

Annual and Sustainability Report

2024/25

eOs



Our financial year at a glance

Strong performance

Earnings (EBITDA)

in EUR million

460.8

GRI 201-1

Consolidated turnover

in EUR million

1,053.3

GRI 201-1

Investment volume

in receivables portfolios

in EUR million

826.6

The EOS Group returned more than

2.2 billion €

of liquidity to the economic cycle in the past financial year.

Receivables purchasing and debt collection are crucial pillars of the economic cycle. With our commitment to *changing finances for the better*, we are actively shaping the financial world and supporting banks in maintaining liquidity for lending. In France, for example, EOS acquired a bank portfolio with a nominal value exceeding EUR 200 million, making a significant contribution to a stable financial environment.

GRI 201-1

[More about our financial year](#) →



“

Our entrepreneurial mindset is our greatest source of motivation. I would therefore like to express my sincere thanks to all employees. These results would not have been possible without their dedication.”

Marwin Ramcke
Chief Executive Officer
of the EOS Group

[Interview with Marwin Ramcke and CFO Dr. Eva Griewel](#) →



Technology for people

New technologies are transforming the way we manage receivables. Automation and artificial intelligence lead to more efficient processes. At EOS, we are committed to ensuring that technology empowers individuals. This can be accomplished using AI-powered tools like the Sofi-K virtual assistant or more robotic process automation (RPA). RPA is already being used in more than a dozen countries through the deployment of over 140 bots. This allows for more time to be dedicated to complex cases, empathetic conversations, and sustainable solutions.

[To the article “Tech-driven Transformation & Innovation”](#) →

More than **5 million debt cases closed**

5

Together with defaulting consumers, we seek solutions for lasting debt relief. In the 2024/25 financial year, EOS closed more than 5 million debt cases, thus helping defaulting consumers.

[To the article “Ethical Collection”](#) →

How does money work?

Financial education cannot start early enough. That is why our first non-profit organization, finlit, for the past five years has been dedicated to raising awareness regarding responsible money management among children and young people. With its two educational initiatives ManoMoneta and OhMoney, it has already reached more than 175,000 students across Europe.

[More about financial education at EOS](#) →



Top ESG ratings

The renowned rating agency Morningstar Sustainalytics has ranked EOS among the top companies in the Consumer Finance sector, recognizing the company with its “Top Rated Industry” and “Top Rated Regional” awards. We have also been awarded the EcoVadis Bronze Medal. Both underscore our continuous improvement of the company’s environmental, social, and governance (ESG) practices.

[Our current ESG ratings](#) →

Table of contents

About EOS	4
<hr/>	
Foreword by the CEO	4
The EOS Board of Directors	5
Interview with Marwin Ramcke and Dr. Eva Griewel	6
Consolidated revenue by region	7
The EOS Group	8
Our four fields of action	9
Our sustainability management	9
Materiality	10
Our material topics	11
Financial Sustainability	14
<hr/>	
Industry Leadership & Best Practice	15
Strengthening Liquidity of our Clients	20
Responsible Acquisition of Portfolios & Partnerships	23
Trustworthy Stakeholder Relations	27
Digital Responsibility & Cyber Security	28
Business Ethics & Safeguard Compliance	29
Responsible Collection	30
<hr/>	
Ethical Collection by Treating Customers Fairly	31
Tech-driven Transformation & Innovation	32

Social Engagement	33
<hr/>	
Societal Impact through Financial Literacy	34
Diversity, Equality & Inclusion	35
Talent Attraction, Development & Retention	36
Local Community Engagement & Participation	37
Employee Satisfaction & Well-Being	38
HR in figures	39

Environmental Protection	41
<hr/>	
Reduction of Greenhouse Gas Emissions	42

Appendix	44
<hr/>	
GRI Index	45
Imprint	50



About this report

We can look back on a successful financial year during which we faced both existing and new challenges with courage and curiosity. In this Annual and Sustainability Report, we present our objectives and detail the ways in which we accomplished them. It provides our stakeholders with an overview of the key activities of EOS Holding GmbH, headquartered in Hamburg. The report content is determined by the fields of action outlined in our Corporate Responsibility (CR) strategy and the key topics identified during the initial materiality analysis. The reporting covers the entire EOS Group* for the 2024/25 financial year, spanning from March 1, 2024, to February 28, 2025**. The report was prepared with reference to the standards of the Global Reporting Initiative (GRI).

We aim to change things for the better. It is therefore clear to us that corporate success and responsibility go hand in hand. This report demonstrates this.

GRI 2-1 GRI 2-2 GRI 2-3

* Unless otherwise specified.

** Except for the non-financial key performance indicators of a German subsidiary.

Foreword by the CEO

A clear path. A strong team. Outstanding results.

Dear readers,

The 2024/25 financial year marked a period of robust growth for us, even in the face of difficult macroeconomic conditions. Our consolidated turnover rose modestly to EUR 1.1 billion. The increase in EBITDA to EUR 460.8 million is especially gratifying.

This outstanding achievement was only possible thanks to the great commitment of our teams in more than 20 countries. Our employees performed extremely well on every level. Our targeted investments in receivables portfolios and strong operating performance in the processing of receivables played a key role in achieving this success. Overall, the EOS Group has assisted defaulting consumers in resolving more than five million cases.

Our first fully integrated Annual and Sustainability Report also marks a significant milestone. It offers comprehensive insight into our advancements in our fields of action and the material topics of our Corporate Responsibility (CR) strategy. The recognition

of our commitment by renowned rating agencies demonstrates that we are both economically successful and committed to sustainable practices.

The targeted purchase of receivables portfolios will remain a key growth driver for us in the 2025/26 financial year. We are therefore making a significant contribution to stabilizing the economic cycle in accordance with our claim of *changing finances for the better*. I want to express my gratitude to all my colleagues, who will continue to support our ongoing improvement in the future. [GRI 2-22](#)



Marwin Ramcke
CEO of the EOS Group



Table of contents

About EOS

Financial
Sustainability

Responsible
Collection

Social
Engagement

Environmental
Protection

Appendix



Dr. Eva Griewel

Member of the EOS Group's Board of Directors and Chief Financial Officer

Prior to joining the EOS Board of Directors, Eva was the CFO at the Buss Group. She holds a Ph.D. in Economics and previously worked in the EOS Group for more than 10 years, including her role as Senior Vice President of the Regional Management Western Europe.

Sebastian Pollmer

Member of the EOS Group's Board of Directors and responsible for Western Europe

Sebastian has been with EOS since 2016 and has already put his mark on the Group in various roles. For example, he established the Secured Valuation department before joining the Board of Directors in 2024.

Marwin Ramcke

Chief Executive Officer of the EOS Group

Marwin has been a vital part of the EOS Group for the past 18 years. Starting out as a Senior Consultant for the Eastern European region, he has significantly shaped and guided the EOS Group's success with each step in his career, leading to his appointment as CEO in 2022.

Dr. Stephan Ohlmeyer

Member of the EOS Group's Board of Directors and responsible for Central Europe

Stephan joined EOS in 2023 as part of the Board of Directors. He grew up in Hamburg, earned a Ph.D. in physics, and moved to London early in his career, where he worked for renowned financial companies for 25 years.

Carsten Tidow

Member of the EOS Group's Board of Directors and responsible for Eastern Europe

Carsten has been focusing primarily on the Region Eastern Europe ever since joining EOS 15 years ago. Since 2022, he has been a member of the EOS Board of Directors, contributing to the strategic direction and driving innovations within the company.

GRI 2-9

EOS financial year 2024/25: Strong performance

As one of the leading buyers and service providers in European receivables management, EOS combines business success with responsibility and sustainability. This yields results. Marwin Ramcke, Chief Executive Officer (CEO), and Dr. Eva Griewel, Chief Financial Officer (CFO) of the EOS Group, share their perspectives on the key developments of the past financial year.

What were the key factors driving the strong financial performance this year?

Marwin Ramcke: Our entrepreneurial mindset is our greatest source of motivation. I would like to begin by expressing my sincere thanks to all our employees. These results would not have been possible without their dedication. We are experiencing solid and healthy growth. Our turnover rose by 5.6 percent last year – thanks primarily to major investments in receivables purchases and outstanding operational performance.

Eva, you assumed the position of CFO of the EOS Group last year. How do you look back on the past financial year?

Dr. Eva Griewel: I am pleased that EOS has once again achieved another strong financial year despite a challenging economic environment. My heartfelt thanks go out to all my colleagues for making me feel so welcome in my new position. The special EOS spirit, coupled with an international culture of innovation, is what drives our success.

What role did responsible action play for EOS?

Marwin Ramcke: A sense of responsibility guides everything we do. For example, consistent with our Ethical Debtor Management Policy, we handle defaulting consumers with fairness and respect. However, there is so much more to this, as our ESG ratings show. At the start of 2025, renowned rating agency Morningstar Sustainalytics recognized us in the categories of “Top

Rated Industry” and “Top Rated Regional” for our environmental, social, and governance practices. EOS also earned the Bronze medal from EcoVadis for the first time, demonstrating our commitment to sustainability and motivating us to further improve.

This achievement must also be based on a solid economic foundation. How is EOS financially positioned for the future?

Dr. Eva Griewel: The EOS Group has once again demonstrated its market strength during the financial year through substantial portfolio acquisitions, both as the sole purchaser and in co-investment structures, which we intend to expand in the future. It is gratifying that our NPL portfolio is highly diversified thanks to our broad positioning across Europe. We therefore do not depend on specific markets. As a wholly owned subsidiary of the Otto Group, we are highly regarded and trusted by our partners. The EOS Group has been doing business responsibly for more than 50 years and will continue to do so in the future.

What is the goal for the upcoming financial year?

Marwin Ramcke: We anticipate a rise in the volume of NPLs in Europe this year, which presents attractive investment opportunities for the EOS Group. We will continue to focus on the purchase of receivables portfolios in the future. Our goal is to secure or retain a top-three position in all established markets. I am confident that the team spirit and courage of all EOS employees to drive positive change will set new standards.

Find out more about the culture of innovation and investment strategies in portfolios in the complete interview with Marwin Ramcke and Dr. Eva Griewel here.

To the interview



“Our goal is to reduce non-performing loans (NPLs). With an entrepreneurial spirit and our commitment to finding fair solutions for defaulting consumers and companies, we were able to confirm our leading market position in Eastern Europe.”

Carsten Tidow

Member of the EOS Group's Board of Directors and responsible for Eastern Europe



Sebastian Pollmer

Member of the EOS Group's Board of Directors and responsible for Western Europe



“By restructuring the regions, we have enhanced **international cooperation and leveraged synergies.**”

Dr. Stephan Ohlmeyer

Member of the EOS Group's Board of Directors and responsible for Central Europe

You can find comprehensive insights into the financial year from the viewpoint of the EOS regions here [↗](#)

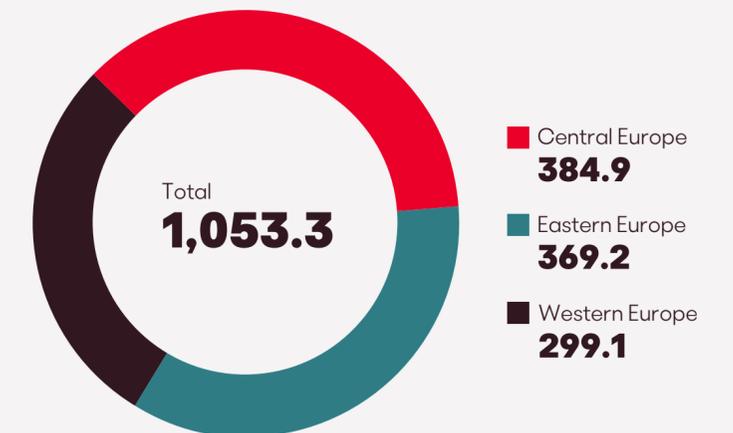
Consolidated revenue by region

In the 2024/25 financial year, EOS Consolidated increased its revenue across all regions.

The revenue of EOS Consolidated rose by a total of 5.6 percent compared to the previous year. Central Europe is the region with the highest revenue share, accounting for 36.6 percent and EUR 384.9 million. The main driver of this growth is the positive development in the German market, where significant investments in receivables packages were made. Additionally, the successful operational processing of receivables significantly contributed to the revenue increase. Eastern Europe achieved a revenue increase of 7.6 percent, reaching EUR 369.2 million and accounting for 35.1 percent of consolidated revenue. Significant revenue increases were realized in Greece, Poland, Romania, Serbia, and North Macedonia. In Western Europe, EOS Consolidated exceeded its previous year's revenue by 5.9 percent, reaching EUR 299.1 million, which constitutes 28.4 percent of consolidated revenue. This positive development is attributed, among other factors, to the efficient operational handling of NPL portfolios acquired in recent years, particularly in the subsidiaries in Portugal and France. [GRI 2-6](#) [GRI 201-1](#)

Consolidated revenue by region

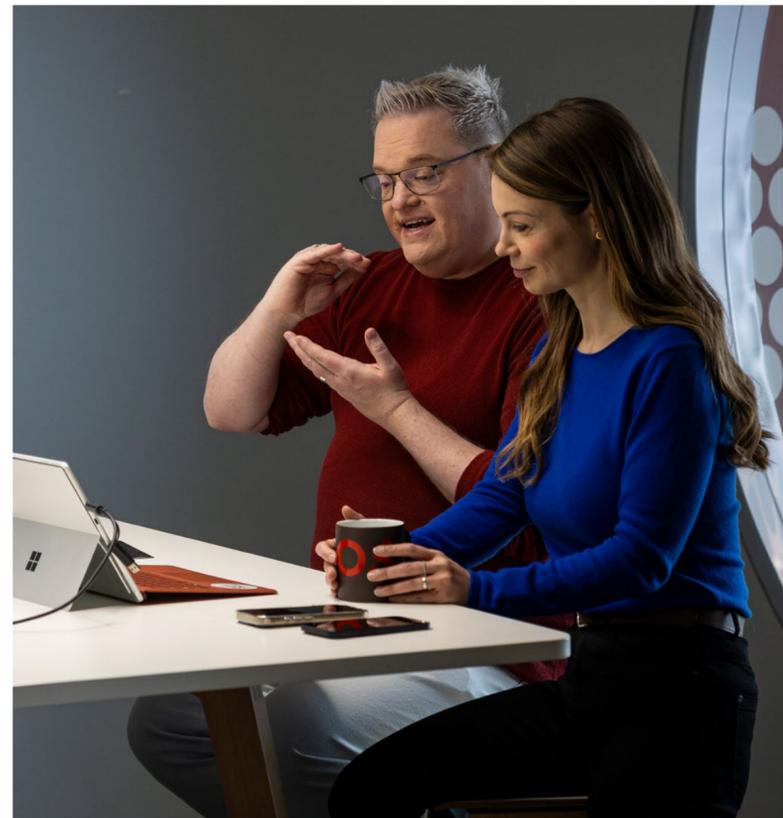
Figures in MEUR



The EOS Group

Changing finances for the better

We are a leading technology-driven investor and an expert in processing receivables and real estate portfolios with expertise in managing outstanding receivables. With more than 50 years of experience and locations in more than 20 countries, EOS offers smart receivables management services worldwide. “*Changing finances for the better*” formulates our claim to actively help shape the world of finance. We are driving progress – digital and automated processes enhance our performance and efficiency. Every day we are driven by our values and passion to improve the financial situations of our clients and defaulting consumers. [GRI 2-6](#)



Expertise: We invest in NPLs

We purchase, assess, and manage receivables portfolios. Reducing non-performing loans (NPLs) is crucial for economic stability, and transferring them to specialists such as EOS fosters economic growth. Banks and companies are able to concentrate on their core business, while capital is freed up for additional loans and investments.

Internationality: We overcome borders

The EOS Group’s strength lies in its broad positioning across Europe. Through international projects and the exchange of best practices, we learn from each other and leverage the diversity within our Group. In this way we foster synergies and enhance our capacity for innovation.

Responsibility: We work transparently and fairly

For us, receivables management means taking responsibility. We are dedicated to ethical and sustainable practices, which we have made integral to our Corporate Responsibility strategy. We help defaulting consumers resolve the receivables they owe. Transparency, fairness, and exceptional service standards are among our core values.

Our financial solutions

Purchase of unsecured receivables

EOS buys non-performing receivables from banks and companies, such as loans in default or past-due invoices. Sellers gain liquidity and are able to focus on their core business. EOS takes over the professional management of the portfolios on their behalf.

Purchase of secured receivables

EOS also acquires secured receivables that are backed by off-setting assets, as well as real estate from banks. With over 20 years of industry experience and extensive technical expertise, EOS handles the labor-intensive and careful processing required to deliver lasting solutions for all stakeholders. This may involve an agreement for repayment or actions such as the sale or restructuring of a property.

Fiduciary debt collection

As a service provider, EOS also handles the recovery of overdue receivables. Thanks to its many years of expertise in debt collection, EOS is able to minimize outstanding debts and arrange fair payment plans with defaulting consumers.

Our four fields of action

Receivables management means taking responsibility

We take responsibility in many different ways. Environmental, social, and governance (ESG) issues go hand in hand at EOS. As an international financial services provider, we make the greatest impact in the areas of social and governance issues. We aim to change things for the better. To achieve this goal, we have defined four fields of action in our Corporate Responsibility strategy:



Financial Sustainability

EOS advocates strong, binding industry standards and responsibility guidelines. We apply strict criteria when we price portfolio purchases and make other investments.

Responsible Collection

EOS stands for respectful and fair treatment of consumers and for solution-driven, sustained debt relief.

Social Engagement

We take on social responsibility within the EOS Group by promoting empowerment, diversity and inclusion, and in society through our education initiatives.

Environmental Protection

As a part of the Otto Group, EOS supports the Group's climate protection strategy that pursues the Paris Agreement goal of limiting global warming to 1.5 °C. Together we work on implementing targeted measures.

Our sustainability management

How we make sustainability an integral component of our company

Sustainability is a top priority for EOS. We are committed to embedding sustainability throughout our company and driving it forward, which is why overall responsibility for all sustainability issues in the EOS Group lies with our CEO. The Corporate Development (CD) department is responsible for both operational management and implementation, as well as strategic development of sustainability initiatives, and reports all sustainability-related progress and activities to the EOS Board every six months.

At the same time, the CD department serves as a central point of coordination within the company, collaborating closely with various specialist departments (including Group Governance and Group HR), as well as the national subsidiaries. One outcome of this collaboration is our materiality analysis, which forms the basis of our sustainability strategy. In the reporting year, EOS also launched the "International CR Community" to further enhance networking among international colleagues. To this end, "CR Ambassadors" have been designated as key contacts within each national subsidiary. Working alongside the EOS Group's central sustainability management team, they foster communication and assist in the implementation of sustainability initiatives. With the aim of getting better every day, we continuously gather data to track our progress and develop initiatives and measures that are subsequently approved by our Board. [GRI 2-9](#) [GRI 2-12](#) [GRI 2-13](#) [GRI 2-14](#) [GRI 2-17](#)

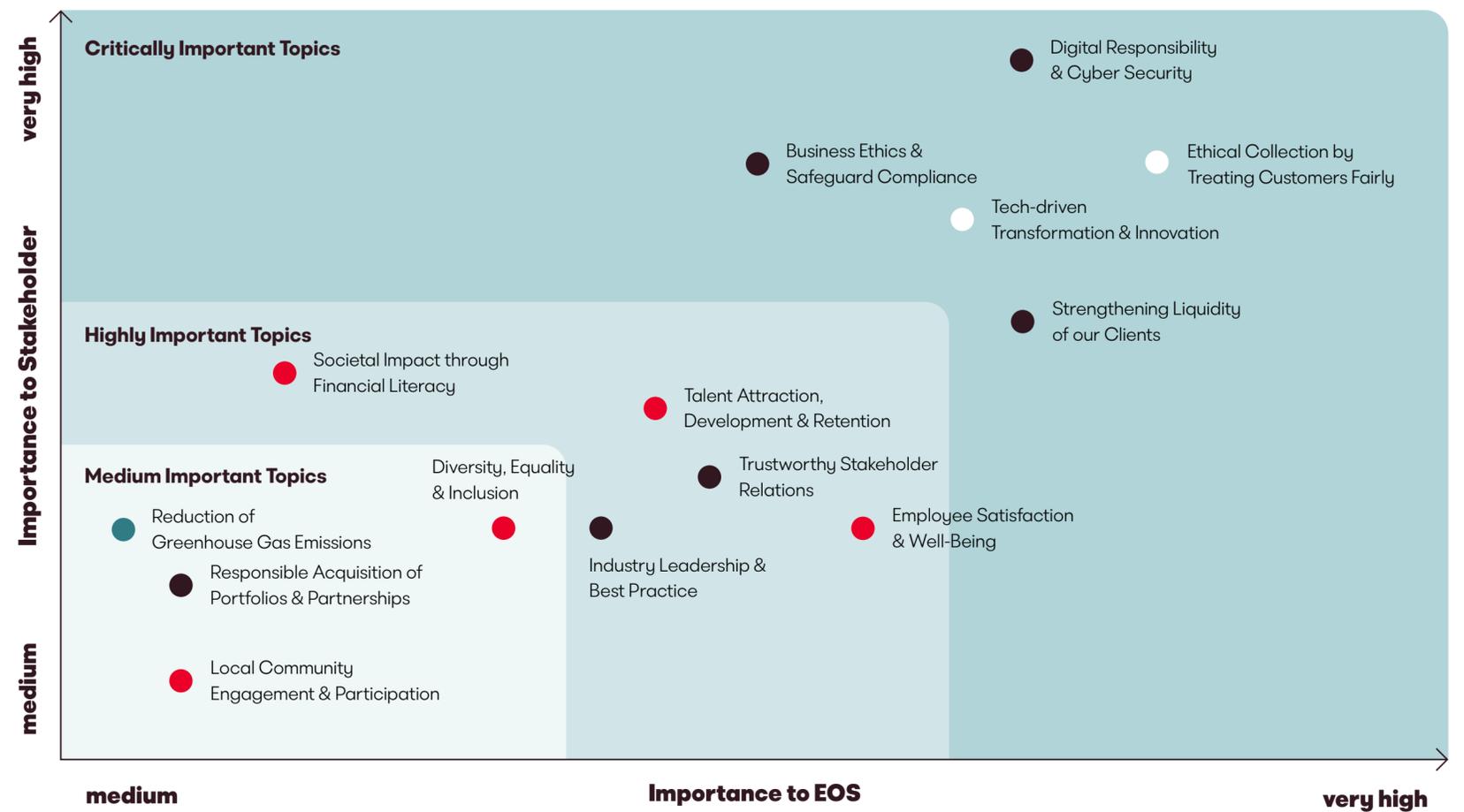
Materiality forms the starting point of our sustainability strategy

Materiality matrix

The foundation of our sustainability strategy and our sustainability initiatives is our materiality analysis. This was developed in collaboration with both internal and external experts. The resulting materiality matrix depicts the most relevant sustainability issues from both the EOS company perspective (x-axis) and the perspective of our external stakeholders (y-axis).

The process of our materiality analysis

In the 2022 materiality analysis, we determined the key topics for EOS to serve as the basis for our sustainability reporting. To create the long list, we conduct a status quo and benchmark analysis that incorporates relevant international reporting standards, guidelines, rules, and regulations. In a workshop involving both internal and external experts, we subsequently narrowed down, summarized, and prioritized our material topics. In doing so, we evaluated the topics based on their relevance to EOS (x-axis) and to our external stakeholders (y-axis). When assessing the material topics for EOS, we considered both the inside-out and outside-in perspectives, reflecting the principle of double materiality. [GRI 2-29](#) [GRI 3-1](#)



Fields of action: ○ Responsible Collection ● Social Engagement ● Environmental Protection ● Financial Sustainability

Our material topics GRI 3-2

Financial Sustainability

Industry Leadership & Best Practice

As a role model within our sector, we advocate fair and transparent debt collection business. We use our membership in industry associations to engage in dialog and to advance our efforts to establish binding ethical industry standards.

Strengthening Liquidity of our Clients

We create financial added value for our clients by taking over their receivables while making our processes simple and digital. Our work makes it possible for our clients to focus on their core business. At the same time, we boost their liquidity and return financial resources to the economic cycle.

Responsible Acquisition of Portfolios & Partnerships

Our business decisions are determined not only by economic metrics but also by social and ecological criteria. When selecting portfolios and partners we apply specific exclusion criteria.

Trustworthy Stakeholder Relations

Because our relations with stakeholders are crucially important to EOS, we maintain an ongoing dialog with them. Through satisfaction surveys, participation processes, dialog formats such as round-tables, and industry events, we regularly invite our stakeholders to become involved, express their opinions and discuss matters with us.

Digital Responsibility & Cyber Security

Because we work with sensitive data from our defaulting consumers and clients, we take digital responsibility seriously. Our top priority is ensuring the highest data privacy standards and cyber security.

Business Ethics & Safeguard Compliance

Fair business practices are part of our DNA. We have defined our standards regarding integrity, ethical conduct, and a respectful way of dealing with one another in our Code of Conduct.

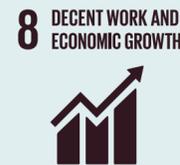
Responsible Collection

Ethical Collection by Treating Customers Fairly

We create individual solutions and use transparent and simple processes to help defaulting consumers pay back their debts. We always treat them fairly and respectfully.

Tech-driven Transformation & Innovation

We use technological innovations and data-based success forecasts to optimize the debt reduction processes. For example, we offer client- and consumer-oriented digital services.



Our material topics GRI 3-2 (continued)

Social Engagement

Societal Impact through Financial Literacy

With our numerous education initiatives, we advocate greater financial literacy in our society. For example, the non-profit finlit foundation, which was founded by EOS, educates children and adolescents in many European countries on the subject of finances. We thereby contribute to a sound economic system and help prevent excessive private debt.

Diversity, Equality & Inclusion

At EOS, all employees are treated equally, regardless of e.g. their gender, religious orientation or background. In our everyday work we practice inclusion and integrity and observe a strict anti-discrimination policy.

Talent Attraction, Development & Retention

To be able to offer excellent service, we need well-trained and motivated employees. We want to retain and promote talented people in our company. For this, we offer regular training opportunities in the form of courses and practice sessions, attractive employee benefits and flexible work models.

Local Community Engagement & Participation

As part of its local communities, EOS actively supports the places in which it operates. We back education initiatives and promote social engagement by our employees during working hours. We want to contribute to strengthening the local community by way of specific measures.

Employee Satisfaction & Well-Being

Employee satisfaction is our top priority. Through our appreciative working atmosphere, we increase employee satisfaction and support measures to promote our staff members' mental and physical health.

3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION



5 GENDER EQUALITY



8 DECENT WORK AND ECONOMIC GROWTH



10 REDUCED INEQUALITIES



17 PARTNERSHIPS FOR THE GOALS



Environmental Protection

Reduction of Greenhouse Gas Emissions

As part of the Otto Group, we contribute to achieving our parent company's science-based target (SBT), specifically, the reduction of group-wide absolute greenhouse gas emissions by 42 percent by the end of financial year 2031/2032*. By calculating our emissions, we show our reduction potential and can take specific measures.

13 CLIMATE ACTION



* Compared to the 2021/22 financial year, according to the science-based target (SBT) and to the 1.5 degree target of the Paris Agreement; the official wording of the target is shown on the [SBTi website](#).

Our commitment to the UN Global Compact

Since 2021, the EOS Group has been a signatory of the UN Global Compact, the world’s largest initiative for promoting sustainable and responsible corporate governance. EOS is committed to complying with its ten principles in the areas of human rights, labor standards, environmental protection, and anti-corruption.

We have derived company-specific objectives as part of this voluntary commitment. From the 17 Sustainable Development Goals (SDGs) of the United Nations, we have selected the eight goals to which we can contribute most effectively. These SDGs, along with their associated key performance figures and targets, are a central component of our Corporate Responsibility strategy. Individual actions and initiatives contribute in part to other SDGs and will be incorporated into the reporting where appropriate. [GRI 2-23](#)



ESG ratings: Transparency and responsibility

In 2025, the EOS Group was once again recognized for its outstanding achievements in its environmental, social, and governance (ESG) practices. The prestigious rating agency Morningstar Sustainalytics honored us with both the “Top Rated Industry” and “Top Rated Regional” awards.

“With this independent ESG rating, we provide transparency in regard to our contribution to sustainable development. These leading rankings demonstrate the effectiveness of our Corporate Responsibility strategy and highlight how well-positioned we are across multiple areas,” says CEO Marwin Ramcke.

In addition, the EOS Group received a positive initial ESG rating from EcoVadis at the end of 2024. Accordingly, EOS ranks among the top 12 percent of the most sustainable companies in the industry and was awarded the EcoVadis Bronze Medal.

All of the awards underscore the company’s ongoing commitment to responsible and sustainable practices.

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Annual and
Sustainability Report
2024/25

Table of contents

About EOS

Financial
Sustainability

Responsible
Collection

Social
Engagement

Environmental
Protection

Appendix

Financial Sustainability

EOS advocates strong, binding industry standards and responsibility guidelines. We apply strict criteria when we price portfolio purchases and make other investments.



Industry Leadership & Best Practice

As a role model within our sector, we advocate fair and transparent debt collection business. We use our membership in industry associations to engage in dialog and to advance our efforts to establish binding ethical industry standards. [GRI 3-3](#)

Recognized partner with international expertise

Companies within the EOS Group are among the leading buyers of non-performing loans (NPLs) in many European markets. Also in the 2024/25 financial year, EOS made significant investments, such as in collaboration with co-investment partners.

EOS in Germany Important steps in a challenging market

Since February 2025, EOS in Germany has been investing in bank portfolios alongside a major international co-investor. The EOS Group benefits from its international presence and experiences in other countries.



The establishment of this investment cooperation was a significant team effort involving various departments in the past financial year. Thank you to all colleagues for the excellent cross-functional collaboration. We are pleased that we can benefit from experiences in other countries and thereby sustainably strengthen the position of EOS in Germany.”

Juliane Schmid

Managing Director at EOS
in Germany





“

At EOS in Greece, we focus on innovation, trust, and respect to find the best solution for everyone involved. By prioritizing these values, we make a significant contribution to the Greek NPL market and pave the way for a more economically successful future.”

Anthony Messados
Managing Director of EOS
in Greece

EOS in Greece

Strong in acquisition and service

After a fundamental restructuring in 2022, EOS in Greece is now able to operate with the agility of a start-up while leveraging its long-standing market experience. This combination provides an exceptionally strong foundation for acquiring NPL portfolios. In the past financial year, EOS in Greece successfully acquired a large receivables package with a nominal value of approximately EUR 500 million. This supports the reduction of non-performing loans (NPLs) and offers fair solutions for people in financial distress.

EOS in Poland

Successful partnership

EOS in Poland is one of the largest buyers of NPL portfolios in the market and is also known as a reliable partner with high standards regarding transaction processes and transparent collaboration. These qualities have proven effective in the ongoing partnership with the International Finance Corporation (IFC), a member of the World Bank Group, in the Polish market. The positive outcome: Nearly the entire budget planned for the financial year 2024/25 has been invested by EOS and IFC in receivables portfolios. Thus, the investment plan was adhered to, and all joint objectives were achieved.



“

Regardless of market conditions, we continuously improve our processes and expand our presence as a stable investor. This way, we are recognized in the market as a reliable partner. We consistently and successfully invest the allocated budgets despite strong competition.”

Dariusz Petynka
Managing Director of EOS
in Poland

Financial performance in 2024/25

Revenue by region

In EUR thousand

	2024/25		2023/24		Year-on-year change
	In EUR thousand	%	In EUR thousand	%	%
Central Europe	384,946	36.6	371,733	37.3	3.6
Eastern Europe	369,180	35.1	343,143	34.4	7.6
Western Europe	299,143	28.4	282,404	28.3	5.9
EOS Consolidated	1,053,269	100.0	997,280	100.0	5.6

In the 2024/25 financial year, the revenue of EOS Consolidated increased slightly by 5.6 percent, totaling EUR 1.1 billion (EUR 997.3 million in 2023/24). The largest share of 36.6 percent is recorded by the companies in Central Europe, with EUR 384.9 million. The revenue share in Eastern Europe is at a similarly high level, at 35.1 percent. In this region, EOS Consolidated achieved revenues of EUR 369.2 million. The EOS companies in the region of Western Europe generated EUR 299.1 million, accounting for 28.4 percent of the total revenue. [GRI 201-1](#)

Consolidated income statement (summary)

In EUR thousand

	2024/25	2023/24
Turnover	1,053,269	997,280
Total operating income	1,063,164	1,008,484
Earnings before interest, taxes, depreciation, and amortization (EBITDA)	460,757	412,919
Earnings before taxes (EBT)	375,848	312,921
Net profit for the year	293,702	244,349

EOS Consolidated achieved earnings before interest, taxes, depreciation, and amortization (EBITDA) of EUR 460.8 million in the 2024/25 financial year (previous year: EUR 412.9 million). Revenue increased slightly by 5.6 percent or EUR 56.0 million compared to the previous year. The revenue level was maintained due to the exceptionally high investments made in previous years, as well as in the current financial year. There was a significant increase in revenues particularly in Greece and Germany.

Assets situation

In EUR thousand

	2/28/2025	in %	2/29/2024	in %
Fixed assets	169,196	5.0	174,247	5.4
Purchased receivables, real estate in inventories, and bridge loans *	2,821,751	84.1	2,739,113	85.1
Receivables	49,990	1.5	70,565	2.2
Cash and cash equivalents	253,248	7.5	174,217	5.4
Other assets	60,099	1.8	61,168	1.9
Total assets	3,354,284	100.0	3,219,310	100.0

Total assets of EOS Consolidated grew 4.2 percent to a total of EUR 3.4 billion compared with the previous year. Of the total assets, purchased portfolios account for 74.7 percent (previous year: 76.1 percent) and real estate in inventories for 9.5 percent (previous year: 9.0 percent).

* Financial presentation.

For accounting reasons, tables and text may contain rounding differences.

Equity and financing

In EUR thousand

	2/28/2025	in %	2/29/2024	in %
Equity	1,620,297	48.3	1,284,506	39.9
Provisions	73,000	2.2	69,485	2.2
Liabilities with banks	41,686	1.2	87,665	2.7
Liabilities with related parties and companies	1,347,939	40.2	1,411,266	43.8
Trade payables	56,335	1.7	142,459	4.4
Other liabilities	215,026	6.4	223,930	7.0
Total financing	3,354,284	100.0	3,219,310	100.0

In the past financial year, total financing increased by EUR 135.0 million to EUR 3.4 billion compared with the previous year.

The company's equity rose by approximately EUR 0.3 billion to EUR 1.6 billion, partly due to profit retention. The equity-to-assets ratio increased to 48.3 percent (previous year: 39.9 percent), which is, comparatively speaking, a very high level for a financial services provider.

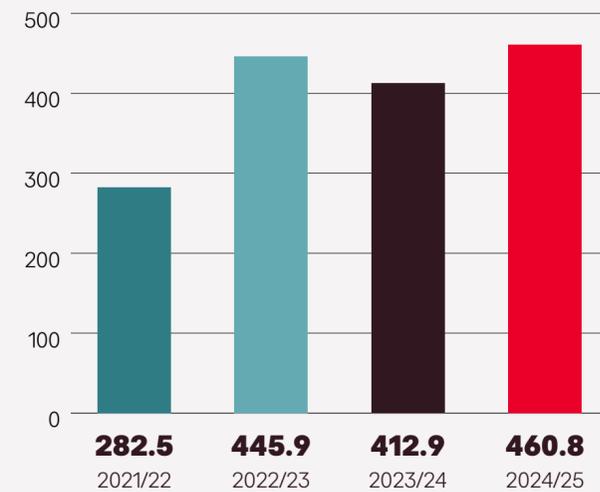
The financial needs of EOS Consolidated are covered by loans from banks and the shareholder. Most of this financing remains within the short-term maturity band, which increased slightly from 88 percent to 89 percent of debt financing compared with the previous year.

Revenue development and earnings

In fiscal year 2024/25, the revenue and earnings (EBITDA) of EOS Consolidated exceeded the previous year's levels. This growth is mainly due to a significant increase in investments in receivables portfolios and excellent operational performance in processing the NPL portfolios acquired in recent years. GRI 201-1

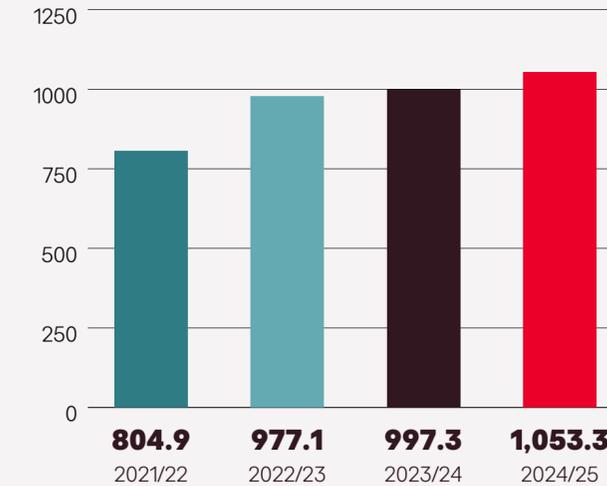
Earnings development (EBITDA)

in EUR million



Revenue development

in EUR million



For accounting reasons, tables and text may contain rounding differences.



Strengthening Liquidity of our Clients

We create financial added value for our clients by taking over their receivables while making our processes simple and digital. Our work makes it possible for our clients to focus on their core business. At the same time, we boost their liquidity and return financial resources to the economic cycle. GRI 3-3

Focus on client requirements

Clients trust the wide range of services offered by the EOS Group. Four examples from the 2024/25 financial year illustrate the different solutions EOS provides for banks to sell non-performing loans or ongoing credits, thereby minimizing their financial risks.

During the reporting period, EOS returned approximately

EUR **2.2** billion



to the economic cycle—a measurable contribution to the stability and future viability of the European financial landscape.

EOS in France purchases significant receivables portfolio

With approximately EUR 125 billion in non-performing loans, France is one of the largest NPL markets in Europe. EOS is one of the few companies that has been officially licensed by the French banking regulator, L'Autorité de Contrôle Prudentiel et de Résolution (ACPR), for the management of non-performing loans.

“EOS in France supports banks in reducing non-performing loans. We purchase both secured and unsecured receivables and offer professional debt management that meets the highest standards for transparency, consumer protection, and processing. In this way, we contribute to a more stable and healthier financial environment,” says Nathalie Lameyre, President of EOS in France. In 2024, for example, EOS France successfully acquired a bank portfolio with a nominal value of over EUR 200 million. The portfolio included approximately 4,000 individual cases from various types of loans.



Nathalie Lameyre
President of EOS
in France



EOS in Romania purchases portfolio with performing loans

Sometimes, banks decide to restructure their portfolios or completely withdraw from certain markets. The peculiarity: Often portfolios contain not only non-performing loans but also ongoing performing loans. EOS successfully executed such a large-scale transaction in Romania in the last financial year. As the buyer, this EOS subsidiary meets all regulatory and qualitative requirements. “We established an interdisciplinary team with various experts and built a performing loan IT infrastructure in a very short time. The bank’s feedback was very positive. Our special thanks go to the involved colleagues,” says Adrian Boghiu, Managing Director of EOS in Romania.

On our website, we offer insights into our work as experts on NPL portfolios.

To the article



A partner for all distressed asset classes

According to the ECB, European banks had EUR 361 billion in non-performing loans (NPLs) on their balance sheets in the third quarter of 2024. Banking supervisors and central banks in particular are urging institutions to systematically reduce risks. Banks often lack the necessary expertise to make efficient use of their existing assets. The liquidity tied up in non-performing loans is crucial for new investments, lending activities, and a thriving economy. As one of the leading purchasers of NPLs in Europe, EOS is a reliable partner in easing the strain on bank balance sheets.

“We have the expertise to buy and professionally manage all types of distressed asset classes,” says Karel Smerak, NPL Director at EOS. Whether secured, unsecured, or real estate, EOS offers complete solutions from a single source and has decades of experience in managing these cases. As a member of the Otto Group, EOS stands for long-term stability, social responsibility, and ethical receivables management.



Financial security through forward flow

In Belgium, our subsidiary EOS Aremas has been supporting banks like BNP Paribas Fortis for many years in strategically easing the strain on their balance sheets—particularly through so-called forward flow agreements. These regular sales of unsecured receivables contribute to a stable financial sector. Banks in Germany, France, and Romania also utilize forward flows with EOS.

EOS Aremas is the largest provider of receivables management in the country. With its roots in the banking sector, the company understands the needs of its partners well. “The close collaboration with BNP Paribas Fortis and its Consumer Finance daughter Alpha Credit, co-shareholder of EOS Aremas, has been renewed multiple times—a clear sign of reliable quality, continuity, and results orientation,” emphasizes Roel Dumont, Managing Director of EOS Aremas in Belgium (pictured left: Roel Dumont, Managing Director of EOS Aremas in Belgium, pictured right: Gaëtan Vercruysse, CEO of Alpha Credit NV).

High investment volume in the 2024/25 financial year

Investments in debt purchase and real estate

In EUR thousand	Unsecured	Secured/ bridge loans/ REO *	Total
Western Europe	223,478	111,392	334,871
Central Europe	171,273	8,416	179,689
Eastern Europe	98,350	213,684	312,035
Total	493,102	333,493	826,594

In the 2024/25 financial year, EOS Consolidated invested a total of EUR 826.6 million in the purchase of unsecured and secured receivables and real estate. This represents a significant increase of more than 40 percent compared to the previous year. EOS purchased the majority of NPL portfolios on the Western European market, investing EUR 334.9 million there. Major transactions were conducted in France and Portugal. In Eastern Europe, EOS Consolidated invested EUR 312.0 million in receivables portfolios, with significant shares in the Greek, Polish, and Romanian markets. In Central Europe, purchasing receivables remained challenging overall. Investments in Germany developed positively, with EOS in Germany significantly enhancing its competitiveness and acquiring substantial bank portfolios. EOS Consolidated invested a total of EUR 179.7 million in receivables and real estate in the Central European region.

Carrying value of purchased receivables and real estate

In EUR thousand	Unsecured	Secured/ bridge loans/ REO *	Total
Western Europe	800,994	332,580	1,133,574
Central Europe	504,711	216,607	721,318
Eastern Europe	411,903	559,512	971,415
Total	1,717,608	1,108,700	2,826,307

The carrying value of the portfolios at the end of the financial year was EUR 2.8 billion, which represents an increase of approximately EUR 87.2 million compared with the previous year.

The value of unsecured receivables decreased slightly by EUR 33.9 million compared to the previous year, while the value of secured portfolios and buildings increased by EUR 121.1 million. The companies in Western Europe recorded the highest carrying value Group-wide at EUR 1.1 billion, followed by Eastern Europe at EUR 971.4 million, and Central Europe at EUR 721.3 million.

For accounting reasons, tables and text may contain rounding differences.

* REO for Real Estate Owned.

Investments increased

Financial year 2023/24:

583.5

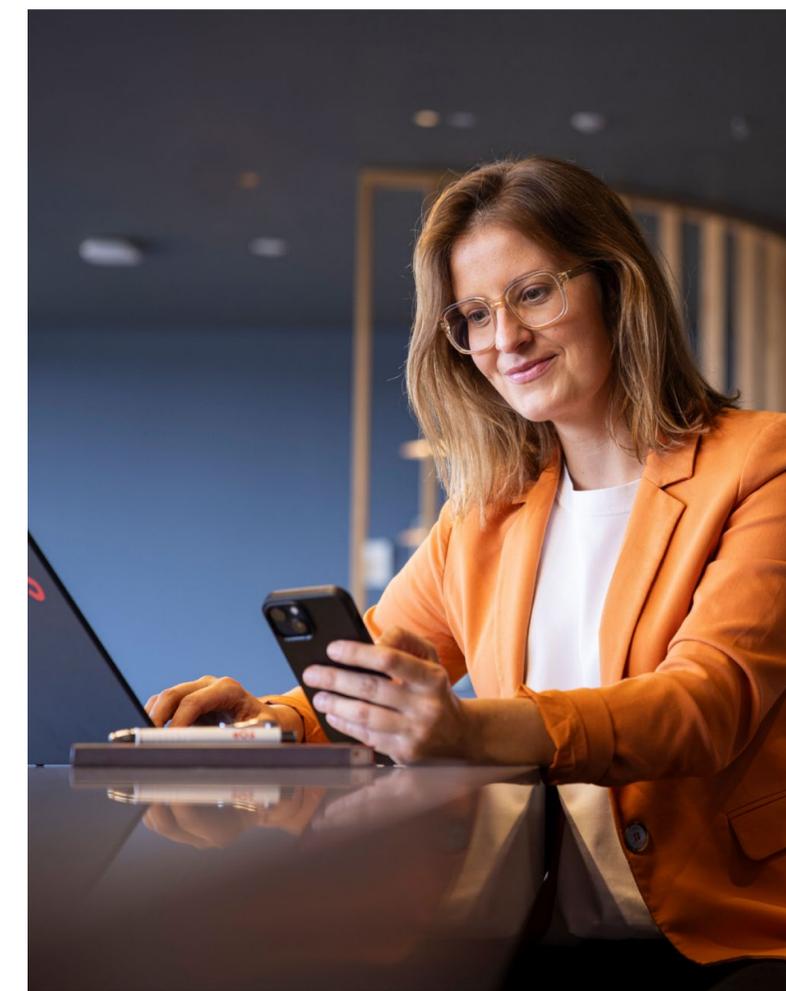
EUR million

Financial year 2024/25:

826.6

EUR million

Investments in unsecured and secured receivables and real estate



Responsible Acquisition of Portfolios & Partnerships

Our business decisions are determined not only by economic metrics but also by social and ecological criteria. When selecting portfolios and partners we apply specific exclusion criteria.

Sustainable investments for a stronger economy

In 2024, the EOS Group expanded its cooperation with the International Finance Corporation (IFC), a member of the World Bank Group, to the Bulgarian market. The cooperation aims to improve the liquidity of companies and the debt situation of consumers in equal measure.

“We are **very proud to be part of the cooperation with the IFC** and to strengthen the Bulgarian economy with sustainable investments. It is the first cooperation of its kind in Bulgaria.”

Emil Krastev

Deputy Managing Director, EOS in Bulgaria

In the past financial year, EOS and IFC established sustainable investment structures in Bulgaria for the acquisition of non-performing loan (NPL) and real estate portfolios, as well as for the financing of bridge loans. All investments are made with consideration of a self-developed Environmental and Social Management System (ESMS). This enables EOS employees to review the social and environmental impact of an NPL purchase, for example, throughout the entire process—from the evaluation of the receivables package to the completion of the investment.

EOS has been successfully cooperating with IFC in Croatia, Bosnia and Herzegovina, Romania and Serbia since 2022; Poland was added in 2024, followed by Bulgaria at the end of the 2024/25 financial year. [GRI 3-3](#)

Part of a family-owned enterprise

EOS belongs to the Otto Group, making it a member of a family-owned enterprise. Just like our parent company, we operate with a long-term perspective and a focus on risk awareness. We set our portfolio prices in a sustainable manner to align with the economic interests and ethical standards of all stakeholders.

How EOS selects partners

The EOS Group follows strict guidelines when selecting partners and clients. A Group-wide industry blacklist prohibits collaboration with businesses involved in activities such as pornography, prostitution, online gambling, subscription traps, and questionable microcredit services. EOS also ensures compliance with all relevant sanctions lists. In addition, EOS performs yearly audits of all its Cross-border partners to assess their handling of human rights issues and criminal activities such as money laundering and corruption. In addition, EOS conducts on-site visits to our partners at least once every two years to assess working conditions firsthand.

To ensure fair dealings with suppliers, the EOS Group established a Supplier Code of Conduct throughout the company in 2024. It is based on the principles of the United Nations Global Compact. To ensure that these principles of conduct are binding for both parties, both the Code of Conduct and the Supplier Code of Conduct are an integral part of our contracts.

[GRI 2-23](#)

[GRI 2-24](#)

[GRI 3-3](#)



Three questions for...

Petra Scharner-Wolff, CEO of the Otto Group

1 What goals have you set for the Otto Group in your new role as CEO?

Petra Scharner-Wolff: Our overriding goal is to return to robust growth in the medium and long term in line with the new strategic agenda adopted by the Group Board of Directors, to systematically pursue new opportunities, and to position the Otto Group for a sustainable future. We want to take our core portfolio to the next level in terms of turnover and profits while making bold, decisive investments in new business areas. We focus on business models that enable us to precisely address the unique needs of a wide range of client and partner groups, ranging from retail to financial and other services.

2 How do you think the EOS Group can contribute to this?

Petra Scharner-Wolff: We are committed to ambitiously strengthening the financial position of each business unit while continuing to lay a solid foundation for strong growth. To do this,

we require sufficient profitability and investment capacity. The objective is therefore to further strengthen our financial resilience, which will allow the Group to make sustainable medium-term investments funded by our operating activities. The EOS Group plays a crucial role in this, just as it will in our future growth and planned further internationalization across Europe.

3 What do you think makes EOS a strong partner for banks and companies but also for the economy in Europe as a whole?

Petra Scharner-Wolff: As a wholly owned subsidiary of the Otto Group, EOS stands for sustainable growth, stable partnership, and a commitment to responsibility. The expertise and reputation EOS has built for itself in purchasing and managing receivables portfolios over the past 50 years are unmatched. EOS offers banks and companies the security of being able to sell large receivables portfolios and ease the strain on their balance sheets. This boosts Europe's economy by freeing up bound capital for future investments.

Globally active thanks to reliable partners

EOS handled 100,614 new cross-border debt collection cases in 2024/25, processing receivables in 196 countries. Where EOS is not directly present, this is made possible through a network of carefully selected partner companies. The employees at the EOS Cross-border Center conduct a thorough onboarding process and regular audits with those partners. Experience shows that close coordination pays off. The relationship with partner companies is based on trustworthy collaboration and enables mutual learning.

Long-term partner: ATS Services Private Limited, India

EOS and ATS Services have been working closely together for ten years. It is important to consider significant differences between countries in the legal system, debt collection laws, and cultural and linguistic aspects. The subcontinent is currently the fastest-growing consumer market and has made a huge leap forward in terms of digital transformation. The country has long been an important market for many companies worldwide and thus also for cross-border debt collection cases.

“We see the strength of EOS in attention to detail and a global, forward-looking perspective.”

Prashant Shukla

Vice President – Sales & Marketing of
ATS Services Private Limited

Part of the family: VMP & Partners, Netherlands

Since 2016, the EOS Group has been working with VMP & Partners B.V. in the Netherlands in a long-term trustworthy partnership. Their special strength is particularly evident in European matters or very large projects, such as the acquisition of receivables from a banking start-up in 2024 involving a total of five countries. VMP & Partners brought a lot of expertise and the specific Dutch perspective.

“Together we focus on making things better every day.”

Raymond Pappot

Managing Director of VMP & Partners B.V.

New to the team: EthicalFin NPL, Italy

A relatively young cross-border partner is the Italian company EthicalFin NPL, which has been handling cross-border cases for EOS since 2024. The collaboration offered EthicalFin entry into an international network where partner companies share the same operational approach and values. The goal is to provide a more flexible and accessible service to defaulting consumers and businesses.

“We feel part of a dynamic and well-organized network.”

Laura Odello

Case Manager at Ethical Fin NPL



Common ground: Svea Bank International, Scandinavia

Svea Bank is a key player in the European financial sector, with branches in several Scandinavian countries and over 2,000 employees, including Sweden, Finland and Norway. The collaboration with the EOS Group is characterized by a very similar corporate culture and shared values.

“Instead of competing, EOS and we strengthen each other.”

Saliha Nisic

Manager of Svea Inkasso International

International debt collection in figures

100,614
new cross-border cases

were handled by EOS
in 2024/25.



1,830
companies

used the international debt
collection services of EOS, of which



566
experts

are working for EOS in
cross-border debt collection, with

86 days

is the average time it takes for
the first payment of a foreign
claim to be realized.



In
196
countries,

EOS handled debt collection cases
in the past financial year.

829
were new clients.

276

of them at EOS subsidiaries.

99 percent

of all paid cases in the EOS Global
Collection Platform were settled
internationally out of court, significantly
speeding up agreements and
reducing costs.

Trustworthy Stakeholder Relations

Because our relations with stakeholders are crucially important to EOS, we maintain an ongoing dialog with them. Through satisfaction surveys, participation processes, dialog formats such as round-tables, and industry events, we regularly invite our stakeholders to become involved, express their opinions and discuss matters with us.



Openness fosters trust

We use a range of local dialog formats to foster transparency and co-determination throughout the Group, both within the organization and in external interactions. Whether clients, employees, or partners, stakeholder relationships characterized by trust are key to sustainable success.

Trust cannot be taken for granted. It is built when people interact with each other respectfully and openly. That is why we engage with our stakeholders at every level—because ongoing communication forms the basis for reliable relationships.

External dialog formats: Exchange and networking

The annual **EOS Forum** in Switzerland serves as a platform for inspiration and as a networking event focused on topics relevant to the future, such as finance, leadership, reputation, and, in particular, receivables management. It provides clients, experts, and managers with opportunities for personal discussions and strategic networking. The number of visitors highlights the importance of targeted impulses and open dialogue for building sustainable business relationships.

In Bosnia and Herzegovina, EOS has established the **Media Brunch**, a format designed for direct interaction with journalists. The focus is on economic developments, real estate, legal frameworks, and how debt collection impacts the economy and investment growth in the country. GRI 2-29 GRI 3-3

Internal dialog formats: Involving employees

Twice a year, the **EOS Townhall** is held in a hybrid format, during which the EOS board members address the company's more than 6,000 employees. The managers provide insights into the economic development of the company, while employees from across the EOS Group can pose questions either live or via chat.

EOS also relies on regular communication between management and employees at the country level. In Switzerland, for example, **“Q-Info”** is a quarterly format for showcasing projects and figures. In Bulgaria, monthly meetings known as “Monthlies” are held to share company news and updates. Open Q&A sessions that allow employees to ask management any questions they have help encourage active participation. GRI 2-29 GRI 3-3

Client satisfaction: Measuring, understanding, improving

Client satisfaction is a measure of how successful we are. It shows how well we manage to comprehend and meet the expectations of our stakeholders. However, we want to understand not only how satisfied our clients are but also how we can further improve. This is why we regularly collect feedback in different ways depending on the country, such as through online surveys in France, personal discussions with clients in Switzerland, and internal feedback in Hungary. GRI 2-29 GRI 3-3

Digital Responsibility & Cyber Security

Because we work with sensitive data from our defaulting consumers and clients, we take digital responsibility seriously. Our top priority is ensuring the highest data privacy standards and cyber security.

Data security comes first

The EOS business model is founded on secure and trustworthy handling of client and defaulting consumer data. The Group's companies strictly adhere to data protection laws, including the EU General Data Protection Regulation, and uphold rigorous information security standards. Around 120 specialists throughout the Group work on carrying out this task. GRI 3-3

Enterprise guidelines for data security

The Group-wide **EOS Data Privacy Corporate Policy** sets out binding data protection standards for all companies in the Group. This includes the establishment of a three-tier compliance system, the definition of responsibilities, and the introduction of a data protection management system. The Group-wide **Cyber Security Policy** establishes guidelines on information security. GRI 3-3

“Defaulting consumers naturally prefer to control who is aware of their financial situation and who is not. This is what makes data protection in debt collection so important – and why data privacy is our highest priority.”

Stephan Bovermann
Senior Group Privacy Officer

Cyber security: Top priority

As a subsidiary of the Otto Group, EOS adheres to the parent company's information security guidelines. These are closely aligned with the internationally recognized ISO 27001 standard for information security management systems. In addition, 11 EOS national subsidiaries have already achieved ISO 27001 certification.

“No matter how robust IT system protections are, people remain the critical factor in the defensive chain. We therefore train our employees, achieving a 90 percent training rate in the past financial year,” says Janusch Skubatz, Chief Information Security Officer of the EOS Group.

With the **IRONEOS** program, the EOS Group has also standardized the structures for detecting cyber security incidents across the Group and further professionalized its cyber security capabilities. GRI 3-3

IT security from third-party providers

With the implementation of a **global risk management program for suppliers of IT and communication services (ICT)**, EOS is addressing digital supply chain risks and enhancing data security in an interconnected world. This so-called Third Party Risk Management (TPRM) of ICT service providers is a core requirement of the EU Digital Operations Resilience Act (DORA) and is therefore highly relevant for EOS clients from the financial sector. The IT security risks of service providers are monitored on an ongoing basis. Through effective TPRM, EOS enhances the security of its business processes and identifies potential risks at an early stage. GRI 3-3

720 points

is the **cyber security performance rating** EOS received from the renowned IT security rating company Bitsight (as of May 2025; with a current valuation range between 300 and 820 points).



90 percent of EOS employees

were trained in the reporting period on the topic of **data protection and information security.**

11 EOS companies

are certified according to **ISO 27001.**



Business Ethics & Safeguard Compliance

Fair business practices are part of our DNA. We have defined our standards regarding integrity, ethical conduct, and a respectful way of dealing with one another in our Code of Conduct.

Focus on compliance and integrity

We are committed to upholding stringent standards and adhering to responsible guidelines across the industry. Through clear guidelines, we offer our employees, clients, and partners a secure framework for action. We do not make donations to political parties. [GRI 415-1](#)

We have outlined the principles guiding our daily activities in our Code of Conduct. They are a reliable point of reference for our employees, clients, and partners and are accessible to all stakeholders on the websites of the EOS national subsidiaries. The Code of Conduct covers topics such as corruption prevention, managing conflicts of interest, and dealing with suppliers. As our business and our corporate culture continue to evolve, we regularly review and update our Code of Conduct as needed. Special training courses ensure that all employees are familiar with our internal policies and remain up to date. [GRI 2-15](#)

[GRI 2-23](#) [GRI 2-24](#) [GRI 3-3](#) [GRI 205-2](#)

[Download Code of Conduct](#) 

Whistleblowing with protection and structure

Both employees and third parties can confidentially and, if preferred, anonymously report violations or concerns on the digital SpeakUp platform at any time, from anywhere in the world, with the highest standards of data privacy. In this way, we provide a protected space for whistleblowers. At the same time, this enables us to make improvements and identify and rectify problems at an early stage. [GRI 2-25](#) [GRI 2-26](#) [GRI 3-3](#)

Helping to shape regulations – participation in associations

We demonstrate industry responsibility by actively contributing to the creation of binding standards, such as through our membership in 23 European debt collection associations and participation in various initiatives. [GRI 2-28](#)

The NPL Directive – making great strides forward

With the NPL Directive, the EU strives to establish a uniform legal framework for purchased non-performing loans. The objective was to harmonize the rules for credit servicers and credit purchasers within the EU and to strengthen consumer rights. Companies like EOS, which specialize in investing in non-performing loans and receivables management, must now obtain an authorization to operate as credit servicers in the relevant EU country. “The EOS Group is taking a proactive approach here: Several EOS national subsidiaries, including those in Germany, France, Denmark, Greece, Croatia, and the Czech Republic, have already obtained their authorizations. In Belgium, for example, the application is in progress,” says Freda Stockfleth, Senior Vice President Corporate Legal. In certain EU member states, including Spain, Bulgaria, Hungary, and Portugal, the EU Directive has not yet been transposed into national law (as of February 28, 2025). [GRI 2-27](#)

Compliance in figures



8 whistleblower reports

were received during the last financial year, leading to investigations of three compliance-related cases. All three cases have been concluded in the meantime. None of the cases had substantiated allegations that necessitated corrective actions.

[GRI 2-25](#) [GRI 2-26](#)

In the EOS Group,

100 percent of the employees

have access to the **Code of Conduct** and the anti-corruption guidelines. [GRI 205-2](#)

There were

zero confirmed incidents of corruption

at EOS during the previous financial year.

[GRI 205-3](#)

100 percent of our EOS national subsidiaries

assessed for **risk related to corruption**. [GRI 205-1](#)



95 percent of the employees

participated in **training on the Code of Conduct or the anti-corruption guidelines**. The same number of employees have actively acknowledged the Code of Conduct or the anti-corruption guidelines.

[GRI 2-24](#) [GRI 205-2](#)





Annual and
Sustainability Report
2024/25

Table of contents

About EOS

Financial
Sustainability

Responsible
Collection

Social
Engagement

Environmental
Protection

Appendix

Responsible Collection

EOS stands for respectful and fair treatment of consumers and for solution-driven, sustained debt relief.



Ethical Collection by Treating Customers Fairly

We create individual solutions and use transparent and simple processes to help defaulting consumers pay back their debts. We always treat them fairly and respectfully.

Ethical receivables management: Fairness as a guiding principle

For many individuals, being in default on payments owed presents both a financial and an emotional burden. At EOS, we recognize our responsibility to support these people with respect and fairness in this situation. In the Group-wide **“Ethical Debtor Management Policy,”** we have committed ourselves to dealing fairly with defaulting consumers. This involves interacting with consumers with a sense of sensitivity, tact, and responsibility while communicating in clear, straightforward language.

GRI 3-3

Responsibility, fairness, communication – our colleagues share personal experiences in the video, explaining how they assist defaulting consumers in overcoming challenging financial situations.

[To the video](#) 

Solutions for vulnerable consumers

People experiencing financial hardship due to a personal emergency require our special attention. Specially trained call center and collection agents identify vulnerable consumers and work with them to find personalized solutions for lasting debt relief. Financial, health, and social challenges are thoroughly analyzed by the teams in a structured process. Whether through adjusted payment plans or reductions, the aim is a viable outcome that offers the affected individuals a way forward. [GRI 3-3](#)

Digital tools: Paying flexibly

With digital service portals like myEOS, we offer defaulting consumers the opportunity to resolve their issues independently without needing to contact EOS directly. They can choose from up to ten different payment options or create a payment plan to fit their financial situation. This allows consumers to take the solution into their own hands.

“EOS has defined a structured procedure for the national subsidiaries for dealing with particularly vulnerable consumers. **Trained local teams work closely with those affected to create practical and tailored solutions.**”

Meike Fabian
Chief Compliance Officer

Fair debt collection in figures

The EOS Group **managed** more than

21 million debt cases

during the financial year.

EOS was able to **close** more than

5 million debt cases,

thus providing support to defaulting consumers.



Around

89 percent of debt cases

can be digitally managed by defaulting consumers in **EOS service portals.**

More than

150,000 vulnerable defaulting consumers

were identified by EOS during the reporting period.



EOS had more than

233 million contact points

with defaulting consumers during the reporting period.

EOS had more than

64 million digital contact points

with defaulting consumers across the Group in 2024/25.



Tech-driven Transformation & Innovation

We use technological innovations and data-based success forecasts to optimize the debt reduction processes. For example, we offer client- and consumer-oriented digital services.

Digital helpers: Robots and AI agents

Artificial intelligence (AI), automation, and digital platforms are transforming receivables management. At EOS, we are committed to leveraging technology to empower individuals and develop better solutions for defaulting consumers.

“RPA, or robot process automation, is currently operational in over a dozen countries, utilizing more than 140 bots,” says Dobrin Mirevski, Chief Digital Officer at EOS Bulgaria. “This reduces routine work by approximately 120,000 hours annually. RPA frees employees from having to perform simple, repetitive tasks, enabling them to concentrate on complex cases, empathetic interactions, and creative solutions,” he adds.

In addition, Sofi-K was developed, thus leading to the launch of the first EOS agentic AI—a virtual assistant based on AI. Sofi-K

assists Collection Agents, our clerks, in drafting written communications to defaulting consumers. The AI assistant makes text-based suggestions for both e-mails and text messages. It also summarizes key details regarding the case.

“Both agentic AI and RPA are technologies designed to enhance processes and support people,” says Paul Baltag, Digital Transformation Manager at EOS in Romania. “The emphasis stays on people: technology offers recommendations, but people make the final decisions – this is precisely what fosters trust when dealing with sensitive issues.” GRI 3-3

All parties benefit

Making the entire debt collection process digital from end to end has been a longstanding priority at EOS. At the core of the digital transformation lies the purpose-built Kollecto+ debt collection system. It controls the entire receivables management process—currently in eleven countries, with more to follow. Kollecto+ is already cloud-based in Portugal. The digital

AI and the future of receivables management

From robots to Agentic AI, EOS is reshaping receivables management for the digital age. Read the complete interview with our technology experts Dobrin Mirevski and Paul Baltag here. They explain how smart technology, empathy, and innovation go hand in hand.

[To the article](#) ↗

Self-Service Portal MyEOS from Kollecto+ allows consumers to make payments 24/7 while preserving their anonymity, even without it being necessary to log in. In the logged-in area of the site, users can easily set up a personalized payment plan and manage debt repayment on their own terms. GRI 3-3



We relieve people from routine tasks—taking the robot out of the human—so they can focus on complex cases, empathetic interactions, and creative solutions.”

Dobrin Mirevski
Chief Digital Officer at EOS in Bulgaria

Table of contents

About EOS

Financial
Sustainability

Responsible
Collection

Social
Engagement

Environmental
Protection

Appendix

Social Engagement

We take on social responsibility within the EOS Group by promoting empowerment, diversity and inclusion, and in society through our educational initiatives.



Societal Impact through Financial Literacy

With our numerous education initiatives, we advocate greater financial literacy in our society. For example, the non-profit finlit foundation, which was founded by EOS, educates children and adolescents in many European countries on the subject of finances. We thereby contribute to a sound economic system and help prevent excessive private debt.

How EOS fosters financial literacy

Handling money properly is the key to achieving financial independence and living life on your own terms. EOS is dedicated to enhancing everyday financial literacy through a range of initiatives. We want to raise awareness in financial decision-making and prevent personal over-indebtedness.

Financial education cannot start early enough. Those who develop skills in saving, planning, and prioritizing their spending from a young age will grow into responsible consumers.

finlit: Educational work for children and adolescents

This is where the **finlit foundation** comes in. The non-profit organization was founded in 2019 as an initiative of EOS employees with the aim of facilitating access to financial education and of breaking down prejudices and taboos surrounding the topic of money and debt.

The **ManoMoneta** educational initiative, developed under the finlit umbrella, targets children between the ages of 9 and 13. In partnership with an educational partner, finlit has developed both digital and analog teaching resources, which are provided to teachers at no cost and without any advertising. Thanks to its remarkable success, ManoMoneta has grown into an international educational initiative for children across seven European countries in just five years.

The second educational initiative, the **OhMoney** program launched in 2023, is aimed at young people aged 13 to 17 and is a direct follow-up to ManoMoneta. With age-appropriate media content such as interactive learning videos, young people are prepared to deal with their first paycheck and their first apartment.

Since their launch, ManoMoneta and OhMoney have collectively reached more than 175,000 students across Europe.

GRI 3-3 GRI 413-1

Watch the "ManoMoneta" video 



Further educational initiatives

In addition to the work of finlit, several EOS national subsidiaries are also engaged in financial education. Employees in Slovakia help adults and families understand key financial topics through their **podcast** "Open About Debts." Reny Mitkova, Managing Director of EOS in Bulgaria, addresses similar financial topics with her podcast "The Pocket." For many years, EOS employees in Slovenia have partnered with FINANČNA ŠOLA to teach young people the fundamentals of personal financial planning in **school vacation courses. Workshops** are organized jointly by our Croatian colleagues and Caritas.

2,804 schools

in Europe incorporate ManoMoneta and OhMoney into their lessons.

175,792 children

have gained financial literacy with ManoMoneta and OhMoney since 2019.

14 companies

in the EOS Group, representing approximately 60 percent of EOS national subsidiaries, have launched **financial education initiatives for both children and adults.**

GRI 413-1



Diversity, Equality & Inclusion

At EOS, all employees are treated equally, regardless of e.g. their gender, religious orientation or background. In our everyday work we practice inclusion and integrity and observe a strict anti-discrimination policy.

Diversity inspires courage

EOS fosters diversity in a strategic and systematic manner through structures, communities, and targeted initiatives. In this way, we create an inclusive working environment that recognizes individual differences, creates equal opportunities, and cultivates social responsibility.

Developing and shaping the EOS Group’s diversity strategy is the responsibility of Diversity Management, which is based in the HR department. This strategy is made accessible to all employees in the Diversity & Inclusion Policy, which was rolled out at the beginning of 2024 and serves as a framework for how we work together. Diversity Management implements initiatives such as workshops to raise awareness of diversity and inclusion and empower employees.

One example of another initiative is the digital toolbox “Navigating Careers and Life Transitions,” which is specifically designed for managers and available on the Masterplan learning platform. It looks at employees at various life stages, including family planning, parental leave, and menopause. GRI 3-3

Diversity & Inclusion Board and communities provide impetus

With the Diversity & Inclusion Board (D&I Board), EOS has created a structural framework for consolidating diversity initiatives within the company. This committee, which convenes every six months, includes representatives from management, HR, Diversity Management, and communities.

The communities are networks established by employees. EOS supports their efforts: our employees can invest up to ten percent of their working time in network activities. A handbook defines the purpose, structure, and available resources of the communities, serving as a guide for their effective organization. There are currently two communities: *W:isible* and *QueerPoint*. GRI 3-3

Highly engaged communities at EOS

The women’s network **W:isible** is dedicated to fostering gender equality within the company. Lectures, discussion formats, and game nights encourage exchange. Female role models convey self-confidence, courage, and negotiating skills. The **QueerPoint** network provides support for LGBTIQ+ colleagues, enabling them to navigate EOS confidently and safely within a discrimination-free environment.



Analysis of gender-specific compensation

As part of the EOS Diversity & Inclusion strategy, we have analyzed the gender-based pay structure within the EOS Group to foster a fair and diverse workplace. In the six largest EOS national subsidiaries, a total of more than half of all employees in the entire Group were analyzed to assess the impact of gender on salary. The results show that women are underrepresented in higher-paid fields and roles. EOS is implementing targeted initiatives at the Group level to tackle the causes of the gender pay gap. These include a wide range of initiatives in D&I management as well as guidelines for gender-equitable job postings. GRI 3-3

Local initiatives for promoting diversity and inclusion

As part of Diversity Month in May, employees in Slovenia and Slovakia actively promoted diversity and inclusion through a range of activities, including lectures. In Slovenia, our employees volunteered at an inclusive festival that brings together people with and without disabilities.

83 percent of all HR and management staff

successfully completed the “Diversity and Inclusion” learning path on the Group-wide Masterplan learning platform. GRI 404-2

6 EOS national subsidiaries

have so far taken part in the supplementary workshop on diversity and inclusion.



Talent Attraction, Development & Retention

To be able to offer excellent service, we need well-trained and motivated employees. We want to retain and promote talented people in our company. For this, we offer regular training opportunities in the form of courses and practice sessions, attractive employee benefits and flexible work models.

Growing together: Learning culture at EOS

In a time when the world is changing rapidly, it is increasingly important to learn new things and continuously develop. Therefore, it is a strategic goal for EOS that our employees engage in continuous learning.

Our group-wide standards for talent management, employee development, and training are firmly established in our People & Culture Policy. Annual development and performance reviews are an integral part of this policy. Employees and their leaders jointly evaluate the career path so far and define possible steps for further development. Numerous programs for qualification and training support our employees in achieving their goals and promote long-term commitment to the EOS Group. GRI 3-3

Group-wide learning offer

A central component of our learning culture is the **EOS Academy** with cross-country training events and the digital learning platform **Masterplan**, featuring content on topics such as digital transformation, artificial intelligence, soft skills, or the science-based target and climate goals of the Otto Group. Additionally, employees can access the training offerings of the Otto Academy. GRI 404-2

Pioneering: Leadership programs

Leaders are role models and sources of inspiration for their teams. To prepare aspiring leaders for this role, they are required to attend a leadership training in their first year. As additional support, we have developed a **Leadership Compass**: the ideal combination of theory, in the form of a learning booklet with all necessary leadership knowledge, and practical workshops.

The initiative **Level Up! Peer Coaching** also contributes to a positive and future-oriented corporate culture: Leaders learn fundamental coaching techniques with the goal of better recognizing and fostering the potential of their employees.

Under the slogan of "Always Getting Better," the **EOS Excellence Program** is designed for experienced leaders. In multi-week workshops and expert sessions, our top talents train business and leadership skills, among other things. At the end of the program, they present an impact project to the EOS Board. This could be, for example, the introduction of a new digital tool that makes processes more efficient. GRI 404-2

Our learning culture in figures



Every EOS employee completed an average of

28.4 hours of training

in the financial year 2024/25 (including the digital, group-wide learning platform Masterplan). GRI 404-1



On Masterplan, employees can access a wide range of training materials, customize them individually, and learn independently.

3,523 employees

are registered on the **group-wide digital learning platform**. GRI 404-2



On Masterplan, employees have access to

48 learning paths,

such as on artificial intelligence or the science-based target of the Otto Group. GRI 404-2

Local Community Engagement & Participation

As part of its local communities, EOS actively supports the places in which it operates. We back education initiatives and promote social engagement by our employees during working hours. We want to contribute to strengthening the local community by way of specific measures.

GRI 3-3

Working together

The focus of our commitment is on local initiatives that make a lasting contribution to building a society grounded in solidarity. Last year, EOS employees from the national subsidiaries once again volunteered to support selected local projects.

Help for a children’s center in Hungary

As part of a Volunteer Day in spring 2024, colleagues from EOS in Hungary visited the children’s center in Fót, a support facility for disadvantaged children and young people. EOS in Hungary has a longstanding tradition of supporting the children’s center through educational initiatives designed to foster children’s play and social skills. In addition, the employees in Hungary raised funds for the children’s center at a charity bake sale and donated IT hardware to enhance educational opportunities and make everyday life easier. GRI 3-3

Opportunities on the labor market

Since 2023, EOS in France has outsourced some of its back-office and telephony activities to AlterEOS, an adapted business which offers long-term employment opportunities to people with disabilities. This partnership is a great opportunity for EOS to meet its operational needs while strengthening its social commitment and putting people who are often marginalized back on the path to employment. GRI 3-3

[Watch the video](#)

Spontaneous collection drives to help people in need

Colleagues from our national subsidiaries organized donation campaigns to support people in disaster areas impacted by flooding in Romania and Bosnia and Herzegovina. Thanks to spontaneously organized campaigns, the teams raised funds and collected gifts for people especially affected by the disasters. GRI 3-3

“Working with a company like AlterEOS is an opportunity to restore self-confidence to people who would otherwise often be unemployed.”

Lionel Cambraye
Deputy Operations Manager
of EOS in France



Tamás Lencsés, Managing Director of EOS Hungary, and Viktória Kovács, Head of Human Resources, present a donation to Szűcsné M. Adrienn of the children’s center in Fót. The support will go towards ongoing projects aimed at enhancing educational opportunities for disadvantaged children.



United in action: Spontaneous fundraising campaigns supporting flood-ravaged communities.

Employee Satisfaction & Well-Being

Employee satisfaction is our top priority. Through our appreciative working atmosphere, we increase employee satisfaction and support measures to promote our staff members' mental and physical health.

Important EOS principles: Feedback and caring

Recognizing your own strengths and striving for growth and development—that is the aim of the open feedback culture at EOS. Values like trust, courage, and a willingness to learn form the basis for this. The EOS Heartbeat determines the nature of the collaboration. The People & Culture Policy establishes the foundations for a positive, inclusive, and productive workplace at EOS.

All national subsidiaries implement their own measures tailored to local needs to enhance employee satisfaction and promote health. The group-wide HR Department supports these activities by offering training courses, for example. Regardless of this, every EOS company provides transparent and confidential channels for reporting discrimination complaints. [GRI 3-3](#)

Bulgaria: Happiness retains

In Bulgaria, the “EOS Matrix Happiness Index,” an employee satisfaction survey, is conducted annually. The results of this anonymous survey directly influence measures such as initiatives, work environment, technical equipment, or workshops. Notably, 26 percent of employees have been with the company for over twelve years.

Germany: Mental health enhances overall well-being

The **Employee Assistance Program (EAP)**, known as Lyra, is an external counseling service available 24/7 to EOS employees in Germany and their families. It offers comprehensive support, including psychological care and legal advice, to promote mental health and well-being. All employees are eligible for up to eight psychological consultations through the EAP. The offer is supplemented by a **Mental Health Circle**, which provides leaders with training on supporting employees experiencing mental stress and offers tips for coping with stressful situations.

[GRI 403-5](#) [GRI 403-6](#)

France: Mindfulness and break culture

At EOS France, employee well-being is a key focus reflected in the various initiatives designed to foster a positive work environment across its various sites. The subsidiary has created serene “zen rooms” where employees can unwind and recharge. Throughout the year, engaging events are organized, including on-site events, sports activities, and special celebrations. The motto: celebrate every success! With flexible work options, EOS

France creates a cohesive and supportive atmosphere. This commitment is reflected in the latest survey of employees, in which 87 percent expressed their satisfaction and 80 percent would recommend EOS France to others.

Spain: Health through humor and enjoyment

EOS in Spain has been implementing creative health initiatives for years. This includes a “Safety and Health at Work Day,” where information on healthy lifestyles is provided with various focuses. Stress management is also taken into account, especially for groups that are more prone to stress due to their work, like call center agents. To recognize achievements at the operational level, the local HR team organizes laughter therapy, healthy food workshops, and healthy brunches for engaged teams. Such actions combine prevention with community experiences.

[GRI 403-6](#)

The EOS Heartbeat

In our collaboration, we are guided by seven principles that shape our daily working lives, not only for ourselves but also for third parties who come into contact with EOS: Trust, Strive for excellence, Love to learn, Walk your talk, Share your knowledge, Embrace change, Be courageous. Each individual country implements specific actions on this basis.

HR in figures

The figures are presented in headcount and compiled as of the end of the business year (28 February) unless otherwise stated.

GRI		2022/23	2023/24	2024/25
2-7	Total workforce			
	FTE	5,908	5,765	5,686
	Headcount	6,411	6,160	6,060
2-7	Headcount by region			
	Central Entities	675	393	416
	Central Europe	1,925	2,020	1,970
	Western Europe	1,023	1,080	1,108
	Eastern Europe	2,788	2,667	2,566
405-1	Headcount by gender ¹⁾			
	Male	33%	33%	34%
	Female	67%	67%	66%
405-1	Headcount by category & gender ^{1,2)}			
	Employees	5,525	5,259	5,151
	thereof female	70%	69%	69%
	Management	886	901	909
	thereof female	52%	51%	51%
2-7	Headcount by contract type			
	Permanent	6,128	5,958	5,839
	Temporary	283	202	221
2-7	Headcount by contract type & gender ¹⁾			
	Full time	5,371	5,174	5,074
	thereof female	64%	64%	63%
	Part time	1,040	986	986
	thereof female	81%	82%	84%

GRI		2022/23	2023/24	2024/25
405-1	Headcount by age (total)			
	age < 30	1,377	1,198	1,083
	age 30–50	3,922	3,856	3,821
	age > 50	1,112	1,106	1,156
405-1	Headcount by age (employees)			
	age < 30	1,337	1,162	1,056
	age 30–50	3,218	3,158	3,119
	age > 50	970	939	976
405-1	Headcount by age (management)			
	age < 30	40	36	27
	age 30–50	704	698	702
	age > 50	142	167	180
401-3	Employees that were on parental leave during the reporting period ^{1,3)}			
	Total employees	366	438	530
	thereof female	87%	85%	87%
2-30	Share of employees covered by collective bargaining agreements ⁴⁾			
	Share of employees	40%	39%	38%
2-8	Workers who are not employees ⁵⁾			
	Total number	147	183	169

Footnotes are explained on the next page.

Table of contents

About EOS

Financial Sustainability

Responsible Collection

Social Engagement

Environmental Protection

Appendix

HR in figures (continued)

GRI		2022/23	2023/24	2024/25
401-1	New employee hires			
	Total hirings¹⁾	1,258	947	901
	thereof female	62%	61%	63%
401-1	Employee turnover⁶⁾			
	Turnover rate	19.6%	16.0%	16.1%
404-1	Hours of training (headcount)⁷⁾			
	Average hours of training per year per employee	31.2	35.3	28.4
403-10	Sick leave days (headcount)			
	Sick leave days per employee excluding long-term sickness	-	-	9.6

¹⁾ Gender as indicated by the employees themselves. In the reported years, fewer than five employees did not assign themselves to either of the two binary genders and are therefore not shown for data protection reasons.

²⁾ Management is defined as staff with responsibility for leading people (including e.g. call center supervisor, team leads, line managers, etc.).

³⁾ May contain multiple entries for absences spanning more than one financial year.

⁴⁾ Refers to agreements between employee representatives and EOS. For all other employees, there are individual agreements with the employer.

⁵⁾ Common types of work performed by these workers include administrative tasks, IT support and marketing services.

⁶⁾ Change in calculation methodology as per 2023/24: In accordance with the GRI standard, the termination of fixed-term contracts is excluded.

⁷⁾ Since 2023/24, e-learning trainings via Masterplan are included.





Annual and
Sustainability Report
2024/25

Table of contents

About EOS

Financial
Sustainability

Responsible
Collection

Social
Engagement

Environmental
Protection

Appendix

Environmental Protection

As a part of the Otto Group, EOS supports the Group's climate protection strategy, that pursues the Paris Agreement goal of limiting global warming to 1.5 °C. Together we work on implementing targeted measures.



Reduction of Greenhouse Gas Emissions

As part of the Otto Group, we contribute to achieving our parent company’s science-based target, specifically, the reduction of group-wide absolute greenhouse gas emissions by 42 percent by the end of financial year 2031/2032*. By calculating our emissions, we show our reduction potential and can take specific measures.

Global goals, local actions

Together with the Otto Group, EOS is striving to achieve ambitious objectives in the fight against climate change. By the end of the 2031/32 financial year, the Otto Group, to which EOS also belongs, plans to cut its total greenhouse gas emissions by 42 percent relative to the 2021/22 financial year.** The Group achieved a significant milestone in February 2024 when the Science Based Targets initiative (SBTi) officially validated its new climate target, confirming that it is scientifically sound and aligns with the 1.5°C target of the Paris Agreement. Beyond this near-term SBT, the Otto Group aims to reach net-zero emissions throughout its entire value chain by 2045.*** GRI 3-3

In order to maintain transparency about its own CO₂ emissions, the EOS Group has been recording its greenhouse gas emissions (Scope 1 and 2) in accordance with the Greenhouse Gas Protocol since the 2023/24 financial year. Once again this year, data collection encompasses the vehicle fleet emissions for the entire EOS Group, along with thermal energy and electricity consumption at EOS sites (the collected data covers 81 percent of the total area for electricity and 71 percent for heat). Building emissions were primarily calculated using country-specific emission factors from the International Energy Agency (IEA) from 2024 (<https://www.iea.org/>). On this basis, the calculated emission values were projected across the entire EOS Group. Direct greenhouse gas emissions total 1,697 tons of CO₂e (Scope 1), while indirect emissions amount to 1,838 tons of CO₂e (Scope 2). Building and fleet emissions account for a substantial portion of the emissions documented at EOS.

EOS has been supporting climate protection projects through its partner atmosfair since 2021; in the most recent financial year, this partnership supported the construction of small biogas plants in Kenya. This is how we offset emissions from business travel. Such actions are not recognized as eligible emission reductions under the science-based target but represent a voluntary supplementary initiative by the EOS Group.

GRI 305-1 GRI 305-2

Sustainability on site: How our national subsidiaries get involved

EOS’s climate goals are global, yet meaningful progress begins at the local level. This is why our national subsidiaries focus specifically on their own environmental projects, which are linked to the specific needs and opportunities of their respective regions. Their commitment ranges from educational initiatives to tangible reductions in greenhouse gas emissions.



Biogas from small-scale plants reduces reliance on fossil fuels in Kenya.

For example, EOS in North Macedonia participated in a conference on environmental law that took a comprehensive look at sustainability within the corporate sector in December 2024. In Poland, a mobility initiative succeeded in motivating employees to abandon their cars for a month and commute to work without emissions. And in France, an additional 131 trees were planted as part of a biodiversity campaign, increasing the total number of trees planted by EOS in France to 581.

* Compared to the 2021/22 financial year, according to the science-based target (SBT) and to the 1.5 degree target of the Paris Agreement; the official wording of the target is shown on the [SBTi website](#).
** The official definition of the target is available on the [SBTi website](#).
*** How the net-zero target is to be achieved can be found in the [Appendix](#).

Climate protection—jointly effective

The Otto Group has been pursuing ambitious climate targets for years. In this interview, Alexander Gege, Head of Climate & Ecology at the Otto Group, shares insights into the Group’s strategy and explains how EOS is helping to achieve the target.

What specific impact does the Otto Group’s climate strategy have?

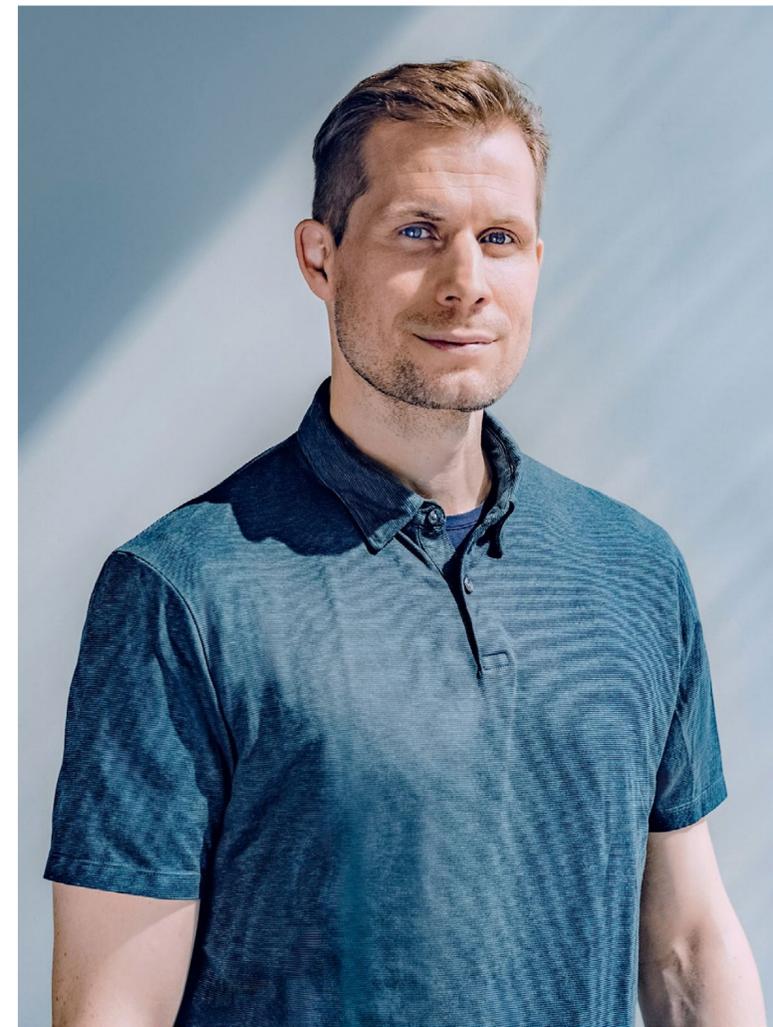
Alexander Gege: We have been committed to environmental and climate protection within the Otto Group for nearly 40 years—not just because it is expected of us but because we truly believe in its importance. We believe that a comprehensive understanding of responsibility enhances long-term economic success. This is why the Otto Group strategically integrates an entrepreneurial mindset, one that gives equal consideration to social, ecological, and economic factors at every level of the organization. With our validated near-term science-based target (SBT), we are systematically aligning our climate strategy to limit global warming to 1.5°C, in line with the Paris Climate Agreement.

What was crucial for the establishment of this science-based target?

Alexander Gege: The near-term SBT is to be understood as a further development of our longstanding and successful climate protection strategy and as a necessary response to the escalating climate crisis. With the SBT approach, we are positioning ourselves for the future by addressing growing external demands—such as new reporting obligations (CSRD), and evolving social expectations—while remaining aligned with ongoing market trends. In the long term, our goal is to achieve net-zero emissions by 2045.

And what specific role does EOS play in the Otto Group’s climate strategy?

Alexander Gege: EOS shows that responsible climate protection is also achievable within the specialized financial sector, particularly regarding Scope 1 and 2 emissions and their associated data management. Although EOS’s emissions make up a small portion of the Group’s total, its practical experience and expertise are significant and can be applied elsewhere. We can leverage this advantage across the entire Group. That is why we actively promote exchange to foster synergies, facilitate knowledge transfer, and develop joint solutions.



Environmental protection in figures

Direct greenhouse gas emissions

The EOS Group causes direct greenhouse gas emissions totaling 1,697 tons of CO₂e (Scope 1). GRI 305-1

1,697
t CO₂e

Indirect greenhouse gas emissions

The EOS Group causes indirect greenhouse gas emissions of 1,838 tons of CO₂e (Scope 2). GRI 305-2

1,838
t CO₂e

Carbon footprint (Scope 1 & 2)

The carbon footprint (Scope 1 and 2) of the EOS Group amounts to 3,535 tons of CO₂e. The survey serves as a basis for reducing emissions in the future. GRI 305-4

3,535
t CO₂e

Intensity of the greenhouse gas emission

The greenhouse gas emissions intensity at EOS is 0.58 tons of CO₂e (Scope 1 and 2 emissions per employee, headcount). GRI 305-4

0.58
t CO₂e

42
percent

Reduction of greenhouse gas emissions

The Otto Group aims to reduce its absolute greenhouse gas emissions by 42 percent by the end of the 2031/32 financial year (using the 2021/22 financial year as the baseline). Planned figure according to the Otto Group’s SBT.



Annual and
Sustainability Report
2024/25

Table of contents

About EOS

Financial
Sustainability

Responsible
Collection

Social
Engagement

Environmental
Protection

Appendix



Appendix

GRI Content Index

Sustainability Report 2024/25

Statement of use

EOS has reported the information cited in this GRI content index for the period of March 1, 2024 to February 28, 2025, with reference to the GRI Standards.

GRI 1 used

GRI 1: Foundation 2021

GRI	Standard	Content	Page
2-1	Organizational details	EOS Holding GmbH is a 100% subsidiary of the Otto GmbH & Co. KG with headquarters in Hamburg, Germany. More information: About this report More information: Financial performance in 2024/25	3
2-2	Entities included in the organization's sustainability reporting	Please see: About this report	3
2-3	Reporting period, frequency and contact point	The combined Annual & Sustainability Report of the EOS Group covers the 2024/25 financial year from March 1, 2024, to February 28, 2025, and is published annually. This report was published in August 2025. More information: About this report More information: The EOS Group For contact details, please see our CR section on the company website	3
2-6	Activities, value chain and other business relationships	The EOS Group is a leading technology-driven investor in receivables portfolios and an expert in the processing of outstanding receivables. With over 6,000 employees in more than 20 countries, we offer smart services for receivables management for the benefit of our clients, partners and consumers. For more than 50 years, we have secured the cash flow of companies so they can focus on their core business. More information: The EOS Group	7, 8

GRI	Standard	Content	Page
2-7	Employees	Please see: HR in figures	39
2-8	Workers who are not employees	Please see: HR in figures	39
2-9	Governance structure and composition	EOS is managed by a Board of five directors that is responsible for decision-making and overseeing the management of the organization's impacts on the economy, the people, and the environment. The EOS Group's Board of Directors: <div style="display: flex; flex-direction: column; gap: 10px;"> <div>  <p>Marwin Ramcke CEO EOS Group As CEO of EOS, Marwin Ramcke is the main person responsible for the topic of ESG. LinkedIn – Marwin Ramcke</p> </div> <div>  <p>Dr. Eva Griewel CFO EOS Group LinkedIn – Dr. Eva Griewel</p> </div> <div>  <p>Carsten Tidow Managing Director and responsible for Eastern Europe LinkedIn – Carsten Tidow</p> </div> <div>  <p>Dr. Stephan Ohlmeyer Managing Director and responsible for Central Europe LinkedIn – Dr. Stephan Ohlmeyer</p> </div> <div>  <p>Sebastian Pollmer Managing Director and responsible for Western Europe LinkedIn – Sebastian Pollmer</p> </div> </div> <p>EOS is part of the family-owned Otto Group. The Supervisory Board of the EOS Group consists of two Otto Group representatives with biannual meetings. More information: EOS financial year 2024/25: Strong performance</p>	5, 9

Table of contents

About EOS

Financial Sustainability

Responsible Collection

Social Engagement

Environmental Protection

Appendix



Table of contents

About EOS

Financial Sustainability

Responsible Collection

Social Engagement

Environmental Protection

Appendix

GRI	Standard	Content	Page
2-12	Role of the highest governance body in overseeing the management of impacts	Please see: Our sustainability management	9
2-13	Delegation of responsibility for managing impacts	Please see: Our sustainability management	9
2-14	Role of the highest governance body in sustainability reporting	The Board of Directors has reviewed and approved the information in this report, including the material issues identified in the materiality assessment. More information: Our sustainability management	9
2-15	Conflicts of interest	The issue of conflicts of interests is addressed in the Code of Conduct, which is publicly available on the company website and within this report. To our Code of Conduct: Code of Conduct In addition, please refer to: Focus on compliance and integrity	29
2-16	Communication of critical concerns	All compliance-relevant concerns are communicated to the Board of Directors. In the case of serious allegations, an ad-hoc report is sent to the CEO and the EOS Group board member responsible for the national company. Specific requirements may trigger reporting to the Otto Group. In the case of minor offenses, the cases are handled by the compliance organization. The Board of Directors is informed as part of the consolidated regular reporting. There is an internal process regarding whistleblower protection.	
2-17	Collective knowledge of the highest governance body	Please see: Our sustainability management	9
2-22	Statement on sustainability development strategy	Please see: Foreword by the CEO	4

GRI	Standard	Content	Page
2-23	Policy commitments	At EOS we have multiple policies regarding responsible business conduct, including our Code of Conduct and our policy on Ethical Debtor Management, all of which are approved by our Board of Directors. EOS is a signatory to the UN Global Compact (UNGC). We follow the framework for implementation to monitor and enforce universal principles in the areas of human rights, labor, the environment, and anti-corruption as laid out in our public Code of Conduct. Our conduct is based on integrity and compliance with laws, regulations and the Universal Declaration of Human Rights. In following the tradition of our parent company, the Otto Group, we are committed to taking action against any kind of human rights violations. This includes our self-imposed requirement to work only with partners and clients who pass our business partner screenings and for whom no indications of human rights violations are present. Furthermore, we are committed to fair treatment of all our stakeholders, especially defaulted payers. Our policy commitments cover all relevant internationally recognized human rights and responsible business conduct requirements. They apply to all of EOS' activities and business relationships equally. Amongst others, our group-wide binding policies and guidelines cover the following topics: <ul style="list-style-type: none"> • People, Culture, Diversity & Inclusion • Ethical Debtor Management • Anti-Corruption & Gifts • Sustainable Conduct & Responsible Purchasing • Supplier Code of Conduct • Anti Money Laundering & Business Partner Screening In addition, please see Focus on compliance and integrity and Our commitment to the UN Global Compact and How EOS selects partners	13, 23, 29



Table of contents

About EOS

Financial Sustainability

Responsible Collection

Social Engagement

Environmental Protection

Appendix

GRI	Standard	Content	Page
2-24	Embedding policy commitments	<p>In order to ensure coordinated and targeted action within the EOS Group, we have issued guidelines for all employees. The guidelines contain binding framework requirements for a defined scope. They are based on applicable laws, corporate principles and strategic objectives.</p> <p>Group-wide guidelines are drawn up by departments with functional responsibility. Adherence to the guidelines and group requirements is monitored by the Compliance Department. Each group guideline must be approved and signed by the EOS Board. In addition, acknowledgement of all managing directors within the EOS Group must be obtained and documented. The group-wide compliance network communicates the policy throughout the organization and provides training on its application.</p> <p>The group-wide guidelines of our parent company Otto Group also apply to the EOS Group. These guidelines are directly applicable and require only acknowledgement of the managing directors before they are communicated to the organization.</p> <p>In addition, please refer to Focus on compliance and integrity</p>	23, 29
2-25 2-26	Processes to remediate negative impacts & Mechanisms for seeking advice and raising concerns	<p>We at EOS have formulated a clear commitment in the Code of Conduct to ensure compliance and to address all grievances we receive through numerous channels, including our own group-wide whistleblowing hotline.</p> <p>Grievance mechanisms and mechanisms for seeking advice and raising concerns about responsible business conduct can both be addressed through the whistleblowing hotline. We continuously work on the remediation of negative impacts by taking action wherever necessary. Therefore, we have developed a structured process to handle grievances and any report received. We take confidentiality seriously by treating the reports received and the identity of persons providing information with the highest discretion. In every case, we document the correct processing of all reports received.</p> <p>Our whistleblowing portal is publicly available through every local company website. We encourage not only employees but also business partners and customers to report any violations in regard to our business conduct. When submitting a report, the whistleblower can decide whether to provide their clear name and whether the report should be submitted to EOS and the Otto Group jointly or to the Otto Group only.</p>	29

GRI	Standard	Content	Page
2-25 2-26	Processes to remediate negative impacts & Mechanisms for seeking advice and raising concerns	<p>The whistleblower is able to set up a PostBox on the platform so we can provide prompt feedback and interact with the person while ensuring anonymity. If no PostBox is set up, no feedback and inquiry can be made directly.</p> <p>After receiving the report, we apply clear criteria (severity, complexity, functional level) and determine the compliance relevance on a case-by-case basis. Further, we decide whether a report can be processed by the local compliance organization and whether local clarification work must be carried out directly by the central compliance organization.</p> <p>We ensure that compliance-relevant issues are handled carefully and result in the implementation of remediation plans as needed. In the case of serious allegations, an ad-hoc report is sent to the CEO and the EOS Group management member responsible for the national company and to the Otto Group. In the case of minor offenses, the cases are handled by the compliance organization. The Board of Directors is informed as part of the consolidated regular reporting.</p> <p>Furthermore, we enable our business partners to implement our organizational policies and practices for responsible business conduct by publishing our own Code of Conduct on our company website, by implementing a Supplier Code of Conduct, and by providing additional guidance. By establishing business relations with EOS, our suppliers commit themselves to compliance with laws and our standards.</p> <p>In addition, please refer to Focus on compliance and integrity</p>	29
2-27	Compliance with laws and regulations	<p>In October 2023, our subsidiary EOS Matrix in Croatia received a fine from the Croatian Data Protection Agency based on alleged breaches of data protection laws. We have appealed this decision and are now advocating for our rights before the Administrative Court in Zagreb. It is important to us to emphasize that there is no evidence of data leaks at EOS and that no confidential information of our clients or debtors has been compromised by unauthorized access to our IT systems.</p>	29



Table of contents

About EOS

Financial Sustainability

Responsible Collection

Social Engagement

Environmental Protection

Appendix

GRI	Standard	Content	Page
2-28	Membership associations	<p>We are members of the following international industry associations and interest groups:</p> <ul style="list-style-type: none"> Federation of European National Collection Associations (FENCA) UN Global Compact <p>as well as in the following local industry associations and interest groups:</p> <ul style="list-style-type: none"> L'Association Belge des sociétés de Recouvrement de créances (ABR-BVI) AMCA Receivables Management Association (RMA) Dansk Kredit Råd Bundesverband Deutscher Inkasso-Unternehmen (BDIU) La Fédération Nationale de l'Information d'Entreprise, de la Gestion de Créances et de l'Enquête Civile (FIGEC) Hellenic Loan Servicers Association (HLSA) Association of Collectors in Kazakhstan Hrvatska udruga agencija za naplatu potraživanja (HUAN) Inkasoverband Österreich (IVÖ) Związek Przedsiębiorstw Finansowych w Polsce (ZPF) Associação Portuguesa de Empresas de Gestão e Recuperação de Créditos (APERCO) Asociația de Management al Creantelor Comerciale (AMCC) National Association of Professional Collection Agencies (NAPCA) Inkasso Suisse Association of Serbian Debt Management Companies (AKUPS) Asociácia slovenských inkasných spoločností (ASINS) Asociación Nacional de Empresas de Gestión de Créditos (ANGECO) Asociace inkasných agentur (AIA) Credit Services Association (CSA) The Association of Hungarian CMS Companies and Business Information Providers (Makisz) 	29
2-29	Approach to stakeholder engagement	Please see: Materiality forms the starting point of our sustainability strategy	10, 27
2-30	Collective bargaining agreements	Please see: HR in figures	39
3-1	Process to determine material topics	Please see: Materiality forms the starting point of our sustainability strategy	10
3-2	List of material topics	Please see: Our material topics	11, 12

GRI	Standard	Content	Page
3-3	Management of material topics	<p>Please see:</p> <ul style="list-style-type: none"> Industry Leadership & Best Practice Strengthening the Liquidity of our Clients Responsible Acquisition of Portfolios & Partnerships Trustworthy Stakeholder Relations Digital Responsibility & Cyber Security Business Ethics & Safeguard Compliance Ethical Collection by Treating Customers Fairly Tech-driven Transformation & Innovation Societal Impact through Financial Literacy Diversity, Equality & Inclusion Talent Attraction, Development & Retention Local Community Engagement & Participation Employee Satisfaction & Well-Being Reduction of Greenhouse Gas Emissions 	15, 20, 23, 27-29, 31, 32, 34-38, 42
201-1	Direct economic value generated and distributed	Please see: Financial performance in 2024/25	2, 7, 17, 19
205-1	Operations assessed for risks related to corruption	Please see: Compliance in figures	29
205-2	Communication and training about anti-corruption policies and procedures	Please see: Compliance in figures	29
205-3	Confirmed incidents of corruption and actions taken	<p>Confirmed incidents of corruption: 2022/23: 0; 2023/24: 0; 2024/25: 0</p> <p>Please see: Compliance in figures</p>	29
305-1	Direct (Scope 1) GHG emissions	Please see: Environmental protection in figures	42, 43
305-2	Energy indirect (Scope 2) GHG emissions	Please see: Environmental protection in figures	42, 43



GRI	Standard	Content	Page
305-4	GHG emissions intensity	Please see: Environmental protection in figures	43
401-1	New employee hires and employee turnover	Please see: HR in figures	40
401-3	Parental leave	Please see: HR in figures	39
403-5	Worker training on occupational health and safety	Please see: Important EOS Principles: Feedback and Caring	38
403-6	Promotion of worker health	Please see: Important EOS Principles: Feedback and Caring	38
403-10	Work-related ill health	Please see: HR in figures	40
404-1	Average hours of training per year per employee	Please see: HR in figures and Our learning culture in figures	36, 40
404-2	Programs for upgrading employee skills and transition assistance programs	Please see: Our learning culture in figures	35, 36
405-1	Diversity of governance bodies and employees	Please see: HR in figures	39
413-1	Operations with local community engagement, impact assessments, and development programs	Please see: How EOS fosters financial literacy	34

GRI	Standard	Content	Page
415-1	Political contributions	There are no party-political contributions. At EOS, all party-political donations are forbidden. Any other kind of potentially political donation (lobbying, political organisations, non-partisan events, etc.) are subject to a strict approval process and are clearly limited in scope and amount. The lobbying expenses can be found within the respective lobby registers of the EU and Germany.	29
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	During the reporting period 2024/2025, 132 requests were received by data protection supervisory authorities following debtor complaints, with two of them being substantiated and helping us to improve our processes.	

The Otto Group's path to net zero

The Otto Group's dedication to climate protection should not only support the fulfillment of the existing near-term SBT sub-targets, but also extend beyond the specified timeframe. The Otto Group is therefore intensively engaged in defining a net-zero target for 2045 and outlining the required steps to reach this goal. In this way, the Otto Group aims to fulfill its commitment to credible, long-term climate protection and contribute to achieving the German government's climate target.

The Science Based Targets initiative's (SBTi's) definition of net-zero emissions provides guidance in this regard. The primary objective here is to reduce greenhouse gas emissions. All remaining emissions must be permanently offset. This means that companies must take measures to extract greenhouse gases (GHG) from the atmosphere and permanently store them, thereby offsetting emissions that have not been reduced. Companies are currently permitted to offset no more than ten percent of their GHG emissions. Furthermore, the SBTi urges companies to take additional measures to cut emissions beyond their value chain. This aligns with social and international initiatives to drastically reduce GHG emissions to net zero. The Otto Group regularly informs its stakeholders about its progress in formulating a net-zero target, such as through the Otto Group Annual Report.

[Otto Group Annual Report](#)

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