

EUROPHARMA CFO BRIEF

2026-07-17 | Cardyn Advisor | Cardyn Decision Intelligence

EUROPHARMA · CFO BRIEF · July 17, 2026

REVENUE

- Yesterday: -- EUR / \$822,180 USD
- MTD Gross: -- EUR / \$16,153,600 USD (-- % of goal)
- YTD Gross: -- EUR / \$166,402,341 USD
- YoY Growth: 19.6%

PROFITABILITY

- Yesterday Net Profit: -- · Margin: --
- MTD Net Profit: \$3,698,448 · Margin: 22.9%
- YTD Net Profit: --

FX EXPOSURE

- EUR/USD Rate: 1.176
- YTD Revenue FX Impact: +\$24.9M (+8.2% of revenue)
- YTD Profit FX Impact: --

VARIANCE ANALYSIS

MTD revenue of \$16,153,600 is \$1,312,202 (+8.8%) ahead of the prior month-to-date of \$14,841,398, with net profit of \$3,698,448 running \$340,231 (+10.1%) above the prior MTD comparable. The business is pacing \$199,582 ahead of its prorated monthly goal, with projected month-end net profit of \$6,744,228 representing a \$363,944 surplus above the \$6,380,284 monthly target. The primary margin drag is concentrated in the Netherlands (17.9%) and Germany (18.2%), which together represent 27.8% of network revenue at margins 5.0pp and 4.7pp below the 22.9% network average, respectively.

CFO WATCH ITEMS

- ****Unhedged FX exposure:**** EUR/USD at 1.176 is 7.6 cents above the 1.10 deal model, generating \$24,903,752 in YTD revenue tailwind that is entirely unhedged; a reversion toward deal model levels would materially impair exit EBITDA.
- ****Vienna HealthPoint #115 data gap:**** This location carries a High RiskBand designation with gross sales, net profit, and margin data entirely absent — an unquantified risk position that constitutes a potential LP reporting liability ahead of the next quarterly update.
- ****Netherlands margin floor:**** Network-lowest margin of 17.9% across multiple High RiskBand regions (South Holland, Gelderland, North Holland) signals systemic rather than isolated compression, with no current remediation program on record.

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Data as of: 2026-07-17