

PRESS RELEASE
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Hoist Finance's Annual Report 2019 published

Hoist Finance's annual report 2019 and the Pillar 3 report are now published on our website. The annual report is available both in an [online version](#) and as a downloadable PDF document.

2019 was a year of execution, working to deliver on the agenda to become the most effective and efficient company in the industry. Some of our strategic changes during the year included the site consolidation in France and the outsourcing of the entire IT infrastructure. The ambition to become a digital leader in the industry continued with self-service platforms in all markets, rollouts of new channels for customer contact such as WhatsApp in Italy and RCS in the UK, as well as our first AI chatbot.

Hoist Finance was also able to complete two securitisation transactions backed by unsecured Italian non-performing loans, one that was the first-ever investment grade rated transaction of its kind. We also expanded further into secured non-performing loans and continued working on the IRB model application. These measures are aimed to strengthen the business model after the regulatory changes seen in 2018 and early 2019. The progress made to mitigate regulatory changes and strengthening the business model resulted in updated financial targets.

Hoist Finance's business model and strategies have been developed to deliver shared value to all stakeholders and contribute to sustainable development supporting financial inclusion. In the annual report, our new sustainability strategy and framework is presented. Our vision has been updated to "By your side" while "Helping People Keep Their Commitments" continues to be our mission and our purpose.

This information is information that Hoist Finance AB (publ) is obliged to make public pursuant to the Swedish Securities Markets Act. The information was submitted, by the below contact person, for publication at 07:30 CET on March 30, 2020.

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About Hoist Finance

Hoist Finance is a trusted debt resolution partner to individuals, companies and banks in eleven European countries. With over 1,700 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.