

Disposition of Earnings

According to the parent company's balance sheet, the following amounts are available for distribution by the Annual General Meeting:

	<i>SEK</i>
Share premium	1,968,774,287
Reserves	-23,233,065
Retained earnings	1,683,827,622
Profit/loss for the year	1,314,694,174
Total ¹⁾	4,944,063,017

¹⁾ Unrealised changes in assets and liabilities at fair value have had a net impact on equity of SEK -213,299,377 in accordance with Chapter 4, section 1 of the Swedish Annual Accounts Act for Credit Institutions and Securities Companies with reference to Chapter 4, section 14 of the Swedish Annual Accounts Act.

The Board of Directors proposes that these earnings are distributed as follows:

	<i>SEK</i>
Dividend paid to shareholders, SEK 2 per share	174,845,212
To be carried forward	4,769,217,805

The Board of Directors proposes a dividend of SEK 2 per share and further, that the record day for dividend shall be 12 May 2025. The total proposed dividend amounts to SEK 174,845,212. If the Annual General Meeting resolves in accordance with the proposal, dividends are expected to be distributed by Euroclear Sweden AB on 15 May 2025.

The total proposed dividend, totalling SEK 174,845,212 is based on the number of outstanding shares as per 31 December 2024, i.e. excluding the 3,432,391 own shares held by the company which are not entitled to receive dividends.

Statement by the Board of Directors pursuant to the Swedish Companies Act Ch. 18, sec. 4

The Board of Directors hereby presents the following statement in accordance with the Swedish Companies Act Ch. 18 Sec. 4. The Board's reasons for the proposed dividend being in accordance with the provisions of the Swedish Companies Act Ch. 17 Sec. 3 Par. 2 and 3 are as follows:

The company's objective, scope and risks

The company's objectives, scope of business and risks associated thereto are set out in the articles of association and the submitted annual reports.

Financial position of the company and the Group

The financial position of the company and the Group on 31 December 2024 is presented in the annual report for the financial year 2024. Furthermore, the principles applied for valuation of assets, provisions and debt are presented in the annual report.

Proposed dividend

The proposed dividend of SEK 2 per share amounts to SEK 174,845,212 and corresponds to 17,3 per cent of profit after tax. According to the company's dividend policy, which has been adopted by the Board of Directors, is Hoist Finance's aim to distribute 25-30 per cent of the annual net profit of the Group.

Justification of the proposed dividend

As per 31 December 2024, the CET1 ratio was 11.48 per cent for the Group and 11.67 per cent for the company. All capital ratios meet both regulatory requirements and Hoist Finance's internal requirements. There will be full coverage for the company's restricted equity after distribution of the proposed dividend.

The proposed distribution of dividends does not affect the company's or the Group's ability to meet existing and projected payment obligations in a timely manner. The company's and the Group's financial position does not give rise to any other conclusion than that the company can continue its operations and that the company is expected to fulfil its obligations in the short and long term.

The Board of Directors is of the opinion that the amount of the equity, taking into account the proposed distribution of dividends, is in reasonable proportion to the scope of the company's and the Group's business operations and the risks associated with the conduct of its business operations. The Board of Directors' assessment is that the company and the Group, also after the potential dividend, has ample capacity to continue to invest in accordance with its business

plan. In its assessments, the Board of Directors has taken into account the current economic situation, historical development and future business forecasts.

With reference to the above, and to other information that has come to the knowledge of the Board of Directors, it is the assessment of the Board of Directors that the proposed dividend is justifiable considering the demands with respect to the size of the company's and the Group's equity, which are imposed by the nature, scope and risks, associated with the business, and the company's and the Group's need for consolidation, liquidity and financial position in general.

Stockholm, March 2025
Hoist Finance AB (publ)
The Board of Directors