

PRESS RELEASE
Stockholm
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Hoist Finance year-end report 2022

“The fourth quarter wraps up the first out of two rejuvenation years for Hoist Finance. Our operational improvement journey is well underway impacting all parts of our business and entailed material one-offs in the quarter. Portfolio investments reached SEK 2.8bn and the collection performance exceeded expectations. The rejuvenation activities have left Hoist Finance in a materially better financial and risk position and they will continue into 2023.” says Harry Vranjes, CEO.

October - December 2022

- Total operating income amounted to SEK 652m (580)
- Profit before tax totalled SEK 5m (68)
- Net profit was SEK 255m (77)
- Cash EBITDA* amounted to SEK 1,420m (1,296)
- Basic and diluted earnings per share amounted to SEK 0.19 (0.67)
- Return on equity* was 20% (6)
- Carrying value of acquired loans totalled SEK 21,624m (21,337*)
- The CET1 ratio* was 15.85% (9.56)

Key events

- Fourth quarter wraps up first out of two rejuvenation years
- Large investment volumes with sizable secured deals in Spain
- Stable collection performance
- Material positive and negative one-off items during the quarter, most notably the UK unsecured divestment
- Rejuvenation activities during year resulted in significantly improved financial and risk position overall
- Harry Vranjes started as CEO on 1 January 2023
- The board of directors proposes no dividend for 2022 to enable continued growth

Figures in brackets refer to the fourth 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 that has been sold 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 CET.

If you wish to participate via webcast please use the link below. Via the webcast you are able to ask written questions.

<https://ir.financialhearings.com/hoist-finance-q4-2022>

If you wish to participate via teleconference, please register on the link below. After registration you will be provided a phone number and a conference ID to access the conference. You can ask questions verbally via the teleconference.

<https://conference.financialhearings.com/teleconference/?id=5009340>

The presentation and the report will be available on www.hoistfinance.com after the publication.

For more information, please contact:

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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 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.