

# 2016

Hoist Finance AB  
Årsstämma 29 april

“

A leading debt  
restructuring partner  
to international  
banks”

**Hoist Finance** 

1.

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## Stämmans öppnande

2.

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## Val av ordförande vid stämman



3.

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Upprättande och godkännande  
av röstlängd

4.

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## Godkännande av dagordning

**5.**

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Val av två justeringsmän



6.

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Prövning av om stämman  
behörigen sammankallats

7.

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Framläggande av årsredovisning  
och revisionsberättelse samt  
koncernredovisning och  
koncernrevisionsberättelse  
avseende räkenskapsåret den  
1 januari - 31 december 2015



8.

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## Verkställande direktörens redogörelse

# Annual General Meeting 2016

Jörgen Olsson, CEO

“

A leading debt  
restructuring partner  
to international  
banks”

# Hoist Finance – A leading debt restructuring partner to international banks

Hoist Finance is a trusted debt restructuring partner to international banks and financial institutions. We specialise in purchasing portfolios of non-performing loans

## Our Mission – Your Trust

**Our Vision**  
To become the leading debt restructuring partner to international banks and financial institutions

### Preferred by customers

Be customer centric, with a focus on amicable and fair settlements

### Preferred partner

Be trustworthy with unparalleled funding capacity

### Attractive to investors

Redefine industry standards with our disciplined approach & ambitious targets

### Best place to work

Build an extraordinary company with extraordinary people

### CSR

Integrate CSR into everything we do and continue to build trust with all our stakeholders

Portfolios in  
**8**  
countries

**1,400**  
FTEs

ERC  
**SEK 19,2bn**

Carrying value of  
acquired loans  
**SEK 11.4 bn<sup>1)</sup>**



# Showing respect and taking responsibility will earn us trust

*Our guiding principles*

Respect for customers  
and partners

Respect for human and  
labour rights

Respect for business  
ethics

Respect for the  
environment

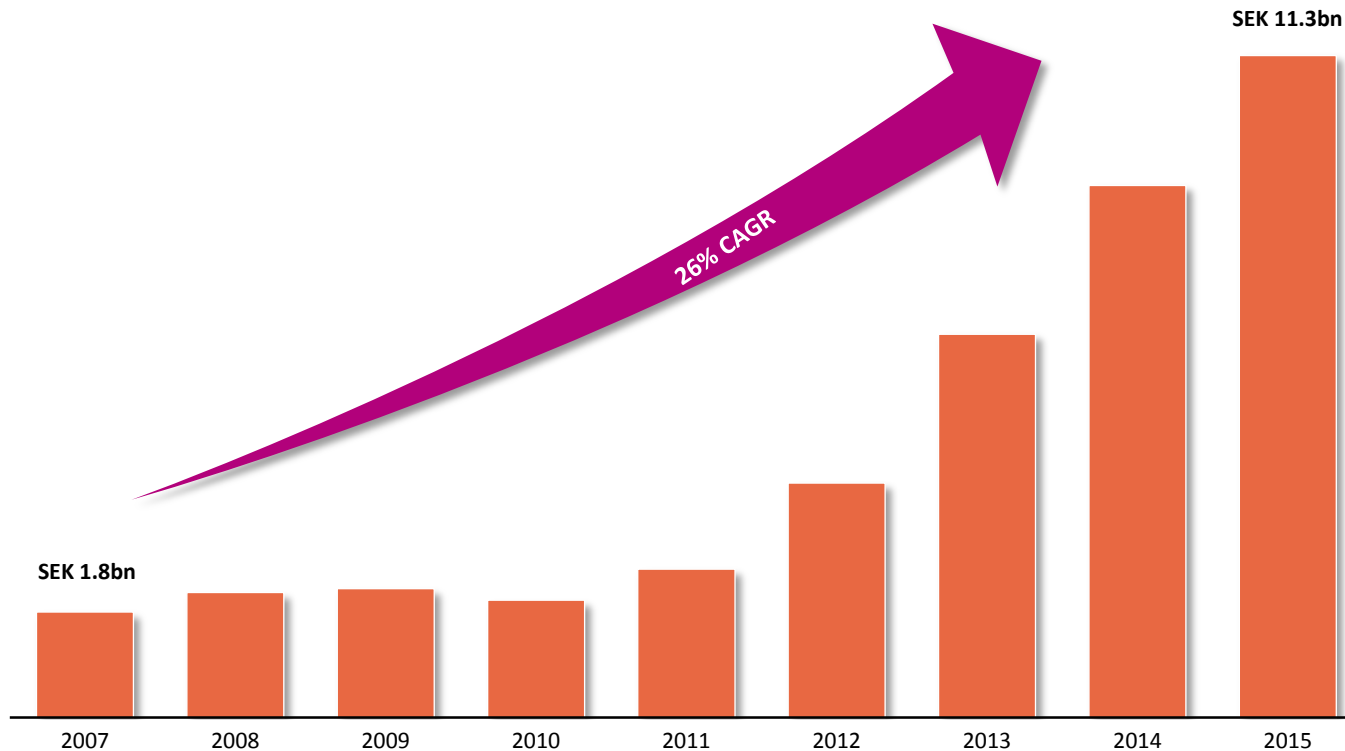


# 20 years of successfully acquiring and collecting on NPL portfolios through the cycle

Hoist has grown to one of the largest debt purchasers in Europe while maintaining strong portfolio performance

Who are we

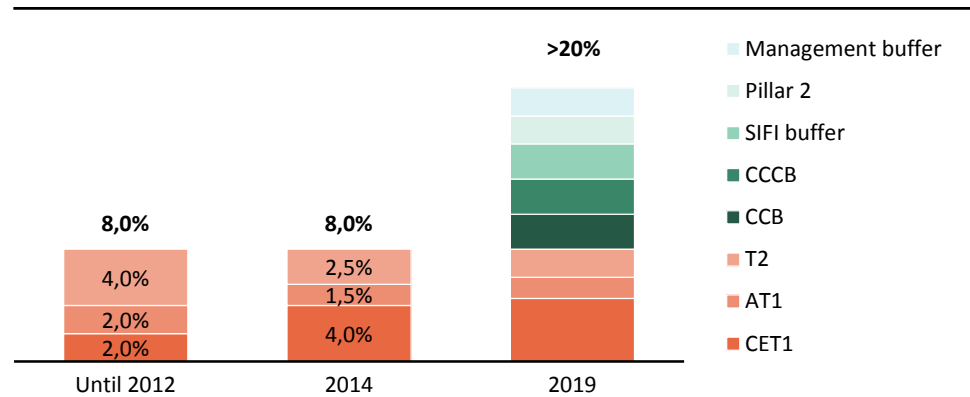
Carrying value of acquired loans



- Established in 1994, Hoist Finance is a **leading debt restructuring partner** to international banks
- 20 year track record of successfully acquiring and collecting on more than 1,550 NPL portfolios
- Licensed and supervised by the Swedish FSA
- Listed on Nasdaq Stockholm Mid-Cap list
- Main focus on the acquisition and management of bank-originated non-performing unsecured consumer loans (NPLs)
- Diversified presence
- Effective funding strategy

# Financial institutions increasingly seeking alternatives to achieve better returns on defaulted claims

## Increasing bank regulation...



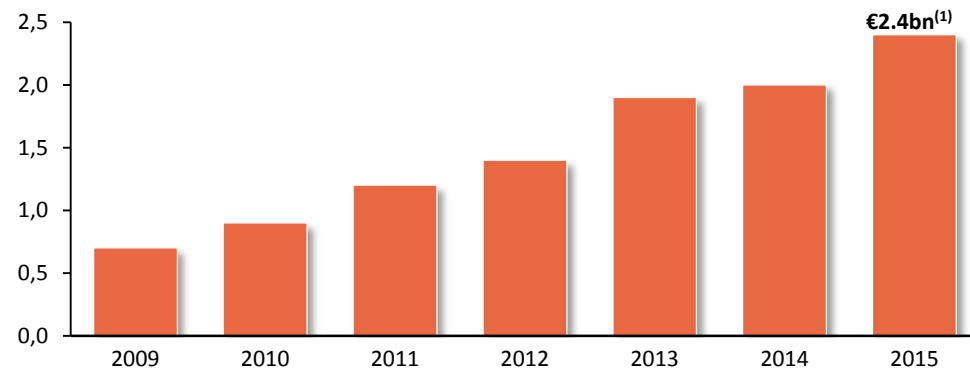
## ... drives rationale for selling overdue debt

- Provides balance sheet benefit, especially for FIs under increased regulatory pressure
- Immediate cash proceeds rather than waiting for DCAs to achieve collections
- Simple compared to running an in-house collection team or managing several DCAs
- Chance to forgo requirements and costs associated with establishing and maintaining debt collection infrastructure

## Significant growth in volume of NPLs being sold...

### Purchase of unsecured financial institutions consumer NPLs in Hoist's current markets

EUR billion



## ... which is set to continue over coming years

- Additional markets are maturing at higher pricing as fresher defaulted debt is sold
- Increasing competition and improved collectability due to a more favourable macro environment
- As market matures, sellers establish structured sales processes which leads to sellers selling debt more frequently and at earlier stages
- Sellers become more selective when choosing debt purchasing partners
  - Benefits large purchasers with high compliance standards

Source: PWC report, company information.

(1) Market data for 2015 are estimates produced during 2015.



# 2015 in short

*An eventful year for Hoist Finance*

## Quarter 1

- Successfully listed on Nasdaq Stockholm Mid-Cap list, 25 March
- Newly acquired platforms in Italy and Poland integrated and performing according to plan

## Quarter 2

- Corporate Social Responsibility Program adopted and launched

## Quarter 3

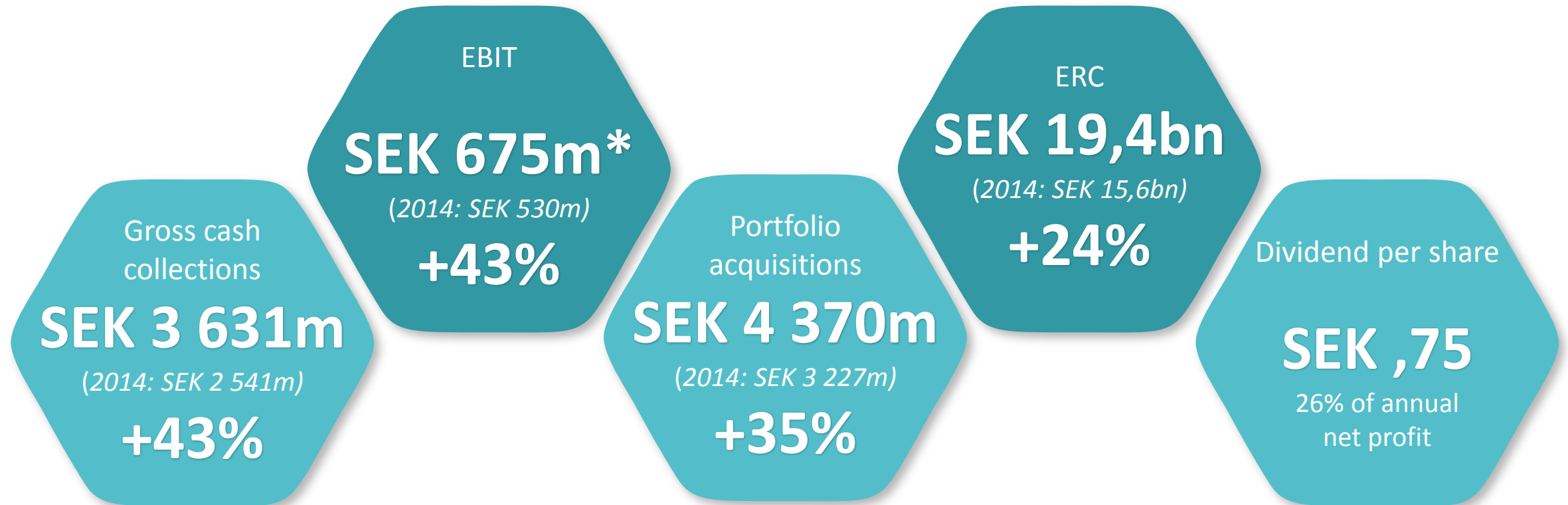
- Acquired the debt purchase company Compello, acquisition included a portfolio with over 1 million banking claims and SEK 2,8bn in ERC

## Quarter 4

- Strengthened position in SME segment sector through portfolio acquisition from in Italy. A portfolio of 9,000 claims with a nominal value of approx. EUR 950m and ERC of EUR 72m
- New regional organisation announced as of 2016

# 2015 in short

*A year of solid growth and financial development*



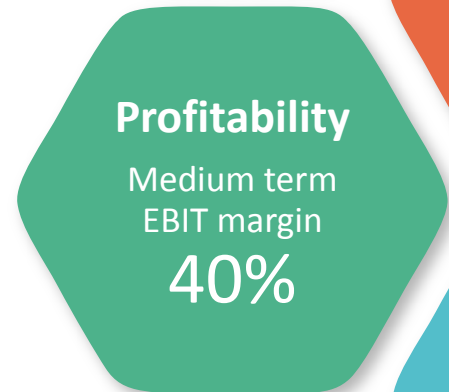
*\*The Jan-Mar 2015 period includes IPO costs of SEK 46m that have a negative impact on EBIT*

# Well on track towards our medium term financial targets and new medium term profitability target added

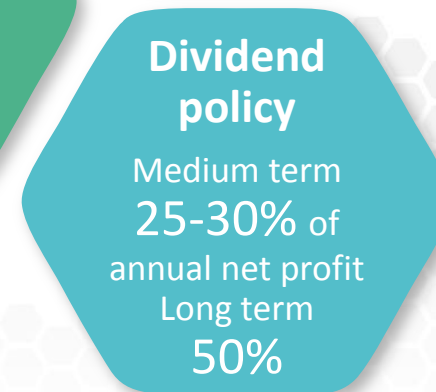
	Q1 2016	FY 2015
RoE, %	16,2%	12,5%



	Q1 2016	FY 2015
EBIT margin, %	36,3%	32%



	Q1 2016	FY 2015
CET1 ratio, %	12,3%	12,3%

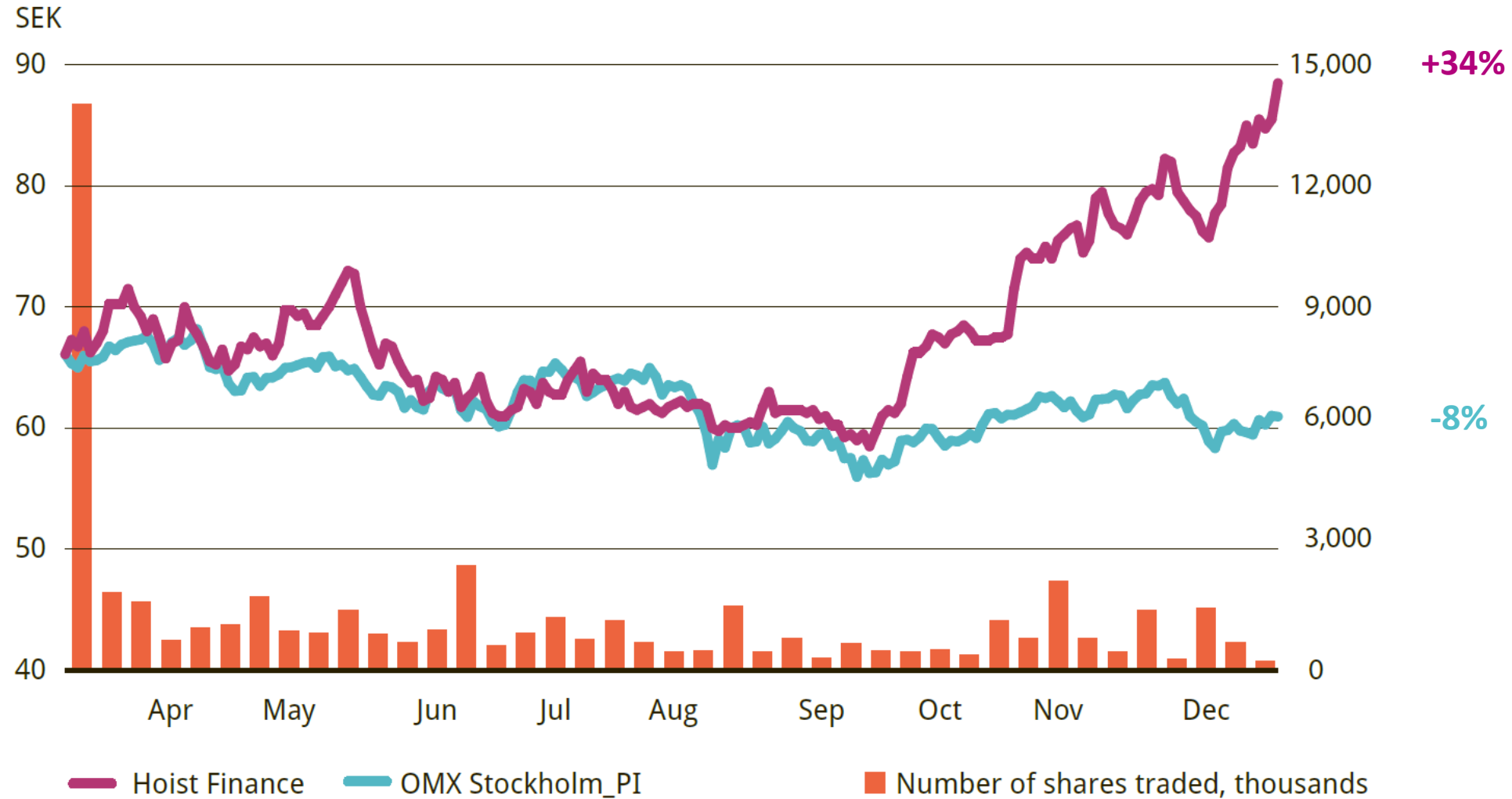


	FY 2015
Dividend 2016	26% of annual net profit 2015



# The share

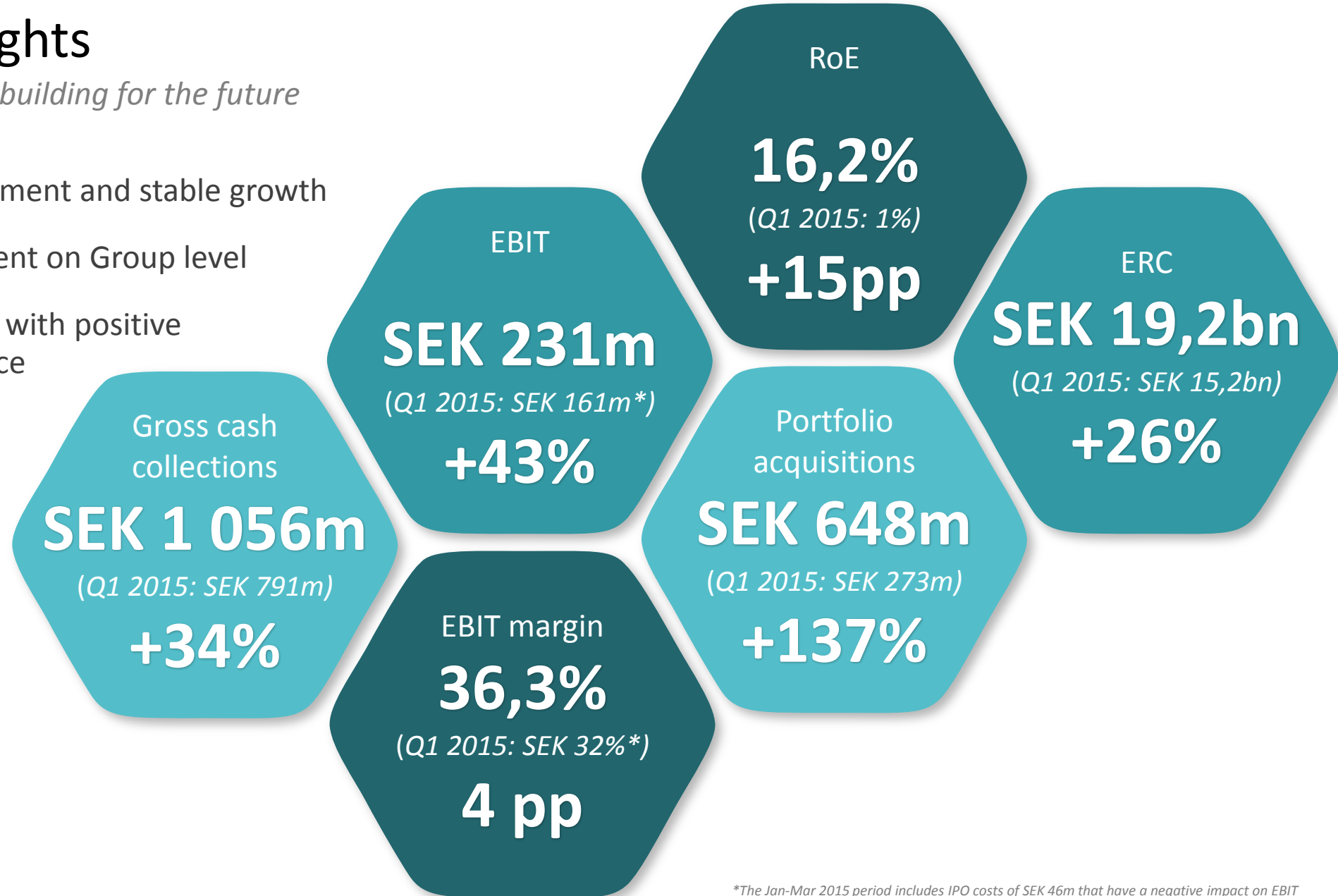
Hoist Finance, 25 March 2015 – 30 December 2015



# Q1 2016 Highlights

*A good start of the year, building for the future*

- Solid financial development and stable growth
- Strong EBIT development on Group level
- Moody's assigns a Ba2 with positive outlook to Hoist Finance
- Strategic partnership with Bank of Greece



\*The Jan-Mar 2015 period includes IPO costs of SEK 46m that have a negative impact on EBIT

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## Styrelseordförändens redogörelse för styrelsearbetet

# Styrelseordförändens redogörelse för styrelsearbetet

## Styrelsens arbete

Januari	Februari	Mars	April	Maj	Juni	Juli	Augusti	September	Oktober	November	December
<ul style="list-style-type: none"> <li>» Finansiell rapport</li> <li>» Utvärdering av koncernledningen</li> <li>» Utvärdering av styrelsens arbete</li> <li>» Utvärdering av VD</li> <li>» Planering inför årsbokslutet</li> <li>» Årsplan för internrevision, risk och compliance</li> </ul>	<ul style="list-style-type: none"> <li>» Finansiell rapport</li> <li>» Möte avseende årsbokslut</li> <li>» Q4 rapport</li> <li>» Årsredovisning och möte med revisorer</li> <li>» Genomgång av externa krediter</li> <li>» Årsplan för externa revisorer</li> <li>» Rapport för internrevision, risk och compliance</li> </ul>		<ul style="list-style-type: none"> <li>» Finansiell rapport</li> <li>» Q1 rapport</li> <li>» Årsstämma och konstituerande styrelsemöte</li> <li>» ICAAP och ILAAP</li> <li>» Rapport från ersättningsutskottet avseende beslut om ersättning</li> <li>» Rapport för internrevision, risk och compliance</li> </ul>								<ul style="list-style-type: none"> <li>» Finansiell rapport</li> <li>» Budget</li> <li>» Bolagets kalender</li> </ul>
					<ul style="list-style-type: none"> <li>» Generell riskdiskussion</li> <li>» Rapport för internrevision och risk</li> <li>» Strategi</li> </ul>				<ul style="list-style-type: none"> <li>» Finansiell rapport</li> <li>» Q3 rapport</li> <li>» Rapport för internrevision, risk och compliance</li> </ul>		



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Fastställande av resultaträkning  
och balansräkning samt  
koncernresultaträkning och  
koncernbalansräkning

# 11.

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Dispositioner beträffande bolagets resultat enligt den fastställda balansräkningen samt vid utdelning, fastställande av avstämningsdag för denna

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Fråga om ansvarsfrihet  
åt styrelseledamöter och  
verkställande direktör



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Bestämmande av antalet styrelseledamöter, fastställande av arvode åt styrelseledamöterna och åt revisor, val av styrelse och styrelseordförande samt av revisor



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## Förslag till instruktion för valberedningen

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Förslag till beslut om riktlinjer  
för ersättning till ledande  
befattningshavare

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## Stämmans avslutande