on average data and therefore

does not take into account individual suppliers' actions to reduce environmental impacts. Consequently, the supplier environmental capability assessment is primarily a risk mapping and screening exercise to ensure correct prioritisation of actions, and far-reaching conclusions cannot be drawn from the results alone.

To refine the data, location information on suppliers' production facilities and warehouses was used in the assessment of local environmental risks. A total of 105 location data points were obtained for the assessment, most of which were in Europe and a few outside Europe. It is difficult to obtain comprehensive information on the locations of production facilities throughout the entire value chain, as supply chains can be very long and visibility into every part of the chain is not always available. Using both location and industry data, the WWF's Risk Filter tools were used to assess likely location-related environmental risks. The results obtained from the assessment are presented for different environmental topics in this E2 Pollution section, the E3 Water section, and the E4 Biodiversity and Ecosystems section.

Of the suppliers included in the assessment, the largest number were classified in industries related to the manufacture of chemicals and chemical products, where, according to the ENCORE tool, environmental impacts related to water and soil pollution were highly significant. Based on the industry classification, the release of harmful pollutants into water and soil was typically a significant environmental impact for 69% of the classified industries (140 suppliers) according to the ENCORE tool.

Air pollution was also material for approximately 61% of suppliers (124 suppliers). Regarding air pollution, the suppliers' operating principles and practical actions to mitigate air pollution were also examined. Based on the assessment, of the suppliers for whom the issue was material, at least 23% had policies in place and 40% had implemented some actions to reduce air pollution. These figures are based on publicly available information, so it is possible that more suppliers have policies and practical actions related to air pollution, even if information about them is not publicly available.

Risks related to water pollution are highly location-dependent. Of the 105 locations assessed, 63% received very high or high risk scores in the water quality category of the WWF Water Risk Filter. The water quality result in the tool is composed of nine different water quality-related indicators including indicators related to nutrient emissions, toxicity, emissions of pesticides and plastic waste, and overall water quality. High risk scores indicate that water quality at that location is likely poor as measured by several different indicators.

The assessment of the negative impacts of supply chain-related pollution is still ongoing, and we have not yet implemented actions for the supply chain. During 2026, we will investigate in more detail the level of pollution prevention among key suppliers identified in the risk assessment.

The commitment of raw material and material suppliers to our ethical business principles is presented in the table on page 89.

Training

At Berner Oy and within the Chemigate Group, staff have been trained to document safety observations, including chemical spills and risks of process safety incidents. These continuous improvement tools ensure that the use of chemicals does not negatively impact the environment.

Substances of concern and microplastics

The Berner Group does not use microplastics in products manufactured in-house. The criteria for SoCs are based on the hazards posed by the substances. The definition of substances of concern is not unambiguous, as there are differences in various legislations regarding the criteria used to classify a substance as a SoC. Berner Group considers SVHCs identified in accordance with the REACH Regulation (EC1907/2006) and substances in Annex VI of the CLP Regulation (1272/2008) that have a harmonised classification for the hazard classes and categories mentioned in the definition in Annex II of the ESRS standard, to be substances of concern. Hazard classes indicate a serious and often irreversible health hazard, a chronic environmental hazard, or are related to the substance's persistence, bioaccumulation, or endocrine-disrupting properties.

SVHCs are chemicals that may cause long-term harm to humans or the environment and have been identified as substances of very high concern in accordance with the REACH Regulation procedure. These substances are candidates for inclusion in Annex XIV of the REACH Regulation, i.e., the authorization procedure. This means that their use may be restricted in the future or require a separate authorization. Where possible, the company should strive to replace these substances with less hazardous alternatives.

The Berner Group's production facilities use boron compounds, which are SVHC substances, as fertilizer raw materials. These compounds are intended to enter the environment and be available to plants. When used according to instructions, these compounds do not cause harm to humans or nature; on the contrary, the appropriate use of micronutrients can reduce the negative environmental impacts of food production by increasing crop yields.

The Berner Group has initiated a study to identify substances of concern and assess their quantities in relevant business operations and at chemical industry plants. The Group's SoC substances are primarily components of mixtures, and precise concentration data is not available. The availability of information is currently based mainly on data provided in the safety data sheets for the mixtures, which means that calculating SoC quantities involves significant uncertainty. Using the information obtained from this study, we can more effectively strive to avoid substances of concern and seek substitute raw materials to replace the most harmful ones when developing new products.

Development projects and pollution prevention

The Group's positive impact related to pollution prevention is particularly evident in the strategic business development efforts of Berner Ltd's Farmers Berner and Berner Industries business units, both in the processing of renewable raw materials for industrial end uses, in programs to reduce the environmental impact of primary production, and in the utilization of circular economy raw material flows and the search for new applications. An example of this activity is the new plant for the production of biomaterials, built as part of the 2025 investment in Finnamyl Oy's Kokemäki potato starch plant. The new plant delivered its first industrial-scale production of biomaterials in the reporting year. Enzymatic processing of biomaterials produces bio-based, easily degradable raw materials that can be used in products such as household care and personal

hygiene items, in the manufacture of paper and cardboard, and in water treatment. They can replace components made from fossil-based raw materials that degrade slowly in nature.

The crystalline magnesium sulfate heptahydrate manufactured by Berner Chemicals Oy, on the other hand, acts as a flame retardant and replaces chemicals that are typically classified as hazardous. We make the environmental impacts of our products transparent by providing our customers with LCA* calculations for our products, which are discussed in more detail in section E1 Climate Change. The Hyvän Maan ("Good Soil") farming program is discussed in more detail in section E4, Biodiversity and Ecosystems, and circular economy projects in section E5, Resource Use and Circular Economy.

Legislation related to the green transition is not merely a risk; it can also open up new opportunities for business development. Our assessment of suppliers' environmental capabilities shows that a large proportion of suppliers have policies and targets related to the circular economy, but only a small proportion of operators are currently using circular economy raw materials. By monitoring legislative developments and understanding the needs of both our suppliers and customers, we can act in a timely manner and allocate resources to the most significant development projects.

Financial effects

In 2025, five environmental permit deviations were reported at the Berner Group's production facilities, two of which resulted in point source discharges into waterways exceeding permit limits.

The point source discharges into water bodies are related to a startup problem with the biological water treatment system during the ramp-up of the Kokemäki potato starch plant's process, combined with successive equipment failures and high hydraulic loading. In both cases, these events have caused the treatment plant to perform inadequately. The reduced performance has led to temporary exceedances of the permit limits for suspended solids and chemical oxygen demand (COD). The root causes of the situation have been investigated, and corrective actions have been implemented.

The deviation reports from Berner Oy's Heinävesi plants are due to intense foaming of the wastewater, which causes problems and disruptions at the municipal wastewater treatment plant but does not result in disruptive discharges into the environment. Foaming is typical of production wastewater, and foam control has been improved in recent years. In 2025, a clear cause was identified in one case related to plant operations, while the cause remained unclear in two cases.

These accidental discharges have not resulted in any compensation liabilities or increased operating costs for the Group.

*LCA stands for Life Cycle Assessment. In a life cycle assessment, a product's environmental impacts are evaluated over its entire life cycle—from raw material procurement to waste management—or for specific life cycle stages, such as from raw material procurement to the factory gates. LCA can provide information on, among other things, which stage of the life cycle generates the most environmental impacts or, for example, how raw material choices affect environmental impacts. In addition to the carbon footprint, a life cycle assessment provides broader information on the environmental impacts of a product or service.

Percentage of signed SCoC, %

Production site	2025	2024
Berner Ltd production sites	100	100
Berner Chemicals Ltd	83	83
Chemigate Group	98	84

Incident reports to authorities

Time of incident	Factory	Reason
1/2025	Berner Oy Heinävesi	Foam forming at communal wastewater treatment plant
3/2025	Finnamyl Oy Kokemäki	Problems with the biological activity in wastewater treatment during process start-up led to a minor discharge.
10/2025	Berner Oy Heinävesi	Foam forming at communal wastewater treatment plant
10/2025	Finnamyl Oy Kokemäki	A malfunction in wastewater treatment caused by three separate errors led to a significant discharge.
11/2025	Berner Oy Heinävesi	Foam forming at communal wastewater treatment plant



E3 Water

Material impacts, risks and opportunites related to water, and their management.

Material subtopics	Impact	Risks and opportunities	Policies	Actions
Water withdrawal and consumption (related to products)	↓ The Berner Group's production facilities use a significant amount of water, and some of this water also ends up in the final products.		• Operations and reporting in accordance with the environmental permit • ISO 14001 Environmental Policy • Emergency plans and response to incidents	• Water usage monitoring plans • Emergency drills • Regular inspections of safety equipment
Water withdrawal	↓ The value chains of all the Group's business areas use water to manufacture their own products, both in raw material production and in agriculture and industry.		• Supplier Code of Conduct (SCoC) • Principles of responsible procurement (amfori BSCI audits, EcoVadis sustainability assessments)	• Ensuring supplier compliance with local environmental legislation through the SCoC • Assessment of supplier environmental performance based on EcoVadis sustainability assessments • Assessing suppliers' industry water dependency and water risk at production facilities using other tools.
Water consumption (recycled and reused water)		↑ At the Berner Group, significant amounts of water are recycled and reused in production processes, thereby reducing the total amount of water used.	• Operations and reporting in accordance with the environmental permit • ISO 14001 Environmental Policy • Utilization of new solutions	• Monitoring and optimizing water use
Wastewater discharge	↓ Significant amounts of wastewater are generated at nearly every production facility and are discharged into the environment after treatment. Berner Ltd's wash water is classified as hazardous waste.	↑ Berner is committed to strategic growth in cleantech expertise in the water treatment, paper, and mining industries.	• Operations and reporting in accordance with the environmental permit • ISO 14001 Environmental Policy • Emergency plans and response to incidents • The Group's strategy for leveraging cleantech expertise	• Wastewater and groundwater monitoring plans • Emergency response drills • Regular inspections of safety equipment • Utilization of new innovations and technology • Seeking new growth opportunities • Marketing existing products and services from an environmental perspective

Target 2023–2025	Result 2025
Berner Ltd: Maximum amount of wash water 220 tons.	The amount of wash water was 275 tons (284 tons in 2024).

Material impacts, risks, and opportunities

In the double materiality assessment analysis, the key material impacts on water resources were assessed as water withdrawal for the group's own production and the value chain, as well as, for the group's own production, water consumption, wastewater discharges, and water recycling. The group's own production consumes water, and water is used both in the products themselves and in their manufacturing. Similarly, wastewater discharges are generated at production facilities.

Own production

At Berner Chemicals Ltd, Berner Ltd, Voda Nordic Ltd, and the Chemigate Group, water is used in processes and for cooling. Some of the water used is incorporated into products, particularly at Berner Ltd and Voda Nordic Ltd, but at other production facilities, water is mainly used in the manufacturing of products. However, the largest amount of water is used for cooling, and the volumes of this have been reported with increasing accuracy. Additionally, at Finnamyl Ltd, water from potatoes is recovered as a byproduct of potato processing and reused in the process, thereby reducing water withdrawal from other sources. The amount of water derived from this raw material was 53,000 m³ in 2025, accounting for 33% of the plant's total water intake.

Production facilities use surface water, groundwater, or artificial groundwater, and they are located near abundant water resources. Water use at production facilities is designed so that it does not affect other parties' water rights or opportunities for utilization. However, the target is to increase water use efficiency and, thereby, also improve energy efficiency. No production facility is located in an area of high water stress*.

Water is not stored at any production facility, but significant amounts of water are recycled and reused in production processes, thereby reducing the total amount of water used. In the future, the target is to further increase the amount of recycled water.

Production facilities generate wastewater streams, the load of which is assessed when applying for an environmental permit, and performance is measured by reporting annually to the permitting authority. Facilities that generate wastewater treat their wastewater in accordance with environmental permits and wastewater agreements. In addition, a few production facilities have water monitoring obligations and commitments, which are often regionally comprehensive, long-term programs that track the long-term consequences of operations.

The Group's cleantech expertise in the water treatment, paper, and mining industries is based on strong expertise in chemistry and the process industry, as well as solutions that promote resource efficiency, water recycling, and the reduction of environmental impact. Berner Chemicals Ltd manufactures magnesium chemicals for pulp bleaching, mining and wastewater treatment, and flue gas cleaning. The company's future target is to utilize by-products from the domestic mining industry as raw materials. Berner Chemicals Ltd stands out in the market with user-friendly solutions firmly rooted in the circular economy, as well as innovative projects such as magnesium-based struvite recovery from wastewater and metal precipitation.

Voda Nordic Ltd offers water treatment chemicals and comprehensive solutions for drinking water and wastewater treatment, which enhance water treatment efficiency and optimize processes in line with increasingly stringent environmental requirements. The Chemigate Group, in turn, develops specialty chemicals specifically for the paper and pulp industry, improving the bio-based nature and environmental friendliness of products. Together, the companies support their customers' transition toward lower-emission and more sustainable operating models.

Value Chain

The value chain across all of the Berner Group's business areas uses water to manufacture its own products, whether in raw material production, product manufacturing, or in agriculture and industry. Wastewater discharges can arise in each business area accordingly. Production is global, and there are differences in water availability and the treatment of used water between different business areas and production countries.

Excessive water withdrawal relative to the ecosystem's carrying capacity can harm the environment. Wastewater discharges in the value chain can have a negative global impact on surface waters or groundwater areas, as well as on the state of ecosystems; they can cause local pollution and eutrophication and may degrade the condition of aquatic life and nature, as well as the availability of clean water. This may result in legal consequences or reputational damage for suppliers. For Berner, this may manifest as reputational damage or disruptions to deliveries.

According to supplier environmental capability assessment conducted by the Berner Group, 81% of key suppliers operate in an industry where water withdrawal is a significant source of environmental pressure. In section E2 Pollution, Berner's environmental capability assessment model for suppliers is discussed in more detail under the heading "Assessing environmental pollution upstream in the Group's value chain".

Policies

Own production

The Berner Group's environmental policy forms the basis for its environmental objectives. The assessment of environmental risks at production facilities is guided by environmental permits and other regulatory requirements, as well as the ISO 9001 management system and, at Berner Ltd, the ISO 14001 management system. Key identified risks are incorporated into the company-level risk management process. A key focus of risk assessment at production facilities is ensuring uninterrupted and continuous production under all conditions. A key component of the environmental policy is resource efficiency, in accordance with which Berner Ltd is committed to reducing its use of wash water at the Heinävesi plant, and at Chemigate Ltd's Lapua plant, dry starch loss and starch ending up in wastewater are monitored.

The utilization of the Group's cleantech expertise is guided by the Group's strategy, in which sustainable solutions and the reduction of environmental impacts are integrated into business development and growth. Responsibility targets emphasize promoting resource efficiency and the circular economy, optimizing the use of water and raw materials, and systematically reducing the environmental impact of customers' processes. Cleantech solutions are viewed as a strategic competitive factor and a driver of value creation, and their development leverages innovations and responsible technologies as part of the Group's long-term sustainability targets.

Value Chain

Every new and existing Berner Group supplier must commit to the Supplier Code of Conduct (SCoC), which includes environmental considerations and emission reduction. The Berner Group is a member of EcoVadis, which conducts sustainability assessments, and the EcoVadis sustainability assessments of the Group's suppliers provide information on their water sustainability. The Berner Group's operating practices include efforts to determine the location of the manufacturing plant, and using this information, the Group has been able to assess risks related to water withdrawal in the value chain at a general level using the WWF Water Risk Filter. As more information becomes available, the Berner Group will be able to take specific measures to reduce water risk in its value chain.

Actions

Own Production

Water withdrawal, water consumption, and wastewater discharges from the Group's own production are primarily managed in accordance with environmental permits, regulatory requirements, and the ISO 14001 environmental management system. All production facilities subject to environmental permits follow approved monitoring plans and report annual emissions to the authorities in accordance with permit conditions. Wastewater is treated in accordance with environmental permits and wastewater agreements.

Water risk management is part of the production facilities' risk assessment and the Group-level risk management process. The plants' emergency response plans are kept up to date, safety equipment is inspected regularly, and preparations for incidents are made through drills.

Improving water efficiency is a key part of our environmental policy and resource efficiency. At Berner Ltd's Heinävesi plant, the use of wash water has been optimized through new washing practices, which has reduced the volume of wash water classified as hazardous waste and increased the proportion of wastewater suitable for discharge into the sewer system. At Chemigate Ltd's Lapua plant, dry starch loss and starch carried away with wastewater are monitored.

In addition, nearly every production facility recycles and/or reuses water in its processes. Water recycling is particularly prevalent in Finnamyl Ltd's production, where less contaminated process water and water derived from potatoes are recycled, and at Chemigate's Lapua plant, where cooling water is reused in the process. More precise measurement of these waters was developed in 2025.

The Group is implementing its cleantech strategy by focusing on leveraging new innovations and technologies, particularly in solutions for the water treatment, paper, and mining industries, which reduce environmental impacts and improve process efficiency. In addition, the Group is actively seeking new growth opportunities by expanding its range of cleantech solutions to new markets and customer segments. The environmental benefits of existing products and services are systematically highlighted in marketing, emphasizing, among other things, the reduction of carbon footprint, energy consumption, and emissions.

Value Chain

Berner works closely with its suppliers and promotes the consideration of environmental issues throughout the value chain. Each supplier must commit to the Berner Group's Supplier Code of Conduct (SCoC) and sign the code before cooperation begins. The Berner Group monitors its key suppliers' water withdrawal, water consumption, and wastewater generation using EcoVadis sustainability assessments. Through its EcoVadis membership, the Berner Group is also able to communicate potential areas for improvement to its partners, thereby mitigating the negative impacts of the value chain on water resources.

In the Berner Group's assessment of suppliers' environmental capabilities and risks related to water, the focus was on water availability. Based on locations assessed using the WWF Water Risk Filter, one was in a very high-risk area for water availability, two were in high-risk areas, and four were in medium-risk areas. The remaining 93% of known locations of suppliers' production facilities or warehouses are, according to the tool, in low- or very low-risk areas. Of the key suppliers for whom water withdrawal has been assessed as a significant environmental pressure, 40% reported on their water use based on the Berner Group's assessment, and 45% have taken some measures to reduce water use. The assessment and its results regarding water pollution are presented in more detail in section E2, Pollution.

Targets

Key water metrics for our own production include water withdrawal, wastewater volume, and their ratio to production tonnage (intensity).

Water withdrawal and, consequently, the volume of wastewater vary quite significantly from year to year. This is influenced by the wide range of product categories, as well as, for raw materials sourced from agriculture, the harvest level and weather conditions during cultivation in each year. In contrast, water withdrawal relative to production volume has remained roughly the same in recent years across the Group's various companies. The ratio has also remained the same at Chemigate Ltd, even though the company is manufacturing an increasing number of products with higher hygiene requirements. This, in turn, could be reflected in an increase in water withdrawal intensity, but the impact is only visible in the volume of wastewater. In all companies, wastewater intensity has remained at the same level in 2025 compared to 2024.

The Berner Group also has production operations where no significant amounts of wastewater are generated. Such companies include Voda Nordic Ltd and Chemigate Ltd's Mietoinen plant.

At Berner Ltd's Heinävesi plants, the use of washwater has been optimized through new washing practices, resulting in a reduction in the volume of water classified as hazardous waste and an increase in the volume of wastewater suitable for discharge into the sewer system. This has been reflected in an increase in the volume of wastewater and a decrease in the volume of washwater disposed of as hazardous waste. The target is to reduce the volume of hazardous washwater to 220 tons annually. The target has not yet been achieved, but improvements have been made compared to previous years. Since 2023, the volume of hazardous washwater has been reduced by 10%, reaching 275 tons in 2025.

The long-term target is to continuously improve water use efficiency, which also supports the development of energy efficiency. Water withdrawal and wastewater volumes are monitored regularly, both as absolute figures and as indicators relative to production, in order to distinguish between the effects of fluctuations in production volume and actual improvements in efficiency.

*Water stress: Water stress measures water demand relative to water availability. High water stress means that water demand exceeds the amount of water available.

Reporting principles

Water withdrawal and consumption: The Berner Group reports on water withdrawal, recycled and reused water, and wastewater. Water withdrawal covers all water taken from any source at Berner Group's production facilities for manufacturing processes and cooling. Manufacturing uses process water, meaning municipal or raw water used in production and returned to the environment after treatment.

Recycled or reused water includes all water that has been used more than once before being discharged outside the boundaries of the industrial area. Production facilities have reused water within the process (recycled water), and it is also used between different processes or at another facility (reused).

Water consumption related to products has not been reported, as there is too much uncertainty involved in estimating it. The amount of water used in products is difficult to calculate. This is influenced by the amount of water in raw materials, water loss during processes (i.e., evaporation), and the treatment of stormwater from industrial areas at wastewater treatment plants. However, water consumption reporting is being developed, and the target is to reliably report water consumption.

Stored water has not been reported, as water is not typically stored.

Wastewater: After the wastewater purification process, purified wastewater is either discharged directly back into water bodies or discharged into the environment via municipal wastewater treatment. In addition to process water, treated wastewater at some production facilities includes stormwater from the plant area. At production facilities, the flow of wastewater discharge is measured using continuous-flow meters. The flow meters are calibrated regularly, and the regulatory authority monitors the measurement results.

Water withdrawal and wastewater intensity: Water withdrawal and wastewater volumes are monitored in relation to production volume, as this better reflects changes in water volume at the facilities. Production volumes vary both within a single year and across the year. Some companies have a wide range of products, while at other companies, production varies greatly depending on the season. Water withdrawal and wastewater intensity are calculated by dividing the volume of water by the number of tons produced (m^3 per ton produced).

The results have not been validated.

Reporting structure and changes in reporting companies: Voda Nordic Ltd has been included in the reporting for 2025. Chemigate Ltd, Finnamyl Ltd, and Lapuan Peruna Ltd are reported under the Chemigate Group.

Water withdrawal and water discharge, m³

Water discharge	2025	2024
Berner Ltd	5,829	5,249
Berner Chemicals Ltd	197	250
Chemigate Group	323600	283,246
Voda Nordic Ltd	102	-
Total	**329,728**	**288,745**

Water withdrawal, utility water m³	2025	2024
Berner Ltd	16,574	17,272
Berner Chemicals Ltd	30,041	25,269
Chemigate Group	262,787	220,248
Total	**309,402**	**262,789**

Water withdrawal, cooling m³	2025	2024
Berner Ltd	3,210	3,194
Berner Chemicals Ltd	650,000	650,000
Chemigate Group*	407,406	66,000
Total	**1,060,616**	**719,194**
Water withdrawal, total m³	**1,370,018**	**981,983**

*Finnamyl Ltd only in 2024

Water recycled and reused m³	2025	2024
Berner Ltd	100	
Chemigate Group	80,091	
Water recycled and reused, total m³	**80,191**	

Water withdrawal relative to production volume m³/tn	2025	2024
Berner Ltd	1.45	1.54
Berner Chemicals Ltd	0.91	0.76
Chemigate Group	1.60	1.49

Water discharge relative to production volume m³/tn	2025	2024
Berner Ltd	0.51	0.47
Berner Chemicals Ltd	0.006	0.009
Chemigate Group	1.97	1.92
Voda Nordic Ltd	0.004	-



E4 Biodiversity and ecosystems

Material impacts, risks, and opportunities related to biodiversity and ecosystems, and their management.

Material subtopics	Impact	Risks and opportunities	Policies	Actions
Drivers of biodiversity and ecosystem change (terrestrial and marine habitat change, invasive species)	Raw material processing and primary production upstream in the value chain can have a negative impact on biodiversity.	Economic opportunities of the Hyvän Maan (“Good Soil”) cultivation programme	• Shared Responsibilities sustainability programme 2023–2025: Responsible supply chain and Responsible materials • the Hyvän Maan (“Good Soil”) cultivation programme	• Engaging suppliers in local environmental legislation through SCoC • Assessing suppliers’ environmental performance through EcoVadis sustainability assessments and mapping suppliers’ environmental capabilities using other tools • Utilizing technology and regenerative farming methods

Target 2023–2025	Result 2025
We are assessing our impacts and dependencies on biodiversity and setting targets to reduce these impacts.	The proximity of our own sites to biodiversity-sensitive areas was mapped, and the environmental impacts and capabilities of key suppliers were assessed in 2025.

Material impacts, risks, and opportunities

The Berner Group’s material impacts, as identified in the double materiality analysis, are the negative impacts on nature in the upstream part of the value chain and, as an economic opportunity, the opportunities created by the Hyvän Maan (“Good Soil”) cultivation programme.

In the value chain, the production of various raw materials may cause harm to ecosystems through, among other things, changes in land use or pollution. The negative impacts caused by pollution are addressed in section E2 Pollution. According to the WWF’s Biodiversity Risk Filter tool used in the Berner Group’s assessment, 24% of the locations of key suppliers entered into the tool are in areas where pressures on biodiversity are likely to be high. According to the same tool, 47% of the locations entered into the tool may, based on the supplier’s industry and location, cause harm to protected areas, and 12% of the locations may cause harm to KBAs*.

The Berner Group has identified agriculture’s potential adverse impact on biodiversity as an upstream impact in its value chain. The Group has only a small amount of contract farming, but plant-based raw materials are used in its own production as well as sold to others. Crop cultivation can have adverse effects on biodiversity. In Finland, agricultural land is contributing to biodiversity loss alongside other land-use practices.

On a global level, biodiversity loss has been linked, among other things, to homogenous agricultural landscapes which are landscapes dominated by fields and lacking variation provided by individual trees, forests, meadows, or field margins. In Finland, agricultural landscapes are often varied and small fields near forests also support biodiversity, as the edge zones between fields and forests offer diverse habitats and are thus often rich in species. Monocultures, tillage, and the use of synthetic pesticides on the other hand are typically harmful to biodiversity.

Agriculture also degrades biodiversity in Finland’s inland waters and the Baltic Sea, as the use of fertilizers and tillage, among other factors, increase nutrient runoff into water bodies, which accelerates eutrophication. In fact, agriculture is the most significant source of nutrient loading in the Baltic Sea. Biodiversity loss can be prevented through actions and farming practices that maintain biodiversity. Runoff can be mitigated, for example, by managing the soil structure. By applying the principles of integrated pest management (IPM), where control measures are considered on a case-by-case basis and the use of pesticides is combined with other control methods as needed, it can be ensured that pesticides are used only in the necessary amounts.

The economic potential of the Hyvän Maan (“Good Soil”) cultivation programme currently lies primarily with the Chemigate Group and its contract potato growers. The Hyvän Maan (“Good Soil”) cultivation programme for potatoes enables the Chemigate Group to increase potato starch yields and ensure the sustainable cultivation of Finnish starch potatoes. The farm-specific carbon footprint data collected through the programme helps refine the carbon footprint calculations for the Chemigate Group’s products, thereby meeting customer needs. At Berner Ltd, the Hyvän Maan (“Good Soil”) cultivation programme has also begun to be developed for grains, and a pilot of the programme was launched in 2025. Potentially, The Hyvän Maan (“Good Soil”) cultivation programme for grains could also bring economic opportunities.

Links to other environmental issues

Biodiversity, its conservation, and, on the other hand, biodiversity loss are strongly linked to other environmental issues.

Climate change is a major driver of biodiversity loss, and the Berner Group’s emissions have therefore also been identified as having a detrimental impact on biodiversity. The negative impacts of climate change and the related policies, actions, metrics and targets are addressed in the E1 Climate Change section.

Pollution has also been identified as a driver of biodiversity loss. Pollution of water, air and soil can adversely affect the state of ecosystems, thereby reducing biodiversity. The Berner Group’s impacts, risks and opportunities related to pollution, as well as its policies, actions and targets, are discussed in section E2 Pollution.

Water withdrawal and wastewater can also have adverse effects on biodiversity. Water-related issues are addressed in section E3 Water.

The use of natural resources can also lead to biodiversity loss. By implementing circular economy principles, such as utilizing side streams and materials already in circulation, the need to extract virgin materials from nature is reduced. More information on the Berner Group’s targets related to material efficiency and the volume of

recycled side streams is provided in section E5 Resource Use and Circular Economy. By selecting certified raw materials, we can strive to reduce environmental impacts associated with raw materials whose cultivation involves identified problems. The procurement of certified raw materials and the traceability of raw materials are also discussed in more detail in section E5.

Policies

The Shared Responsibilities sustainability programme guides our actions to minimize harmful environmental impacts throughout the value chain. In particular, the programme's sections on responsible supply chains and responsible materials are also linked to biodiversity conservation efforts.

In Finland, efforts are made to mitigate the negative impacts of farming on nature through the Hyvän Maan ("Good Soil") cultivation programmes, which have been launched for both potato and grain cultivation. The Hyvän Maan ("Good Soil") cultivation programme is a tool that combines the systematic use of regenerative farming methods with modern technology. The programme's goal is to improve farming productivity while reducing the harmful environmental impacts of agricultural production. The Chemigate Group has noted that the programme has also had positive social impacts. In addition to tools, the Hyvän Maan ("Good Soil") cultivation programme has provided farmers with a community where members have been able to receive peer support, share information, and participate in developing the sector together with the entire industry.

Actions

Efforts are made to minimize the harmful environmental impacts of the value chain through various means. Suppliers are committed to complying with local environmental legislation through the Supplier Code of Conduct (SCoC). EcoVadis sustainability assessments allow us to evaluate our suppliers' environmental performance. In addition to using EcoVadis, the risk to biodiversity posed by the Berner Group's key suppliers in 2025 has been mapped as described in section E2 Pollution.

Efforts are made to mitigate the potential negative impacts of farming on biodiversity and ecosystems through the actions defined in the Hyvän Maan ("Good Soil") cultivation programme. The principles of regenerative agriculture are part of the Hyvän Maan ("Good Soil") cultivation programme, and requirements such as diversifying crop rotations, planning measures, and allocating resources appropriately can positively impact biodiversity or mitigate potential harmful effects.

Material own production facilities near biodiversity-sensitive areas

In 2025, Berner assessed the proximity of all its own production facilities to protected areas and other biodiversity-sensitive areas.

No production facility is located within a protected area or other biodiversity-sensitive area, but there are biodiversity-sensitive areas near all the Group's production facilities. An area is considered to be near if the production facility's area of influence extends to it. The impact area of the Berner Group's production facilities was defined as a five-kilometer radius. Depending on the production facility, the significant impacts of normal operations on biodiversity are highly unlikely to be this extensive. For example, the production facility in Helsinki, which primarily manufactures natural cosmetics, was located near the most protected areas, but the impacts of its normal operations on the surrounding nature are not material.

The materiality analysis did not identify material impacts, risks or opportunities related to biodiversity at the company's own production facilities, nor any material negative impacts on nearby biodiversity-sensitive areas, provided that operations remain within the limits set by the environmental permit. All production facilities requiring an environmental permit hold a valid one, and we continuously monitor compliance with the permit conditions.

Policies related to nearby biodiversity-sensitive areas

Within the Group, the operations of various production facilities are guided either by environmental permits or by measures and indicators defined based on environmental aspects in accordance with the ISO 14001 certification. Environmental aspects address, among other things, emissions from production facilities into air, water, and soil, noise, hazardous chemicals, waste management, water and material use, impacts on biodiversity and dependencies on biodiversity. For certain production facilities, policies consist of environmental permits and the continuous monitoring of the facilities' environmental impacts. There are no separate policies specifically defined for nearby

Own production facilities near biodiversity-sensitive areas

Berner Group company	Production facility	Area (ha)	Amount of protected areas within 5 km radius	Amount of KBAs* within 5 km radius	UNESCO World Heritage Sites within 5 km radius
Berner Ltd	Heinävesi	1.12	6		
Berner Ltd	Helsinki	0.80	33	1	
Berner Ltd	Hamina	1.00	4	1	
Berner Ltd	Ylöjärvi	0.03	14		
Chemigate Ltd, Lapuan Peruna Ltd	Lapua	1.23	2		
Chemigate Ltd	Mietoinen	0.28	4	1	
Chemigate Ltd	Kaipiainen	0.53	7		
Finnamyl Ltd	Kokemäki	6.00	2		
Berner Chemicals Ltd	Kokemäki	0.13	2		
Voda Nordic Ltd	Raahe	0.04	5		
Voda Nordic Ltd	Kokkola	0.17	2	2	

biodiversity-sensitive areas, as the aforementioned actions and metrics are considered sufficient to also prevent adverse impacts on sensitive areas.

Targets

The target set in the Shared Responsibilities sustainability programme for the 2023–2025 period was to assess our impacts and dependencies on biodiversity and set targets for reducing the impacts. In 2025, we identified biodiversity-sensitive areas located near our production facilities. The results can be found under the heading 'Material own production facilities near biodiversity-sensitive areas'. One of the targets of the sustainability programme period beginning in 2026 is to reduce the biodiversity impacts of both our own operations and our value chain.

The 2025 harvest season target for starch potatoes under the Hyvän Maan ("Good Soil") cultivation programme was that 30% of the starch received would meet the programme's requirements. The target was achieved, as the condition was met at both receiving plants.

The Berner Group's target related to halting deforestation is also linked to the preservation of biodiversity, as curbing deforestation can also help mitigate biodiversity loss locally. The Berner Group is committed to ensuring that no deforestation occurs in the production chain of its primary raw materials related to deforestation.

*KBA, or Key Biodiversity Area, is an area assessed to be particularly important for biodiversity.

Reporting principles

When assessing the proximity of the Group's production facilities to biodiversity-sensitive areas, the definition of protected areas included the following: protected areas on privately owned lands, Natura 2000 sites, and protected areas on state-owned lands. Overlapping areas were counted as a single area. Protected areas and other sensitive areas were mapped within a five-kilometer radius of production facilities based on IBAT's recommendations for minimum buffer size. IBAT (Integrated Biodiversity Assessment Tool) is a widely used tool for biodiversity mapping, and the buffer zone recommendation is based on UN Environment Programme studies on the extent of direct and indirect impacts of various activities. The operations of the Berner Group's production facilities were deemed such that a five-kilometer buffer zone is sufficiently broad to capture potential impacts. Sensitive areas near the production facilities were mapped using geographic information system (GIS) software and open data. The results have not been validated.

Reporting structure and changes in reporting companies: Voda Nordic Ltd has been included in the reporting for 2025. Reporting under the Chemigate Group includes Chemigate Ltd, Finnamyl Ltd, and Lapuan Peruna Ltd.



E5 Resource use and circular economy

Material impacts, risks, and opportunities related to resource use and the circular economy, and their management.

Material subtopics	Impact	Risks and opportunities	Policies	Actions
Resource inflows	↑ Integrating the circular economy into Berner's business improves resource efficiency and reduces the use of primary raw materials, thereby reducing the environmental impact of business operations.		• Our Shared Responsibility sustainability programme 2023–2025 • ISO 14001 Environmental Policy • Principles of responsible procurement • Packaging and packaging waste regulation	• Utilization of side streams and recycled raw materials in production and packaging • Close cooperation with suppliers • The sustainable use and sourcing of renewable natural resources is guided through, among other measures, the Supplier Code of Conduct
Resource outflows related to products and services		↑ Application of circular economy models offers opportunities for new business models and innovation development, enabling cost savings, strengthening reputation, improving market position, and promoting sustainable growth.	• Our Shared Responsibility sustainability programme 2023–2025 • ISO 14001 Environmental Policy • Packaging and packaging waste regulation	• Investing in innovations that promote the circular economy • Developing the utilization of side streams in collaboration with industry • Improving the recyclability of products and packaging
Resource outflows (waste)		↑ Optimizing material use and improving separate waste collection.	• Our Shared Responsibility sustainability programme 2023–2025 • ISO 14001 Environmental Policy	• Operating in accordance with the waste hierarchy and minimizing waste generation • We improve material efficiency, reduce waste in production processes, and optimize the use of raw materials and packaging materials. • Separate collection of waste is being enhanced, and collaboration with waste management companies is being strengthened.

Target 2023–2025	Result 2025
All plastic packaging from in-house production in Heinävesi and Helsinki is recyclable.	88% of the packaging (kg) from the Heinävesi and Helsinki plants was made of a mono-material and was therefore recyclable.
We are reducing the environmental impact of production by increasing the efficiency of material use and separate waste collection.	The amount of waste has decreased in individual Group companies. Furthermore, waste volumes across the entire Group have been successfully reduced, provided that the figures are adjusted for the impact of waste volumes caused by business growth. We succeeded in diverting more waste to recycling in 2025 than in 2024, measured in tons.
We are reducing peat use by approximately 10% annually, with the goal of completely replacing peat in GreenCare growing media by the early 2030s.	In 2025, sales of growing media products have increased, but at the same time, we have increased the use of recycled materials in our GreenCare products as planned. In particular, the proportion of recycled coffee grounds has been increased, which has contributed to our goal of reducing peat use by approximately 10% annually.
The amount of recycled side streams in the agricultural trade and industry business areas is a total of 570,000 tons.	The amount of recycled side streams was 173,596 tons in 2025. The total amount for 2023–2025 was 491,355 tons.

Material impacts, risks, and opportunities

The double materiality assessment identified resource inflows as well as resource outflows related to products and services and waste as material topics in relation to resource use and circular economy. A material positive impact arises from integrating circular economy principles into the business, thereby improving resource efficiency and reducing the use of virgin raw materials in products and packaging. Increasing the use of secondary raw materials, such as by-products and recycled materials, reduces dependence on virgin raw materials. At the same time, this also reduces greenhouse gas emissions, which are discussed in more detail in section E1 Climate Change. Taken together, these measures can reduce the environmental impacts of the Berner Group.

The integration of circular economy models into the business strategy is identified as a financial opportunity, as it may enable the development of new business models and innovations. These may result in cost savings, strengthen reputation, improve market position, and support sustainable growth. Optimising the use of materials and improving the separate collection of waste also offer opportunities to reduce environmental impacts and achieve cost savings.

Policies

Reducing the use of primary raw materials and the circular economy

The Berner Group's sustainability programme and ISO 14001 environmental policy guide the transition away from the use of primary raw materials. The goal is to reduce the use of virgin raw materials and improve the recyclability of packaging. Specific targets have been set for these areas, and their achievement is monitored annually.

Regarding packaging, the new packaging and packaging waste regulation guides both the selection of packaging raw materials and their recyclability. Practical measures in our own operations focus on increasing the use of recycled, renewable, and industrial side stream materials in production and packaging. The transition away from the use of primary raw materials is being implemented by optimizing raw material procurement, developing products based on the circular economy, utilizing recycled and bio-based materials in packaging, and improving material efficiency in production processes. In addition, the company is actively working to develop the use of materials that previously ended up as waste in its own production.

The sustainability program also guides collaboration with value chain partners to ensure that the replacement of virgin resources can be implemented gradually and in an environmentally sustainable manner. One of the goals of the sustainability program is to increase the amount of recycled side streams in the agriculture and industry business areas to 570,000 tons during the years 2023–2025. This goal guides the development of circular economy-based solutions so that customers can utilize industrial side streams and recycled materials as raw materials instead of primary raw materials.

Sustainable use and sourcing of renewable natural resources

The principles of responsible procurement describe the practices and tools for responsible procurement. These tools include the Supplier Code of Conduct and EcoVadis sustainability assessments. In addition to the principles applicable to the entire Group, business units may have their own more detailed operating principles related to responsible procurement.

For example, the goal for our own production is that all palm oil-based raw materials used are 100% RSPO Mass Balance certified* or of equivalent quality. In our own production, the total consumption of palm oil derivatives has decreased slightly since 2024, as the glycerol used in production has been completely replaced with palm oil-free alternatives starting in 2025. Of the palm oil-based raw materials used in our own production, 99.3% was RSPO-certified palm oil in 2025. The majority of the certified palm oil held a Mass Balance certificate, while a small portion held an RSPO Segregated certificate, which guarantees that 100% traceable and certified palm oil was used in the production of the raw material.

In addition to certified palm oil-based raw materials from our own production, the soy purchased by the Teollisuuden Berner business unit holds ProTerra, Pro-S, and organic certifications. Some of the Group's wood-based packaging materials are FSC-certified**, and recycled raw materials are also used in packaging materials.

Prevention of waste generation

The Berner Group's sustainability programme and ISO 14001 environmental policy guide operations in accordance with the waste hierarchy. The primary goal is to prevent and minimize waste generation in our own operations and throughout the entire value chain. Berner focuses particularly on material efficiency, production optimization, and sustainable product design. The goal is to generate as little waste as possible at every stage of the value chain and to keep the value of materials as high as possible throughout the cycle.

In its own production, Berner plans the use of raw materials and packaging materials in a way that minimises waste generation. The related actions include improving material efficiency, reducing production waste, and optimising the use of raw materials and packaging materials in production processes. Waste and by-products generated in production processes are reused or recycled within Berner's own operations where possible, or directed further along the value chain. Packaging materials are largely recyclable. Separate collection and recycling of waste play a key role where waste generation cannot be fully avoided. The waste generated is collected separately and recycled as efficiently as possible. Berner also cooperates with waste management companies to identify the best and most efficient solutions for waste collection and recycling.

Collaboration within the value chain is a central part of Berner's approach to waste management. Upstream in the value chain, waste generation can be influenced by the choice of raw materials for production and packaging, as well as by optimizing production and operational planning. Berner collaborates with suppliers in selecting materials that require minimal packaging and are recyclable. The Berner Group systematically monitors and reports on the quantity and quality of waste to continuously improve its management and reduce waste management costs.

Actions

Circular economy in own operations and value chain

Berner aims to reduce the use of primary raw materials in products and packaging by focusing on material efficiency and utilizing side streams and waste as raw materials. Material streams that were previously directed to waste in production have been successfully reused in products. For example, in 2025, approximately 16.8 tons of sanitizing ethanol were used in product manufacturing. In 2024, the corresponding figure was 26 tons. The figures are not entirely comparable, as the sanitizing ethanol process has been successfully optimized.

Another concrete example of reducing the use of primary raw materials relates to the utilization of side streams. Pickling acid generated in metal industry processes has traditionally been viewed as a problem or even as waste. In collaboration with our subsidiary Voda Nordic, steel pickling acid is processed into a new chemical for water treatment. This recycled product reduces the waste load and the need for virgin chemicals.

Berner Ltd has also tested and adopted biotechnologically produced raw materials, as these require less energy during the manufacturing process. By continuing to divert production side streams or waste toward reuse, we can simultaneously reduce the amount of waste generated, the need for primary raw materials, and costs, while also minimizing environmental impacts. To achieve this, attention must be paid to raw material choices, and close cooperation with suppliers and process optimization are also required. A challenge in the use of side streams may be their availability on the market.

Within the value chain, the Berner Group strives to promote the principles of the circular economy as part of its business operations and offers its customers circular economy solutions. Our goal is to help transform industrial production process side streams into valuable raw materials. This reduces the need for virgin raw materials and minimizes waste volumes.

We have collaborated, for example, with the mining company Terrafame, whose ammonium sulfate generated in the production of its battery chemical plant is an excellent example of large-scale utilization of a by-product: a byproduct

of the mining industry becomes part of the international fertilizer chain instead of generating waste and processing costs. Crystalline ammonium sulfate is supplied as a raw material to the fertilizer industry, and the liquid ammonium sulfate generated as a byproduct of the process is used domestically to enrich the nutrient content of cattle manure. This allows fields to receive more nutrients in a single application. Another example is the utilization of side streams from betaine production. Betaine isolated from sugar beet-based solutions is produced for the needs of the feed, nutrition, cosmetics, and chemical industries.

Packaging development

The new EU Packaging and Packaging Waste Regulation entered into force in 2025, and its requirements will apply gradually, mainly between 2026 and 2030. Among other things, the regulation governs the raw material composition of packaging materials and the recyclability of packaging. Meeting the requirements of the regulation will play a key role in packaging development in the coming years. The goal is to increase the share of recyclable, recycled, and renewable materials by 2030 and to optimize packaging solutions so that the life cycle of materials is extended and the amount of waste is significantly reduced.

A concrete example of packaging development work is the project launched at the Heinävesi production facilities to eliminate shrink wrap from retail packaging, which reduces plastic consumption and saves energy. In addition, approximately 65 tons of packaging materials were returned from the Heinävesi plants to suppliers for reuse in 2025, compared to approximately 60 tons in 2024. This increase is due, among other things, to improvements in the recycling of plastic containers.

In the agricultural business, the proportion of recycled plastic in berry containers sold in the region is high, averaging about 90%. Packaging development also involves collaboration on broader projects. Berner Ltd is participating in the ReUsify joint research project, primarily funded by Business Finland, in which the University of Vaasa and VTT are working together with participating companies to develop solutions to accelerate the adoption of reusable packaging in Finland.

Minimizing waste generation and managing waste streams

The Berner Group operates in accordance with the waste hierarchy, and its primary goal is to minimize waste generation. Measures to achieve this include improving material efficiency, reducing waste in production processes, and optimizing the use of raw materials and packaging materials.

The total amount of waste in the Berner Group has increased slightly, but the amount of hazardous waste has remained relatively stable over the years. Factors contributing to the increase in total waste include business growth, acquisitions, and investments. We have included the new company Voda Nordic Ltd in our reporting starting in 2025. For Chemigate Ltd, the target for starch waste at the Lapua plant is 100 tons of dry matter and starch waste ending up in wastewater. In 2025, the amount of dry starch waste was 83 tons, and the target was achieved. The amount of starch waste ending up in wastewater was 116 tons, which fell slightly short of the target.

In waste management, the volume of waste streams directed for reuse has remained roughly the same, as has the volume of recycled waste. There has been an increase in the volume of waste directed for incineration, which is explained by business growth. Wastewater is addressed in section E3 Water.

The new sustainability program for 2026–2028 guides and sets key targets for resource use and the circular economy in the future. We have set a goal to increase the amount of renewable raw materials in our products. In addition, we continue to promote the circular economy in our own operations, increase the amount of internal recycling in production, and divert more waste streams into product raw materials each year. We also reduce the environmental impacts of significant waste streams.

Targets

Regarding resource outflow and packaging, our goal is for all plastic packaging from our production facilities in Heinävesi and Helsinki to be recyclable. The recyclability of packaging has a positive environmental impact downstream in the value chain, as consumers can sort their plastic packaging for recycling, thereby helping to prevent waste generation. We measure the achievement of this goal by comparing the weight of recyclable packaging to that of other packaging. Last year, 88% of the packaging (kg) from the Heinävesi and Helsinki plants was made of a mono-material and was therefore recyclable.

For our own production, we aim for efficiency in material use and separate waste collection. In 2025, 742 tons more waste was generated than in 2024. However, the figures between years are not comparable due to business growth and investments, and some companies have succeeded in reducing waste volumes. Furthermore, waste volumes have been successfully reduced across the entire Group when the impact of waste volumes caused by business growth is factored out of the figures. More waste by weight was sent for recycling in 2025 than in 2024.

The total volume of incoming materials has increased since 2024, but the source distribution of materials has remained relatively unchanged in terms of weight between 2025 and 2024. The increase in the total amount of materials is due to business growth and annual fluctuations. The sources of materials are broken down in more detail in the table Material used.

We also aim to reduce peat use by approximately 10% annually, with the goal of completely replacing peat in GreenCare growing media by the early 2030s. In 2025, sales of growing media products increased, but at the same time, we have increased the use of recycled materials in our GreenCare products as planned. In particular, the proportion of recycled coffee grounds has been increased, which has contributed to our goal of reducing peat use by approximately 10% annually.

In our Agriculture and Industry business areas, our goal for the 2023–2025 sustainability program period is to increase the amount of recycled side streams to 570,000 tons. By increasing the amount of recycled side streams, we simultaneously reduce waste volumes and the consumption of virgin raw materials in the value chain and in our own operations. In 2025, the amount of recycled side streams was 173,596 tons, and between 2023 and 2025, the total volume was 491,355 tons. The promotion of the circular economy is recognised as a business opportunity, and Berner will therefore continue to advance and develop new circular economy solutions.

*RSPO (Roundtable on Sustainable Palm Oil) develops principles for sustainable palm oil production. A Mass Balance certificate means that the palm oil used in the production of the raw material is a blend of certified and non-certified palm oil.

**The FSC forest certification system sets requirements for, among other things, maintaining forest biodiversity and taking valuable sites into account in forest use. Most of the Berner Group's FSC-certified packaging materials are FSC MIX-certified, which guarantees that at least 70% of the material comes from FSC-certified forests.

Reporting principles

The Berner Group ensures that there is no double counting in circular economy-related material flow reports by clearly distinguishing between the definitions of reuse and recycling, as well as the statistical bases. Side streams and materials derived from waste streams are recorded only once according to their primary use—either reuse, recycling, or energy recovery. In our reporting, we comply with the requirements of ESRS E5 and GRI (GRI 301 and GRI 306) where applicable. The data has not been validated.

Berner's resource inflow is measured by calculating the raw materials, side streams, and packaging materials used by production unit and by business segment. The calculation method is based on procurement data and material flows in production processes, distinguishing between virgin and recycled raw materials as well as renewable and non-renewable materials. A key assumption is that all procured and used materials are reported in full without double counting, and the calculations take into account only materials that physically enter production, not logistical intermediate storage.

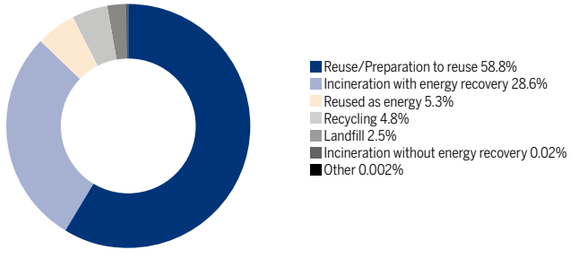
Berner is committed to developing its reporting practices so that the handling of circular economy materials is transparent and consistent. The goal is to refine material classification so that the amounts of reuse and recycling are distinguished more clearly as part of sustainability reporting. Berner aims to standardize reporting practices in collaboration with value chain partners to ensure that statistics are consistent and accurate without overlaps. In addition, the aim is to fully integrate all material data related to the circular economy into the company's sustainability reporting, and the reporting is intended to comply with international standards.

Reporting structure and changes in reporting companies: Voda Nordic Ltd has been included in the reporting for 2025. Reporting under the Chemigate Group includes Chemigate Ltd, Finnamyl Ltd, and Lapuan Peruna Ltd.

Waste, t.	2025	2024
Hazardous waste		
Berner Ltd	305.7	333.8
Baltics	0.5	0.8
Berner Chemicals Ltd	1.1	-
Chemigate Group	24.9	10.8
Suomen Medituote Ltd	3.5	0.9
Total	**335.7**	**346.3**
Non-hazardous waste		
Berner Ltd	260.7	307.2
Baltics	86.7	87.9
Berner Chemicals Ltd	17.5	16.8
Chemigate Group	4,718.5	4,026.2
Suomen Medituote Ltd	17.8	8.8
Voda Nordic Ltd	98.3	-
Total	**5,199.6**	**4,446.8**
Waste total	**5,535.3**	**4,793.1**



Waste treatment %, 2025, all companies



Materials used, t.	2025	2024
Non-renewable, virgin		
Berner Ltd	2,019	2,593
Berner Chemicals Ltd	7,803	2,778
Chemigate Group	15,098	16,994
Other companies	4,279	-
%	**11%**	**10%**
Total	**29,199**	**22,365**
Renewable, virgin		
Berner Ltd	3,260	2,877
Berner Chemicals Ltd	30	23
Chemigate Group	214,252	198,873
%	**84%**	**88%**
Total	**217,543**	**201,774**
External recycled		
Berner Ltd	245	204
Berner Chemicals Ltd	457	5
Chemigate Group	22	32
%	**0.28%**	**0.11%**
Total	**725**	**242**
Non-renewable, side stream of another company		
Berner Chemicals Ltd	893	5,656
Other companies	9,729	-
%	**4%**	**2%**
Total	**10,622**	**5,656**
Renewable, side stream of own company		
Berner Ltd	17	28
%	**0.01%**	**0.01%**
Total	**17**	**28**

Waste treatment, t.	2025	2024
Incineration with energy recovery		
Berner Ltd	386.7	456.0
Berner Chemicals Ltd	11.4	9.1
Chemigate Group	1,170.1	155.0
Suomen Medituote Ltd	16.9	6.2
Voda Nordic Ltd	0.28	-
%	**28.6 %**	**13.1 %**
Total	**1,585.4**	**626.2**
Incineration without energy recovery		
Berner Chemicals Ltd	0.90	-
Berner Ltd	-	1.2
%	0.02%	0.02%
Total	**0.90**	**1.2**
Landfill		
Baltia	39.5	33.7
Voda Nordic Ltd	97.5	-
%	2.5 %	0.7 %
Total	**137.1**	**33.7**
Reuse/Preparation to reuse		
Berner Ltd	65.1	60.1
Chemigate Group	3,187.0	3,650.0
%	58.8 %	77.4 %
Total	**3,252.1**	**3,710.1**
Reuse as energy		
Chemigate Group	292.5	164.1
Voda Nordic Ltd	0.28	-
%	5.3 %	3.4 %
Total	**292.8**	**164.1**
Recycling		
Berner Ltd	114.6	123.8
Baltics	47.7	55.0
Berner Chemicals Ltd	6.3	7.7
Chemigate Group	93.6	67.6
Suomen Medituote Ltd	4.4	3.5
Voda Nordic Ltd	0.19	-
%	4.8 %	5.4 %
Total	**266.9**	**257.5**
Other		
Chemigate Group	0.12	0.38
%	0.002 %	0.01%
Total	**0.12**	**0.38**
Waste total	**5,535.3**	**4,793.1**

Treatment of waste is performed outside own operation

SOCIAL INFORMATION

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S1 Own personnel

Material impacts, risks and opportunities related to own personnel, and their management.

Material subtopics	Impact	Risks and opportunities	Policies	Actions
Working conditions (employment security; working hours; adequate wages; work-life balance)		↑ Taking care of working conditions, work-life balance and employment security creates the foundation for employees' wellbeing, motivation and engagement. Flexible working arrangements, such as flexitime balances, help consider individual needs and life situations, which increases the meaningfulness of work and the sense of community. In addition, taking care of working conditions reduces the risk of legal consequences and strengthens the company's reputation as a responsible employer.	• Berner Group's Code of Conduct (CoC) • Collective bargaining agreements and labour legislation • Equality and non-discrimination plan (Berner Ltd, Chemigate Ltd); • HR policy • Human rights policy	• We always comply with local labour legislation and collective bargaining agreements, to which employment security is linked. • Working hours are determined in accordance with collective bargaining agreements. • Flexible working hours, remote work and working time banks are used to varying degrees across the Group. • Employees receive at least the wages required by collective bargaining agreements. • A consistent practice regarding pay during maternity and paternity leave. In addition, various factors promoting the reconciliation of work and private life are used. • Group employee survey
Social dialogue (freedom of association; existence of works councils; employees' rights to information, consultation and participation; collective bargaining)	↑ Social dialogue increases trust between employer and employees and ensures that employees' voices are heard in decision-making. Participation of employee representatives in necessary processes strengthens employees' legal protection. High-quality dialogue between the employer and employee representatives increases openness and transparency throughout the organisation.		• CoC • Collective bargaining agreements and labour legislation	• We respect employees' freedom of association and the right to organize • Cooperation forum — joint meetings of employee representatives, management, and HR four times a year (Berner Ltd) • Across different companies, there are varying roles including chief shop steward, employee representatives, occupational safety delegates, shop stewards, and occupational safety manager
Health and safety	↑ Measures taken to promote health and safety improve employees' wellbeing and also enhance Berner's reputation and attractiveness as an employer.	↓ If measures to ensure employees' health and safety are inadequate or disregarded, the impact is negative on employees' physical and mental wellbeing and work ability. These also weaken the employer image.	• CoC • Occupational safety programme • Occupational healthcare action plan • Equality and non-discrimination plan (Finland) • Early support model • Substance abuse programme (Berner Ltd, Chemigate Group) • Senior programme (Berner Ltd) • ÄlyHOIva project (Berner Ltd)	• Exercise and culture benefit and commuting benefit vary across companies • Statutory occupational healthcare • Specialist-level occupational healthcare, dental care vary across companies • Reimbursement of Kela-compensable prescription medicines (Berner Ltd) • Pre-employment and health examinations • Workplace surveys (Finland) • Safety walks (production) • ÄlyHOIva project to support brain ergonomics (Berner Ltd) • Activities of occupational safety representatives • Risk assessment • System for identifying safety observations and near-misses (Berner Ltd) • Senior programme including age management practices across different areas (Berner Ltd, Chemigate Group). • Training for line managers • Group employee survey • First-aid readiness and occupational safety training.

Material subtopics	Impact	Risks and opportunities	Policies	Actions
Diversity and equal treatment (adequate wages, work-life balance, working time, secure employment, social protection)	⬆ When the diverse backgrounds, competencies, and perspectives of employees are acknowledged and valued, the full potential of the entire work community can be utilized to its fullest extent. This increases employee engagement, well-being at work, and motivation, while also supporting innovation and learning. A diverse and equitable work community improves the company's ability to attract and retain talent, and strengthens the organization's reputation as a responsible and attractive employer. Furthermore, diversity supports the company's ability to respond to changing customer and stakeholder expectations, and promotes sustainable business.		• CoC • Diversity, equity, and inclusion as part of the Group's sustainability programme • Equality and non-discrimination plan, • Guidelines for harassment situations • Online training for supervisors — implemented to varying degrees across different companies • Senior programme (Berner Ltd)	• Continuous development of the recruitment and onboarding process from a diversity perspective • Annual pay equity review (Berner Ltd) • Anti-harassment guidelines available on the intranet for all employees, as well as instructions for supervisors on addressing harassment through a supervisors' online course (Berner Ltd) • Practices in accordance with the Senior program covering various aspects of age management (Berner Ltd) • A culture handbook project currently underway, formulating inclusive, jointly agreed-upon interaction principles
Training and skills development	⬆ Employees are provided with training to maintain and enhance their competencies, covering areas such as deepening marketing expertise, sustainability, carbon footprint calculation, occupational health and safety, and coaching leadership. Training surveys are used to identify competency needs. Training plans outline the training principles, describing what training is provided and for whom.		• Work community development plan • Individual competency profiles (Berner Ltd, in some units) • Performance and development reviews • Annual competency assessment processes (Berner Ltd's management team)	• The main focus of training in 2025 was coaching leadership: In addition to unit-specific training, the opportunity to complete JYET and LAT qualifications was provided. Participants included supervisors from Berner Ltd and the Chemigate Group • In production and logistics, job orientation training was organized for those onboarding new employees (Ltd) • At Berner MedLab, a coaching leadership training program was organized, attended by all supervisors across the unit from all Group companies • At Farmers Berner and Berner Industries business units coaching leadership training was offered. At Berners Industries part of the training program covered the entire unit's personnel • We maintained occupational and product safety qualifications in accordance with requirements (including chemical safety, medical devices, and certification-related training

Target 2023–2025	Result 2025
Zero accidents and occupational disease cases.	There were 14 accidents in the Group, of which 6 led to sickness absence of more than 1 day. Berner Ltd: 11/4, Suomen Medituote Ltd 1/1, Chemigate Group 1/0 and Berner Lithuania 1/1. One occupational disease case occurred in Estonia.
We achieve the targets set for our wellbeing at work surveys.	The result was 4.0 in Berner Group and 3.9/5 (Good) in Berner Ltd, exceeding our target.
We exceed country-specific averages in leadership 360 assessments.	No results for 2025.
We assess the current state of diversity and inclusion and prepare programme targets.	The results of the current-state assessment conducted at the end of 2023 have been analysed and communicated to personnel (Berner Ltd). Targets and an action plan have been prepared and approved for the sustainability programme period 2026–2028.

Material impacts, risks and opportunities

In the 2025 update of the materiality assessment process, the following sub-topics were assessed as material for Berner Group in relation to own workforce: working conditions, social dialogue, health and safety, diversity and equal treatment, and training and skills development. Across these areas, one material opportunity and five material impacts were identified, of which four are positive and one is negative. The material opportunities and impacts are described in the table above.

Measures that promote working conditions, health and safety, and equal treatment within Berner Group have a significant impact on employees' work ability, wellbeing and engagement. Good working conditions, a healthy and safe working environment, and equitable practices improve employees' motivation, job satisfaction and productivity. This strengthens Berner's reputation and attractiveness as an employer, supports recruitment and reduces employee turnover. Conversely, shortcomings in these measures can reduce work ability, increase accidents and occupational diseases, weaken employees' trust and engagement, and damage Berner's employer image and reputation.

General Policies

Berner Group Code of Conduct (CoC)

Berner Group is committed to respecting and promoting labour and human rights in all its operations in line with international standards. The Group Code of Conduct (CoC) sets out

clear principles for respecting human rights and fundamental rights at work. The Code of Conduct includes a commitment to respect employees' fundamental rights, including non-discrimination, freedom of association, fair treatment, and safe and healthy working conditions.

The Code of Conduct requires employees to respect one another's rights and to intervene in any potential misconduct. Regular training supports employees' competence in matters related to human rights and rights at work and helps to identify potential risk situations. The WhistleB reporting channel enables anonymous reporting of concerns, and occupational safety programmes aim for zero accidents and occupational diseases as well as continuous development of wellbeing at work, with progress measured through employee surveys.

Sustainability programme

The Group sustainability programme sets targets for promoting diversity, equality and inclusion, and for improving wellbeing at work and occupational safety. As part of Berner Ltd's senior programme, support is provided for older employees' coping at work and for planning the final phase of their careers, which helps prevent age discrimination in the labour market.

Policies and actions

Working conditions

Policies – Social protection

In accordance with the Code of Conduct, Berner Group always complies with local labour legislation and collective bargaining agreements. Employment security is linked to these laws and agreements.

Policies – Work-life balance

In Berner Group, all employees have the right to take family-related leave. In Finland, the birth parent is entitled to pregnancy leave, and both parents are entitled to parental leave and childcare leave. In addition, employees may use partial childcare leave to care for a child until the child's second school year in comprehensive education ends.

At Berner Ltd, there is a gender-equal practice regarding paid family leave. Both parents are entitled to 36 weekdays of paid parental leave, and in addition the birth parent may take up to 40 days of pregnancy leave. The practice is the same for everyone at Berner Ltd regardless of the collective bargaining agreement and exceeds the requirements of the collective bargaining agreements we apply. In 2025, 11.63% of employees entitled to leave at Berner Ltd took family-related leave: 6.77% of women and 4.86% of men.

Policies – Adequate wages

In accordance with the Code of Conduct and as part of the Group's commitment to employee wellbeing and equal treatment, the Group ensures that all employees are paid at least a living wage. A living wage is a wage level that covers an employee's and their family's basic needs—such as housing, food, healthcare, education and other necessities—and enables a decent standard of living.

The Group continuously ensures that employees' wage levels remain sufficient as local living costs change. Deviations from this principle are not accepted, whether in the Group's own operations or in the operations of partners. The Group follows international principles on fair pay and responsible employment.

The Group respects employees' right to fair remuneration, and decisions concerning recruitment and pay are based on merit, such as skills, responsibilities, experience and education. The aim is to offer flexible working conditions and build an inclusive working environment where employees are treated equally and provided with equal opportunities.

2025 actions – Adequate wages

At Berner Ltd and the Finnish subsidiaries, general wage increases are implemented in accordance with collective bargaining agreements. In addition, in 2025 Berner Ltd continued preparations for the EU Pay Transparency Directive by outlining pay bands in cooperation with HR and business leaders. Berner Ltd also carried out its first living wage assessment. The assessment compared the 10 lowest monthly and hourly wages against the benchmark value for a living wage in Finland as defined by the WageIndicator Foundation. The wages we pay exceeded the benchmark by more than 30%. Bröderna Berner AB also carried out a pay equality comparison during 2025.

Social dialogue with employees

At Berner Ltd, cooperation forums are arranged to ensure dialogue between employees and the employer in accordance with the obligations of Finland's Act on Co-operation within Undertakings. Sessions are held four times a year and are attended by management, HR and employee representatives. The cooperation forums discuss the company's financial situation and topical themes. In addition, employee representatives can bring observations and development proposals from employees directly to management and HR. The cooperation forum is attended by shop stewards of trade unions, occupational safety representatives, and employee representatives.

The chief shop steward for the commercial sector at Berner Ltd represents all employees covered by the collective bargaining agreement for the commercial sector and, more broadly, members of the Service Union United PAM. In addition, Berner Ltd has a chief shop steward as an employee representative and two occupational safety representatives.

At Chemigate, each factory has shop stewards who represent their respective employee groups, for example in change negotiations, and who act as mediators and as a link between the employer and labour market organisations. Each factory also has occupational safety representatives and an occupational safety manager. White-collar employees have their own occupational safety representative in Lapua. A corresponding system is applied in Sweden.

At Berner Chemicals, production employees are represented by a shop steward and an occupational safety representative. White-collar employees do not have their own shop steward or occupational safety representative. The company also has an occupational safety manager. Suomen MediTuote does not have a shop steward, but the company has an occupational safety manager, an occupational safety representative, and two deputy representatives.

Health and safety

Policies – Health and safety

In Berner Group, national occupational health and safety legislation is complied with. Occupational safety is prioritised at all sites, ensuring that employees and colleagues have a good and functional working environment and the possibility

to receive tailored personal protective equipment when needed.

Potential and actual threats related to occupational health and safety are assessed and identified regularly. Any health- or safety-related incidents are recorded if they occur on the premises. Accidents and work-related injuries are actively prevented and reduced. Production sites have up-to-date rescue plans that ensure safe operating practices also in the event of an accident. Emergency drills and inspections of safety equipment are an essential part of operations in accordance with the rescue plan. The implementation of plans and drills is assessed in internal and external audits in accordance with ISO 9001 and ISO 14001, as well as in authority inspections such as inspections by the Finnish Safety and Chemicals Agency (Tukes) at manufacturing plants.

Employee awareness related to occupational health and safety is increased through regular training and active communication. Partners must comply with all local labour legislation and international standards related to occupational safety. All Group employees fall within the scope of health and safety management.

At Berner Ltd, the Chemigate Group and Suomen Medituote Ltd, an early support model is in place. In other Group companies, in addition to the Group Code of Conduct and ISO standards, there are company-specific employee handbooks that regulate the promotion of occupational safety and, for example, intervention in harassment.

2025 actions – Health and safety

In 2025, Berner Ltd's workplace surveys were carried out according to schedule at Farmers Berner business unit healthcare and laboratories business areas's Oulu and Pirkkala sites, and Berner Industries. Based on the surveys, improvements were made e.g. to ergonomics and the organisation of workspaces, first-aid readiness was strengthened, and the availability and up-to-dateness of first-aid supplies were ensured.

At Berner Ltd, the risk assessment process was strengthened as part of preparing for workplace surveys. Risk assessment now has a clear, consistent template and guidance for line managers or site responsibles. In the Chemigate Group, workplace surveys were conducted in 2025 at Chemigate's Mietoinen plant and at Finnamyl Ltd's premises according to schedule.

The number of accidents rose to 14 (12 in 2024), but the number of accidents leading to at least 1 day of absence fell to 6 (9). Accidents occurred as follows: Berner Ltd 11 accidents, of which 4 led to at least one day of absence; Suomen Medituote Ltd 1/1; Chemigate Group 1/0; and Berner Lithuania 1/1. One occupational disease case occurred in Estonia.

The early support model was strengthened at Berner Ltd by closely monitoring the development of sickness absences by HR and by reminding and instructing line managers to conduct and document early support discussions. The number of early support discussions doubled from 2024 (13) to 2025 (26), while the sickness absence rate remained within our target of under 3%. The sickness absence rate in production also remained within the target of under 5% whereas mental-health-related absences increased. At Group level, sickness absences also remained within the target of under 3%.

At our logistics centre in Vantaa, Finland fire safety was practised using VR technology in initial firefighting training. With a VR fire-extinguishing simulator, around 40 Berner employees were able to try realistic firefighting situations.

In the Chemigate Group, an HSE application was introduced for carrying out risk assessments and work hazard assessments. The occupational safety observations campaign continued for the second consecutive year and the target was increased from 110 to 200 observations, which was achieved. Workload began to be measured through a psychosocial risk factors survey conducted three times per year for all employees. In addition, the coverage of occupational healthcare agreements was further expanded.

At Suomen MediTuote Ltd, the occupational safety committee started regular safety walks in warehouse premises; ergonomics training was arranged for warehouse staff; and first-aid training was offered to all employees, with almost half of staff participating. Suomen Medituote and the Chemigate Group provide employees with extensive accident insurance including accidents during leisure time, as well as extensive occupational healthcare.

At Bröderna Berner AB, regular occupational safety rounds and preventive measures were carried out.

Voda Nordic Ltd has occupational health services with Terveystalo that exceed statutory requirements. The most important measure to promote occupational safety is high-quality site-specific induction both for own personnel and for subcontractors and visitors.

Policies – Employee wellbeing

In Berner Group, the effectiveness of actions targeted at employees is monitored through a range of metrics and surveys. The results provide a comprehensive view of employee wellbeing and work ability and form the basis for concrete development proposals, the implementation of which is monitored.

It is customary in Berner Group to conduct an annual employee wellbeing survey to assess the current state of wellbeing at work. We have used Ilmarinen's (work insurance company) Work Community Pulse and Work Engagement Pulse surveys.

In addition, we assess leadership and line management performance approximately every two years through a 360-degree assessment. The assessment was last conducted in autumn 2023 and is planned for spring 2026, for the first time covering the entire Group. The measurement provides a multifaceted view of line management performance from different perspectives. A diversity, equality and inclusion assessment was carried out for the first time in 2023 and is intended to be repeated once per sustainability programme period. The next assessment will be conducted in 2027–2028.

2025 actions – Employee wellbeing

Most recently, we conducted a Work Engagement Pulse survey in December 2025. In the 2025 survey, the Group-level response rate was 80%, and responses were received from all units and subsidiaries. The overall Work Engagement Pulse score was 4.0 (Excellent) in Berner Group and 3.9 (Good) in Berner Ltd. The results are discussed in unit workshops and joint sessions where the necessary development actions are defined.

The ÄlyHOIva initiative continued in 2025 with an expert lecture, when "working life brain designer" Teemu Vornanen spoke to Berner Ltd's employees about brain myths that hinder brain-healthy working life. The lecture included learning about,

among other things, concentration, stress, recovery, working methods and interaction. As a continuation of the ÄlyHOIva initiative, we launched a culture handbook project at the end of 2025, with the aim of compiling our ways of working and interacting into a single set of principles, also taking into account brain health and the lessons learned from the ÄlyHOIva initiative.

Berner Ltd, Voda Nordic Ltd, Bröderna Berner AB, the Chemigate Group, and Ordior Eesti OÜ provide wellbeing benefits to their employees.

Equal treatment and equal opportunities for all

Policies – Prevention of discrimination

Berner Group has clear policies in place to prevent discrimination. The Group's Code of Conduct prohibits all forms of discrimination and requires employees to respect equality and non-discrimination. Employees have access to reporting channels for harassment and discrimination, through which inappropriate behaviour can be reported. Line manager onboarding specifically covers how to address discrimination and inappropriate conduct. As part of its sustainability programme, Berner Ltd has assessed the current state of diversity and inclusion and developed an action plan based on the identified areas for improvement.

The Berner Group Code of Conduct prohibits discrimination on any grounds, such as gender, age, religion, race, social background, disability, ethnic or national origin, trade union membership, political opinion, sexual orientation, and health status. Every employee in the Group commits to complying with the Code of Conduct, and knowledge of it is regularly tested through e-learning.

In 2025, Berner Group prepared and approved a Human Rights Policy that guides our work on social responsibility topics. In this policy, we commit to complying with international human rights standards. As part of the policy, we commit to maintaining an inclusive and safe workplace culture where all individuals are treated fairly and respectfully, accessibility is ensured for persons with disabilities, and discrimination and harassment are addressed consistently. We prevent discrimination and harassment in all forms and provide reporting channels for reporting inappropriate behaviour.

2025 actions – Prevention of discrimination

Preventing discrimination is part of Berner's diversity and inclusion work. The Berner Group sustainability programme includes targets to promote diversity, equality and inclusion. The targets for 2023–2025 included assessing the current state of diversity and inclusion, and defining specific development targets and an action plan. The current-state assessment was carried out at Berner Ltd at the end of 2023.

In 2025, specific targets were defined for Berner Group for diversity, equality and inclusion. Our main target is to achieve an excellent result (4.0 or above) on two targeted statements in Ilmarinen's Work Community Pulse survey: Equal treatment and Speaking up about problems without fear of negative consequences. In addition, we developed a roadmap for advancing diversity, equality and inclusion in the next programme period, with key focus areas on multilingualism, increasing awareness, and fostering an inclusive climate.

At Berner Ltd, the target was achieved, as the current-state assessment was completed and targets were defined. For subsidiaries, the current-state assessment will be carried out during the next sustainability programme period (2026–2028).

The WhistleB reporting channel and the process for handling harassment situations provide a mechanism to address discrimination. Guidance related to discrimination and harassment has been updated in cooperation with employee representatives. In addition, line manager onboarding includes information on unconscious bias and guidance on considering diversity in recruitment processes. During the year, no discrimination or harassment cases were identified, in line with our target.

Policies – Training and skills development

In Berner Group, developing employees' competence—from onboarding to continuous learning and skills development—forms the basis for continuous growth at both individual and organisational level. Every employee has the right and obligation to have an annual performance and development discussion. These discussions cover career and development plans as well as objectives achieved at work, and regular follow-up discussions are agreed.

At Berner Ltd and in the Chemigate Group, training and development needs are assessed as part of the statutory workplace development plan. At Ordior Eesti OÜ, common principles for training are defined for three years at a time.

At Berner Ltd, unified development discussion templates are used for both white-collar employees and blue-collar employees. The questions in the template are designed to support discussion on objectives, career aspirations, learning, and cooperation with the team and line manager. A more specific, situation-based career and development plan is also used to support discussion on professional goals and interests.

At Berner Ltd, we conduct an annual competence assessment, starting with the Berner Ltd Management Team. The assessment reviews the competence and capabilities of each business unit against business objectives and identifies potential development needs.

Similarly, the senior programme's career plan supports knowledge transfer and professional goal-setting prior to retirement. In addition, the onboarding process, structure and content have been further developed. Going forward, the onboarding process includes two mandatory follow-up discussions, and the success of onboarding is monitored through an updated onboarding feedback survey. A renewed competence mapping tool is also in use and can be utilised, as needed, to support competence development and to understand the current state of employees' skills (Berner Ltd).

2025 actions – Training and skills development

Based on the current state of competence and identified development needs, Berner provides targeted competence development at individual, team, unit and organisational levels.

During 2025, Berner delivered two training programmes to develop leadership and line management capabilities: LAT (a vocational qualification for frontline supervisors) and JYET (a specialist vocational qualification in leadership and business management). The programmes were designed with our training partner Omnia and a network of coaches based on strategic, business-supporting needs. One key focus area was coaching-oriented leadership, which has been identified as an area for improvement in employee surveys. Supervisors and leaders from Berner Ltd and the Chemigate Group participated in the programmes.

The theme of coaching-oriented leadership was also advanced in several business units at Berner Ltd: Berner Industries and Farmers Berner and healthcare and laboratories business unit implemented their own training programmes to develop a coaching leadership approach with supervisors from all Group companies participating in the training. In the Chemigate Group, supervisors were offered training on managing their own work under the theme "Follow through".

At Berner Ltd, work and product safety-related qualifications were maintained in accordance with requirements (e.g., chemical safety, medical devices, certificate-related training). In the Chemigate Group, the Vuolearning e-learning environment was rolled out on a large scale and used to deliver food safety, information security and data protection training, as well as Code of Conduct training. At Voda Nordic Ltd, safety training and site-specific inductions were organised, as well as IT training related to Berner's transition to the MS365 environment (including cybersecurity) and ADR training related to the logistics of dangerous goods. At Suomen MediTuote Ltd, ergonomics training was provided for warehouse staff, first-aid training for all employees, and product training for customer service and sales employees. At Bröderna Berner AB, quality and environmental training as well as product training were delivered. In Berner Lithuania, training was provided on preventing workplace violence and harassment.

The culture handbook project launched in 2025 also includes the theme of learning together and innovation. The aim is to describe how learning and knowledge sharing are reflected in everyday work. We will strengthen elements that support growth and the ability to renew: the courage to try, to make mistakes, and to learn from them.

Approaches and processes to address material negative impacts

Berner Group identifies key workforce-related risks and opportunities and responds to them systematically through development actions and projects. Based on the most recent employee surveys, strengths identified at Group level include meaningful work, clear expectations, a sense of having sufficient competence for one's tasks, and a strong perceived level of work ability. These factors strengthen employee engagement and wellbeing. Areas for improvement identified based on results included, among others, feedback culture and a coaching-oriented leadership approach. Further improvement is also needed in how employees perceive the employer to encourage development at work and to care about employee wellbeing.

One key action is the ÄlyHOIva initiative (Berner Ltd), which focuses on promoting "brain ergonomics" and reducing cognitive load by using a variety of methods. In 2025, the initiative included an expert lecture and a series of articles on brain-friendly ways of working. The article series featured interviews with Berner employees in different roles about how they support cognitive wellbeing in their work. The brain-friendly practices learned during the initiative will be compiled into the culture handbook in 2026.

As a result of the 360-degree leadership assessment, two joint training programmes (Berner Ltd and the Chemigate Group) were launched to develop leadership and line management capabilities: LAT and JYET. The qualifications were completed in 2025 and included, among other themes, coaching-oriented leadership. We will measure the effectiveness of actions next in the 360-degree assessment in spring 2026.

In addition, the Group regularly carries out workplace surveys and risk assessments in cooperation with occupational healthcare. The aim of these measures is to identify and prevent work environment-related risks, such as physical and cognitive strain. The work is guided by the occupational healthcare action plan (Berner Ltd, Chemigate Group), which is updated as needed.

Berner Ltd and the Chemigate Group also use a system for recording near misses, observations and deviations related to occupational safety. Based on these records, identified risk and hazard factors for occupational accidents can be prevented. As a tool for work ability management, the early support model is used to support work ability and prevent temporary or permanent incapacity for work.

People who may be at higher risk of negative impacts

Berner recognises challenges related to the position of minority groups in labour markets and workplaces and takes these perspectives into account as part of the sustainability programme and inclusion development work. To reduce risks, Berner Ltd has increased awareness of unconscious bias among recruiting line managers through e-learning and information sessions. Considering equality and diversity has been integrated into HR policies and development programmes, and awareness of the challenges faced by different groups is developed across the workplace community.

In certain job roles, a higher tangible risk of harm has been identified due to exposure-related working conditions. For example, employees in logistics and production face risks related to handling chemicals; these are managed through regular training, protective equipment and monitoring of workplace safety. In production and logistics, risks related to physically demanding work are reduced through ergonomic solutions and measures supported by occupational healthcare. In work involving exposure, an occupational healthcare-coordinated workplace survey and periodic health checks are conducted on a more frequent cycle than in other functions, as reflected in the occupational healthcare action plan.

Through these actions, Berner as a Group aims not only to prevent discrimination but also to ensure the safety and wellbeing of all employees, regardless of their role or background.

WhistleB reporting channel

The Berner Group Code of Conduct requires employees to intervene in observed ethical violations. The WhistleB reporting channel is in place and allows reports to be submitted anonymously, including by parties outside the Group. Berner Group provides clear instructions to employees on how to act and whom to contact if they experience or witness harassment or discrimination in the workplace. Line manager onboarding provides guidance on how managers should act if they receive a report concerning harassment or discrimination.

During the year, four reports were received through the Group's WhistleB channels, one of which concerned a suspected breach of the Code of Conduct. The concern was found to be unfounded. In the other three cases, the reports were not related to breaches of the Code of Conduct or legislation.

Reporting principles

The reported workforce figures cover all Group companies across all countries of operation. Figures are reported based on the number of employees in an employment relationship as of 31 December 2025. The figures also include people in a non-active employment relationship, such as those on family leave. In the HR systems in use, gender can only be recorded according to legal gender; therefore, reporting follows the same approach.

For accident reporting, the LTIF figure includes reported accidents, including those resulting in less than one day of absence. The LTA1F figure reports accidents resulting in at least one day of absence. The ratios are calculated by dividing the number of accidents by total hours worked and multiplying by one million. Group-wide information on possible contractor accidents has not been available.

Employee headcount by gender

	Group		Berner Ltd		Chemigate Group	
Number of employees	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**
Women	418	424	279	294	31	30
Men	447	462	245	276	78	77
Total	**865**	**886**	**524**	**570**	**109**	**107**

In our HR systems, for the time being, only men and women are listed as genders.

Employee head count in countries where there are at least 50 employees representing at least 10% of the total number of employees

Number of employees	**2025**	**2024**
Finland	696	731
Sweden	97	89

Employee head count by contract type and area

	Finland		Sweden, Norway, Denmark		Baltics		Total	
	2025	**2024**	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**
Number of employees	**696**	**731**	**109**	**93**	**60**	**62**	**865**	**886**
Permanent	650	670	108	93	60	62	818	825
Temporary	28	26	1	0	0	0	29	26
Non-quaranteed hours	18	35	0	0	0	0	18	35
Full-time	656	672	108	91	53	55	817	818
Part-time	40	59	1	2	7	7	48	68



Employee head count by contract type and gender

	Female		Male		Total	
Number of employees	2025	2024	2025	2024	2025	2024
Permanent	392	398	426	427	818	825
Temporary	15	12	14	14	29	26
Non-quaranteed hours	11	14	7	21	18	35
Full-time	387	390	430	428	817	818
Part-time	31	34	17	34	48	68

Employee turnover

Number of employees	2025	2024
Number of employees who have left the undertaking	127	108

Gender structure, Board of Directors and Management Team

	2025		2024	
	Number	%	Number	%
Women	2	15	3	20
Men	11	85	12	80

Age distribution of employees

	2025		2024	
Number of employees	Head count	%	Head count	%
Aged under 30	71	8.2	91	10.3
Aged 30-50	481	55.6	476	53.7
Aged over 50	313	36.2	319	36.0

Collective bargaining

Coverage rate	Collective bargaining coverage - EEA
0–19%	
20 –39%	
40–59%	
60–7 %	Sweden
80– 100%	Finland

for countries with more than 50 employees, representing over 10 percent of all employees

Employees covered by collective bargaining agreements

	2025	2024
Share of employees covered by collective bargaining agreements out of all employees, %	89	90

Performance management and competence development

Employees who participated in regular performance and career development reviews, %	2025	2024
All	93.3	85.9

Average training hours per employee

	Group		Berner Ltd		Chemigate Group	
	2025	2024	2025	2024	2025	2024
All	16.9	11.4	3.4	9.2	11.3	5.8
Female	20.2	10.1	3.7	8.1	16.3	7.4
Male	16.5	12.1	3.2	10.4	9.5	5.2

Health and safety

	Group		Berner Ltd		Chemigate Group	
	2025	2024	2025	2024	2025	2024
Occupational accidents	15	12	11	10	1	5
Tapaturmataajuus (LTIF)	11.1	8.8	13.5	11.8	5.6	27.0
Accidents resulting in at least 1 day of absence	7	9	4	7	0	3
Tapaturmataajuus (LTA1F)	5	6.6	4.9	8.2	0	16.2
Occupational diseases	1	1	0	0	0	0
Fatal accidents and occupational diseases	0	0	0	0	0	0

Total compensation

	Group		Berner Ltd		Chemigate Group	
	2025	2024	2025	2024	2025	2024
The annual total remuneration ratio of the highest paid individual to the median annual total remuneration for all employees (excluding the highest-paid individual)	12	22	13	18	4.96	4.49

S2 Value chain workers

Material impacts, risks and opportunities related to value chain workers, and their management.

Material subtopics	Impact	Risks and opportunities	Policies	Actions
Working conditions adequate wages, work–life balance, working hours, secure employment, social protection))	In Berner Group's sustainability work, important tools for assessing value chain impacts include social responsibility audits and certifications for suppliers in risk countries (amfori BSCI membership) as well as Group-wide EcoVadis membership, which enables us to commission comprehensive sustainability assessments for our suppliers. We require our suppliers to comply with the Berner Supplier Code of Conduct principles. In risk areas, impacts relate to employment security, remuneration and working hours. The Berner Group sources products and raw materials globally. If there are shortcomings in the management of labour and human rights among value chain suppliers, employees may be exposed to negative impacts. At present, responsible sourcing tools mainly extend to Tier 1 suppliers.	Through our requirements for audits and sustainability assessments, we are able to improve and develop the implementation of labour and human rights among our suppliers. Ensuring sustainability in the global supply chain applies both to our existing suppliers and to new, potential suppliers. .	• Berner Group's Supplier Code of Conduct (SCoC) • Berner Group's internal responsible sourcing principles	• SCoC signature requirement for all suppliers and an obligation to cascade the principles throughout the supplier's entire value chain • amfori BSCI social responsibility audits and re-audits if the results so require • Comprehensive EcoVadis sustainability assessments for suppliers, valid for one year, and requests for reassessment

Target 2023–2025	Result 2025
100% of suppliers in risk countries audited. We will develop the assessment of responsibility for non-risk-country suppliers.	78% of suppliers in risk countries have a social responsibility audit or certification. 67 of our suppliers participated in a comprehensive EcoVadis sustainability assessment last year.

Material impacts, risks and opportunitiest

The Berner Group operates in seven countries in Northern Europe, but sources a number of products and raw materials globally, including from so-called risk countries with regard to labour and human rights. If shortcomings arise in the management of working conditions and human rights among value chain suppliers, workers may be exposed to adverse impacts such as poor working conditions, inadequate wages, or violations of employment terms.

However, Berner has the opportunity to promote the realization of labour and human rights through its existing requirements for social responsibility audits and EcoVadis sustainability assessments. This provides an opportunity to develop suppliers' practices and improve the position of value chain workers. There are also risks associated with the current situation, as Berner's requirement for social responsibility audits and EcoVadis sustainability assessments currently applies only to Tier 1 suppliers, not to the entire product value chain all the way to raw material sourcing. In the EcoVadis sustainability assessment, one evaluated area is the supplier's management of responsibility in its own value chain, which nevertheless enables influence further down the value chain.

Policies

Berner Oy has been a member of the UN Global Compact corporate responsibility initiative since 2019 and is committed to complying in its operations with the UNGC's ten principles on human rights and labour.

Supplier Code of Conduct, SCoC

The Berner Group's Supplier Code of Conduct (SCoC) is based on the amfori BSCI Code of Conduct. We require all our suppliers in all operating countries to commit to the principles of the Berner Group's SCoC by signing it. The

amfori BSCI Code of Conduct, and the supporting documents and tools, are based on and refer to the following: the United Nations (UN) Universal Declaration of Human Rights, the International Labour Organization (ILO) conventions and recommendations, the UN Guiding Principles on Business and Human Rights (UNGP), the OECD Guidelines for Multinational Enterprises, the UN Children's Rights and Business Principles, the gender dimension of the UN Guiding Principles on Business and Human Rights, and the OECD sector-specific guidance documents.

Berner's internal responsible sourcing principles define operating practices to ensure responsible sourcing in addition to the supplier's obligation to sign the SCoC. If a factory from which products or raw materials are purchased is located in a so-called risk country from the perspective of labour and human rights, the factory must have an approved social responsibility audit or certification. Suppliers are also asked to participate in EcoVadis sustainability audits.

amfori BSCI

Berner Oy has been a member of the amfori organization since 2019. The purpose and objective of amfori BSCI (Business Social Compliance Initiative) is to ensure and develop labour and human rights in global supply chains. amfori BSCI enables the implementation of ESG due diligence, improves transparency, and helps address significant working-condition violations in line with international labour rights frameworks. A significant part of amfori BSCI membership consists of third-party amfori BSCI audits; in addition, Berner also accepts other social responsibility audits and certifications such as SMETA/Sedex and SA8000.

As the main risk management tool for responsible sourcing, the Worldwide Governance Indicators (WGI) list is used, based on six country-specific indicators published annually by the World Bank. If a country's overall rating is moderate or high risk, factories in that country must have an audit or certification. Risk assessment should also use, for example, the amfori ESG Risk Compass tool.

EcoVadis

The Berner Group joined EcoVadis in 2024, which conducts comprehensive sustainability assessments, in order to also ensure and develop sustainability among suppliers other than suppliers in risk countries. EcoVadis comprehensively evaluates the entire sustainability management system related to the environment, labour and human rights, ethical conduct and sustainable procurement. The assessment is based on policies and principles, practical measures, and results. The assessment criteria are based on international corporate responsibility frameworks such as GRI, the UN Global Compact and ILO principles, and the ISO 26000 standard on social responsibility.

Engagement with value chain workers

As a rule, the Berner Group does not have direct contact with the workers in its global supply chains. For factories located in so-called risk countries from a labour and human rights perspective, a social responsibility audit or certification is required. amfori BSCI audits include worker interviews, which provides an indirect channel for bringing forward the views of workers in audited factories.

The Berner Group's WhistleB reporting channel is available on the websites of the Group's companies also to external stakeholders, and through it value chain workers can also anonymously report potential concerns.

Remediation of negative impacts

If a supplier receives an overall rating of C or lower (A – E) in an amfori BSCI audit, a reassessment of the identified areas for improvement must be carried out within one year at the latest. If a supplier receives a rating of A or B, the audit is valid for 2 years. Each amfori BSCI supplier has one designated member in the system who is responsible for organizing audits and re-audits as well as promoting corrective actions together with the supplier. Suppliers and amfori member companies have the opportunity to participate in the extensive training programs offered by amfori through the amfori Academy.

EcoVadis sustainability assessments are always valid for one year at a time. Upon completing the sustainability assessment, the supplier automatically receives recommendations for corrective actions to develop their sustainability performance and improve their results. EcoVadis also offers a wide range of training programs for both assessed suppliers and its members.

2025 Actions

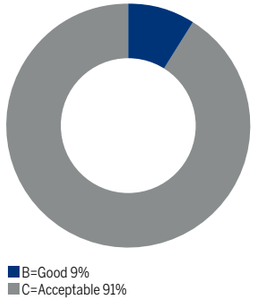
In 2025, the Berner Group had 46 so-called risk country suppliers (labor and human rights), of which 78% had a social responsibility audit or certificate. The largest number of risk country suppliers is located in China.

36 factories of our risk country suppliers are covered by the amfori BSCI audit system. A total of 22 audits were conducted for these suppliers last year. Of the suppliers, 9% received an overall rating of B, meaning good, and 91% received an overall rating of C, meaning satisfactory. The majority of the identified areas for improvement and deficiencies were related to compliance with working time regulations and the social responsibility management system, as in previous years. No serious human rights violations have been identified in any of the years during which Berner has been a member of amfori. In addition to amfori BSCI audits, our suppliers most commonly hold SEDEX/SMETA audits.

Results of our suppliers' amfori BSCI audits by performance area. 22 audits in 2025

Performance area	A = Very good, %	B = Good, %	C = Acceptable, %	D = Insufficient, %	E = Unacceptable, %
Social Management System	0	0	82	18	0
Workers Involvement and Protection	50	32	18	0	0
The Rights of Freedom of Association and Collective Bargaining	100	0	0	0	0
No Discrimination	100	0	0	0	0
Fair Remuneration	18	77	5	0	0
Decent Working Hours	0	0	9	91	0
Occupational Health and Safety (OHS)	100	0	0	0	0
No Child Labour	100	0	0	0	0
Special Protection for Young Workers	100	0	0	0	0
No Precarious Employment	100	0	0	0	0
No Bonded Labour	100	0	0	0	0
Protection of the Environment	91	4.5	4.5	0	0
Ethical Business Behaviour	100	0	0	0	0

Overall ratings from 22 amfori BSCI audits conducted in 2025



Average EcoVadis Scores of Berner Group's EcoVadis-Assessed Suppliers in 2025

Overall Score	Environment	Labour and Human Rights	Ethics	Sustainable Procurement
69.5 +19.7 compared to the reference group	**73.0** +22.7 compared to the reference group	**69.1** +16.8 compared to the reference group	**66.1** +19.6 compared to the reference group	**64.2** +22.9 compared to the reference group



S4 Consumers and end-users

Material impacts, risks and opportunities related to consumers and end-users and their management.

Material subtopics	Impact	Risks and opportunities	Policies	Actions
information-related impacts for consumers and/or end-users (privacy, access to information, freedom of expression)	↓ Potential shortcomings in information security and data protection may cause consequences.		• Information Security Policy • Privacy Policy	• Administrative and technical information security measures (NIS2) • Privacy notices • Implementation of data subjects' rights
Personal safety of consumers and/or end users (health and safety, protection of children, security of a person)	↑ Berner has several certificates to ensure the health and safety of the products it manufactures.		• ISO certificates, quality and environment • EFISC-GTP, GMP+ and FSSC 22000 (feed or food safety certificates) • ISO 13485 for medical devices	• Extension of ISO certificates • Quality assurance processes and an efficient, regularly tested product recall process
Social inclusion of consumers and/or end users (taccess to products and services, responsible marketing practices, non-discrimination)		↓ Marketing of products that is contrary to legislation and good marketing practice would be a reputational risk.	• Berner brand book • Influencer marketing guidelines • Ethical guidelines for the use of AI • CoC	• New marketing steering group

Target 2023–2025	Result 2025
No recalls of products from own production.	0 recalls of products from own production.
No information security or data protection breaches (2025) authorities.	0 cases that would have required notification to supervisory.
No product marketing that is contrary to legislation or good marketing practice (2025)	0 cases.

Material impacts, risks and opportunities

Potential impacts, risks and opportunities related to consumers and end-users have been identified in relation to information, personal safety and social inclusion.

The health and safety of products manufactured and sold by the Berner Group are of primary importance for the business. Berner has several certificates to ensure the health and safety of products.

Within the Group, data related to the personal data of consumers and end-users is processed. Possible shortcomings in information security and data protection may have a negative effect on the use of personal data and on reputation. Product marketing that is contrary to legislation and good marketing practice would be a reputational risk and could mislead consumers.

Policies and actions

Information-related impacts on consumers and/or end-users

In two of the Berner Group's four business areas – Consumer Products and Healthcare & Laboratories – personal data of consumers and product end-users may be processed. The Group has administrative and technical measures in place to ensure information security, privacy notices on the websites of the Finnish companies, and measures in line with the GDPR to implement data subjects' rights. The Group documents all information security breaches.

Group-wide Privacy Policy and Information Security Policy were approved in 2025. The goal is to roll out these policies in all Group companies in 7 countries during 2026. A target has also been set that there will be no information security or data protection breaches in the Group.

Personal safety of consumers and end-users

Product quality, health and safety are of primary importance in the Berner Group, and requirements arising, among others, from ISO certificates play a strong guiding role in ensuring them. Berner Oy and its subsidiaries hold several certifications, which are presented by company in a separate table.

Certificates

ISO 9001 is a quality management system standard, ISO 14001 is an environmental management standard, ISO 22716 (GMP, Good Manufacturing Practices) is a standard applied to the manufacture and storage of cosmetic and hygiene products, and ISO 13485 is a standard related to the manufacture and distribution of medical devices. Domestic and international grain trade operations have a certified feed and food safety system in accordance with EFISC-GTP, and the feed additives trade has a GMP+ feed safety system. Potato starch food production has the FSSC 22000 food safety system.

Recall process

The recall plan at Berner Oy defines the procedures for removing products from the market if they pose a risk to health, safety or the environment, or do not meet legal requirements. The need for a recall may arise as a result of complaints, quality issues or regulatory requirements. The decision on a recall is made by the business director responsible for the product group together with the HACCP group (Hazard Analysis and Critical Control Points). Recalls and traceability tests are tested at least once a year, and the results are reviewed by the HACCP/PRRC group (Person Responsible for Regulatory Compliance). All Group companies that manufacture products have their own recall plans.

In 2025, no recalls of products from own production were necessary.

Social inclusion of consumers and/or end-users

Responsible marketing practices

The Berner Group advertises its products directly to consumers in the Consumer Products business area. Products are also marketed to their end-users in the Agriculture and Healthcare & Laboratories business areas. The goal is that all marketing complies with legislation and recommendations. The principles guiding responsible marketing practices are Berner's brand guide, influencer marketing guidelines, ethical guidelines for the use of AI and Berner's Code of Conduct (CoC).

At Berner Oy, a new marketing steering group was established in 2025 to address, among other things, themes and legislation related to responsible marketing practices.

Interaction with consumers and end-users

Three of Berner's four business areas are in direct contact with the consumers or end-users of products.

Consumer goods

This business area sells products to consumers mainly in Finland through grocery stores, department stores and specialty shops. Berner also has its own online store, bernershop.fi, through which consumers can buy products in Berner's portfolio. Berner's subsidiary in the Baltics sells consumer products it represents to, among others, grocery retailers.

Berner has a large number of both own and principal brands. Each own brand has its own website, which provides contact details for consumer enquiries as well as product information and information about the brand's sustainability development work. Consumers can also interact with the brand through its social media channels. Berner's brands also carry out consumer research. Consumers can contact Berner and its brands via berner.fi and through the WhistleB reporting channel, which enables anonymous reporting.

Berner Oy has its own Consumer Service in Finland, which receives and processes consumer feedback and complaints. In 2025, Consumer Service received 1059 product complaints concerning the brands within its remit, and these were handled in accordance with the Consumer Service process guidelines. Consumer feedback is recorded for the information of the brands and product development.

Healthcare & Laboratories

This business area works directly with healthcare and laboratory professionals, selling both its own healthcare products, such as disinfectants, and products of the principals it represents in Finland, Sweden, Norway, Denmark and Estonia. In Finland, the business area has an online store, proshop.fi, for its customers and its own customer service. In Sweden, laboratory customers have their own online store at https://shop.bernerlab.se/. Customers can also contact the business area via local websites and through the WhistleB channel, which enables anonymous reporting.

Agricultural trade

The Agricultural trade business area units Farmers Berner in Finland and Gullviks in Sweden sell their products directly to farmers. In Finland, farm entrepreneurs can buy products from expert sales staff at outlets located around the country and also through the viljelijanberner.fi online store. Viljelijän Berner organises various webinars and training events for farmers and meets them at trade fairs and other events. Farmers can also contact Berner via the WhistleB channel, which enables anonymous reporting.

Certificates in the Berner Group

	ISO 9001	ISO 14001	ISO 22716	ISO 13485	Grain trade EFISC-GTP	FSSC 22000	Organic
Berner Ltd	x	x	x	x	x		
Bröderna Berner AB	x	x					
Berner Eesti	x (Ordior)						
Chemigate Ltd	x						
Finnamyl Ltd	x					x	x
Lapuan Peruna Ltd	x						
Suomen Medituote Ltd	x	x		x			

GOVERNANCE INFORMATION

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G1 Corporate culture

Material impacts, risks and opportunities related to conducting business, and their management.

Material subtopics	Impact	Risks and opportunities	Policies	Actions
Corporate culture (including prevention of corruption and bribery, whistleblower protection and animal welfare)	↑ Berner prevents corruption and bribery through guidelines and training.		• Values: work, integrity, humanity • Code of Conduct for employees (CoC) • Internal principles related to gifts and hospitality • Guidelines for reporting suspected breaches of the CoC • Leadership principles (Berner Ltd)	• Update of the internal corruption risk assessment • CoC training • WhistleB channel for all stakeholders
Relationship with goods and service providers	↑ Our business in all our market areas is built on strong expertise and partnership with our customers and suppliers. Good relationships with suppliers or stakeholders and smooth payment practices promote cooperation.		• Berner Group's Supplier Code of Conduct (Scooch) – everyone must commit • Berner Group's internal responsible sourcing principles	• amfori BSCI sustainability audits for suppliers in risk countries • EcoVadis sustainability assessments • Business-area-specific supplier and principal evaluations

Target 2023–2025	Result 2025
100% of our personnel in all our operating countries will complete the online training on the Code of Conduct every two years.	87% of those scheduled to take the training completed it.

Material impacts, risks and opportunities

Berner Group's good governance and all operations are founded on the Code of Conduct (CoC), which guides the company's and employees' actions. Compliance with the guidelines is reinforced through regular CoC training. Berner Oy has been a participant in the UN Global Compact corporate responsibility initiative since 2018 and is committed to complying with and promoting the initiative's 10 principles in its operations.

According to studies, Berner has a strong corporate culture that emphasizes the meaningfulness of work, responsibility and values. No corruption or bribery has been identified in the company, but there are opportunities to improve employees' ability to identify and prevent these risks through additional training. The WhistleB channel, in use since 2020, enables anonymous reporting of misconduct.

In supplier relationships, Berner Oy's sustainability requirements promote the reliability and security of supply in the value chain. Responsible procurement principles and the Supplier Code of Conduct ensure that partners comply with the company's sustainability standards.

Policies and actions

Corporate culture

The Berner Group's operations are founded on the Code of Conduct (CoC) for employees. The Code of Conduct reflects Berner's values — work, integrity and people — as well as generally accepted rules of conduct and guidelines (UN Global Compact ten principles) and amfori BSCI's ethical business principles. The 12 principles of the Code cover key obligations and commitments as an organization and as employees to responsible conduct in all daily work: We comply with good governance, We respect human rights, We treat each other equally and respect labor rights, Occupational health and safety, We do not accept bribery or corruption, We do not accept fraudulent activities, We compete fairly, We act responsibly regarding gifts and hospitality, We respect confidentiality, We act responsibly and transparently in communications and marketing, We take care of the environment, and We respond immediately to violations of the Code of Conduct. In addition to the Code of Conduct, there are also internal policies regarding gifts and hospitality.

All Berner Group employees are required to complete a mandatory Code of Conduct course every two years. Of the employees due for completion in 2025, 87% completed the test. New employees are also required to complete the course at the beginning of their employment. Berner's values — work, integrity and people — have existed since the 1950s, and they are exceptionally well internalized at Berner.

Berner's goal is to develop more unified management practices so that every Berner employee can be guaranteed a consistent management experience. This goal gave rise to Berner's management principles, which have so far been implemented at Berner Ltd in Finland. The principles have been formulated to support strategic objectives, values, and to stand the test of time. The management principles support managers in people and business management, both in daily work and in long-term objectives.

Prevention of corruption and bribery

The prevention of corruption and bribery is included in the Berner Group's Code of Conduct (CoC) for employees and the Supplier Code of Conduct (SCoC). The Code of Conduct (CoC) is supplemented by internal principles on gifts and hospitality. Berner has a mandatory Code of Conduct course for employees to be completed every two years, which also includes questions related to corruption and bribery. New employees are required to complete the course when starting at Berner.

In 2024, an internal corruption risk assessment was conducted, which was reviewed again in 2025 as planned. The assessment did not reveal that certain operating countries or business areas were particularly susceptible to corruption. Existing internal tools were found to be adequate, but a need for more detailed compliance training was identified. The assessment found that when vetting new foreign customers and principals, more detailed reports that also cover corruption should be ordered in addition to credit reports.

Suppliers are required to commit to the Supplier Code of Conduct by signing it. Suppliers from risk countries are required to have a valid social responsibility audit or certification, which also covers business ethics. One of the themes of the EcoVadis sustainability assessments aimed at suppliers is ethical business, which strongly includes policies related to corruption and bribery.

In 2025, no cases related to corruption or bribery were identified within the Group.

Whistleblower protection

Every Berner employee in all operating countries is obligated to comply with the Code of Conduct (CoC) and its principles while working at Berner. In accordance with the Code of Conduct, every Berner employee is also obligated to immediately report all suspicions or observed inconsistencies and violations of the principles. Employees are encouraged to primarily contact a manager, the HR department or senior management about the matter without fear of consequences or retaliation.

If a person wishes to make a report anonymously, this is possible through the WhistleB reporting channel, through which both employees and external stakeholders can report their suspicions of violations of the Code of Conduct or legislation in eight different languages. Subsidiaries with less than 100% ownership and the Swedish subsidiary have their own separate WhistleB reporting channels. The reporting channel is managed by an external partner, WhistleB, Whistleblowing Centre, to ensure anonymity. The reporting procedure is encrypted and password protected.

Each company has designated persons who receive and handle WhistleB reports. Training on the use and process of the WhistleB channel was provided when the channels were implemented. If a suspicion concerns one of the WhistleB report recipients, that person does not participate in handling the case. The WhistleB report recipients are communicated internally. The channel complies with the directive's requirements and can be found at https://report.whistleb.com/berner. During the year, 4 reports were received through the Group's WhistleB channels, one of which related to a suspected violation of the Code of Conduct. However, the concern was found to be unfounded. In the three other cases, the reports were not related to violations of the Code of Conduct or legislation.

Policies and actions

Supplier relationship management

Strong cooperation with reliable and skilled suppliers is an important prerequisite for the Berner Group's success. Suppliers play a key role in ensuring that customers and consumers receive high-quality and responsibly produced products on time and at competitive prices. Suppliers are regularly evaluated to ensure that they meet requirements and support business objectives. Suppliers are assessed using diverse metrics covering business sustainability, quality consistency, delivery reliability and responsibility. This ensures that every partner operates in accordance with standards and supports responsible business principles. The Group has its own manufacturing and imports across four different business areas and several companies. Each business area and company manages its own supplier relationships rather than having a single purchasing organization.

Berner requires that all suppliers commit to complying with the Berner Group's Supplier Code of Conduct (SCoC). The 15 principles of the Supplier Code of Conduct define the minimum requirements that suppliers must comply with in their own operations and supply chain, in addition to all applicable legislation and applicable international standards. The supplier must ensure that their subcontractors and other supply chain parties also comply with these principles and standards.

Berner is a member of amfori, which aims to ensure and develop the responsibility of global supply chains, and the Supplier Code of Conduct is based on the ethical principles drawn up by amfori BSCI. New significant suppliers are required to participate in the comprehensive EcoVadis sustainability assessment and achieve at least a Committed level in the assessment. EcoVadis comprehensively evaluates a company's entire sustainability management system across a maximum of 21 different areas depending on the industry, covering environmental issues, labor and human rights, ethical business principles and responsible procurement.

If a supplier is located in a so-called risk country in terms of labor and human rights, the supplier must have an approved social responsibility audit or certificate. If the supplier does not meet this requirement, an amfori BSCI audit is commissioned, in which external certified auditing firms assess 13 areas, of which 11 relate to labor and human rights, 1 to ethical business practices and 1 to environmental responsibility.

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FINANCIAL STATEMENTS

The Berner Group achieved a strong result in 2025 despite a challenging operating environment. Growth was driven by internationalisation, determined development of competitiveness, and a strategic acquisition.

In Consumer Goods, we succeeded in turning a challenging market situation into moderate growth. Although consumers' purchasing power and confidence remained weak, our comparable revenue developed positively. In the Healthcare and Laboratories business area, we expanded our specialised healthcare business into Denmark and managed to grow despite austerity pressures in the public sector.

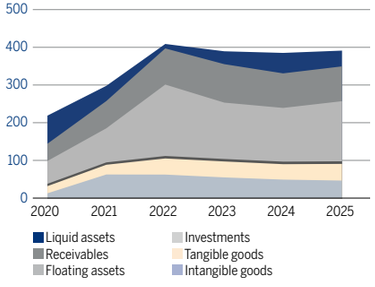
In Agricultural trade, 2025 was a turning point as crop yields in Finland returned to more normal levels. Internationally, high yields pushed down grain prices, affecting farmers' finances and demand for agricultural inputs, while in Sweden an excellent harvest year was reflected in strong demand. The professional turf business, Berner Turf, was expanded into Sweden and Norway.

The Industry business area demonstrated its strength in a challenging market environment characterised by geopolitical uncertainty, tightening regulation, and weak economic cycles. The business area was strengthened by the acquisition of Voda Nordic Ltd in water treatment.

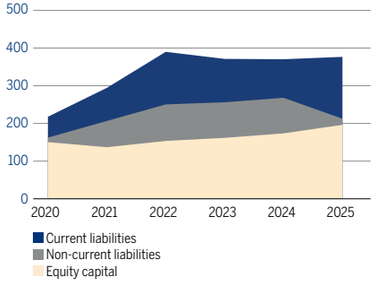
The Group's revenue in 2025 was EUR 677.6 million (EUR 654 million in 2024). Our operating profit rose to EUR 39.8 million (EUR 32.3 million). Internationalisation is a significant part of our strategy, and we strengthened our position in Denmark, among other markets. We continued to improve our competitiveness through the Group-wide YKK – Together Towards Profitable Growth initiative.

As a Finnish family-owned company, Berner strives for stable, long-term operations and sustainable growth. The Group's solvency and liquidity strengthened in 2025, with the equity ratio standing at 52.8 per cent (47.6%). The return on capital employed was 16.1 per cent (12.9%).

Structure of holdings, meur

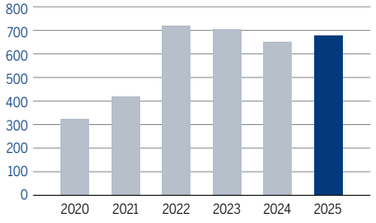


Structure of capital, meur

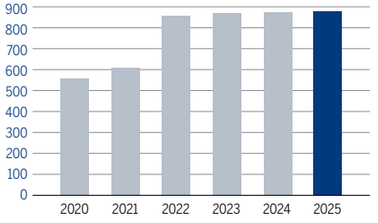


Key indicators

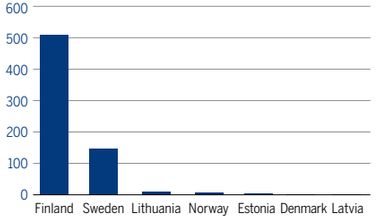
Turnover, meur



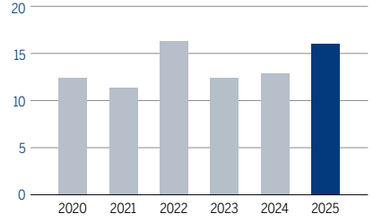
Personnel (on average)



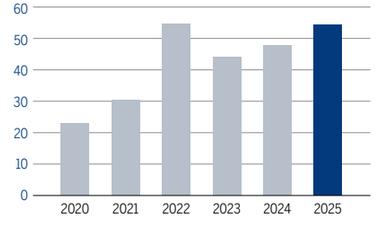
Net sales by country, meur



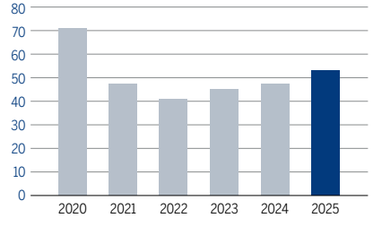
Return on invested capital, %



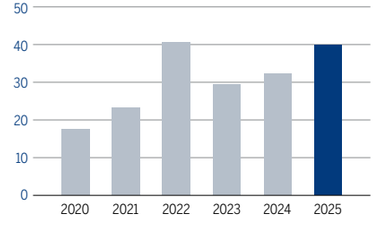
EBITDA, meur



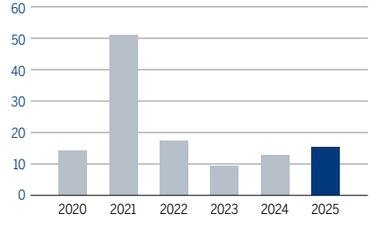
Equity ratio, %



Operating profit, meur



Investments, meur



Income statement

	GROUP		PARENT COMPANY	
	1.1.–31.12.2025	1.1.–31.12.2024	1.1.–31.12.2025	1.1.–31.12.2024
Turnover	**677,586,641.68,**	**654,008,957.27**	**376,267,148.36,,**	**393,154,360.58,**
Variation in stocks of finished and semifinished goods	3,811,259.80	7,607,720.68	2,330,686.88	4,420,367.53
Other operating income	515,277.87	1,040,527.83	1,386,917.21	1,766,576.16
Materials and services				
Raw materials and consumables				
Purchases during the financial year	-481,600,552.04	-445,890,685.22	-279,131,798.74	-284,386,187.46
Variation in stocks	11,335,376.56	-14,630,826.84	10,544,786.07	-1,619,137.53
External services	-9,056,523.14	-8,206,894.34	-5,856,600.54	-4,995,064.60
	-479,321,698.62	**-468,728,406.40**	**-274,443,613.21**	**-291,000,389.59**
Employee expenses				
Wages and salaries	-52,746,023.37	-51,185,329.28	-32,538,543.66	-33,053,888.45
Social security costs				
Pension costs	-9,057,832.52	-8,763,039.59	-5,741,518.40	-5,828,959.19
Other social security costs	-4,239,959.86	-3,942,335.42	-961,580.22	-782,571.83
	-66,043,815.75	**-63,890,704.29**	**-39,241,642.28**	**-39,665,419.47**
Depreciation, amortization and impairment				
Depreciation according to plan	-14,812,748.84	-15,397,790.62	-8,068,022.17	-8,336,231.19
Other operating expenses	-81,960,647.38	-82,374,272.28	-49,014,307.02	-51,251,905.02

	GROUP		PARENT COMPANY	
	1.1.–31.12.2025	1.1.–31.12.2024	1.1.–31.12.2025	1.1.–31.12.2024
Operating profit	**39,774,268.76**	**32,266,032.19,**	**9,217,167.77,**	**9,087,359.00**
Financial income and expenses				
Income from other investments of non-current assets				
From Group companies			13,550,737.53	11,136,868.61
From others	384,223.45	381,300.92	378,723.45	381,300.92
Other interest and financial income				
From Group companies			1,853,692.38	2,601,990.16
From others	3,263,630.04	3,148,035.45	2,564,878.68	2,160,592.04
Interest and other financing expenses				
To Group companies			-23,947.10	0.00
To others	-4,881,309.48	-7,023,989.83	-3,781,793.62	-5,519,367.10
	-1,233,455.99	-3,494,653.46	14,542,291.32	10,761,384.63
Profit before appropriations and taxes	**38,540,812.77**	**28,771,378.73**	**23,759,459.09**	**19,848,743.63**
Appropriations				
Difference between depreciation according to plan and depreciation in taxation			461,536.26	123,772.06
Income taxes				
For the financial year	-8,629,820.77	-7,534,397.49	-2,764,306.11	-2,460,054.23
For previous financial years	230,997.79	80,185.80	243,265.68	1,426.71
Deferred taxes	-324,353.80	-206,546.25		
	-8,723,176.78	-7,660,757.94	-2,521,040.43	-2,458,627.52
Profit for the financial year	**29,817,635.99**	**21,110,620.79**	**21,699,954.92**	**17,513,888.17**
Minority share of the profit	-759,029.69	-325,429.04		
Consolidated profit in the financial year	29,058,606.30	20,785,191.75		

Balance sheet

	GROUP		PARENT COMPANY	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
ASSETS				
Non-current assets				
Intangible assets				
Research and development expenses	2,035,130.16	2,186,256.49	20,626.95	29,467.07
Intangible rights	652,781.65	779,687.68	637,306.85	769,837.63
Goodwill	38,081,360.99	39,631,112.95	29,129,166.17	33,683,787.34
Other long-term expenditures	6,257,800.97	7,348,351.38	4,657,979.75	5,718,168.54
Advance payments	436,278.76	49,411.75	225,690.45	24,097.75
	47,463,352.53	**49,994,820.25**	**34,670,770.17**	**40,225,358.33**
Tangible assets				
Land and waters	392,223,.68	392,223.68	0.00	0.00
Buildings and structures	10,773,595,.95	11,020,303.22	3,618,590.20	3,791,050.40
Machinery and equipment	31,298,260,.44	28,279,162.17	7,066,820.01	7,599,621.61
Other tangible assets	33,171,.05	49,361.53	33,171.13	49,361.61
Advance payments	1,197,563,.42	728,508.03	1,040,820.58	162,558.02
	43,694,814,.54	**40,469,558.63**	**11,759,401.92**	**11,602,591.64**
Investments				
Shares in Group companies			38,644,575.01	32,351,241.00
Shares in associated companies	101,565,.64	101,565.64	5,045.64	5,045.64
Other shares	6,706,128,.86	6,541,728.86	6,610,601.46	6,446,201.46
	6,807,694,.50	**6,643,294.50**	**45,260,222.11**	**38,802,488.10**

	GROUP		PARENT COMPANY	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
Current assets				
Inventories				
Raw materials and consumables	11,052,370.26	12,883,616.22	7,799,076.48	9,275,289.82
Semifinished products	1,111,529.73	653,504.50	1,066,004.17	653,504.50
Finished goods	141,453,063.57	124,609,699.60	86,007,899.86	72,068,713.24
Advance payments	3,740,239.40	2,397,691.43	164,093.15	225,382.93
	157,357,202.96	**140,544,511.75**	**95,037,073.66**	**82,222,890.49**
Receivables				
Long-term				
Receivables from Group companies			4,858,462.19	4,750,319.07
Other receivables	98,149.77	104,455.65		
Deferred tax receivables	73,334.10	82,015.08		
Loan receivables	200,000.00	200,000.00	200,000.00	200,000.00
	371,483.87	**386,470.73**	**5,058,462.19**	**4,950,319.07**
Short-term				
Accounts receivable	84,335,751.22	82,854,038.19	30,745,280.73	33,227,772.20
Receivables from Group companies			4,749,736.40	5,481,010.75
Loan receivables	250,000.00	280,000.00	220,000.00	280,000.00
Other receivables	2,846,060.18	2,667,347.26	47,972.04	125,401.85
Accrued income	3,375,802.79	4,343,674.28	2,266,631.36	3,448,528.40
	90,807,614.19	**90,145,059.73**	**38,029,620.53**	**42,562,713.20**
Investments				
Other investments	900,000,00	900,000.00	900,000,00	900,000.00
Cash and cash equivalents	40,488,492.27	52,778,963.97	37,178,469.52	46,693,438.98
	387,890,654.86	**381,862,679.56**	**267,894,020.10**	**267,959,799.81**

	GROUP		PARENT COMPANY	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
EQUITY AND LIABILITIES				
Equity				
Share capital	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Legal reserve	464,802.89	464,802.89	168,187.93	168,187.93
Retained earnings	165,077,241.10	150,624,053.55	109,544,289.50	101,062,801.33
Profit for the financial year	29,058,606.30	20,785,191.75	21,699,954.92	17,513,888.17
	195,600,650.29	172,874,048.19	132,412,432.35	119,744,877.43
Appropriations				
Depreciation reserve			5,105,569.23	5,567,105.37
Minority share of the profit	**7,139,599.02**	**6,770,775.74**		
Group reserve	**5,207,711.94**	**5,800,216.64**		
Liabilities				
Long-term				
Capital loans	614,593.00	614,593.00	0.00	0.00
Loans from financial institutions	9,115,854.14	88,183,327.51	0.00	69,000,000.00
Deferred tax liability	6,155,080.20	5,578,768.54	0.00	0.00
Other payables	19,000.00	19,000.00	0.00	0.00
	15,904,527.34	94,395,689.05	0.00	69,000,000.00
Short-term				
Loans from financial institutions	68,424,338.55	15,040,710.15	62,085,132.70	12,753,721.24
Advance payments	4,111,087.29	4,354,851.35	3,768,769.67	4,284,981.88
Accounts payable	52,780,330.14	48,098,277.76	28,568,505.58	27,273,641.83
Liabilities to Group companies			12,699,371.56	6,518,304.31
Other payables	11,572,192.86	10,496,982.56	6,717,952.47	7,208,029.29
Accruals and deferred income	27,150,217.43	24,031,128.12	16,536,286.54	15,609,138.46
	164,038,166.27	102,021,949.94	130,376,018.52	73,647,817.01
	387,890,654.86	381,862,679.56	267,894,020.10	267,959,799.81

Auditor

Ernst & Young Oy Authorised Public Accountants
Anders Svennas KHT

Board of Directors



Back row, standing from left:
Christina Harmia, Board Member, b. 1965, M.Sc. (Econ.)
Antti Korpiniemi, CEO, b. 1961, M.Sc. (Agr.), eMBA
Ove Uljas, Board Member, b. 1966, M.Sc. (Econ.)
Nicolas Berner, Chairman of the Board, b. 1972, LL.M.

Front row, seated from left:
Harri-Pekka Kaukonen, Board Member, b. 1963, D.Sc. (Tech.)
Benjamin Berner, Board Member, b. 1988, MBA

Management Team



Back row, standing from left:
Tom Schauman, CEO, Chemigate Ltd, b. 1971, M.Sc. (Eng.), MBAI
Juha Starck, EVP, Supply Chain, b. 1975, MBA
Antti Korpiniemi, CEO, b. 1961, M.Sc. (Agr.), eMBA
Tomi Virtanen, Director, Finance and IT, b. 1982, M.Sc. (Econ.)
Mika Pirhonen, EVP, Berner Industries, b. 1970, M.Sc. (Eng.)

Front row, seated from left:
Petri Tervonen, EVP, Consumer Goods, b. 1976, M.Sc. (Econ.)
Annastiina Palmroth-Holst, EVP, Healthcare and Laboratories, b. 1972, M.Sc. (Econ.)
Kalle Erkkola, EVP, Farmers Berner, b. 1974, M.Sc. (Agr.)

CFO Nicolas Berner was a member of Management Team until year end 2025.

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www.berner.fi

Other locations in Finland and other countries:
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