

Update on SDR

PRESS RELEASE

Stockholm

15 November 2024

Hoist Finance was today informed by the Swedish Financial Supervisory Authority (SFSA) of the SFSA's preliminary interpretation of certain of the criteria to qualify as a Specialised Debt Restructurer (SDR). The SFSA has submitted questions regarding the interpretation of these criteria to the European Banking Authority (EBA) for guidance. Hoist Finance has made a different interpretation than the SFSA's preliminary assessment. Hoist Finance still intends to qualify as an SDR as per January 2025.

Hoist Finance has previously disclosed that it intends to qualify as an SDR in order to be exempt from the prudential backstop regime. In parallel to this, Hoist Finance has had a dialogue with the SFSA regarding how the criteria to qualify as an SDR shall be interpreted.

Today, the SFSA shared its preliminary interpretation of the criteria "the preceding financial year" as well as its preliminary interpretation of "sight deposits" with Hoist Finance. The SFSA also informed Hoist Finance that, given the uncertainty of the interpretation of the above criteria, the SFSA has submitted questions regarding the interpretation of these criteria for guidance to the EBA through the EBA's Single Rulebook Q&A process.

Hoist Finance and its legal advisors have made a different interpretation than the SFSA and welcomes clarification from the EBA. Hoist Finance still intends to qualify as an SDR per January 2025.

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This information is information that Hoist Finance AB (publ) is obliged to make public pursuant to the EU Market Abuse Regulation. The information was submitted for publication, through the agency of the contact person set out above, at 18:30 CET on 15 November 2024.

About Hoist Finance

Hoist Finance is an asset manager specialised in non-performing loans. For more than 25 years, we have focused on investing in and managing debt portfolios. We are a partner to international banks and financial institutions across Europe, acquiring non-performing loan portfolios. We are also a partner to consumers and SMEs in a debt situation, creating long-term sustainable repayment plans enabling them to convert non-performing debt to performing debt. We are present in 13 markets across Europe and our shares are listed on Nasdaq Stockholm. For more information, please visit hoistfinance.com.