

# Hoist Finance Establishes New Business Area to Maximize Value of Banking Platform

A key cornerstone of the Hoist Finance strategy is to maximize the value of our banking platform and to offer a wider range of products and services. We are now taking the next step in this development by establishing a new business area: Retail Banking and Business Development.

Julia Ehrhardt will take on the role as Chief Retail Banking and Business Development Officer, and will be part of the Hoist Finance Executive Management Team.

The Retail Banking and Business Development area will include the online savings platform HoistSpar, the Centre of Excellence for performing loans, Business Development and Sustainability. Hoist Finance's approach to debt resolution is very much built on a strong foundation of compliance, sustainability and company values. In our ambition to be the digital leader in our industry, we see that our new organization will improve our value proposition and help diversify our business even further.

- Having worked with Julia before, when she acted as Head of Investor Relations in Hoist Finance, I am now very pleased to see her join the executive management team. Julia's experience, professional attitude and personal qualities makes her the perfect candidate for this new role. We have high expectations and are excited to have her back, says Klaus-Anders Nysteen, CEO.

- I had the privilege to work with the Hoist Finance team as a consultant during times of tough regulatory changes. Working with a team in challenging times is the best way to find out about real performance and company culture. Solution-oriented, hardworking and extremely competent while at the same time humble, curious and supportive. I am thrilled to re-join and together with the dedicated staff and broad expertise continue to accelerate the work to execute on the strategy, Julia Ehrhardt concludes.

Julia Ehrhardt is currently Head of Swedish Consulting at FCG. Before joining FCG, Julia worked for SEB where she held various positions since 2006. Julia studied Engineering Physics, majoring in Financial Mathematics, at The Royal Institute of Technology, KTH. It is yet to be decided exactly when Julia Ehrhardt is to start her new position at Hoist Finance.

## Changes to the current organization

The current Business Development & Communications function was established during the start of the One Hoist initiative in 2018. Up until now this has been under the management of Viktoria Aastrup and has included Business Development, Sustainability and Communication. This function will now be replaced by Retail Banking & Business Development.

The Communication function will be moved to Yngve Ralph, Head of Strategy and CEO Projects.

## For further information, please contact:

Andreas Lindblom, Head of Investor Relations  
Telephone: +46 (0) 72 506 14 22

## About Hoist Finance

Hoist Finance is a trusted debt resolution partner to individuals, companies and banks in eleven European countries. With over 1600 dedicated colleagues, smart digital solutions and a deep understanding of individual financial circumstances, we help over six million customers keep their commitments. This is achieved by agreeing on sustainable repayment plans so that everyone is included within the financial ecosystem. Hoist Finance has a diverse portfolio of asset classes and our online savings platform in Sweden and Germany enables our unique funding model. Hoist Finance was founded in 1994 and is today a public company listed on Nasdaq Stockholm. For more information, please visit [hoistfinance.com](http://hoistfinance.com).