HoistFinance
Specialised Debt Restructurer

PRESS RELEASE

Stockholm
8 September 2026

Updated financial targets and new portfolio growth ambition

Hoist Finance's Board of Directors has decided to raise the company's profitability target and also adjust its dividend policy, as it sees room to distribute a larger proportion of profits to shareholders. The targets for earnings per share-growth as well as capital structure remain unchanged.

Financial targets

Hoist Finance has had four financial targets:

- A return on equity exceeding 15 per cent.
- Earnings per share (adjusted for AT1 costs) growing at an average annual rate of 15 per cent over a business cycle.
- A CET1-ratio that, under normal conditions, is 2.3-3.3 percentage points above the total CET-requirments specified by the Swedish Financial Supervisory Authority.
- Dividend policy: the company's dividend shall, in the long term, correspond to 25–30 per cent of the Group's annual net profit. The dividend shall be determined annually, taking into account the company's and the group's capital targets and the prospects for profitable growth.

Furthermore, Hoist Finance in 2022 set as an ambition to growth its investment portfolio to SEK 36 billion by the end of 2026.

The company is now meeting all its financial targets and has also achieved its portfolio size growth ambition, with a total investment portfolio of SEK 39 billion at the end of Q2 2026.

Same strategy remains – the company entering a new phase

Hoist Finance's Board of Directors has carried out a strategic review looking ahead to 2030 and decided to raise the target for return on equity to over 20 per cent, as well as to adjust the dividend policy, from 2027 aiming to pay a dividend of 30–40 per cent of the Group's annual net profit. The targets for growth in earnings per share and CET1-ratio remain unchanged.

The company has also set a new ambition for the size of the total investment portfolio, to SEK 60 billion by the end of 2030.

- Hoist Finance is today the leading debt restructurer in Europe. We have a well-functioning model and a scalable platform, and over the coming years we will continue to grow our investment portfolio – where increased scale provides growing operational leverage and a stronger return on equity. Larger size will also bring greater diversification

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and stability. We manage our investments and our entire business with return on equity as our guiding principle, not portfolio volume. However, we continue to see good opportunities to invest at attractive rates of return – and in this way create more value for our shareholders, says Harry Vranjes, CEO of Hoist Finance.

Hoist Finance is arranging a Capital Markets Day tomorrow, 9 September 2026, where the management team will provide further details on the updated financial targets, the continued growth strategy, the market for non-performing loans in Europe and much more. Read more and register here.

The presentation for the Capital Markets Day will be published on the company's website tomorrow: Capital Markets Days - Hoist Finance

Updated financial targets

- Profitability and return: a return on equity exceeding 20 per cent.
- Capital structure: under normal conditions, the CET1-ratio should be 2.3–3.3 percentage points above regulatory requirements.
- Growth: earnings per share (adjusted for AT1 costs) to grow at an average annual rate of 15 per cent up to 2030.
- Dividend policy: from the full year 2027, distribute 30–40 per cent of the Group's annual net profit. The dividend shall be determined annually, with respect to the group's and the company's capital targets and the outlook for profitable growth.

For more information, please contact:

Karin Tyche, Chief Investor Relations Officer
ir@hoistfinance.com
+46 76 780 97 65

About Hoist Finance

Hoist Finance is an asset manager specialised in non-performing loans. For more than 30 years, we have invested in and managed debt portfolios. We are a partner to international banks and financial institutions across Europe, acquiring their non-performing loan portfolios. We are also a partner to consumers and smaller companies in a debt situation, creating long-term sustainable repayment plans enabling them to honour their commitments. We are a regulated credit market company under the supervision of the SFSA, present in 14 European countries. Our share is listed on Nasdaq Stockholm. For more information, visit www.hoistfinance.com.

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Attachments

Updated financial targets and new portfolio growth ambition