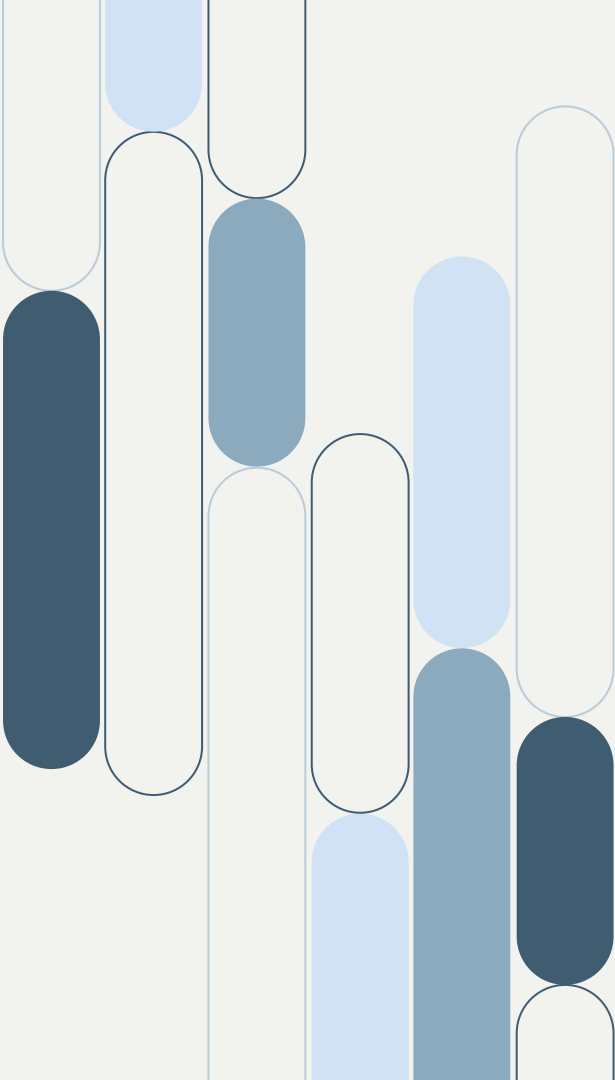


Sustainability At Hometrack FY25





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Introduction

Who we are

Founded in 1999, Hometrack is a leading provider of property data, valuation, and risk software solutions in the UK. Hometrack delivers trusted intelligence that sits at the heart of the UK housing market. Our core mission is to enable lenders, investors, housing associations, and developers to make faster, more informed decisions, ultimately improving the efficiency and security of the home-buying journey for consumers.

Hometrack is best known for its market-leading Automated Valuation Model (AVM), which supports nearly all of the 1.4 million mortgage approvals processed annually in the UK. Beyond valuations, the company leverages a cloud-native decisioning platform and a connected ecosystem of property data to automate risk assessments. This technology not only drives operational efficiency for top-tier lenders but also supports the wider residential property sector in managing portfolios and identifying growth opportunities with greater precision.

Commitment to Sustainability and Risk Management

Recognising the evolving challenges in the built environment, Hometrack has integrated advanced climate change solutions into its offering. The company provides comprehensive climate risk data and insights, helping stakeholders assess physical risks such as flooding, subsidence, and

coastal erosion, alongside energy efficiency metrics. By empowering the industry to quantify and manage these environmental risks, Hometrack plays a vital role in promoting long-term resilience and responsible stewardship within the UK property market.

Our Sustainability

Sustainability is a core part of Hometrack. We recognise the importance of running our business ethically and with a consideration for our environmental impact. Our key areas of focus are:

- Our Environmental Impact
- Our People
- Corporate Governance
- Data Governance

To ensure that we are adequately addressing our risks and impacts in these areas, we have established key KPIs and targets to enable effective monitoring and improvement. Our ESG committee reviews progress against our targets on a bi-annual basis, and works closely with other areas of the business to ensure appropriate actions are in place to achieve our goals.



Our Environmental Impact

As part of our wider group's environmental initiatives, Hometrack has aligned to group-level* near-term and Net-Zero targets, which were verified by the Science Based Targets initiative (SBTi) in 2025. Beyond 2026 Hometrack will not be part of the Zephyr Midco 2 Limited group, and will report standalone SBTi targets.

Our commitments

Near-term targets:

We commit to reduce absolute scope 1 and 2 GHG emissions 47.2% by 2030 from a 2022 baseline year.

We commit to reduce absolute scope 3 GHG emissions 42% by 2030 from a 2022 baseline year.

Net-Zero targets:

Reduce absolute Scope 1 and 2 emissions by 90% by 2040 from a 2022 baseline year.

Achieve Net Zero GHG emissions across our value chain by 2040.

*Zephyr Midco 2 Limited

As a technology business, we know our biggest impact comes from our value chain, particularly our purchased goods and services and business travel. Over the past year, we have focused on refining our emissions reporting methodology to enhance data accuracy and completeness.

We have also commenced a supplier engagement process in order to obtain supplier-based emissions data where available, further enhancing the accuracy of our reported emissions data.

Stakeholder Transparency



Hometrack is CDP-compliant, disclosing our climate risks and management strategy through the global CDP reporting framework.

We also participate in EcoVadis assessments, ensuring that our environmental, social and governance (ESG) practices are independently evaluated and benchmarked.



Our Environmental Impact – Data and Targets

Our 2025 Carbon Footprint

	Hometrack UK	Calcasa Netherlands	Total
	tCO2e	tCO2e	tCO2e
1.1 Direct Emissions	4.06	2.92	6.98
2.1 Electricity (Location-based)	31.66	10.13	41.79
2.1 Electricity (Market-based)	0.00	0.00	0.00
3.1 Purchased Goods and Services	448.52	1,075.99	1,524.51
3.3 Fuel and Energy-related Activities	9.82	2.46	12.28
3.5 Waste	0.04	0.00	0.04
3.6 Business Travel	10.05	6.87	16.93
3.7 Employee Commuting	74.45	10.40	84.86
Total Scope 3 Emissions	542.88	1,095.73	1,638.61
Total Emissions (Location-based)	578.60	1,108.78	1,687.37
Total Emissions (Market-based)	546.94	1,098.65	1,645.59
tCO2e per £000 revenue			0.03

Our emissions profile is driven primarily by category 3.1 (Purchased Goods and Services). As a data-driven business, we recognise that the sustainability of suppliers we work with is crucial to our own value chain decarbonisation.

In 2025, we implemented climate-related considerations in our supplier onboarding process to support us in determining our suppliers' alignment with our own decarbonisation targets.

Our focus areas going forward

Data and methodology

Over the next 12 months, our goal is to continue engaging with our suppliers to obtain more accurate emissions information where possible. We are also working to optimise our overall calculation methodology to enhance the reliability of our reported emissions data.

Stakeholder transparency

To continue our commitment to transparency, we are working to identify and action improvement opportunities to improve our Ecovadis and CDP scores and communicate our progress to key stakeholders.

Decarbonisation

To achieve our decarbonisation targets, we will be focusing on optimising supplier engagement, ensuring energy efficiency in office locations and encouraging sustainable business travel choices among employees. As we grow as a business, we will continue to take environmental



Supporting clients to understand climate risk

In 2021, we launched the **Climate Risk Insights Toolkit** that empowers lenders, investors and portfolio managers to make sustainability-aligned decisions by integrating climate risk, physical and transitional, directly into property evaluation and risk strategies.

Our solution blends current and forward-looking data on physical hazards such as flooding, subsidence and coastal erosion, and transitional type risks such as energy performance, providing climate risk scoring and comprehensive climate change portfolio assessments to our clients. Five of the top ten mortgage lenders use it to measure and mitigate the risk to more than 3 million UK households.

Beyond ensuring PRA compliance through asset-level climate risk scores, many lenders now embed this data into their front-end mortgage journeys. During applications, physical risk scores and energy ratings actively inform decision making, such as routing high-flood-risk properties for in-person valuations, and help verify that customers have appropriate property insurance in place.

Key Figures for 2025

Unique properties appended with physical risk data: **3.68 million**

Unique properties appended with EPC data: **2.82 million**

Case Study



Hometrack partners with Twinn to help Leeds Building Society turn climate risk into an opportunity

Leeds Building Society, which provides residential mortgages through brokers and directly to members, sought a solution to accurately quantify climate risk after finding that open-source data was too high-level for their needs. The building society's vision was to incorporate reliable climate risk data into its live decision-making processes for new mortgage applications and for back-book analysis and stress testing.

Graeme McRitchie, Head of Prudential and Enterprise Risk at Leeds Building Society: "We wanted to act quickly in response to regulation, but with a robust approach rooted in reliable data. The reliability element was key; we didn't want to blindly attribute climate risk scores to tick a compliance box. We wanted data we could interrogate, understand and use to make robust decisions."

This has been achieved through a seamless, one-stop solution that uses Hometrack's mortgage automation and property valuation system as a foundational base to incorporate climate risk into Leeds' automated decisioning process.

By assessing climate risks at the individual property level, Leeds Building Society can help customers make more informed decisions and avoid creating "climate prisoners". Leeds Building Society's new ability to quantify climate risk at origination has helped them translate risk into opportunity.



Our People – Diversity, Equity and Inclusion

At Hometrack, our commitment to our people is centered on building a workplace where ambitious, intelligent people can do their best work. We balance innovation and speed with accountability, empathy and humility.

We are committed to fostering a culture where everyone is welcome and where we are becoming more welcoming, fair, and representative every day. We work to remove systemic barriers to ensure fair, equitable access to opportunities both through our recruitment and internal mobility and promotion processes. Looking forward, we are focusing on reviewing our existing processes to ensure they are aligned with best practices and provide current and future Hometrack employees with the ideal environment to thrive at work.

Key figures for 2025

Women in
Hometrack:
35%

Women in
Senior
Leadership:
37%

Underrepresented
Ethnicities:
32.7%

Underrepresented
Ethnicities in
Senior Leadership:
11%

Gender Pay Gap: **10.1%**

**Figures relate to UK-based employees only.*

Our focus areas going forward

We are working to continuously improve our approach to DE&I throughout our employee journey, from recruitment and onboarding, to professional development, performance review and promotion.

In 2026, we have established some key targets to focus these efforts:

Refreshing our Jobs Portal

We are working to ensure that our job advertisements are worded inclusively and reflect Hometrack's Behaviours. Our goal is to ensure that our recruitment process reflects our ambitions to be an inclusive employer.

Transparent Salary Ranges

We have developed a structured salary range framework for each job family which will enable increased pay transparency and support our journey to reduce our gender pay gap.



Our People – Supporting growth and development

We foster a culture that encourages continuous learning, both formally, through courses and learning programs, and informally, through day-to-day coaching and peer learning. We provide our employees with a range of resources to support them with their professional development:

- **Learning Resources:** Employees have access to a digital Learning Hub with hand-picked content and toolkits to support self-directed development.
- **People Manager development:** We run cohort led, immersive programmes for our People Managers, as well as inviting them all to be part of a Community of Practice
- **Mentoring:** Toolkits are provided to help employees find and develop impactful informal mentoring partnerships to boost both personal and professional skills.
- **Job-Specific Investment:** Teams can access funds for external courses, events, or relevant accreditations to invest in skills that improve performance.

Our focus areas going forward

Our goal is to continue improving our learning and development opportunities to provide our people with the tools they need to succeed.

We continue to run employee engagement surveys via Peakon on a semi-annual basis and utilise the feedback we obtain to drive our DE+I and learning and development opportunities to ensure that they meet the needs of our people into the future.



Data Governance

As a data-centric business,, the integrity and security of our information assets are central to our governance approach. Our ISO 27001 certification is the framework through which we manage risk and ensure business continuity.

By maintaining this recognised standard, we demonstrate our comprehensive commitment to security. Our Information Security Management System (ISMS) focuses on:

Ongoing Risk Management

We conduct regular internal and external audits to identify and mitigate emerging cyber threats before they impact our operations.

Clear Accountability

Accountability for information security is embedded at every level. We maintain a clear matrix of responsibility for all aspects of information security and data protection. This ensures that data protection and security remains a core business priority.

Supply Chain Resilience & Third-Party Risk

Our Risk Management Team conducts rigorous security due diligence as a mandatory component of our partner onboarding process. By performing supply chain risk assessments, we ensure that every vendor and partner aligns with our ISO 27001-certified standards. This approach seeks to remove downstream vulnerabilities and safeguards the integrity of the data we provide.

Hometrack is ISO 27001 certified



Our focus areas going forward:

Internal Control Processes

We will continue to strengthen our internal controls, monitoring, and assurance processes to keep pace with evolving regulatory expectations and client requirements.

Training and Development

We will continue to invest in professional development and certification to build on existing internal capability and support continuous improvement in information security. We are also rolling out focused training on emerging technology risks, including secure development practices aligned with Open Worldwide Application Security Project (OWASP) guidance and the safe use of large language models (LLMs).



Governance of Sustainability

Hometrack takes a collaborative approach to sustainability, with representatives from across the business taking ownership over Hometrack's focus areas going forward.

Key Stakeholders:



Lydia Bennett-Li

Climate and
sustainability



Emily Cook

People



Hannah Black

Governance and
Risk

The SLT are actively engaged in our environmental, social and governance related activities and targets. Progress on activities and targets are monitored on a quarterly basis and any emerging risks are discussed, as required, on an ongoing basis to ensure appropriate and timely risk management.

Together, the ESG working group oversees Hometrack's progress towards its priority actions, reporting this progress to the Hometrack Senior Leadership Team (SLT)..