

HoistFinance

A European asset manager of Non- Performing Loans

Debt investor presentation

June 2025



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- **Business overview**

- **Market Update**

- **Financial Update**

- **Capital, Funding and Liquidity**

- **The Transaction**

- **Credit Highlights**

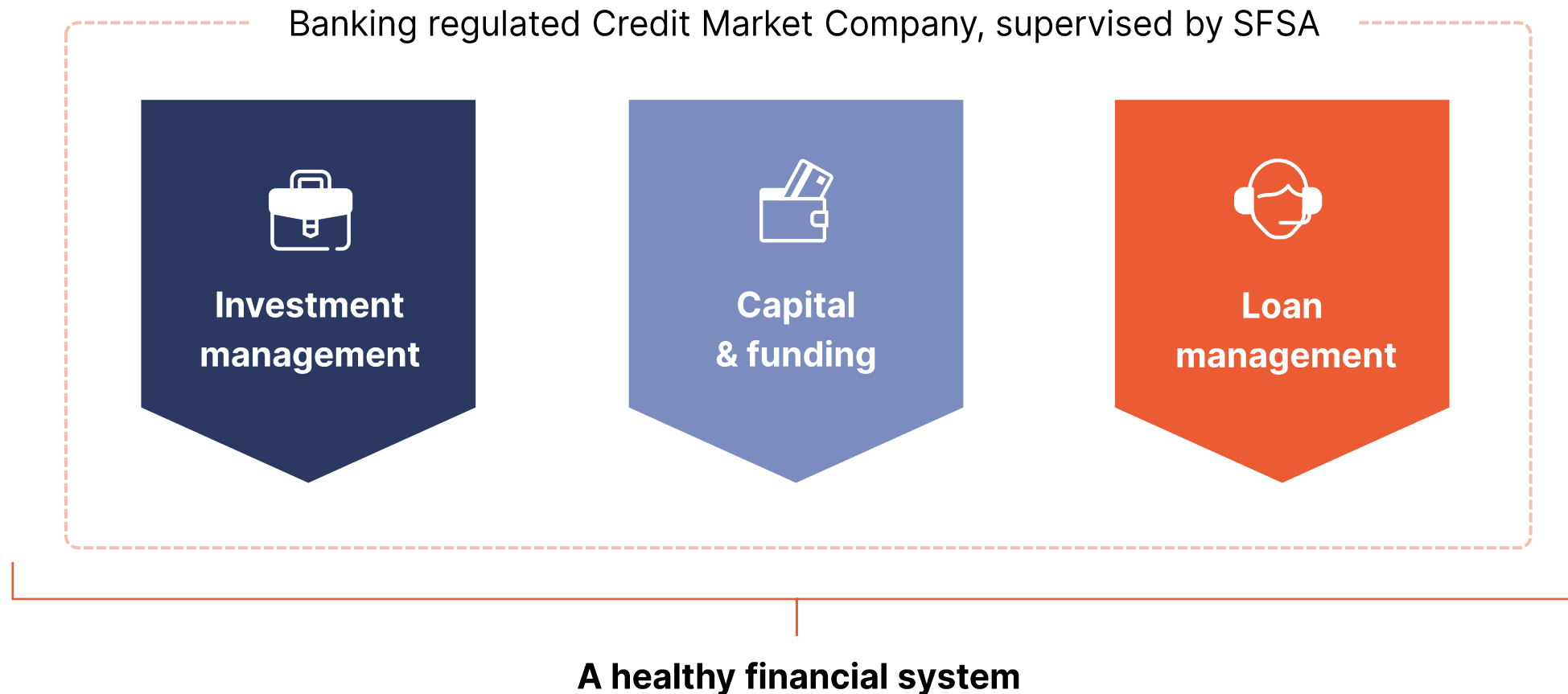
Hoist Finance

A European asset manager specialised in consumer NPLs

- Hoist Finance, rated Baa2/stable by Moody's, specialises in consumer Non-Performing Loans (NPLs). We aim to become Europe's leading NPL asset manager for secured and unsecured consumer and microcap debt. Our purpose is to contribute to a healthy and resilient financial system in Europe by supporting both banks and other financial institutions - and individual borrowers.
- We partner with European banks and financial institutions to help them reduce complexity, costs and required reserved capital, enabling them to focus on new lending which is essential for societal growth. With over 30 years of experience, we offer extensive debt restructuring solutions, currently operating across thirteen European markets.
- We are also a partner to individuals and microcaps with defaulted debt. When Hoist Finance acquire an NPL-loan portfolio, this is done at a significant discount to nominal value (on average, 90% discount), giving us room to offer debt relief. We aim to developing sustainable re-payment plans based on each borrower's needs and ability. This is how we support financial inclusion.
- We are a regulated credit market institute under the supervision by the SFSA. Consequently, we are organised like a bank with three lines of defence; including legal, finance, risk, compliance, security, and internal audit group functions.
- Hoist Finance's SEK 29bn investment portfolio is highly granular with the average loan of SEK 73k, and well-diversified across countries, vintages and asset classes. This granularity and diversity creates stability and predictability over time.
- We manage our collections locally to maintain control and uphold high standards of customer care, ethics and compliance. Operational collections can be conducted inhouse or through third parties, which gives a flexible cost base and allowing us to be more opportunistic in the investments.



A leading European asset manager of unsecured and secured Non-Performing consumer Loan portfolios



Hoist Finance in numbers

Q1 2025

+30	Years of experience	13	European markets
1,031	FTEs	16.7%	Return on equity Q1
29.0	SEKbn, total portfolio	1.0	SEKbn, acquired loan portfolios during Q1
Baa2/ Stable	Rating. Moody's	13.08%	CET1 ratio
19.06%	Total capital ratio	2.33	SEK, earnings per share

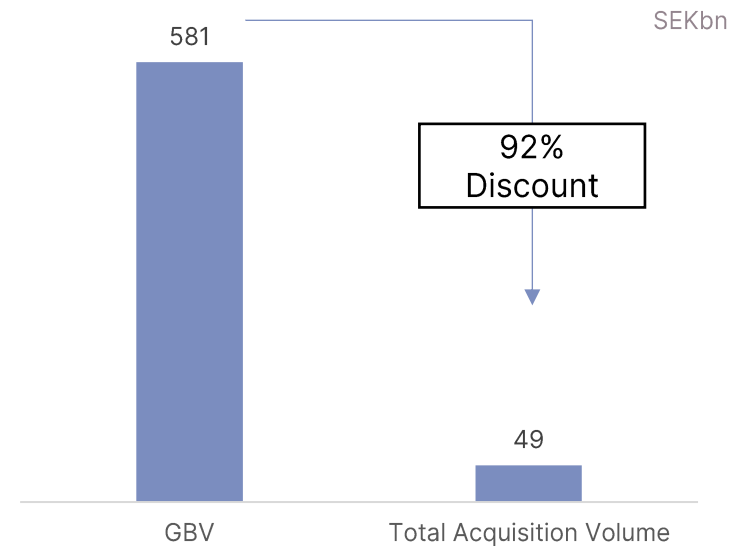
Pan-European presence



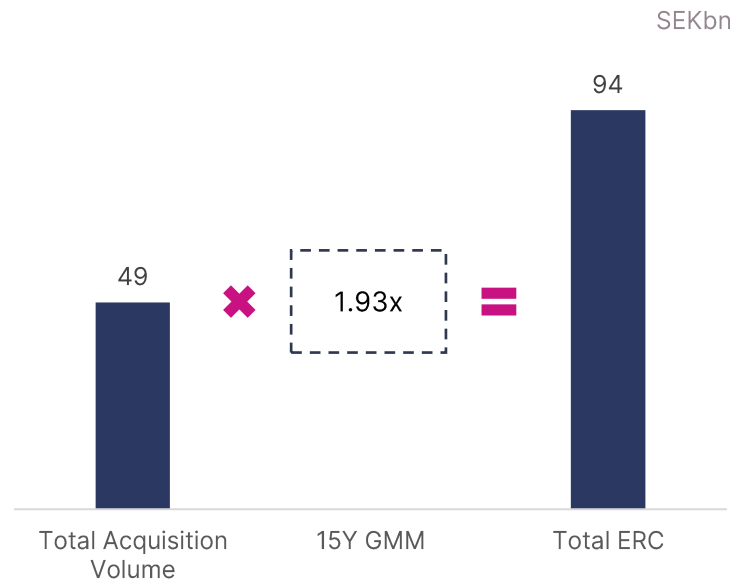
Active risk management

Hoist Finance is using pricing to de-risk portfolios to drive borrower relief and stable financial performance

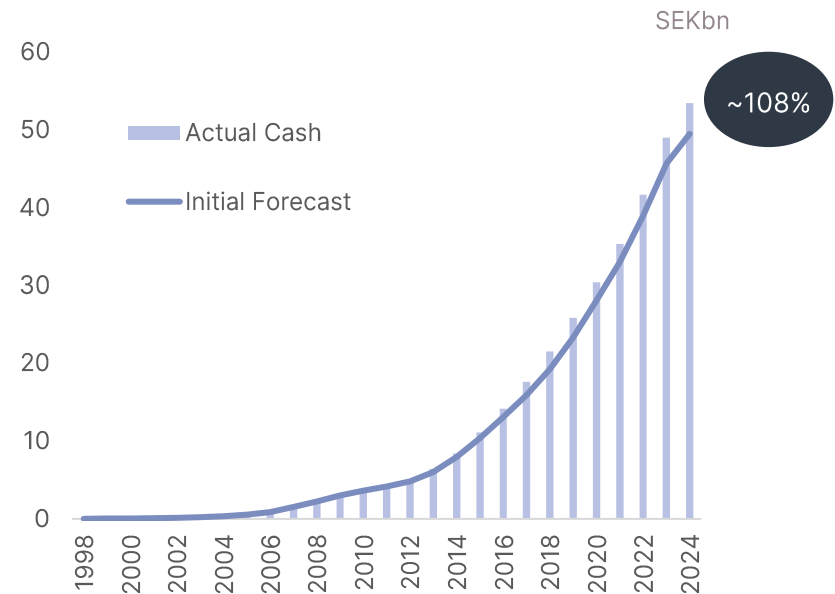
De-risking NPLs ¹



Gross Money Multiple



Stable & predictable performance



1. Graph illustrates NPLs acquisition value (Gross book value "GBV") since origination and purchase price spent by Hoist. It gives an understanding of the extent of de-risking of these assets is achieved during a transaction at arms' length.

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➤ The Transaction

➤ Credit Highlights

Long-term trends in the European NPL market

Regulations

- EU requirements for credit servicers, including authorization and disclosure to support consumer protection and the secondary NPL market
- The EBA implemented a prudential backstop regulation for minimum loss coverage of NPLs in 2019, under which unsecured NPL exposures must be fully deducted from own funds after three years from default
- In 2025, the Specialised Debt Restructurer (SDR) status was introduced, aiming to strengthen the liquidity of the European NPL-markets

Competition

- NPL investments attract diverse participants, both financial- and industrial players
- Private equity funds, investing directly or indirectly via securitization, often possess ample capital resources and leverage advanced data analytics
- Servicers with large international servicing platforms seek to accelerate growth through acquisitions, capitalizing on economies of scale, expertise and commercial reach

Growth of the secondary market

- ~€600bn of NPLs has transferred from the primary- to the secondary market since 2014
- Typical fund life cycle is five years, after which funds must consider reversing NPLs into new funds or selling assets to repay investors
- Ongoing repositioning of numerous players to a capital light business model
- EBA's standardisation (i.e. NPL Data Templates) aims to improve transparency, enable cross-country comparisons and reduce information disparities between sellers and buyers



New technology and data

- Rapid technological advancements lead to more efficient debt collections at reduced costs
- Deeper analytics and insights enable detailed client profiling for risk assessment, optimised legal services, cost reduction and improved customer experiences
- AI and automation efficiently process data, recognising core patterns, enhancing debtor understanding, and significantly improving collections efforts

NPL Stock

- Gross NPL stock in Hoist Finance's markets is ~€370bn (80% of which relates to France, Italy, Germany and Spain)
- Banks continue to have elevated levels of stage 2 loans at €1,950bn. Since 2024 NPL ratio has begun to increase (+5%), showing signs of potential stress in bank's balance sheets
- NPL Ratio has reduced from a peak of ~7% in 2014 to a low of 1.8% in 2022

Increased focus on consumer protection

- The EU Directive on credit servicers and credit investors seeks to promote secondary markets for non-performing loans while preserving borrowers' rights
- EU member states must incorporate the directive into their national laws no later than end 2023
- National legislation must include provisions to ensure fair treatment of borrowers, including preventing harassment in communications and establishing complaint management processes

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Key highlights Q1

- Profit before tax amounted to SEK 332m, compared to SEK 279m in the same quarter last year
- Return on equity amounted to 16.7 per cent, compared to 18.5 per cent in the same quarter last year
- Investments in new portfolios totalled SEK 961m in the quarter, resulting in a total investment portfolio of SEK 29.0bn at the end of the period. After the quarter had been closed, another SEK 1.3bn of portfolio investments have been signed
- Net Interest income increased by 19 per cent compared with the same quarter last year, versus portfolio growth of 16 per cent (at a constant FX)
- Strong collection performance at 103 per cent across the markets, compared to 106 per cent in the same quarter last year
- Cost control remains tight with costs flat year on year, despite inflationary pressures
- Continued strong capital and liquidity positions, with a CET1-ratio of 13.08 per cent and a further expanded liquidity reserve at SEK 27bn by end-Q1. In February, Hoist Finance redeemed outstanding AT1-instruments of EUR 40m without issuing new AT1-instruments
- With the criteria to qualify as a Specialised Debt Restructurer (SDR) now clarified, Hoist Finance concludes that it meets the full criteria per Q1 2025 and is thus on track to qualify as an SDR in 2026

SEK
28,990m Investment
portfolio

16.7% RoE

2.33 EPS

13.08% CET1 ratio

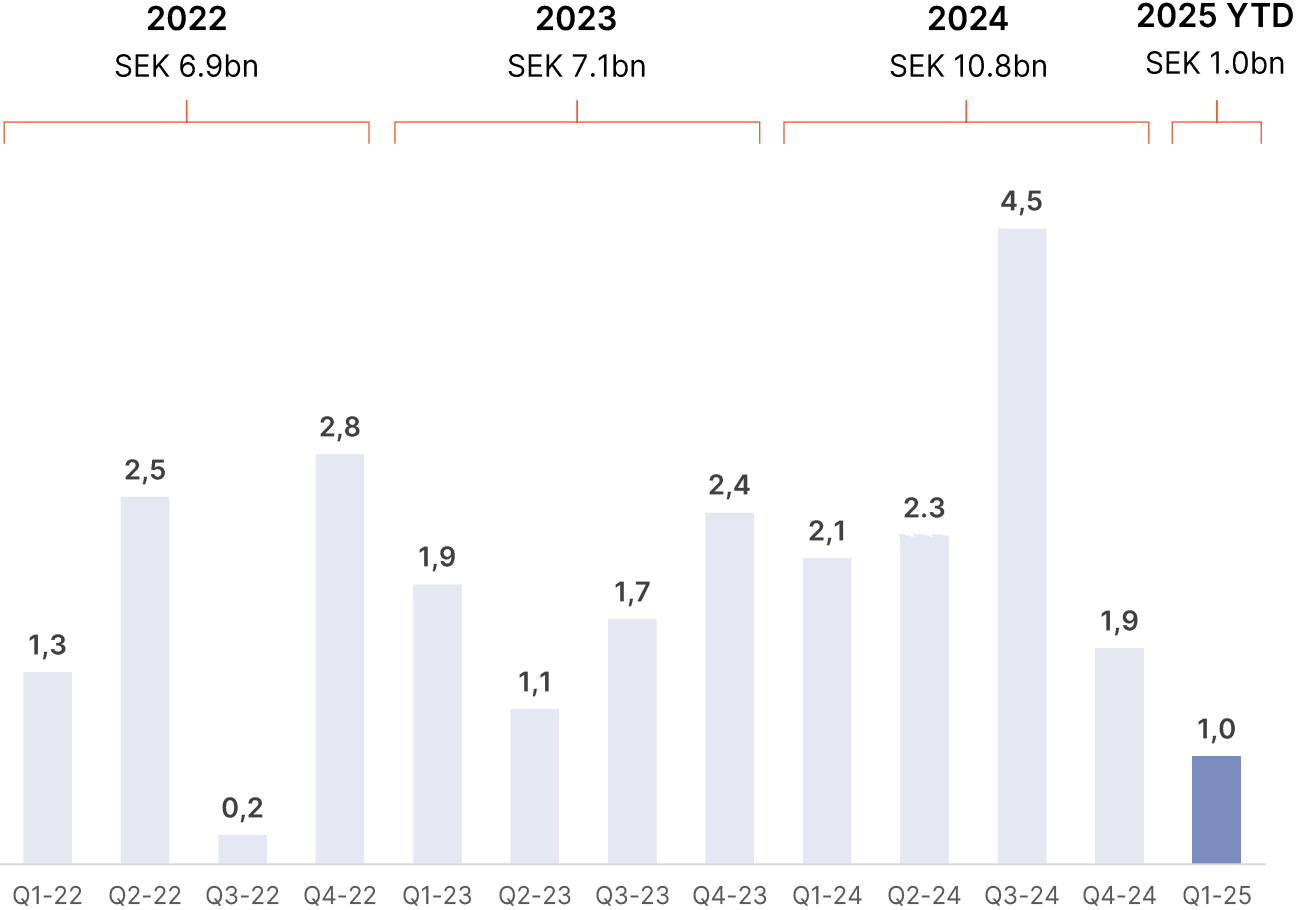
Q1 financial summary

SEKm	Q1 2025	Q1 2024	Variance
Interest income Investment portfolio	1,201	985	+22%
Interest income Co-invest portfolio	35	0	
Other interest income	140	74	+89%
Interest expense	-456	-286	+59%
Net interest income	920	773	+19%
Other income (including impairments)	110	180	-39%
Net result from financial transactions	0	16	<-100%
Total operating income	1,030	968	+6%
Total operating expenses	-699	-696	+0%
Share of profit from joint ventures	1	7	-82%
Profit before tax	332	279	+19%
Tax	-72	-16	>100%
Net Profit	260	263	-1%

Key ratios	Q1 2025	Q1 2024	Change
Return on Equity	16.7%	18.5%	
Investment volume	961	2,090	-54%
Investment portfolio	28,990	26,334	+10%

- Net interest income increases 19%, including higher costs associated with NSFR
- Portfolio growth is at 10% on a reported basis, 16% at a constant fx
- Strong cost control contributing to profit growth

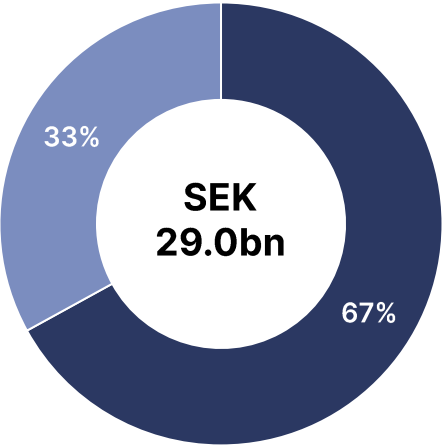
Investment portfolio



- Additional SEK 1.3bn signed, to close in Q2 and Q3
- Strong pipeline for the year

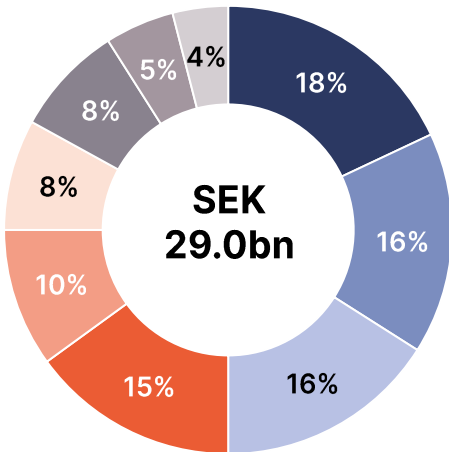
Q1 asset class mix

Investment portfolio
by asset class



■ Unsecured ■ Secured

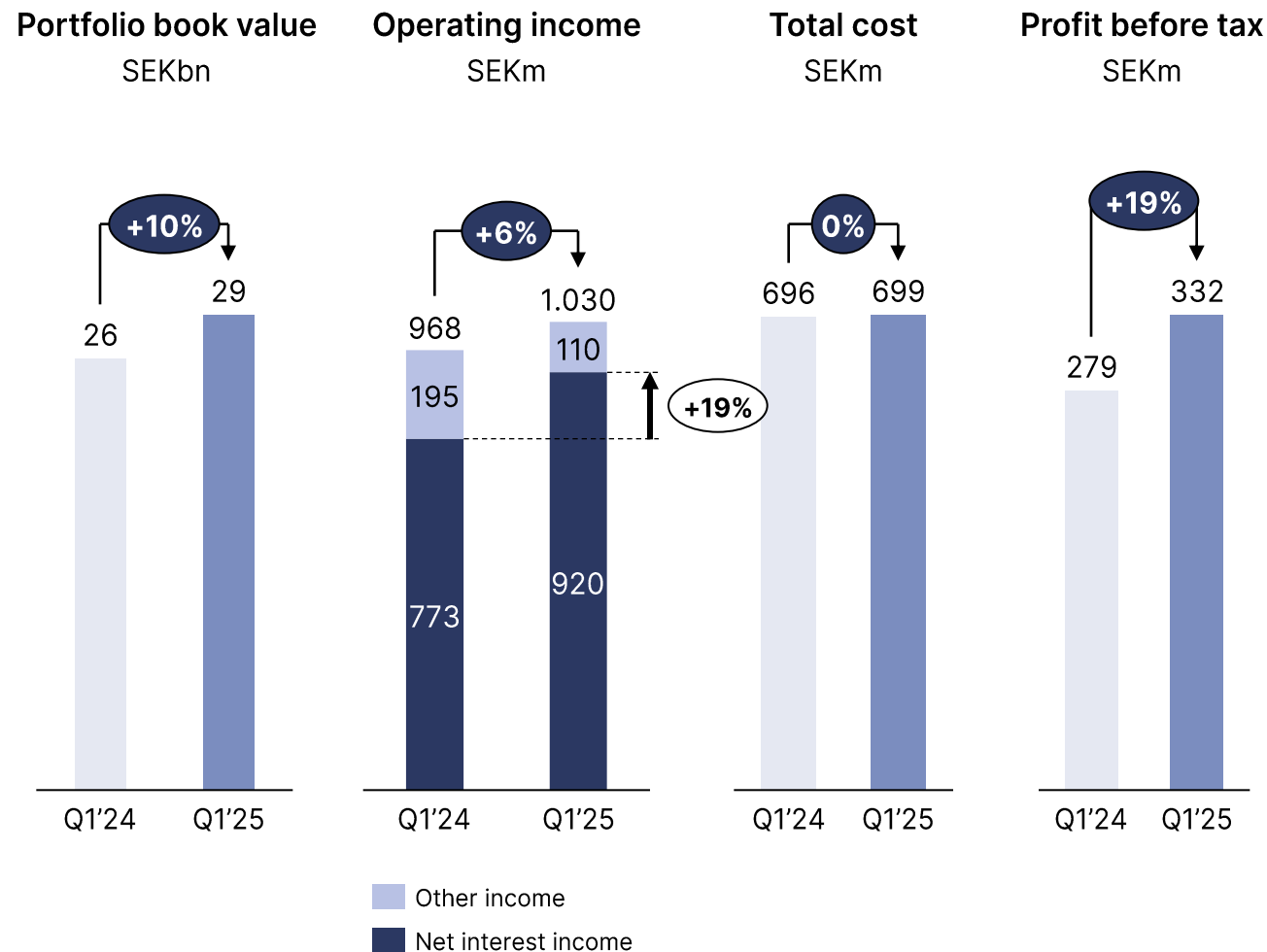
Investment portfolio
by market



■ Italy ■ Spain ■ Poland
■ Germany ■ France ■ Greece
■ UK ■ Sweden ■ BeNe+other

- Asset- and geographical diversification
- Sound portfolio risk profile

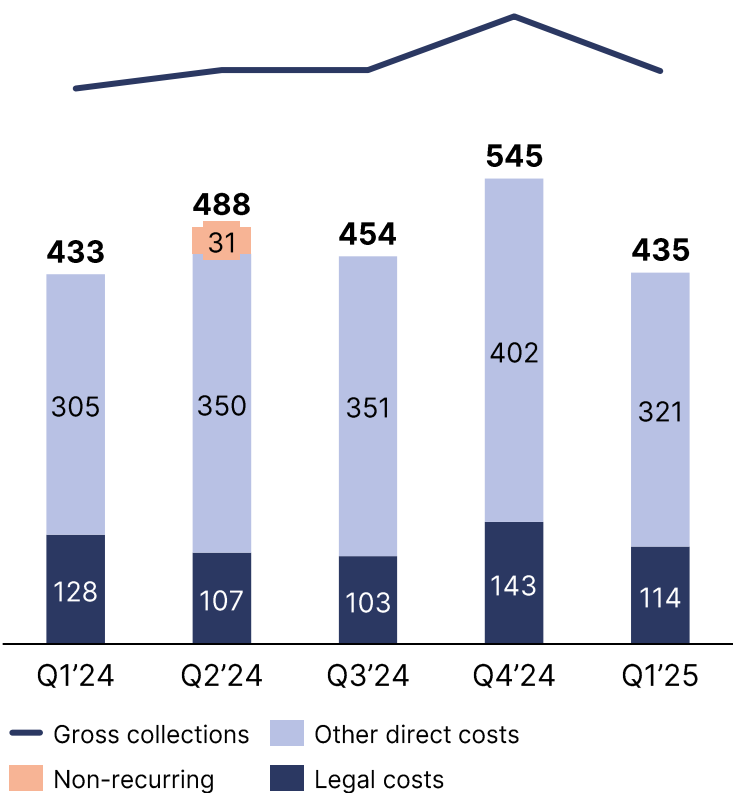
Q1 operating leverage



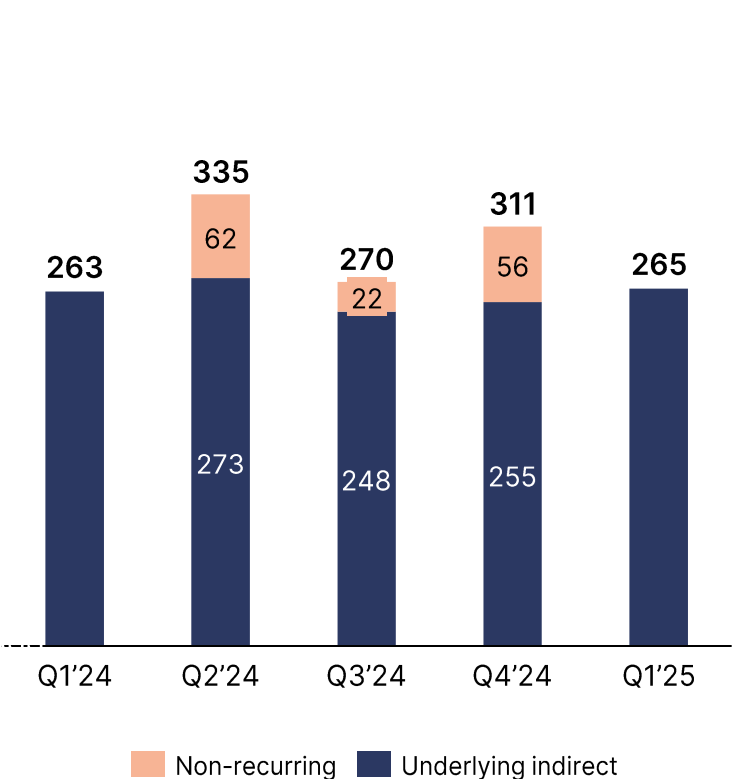
- Loan portfolio growth of 16 per cent at constant FX
- 19 per cent growth in interest income
- Strong cost control enabling profit growth

Five quarters cost trend

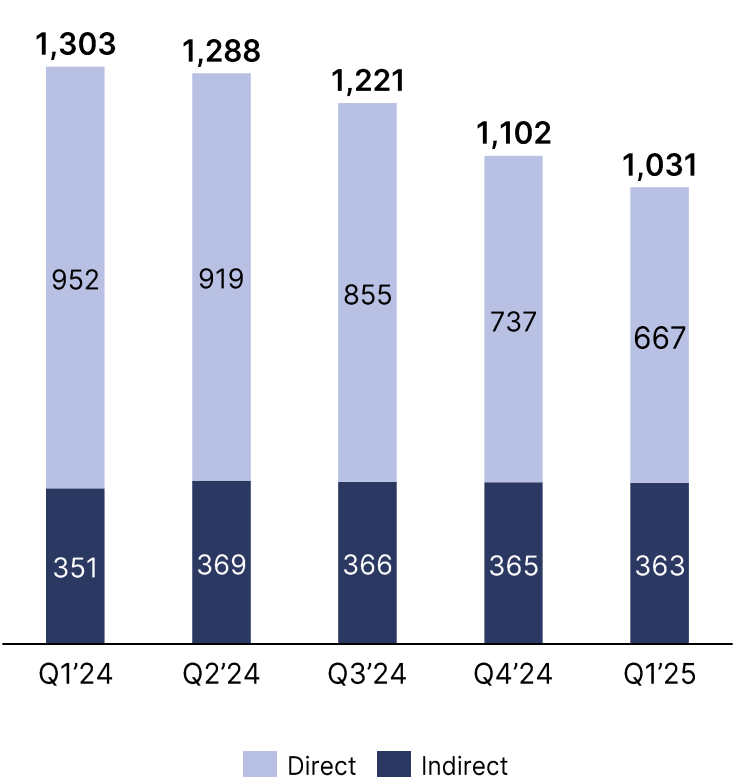
Direct costs



Indirect costs



FTE



* Excludes non-recurring items below SEK 10m/quarter

On track to notify as SDR in 2026

Interpretations of the regulatory criteria clarified

- Clarifications around the regulatory text in Q1:
 - **Preceding financial year:** Fulfilling the criteria on each reporting date during the preceding financial year
 - Definition of **sight deposits:** Deposits with no contractual maturity
- Hoist Finance fulfils the full criteria per Q1, thus on track to notify as an SDR in 2026

Pan-European presence



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➤ Capital, Funding and Liquidity

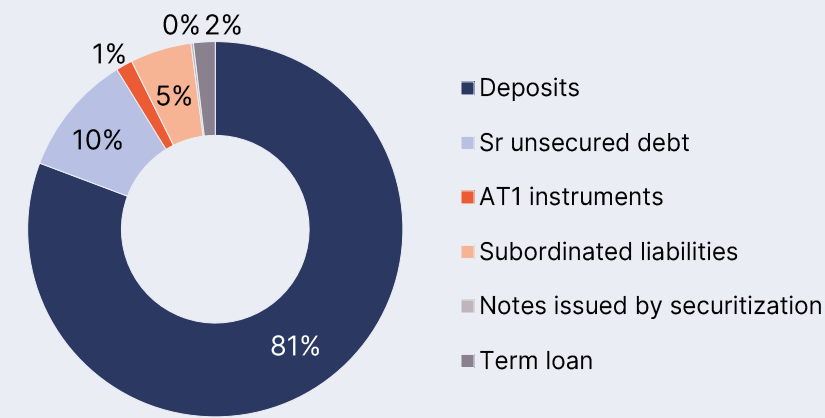
➤ The Transaction

➤ Credit Highlights

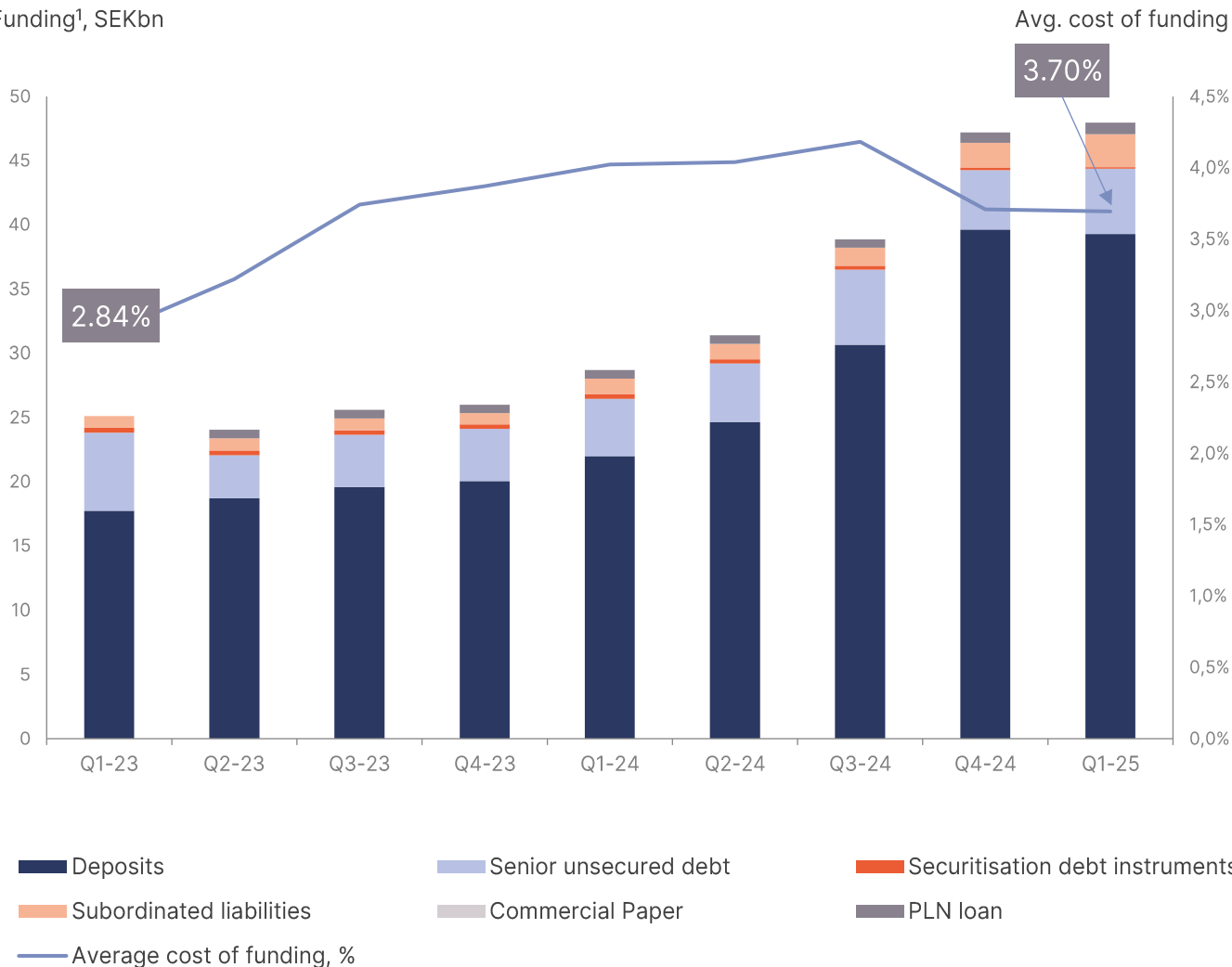
Funding

- Issued SEK 750m in senior preferred bonds over three years at STIBOR +155 basis points, and SEK 700m in senior non preferred bonds over five years at STIBOR + 250 basis points
- EUR 40m AT1-instrument redeemed

Distribution of funding

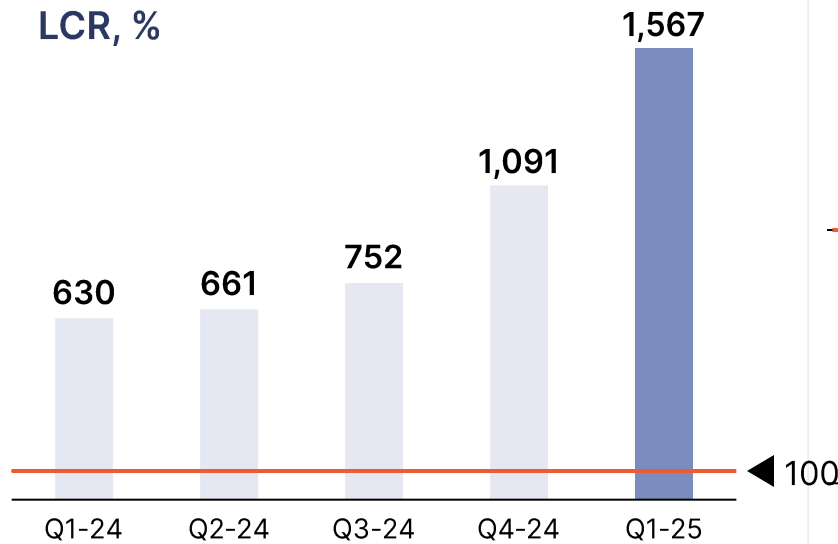


Funding¹, SEKbn



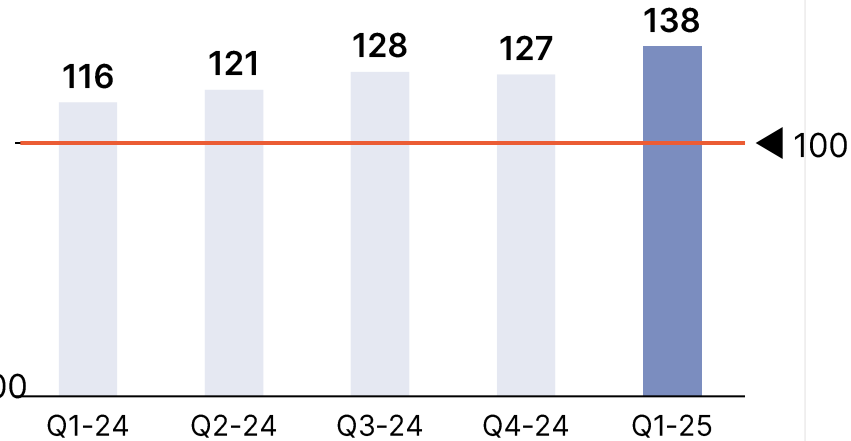
Liquidity position

LCR, %



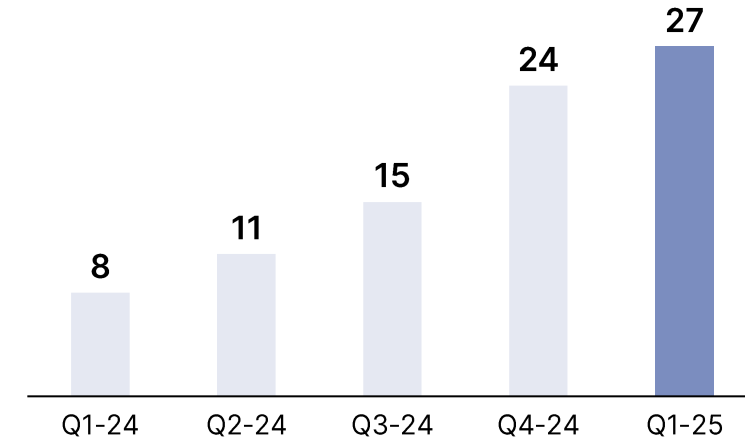
* LCR regulatory limit based on SFSA legal position on deposit platforms from Q4 2024 onwards

NSFR, %



* NSFR regulatory limit based on SFSA legal position on deposit platforms from Q4 2024 onwards

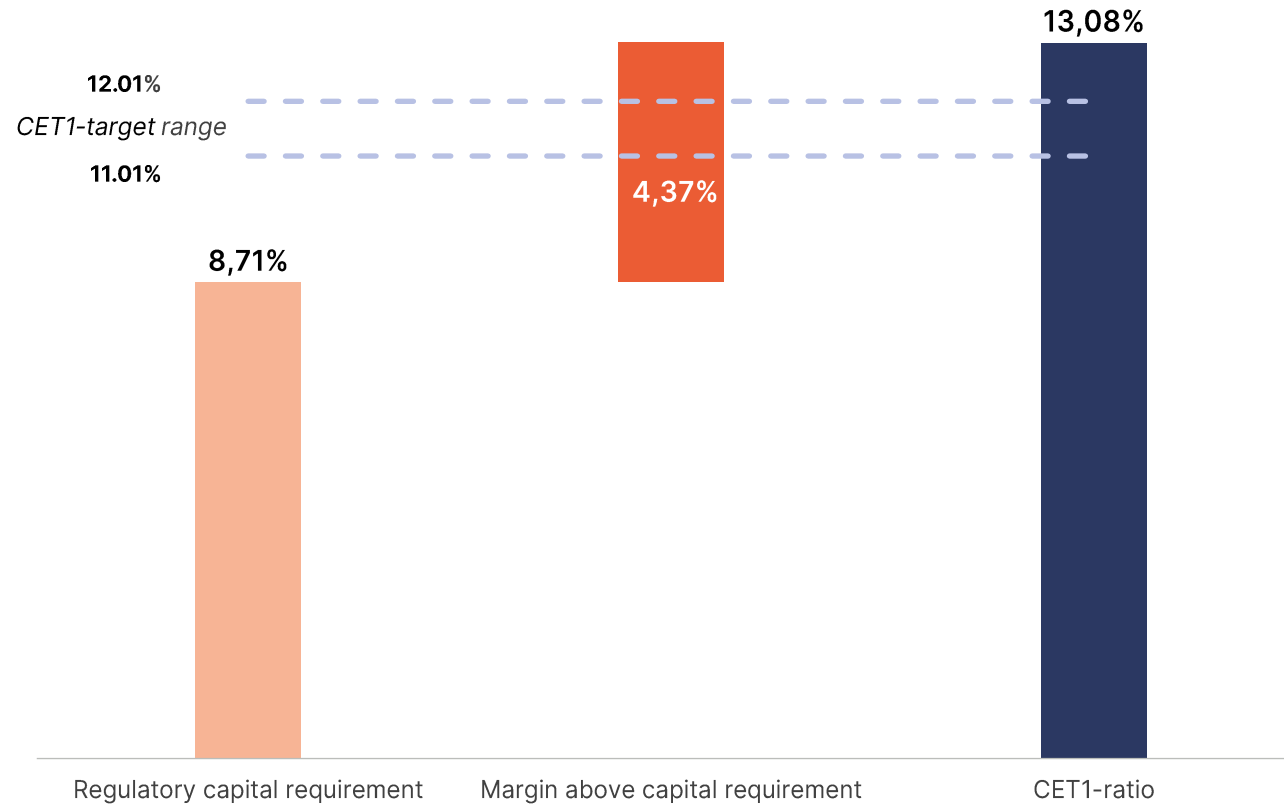
Liquidity reserve, SEKbn



- Growth in NSFR % as we move towards notifying as a Specialised Debt Restructurer (SDR) in 2026.

CET1 capital position

Capitalisation, %



- Strong capital position, significantly above regulatory requirement
- SEK 887m impact from NPL backstop regulation
- Continued high investment capacity

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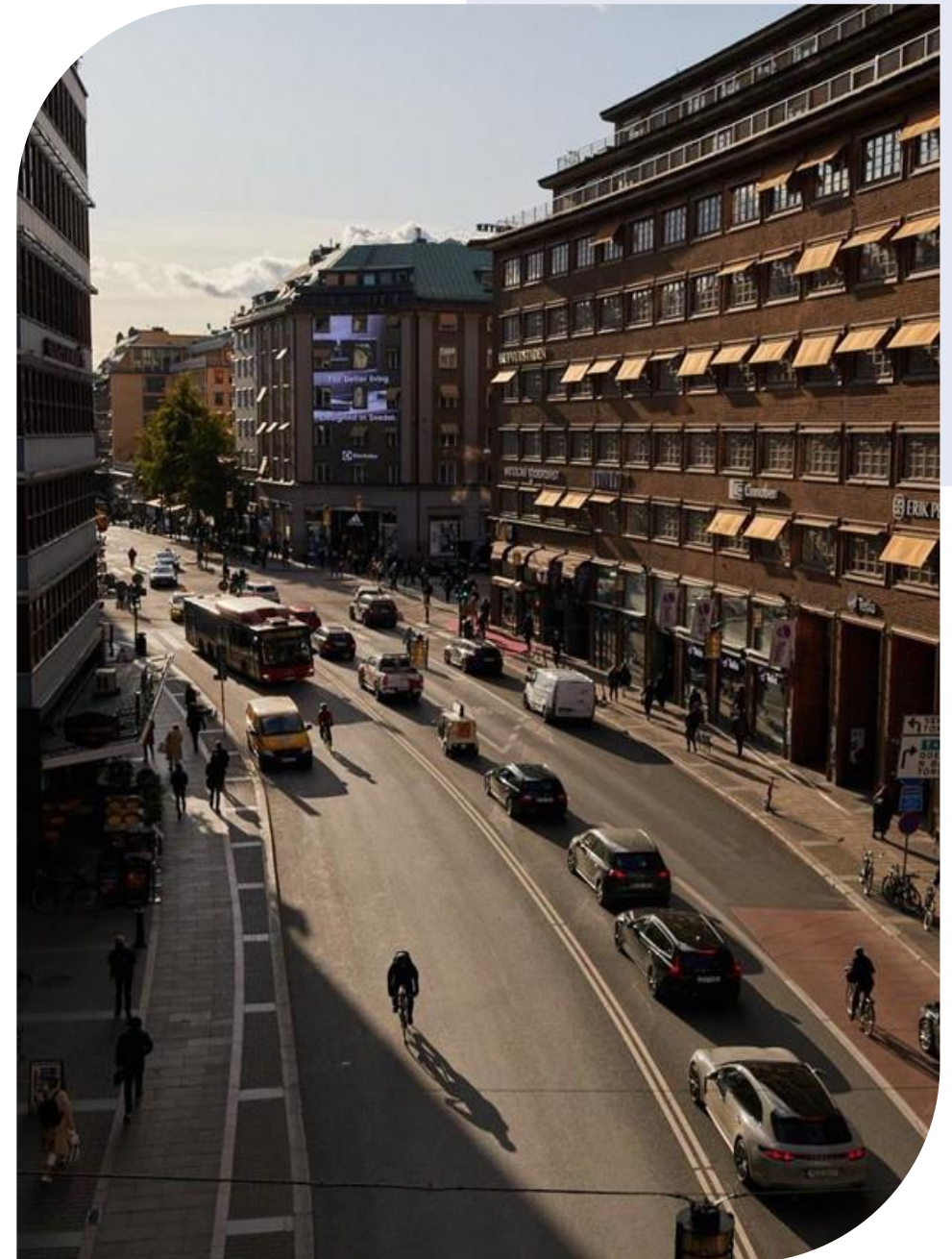
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Transaction Overview

Issuer	Hoist Finance AB (publ)
Instrument	Senior Preferred
Exp. Issue Rating	Moody's: Baa2
Currency	SEK
Volume	Exp. SEK 500m
Use of Proceeds	General corporate purposes
Tenor	5-year
Coupon	3m Stibor + [•]bps
Denomination	SEK 1.25m
Documentation	Issued under the Issuer's EUR 1bn EMTN programme date 19 June 2024, and as supplemented on 11 September 2024, 25 October 2024, 7 February 2025 and 14 March 2025
Listing	Euronext Dublin
Joint Lead Managers	DNB Carnegie Investment Bank AB, Nordea Bank Abp & Skandinaviska Enskilda Banken AB



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Hoist Finance Credit Highlights

- 1 A leading European asset manager, specialised in non-performing consumer- and SME loans, building on more than 30 years of market experience and data gathering
- 2 Regulated status as a credit market institution requires sound capitalisation and strong liquidity, while allowing for access to cheap retail deposit-funding as well as diverse wholesale funding
- 3 Highly granular and diversified portfolio
- 4 Active presence on 13 markets across Europe with a proven track record of strategically entering new markets. Benefitting from strong relationships with Europe's largest international banks and credit funds, active on the primary- and secondary NPL-market
- 5 Rating of Baa2/Stable makes Hoist Finance the only investment grade rated issuer in the NPL sector
- 6 Highly active markets with supportive underlying market trends
- 7 Obtaining status as an SDR will further consolidate Hoist Finance's competitive edge in the NPL industry, being exempt from the backstop regulation

Appendices

HoistFinance

Status on the SDR criteria

Fulfilling the full SDR-criteria on each reporting date during the preceding financial year

➤ From the regulatory text (article 36(5) CRR), conditions to be complied with, on an individual and consolidated basis, to qualify as SDR:

➤ Hoist Finance at end-q1 2025:

1	The main activity of the institution is the purchase, management and restructuring of non-performing exposures in accordance with a clear and effective internal decision process implemented by its management body	Main activity is acquiring, managing and restructuring NPLs
2	The accounting value measured without taking into account any credit risk adjustments of its own originated loans does not exceed 15% of its total assets	No own originated loans
3	At least 5% of the accounting value measured without taking into account any credit risk adjustments of its own originated loans constitutes a total or partial refinancing, or the adjustment of relevant terms, of the purchased non-performing exposures that qualifies as a forbearance measure in accordance with Article 47b of this Regulation	>15% of NPLs qualifies as forbearance measures in accordance with the article
4	The total assets of the institution do not exceed EUR 20 billion	Total assets at SEK 57,7bn / EUR 5,3 billion
5	The institution maintains, on an ongoing basis, a net stable funding ratio of at least 130%	NSFR by end-Q1 of 138%
6	The sight deposits of the institution do not exceed 5% of total liabilities of the institution	Only offers deposits with contractual maturity, 0% sight deposits

Overview non-recurring items

P&L nominal	Q1'24 SEKm		Q2'24 SEKm		Q3'24 SEKm		Q4'24 SEKm		Q1'25 SEKm	
Impairment gains and losses					77	Positive revaluation in Poland				
Derecognition gains and losses			155	Italian and German asset sale						
Total operating income	0		155		77		0		0	
Personnel expenses	-5	IT insourcing dual-running	-25	IT insourcing dual-running Re-structuring (Romania, Germany, Cyprus)			-22	Re-structuring (Spain)	-4	Re-structuring (Spain)
Other administrative expenses	-4	Re-structuring (Romania)	-54	Outsourced IT exit fees Re-structuring (Romania, Germany, Cyprus) Co-investment project	-22	Project cost	-35	Re-structuring (Spain) Exceptional provision (France)		
Depreciation and amortisation of tangible and intangible assets			-16	Outsourced IT asset write-down						
Total operating expenses	-9		-94		-22		-56		-4	
Profit/loss before tax from continuing operations	-9		61		55		-56		-4	

Thank you

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