

## **DISCLOSURE OF INFORMATION CONCERNING THE REMUNERATION POLICY AND THE REMUNERATION SYSTEMS**

The following remuneration information is disclosed in accordance with article 450 in the Regulation (EU) No 575/2013 ("CRR"), chapter 2 section 11 of the Swedish Financial Supervisory Authority's regulations FFFS 2011:1 as well as chapter 8 of the Swedish Financial Supervisory Authority's regulations FFFS 2014:12.

### **Decision process for the remuneration policy**

The Board of Directors of Hoist Finance AB (publ) ("HOFI") has adopted a remuneration policy that is applicable to all employees within the consolidated situation of HOFI (the "Group"). The remuneration policy is, inter alia, based on FFFS 2011:1 and the EBA Guidelines on sound remuneration policies 2021/04 and aims to be fully compliant with the undertakings imposed therein. Following FFFS 2011:1, the remuneration policy is based on an analysis of risks related to the remuneration policy and the remuneration system. The Board of Directors decides whether or not variable remuneration to senior management shall be paid out and on the amount to be paid out.

### **Remuneration Committee**

The Board of Directors has established a remuneration committee to prepare its remuneration decisions. The Remuneration Committee shall consist of at least two members of the Board. All Committee members except the chairman shall be independent of the Company and its executive management. The members of the Remuneration Committee shall have sufficient knowledge and experience of risk management and remuneration matters. The Remuneration Committee's duties are outlined in instructions adopted by the Board of Directors. The remuneration committee shall have at least two meetings per year. During 2025 five (5) meetings were held.

The Remuneration Committee shall make an independent evaluation of the Group's remuneration policy and its systems for determining and paying remuneration and report the result to the Board of Directors. The Remuneration Committee shall further prepare matters (i) in which the Board of Directors shall determine the remuneration to senior management and employees responsible for any of the internal Group control functions and, (ii) recommend the measures that are to be applied in order to ensure full compliance with the remuneration policy.

### **Principles for determining remuneration**

The remuneration policy requires that employees are rewarded for doing a good job, for growing a sustainable business for all stakeholders and for building a company characterized by the Group's shared values. The remuneration policy further requires that employees are offered a fair and market aligned remuneration package that contains financial and non-financial components to support the development journey of the Group and the individual.

Remuneration within the Group primarily consists of fixed remuneration which is sometimes combined with variable remuneration to ensure an appropriate, balanced and market aligned remuneration package for all employees. Different variable remuneration schemes exist, and are applicable to different categories of employees. For senior management and other selected participants, the Group offers a variable cash-based remuneration scheme where part of the remuneration is deferred for up to three years.

In the scheme for senior management, financial targets will determine 80% and non-financial targets will determine 20% of the variable remuneration attributable to 2025. The financial targets for 2025 were based on Return on Equity (RoE). The non-financial targets for the financial year 2025 are, for risk takers who are not members of the executive management team, well defined and documented individual objectives. For the executive management team the non-financial targets are based on input from an Engagement index (employee survey). Criteria for the performance assessment and risk adjustment may vary depending on the goal setting program and the category of employees concerned.

## **Measuring of results and risk adjustment**

The result and all measures used as a basis for the variable remuneration (cash flow, earnings, profitability or other) shall be measured and risk adjusted. In order to mitigate the risk of disproportionate costs, which could affect the Group's ability to meet its current capital requirements and/or foreseeable capital needs, remuneration must also be in proportion to the Group's and the local entities' earning capacity, profits, liquidity positions and general financial position.

## **Deferment and payment**

When certain criteria are met, variable remuneration shall be deferred. For employees whose work tasks can have material impact on the Group's risk profile (risk takers), whose variable remuneration for one year amounts to at least SEK 200,000, 51 per cent of the variable remuneration shall be deferred for a period of at least three years.

The Board of Directors decides when and if to pay out deferred remuneration. When certain criteria are met, variable remuneration, including deferred parts of variable remuneration, may be suspended in part or in whole. Deferred remuneration may only be paid out if this is defensible with respect to the Group's financial situation and the results of the Group, the profit center concerned and the employee.

Deferred remuneration may be paid out once a year, evenly apportioned over the period for which the remuneration has been deferred. The first deferred payment may be made one year after the variable remuneration in question was decided on.

## **Ownership**

The ownership of the remuneration funds is only passed on to the employee on the decided payment date.

## **Ratio between fixed and variable remuneration**

The Board of Directors has determined a maximum percentage of variable remuneration relative to the fixed remuneration. This percentage varies according to the type of role held by an employee. The maximum amount of variable remuneration paid each year must not exceed 100 per cent of the fixed remuneration.

## **Result criteria**

In the event of variable remuneration to senior management or employees whose work tasks can have a material impact on the Group's risk profile, the total remuneration shall be based on a combination of individual results and the Group or country RoE. Individual results shall be measured on both a financial and non-financial basis. Each decision on variable remuneration shall take into account the employee's compliance with internal rules and procedures, including policies regarding conduct toward customers and investors.

## **Other variable components and other non-cash benefits**

Certain employees may, in exceptional cases, be eligible to other remuneration components such as sign-on remuneration. Employees may also be entitled to other non-cash company benefits such as health care, insurance, car benefit or other benefits.

## **Alignment of Remuneration with Sound Risk Management**

The following requirements form part of the remuneration policy, and aim at ensuring sound incentives and highlight how risks affect remuneration.

- Variable Remuneration schemes shall promote sound risk management and shall not induce excessive risk taking.
- The Variable Remuneration scheme shall contain non-financial criteria, meaning i.a. objectives with regard to an Employee's compliance with internal rules and procedures, including policies regarding conduct toward customers and investors. Pay-out is not made if the Employee has been responsible for any conduct resulting in significant financial losses.
- Variable Remuneration shall be aligned with the Group's risk appetite and also take into account capital and liquidity requirements. Risk alignment shall be achieved by using risk adjusted performance criteria that do not incentivize excessive risk taking.

Additional information on remuneration is disclosed in the 2025 annual report

Additional information on the key risks for Hoist Finance and risk management is disclosed in the 2025 Pillar 3 report.

## **Remuneration 2025 for senior management and employees whose work tasks can have material impact on the Group's risk profile**

The information presented in tables below relates to the business year of 2025 unless otherwise stated. Variable remuneration concerning 2025 is included even if the remuneration has been determined and/or paid during 2026. The information is presented on the basis of the consolidated situation of the Group.

[Template EU REM1 - Remuneration awarded for the financial year](#)

[Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile \(identified staff\)](#)

[Template EU REM3 - Deferred remuneration](#)

[Template EU REM4 - Remuneration of 1 million EUR or more per year](#)

[Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile \(identified staff\)](#)

## EU REM1 - Remuneration awarded for the financial year

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
Fixed remuneration	Number of identified staff	6	16		30
	Total fixed remuneration	6 691 129	50 366 988		53 740 210
	Of which: cash-based	6 691 129	50 366 988		53 740 210
	(Not applicable in the EU)				
	Of which: shares or equivalent ownership interests				
	Of which: share-linked instruments or equivalent non-cash instruments				
	Of which: other instruments				
	(Not applicable in the EU)				
	Of which: other forms				
	(Not applicable in the EU)				
Variable remuneration	Number of identified staff	0	12		23
	Total variable remuneration	0	29 170 741		13 473 731
	Of which: cash-based	0	29 170 741		13 473 731
	Of which: deferred	0	14 877 078		5 367 715
	Of which: shares or equivalent ownership interests				
	Of which: deferred				
	Of which: share-linked instruments or equivalent non-cash instruments				
	Of which: deferred				

	Of which: other instruments				
	Of which: deferred				
	Of which: other forms				
	Of which: deferred				
<b>Total remuneration (2 + 10)</b>		6 691 129	79 537 729		67 213 941

**EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)**

	a	b	c	d
	MB Supervisory function	MB Management function	Other senior management	Other identified staff
Guaranteed variable remuneration awards				
Guaranteed variable remuneration awards - Number of identified staff	N/A	0		
Guaranteed variable remuneration awards -Total amount	N/A	0		
Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	N/A	0		
Severance payments awarded in previous periods, that have been paid out during the financial year				
Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	N/A	0		
Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	N/A	0		
Severance payments awarded during the financial year				
Severance payments awarded during the financial year - Number of identified staff	N/A	1		
Severance payments awarded during the financial year - Total amount	N/A	*		
Of which paid during the financial year	N/A	*		
Of which deferred	N/A	*		
Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	N/A	*		
Of which highest payment that has been awarded to a single person	N/A	*		

\* The information is presented in such way that it will not reveal the financial situation of individuals

## EU REM3 - Deferred remuneration

	a	b	c	d	e	f	EU - g	EU - h
Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
MB Supervisory function	0	0	0			-		
Cash-based	0	0	0			-		
Shares or equivalent ownership interests						-		
Share-linked instruments or equivalent non-cash instruments						-		
Other instruments						-		
Other forms						-		
MB Management function	39 083 234	14 263 682	24 819 552			-		
Cash-based	39 083 234	14 263 682	24 819 552			-		

Shares or equivalent ownership interests						-		
Share-linked instruments or equivalent non-cash instruments						-		
Other instruments						-		
Other forms						-		
Other senior management						-		
Cash-based						-		
Shares or equivalent ownership interests						-		
Share-linked instruments or equivalent non-cash instruments						-		
Other instruments						-		
Other forms						-		
Other identified staff	11 903 974	6 559 156	5 344 819			-		
Cash-based	11 903 974	6 559 156	5 344 819			-		
Shares or equivalent ownership interests						-		
Share-linked instruments or equivalent non-cash instruments						-		

Other instruments						-		
Other forms						-		
<b>Total amount</b>						-		

**EU REM4 - Remuneration of 1 million EUR or more per year**

		a
	EUR	Identified staff that are high earners as set out in Article 450(i) CRR
<b>1</b>	1 000 000 to below 1 500 000	
<b>2</b>	1 500 000 to below 2 000 000	1
<b>3</b>	2 000 000 to below 2 500 000	
<b>4</b>	2 500 000 to below 3 000 000	
<b>5</b>	3 000 000 to below 3 500 000	
<b>6</b>	3 500 000 to below 4 000 000	
<b>7</b>	4 000 000 to below 4 500 000	
<b>8</b>	4 500 000 to below 5 000 000	
<b>9</b>	5 000 000 to below 6 000 000	
<b>10</b>	6 000 000 to below 7 000 000	
<b>11</b>	7 000 000 to below 8 000 000	
<b>x</b>	To be extended as appropriate, if further payment bands are needed.	

