HoistFinance

Specialised Debt Restructurer

Capital Markets Day 2026

Stockholm, 9 September

Agenda

Strategy and financial targets — Harry Vranjes, CEO

- Introduction to Hoist Finance
- Strategic update
- Financial targets

Investment strategy — Fabien Klecha, CIO

- Our investment strategy
- Market opportunity
- A market leader positioned for continued growth

CFO update — Magnus Söderlund, CFO

- Performance management
- Competitive funding
- Operational leverage

Markets deep dive — Country Managing Directors

Concluding remarks — Harry Vranjes, CEO

Welcome

Harry Vranjes, CEO

Introduction

Strategic update

Financial targets

Leading European asset manager of non-performing loans

Numbers per H1 2026

+30	Years of experience	15	European markets
1,237	FTEs	23.4%	Return on equity
39.2	SEKbn, total portfolio	8.1	SEKbn, acquired portfolios
Baa1	Credit rating, Moody's	13.03%	CET1-ratio
1,026	SEKm, Profit Before Tax*	8.72	SEK, Earnings Per Share*

** H1 -26 included a VAT-refund and transaction costs related to M&A, excl. these, PBT of SEK 920 and EPS of SEK 7.75.*

Pan-European presence

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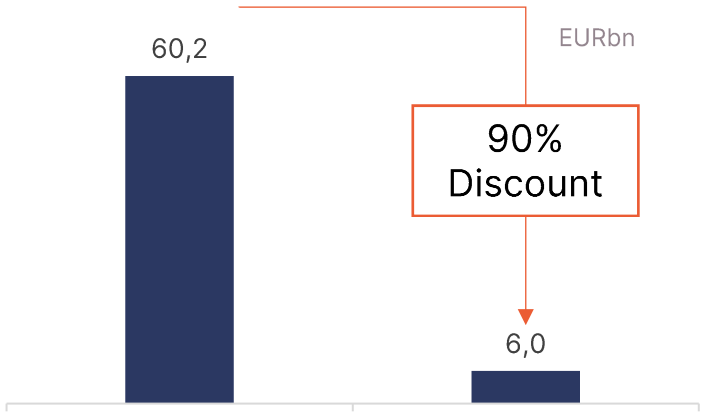
What we do

Business model in three illustrative graphs

Derisked NPLs*

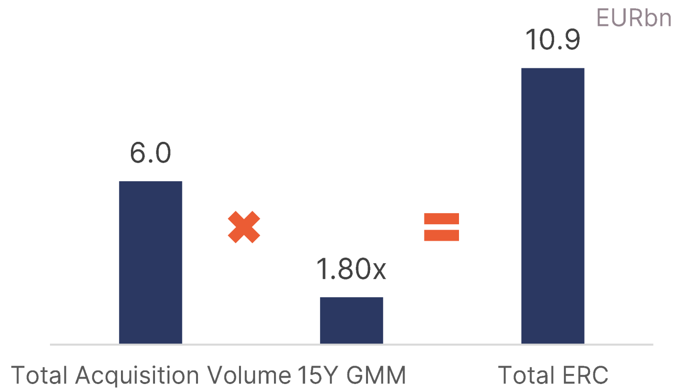
Non-performing loan value after purchase [Gross Book value / Purchase price]



True risk profile priced with a discount ranging from c. 70-98% depending on the underlying assets (vintage, collateral, asset class, etc.)

Borrower debt relief

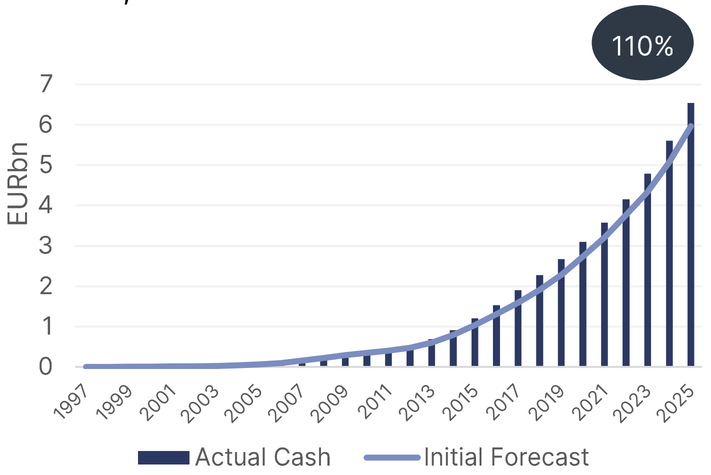
A discount to face value enables NPL buyers to include a safety margin and drastically reduce the likelihood of potential losses



In the debt restructuring, offering borrower relief increases the likelihood of the borrowers getting on track financially

Stable and predictable performance

Annual cumulative actual cash vs initial forecast, secured & unsecured



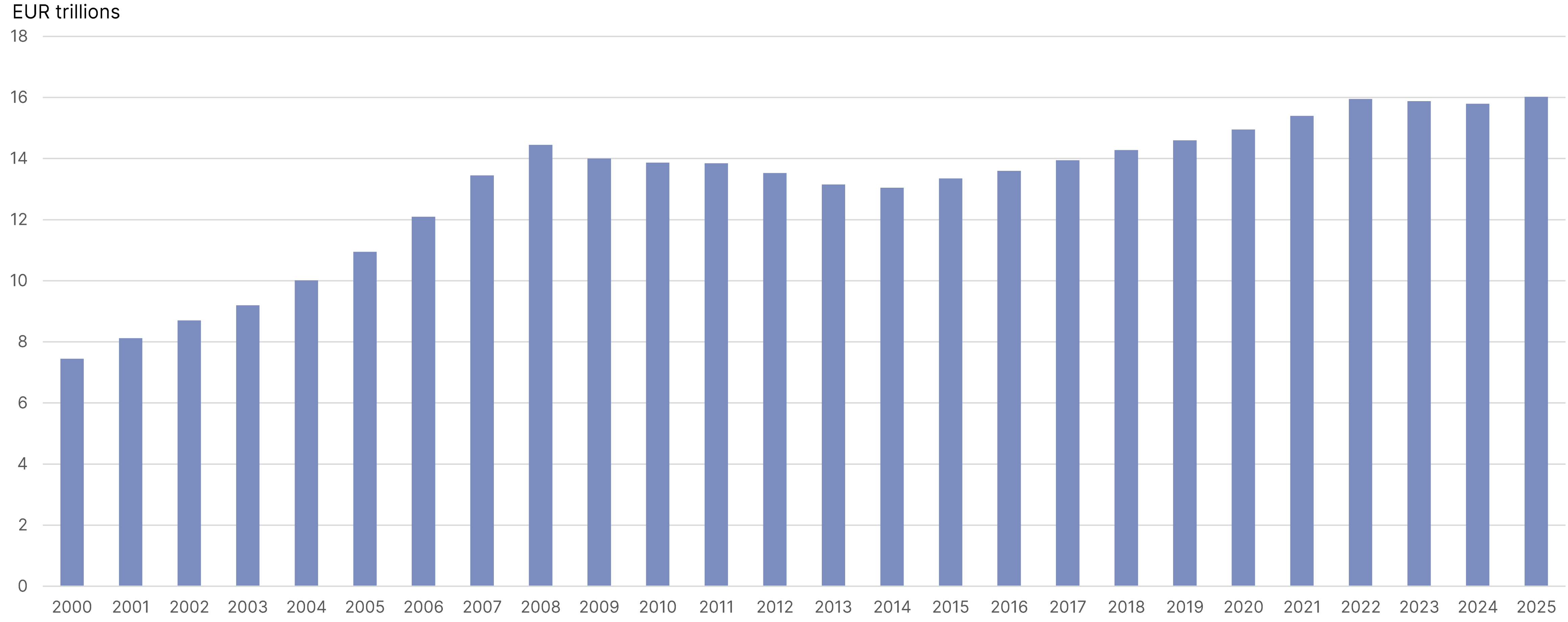
Long term average of 110% of initial forecasted collection levels, providing a margin of safety to absorb potential external shocks

Hoist Finance de-risk portfolios through pricing, enabling borrower debt relief, building stable financial performance

** All graphs for illustrative purposes. The first graph illustrates NPL acquisition value (Hoist Finance gross book value) as a percentage of purchase price spent by Hoist Finance (excluding divested portfolios). It gives an understanding of the extent of de-risking of the assets that is achieved in an NPL-transaction. The third graph compares actual performance vs. original forecast (excluding divested portfolios).*

Credit is an essential driver of economic growth

Lending levels from European credit institutions have recovered from the global financial crisis



Source: ECB MFI Balance Sheet Statistics; EBF Facts & Figures 2024; Trading Economics. Pre-2003 data estimated from ECB growth rate series. Outstanding amounts include households, NFCs, and sole proprietors; exclude financial sector and government. 2024–25 based on reported ECB data.

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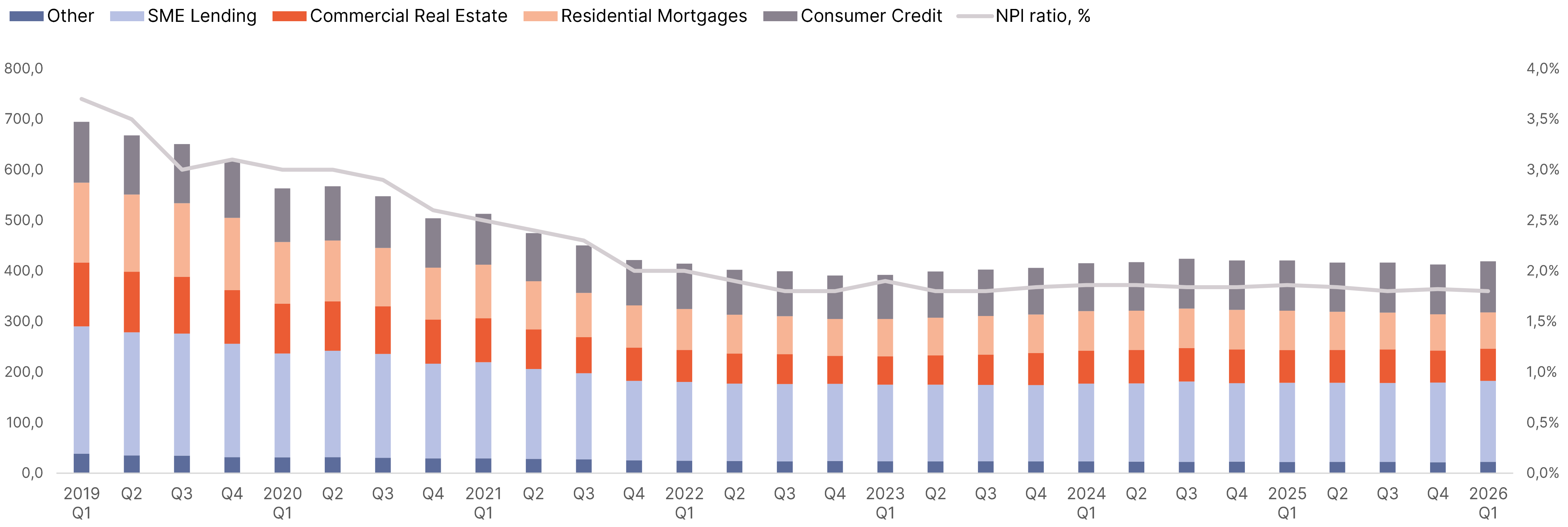
NPL ratios stabilising

NPL volumes on banks' balance sheet (EURbn) | EU and UK



Source: European Banking Authority and Bank of England UK Bank FS Analysis.

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What options do banks have for dealing with NPLs?

Different options for a lending bank to manage non-performing loans:

Work it out inhouse

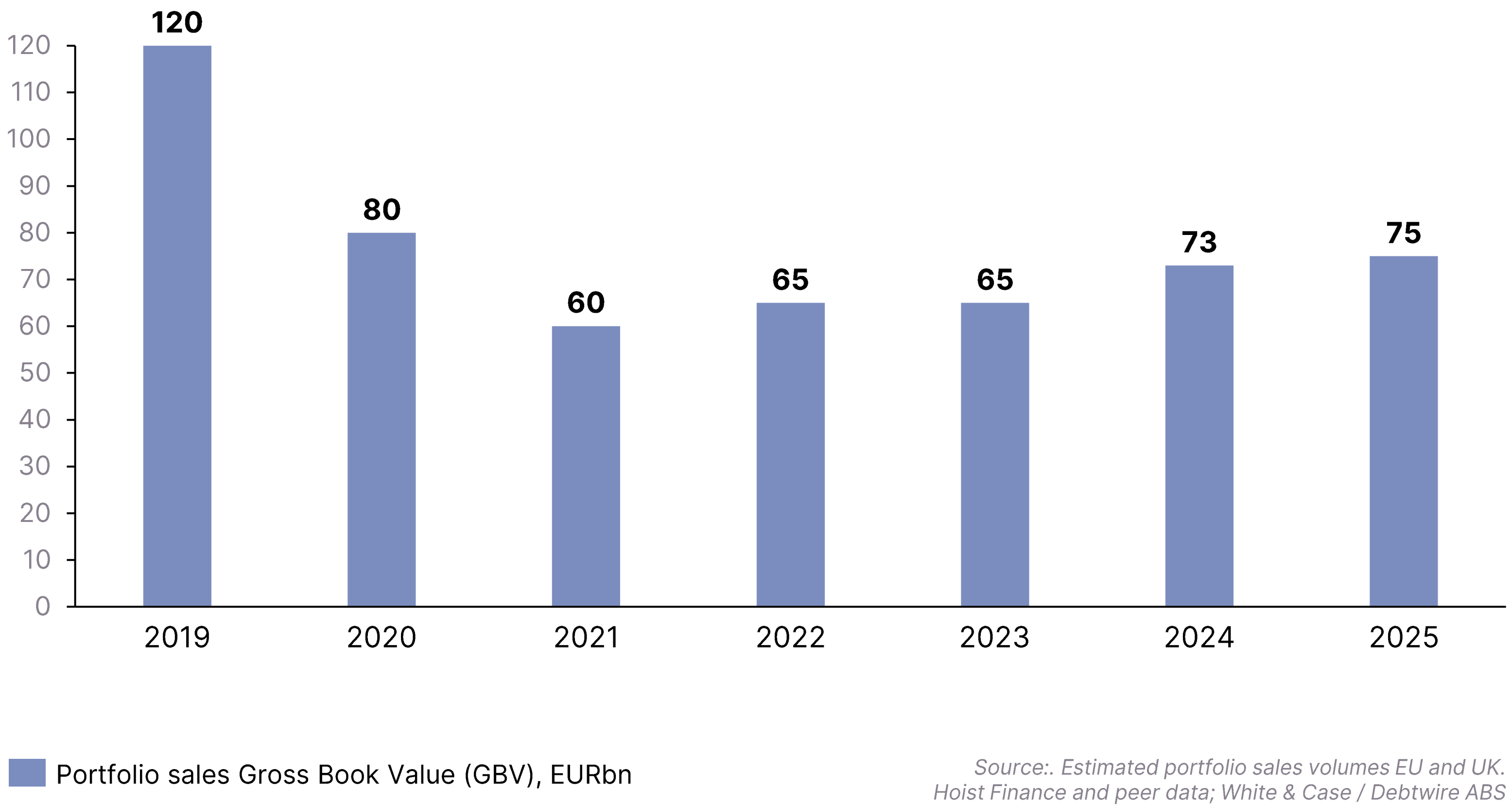
Outsource to a specialised servicer

Securitise
(Significant Risk Transfer)

Sell to a specialised NPL investor

Banks selling more NPLs

The evolving European NPL transaction market



Source:. Estimated portfolio sales volumes EU and UK. Hoist Finance and peer data; White & Case / Debtwire ABS Europe; PwC European Non-Core Asset Market Updates.

Investable market

- More proactive and prudent management of NPLs result in **higher quality portfolio coming to market**.
- Portfolios with more left to collect means a **larger investable market**.

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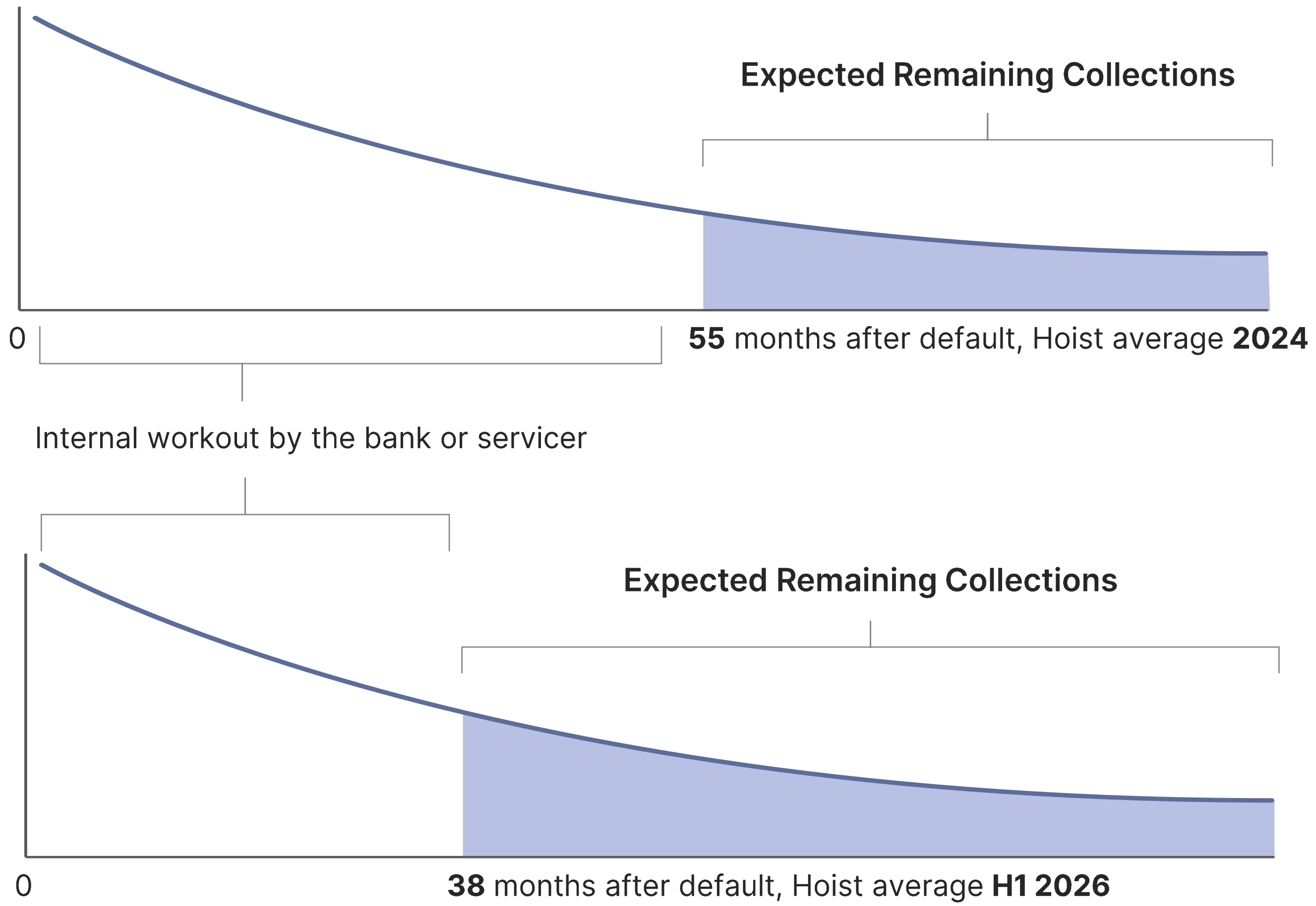
Banks selling NPLs earlier

- **Banks more proactive in provisioning.** Reducing price gap between seller and buyer.
- **EU prudential backstop** (calendar provisioning)
  - Regulation (EU) 2019/630, requires banks to fully provisions against new, unsecured NPLs within three years.
  - Applicable for loans originated after April 2019, since **January 2026**, ECB authorizes local regulators to apply also for older loans.

As NPLs are sold earlier, less of the debt is collected at sale



This drives larger investments <u>at same returns</u> from same original debt

** Illustrative collection curve, Hoist Finance data, only primary market.*

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Introduction

Strategic update

Financial targets

The leading debt restructurer in Europe

Banking regulated Specialised Debt Restructurer, supervised by SFSA

Investment management

Well-functioning financial system

Capital & funding

Savings offerings & well-diversified, competitive funding

Loan management

Financial health

A healthy financial system

We keep delivering on our strategy

Looking ahead

2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030

2021 - 2023
Rejuvenation ✓

2024 - 2026
Profitable growth ✓

2026 - 2030
Leveraging scale

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2026-2030: Leveraging scale

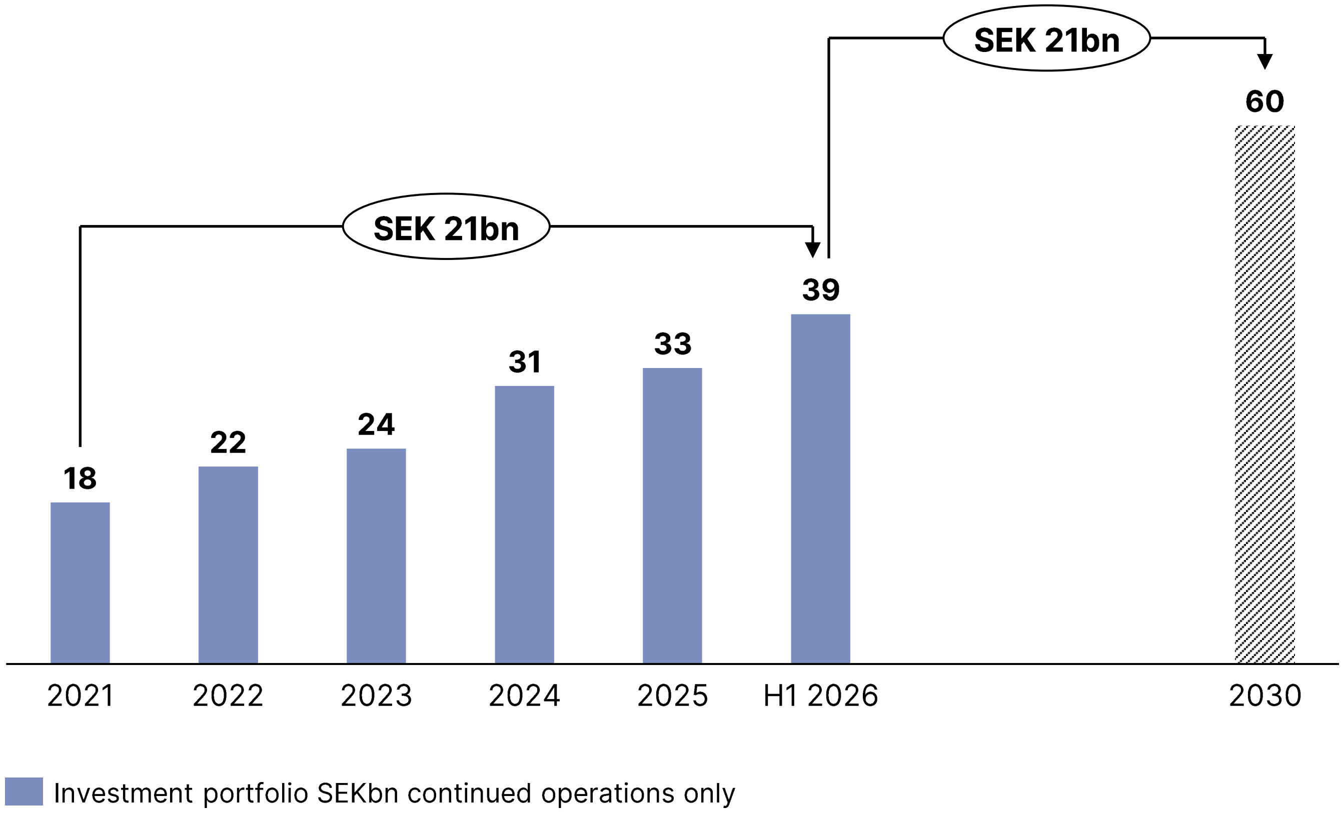
Same strategy, new phase for Hoist Finance as a specialised debt restructurer (SDR)

- Scale reduces risks on both sides of the balance sheet, increasing **stability** and **resilience**.
- Sourcing capacity with **local teams across 15 markets,** covering **multiple asset classes** under **centralised investment governance.**
- Maintain **strong cost control** and **return focus** - expanding operational leverage further.
- Continued focus on **profitable growth**, with a new investment volume ambition.

New portfolio growth ambition

2026-2030

An investment portfolio of SEK 60bn by end-2030



Continued investment portfolio growth through:

- **Increase market share** in current asset classes and geographies.
- **Geographical expansion** in Europe. Adds volume and optionality on returns.
- **SMEs** represent 30% of NPLs on European banks' balance sheets. 17% of our portfolio is SME today. We target the granular loans, in line with our risk appetite.
- **Selective M&A**, focused on NPL-portfolios at accretive IRRs, same requirements and appetite as in portfolio acquisitions. We remain a picky buyer.

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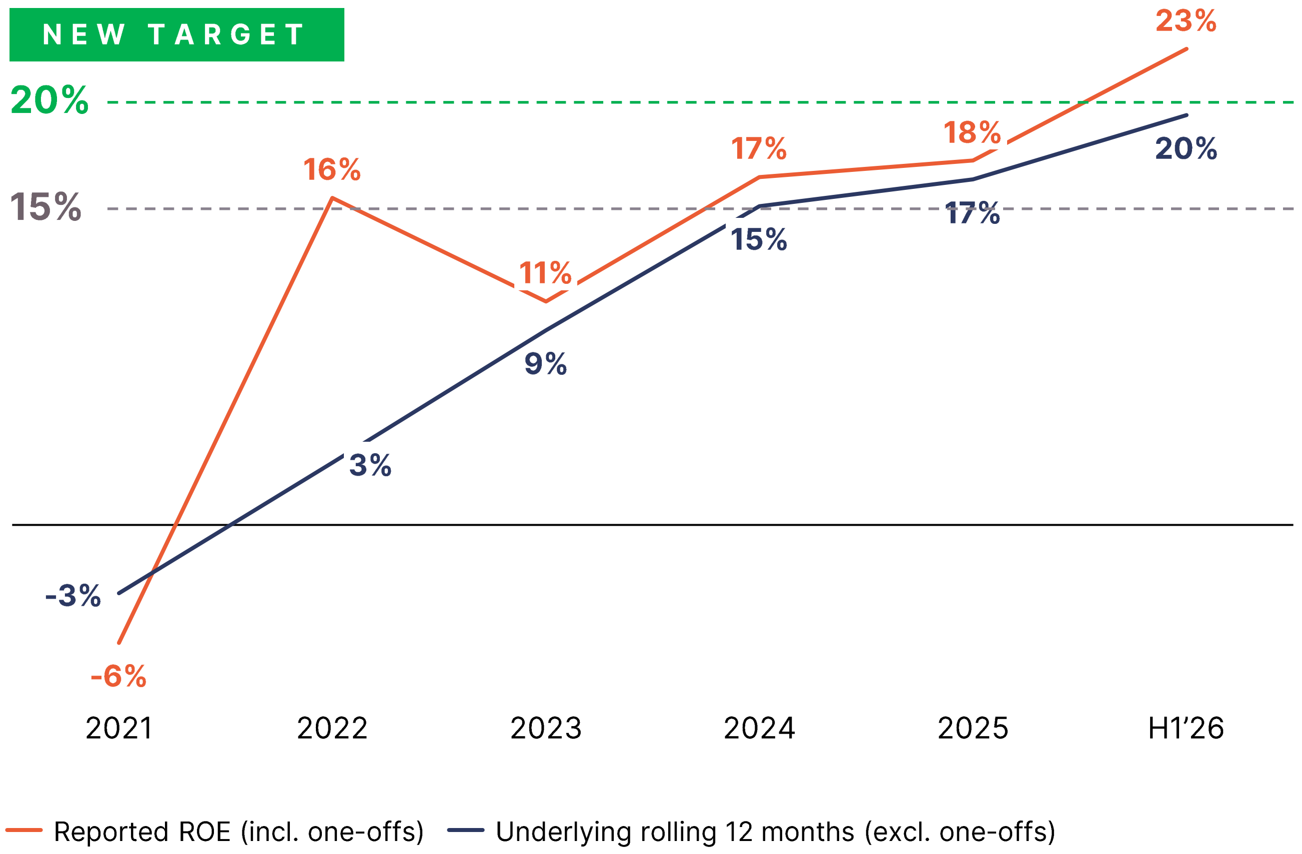
Introduction

Strategic update

Financial targets

Steady ROE-growth

Return on equity

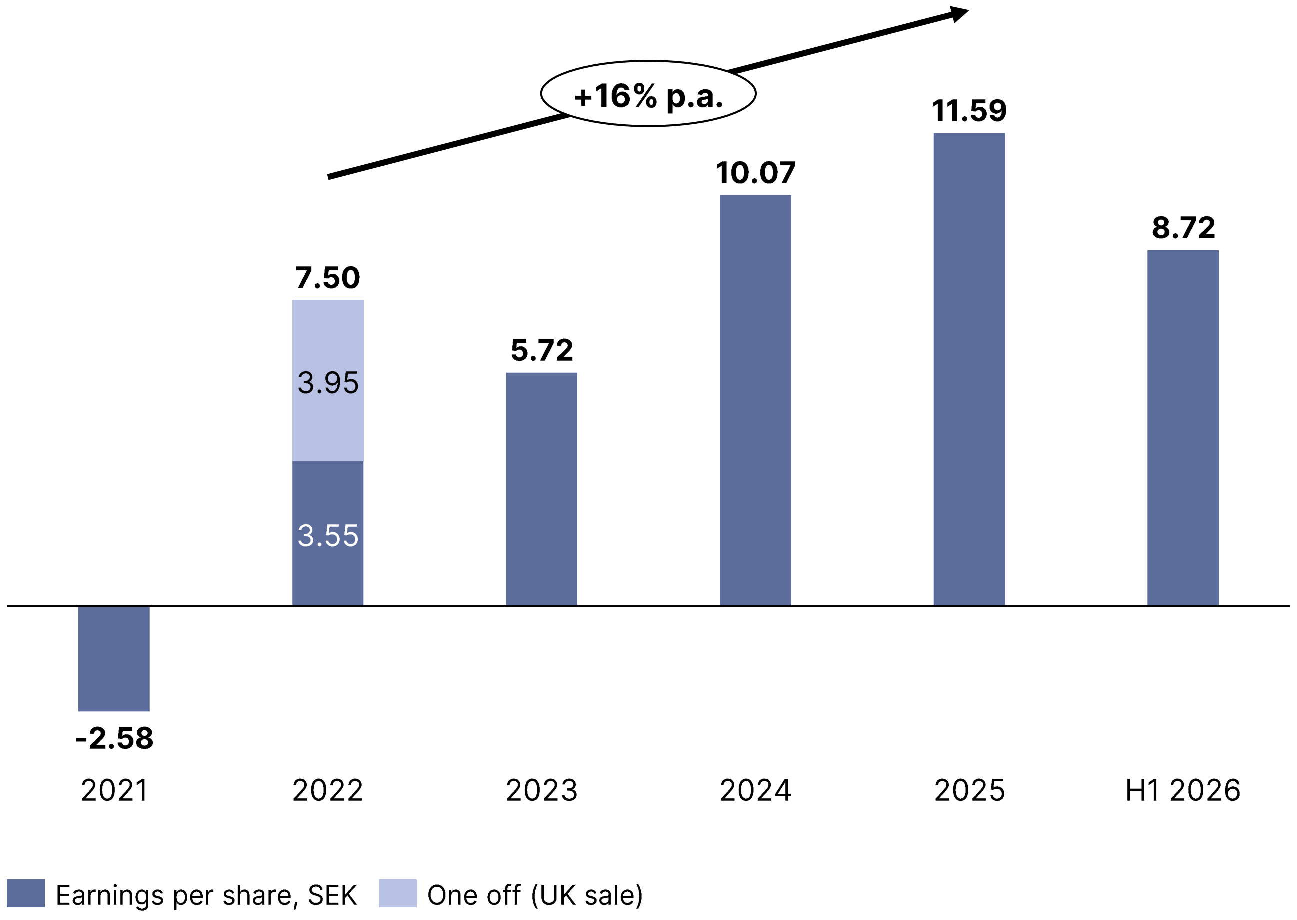


- **Increased margins** and **tight cost control** have enabled **steady ROE-growth** despite increased funding costs as a result of SDR-qualification*.
- **New ROE-target of >20**%, from >15%.

*As a specialised debt restructurer (SDR), Hoist is since 2025 subject to requirements including >130% net stable funding ratio (NSFR).

Strong EPS-development

Earnings per share

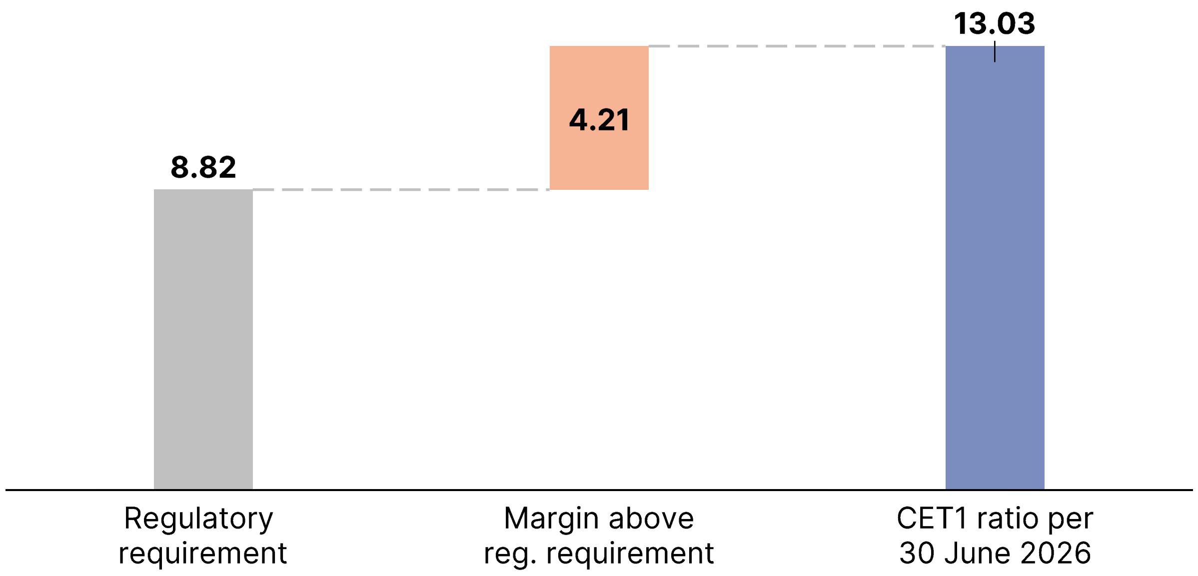


- EPS has grown with an **annual compound growth rate of 16% over 2022-2025**.
- We reiterate our previous target; an **annual EPS-growth rate** (adjusted for AT1-costs) **of 15%** up to 2030.

Solid capital levels

Common Equity Tier 1-capital ratio

CET1 ratio, %



- Robust capital ratios give **ample room to invest**.
- Our capital target, a **CET1-ratio of 2.3-3.3% above regulatory requirements**, remains.

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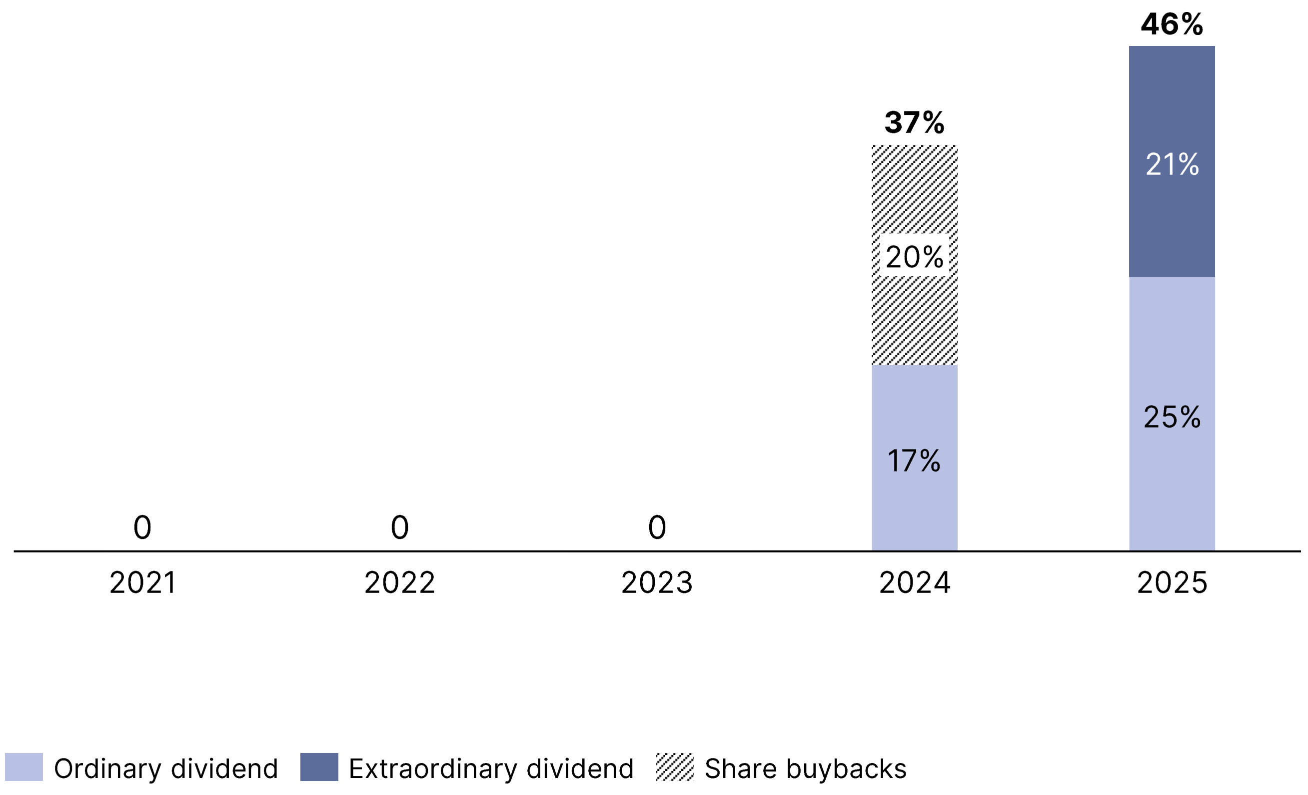
Robust capital generation

Dividends and share buybacks

Capital reparation as % of EAT



- NEW TARGET Dividend policy: from 2027, aim to **pay a dividend corresponding to 30-40% of annual net profit** (increased from 25-30%).
- Capital allocation priorities:
  - Portfolio investments at attractive IRRs.
  - Dividends paid following the dividend policy.
  - Excess capital redistributed to shareholders through extraordinary dividends or share buybacks.

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A more profitable growth company

Our four financial targets

Profitability

NEW

RoE >20%

Previously: RoE >15%

Earnings growth

EPS should grow with an average 15% up to 2030

No change

Capital structure

CET1 at 2.3-3.3% above regulatory requirement

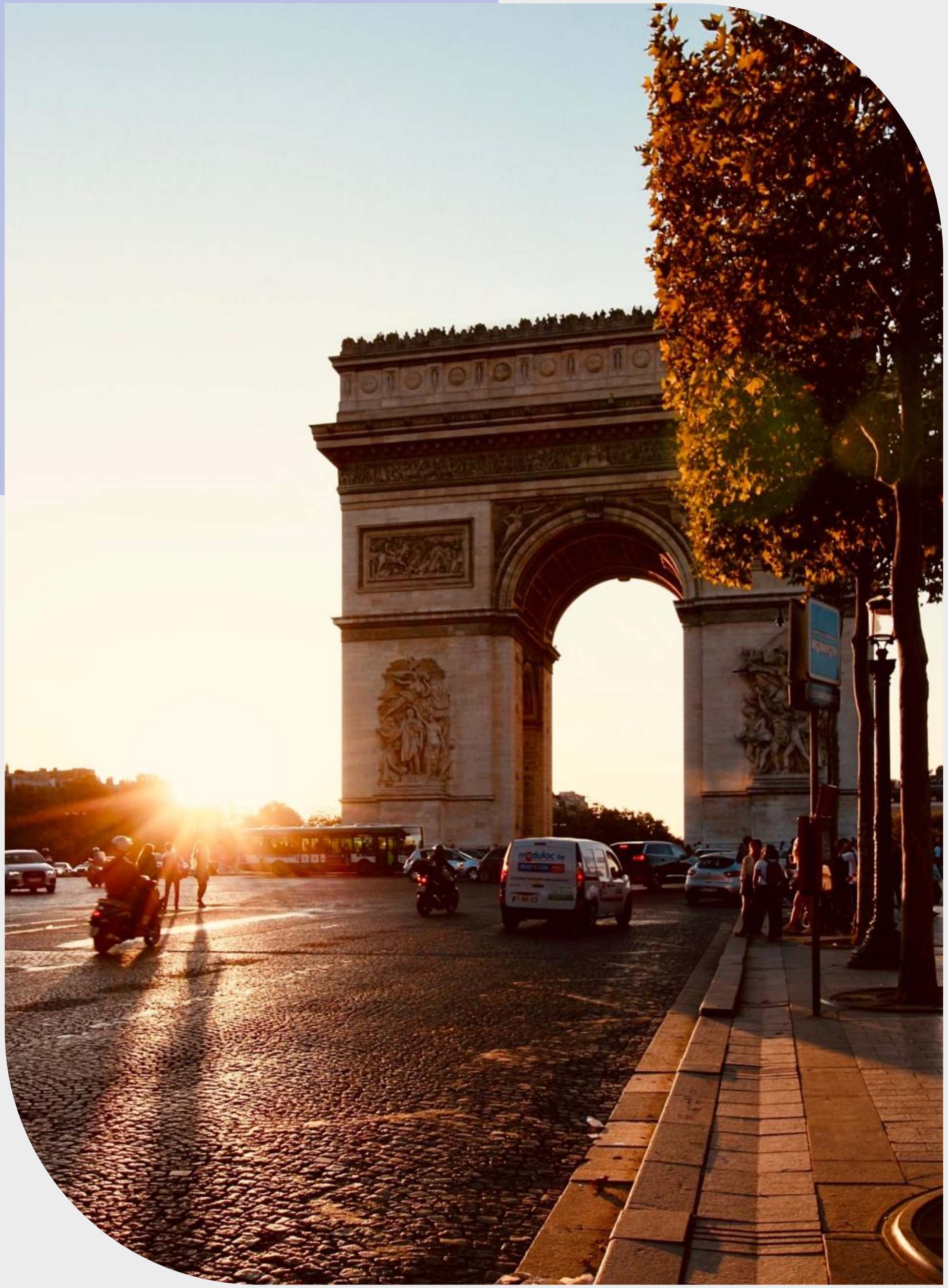
No change

Dividend policy

NEW

30-40%

Previously: 25-30% of net profit



Investment strategy

Fabien Klecha, CIO

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Our investment strategy

Market opportunity

A market leader positioned for continued growth

Disciplined, granular, pan-European deployment

Our investment strategy

Pan-European footprint

Active in **15 European countries**, with deployment having been concentrated to **6 core markets**; Germany, France, UK, Italy, Spain and Poland.

Focus on banking assets

We acquire unsecured and secured loans originated by banks and financial institutions with **high origination quality** and **credit standards**.

Granular exposures

- 30+ years of data and >**8.5 million loans acquired**.
- Average loan balance stands at **SEK 105k**.
- Highly diversified and granular; **top 25 claims are 1% of book value**.

Proactive asset management

- **Constant performance monitoring**, benchmarking and SPA follow-up.
- **Strong and stable** collection performance.
- **Divestment of SEK 1.1bn of book value** since last CMD (Sep 2024).

Proactive sourcing

- **Strong relationships** with banks.
- **Co-investment partnerships** with SEK 5bn deployed with co-investors.
- **23% of total acquisitions** sourced from **the secondary market** since last CMD (Sep 2024).

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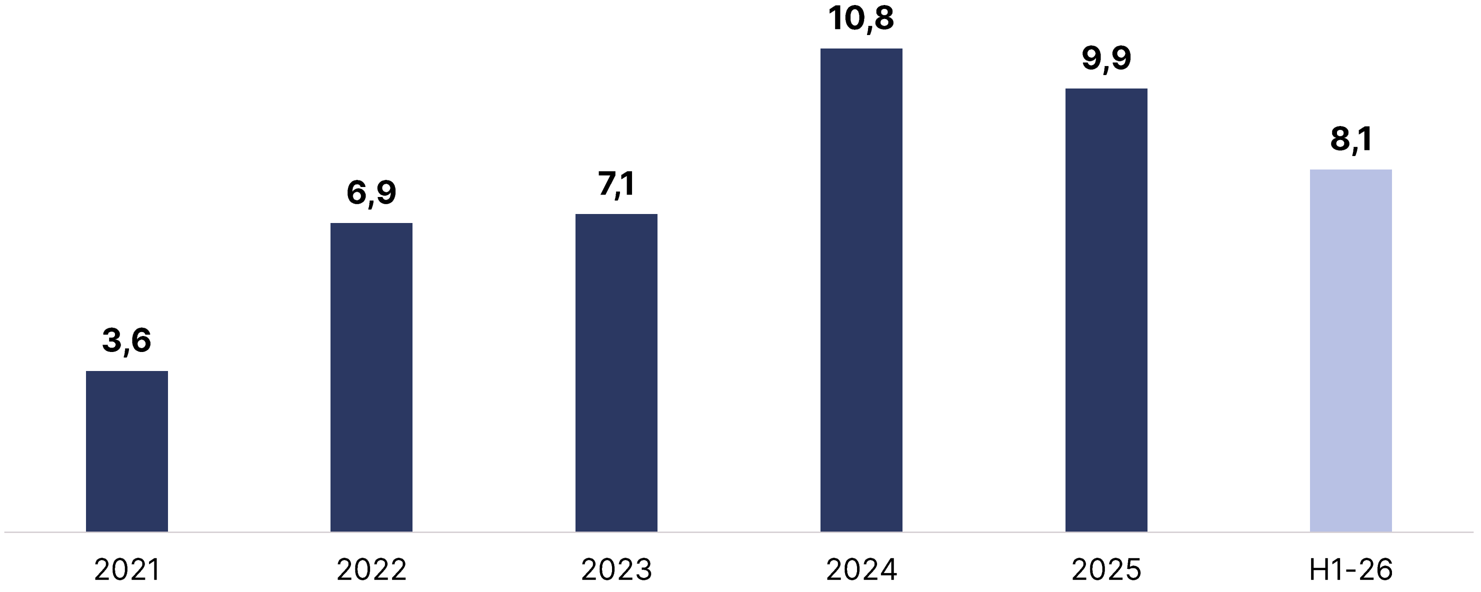
Stepping-up our deployment

Annual acquisitions, SEKbn



~2.4x

Average annual deployment in 2022–25 versus 2021.

53%

of the current book acquired since the last CMD in Sep 2024.

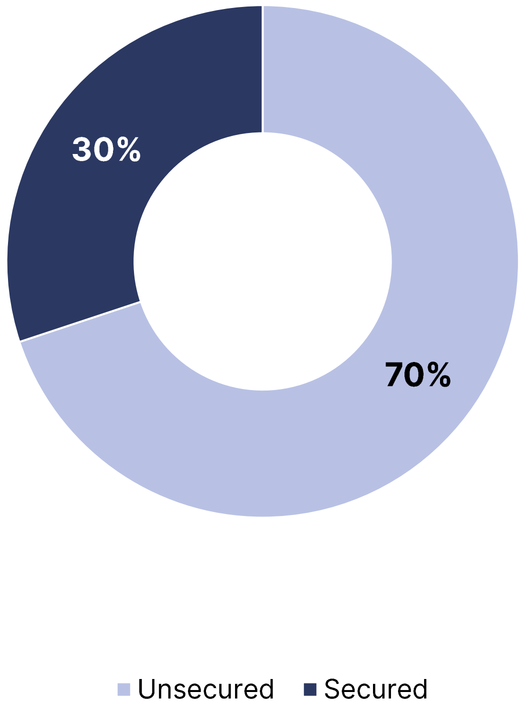
SEK 21bn

Deployed since the last CMD in Sep 2024.

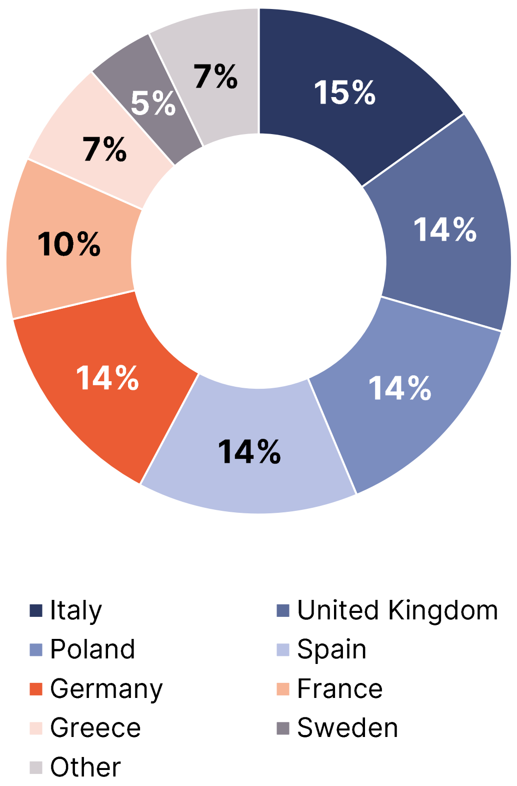
Highly granular and diversified portfolio

An investment portfolio at SEK 39.2bn, Q2 2026

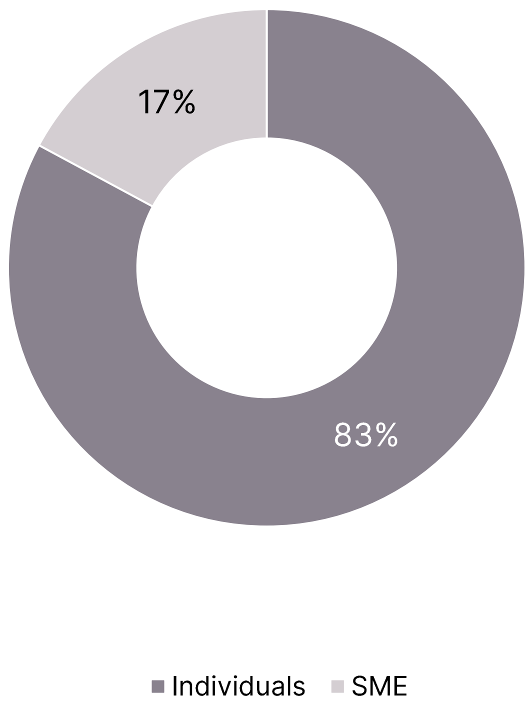
Book value by asset class



Book value by market



Book value by borrower type



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Focused on bank-originated loans

Four underwriting and servicing models for granular loans

	Consumer unsecured	SME unsecured	Consumer secured	SME secured
Original loan amount (average)	SEK 83k	SEK 285k	SEK 1,012k	SEK 1,068k
Counterparty	Individual debtors	Sole traders, small and microcap companies	Individuals owning a home	Small and medium sized companies
Sources of collection / security	Individual's ability to reimburse, other guarantors	Personal guarantors, liquidation process	Residential real estate	Residential real estate, land, warehouses, offices, financial guarantees
Underwriting	Statistical segmentation with internal data	Statistical segmentation with internal data	Statistical segmentation and line-by-line with internal data; real estate valuations	Line-by-line review; real estate valuations
Servicing	Amicable settlement repayment plans, judicial collections	Prioritized case handling	Asset managers with lawyers, bailiffs and agents	Asset managers, expert partnerships

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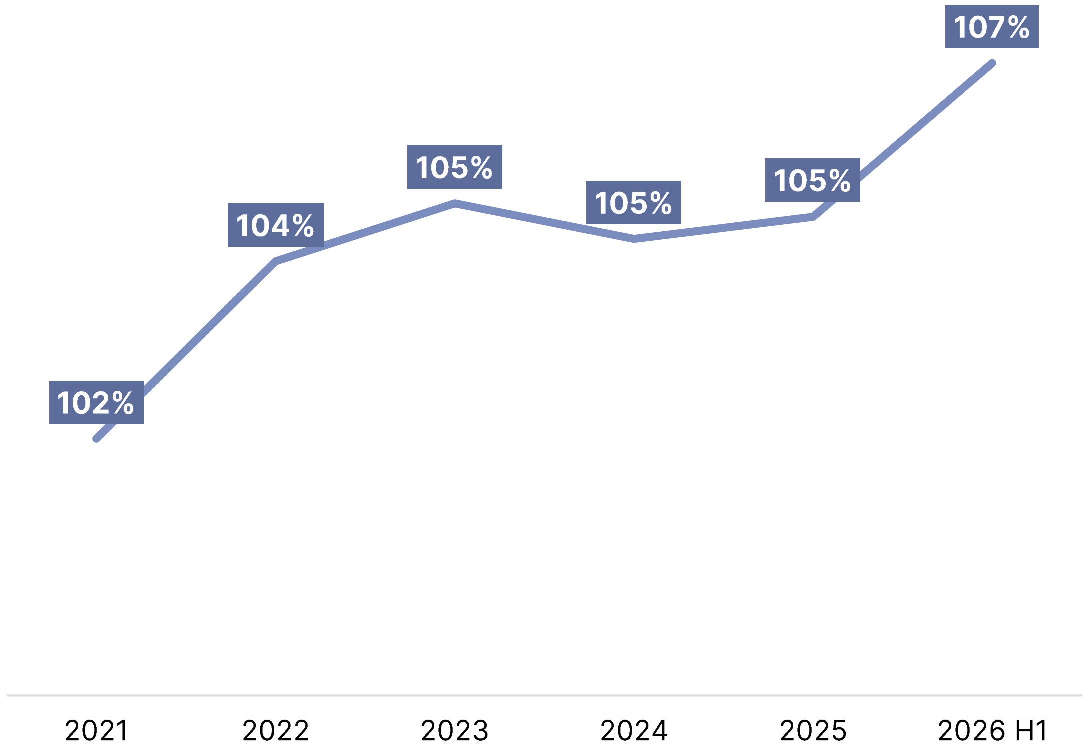
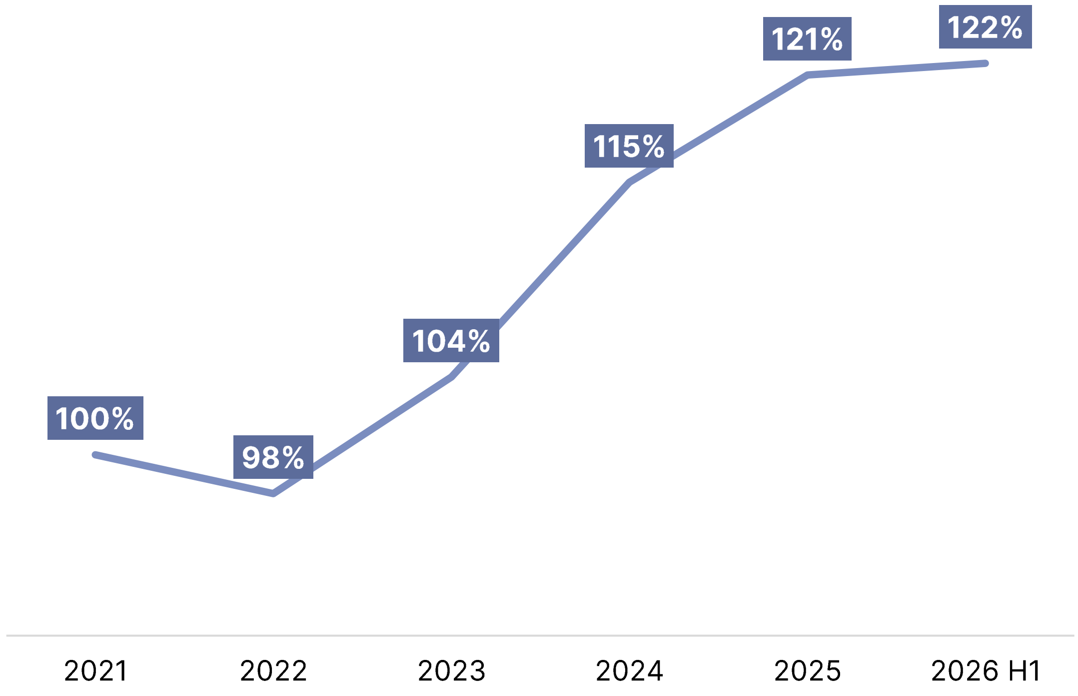
Margins stabilising at attractive levels

Strong and stable collection performance

Collection performance



10Y Net IRR margin evolution (indexed)



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Our investment strategy

Market opportunity

A market leader positioned for continued growth

A decade that reshaped European NPLs

Regulation and macro shocks have redefined how European banks recognise, provision for and dispose of non-performing loans

2008

Global financial crisis

NPLs surge across European bank balance sheets.

2014 – 2015

Banking union and ECB supervision

The Single Supervisory Mechanism (SSM) puts the ECB in direct charge of Europe's largest banks.

2017

EU NPL Action Plan

Coordinated EU plan: tougher supervision and provisioning, insolvency reform, and development of the secondary market.

2019

Prudential NPL backstop

Higher capital charges drive faster provisioning, making it costly for banks to hold non-performing loans.

2020 – 2021

COVID-19 pandemic

Moratoria and state guarantees suppress defaults; recognition of deterioration is deferred, not avoided.

2022 – 2023

Interest rate rises and stage 2 build-up

ECB tightening raises funding costs, stage 2 exposures increased to c. 10% of EU loans.

2025

SDR framework in force

Secondary-market regime takes effect; NPL Directive licensing (from 2023) now transposed in key markets; NPL disposal standardisation in place with data templates.

The NPL stock remains stable

NPL stock evolution

NPL volumes on banks' balance sheet | EU & UK

A deep stock

- EUR 406bn of NPLs on EU and UK bank balance sheets.

Banks are better provisioned to sell

- Coverage stable at 45% means portfolios can be sold with limited P&L impact, shrinking the gap between buyers and sellers.

Earlier, recurring disposals

- Banks are increasingly disposing post crisis volumes through more regular sales of smaller sized portfolios.

Source: European Banking Authority and Bank of England UK Bank FS Analysis.

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NPL trends across Europe

Concentrated in the largest economies with a shift towards the north

Market	Total loans (€bn)	NPL stock (€bn)	NPL ratio	Coverage ratio	NPL stock YoY	SME NPL ratio
France	**6 084**	**131**	**2,2%**	**44,0%**	**+7,4%**	**5,1%**
Spain	**2 582**	**67**	**2,6%**	**46,3%**	**-9,4%**	**5,4%**
Germany	**3 123**	**50**	**1,6%**	**33,1%**	**+11,8%**	**4,3%**
Italy	**1 710**	**34**	**2,0%**	**51,8%**	**-12,5%**	**4,9%**
Netherlands	2 145	29	1,3%	25,4%	-1,4%	3,1%
Austria	723	16	2,3%	38,6%	+6,5%	5,6%
Belgium	1 027	14	1,4%	43,9%	+10,8%	3,6%
Poland	173	6	3,6%	50,8%	-4,6%	5,2%
Finland	561	6	1,1%	21,7%	-9,1%	2,3%
Greece	174	5	2,7%	35,9%	-21,7%	4,1%
Portugal	213	4	1,9%	60,6%	-6,8%	4,2%
Sweden	864	3	0,3%	24,9%	-15,6%	0,5%
Cyprus	40	0	0,8%	52,2%	-50,0%	2,1%
EU/EEA aggregate	**20 696**	**377**	**1,8%**	**41,3%**	**+0,3%**	**4,4%**
Sum of markets shown	***19 417***	***366***	***1,9%***			

Non-EBA market — separately sourced, different framework

United Kingdom	3 000	**29***	0,9%
EU/EEA aggregate + UK	**23 696**	**406**	**1,8%**

Concentrated in the largest economies

- France, Spain, Germany and Italy hold 75% of the EU NPL stock, French banks alone 35%.

NPLs moving north

- Germany’s NPL stock grew by +12%; France by +7.4% - while Italy and Spain continue to de-risk.

Stage 2-loans: France and Germany

- Of a total stage 2 loans at EUR 1,883bn in Europe, France and Germany account for 55%.

Data source: Source: EBA Risk Dashboard Q1 2026 (published June 2026) . (*) IMF

Different types of buyers in the NPL market

Competitive landscape

Financial investors

Funds and credit platforms holding NPLs as a financial asset

- Fund vehicles with a **defined investment period and return hurdle**.
- **Collections outsourced to third-party servicers**; limited operational involvement.
- **Deployment follows the fund cycle** rather than the bank disposal calendar.

Fund structures and acquisition leverage

Industrial players and servicers

Servicing platforms co-investing alongside third-party mandates

- **Financed in the bond and securitisation markets**, typically sub-investment grade.
- **Collections in-house**, with often large platforms.
- **Higher funding costs since 2022** have constrained deployment in recent years.

Bonds and securitisation markets

Regulated, specialist banks

Licensed credit institutions funding purchases with deposits

- **Deposit funded, capitalised to CRR standards and under direct supervision.**
- **Permanent capital**, ability to price and deploy throughout the cycle.

Deposits and wholesale debt

What sets us apart in the industry ?

Unique footprint and coverage with a flexible operating model

Wide geographic footprint

- **15 European markets.**
- **Expanded** into Sweden in 2023, Portugal 2024, Finland 2025, and Hungary 2026.
- Capital deployed where pricing is best with a **flexible operating model.**

15

European markets

Asset class coverage

- **Consumer and SME, Secured and Unsecured.**
- Underwriting, pricing and portfolio control always retained in-house; **we own our data.**
- **Operational collection inhouse and outsourced.**

4

underwriting and servicing models

Strong and stable funding

- **80% funded by retail deposits**, giving stability and a competitive funding cost.
- **Lowest cost of funding** in the market.
- **No refinancing wall.**

Baa1

credit rating, Moody's Ratings

Clear regulatory status

- Banking regulated **specialised debt restructurer (SDR)**.
- A **reputable counterparty** for banks running regular disposal programmes.
- **Certainty of closing.**

Feb 2026

Qualified as an SDR

Sources of further growth

An investment portfolio at SEK 60bn by end-2030

SME segment

- The largest segment of **NPLs on European banks balance sheet**, representing **30% of total volume**.
- Currently **17% of our book**.

EUR 113bn
European SME NPL-stock

United Kingdom

- One of **Europe's most active credit markets**.
- With the Azzurro-acquisition, we now have **regulatory licences** and the **platforms** to acquire and service at scale.

EUR 29bn
UK NPL stock

France & Germany

- Stage 2 books build up since 2023.
- **Strong relationships with main banks.**

55%
of EU Stage 2-loans sits in Germany and France

New geographies

- Prudent model where we enter with local servicing partners, try it out, then **scale up once collections confirm underwriting**.

4
new markets since 2023: Sweden, Portugal, Finland and Hungary

SEK 39bn
Investment portfolio as of Q2 2026

c. 10% a year
Net portfolio growth

SEK 60bn
Ambition for end-2030

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Our investment strategy

Market opportunity

A market leader positioned for continued growth

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Our sourcing capabilities

We are seeing more than 80% of transacted volume

From pipeline to portfolio

SEK 70bn	250	120	SEK 10bn
Reviewed in 2025	**Deals reviewed**	**Investment committees**	**Deployed in 2025**
Across 116 originators	50 investment professionals	Each case independently reviewed	Median portfolio EUR 20m

Where the volume came from in 2025

Return on equity guides our investments

Our investment underwriting

Consistent approach to underwriting

- Data tape analysis
- Pricing & cashflow forecasts
- Writing Investment Recommendations
- Presenting to the Investment Committee
- Research & Development
- Corporate Acquisitions
- Reviewing portfolio performance
- Revaluations
- Divestments

We assess all transactions using the same metrics:

Metric	Basis	Time value	Leverage	Cost of funding	Shareholder alignment
Money multiple	Cash	○	○	○	●○○
Unlevered IRR	Cash	●	○	○	●●○
Weighted Average Life	Cash / time	●	○	○	●●○
Return on equity	Accounting	●	●	●	●●●

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Clear structure with centralised governance

Our investment governance

Decision committees

Full board

Board Investment Committee (subset of BoD)

Management Investment Committee (chaired by CIO)

Joint preparation of the investment case

Investment team

Country management teams

Monitoring

External audit

Internal audit

Risk function review

Revaluation committee
(chaired by CFO)

Independent quality review
(peer review)

Investment Committee feedback loop

Close collaboration across the organisation with full transparency around performance

Our investment portfolio by 2030

Same investment strategy, governance and set-up

Our investment portfolio

A diversified portfolio consisting of **highly granular, bank-originated claims**, both secured and unsecured.

Geographically broader, likely more tilted towards the north.

Higher share of **SME**.

Actively managed, as today – we buy, monitor continuously, reprice as necessary and dispose when attractive.

SEK 60bn portfolio ambition by 2030

CFO-update

Magnus Söderlund, CFO

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Portfolio management

Competitive funding

Operational leverage

Continuous, proactive management of the investment portfolio

Asset management

Quarterly evaluation of significant deviations

Quarterly outlier review

- From point of acquisition and through the **entire life of the asset**.
- Every **outlier assessed and reviewed** on a quarterly basis.
- Gives good **visibility of risk** and enables focused effort where it matters.

Prudent approach and robust governance

Prudence is the essence of our principles

- **Data-driven** decisions.
- Negative situations addressed immediately, **cautious with positive revaluations**.
- Centralised revaluation committee and **external auditor review and sign-off**.

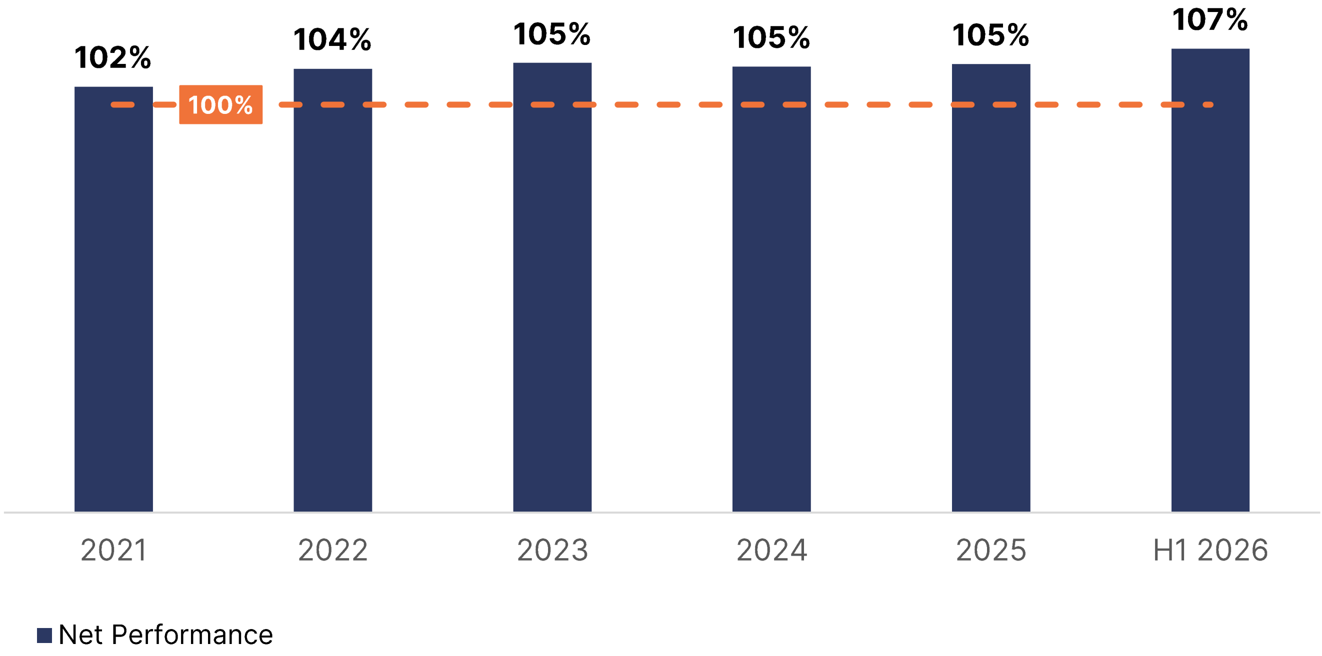
Results

A healthy book with good visibility of risks

- Consistent and predictable **overperformance** vs management forecasts.
- Investment Committee feedback loops to **continuously improve underwriting accuracy**.

Steady and stable collections

Collection performance



- Strong collection performance reflecting **accurate and healthy valuation process.**
- Consistent **overperformance** against management investment curves.
- **De-risking secured** collections.

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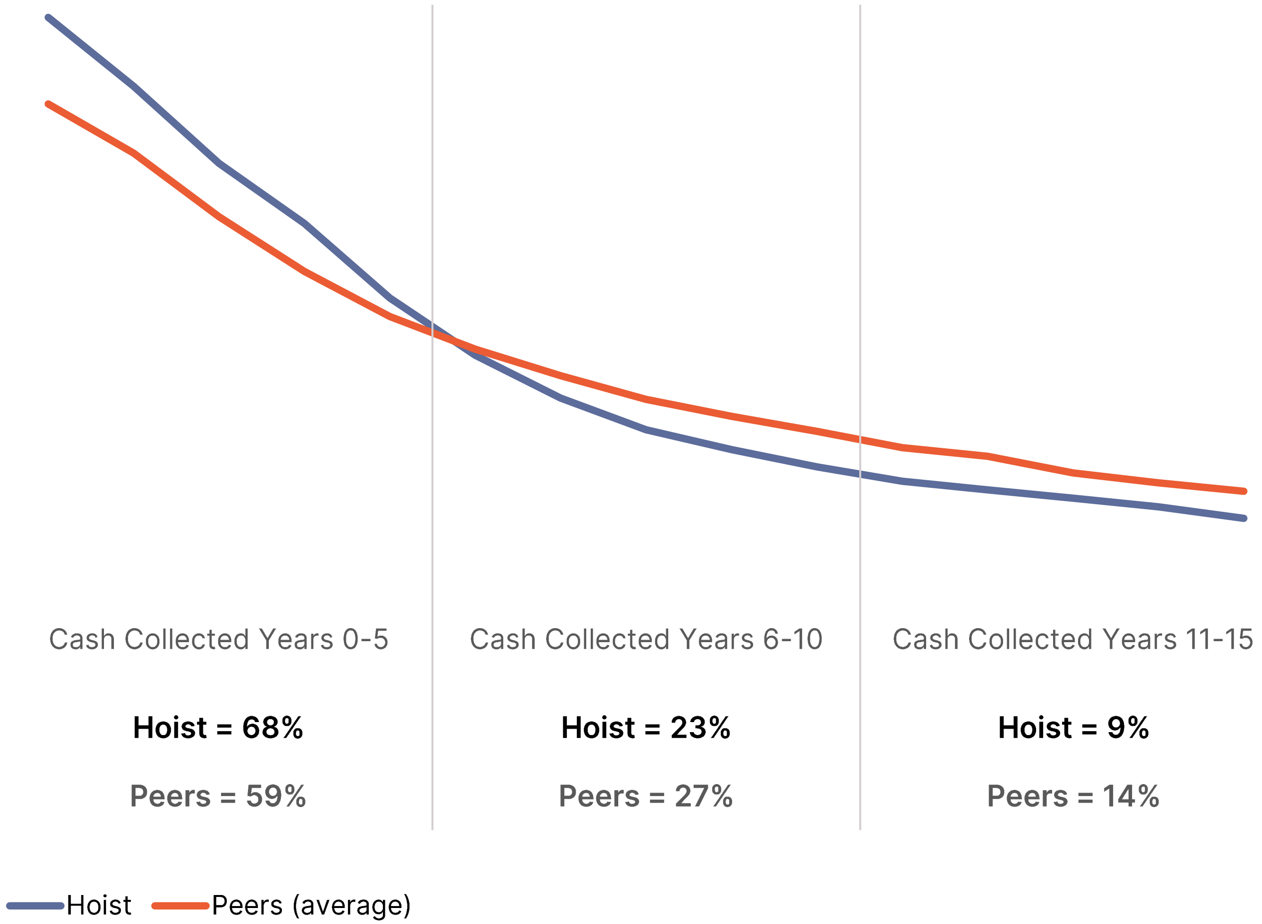
Prudent expectations

Estimated Remaining Collections (ERC) distribution



- Expecting larger collections during the first years means **higher bar to reach >100% collection level** – and **assures risks are not pushed into the future**.
- **Accuracy of cashflow projections** naturally reduces in outer years.

Source: FactSet, peers public disclosures (2025)

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Risk overview

Risk assessment: a low and stable risk profile with active risk management

Types of risk	Comment	Risk assessment
Credit risk	• **Active performance management** of the NPL-portfolio • **Data driven** and statistical approach • **Centralised** revaluation governance and framework	LOW
Operational risk	• Focus on **continuous improvements** • Internal IT capability with specialist teams focused on **cyber- and other IT risks** • Systematic **training and controls** in place	MEDIUM
Market risk	• Assets with generally **longer maturities** than liabilities • Flexible and effective funding model with **structural natural hedges** • **Hedging** interest rate- and FX risks on continuous basis	LOW
Liquidity risk	• All retail deposits covered by the **Swedish deposit guarantee scheme** • Large **liquidity reserve**	LOW
Regulatory framework	• Regulated by the **SFSA** • Subject to **EU-level directives and regulations**	MEDIUM

Portfolio management

Competitive funding

Operational leverage

A balance sheet business

Numbers per Q2 2026

Assets

Investment portfolio	Highly diversified and granular No single risk exposures	SEK **39bn**
Liquidity reserve	Minimal risk, Basel III-requirements	SEK **27bn**
Other assets		SEK **4bn**
		SEK **70bn**

Liabilities and equity

Savings accounts	125k savers, all term-deposit, max EUR 100k per saver	SEK **49bn**
Bonds	Diversification across many small issuances, diversified maturity profile	SEK **10bn**
Other liabilities		SEK **3bn**
Equity	Well capitalized Incl. AT1	SEK **8bn**
		SEK **70bn**

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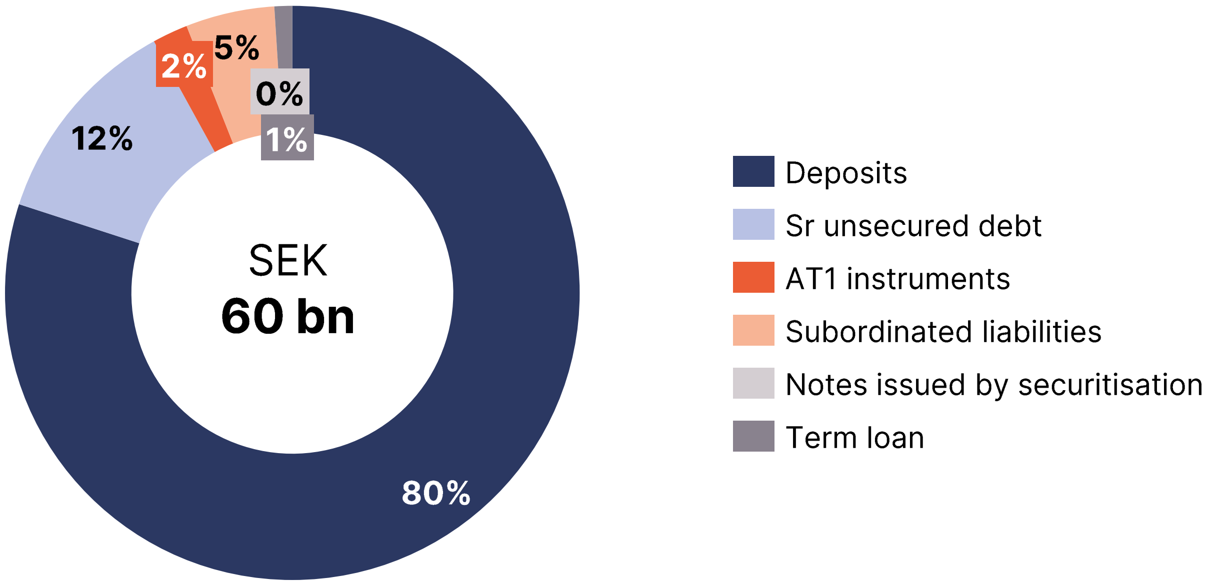
Competitive funding platform with a stable deposit base

- Sustainable, low-cost and diversified funding structure with **continuous access to funding**.
- Deposit platforms across Europe with **attractive savings offerings**.
- **Investment grade rating** from Moody's and well established EMTN market platform.

Distribution of funding, Q2 2026



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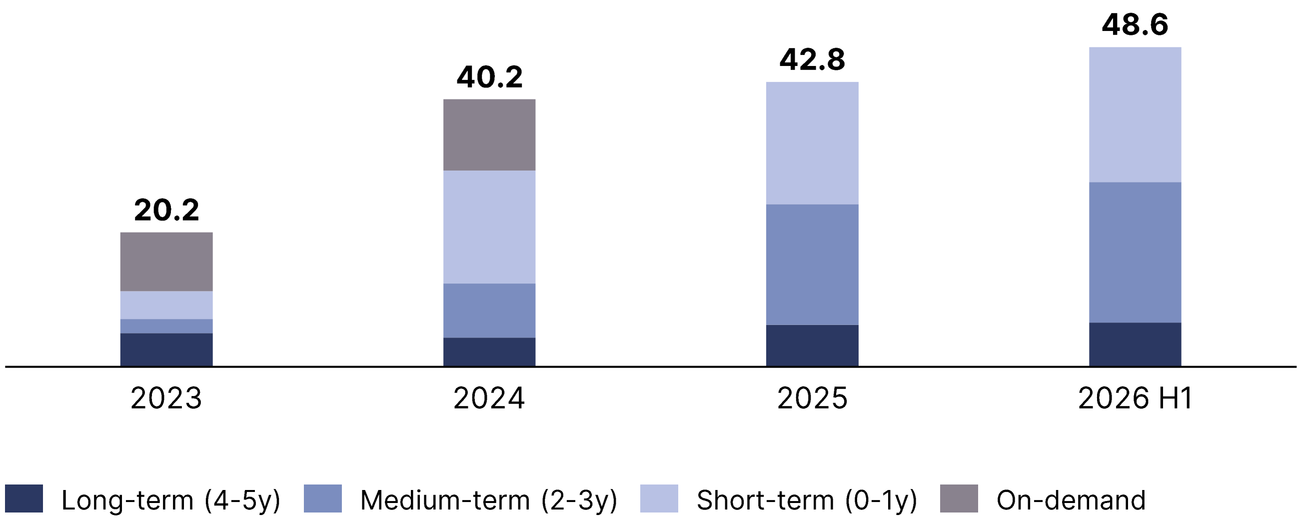
Stable growth in deposits

- Savings offerings in **SEK, EUR and PLN.**
- All deposits covered by **Swedish deposit guarantee scheme**.
- Average maturity of **1.2 years**.

Deposit growth and maturity evolution, SEKbn

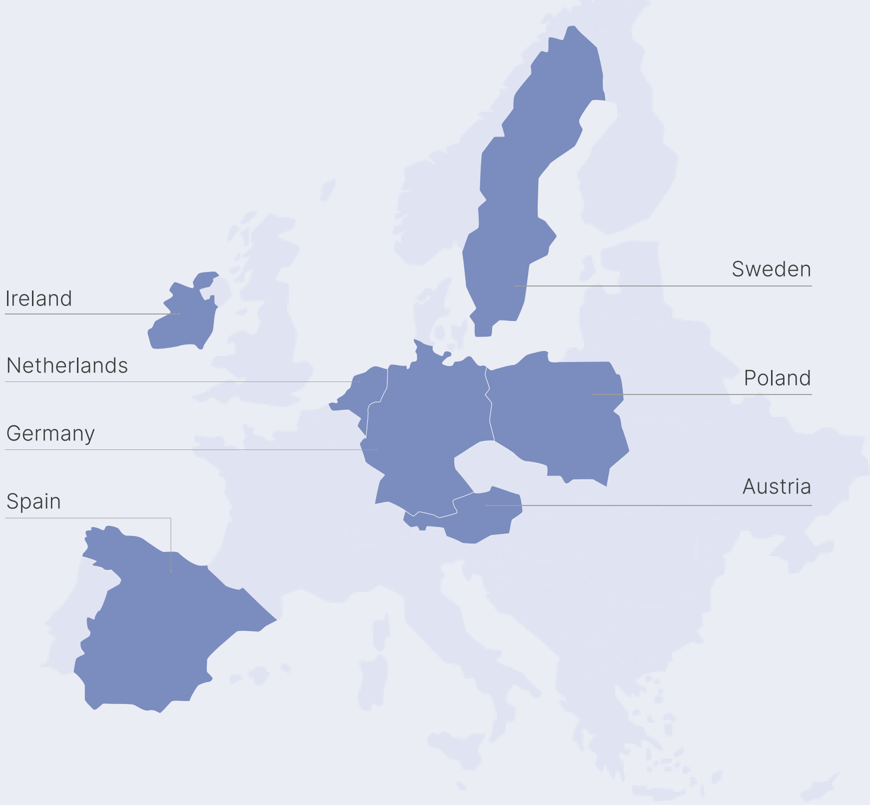


>125,000

Savings customers in seven markets

SEK 49 billion

Total deposits as of Q2 2026



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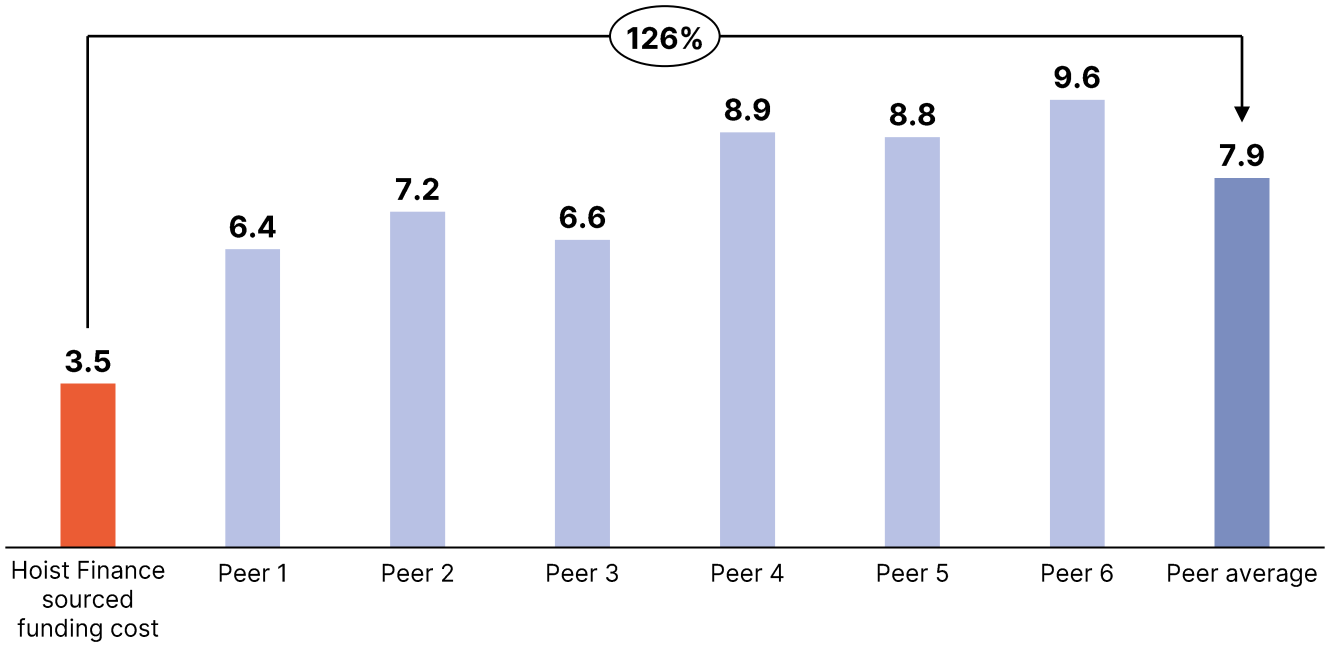
The most competitive sourced funding cost in the industry

Low-cost deposit funding and the highest credit rating in the industry



** Weighted average cost of debt at end of Dec-25, based on traded instruments and estimates of non-traded instruments. Source FactSet, Bloomberg, peers public disclosures (2025). Hoist includes cost of AT1.*

Our Moody's rating evolution

October 2021	**Baa3 (stable outlook)**
November 2023	**Positive outlook**
September 2024	**Upgrade to Baa2 (stable outlook)**
July 2025	**Positive outlook**
June 2026	**Upgrade to Baa1 (stable outlook)**

Bond spread: example 3Y Senior Preferred (3m stibor+spread)

Nov 2023	June 2026
500 bps	119 bps
Spread	Spread

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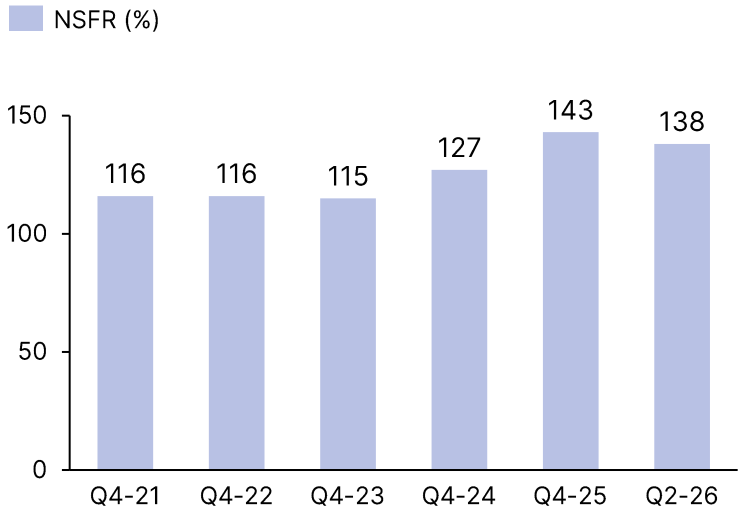
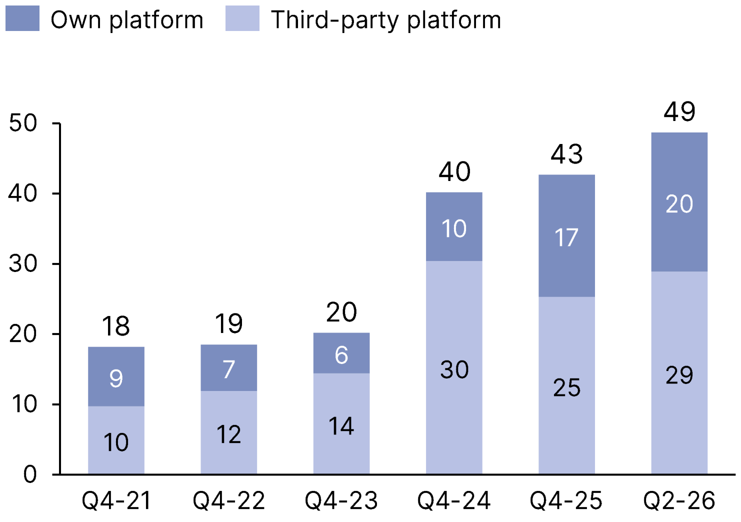
Improved NSFR-efficiency

Net stable funding ratio,%



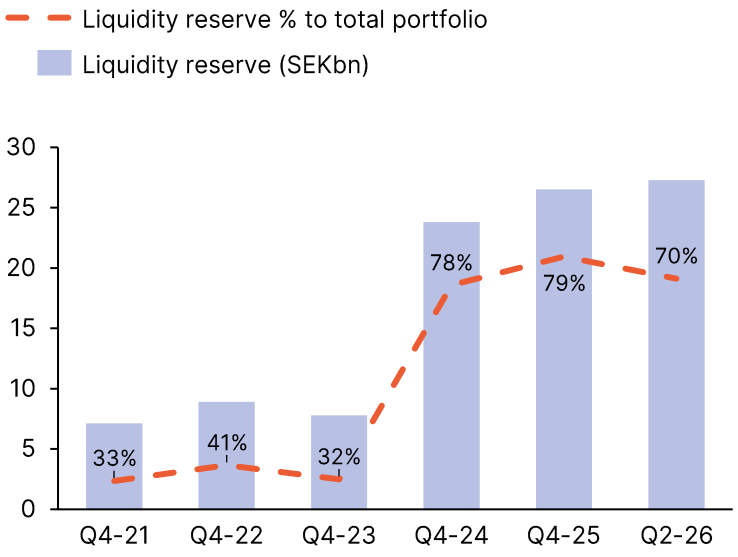
NSFR stably above the **130%** floor for **SDRs**.

Deposits, SEKbn



Own platform in **Sweden** (SEK) since set-up (-09), rolled out to **Germany** (EUR) in Nov -25 and **Spain** (EUR) in March -26.

Liquidity reserve in relation to portfolio



Our **NSFR efficiency has improved**, with the liquidity portfolio now at 70% of the NPL-portfolio, down from 79%.

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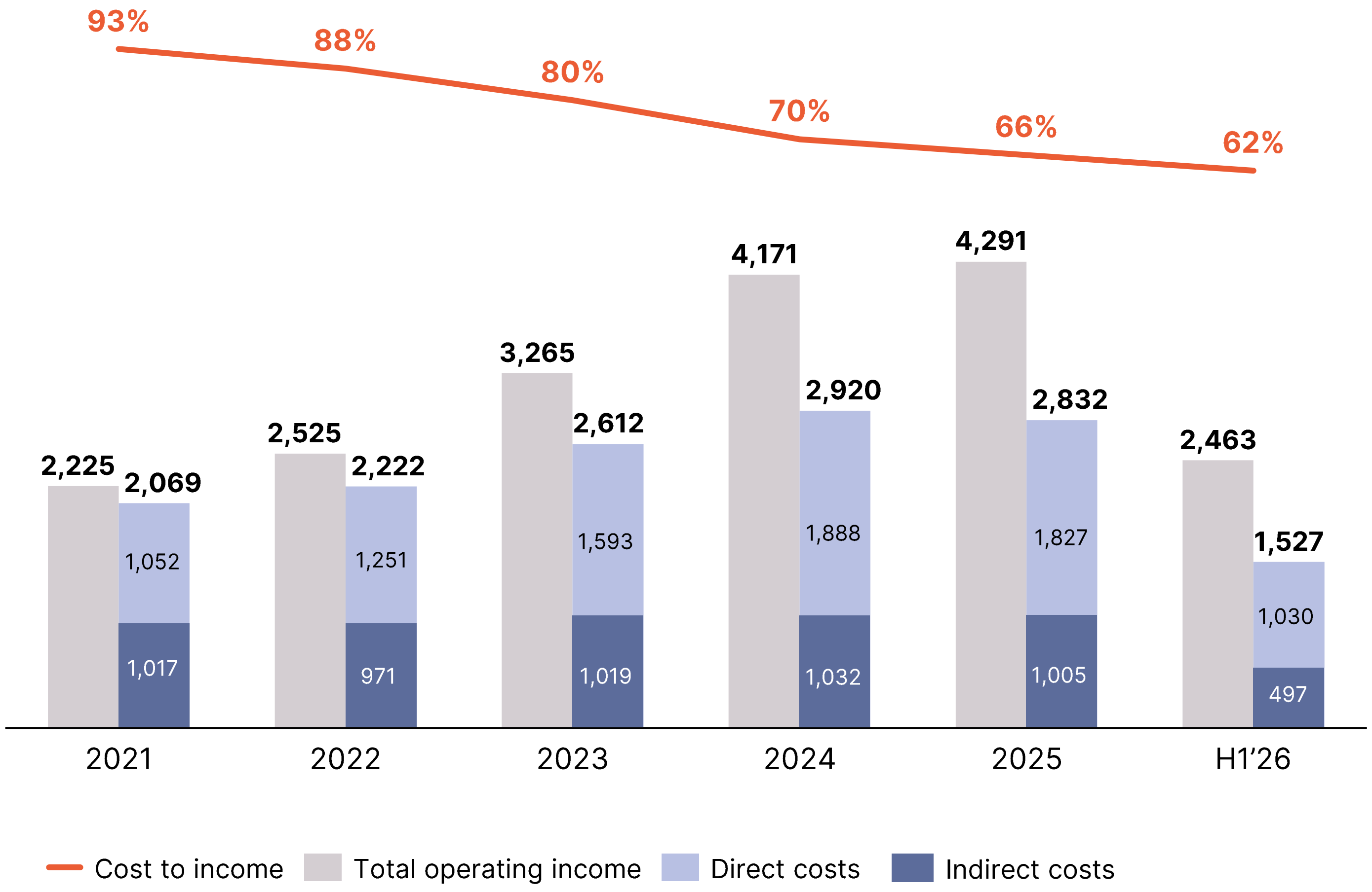
Portfolio management

Competitive funding

Operational leverage

Operational leverage

Operating expenses excl. non-recurring items, continued operations



- **Cost control and scale benefits:**
  - **Direct cost** to income reduced from 47% to 42% over the period.
  - **Indirect cost** to income reduced from 45% to 20% over the period.

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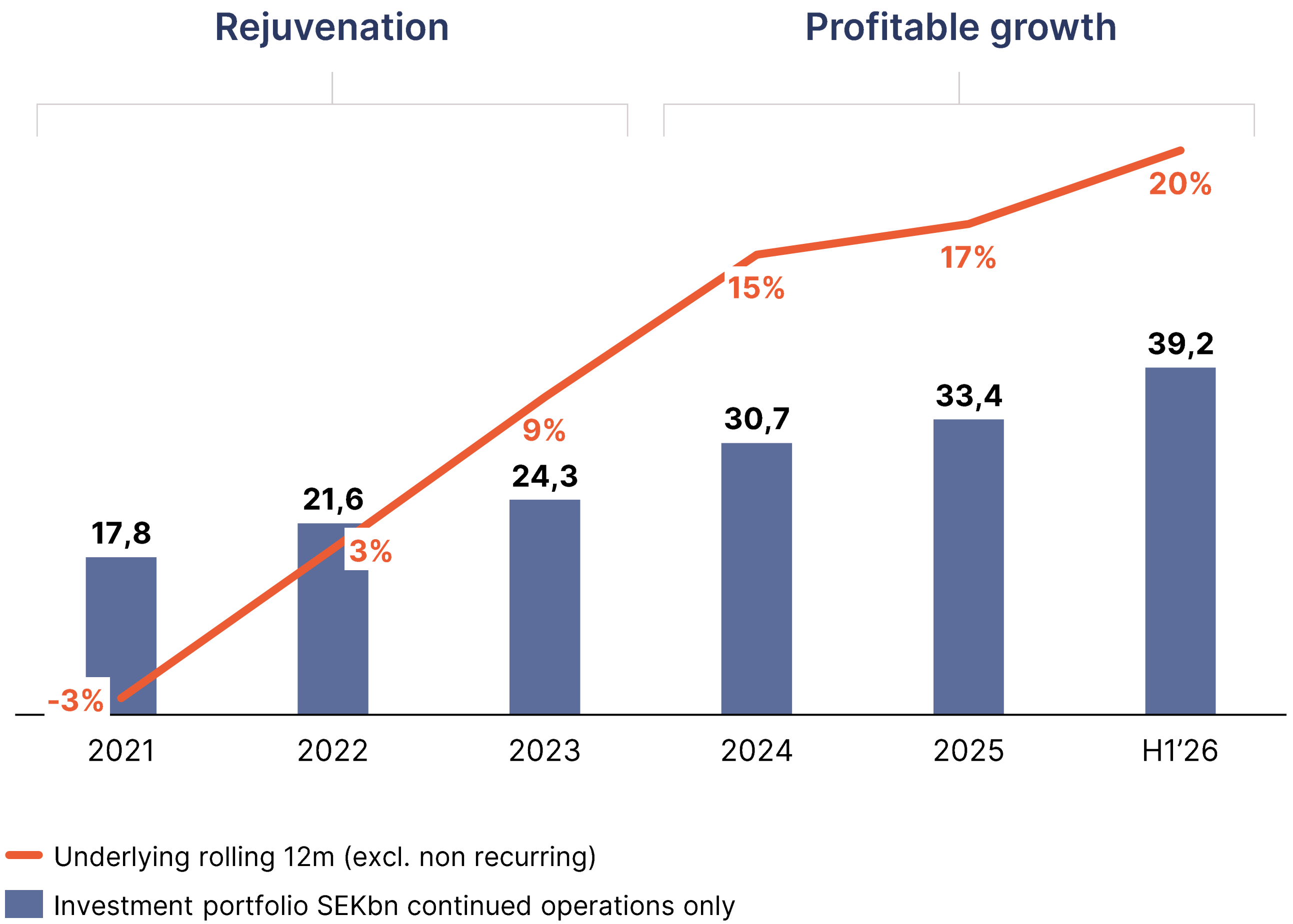
Profitable growth

Return on equity and Investment portfolio

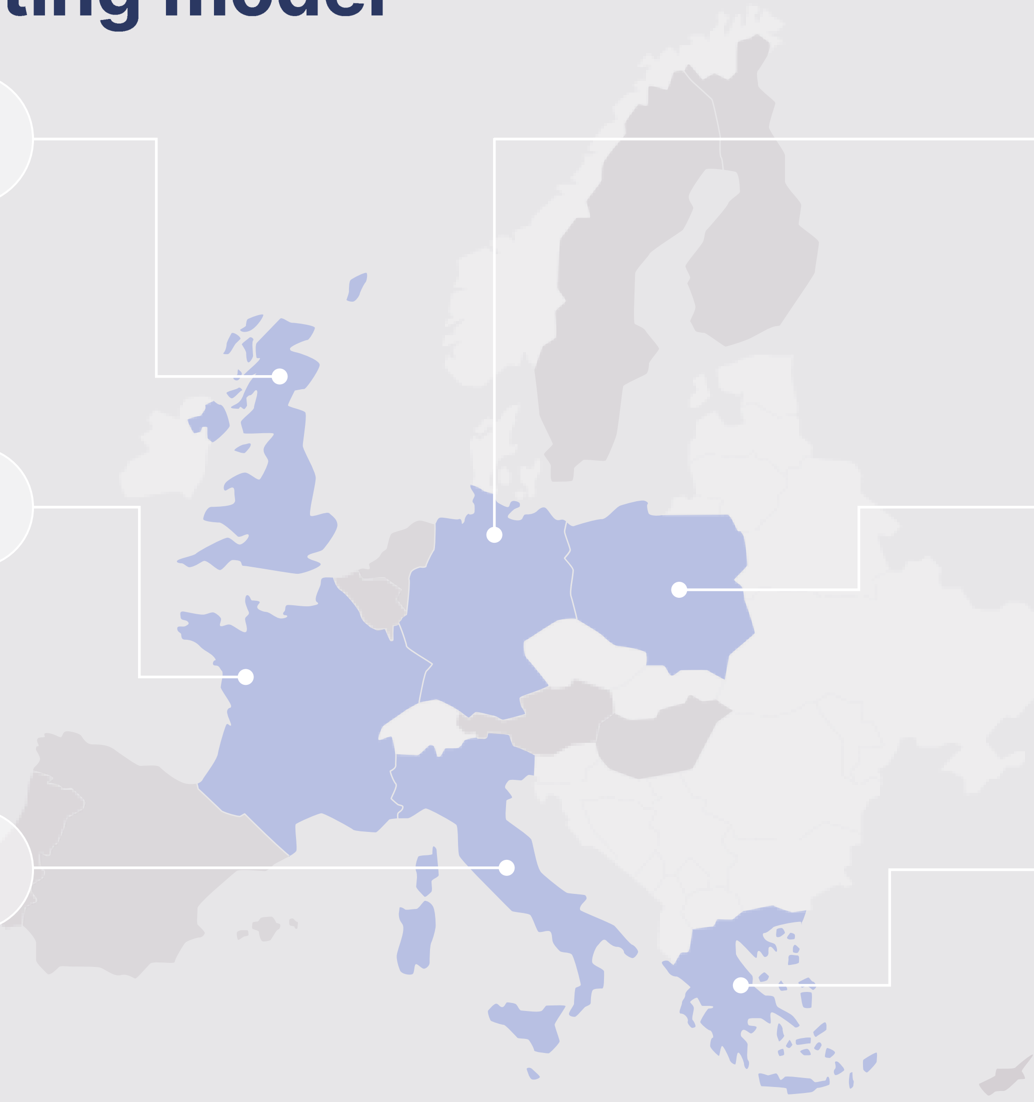


- **Pricing discipline**
  - Profitability increased at higher volumes.
- **Tight cost control**
  - Flat indirect cost development, while doubling the investment portfolio.
- **Growth**
  - Ample capital for continued investment portfolio growth.

Markets deep dive

Country Managing Directors

Our flexible operating model



Enok Hanssen
MANAGING DIRECTOR GROWTH MARKETS

Asset classes UK		Operations UK	
Unsecured	97%	In-house	20%
Secured	3%	Outsourced	80%
SME-share	*46%*		

Makram Chebli
MANAGING DIRECTOR FRANCE

Asset classes		Operations	
Unsecured	33%	In-house	86%
Secured	67%	Outsourced	14%
SME-share	*47%*		

Andrea Giovanelli
MANAGING DIRECTOR ITALY

Asset classes		Operations	
Unsecured	70%	In-house	87%
Secured	30%	Outsourced	13%
SME-share	*30%*		

Misha Mihailovs
MANAGING DIRECTOR GERMANY

Asset classes		Operations	
Unsecured	98%	In-house	80%
Secured	2%	Outsourced	20%
SME-share	*2%*		

Mateusz Poznański
MANAGING DIRECTOR POLAND

Asset classes		Operations	
Unsecured	91%	In-house	100%
Secured	9%	Outsourced	-
SME-share	-		

Sarah Salmona
MANAGING DIRECTOR GREECE

Asset classes		Operations	
Unsecured	94%	In-house	-
Secured	6%	Outsourced	100%
SME-share	-		

Data, as of Q2 2026

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Concluding remarks and Q&A

Harry Vranjes, CEO

2026-2030: Leveraging scale

Same strategy, new phase for Hoist Finance as a specialised debt restructurer (SDR)

- Scale reduces risks on both sides of the balance sheet, increasing **stability** and **resilience**.
- Sourcing capacity with **local teams across 15 markets,** covering **multiple asset classes** under **centralised investment governance.**
- Maintain **strong cost control** and **return focus** - expanding operational leverage further.
- Continued focus on **profitable growth**, with a new investment volume ambition.