NEWS FLASH

Commercial Services & Supplies

Fair value: NOK16.0–19.0

Share price: NOK16.3

Lumi Gruppen

Beating revenue expectations – H1 initial

Research analysts:
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DNB Carnegie Investment Bank AB

Revenue growth and adjusted EBIT numbers are solid and demonstrate strong revenue visibility plus the scaling we had anticipated at Sonans. While one-offs push down reported EPS, management comments on these one-offs hint at ongoing strategic projects, in our view indicating that they may relate to undisclosed future events. The lack of a trading update brings some uncertainty for the time being.

Good growth in both operating segments. Lumi Gruppen group revenue was NOK236m in H1, 4% above our estimates thanks to both segments. ONH revenue was 5% above our estimates while Sonans was +3%. Comments on current intake indicate +10% contract growth Y/Y for ONH and +5% for Sonans as of week 32. While this is in line with our academic year 2025/26e revenue growth for Sonans but slightly under our ONH academic year 2025/26e growth, management provides no trading update as there are four weeks left in the intake period.

Adjusted EBIT higher than anticipated, one-offs pushed reported EPS down. Adjusted group EBIT was NOK36m H1, 8% above our estimates, while the 15% margin was in line with our expectations. Sonans reports an adjusted EBIT margin of 12%, benefiting from scaling. Non-recurring EBIT items total NOK8m, relating to campus restructuring for Sonans, M&A-related expenses for closed and ongoing projects, and other items. This pushed reported EPS 39% below our expectations H1.

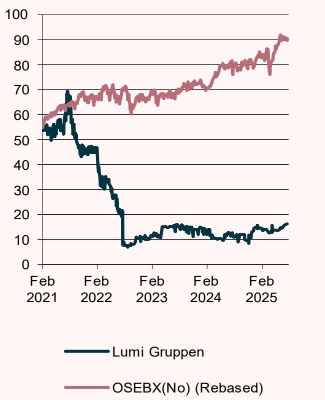
Adjusted numbers positive, lack of trading update adds uncertainty. Revenue growth and adjusted EBIT numbers are solid and display strong revenue visibility plus the anticipated scaling in Sonans. While one-offs push down reported EPS they also hint at undisclosed future events, which can be a trigger. Presentation at 10:00 CET: http://bit.ly/3HiW24c

Upcoming events	
Q2 Report	14 Aug 2025

Key facts	
No. shares (m)	58.0
Market cap. (USDm)	92
Market cap. (NOKm)	946
Net IB Debt. (NOKm)	346
Adjustments (NOKm)	0
EV (2025e) (NOKm)	1,292
Free float	46.4%
Avg. daily vol. ('000)	2
BBG	LUMI NO
Fiscal year end	December
Share price as of (CET)	11 Aug 2025 13:31

Key figures (NOK)	2024	2025e	2026e	2027e
Sales (m)	451	483	523	569
EBITDA (m)	100	125	138	151
EBIT (m)	53	78	91	104
EPS	0.25	0.52	0.69	0.86
EPS adj.	0.37	0.52	0.69	0.86
DPS	0.00	0.00	0.00	0.00
Sales growth Y/Y	7%	7%	8%	9%
EPS adj. growth Y/Y	+chg	41%	31%	26%
EBIT margin	11.8%	16.2%	17.3%	18.2%
P/E adj.	43.7	31.1	23.7	18.9
EV/EBIT	23.3	16.5	13.5	11.1
EV/EBITA	23.3	16.5	13.5	11.1
EV/EBITDA	12.4	10.3	8.9	7.6
P/BV	1.9	1.8	1.7	1.5
Dividend yield	0.0%	0.0%	0.0%	0.0%
FCF yield	5.4%	5.3%	7.6%	7.6%
Equity/Total Assets	45.4%	48.6%	52.3%	56.6%
ROCE	4.8%	6.9%	8.2%	9.6%
ROE adj.	4.5%	6.0%	7.4%	8.5%
Net IB debt/EBITDA	4.0	2.8	2.0	1.3

Share price – 5-year



High/Low (12M)	NOK16.3/8.6

Perf.	3M	6M	12M	YTD
Abs.	18.12	13.19	48.18	12.41
Rel.	12.09	4.37	35.26	-0.70

Source: DNB Carnegie (estimates), FactSet, Infront & company data

LUMI GRUPPEN	Last four quarters				H1 2025e			Dev (%)		Dev (Abs)	
(NOKm, ex p share)	**1H23**	**2H23**	**1H24**	**2H24**	**Actual**	**DCAR**	**Cons.**	**DCAR**	**Cons.**	**DCAR**	**Cons.**
Operating revenues	212	210	213	239	236	226		4%		10	
Growth	-21%	-15%	0%	14%	11%	7%		4%		4%	
Adj. EBIT	29	20	28	32	36	33		8%		3	
Adj. EBIT margin	14%	10%	13%	14%	15%	15%		1%		1%	
Net interest	(12)	(10)	(13)	(7)	(12)	(13)					
Other financial items	(4)	(12)	(7)	(8)	(7)	(7)					
Pre tax profit	(265)	(10)	4	14	8	14		-40%		(6)	
Tax	(1)	(0)	(2)	(3)	(2)	(3)		-41%		1	
Net profit	(266)	(10)	3	11	7	11		-39%		(4)	
EPS	(5.27)	(0.19)	0.05	0.19	0.11	0.19		-39%		(0)	
EPS (adj)	(5.27)	(0.19)	0.05	0.19	0.11	0.19		-39%		(0)	
DPS	-	-	-	-	-	-				-	
Segments											
Revenue (NOKm)											
ONH	101	123	123	145	143	136		5%		7	
Growth	11%	19%	22%	18%	16%	11%		5%		5%	
Sonans	111	89	89	94	93	90		3%		3	
Growth	-37%	-38%	-19%	5%	4%	1%		3%		3%	
Segments											
EBIT Adj. (NOKm)											
ONH	28	23	24	33	29	33		-13%		(4)	
Margin	27%	19%	19%	23%	20%	24%		-4%		-4%	
Sonans	5	(2)	13	6	11	11		4%		0	
Margin	4%	-3%	15%	6%	12%	12%		0%		0%	

Source: DNB Carnegie (estimates) & company

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