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Everyone is entitled to a good life.

Interim Report

Q4 2024

February 6, 2025

Continued improvement in profitability and focus on sustainability



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Improving important key ratios and meeting financial target on net debt ratio



Proposed dividend of SEK 1.00 and resolution to repurchase own shares



Divestment of elderly care units finalised in Finland - specialisation journey ongoing



Acquired and organic growth in Norway paired with strong performance



Increased customer satisfaction by 4 percentage points



Commitment to science based climate targets - short and long term



Quality

	Q4 2024	Q4 2023
Satisfied customers and clients	84%	80%
Satisfied employees	76%	77%
A safe service delivered	99,9%	99,9%

	2024	2023
Satisfied customers and clients	82%	80%
Satisfied employees	77%	78%
A safe service delivered	99,9%	99,9%

Social impact

Proportion of completed placements that led to a lower level of care

Sweden

56% (50%)

Proportion of clients at all residential care homes who achieve the targets established in their implementation plans either in full or in part

Sweden

66% (62%)

My short term agenda



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Efficiency
through cost
control

**Implementation of Swedish
organisation**

**-yearly savings of SEK 55m, fully
implemented by end of 2026**

Strengthen
internal
governance and
control

Continued
consolidation of
the Humana
Group

Consolidation plan initiated
**-savings up to SEK 10m, fully
implemented by end of 2026**

Optimise
specialisation
strategy

I&F

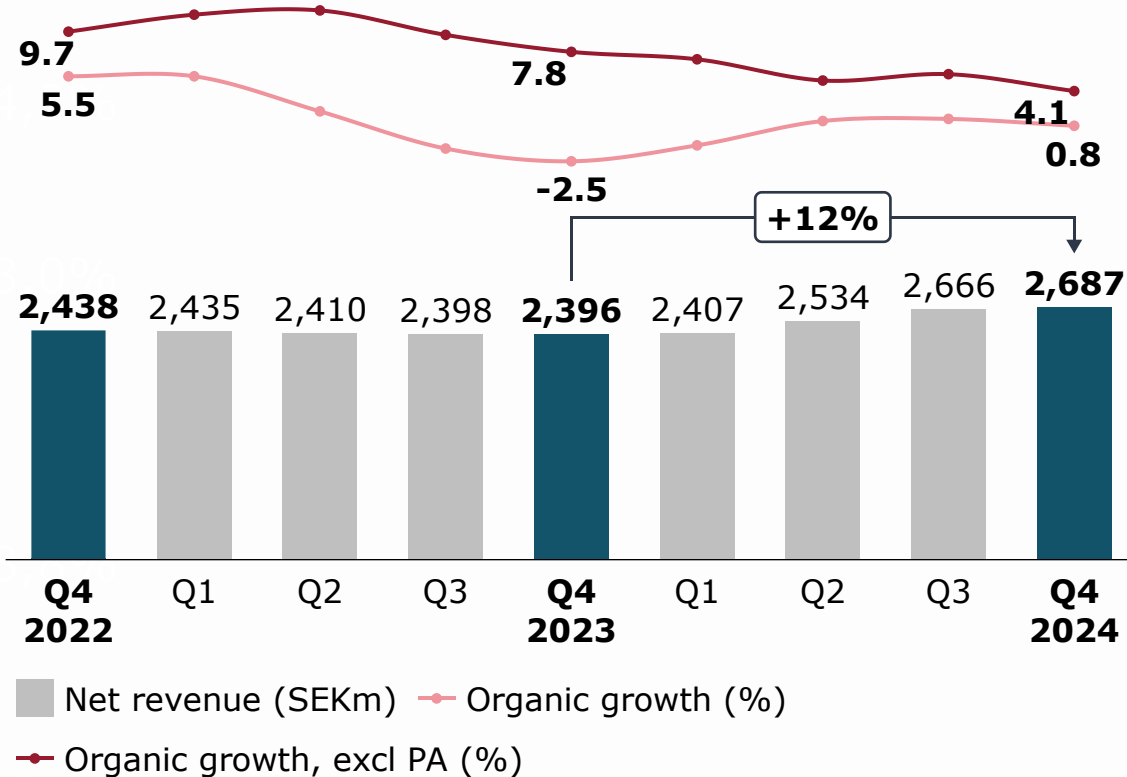
**-strengthen the chain of
care from family care to
residential care homes to
supported housing
-strengthen our position
within LSS**

Finland

**-developing concept for
disability services within
open care
-maintaining mental health
division**



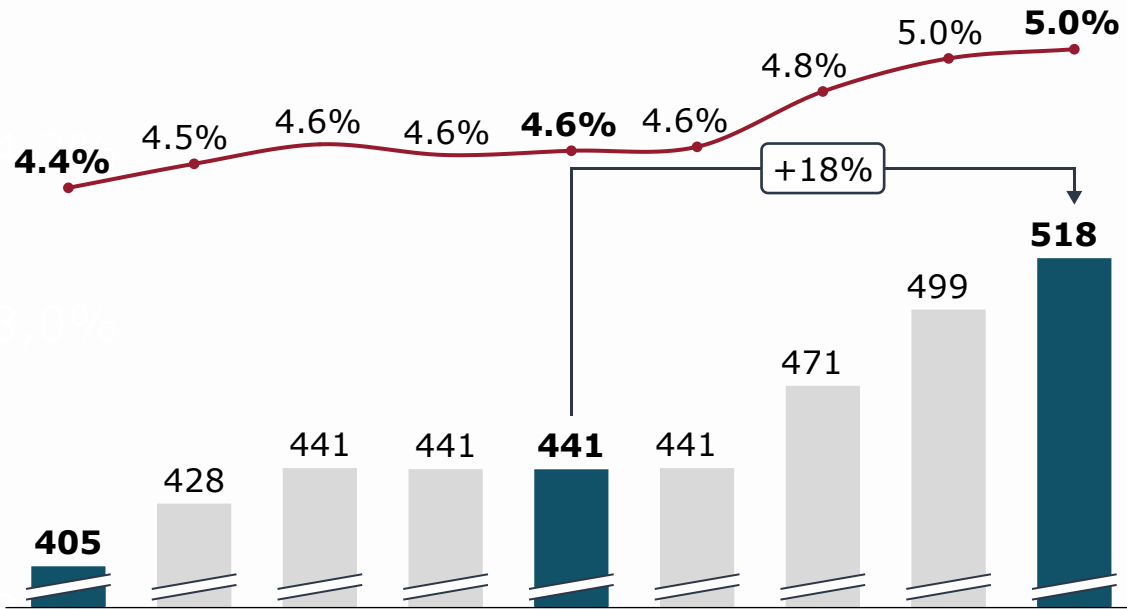
Performance



Organic Growth & Adj. EBIT % Q4

	Organic Growth	Adj EBIT margin
Sweden	0.3%	2.9%
- Individual and Family	4.5%	5.0%
- Personal Assistance	-6.8%	0.5%
- Elderly Care	11.0%	3.5%
Finland	-2.4%	3.5%
Norway	8.4%	7.1%
Total	0.8%	4.0%
Total excl. PA	4.1%	3.9%

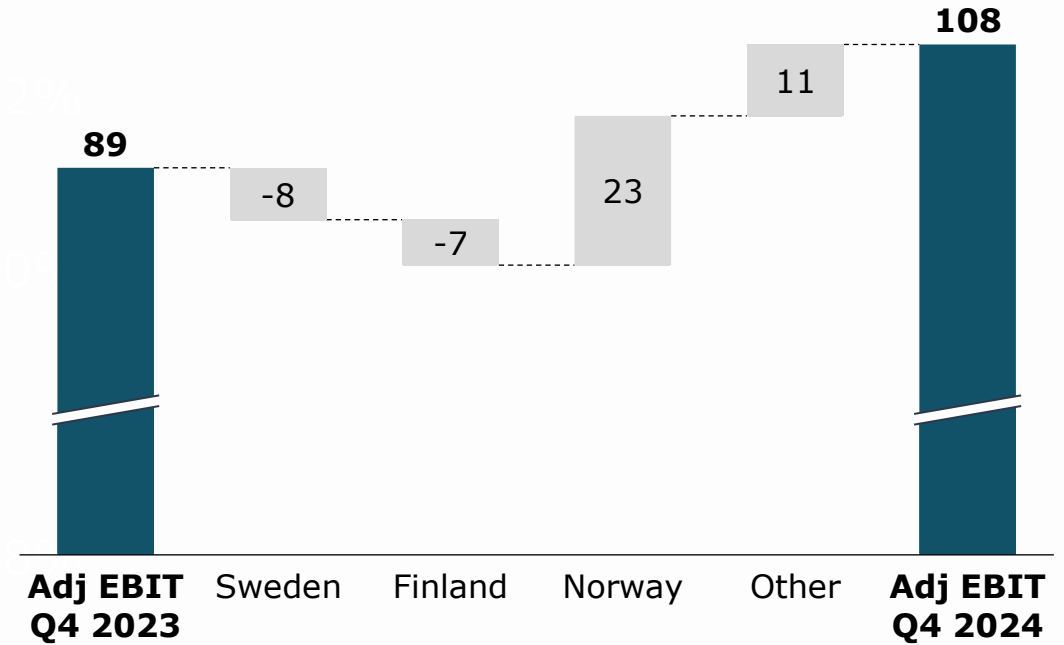
Performance



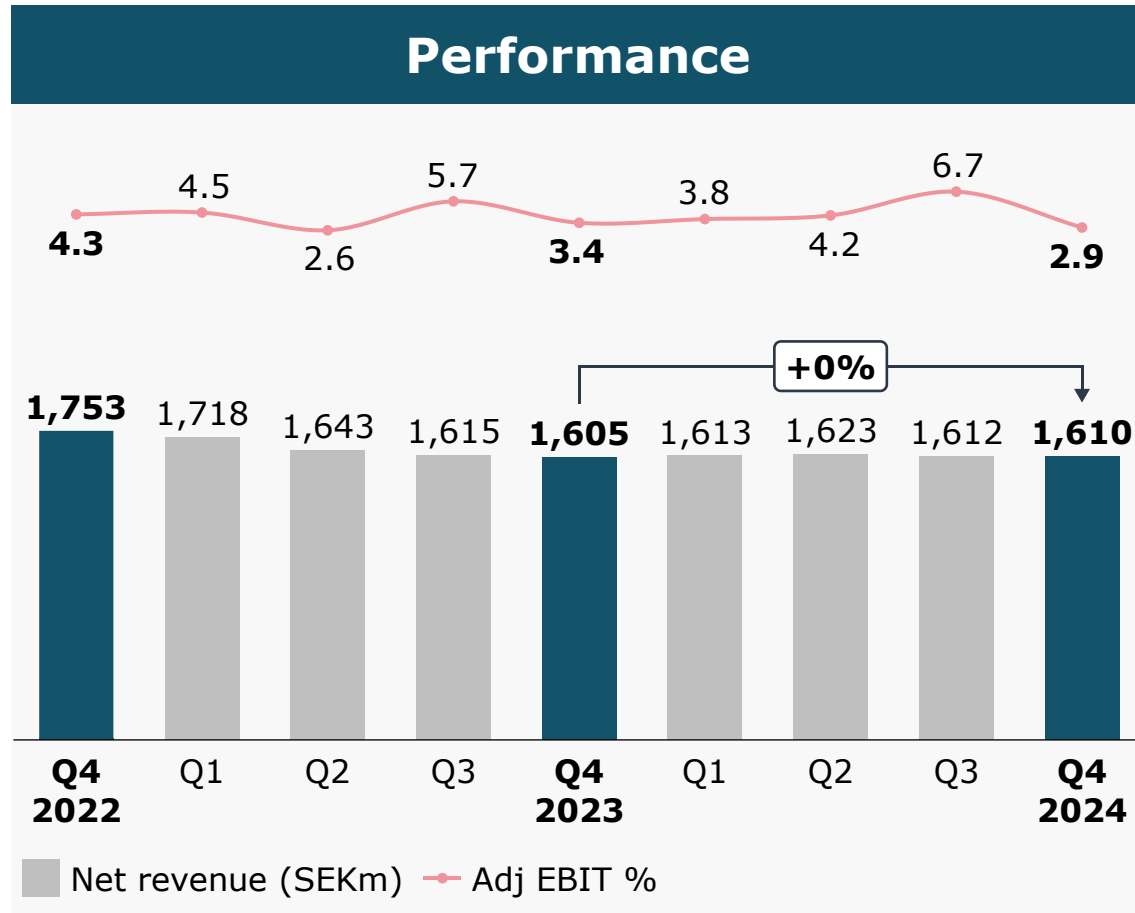
■ adj. Operating Profit LTM (SEKm)

—•— adj. Operating Margin LTM (%)

EBIT increase driven by acquisition, price increases and increased occupancy in elderly care in Sweden



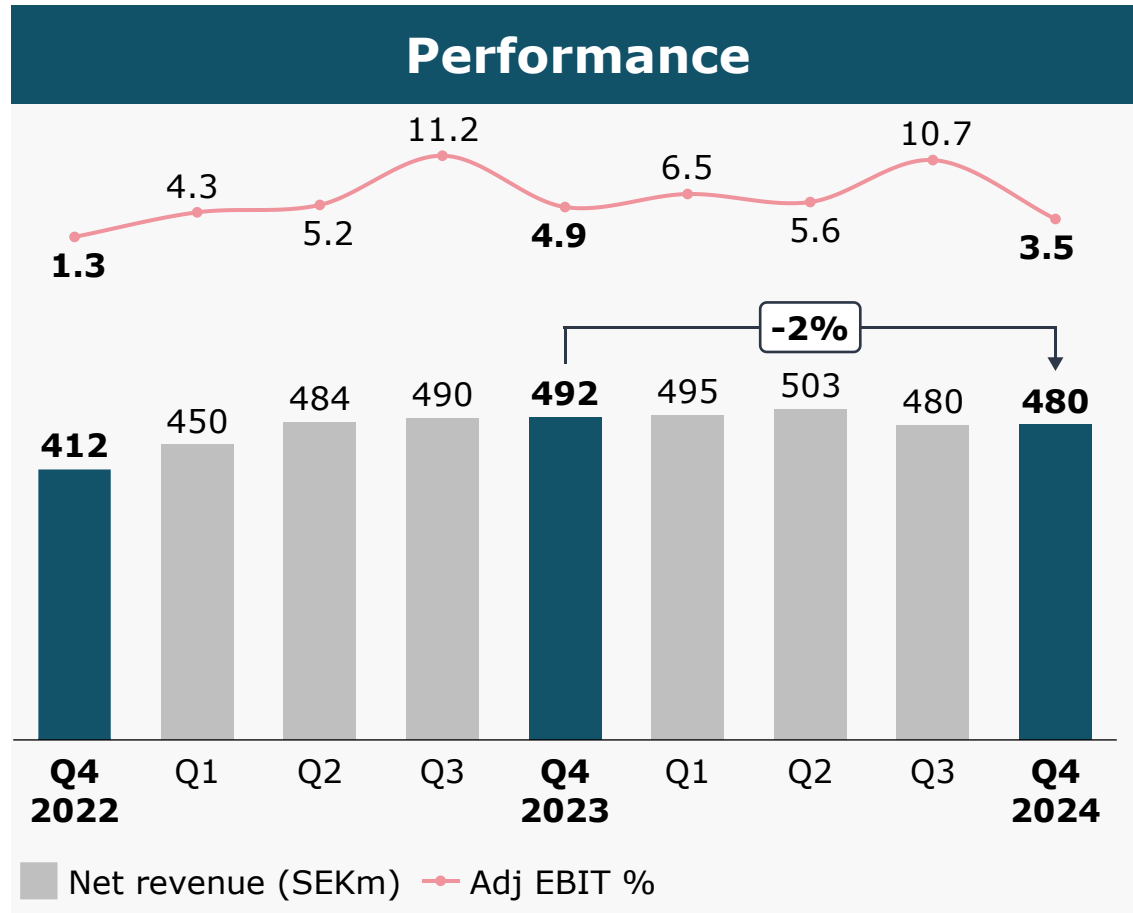
Price increases partly offset by higher personnel costs and decreased volume in Personal assistance



Key Takeaways

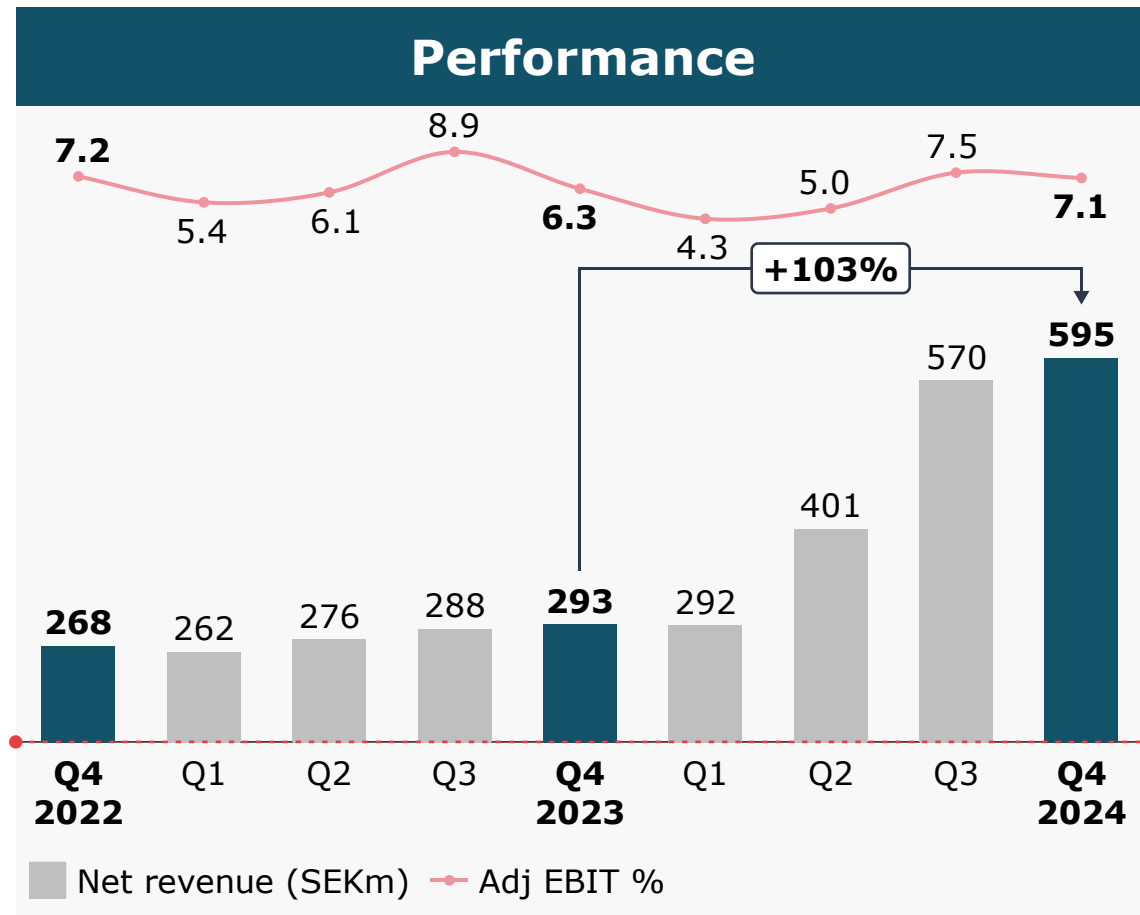
- Good development in elderly care
 - Price increases
 - Increased occupancy
- Increased profitability in Individual & Family
- Continued net-loss of customers in Personal Assistance
 - Underlying performance improved
 - New operational support implemented
- Adj. EBIT increased by 6 % YTD

Challenges in open care services partly mitigated by strong performance within youth and persons with disabilities



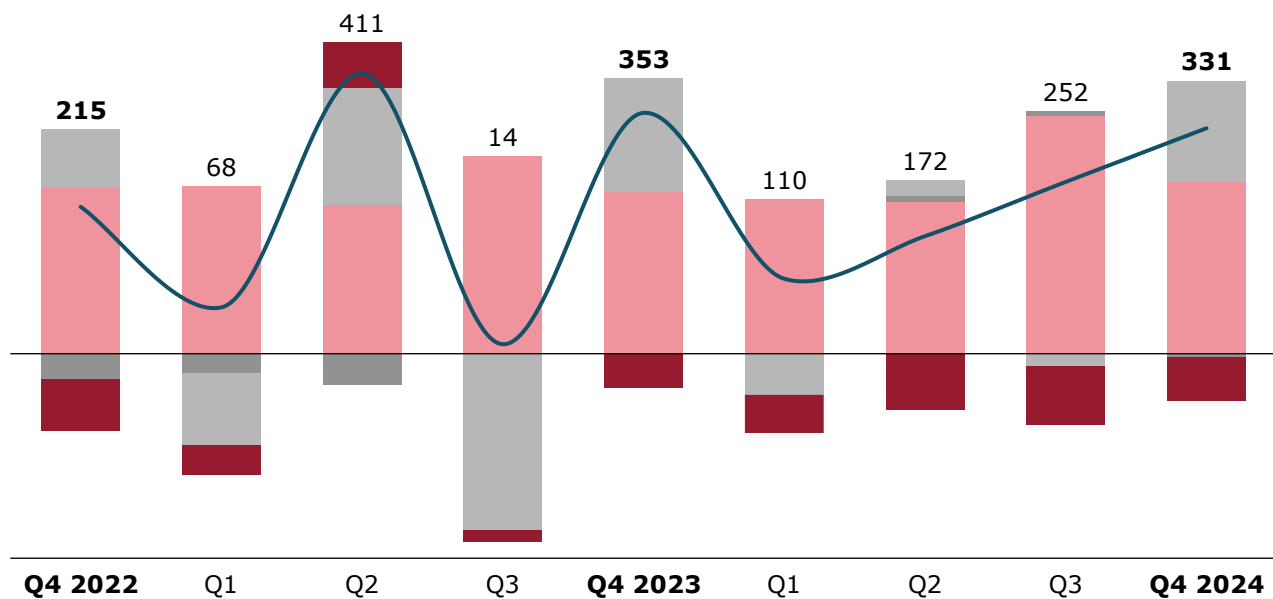
- ### Key Takeaways
- Decreased profitability
 - Weak purchasing power in SOTE-regions affecting open care services
 - Strong demand within child and youth and persons with disabilities
 - Price increases
 - Improvement in profitability in all divisions except OCS
 - Divestment of elderly care units finalised
 - New legislation for persons with disabilities from 2025

Acquired and organic growth paired with strong profitability



- ### Key Takeaways
- Continued high organic growth of >8% in Q4
 - Price increases, especially in young
 - Higher share of clients with complex demands
 - Acquisition of Team Olivia consolidated from June 2024
 - Synergies starting to give effect
 - Contributed with EBIT of SEK 23m
 - Strong performance
 - Price adjustments and increased occupancy within child and youth and family care

Operating Cash Flow



■ EBITDA ■ Non-cash items ■ Change in WC ■ Capex — Operating cash flow

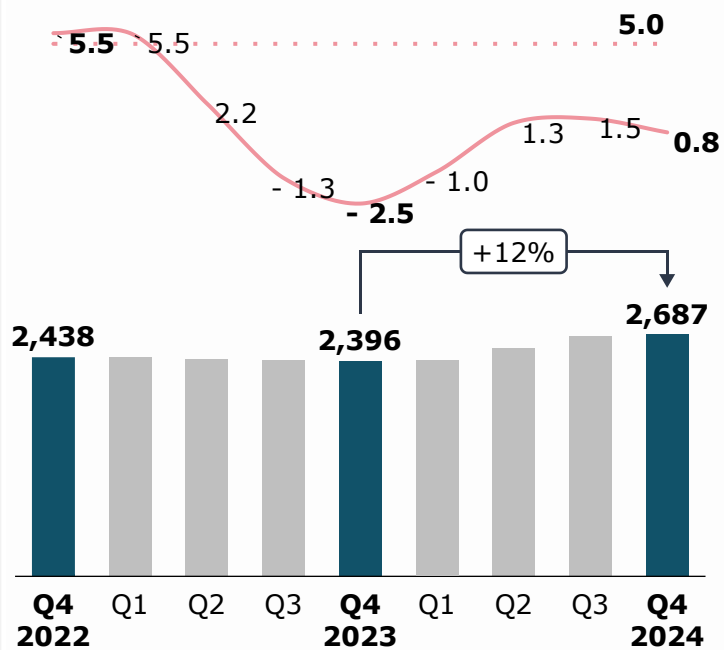


Financial targets and development



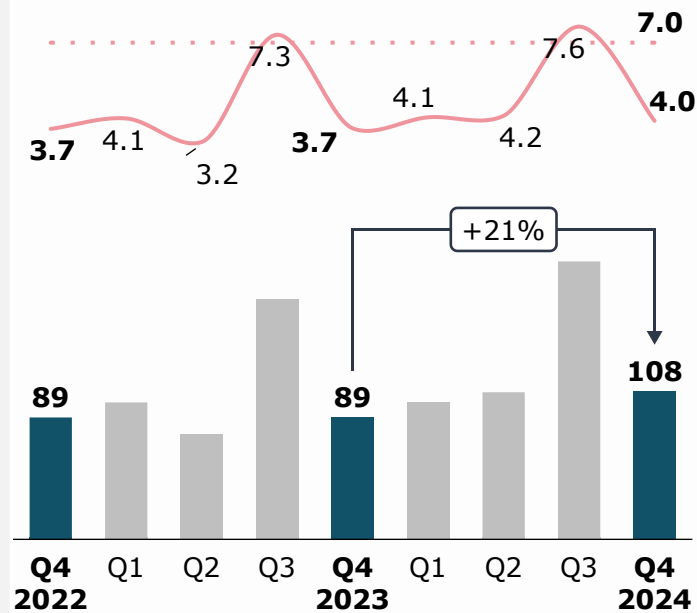
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Organic Growth



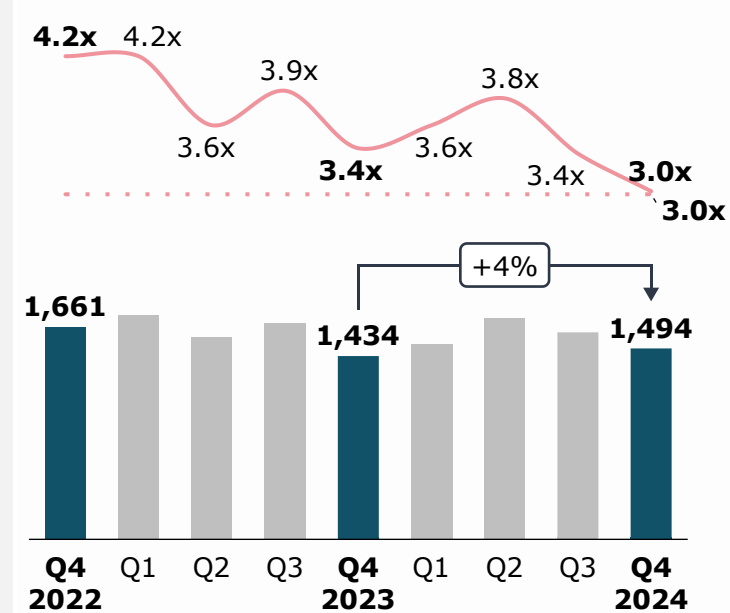
■ Net revenue (SEKm)
 — Organic growth (%) - - Target (%)

Profitability



■ adj. Operating Profit (SEKm)
 — adj. Operating Margin (%) - - Target (%)

Capital Structure



■ Net Debt (SEKm)
 — Leverage excl IFRS 16 (x) - - Target (x)



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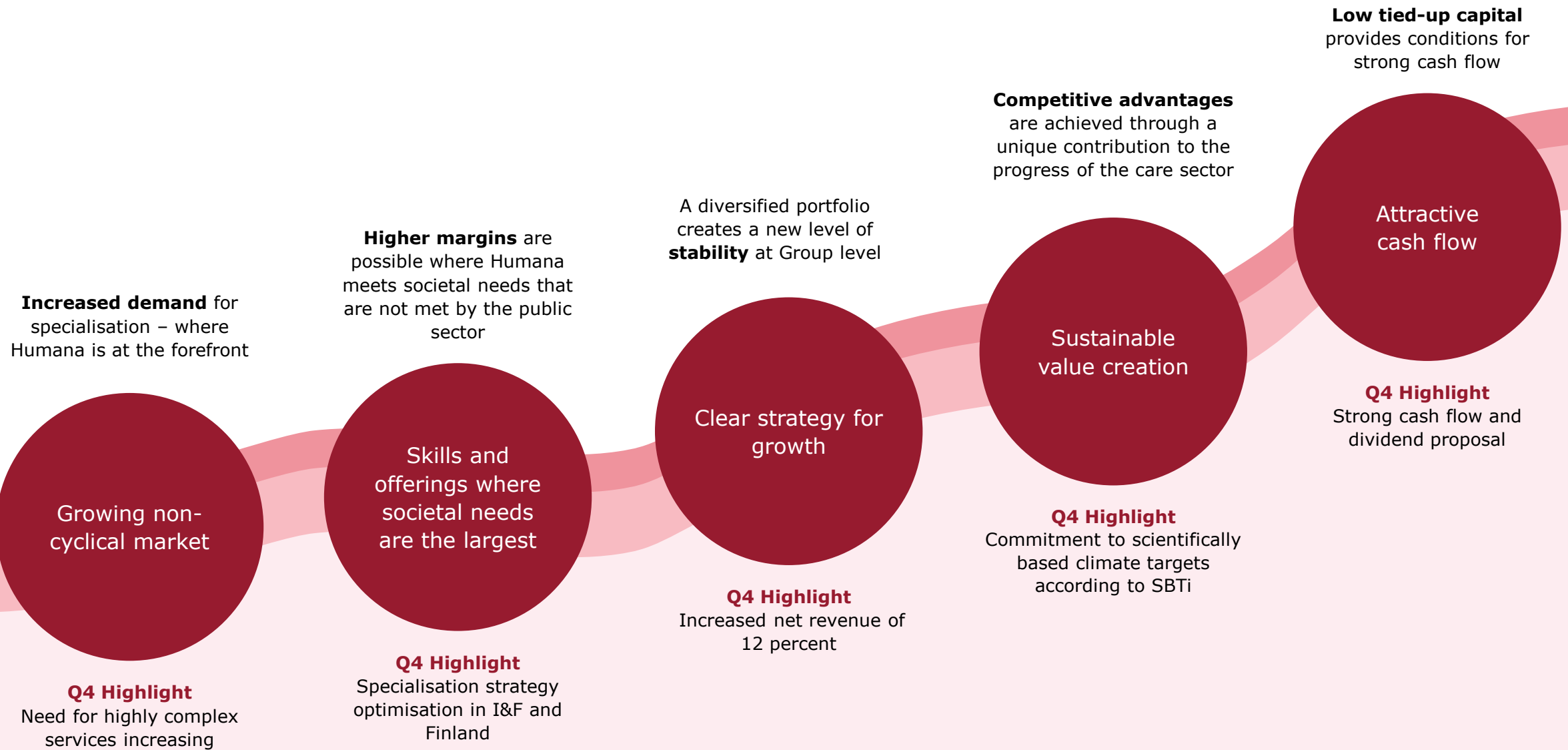
**Concluding
remarks**

Q4 2024

Invest in the future of care in the Nordics



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Focus going forward

Cost control

Consolidation - One Humana

Execute on specialisation strategy

Strengthening ability for organic growth

Secure customer inflow Personal Assistance in Sweden

Continue to make a real difference!

Thanks!



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Financial Calendar

Interim report Jan-Mar, Q1 2025	24 Apr 2025
Interim report Jan-Jun, Q2 2025	18 Jul 2025
Interim report Jan-Sep, Q3 2025	24 Oct 2025
Interim report Jan-Dec, Q4 2025	6 Feb 2026

Further Information

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