

PRESS RELEASE
Stockholm
26 October 2022

Hoist Finance interim report Q3 2022

“Our portfolios continued to perform well overall. During the last year and a half, we have carried out activities to de-risk and improve the quality of the portfolios. The low acquisition volume in the quarter is partly due to a quieter third quarter, but also pricing discipline to achieve attractive risk-based returns. In addition, we focus on larger transactions and more bilateral deals of a more complex nature. Consequently acquired volumes for each quarter can fluctuate.” says Lars Wollung, CEO.

July - September 2022

- Total operating income amounted to SEK 595m (488)
- Profit before tax totalled SEK 116m (22)
- Cash EBITDA* amounted to SEK 1,528m (1,130)
- Basic and diluted earnings per share amounted to SEK 0.70 (-0.20)
- Return on equity* was 12% (5)
- Carrying value of acquired loans totalled SEK 19,370m (21,337*)
- The CET1 ratio* was 12.23% (9.56)

Key events

- Third quarter result is an effect of de-risked as well as improved quality and management of the portfolios
- Quiet acquisition quarter, but healthy pipeline
- Improved operational performance overall – rejuvenation programme paying off
- No material impact of the increased inflation or interest rates in the third quarter
- Reduction in risk weights took effect 11 July
- Capital structure goal interval updated to 2.3-3.3 percentage points above the regulatory requirement
- Pillar 2 guidance process initiated with SFSA
- Divestment of UK operations and unsecured portfolios closed in October

Figures in brackets refer to the third quarter of 2021 for profit comparisons and to the 31 December 2021 closing balance for balance sheet items. External revenue and expenses from operations in the UK held for sale are reported as earnings/loss from discontinued operations. Information provided in the interim report pertains to continuing operations, unless otherwise specified.

**Including discontinued operations.*

A combined presentation and teleconference will be held at 10:30 am CEST. To listen to the conference, please dial:

SE: +46850516386

UK +442031984884

US: +14123176300

Pin code: 9488106#

The presentation will be held in English and broadcasted live at:

<https://ir.financialhearings.com/hoist-finance-q3-2022>

For more information, please contact:

Ingrid Östhols, Head of Communications & Investor Relations

ir@hoistfinance.com

+46 72 506 1423

This information is information that Hoist Finance AB (publ) is obliged to make public pursuant to the EU Market Abuse Regulation and the Securities Markets Act. The information was submitted for publication, through the agency of the contact person set out above, at 07:30 a.m. CEST on 26 October 2022.

About Hoist Finance

Hoist Finance is a trusted debt resolution partner to individuals, companies and banks in eleven European countries. With almost 1,500 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, Germany and the UK 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.