



Solar Finance

Opportunities
for Loan Providers

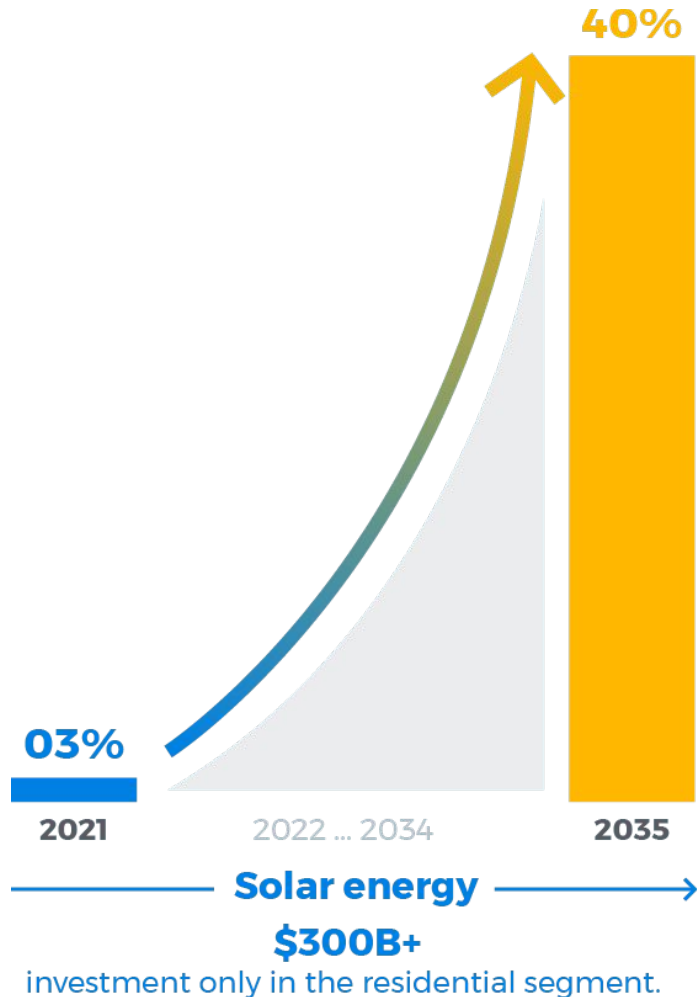
Rapid Growth, Robust Returns:

Solar investments, growing at 24% annually, offers loan providers a lucrative opportunity in a rapidly expanding market.

Investing in solar now means lending institutions can grow with the industry, securing a leading position.



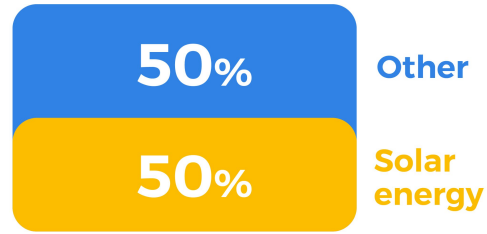
Why Solar? Heavy and sustained tailwinds



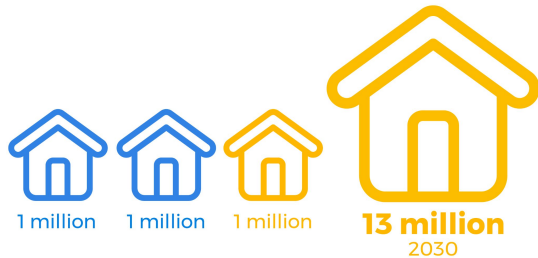
\$ 300B+

Expected Solar Energy investment **only in the residential segment till 2035.**

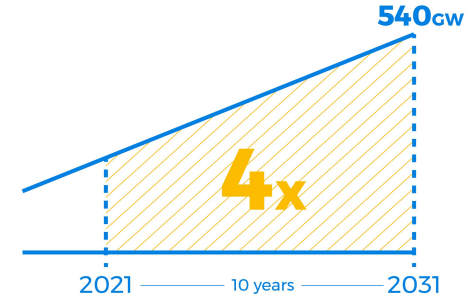
Why Solar? Heavy and sustained tailwinds



2022 new **electricity-generating capacity added** in the U.S.

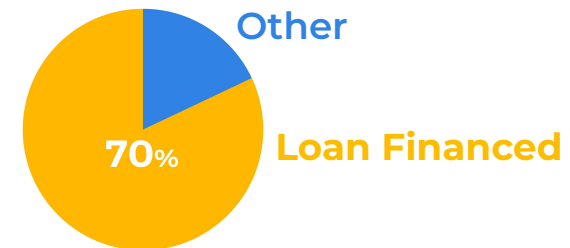


3 million solar installations to date: 1 million built in the last two years. **And 13 million by 2030.**



Next 10 years:

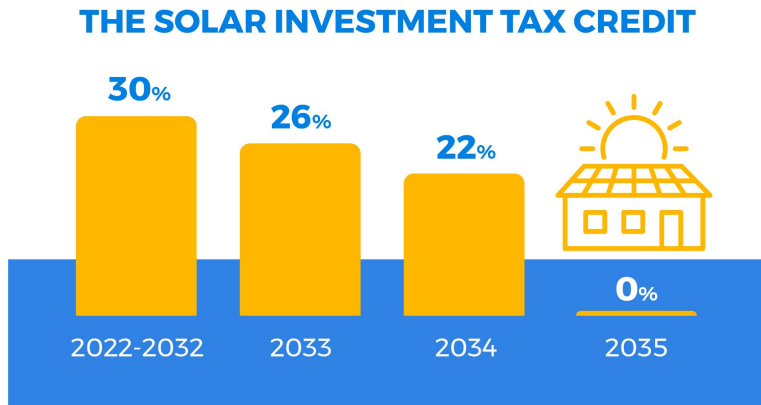
540GW of new solar capacity



US residential market \$300B+

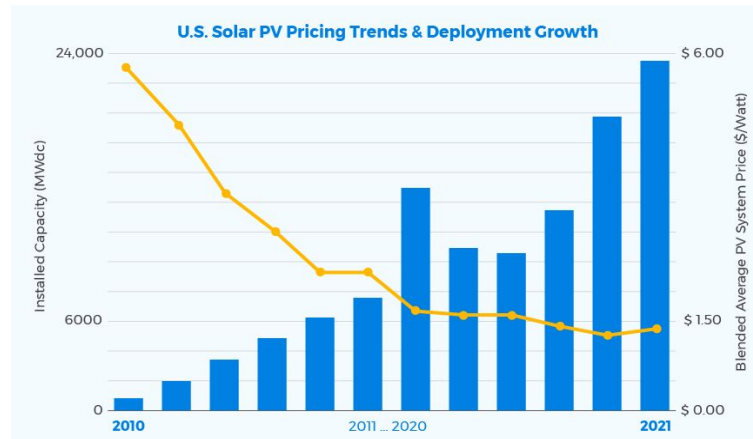
Why Solar? Heavy and sustained tailwinds

1 Solid tax credit incentive in place until 2034 (2022 Inflation Reduction Act)



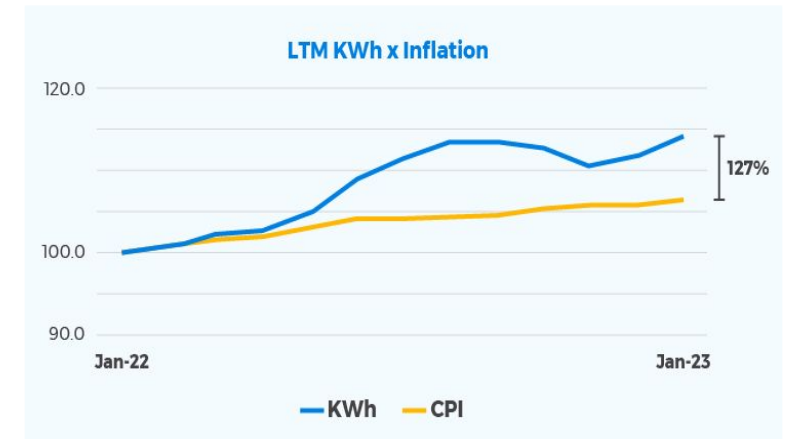
Source: IRA (2012)

2 Average cost to install solar has dropped by more than 70% over the last decade.



Source: Wood Mackenzie

3 Electricity rates surged 14.3% in 2022, more than double overall inflation.



Source: FED St. Louis

"Solar's cost of just four cents per kilowatt-hour makes it an unbeatable investment in the renewable sector."

Lending institutions offering competitive financing for solar installations are tapping into a market with huge demand and low operational costs."



With plans to generate 30% of electricity from solar by 2030, the anticipated addition of 500GW over the next decade signals a solar boom.

But most Loan Providers are still not including solar credit lines in their portfolio, leaving the opportunity to 3% of US Capital Providers.

Solar clients **are not contracting additional debt** because a solar system is diminishing their bills **opening budget for them easily pay for the solar panels loan.**

This means it is a **secure investment.**
And you can easily securitize those loans because interest rates are high right now.



Low Delinquency

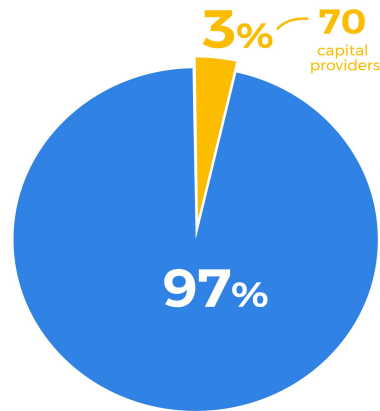
US solar market payment delinquency have been lower than other classes of assets, like mortgages.

- **0.8% for 30+ days.**
- **0.2% for 90+ days.**

Customers save money by going solar starting in Year 1.

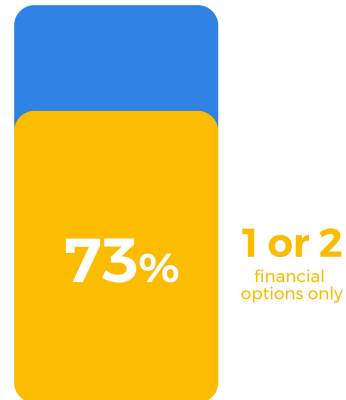
What is the opportunity? Few players and capital inefficiency

Loan Providers



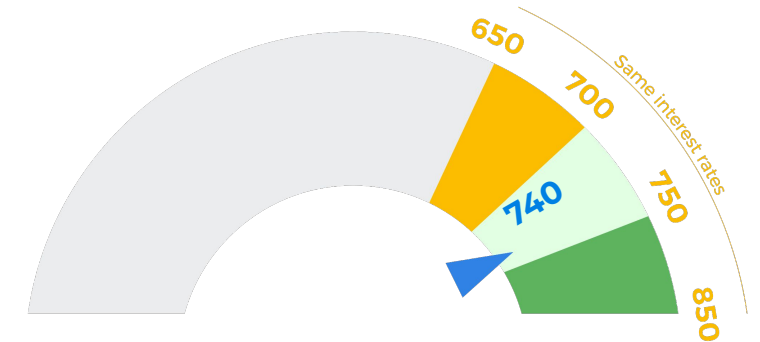
- Just 70 loan providers;
- 3% of total US financial institutions;

Contractors



- 73% of contractors offer 1 or 2 financial options only;

Customers



- Same interest rates applies to all customers, irrespective of their credit score;

These problems bring inefficiency to the market, reduce the odds to close a deal and limit the renewable energy growth.

Solar loan market has a

LOW ENTRY BARRIER

because there are just

TOO FEW COMPETITORS!



Bonus Opportunity

Home Improvement Financing

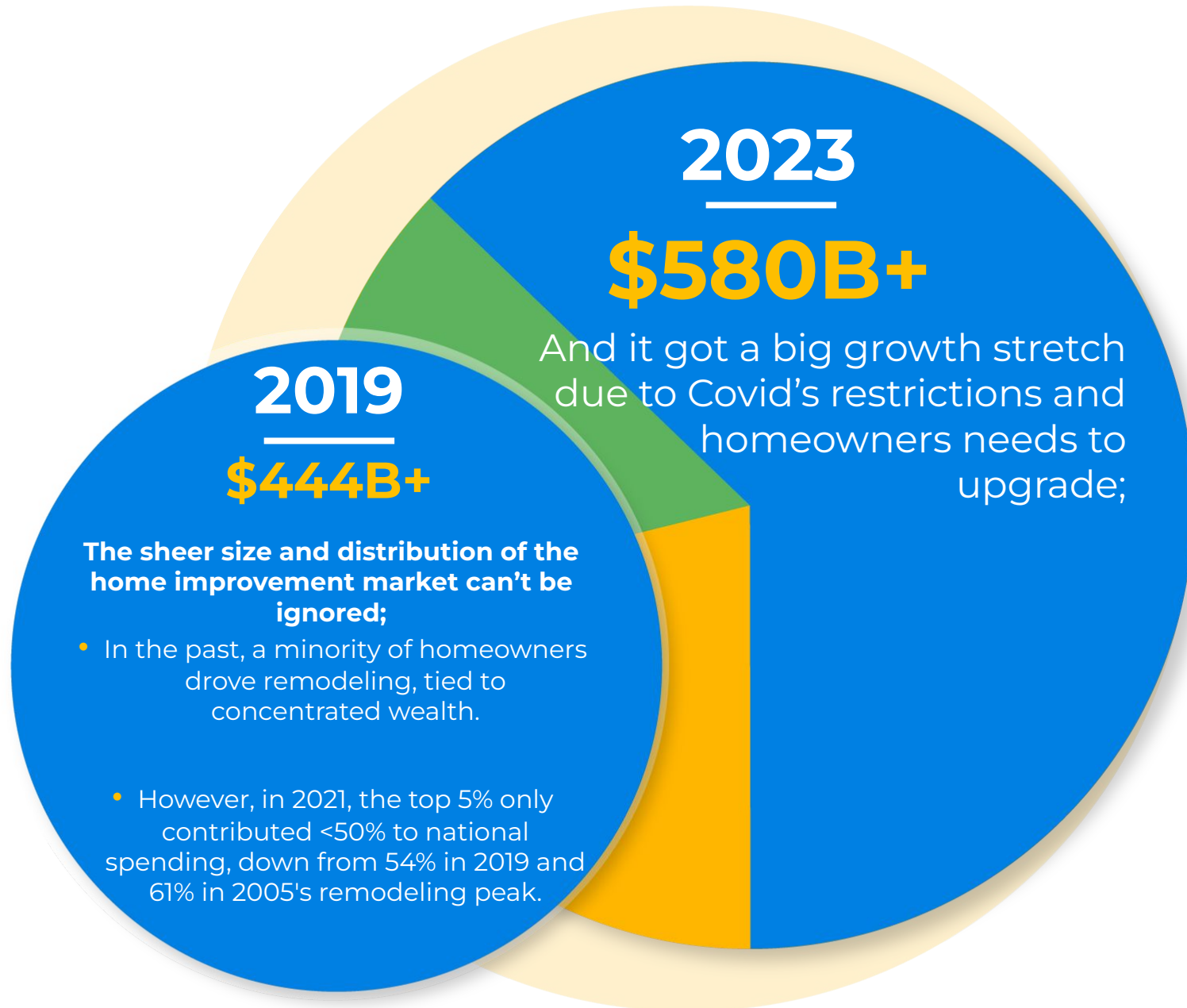


Solar + Home
Improvement Contractors

1 in every 4

23% of contractors work both in solar and home improvement spaces;





GROWTH DRIVERS

- Widespread adoption of working from home;
- Spectacular growth in home equity and savings rate;
- Continued aging of the housing stock in need of core replacements, such as roofing, windows, and HVAC systems;
- Recent Infrastructure Investment and Jobs Act and Inflation Reduction Act;

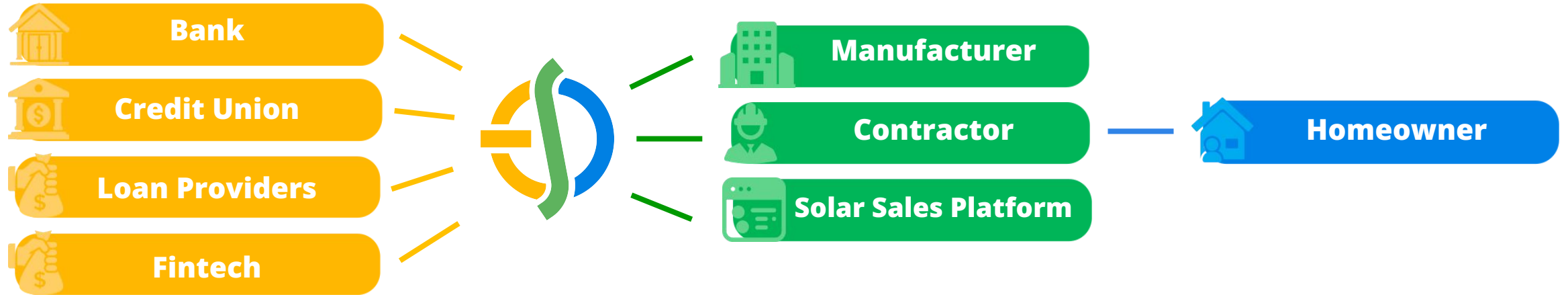


We are Eos Loan, a Credit Marketplace,
that connects loan providers to contractors and
end-customers looking to go solar or fund their
next home improvement project.





OUR BUSINESS MODEL



More customers for a secure investment, without originations costs, and the possibility to generate cross-sell.

More financing options, with fast and simple access

Ease of access to credit, with options to everyone



Eos Solution

We offer scalable, qualified and targeted origination for financial institutions. A one-stop-shop platform for contractors. **End-to-end managed process, from origination to collection, with credit and fraud risk mitigation.** Risk adjusted demand and credit supply linked through our proprietary A.I. technology.



Solid Track Record

\$500M+ proposals originated through the platform in Brazil and the US since 2022, with 1,800+ contractors and 12 capital providers. Platform up and running for Capital Provider, Contractor and Customer, with AI credit analysis model.



Low Delinquency

US solar market payment delinquency have been lower than other classes of assets: 0.8% for 30+ days and just 0.2% for 90+ days (numbers from a publicly traded company), lower than mortgages. Customers save money by going solar starting in Year 1.



EOS is already operating in the following states:

Texas

Florida

And is expanding to:

Colorado

Arkansas

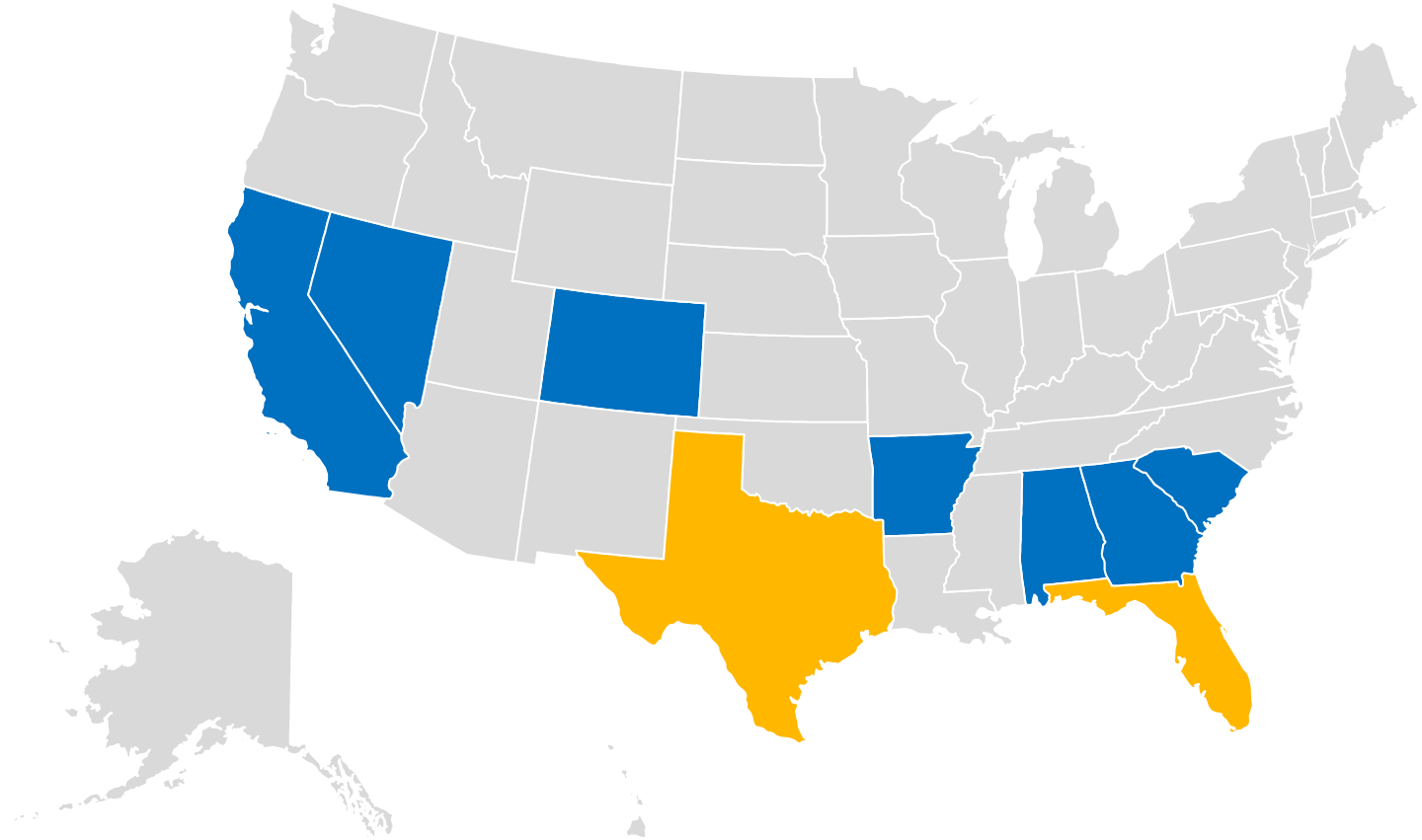
Georgia

California

Nevada

South Carolina

Alabama



With +80 contractors active.
And increasing fast!

Do you want to capitalize into this opportunity?

Eos Loan will make it happen.

ZERO COSTS to you.

Click Here to Schedule a Call.

EOS LOAN