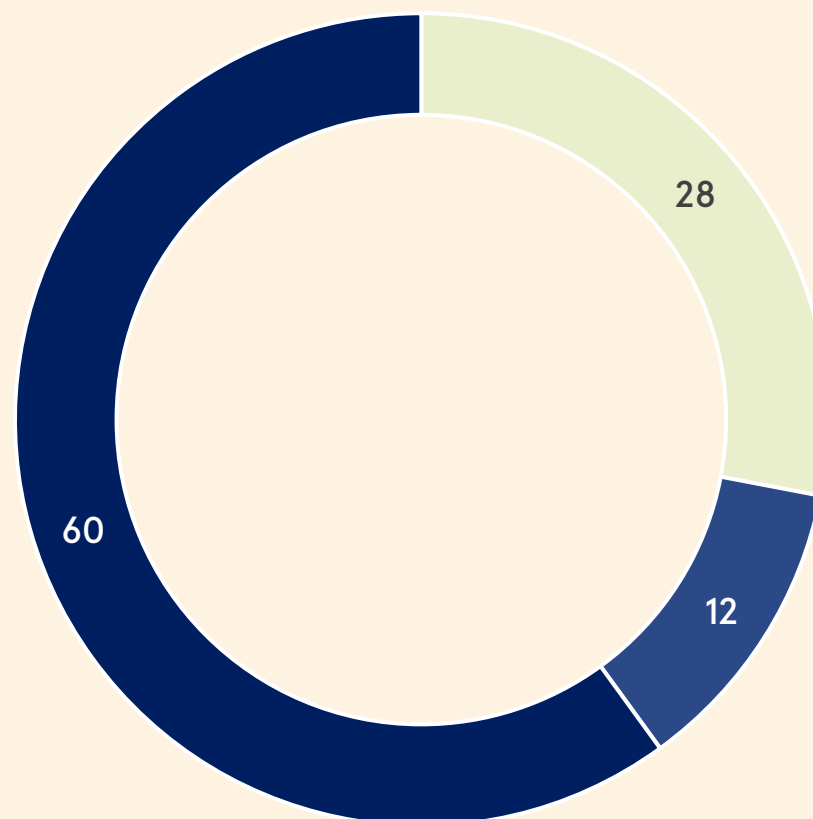


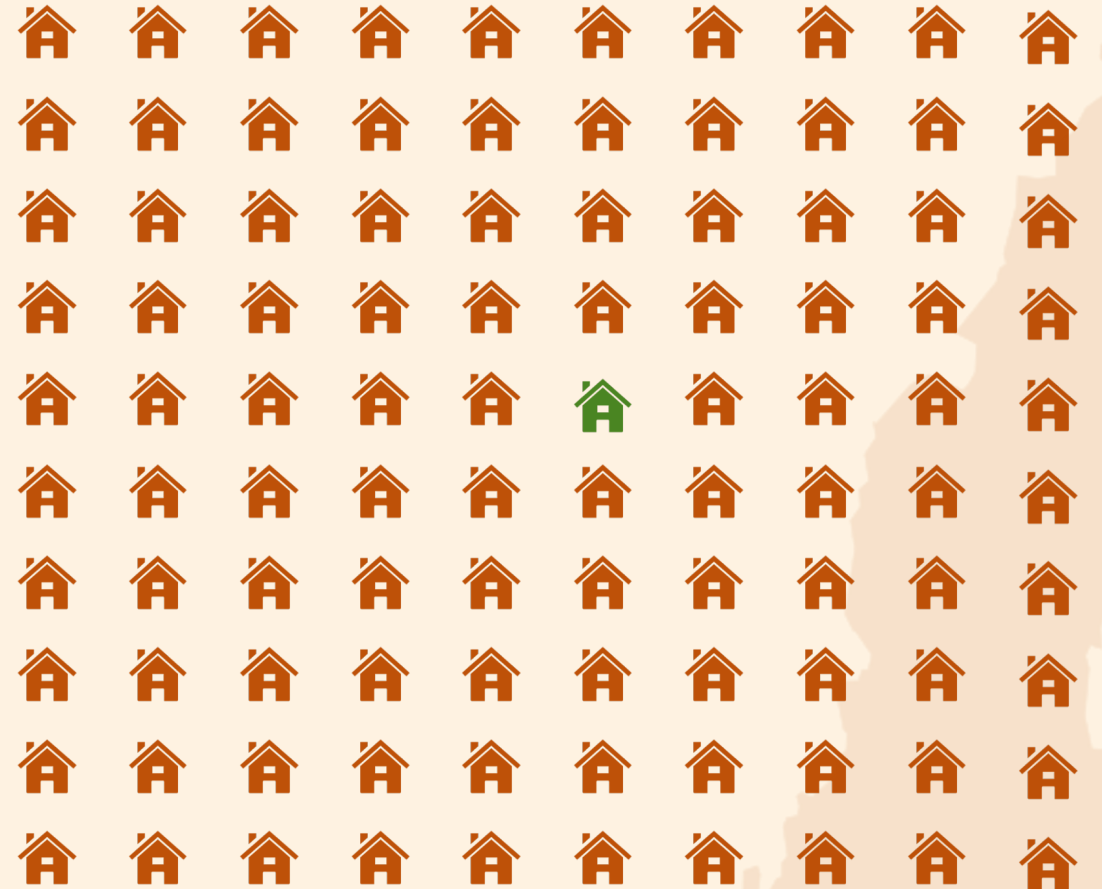
Residential properties have major impact on CO2 emissions in Sweden

Share of energy consumption, percent



■ Residential properties ■ Other properties ■ Other

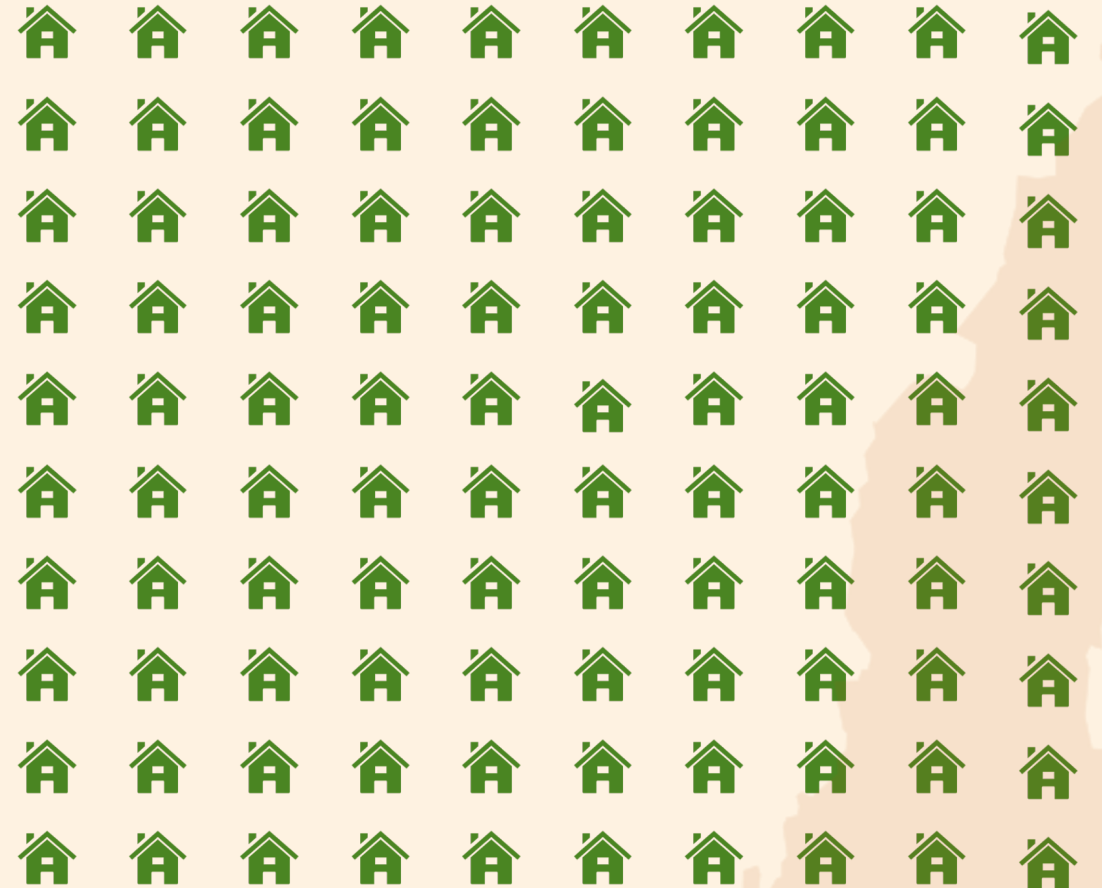
99% of properties are not A-class



Two main challenges for energy renovations to happen at scale

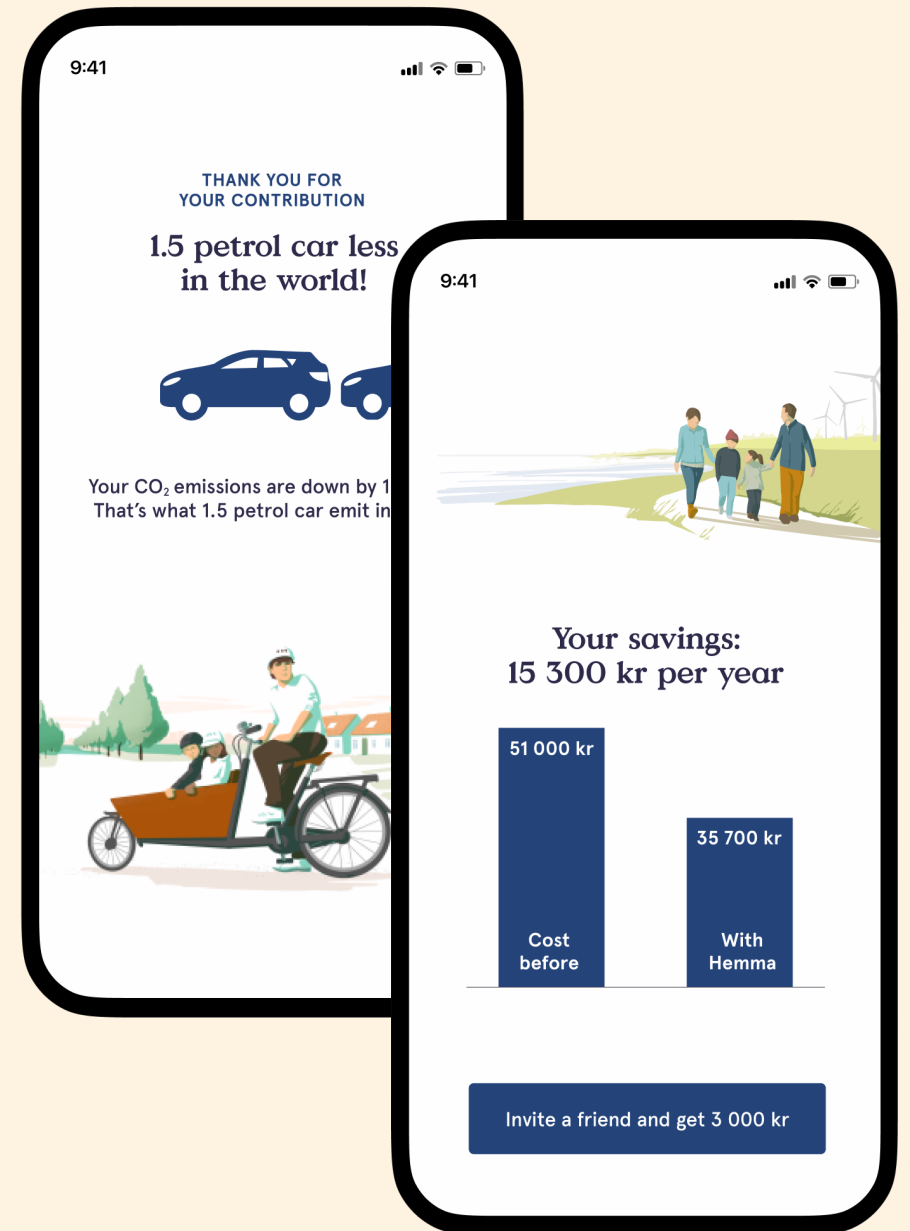
1 Needs to become **easier**

2 Needs to become **more profitable**

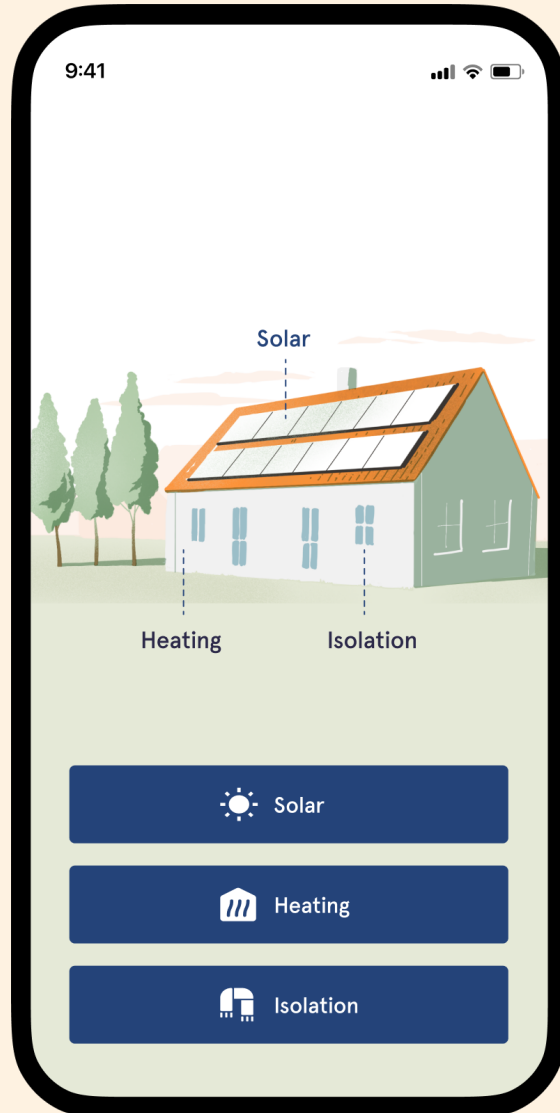


Hemma makes it easier and more profitable to invest in energy renovations

- **Standardized renovation packages** makes it easier for households to know what to do
- **Connecting customers with relevant and reliable partners** performing the renovations
- **Financing the investment through a smooth and digital process** including green validation, credit scoring and origination
- **Lowered cost** by switching mortgage to Hemma at a low interest rate (including top-up investment mortgage)



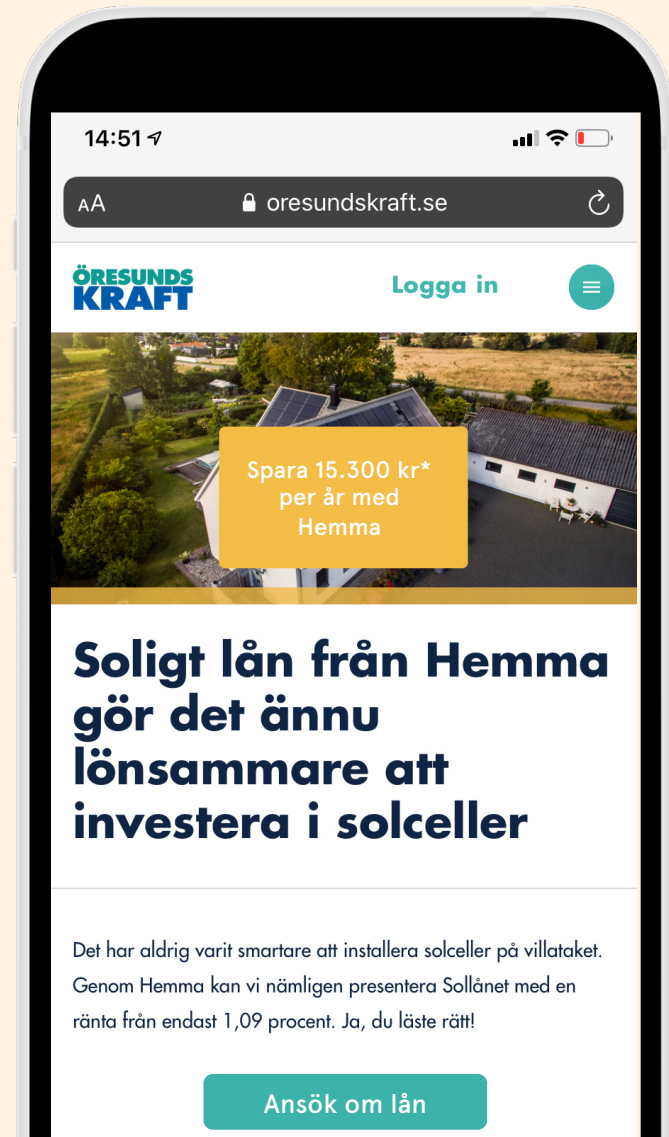
Standardized energy renovation packages helps customers know what to do



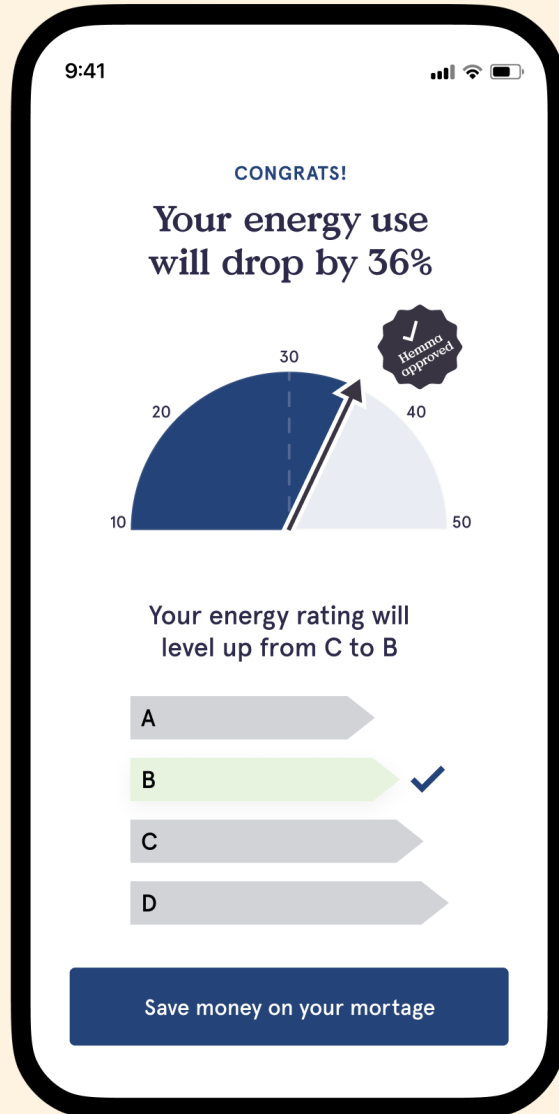
- Standardized energy renovation packages makes it **easier** for households to **understand what to do**
- Packages are designed to **reduce primary energy demand (PED) by at least 30 %**
- **Developed with partners and based on the EU Taxonomy for sustainable activities**
- **Relevant for a majority of households at reasonable cost**

A network of trusted partners helping customers to execute the project

- A **network of trusted partners** that takes full responsibility for implementation of renovation packages
- Helping customers to connect with relevant and reliable suppliers
- **Hemma's offer integrated** in partners' sales process and included in customer offers



Proprietary digital model for green validation of renovation



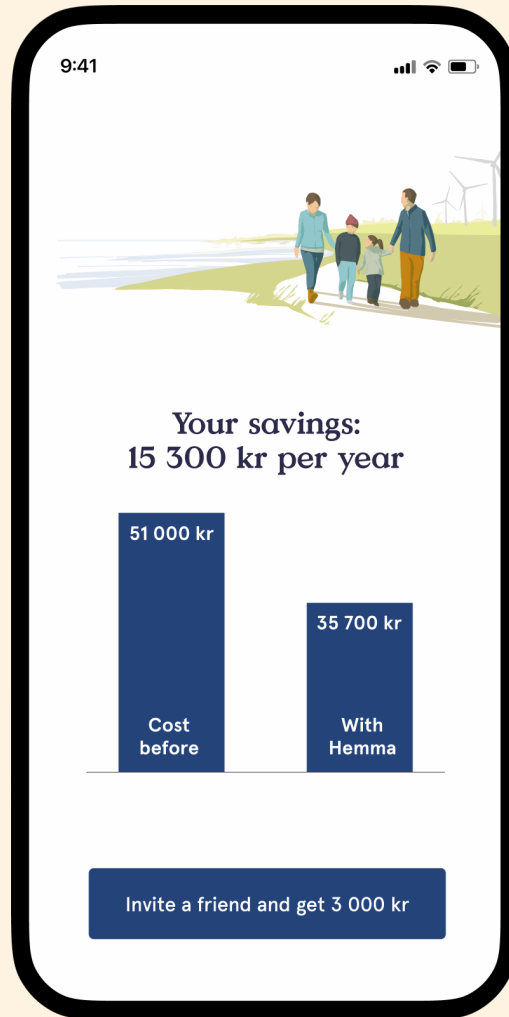
- Validating green activity through a digital only platform.
- Decision is based on validated partner/customer input, third party data and a proprietary algorithm measuring impact
- Decision model is **aligned with EU Taxonomy**
- Calibrating algorithm by generating a **pro forma EPC** from a certified inspector. The EPC follows ISO standards

Green mortgage lowering cost and financing the transition

- Green mortgage at **competitive interest rate** creating strong financial incentives to invest in sustainability
- Households **significantly reduce costs** by investing in an energy renovation and switching to Hemma (including top-up to finance renovation)
- **Proprietary** digital loan origination and administration platform and **highly automated** credit scoring process
- **Fully digital customer experience** – no papers, no fuss



Drive transition by rewarding customers to refer friends to join the “Hemma movement”



- **Referral bonus** when referring a friend
- Updates on your contribution and savings
- **Full control** of your loan with Hemmas app
- **Beneficial offers** from partners for home improvements
- Information and guidelines how to further improve energy consumption and EPC standard

Making brown assets greener to reach our goals



- Validated **green** transitioning
- **Full service** from customer acquisition to issuing debt
- Low cost to serve due to **digital only** processes and zero legacy
- Scalable platform for **green validation**