Annual and Sustainability Report 2025/26

Table of contents

About EOS p. 3

The fiscal year at a glance p. 3
Foreword by the CEO p. 5
EOS Group Board of Directors p. 6
Interview with Marwin Ramcke and Dr. Eva Griewel p. 7
Statements on the regions p. 8
Consolidated revenue by region p. 9
The EOS Group p. 10

Financial Insights p. 12

Revenue development and earnings p. 13
Financial performance in 2025/26 p. 14
Investments in 2025/26 at a glance p. 16

Highlights from the fiscal year p. 17
Investments in unsecured receivables p. 18
Forward-flow: Reliable capital management for banks p. 21
Investments in secured receivables p. 22
Bridge loans: Short-term liquidity for enterprises p. 23
Investor in all asset classes – the example of EOS in Poland p. 24
Performing loans: Expertise in Romania p. 26
International debt collection in figures p. 27

Sustainability Report p. 28

Materiality assessment p. 29
Sustainability strategy p. 30
Sustainability management p. 30
Material topics and SDGs p. 32

Environment p. 33
E1 – Climate change p. 34
Three questions for Christian Emus, responsible for the EOS CR/ESG strategy p. 36

Social p. 39
S1 – Own workforce p. 40
S4 – Consumers & end-users p. 46

Governance p. 48
G1 – Governance p. 49

Entity-specific topics (EST) p. 54
EST – Financial literacy & social engagement p. 55
EST – Financial sustainability p. 59

Appendix p. 61

ESRS Index p. 62
Imprint p. 64

Basis for preparation

In this Annual and Sustainability Report, we publish our developments and successes in the last reporting year, along with our objectives for the future. The report provides our stakeholders with an overview of the key activities of EOS Holding GmbH, headquartered in Hamburg. The selection of the report contents in the Sustainability section is based on the results of our double materiality assessment, as well as the fields of action of our Corporate Responsibility (CR) strategy, and is aligned with the structure of the European Sustainability Reporting Standards (ESRS, as of July 2025). The reporting covers the entire EOS Group for the 2025/26 financial year, spanning from March 1, 2025, to February 28, 2026.*

* Unless otherwise specified.

The fiscal year at a glance

The 2025/26 financial year was very successful for the EOS Group: EBITDA and revenue rose again, while EOS Consolidated invested EUR 1 billion in receivables portfolios. This is the second-highest investment volume in the company's history. Our key figures underscore our strong operational performance and the importance of EOS as a reliable partner in international receivables management.

Performance highlights

464.0

EUR million
EBITDA
(Previous year: EUR 460.8 million)

1.1

EUR billion
Consolidated revenue
(Previous year: EUR 1,053.3 million, + 1.4 percent year-on-year)

1.0

EUR billion
Investment volume
in receivables portfolios
(Previous year: EUR 826.6 million, + 21.1 percent year-on-year)

2.2 EUR billion

returned to the economic cycle

Debt collection and receivables management are important pillars of the economy. By purchasing receivables in countries such as France, Germany, Portugal, Poland, and Bulgaria, as well as in smaller markets such as North Macedonia, Slovakia, or Belgium, the EOS Group contributes significantly to stabilizing banks.

More about our financial year →

5 million

debt collection cases closed

Together with defaulting payers, EOS seeks viable solutions for lasting debt relief.

More about how we engage with consumers →

"Every market counts for our success. We have further strengthened our leading position in Europe through substantial investments, operational excellence, and our shared commitment to implementing responsibility in receivables management every single day."

Marwin Ramcke
Chairman of the
EOS Group's Board of Directors (CEO)

To the interview with Marwin Ramcke (CEO) and Dr. Eva Griewel (CFO) →

Responsibility and progress at a glance

At EOS, economic success and responsible action go hand in hand. That is why looking at fiscal year 2025/26 shows not only financial key figures but also progress in the areas of Environment, Social, and Governance (ESG).

Responsibility highlights

Gold Rating for EOS

The current EcoVadis assessment of EOS Holding underscores our ambition to continuously improve our performance in the areas of Environment, Social, and Governance. After receiving the Bronze medal in the previous year, EOS was awarded a Gold Medal by EcoVadis in fiscal year 2025/26. EOS thus ranks among the top five percent of the world's most sustainable companies and among the top three percent within our industry.

42 percent

reduction of greenhouse gas emissions

As part of the Otto Group, EOS contributes to a science-based target (near-term SBT). The shared ambition is to reduce the Group's absolute greenhouse gas (GHG) emissions by 42 percent* by the end of fiscal year 2031/32 compared with fiscal year 2021/22 – in line with the 1.5 °C target of the Paris Climate Agreement.

* In line with the science-based target (SBT) and the 1.5 °C target of the Paris Climate Agreement, the official target formulation is available on the SBTi website

229,000 students

empowered with financial knowledge for life

The finlit foundation, founded by EOS employees, has so far reached 229,000 school-age students in Europe through its financial education initiatives. Financial education is an important lever for preventing over-indebtedness and fostering social participation.

93 percent

of headcount trained in information security and privacy

The secure handling of sensitive data is the top priority of EOS. Training, clear standards, and Group-wide requirements strengthen privacy and information security within the company.

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Foreword by the CEO

Dear readers,

We just completed a very good fiscal year. We were able to increase EBITDA and revenue once again, further consolidating our strong position in Europe. This success was shaped above all by high levels of investment: We invested around EUR 1 billion in receivables portfolios, representing the second-highest investment volume in the history of the EOS Group. We actively seized growth opportunities, from significant investments in France, Germany, and Poland to important portfolio acquisitions in smaller markets such as North Macedonia and Slovakia. Once again, our operational excellence in processing receivables, strengthened by continuous technological advancement, was a decisive factor this year. At the heart of our IT infrastructure is our proprietary debt collection software, Kollecto+, which enables us to achieve maximum efficiency. In the past fiscal year, Belgium became the 13th country to use this technology.

A special highlight of 2025/26 is EOS Holding being awarded the EcoVadis Gold medal. It is proof that we operate sustainably and thus bring our promise “Changing finances for the better” to life. Read in our Sustainability Report how we shape our business activities in line with the fields of action of our Corporate Responsibility Strategy, thereby making a measurable impact on the economy and society. You can also find an overview of our key sustainability topics starting on page 28 of this report.

My sincere thanks go to all our employees in more than 20 countries across the EOS Group, who made fiscal year 2025/26 a success through their expertise, passion, and hard work. Their engagement and Group-wide collaboration directly benefit our clients, defaulting payers, and the broader economy.

Marwin Ramcke
CEO of the EOS Group

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

In 2010, Carsten began his journey at EOS, where his focus has since been on developing the region of Eastern Europe. He champions a growth-oriented mindset that drives innovation and seizes opportunities. In this way, he has significantly expanded the EOS Group's market position in Eastern Europe. Since 2022, he has been a member of the EOS Board of Directors.

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

For 10 years, Sebastian has shaped the EOS Group in various roles and, among other achievements, founded the Secured Valuation department. He works to deliver digital solutions that promote efficiency and growth. At the same time, he is committed to diverse teams and equal career opportunities for all. He believes that this combination is key to our success today and in the future. He joined the Board of Directors of EOS in 2024.

Dr. Stephan Ohlmeyer
Member of the EOS Group's Board of Directors and responsible for Central Europe

Stephan earned his doctorate in natural sciences in Hamburg before moving to London. There, he spent more than 25 years working for renowned financial companies. At EOS, he draws on his many years of experience and cross-industry perspective to further develop the Central Europe Region, with a clear focus on international collaboration. He joined the Board of Directors of the EOS Group in 2023.

Marwin Ramcke
Chairman of the EOS Group's Board of Directors (CEO)

Almost 20 years ago, Marwin began his journey at EOS as Senior Consultant for Eastern Europe. Throughout his career, he has played a key role in shaping the success of the EOS Group. He stands for the company's continuous development and success by consistently taking the internationality of the EOS Group to a new level. It is particularly important to him to leverage synergies across the Group and share knowledge internationally. He was appointed CEO in 2022.

Dr. Eva Griewel
Chief Financial Officer of the EOS Group

As an economist with a PhD, Eva had already spent 10 years with the EOS Group before taking on her current role. After a brief interlude as CFO of Buss Group, she has now brought her passion for numbers back to EOS. She ensures that EOS is a strong partner for banks and companies through sustainable investments. She joined the Board of Directors as CFO in 2024.

Strong business year 2025/26: Why EOS is successful in Europe

Europe is the key market for the EOS Group; more than 20 local entities make a significant contribution to the Group's success here. In the interview, Marwin Ramcke and Dr. Eva Griewel discuss growth, resilience, and the role of EOS as a reliable partner in receivables management.

How do you sum up the business year?
Marwin Ramcke: We look back on a very successful business year. Our figures confirm that our strategy is working: Both EBITDA and revenue at EOS have once again increased. We made targeted investments—EUR 1 billion last year—which marks the second-highest investment volume in EOS history after 2022/23. This achievement is the result of strong operational performance and, above all, the remarkable dedication of our employees.

EOS operates in more than 20 markets. Is this a recipe for success?
Dr. Eva Griewel: Absolutely. Our broad presence across Europe makes us more resilient and ensures balanced risk diversification, especially in light of current geopolitical challenges. Our consolidated revenue has risen to around EUR 1.1 billion. Key contributions came from Central Europe with EUR 376.2 million, followed by Eastern Europe with EUR 372.8 million, and Western Europe with EUR 318.9 million. These figures highlight the success of our regional diversification strategy.

What makes EOS a strong partner for banks, businesses, and other stakeholders?
Dr. Eva Griewel: EOS has global expertise in the purchase, evaluation, and processing of receivables portfolios across different distressed asset classes—including unsecured and secured receivables as well as real estate. This reduces complexity for our partners and creates financial relief. The impact is clear: in the past business year, we were able to return a total of EUR 2.2 billion to the economy.

EOS was awarded Gold status by the rating agency EcoVadis. What does this mean?
Marwin Ramcke: The EcoVadis Gold medal is proof that we are on the right track and sends a strong signal to our partners. It shows that we see sustainability not as an obligation, but as a vital component of our business success. According to EcoVadis, EOS ranks among the top five percent of the most sustainable companies worldwide and among the top three percent in our industry. At the same time, purchasing receivables and smart debt collection make a valuable contribution to the economy—and to society.

What are your goals for the next business year?
Marwin Ramcke: Our ambition is clear: continuity and stability. We aim to further strengthen our position as one of Europe's leading providers of receivables management. 2026 will be challenging, but I am confident that the EOS team will succeed. We are ready.

The complete interview with Marwin Ramcke and Dr. Eva Griewel offers further insights into relevant markets and the strategic use of technology at EOS.

Read the full interview

"We invested heavily in receivables portfolios and achieved consistently strong results in both smaller and larger Western European markets. This was also thanks to our continuous advancements in debt collection soft-ware, digital service portals, and process optimizations through AI."

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

Read the full interview with Sebastian Pollmer

"Driven by strong operational performance and substantial investments, 2025/26 unfolded very positively in Eastern Europe. This success is primarily the result of very intensive cross-country collaboration among our employees."

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

Read the full interview with Carsten Tidow

"Our employees demonstrated exceptional commitment despite a challenging economic environment. As a result, we once again achieved a high revenue level in Central Europe. The combination of expertise, responsibility, and collaboration is a key success factor for our entire Group."

Dr. Stephan Ohlmeyer
Member of the EOS Group's Board of Directors and responsible for Central Europe

Read the full interview with Dr. Stephan Ohlmeyer

Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

Consolidated revenue sustains strong level

In fiscal year 2025/26, EOS Consolidated once again reached a very high revenue of EUR 1,068.0 million. Revenue was approximately 1 percent above the previous year's level.

Central Europe, with a share of 35.2 percent and EUR 376.2 million, is the highest-revenue region. The main driver for this is a positive development in the German market, where significant investments in receivables portfolios were once again made. Investments from the previous year were also increased in Slovenia, the Czech Republic, Austria, and Slovakia. With EUR 372.8 million and a 34.9 percent share of consolidated revenue, the local entities in Eastern Europe concluded the fiscal year at a similar high revenue level to the previous year (up 1 percent). Significant investments were particularly made in Poland, Bulgaria, and Romania. The operationally successful processing of acquired receivables contributes significantly to revenue. In Western Europe, EOS Consolidated exceeded its previous year's revenue by 6.6 percent, reaching EUR 318.9 million, which accounts for 29.9 percent of consolidated revenue. High investments in France and Portugal, along with the successful processing of these and NPL portfolios acquired in previous years, are decisive for this positive development.

Consolidated revenue by region
Figures in MEUR

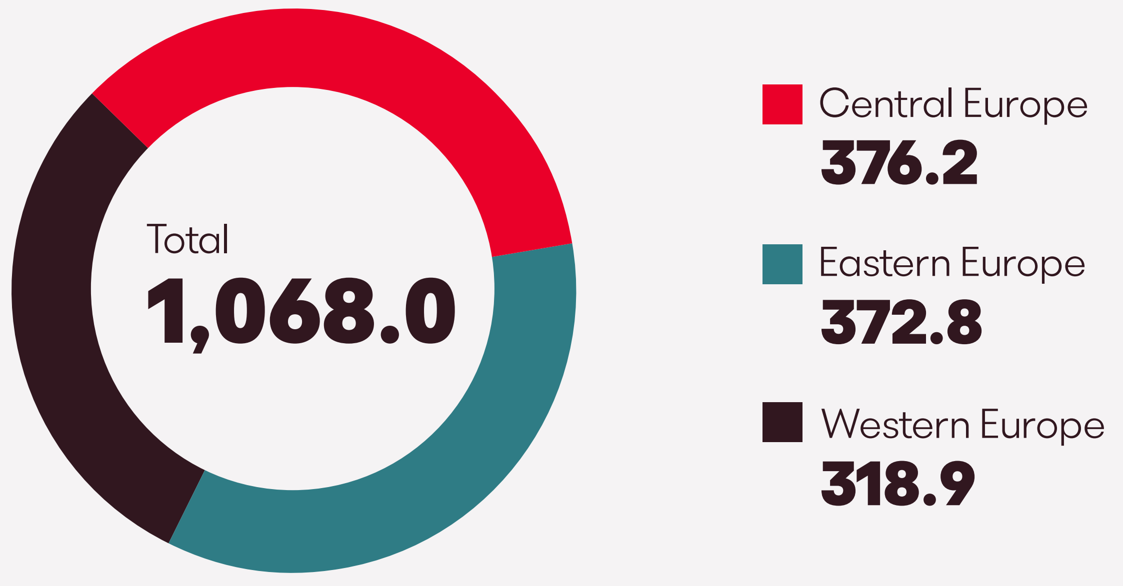


Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

The EOS Group

As a leading, technology-driven investor in non-performing receivables and an expert in their processing, we are an important partner for the economy. "Changing finances for the better" formulates our claim to actively help shape the world of finance. For more than 50 years, our services have helped banks and companies strengthen their liquidity and focus on their core business. At the same time, we support defaulting payers in repaying debts with a clear commitment to fairness, transparency, and responsible conduct.

Our expertise

Our business model includes the purchase and processing of unsecured and secured non-performing loans (NPLs) as well as fiduciary debt collection. We combine operational excellence and local market knowledge with digital solutions to make processes efficient and offer smart services. The EOS Group is represented in more than 20 countries in Europe.

Value chain

The value chain of EOS includes both upstream and downstream activities involving a wide range of stakeholders. In the upstream value chain, we collaborate with sellers of NPL portfolios, financing partners, and service providers. In our own business operations, we evaluate, acquire, and process portfolios of receivables and real estate, manage servicing processes, and develop digital solutions. Elements of our downstream value chain include our clients, consumers, and the wider financial ecosystem.

Strategy

Our corporate strategy is geared toward long-term value creation. This includes securing and expanding our market position, targeted investments in secured and unsecured receivables, strong operational performance, and the further development of technological capabilities. To ensure the long-term and sustainable success of our company, we are committed to understanding and addressing our impacts, risks, and opportunities in relation to the environment, society, and governance. Our four EOS fields of action provide a guiding framework for this and align our business activities with our understanding of responsibility.

You can find more information about our goals and our sustainability strategy in the Sustainability Report.

Go to the Sustainability Report →

Our financial solutions

Purchase of unsecured receivables

In the area of unsecured receivables purchases, EOS takes over non-performing loans (NPLs) from banks and companies, such as credits that are no longer being paid or overdue invoices. Sellers gain liquidity and are able to focus more on their core business. EOS takes care of the professional processing of these portfolios, providing a reliable solution for handling outstanding receivables.

Purchase of secured receivables

EOS also acquires secured receivables that are backed by offsetting assets, as well as real estate from banks. With its comprehensive expertise, EOS carefully handles these often complex cases in order to develop viable and sustainable solutions. This may include payment arrangements, property sales or real estate restructuring.

Fiduciary debt collection

In fiduciary debt collection, EOS supports the recovery of overdue receivables as a service provider. Based on many years of debt collection experience, EOS helps reduce outstanding receivables while enabling fair, practical solutions for defaulting payers. We thereby combine operational efficiency with a responsible approach to receivables management.

Customers in Europe

EOS operates in key European markets. Our main customer groups include banks and companies from the real estate, telecommunications, energy supply, and e-commerce sectors. To process their outstanding receivables, we get in touch with the defaulting payers.

Stakeholder relations

For EOS, stakeholder relations are an important component of responsible corporate practice. Dialogue with our stakeholders helps us better understand expectations, put relevant perspectives into context, and build trust in our decisions and performance. This exchange also serves to incorporate external perspectives on our business model and strategy. It helps us identify developments at an early stage and take different viewpoints into account. Executive management is informed about relevant stakeholder perspectives through established reporting and exchange formats. In this way, such perspectives are reflected in the ongoing development of our business practices.

EOS uses various channels to remain in dialogue with stakeholder groups. These include customer feedback processes, direct exchange with business partners, employee engagement formats, industry events, association work, and ongoing communication in day-to-day operations.

Our key stakeholders include clients, defaulting payers, employees, financing and investment partners, service providers, regulators, industry associations, and the broader public. These groups have a variety of different expectations of EOS, including reliable services, transparency, fair communication, responsible action, and professionalism.

Financial Insights

Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

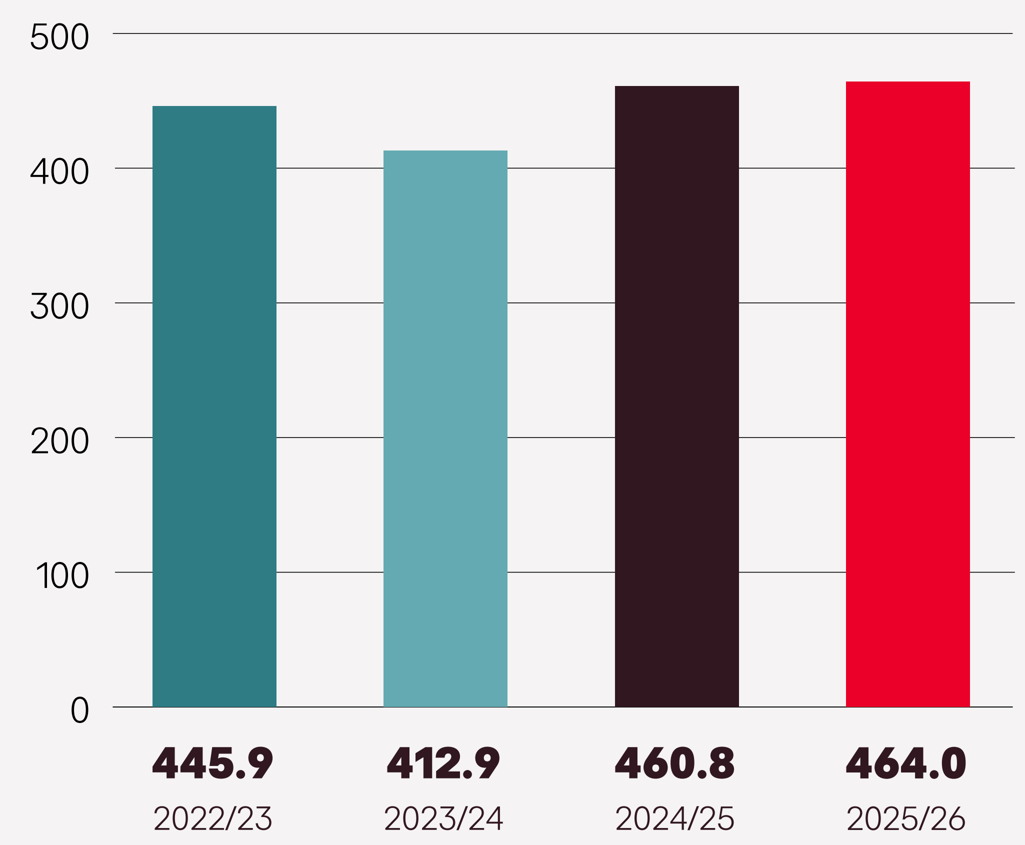
Entity-specific topics

Appendix

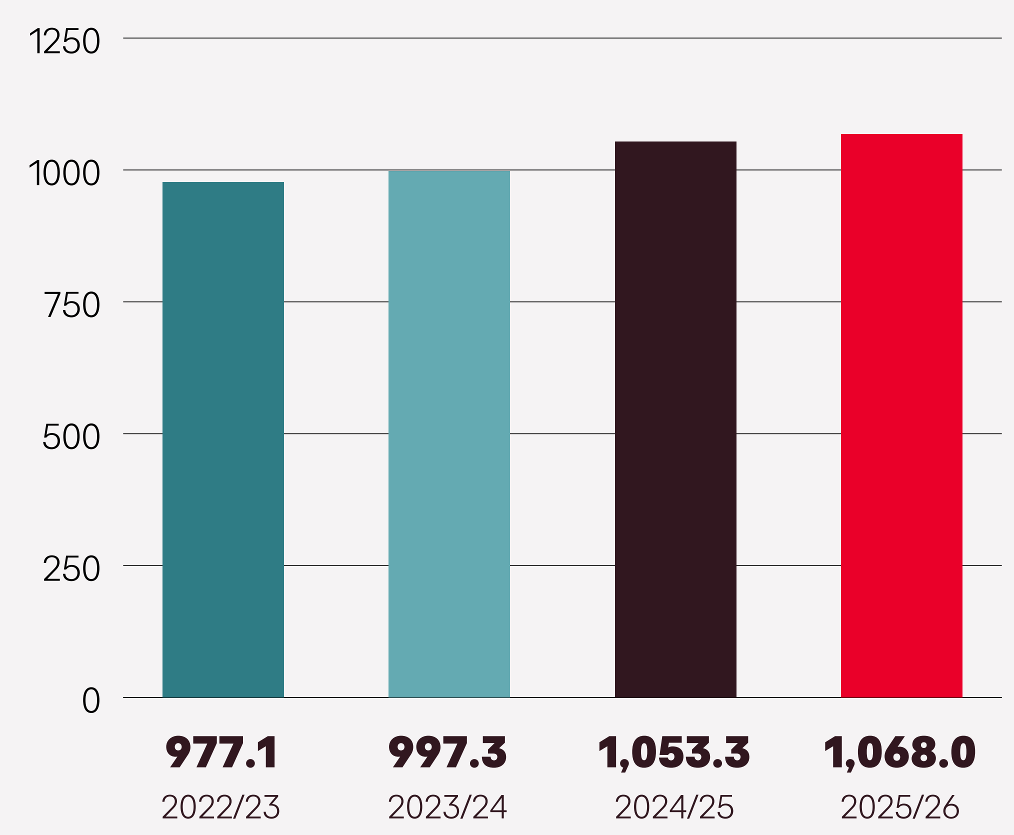
Revenue developments and earnings

In fiscal year 2025/26, revenue and earnings (EBITDA) were slightly above the previous year's level. The reasons for this lie particularly in a significant increase in investments in receivables portfolios by more than 20 percent, as well as in an excellent operational performance in processing the NPL portfolios acquired in previous years.

Earnings development (EBITDA)
in EUR million



Revenue development
in EUR million



"The EOS Group is one of the most reliable players in the European NPL market."

Dr. Eva Griewel
CFO of the EOS Group

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Financial performance in 2025/26

Revenue by region

	2025/26		2024/25		Year-on-year change
	in EUR thousand	%	in EUR thousand	%	%
Central Europe	376,235	35.2	384,946	36.5	-2.3
Eastern Europe	372,787	34.9	369,180	35.1	1.0
Western Europe	318,931	29.9	299,143	28.4	6.6
EOS Consolidated	**1,067,952**	**100.0**	**1,053,269**	**100.0**	**1.4**

In fiscal year 2025/26, the revenue of EOS Consolidated reached EUR 1.1 billion, representing a slight increase of 1.4 percent over the previous year. With 35.2 percent, the entities in Central Europe recorded the largest share of consolidated revenue, totaling EUR 376.2 million. The revenue share in Eastern Europe was at a similarly high level of 34.9 percent. In this region, EOS Consolidated generated EUR 372.8 million in revenue. The EOS entities in Western Europe generated EUR 318.9 million, corresponding to 29.9 percent of consolidated revenue.

Consolidated income statement (summary)

in EUR thousand	2025/26	2024/25
Turnover	1,067,952	1,053,269
Total operating income	1,082,775	1,063,164
Earnings before interest, taxes, depreciation, and amortization (EBITDA)	463,996	460,757
Earnings before taxes (EBT)	386,811	375,848
Net profit for the year	**316,746**	**293,702**

EOS Consolidated achieved earnings before interest, taxes, depreciation, and amortization (EBITDA) of EUR 464.0 million in fiscal year 2025/26 (previous year: EUR 460.8 million). Revenue slightly increased by 1.4 percent or EUR 14.7 million compared to 2024/25. The revenue level was maintained due to exceptionally high investments made in previous years, as well as in the current fiscal year. There was a significant increase in revenue particularly in France and Portugal.

Assets situation

in EUR thousand	2/28/2026	in %	2/28/2025	in %
Fixed assets	184,832	4.9	169,196	5.0
Purchased receivables, real estate in inventories, and bridge loans	3,037,745	81.2	2,821,751	84.1
Receivables	91,231	2.4	49,990	1.5
Cash and cash equivalents	305,448	8.2	253,248	7.5
Other assets	122,819	3.3	60,099	1.8
Total assets	**3,742,074**	**100.0**	**3,354,284**	**100.0**

Total assets of EOS Consolidated grew by 11.6 percent compared to the previous year, reaching a total of EUR 3.7 billion. Of the total assets, purchased portfolios account for 73.8 percent (previous year: 74.7 percent) and real estate in inventories for 7.4 percent (previous year: 9.5 percent).

Equity and financing

in EUR thousand	2/28/2026	in %	2/28/2025	in %
Equity	1,844,934	49.3	1,620,297	48.3
Provisions	71,354	1.9	73,000	2.2
Liabilities with banks	46,609	1.2	41,686	1.2
Liabilities with related parties and companies	1,493,025	39.9	1,347,939	40.2
Trade payables	70,585	1.9	56,335	1.7
Other liabilities	215,567	5.8	215,026	6.4
Total financing	**3,742,074**	**100.0**	**3,354,284**	**100.0**

In the past financial year, total financing increased by almost EUR 0.4 billion compared to the previous year, reaching EUR 3.7 billion.

The company's equity rose by approximately EUR 0.2 billion to EUR 1.8 billion, mainly due to the increased shares of other shareholders. The equity ratio increased to 49.3 percent (previous year: 48.3 percent)—a comparatively very high level for a financial service provider.

The refinancing needs of EOS Consolidated are covered by loans from credit institutions and the shareholder. The majority of this financing remains in the short-term maturity band, which slightly increased from 89.2 percent to 90.8 percent of external financing compared to the previous year.

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

Investments in 2025/26 at a glance

Increased investments in receivables portfolios

The EOS Group is a leading expert in acquiring non-performing loans (NPLs) and real estate to be restructured in Europe. Investments in receivables portfolios form the basis for the Group's growth and business activities. In fiscal year 2025/26, EOS Consolidated invested a total of EUR 1 billion in the purchase of unsecured and secured receivables and real estate. This represents an increase of more than 20 percent compared to the previous year and is the second-highest value in the EOS Group's history.

Reducing NPLs is essential for a stable economy and strengthens the banking system. EOS enables banks and companies to focus on their core business. At the same time, they gain liquidity for new lending or investments.

Investments in debt purchase and real estate

In EUR million	Unsecured	Secured/ bridge loans/ REO *	Total
Western Europe	319.5	63.3	382.8
Central Europe	232.4	23.9	256.3
Eastern Europe	260.0	101.5	361.6
Total	**812.0**	**188.7**	**1,000.7**

In 2025/26 EOS Consolidated purchased the majority of NPL portfolios in Western Europe, investing EUR 382.8 million there. Significant transactions were conducted in France and Portugal. In Eastern Europe, EOS Consolidated invested EUR 361.6 million, with substantial shares in the Polish, Bulgarian, and Romanian markets. Investments in Central Europe once again developed positively in Germany. In this country, EOS significantly enhanced its competitiveness and acquired substantial bank portfolios. Overall, EOS Consolidated invested EUR 256.3 million in the Central European region.

Carrying value of purchased receivables and real estate

In EUR million	Unsecured	Secured/ bridge loans/ REO *	Total
Western Europe	942.6	316.2	1,258.8
Central Europe	570.4	205.4	775.8
Eastern Europe	501.7	625.9	1,127.6
Total	**2,014.7**	**1,147.5**	**3,162.2**

The carrying value of the portfolios at the end of the fiscal year amounted to EUR 3.2 billion. This represents an increase of approximately EUR 335.9 million compared to the previous year.

The value of unsecured receivables significantly increased by EUR 297.1 million compared to the previous year, while the value of secured portfolios and buildings only slightly increased by EUR 38.8 million. The entities in Western Europe recorded the highest carrying value Group-wide at almost EUR 1.3 billion, followed by Eastern Europe with EUR 1.1 billion and Central Europe with EUR 775.8 million.

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

* REO for real estate owned

Highlights from the fiscal year

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Investments in unsecured receivables

EOS successfully completes large unsecured non-performing-loan (NPL) transactions, demonstrating its strong capabilities as an investor. In the financial year 2025/26, EOS Consolidated invested EUR 812 million in unsecured receivables.

EOS acquires non-performing receivables from banks and companies, such as loans that are no longer being paid or overdue invoices. Sellers receive immediate liquidity and can focus on their core business, while EOS assumes responsibility for the professional management of the portfolios. By returning tied-up liquidity to the economic cycle, EOS makes a measurable contribution to easing the burden on financial institutions and supporting overall economic stability.

EOS in France reinforces its leading position in an expanding NPL market

In a very dynamic and competitive market environment, EOS in France has once again proven its leading market position and expertise in evaluating and buying NPLs by acquiring two portfolios from major banks with a total face value of nearly EUR 0.5 billion. What makes these acquisitions special is that the largest deals closed this year were the very first transactions of this type for the sellers.

Regulatory pressure is forcing banks to sell NPLs, creating an environment where the volume of portfolios for sale is expected to grow. EOS in France is ideally positioned to thrive in this environment. As a credit servicer licensed by the French regulator ACPR, EOS in France covers all segments of credit management. The investment capacity of EOS allows it to acquire large volumes of NPLs coming to market. As an investor with over 30 years of specialized expertise in France, EOS fairly evaluates portfolios and continuously optimizes receivables management.

However, leadership in the French NPL market is built on qualities that go beyond financial skills and capacity. EOS in France stands out for its ability to combine financial performance with responsibility. The goal is to find amicable solutions for defaulting payers, a goal that is achieved in 90 percent of cases.

“Backed by its expertise, longevity, and exceptional performance in the French market, EOS in France is not only a financial partner for its banking and non-banking clients but also an indispensable advisor that institutions consult on matters relating to their performing or non-performing receivables.”

Nathalie Lameyre
President of
EOS in France

Largest NPL portfolio acquisition to date in Macedonia

By acquiring a large portfolio from a major Macedonian bank, EOS in Macedonia integrated a case volume in the past fiscal year representing nearly half of the company's total acquisition volume to date.

This success reflects a long-term commitment to international standards and the implementation of advanced, automated business processes. The effective management of the portfolio exceeded initial expectations.

"Our success in 2025 demonstrates the strength of our operational excellence and the scalability of our digital processes. By efficiently integrating one of the largest portfolios in our history, we have further proven the high level of performance of EOS in Macedonia."

Katerina Bosevska
Managing Director of
EOS in Macedonia

"Despite a low NPL ratio, financial institutions are bringing large-volume portfolios to market. In this environment, we successfully secured several tenders and plan to invest a three-digit million-euro amount in receivables acquisitions again in the current financial year."

Juliane Schmid
Managing Director of
EOS in Germany

EOS strengthens its market position in Germany

As an investor in NPL portfolios with more than 50 years of market experience, EOS in Germany combines extensive transaction expertise with operational excellence in receivables management.

In the 2025/26 financial year, EOS has further proven its market position in Germany as one of the leading experts in the industry. This was supported, among other factors, by the successful acquisition of a large-scale NPL banking portfolio comprising several tens of thousands of individual claims – for EOS one of the largest transactions to date in the German market. In total, EOS in Germany acquired approximately 1.1 million unsecured receivables in 2025/26.

Continuous expansion in Portugal

In the financial year 2025/26, EOS in Portugal maintained its dynamic growth trajectory. The company acquired a total of ten NPL portfolios. With these investments, EOS in Portugal increased the value of its receivables portfolio by more than 50 percent within one year.

This achievement is particularly remarkable given the company's short track record. Founded in 2022, EOS has already established itself as a reference player in the Portuguese NPL market.

The company now employs close to 120 people and expects this trend to continue in the years to come.

"Our ambition is to develop EOS in Portugal into a long-term success story—one founded on sustainable growth, strong execution, and a lasting positive impact. To achieve this, we must continuously refine our organisational structures and processes, strengthening the foundations that enable consistent performance and sustainable results over the long term. I am extremely proud of the team for the commitment and dedication demonstrated throughout this journey."

Luís Chaves
Managing Director of
EOS in Portugal

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

EOS in Bulgaria completes record transaction in the NPL secondary market

In the past financial year, EOS in Bulgaria acquired a substantial unsecured portfolio with a nominal value of approximately EUR 0.8 billion from the biggest competitor in the Bulgarian market. This transaction marked a record for the secondary market and also for the overall NPL market in Bulgaria. The highly complex deal of 470,000 receivables resulted in a doubling of both the number of assets and the total outstanding volume of NPLs under management by EOS in Bulgaria. The successful completion of this landmark transaction highlights the operational excellence of EOS and reinforces its strong reputation among banking and non-banking partners in Bulgaria.

By year-end Bulgaria recorded historically low NPL levels alongside a very low unemployment rate, while the credit origination by banks continued to expand. Market transactions mainly involved forward-flow arrangements and selected portfolios of secured and unsecured receivables, which enhances the significance of the deal.

Clients value our reliability in handling transactions, particularly our consistent and timely settlement at fair purchase prices. At the same time, they trust in our responsible business practices and our respectful approach to defaulting payers."

Rayna Mitkova
Managing Director of EOS in Bulgaria

Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

More liquidity, less risk: How banks and businesses benefit from forward-flow partnerships

Overdue receivables are a common reality for many businesses and banks, emerging not just occasionally, but continuously. Forward-flow partnerships offer a sustainable solution. These arrangements involve the regular sale of unpaid receivables to a debt collection specialist at a predetermined price.

"In March 2022, we established a long-term forward-flow agreement with a Slovenian bank," explains Janez Klančar, Managing Director at EOS in Slovenia. "This partnership is a strong example of trust-based collaboration. It facilitates the continuous, quarterly acquisition of unsecured receivables, such as those from loans, overdrafts, or credit cards."

High-quality data and careful analysis are essential for the success of such transactions. Building on this foundation, EOS experts develop robust models for the regular purchase of receivables, creating benefits for all involved. The bank enhances its liquidity, while EOS in Slovenia collaborates with defaulting payers to develop viable solutions. The goal is to find individual payment plans that align with their specific life situations, preferably out-of-court, with a clear focus on lasting debt relief.

The 'Human-First' hybrid model

This very approach – the 'Human-First' hybrid model – is a vital component of the receivables management strategy of EOS in Slovenia. A dedicated pre-legal team proactively reaches out to defaulting payers. Team members are focused on finding a repayment solution that works for everyone involved. This may include negotiating payment arrangements with small incentive discounts. Fair receivables management also aims to strengthen the bank's relationship with its original clients.

"We specifically offer solutions tailored to the individual financial situations of those affected, and we also have experts for particularly vulnerable consumers. This makes it easier for them to repay their obligations."

Janez Klančar
Managing Director at
EOS in Slovenia

Success through clear criteria

For forward-flow transactions, the team in Slovenia concentrates on receivables that are 180 to 300 days overdue in order to capture the optimal timing for effective processing. Simultaneously, clear selection and exclusion criteria ensure that high-quality and legally sound data underpin their work. Janez Klančar summarizes, "The high number of successfully processed receivables demonstrates that our approach effectively reaches defaulting payers and helps them find repayment solutions."

Forward-flow partnerships also exist in other countries. Read more here about an example from EOS in Belgium.

To the article

Secured investments

Through integrated expertise and operational excellence, EOS further reinforces its position as a reliable partner in secured receivables and real estate.

With more than 20 years of experience as both servicer and investor in secured receivables, EOS has built strong expertise in this segment across European markets. In the fiscal year 2025/26, investments in secured receivables and real estate account for around 19 percent of the company's total investments. The processing of these cases requires careful valuation, expert legal structuring, and active asset management.

How EOS brings real estate-secured NPLs back into the economic cycle

The process typically starts when a loan can no longer be repaid, followed by the bank selling the loan. EOS purchases the real estate-backed non-performing loans (NPLs) and steps in as the new creditor or owner. The focus lies on understanding borrowers' financial situations and developing long-term solutions, such as restructuring, negotiated settlements, or asset sales. The objective is recovery and to stabilize borrowers where possible. At the same time, EOS identifies opportunities to complete the property or give it a new lease on life and return it to productive use.

In the previous fiscal year, EOS Consolidated invested EUR 188.7 million in secured receivables and real estate.

EOS in Spain acquires high value portfolio

The Spanish EOS company expanded by investing in secured NPL and real estate owned (REO) portfolios. The successful acquisition of a REO portfolio with a seller's market value of about EUR 33 million highlights the company's strength in real estate management. This is built on a deep understanding of the local market and long-standing relationships with banks. In secured NPL management, EOS in Spain also demonstrates strong performance.

"The closure of these secured NPL cases in 2025/26 highlights the strength of our data-driven, process-oriented approach across all operational teams."

Jorge Ortega
Managing Director of
EOS in Spain

"We provide long-term solutions for real estate-secured NPLs and real-estate development, revitalising distressed properties and thereby contributing positively to local communities."

Ante Ricov
Real Estate Acquisition and Development Manager of
EOS in Croatia

Croatian experts transform neglected property into lasting value

During the previous financial year, EOS in Croatia advanced the restructuring of a property that was in poor condition at the time of acquisition, demonstrating strong in-house financial, legal, and technical expertise, including civil engineering capabilities. When EOS in Croatia acquired the three-story building, it was unmaintained and damaged but offered significant potential as a private or even commercial touristic purpose property, given its location in a well-established tourist destination on the Adriatic coast. The project was based on a sustainable approach, incorporating energy-efficient solutions and environmentally responsible materials, while also creating job opportunities for local contractors.

Based on its internal expertise in real estate project management, EOS in Croatia also offers end-to-end services to external property owners and investors, including tendering and contractor selection, construction monitoring and final hand-over.

Bridge loans: Capital when it matters most

Bridge loans from EOS provide companies with fast access to capital when timing is critical. The short-term solution helps businesses overcome temporary liquidity gaps, secure strategic investments, and keep operations running while arranging long-term funding.

Companies sometimes face situations in which funding is needed quickly. An investment opportunity arises, production must continue without interruption, or additional time is required to finalize long-term financing with banks. In these situations, bridge loans provide short-term financing with immediate liquidity. In the meantime, companies can arrange sustainable long-term solutions. Medium-sized manufacturing companies in particular use this type of funding to secure investments or maintain stable production processes and supply chains.

When structuring bridge loans, EOS draws on its experience in receivables management, NPL investments, and real estate management. This expertise supports a sound risk assessment and enables solutions that are viable for all parties involved.

Brewing beer in Bosnia and Herzegovina

In the past fiscal year, EOS provided a bridge loan of EUR 4.6 million to the brewery Sarajevska Pivara. The funding helped the brewery bridge the period between a tax payment and the planned issuance of corporate bonds. After four months, the bond issuance was successfully completed and the bridge loan fully repaid. Today, Sarajevska Pivara continues to operate as the largest privately owned brewery in the country.

“Bridge loans help companies navigate critical transition periods while pursuing their strategic goals. For Sarajevska Pivara, we were able to provide capital quickly and bridge the liquidity gap until the bond proceeds became available.”

Petar Mrkonjić
Managing Director at
EOS in Bosnia and Herzegovina

Battery recycling in Slovakia

EOS also supported an industrial project in Slovakia in 2025/26. The financing helped pre-finance land acquisition and early development stages for the ShredCo Li-Ion Battery Recycling Centre. Once completed, the facility will process lithium-ion batteries from electric mobility, industry, and consumer electronics. The project contributes to the development of a European circular economy.

“Bridge financing can support projects that are important for future-oriented industries.”

Slavomír Salát
Sales Director at
EOS in Slovakia

EOS provides these financing measures in twelve countries across Europe.

Bridge loan solutions across Europe

- Bosnia and Herzegovina
- Bulgaria
- Greece
- Croatia
- North Macedonia
- Poland
- Romania
- Serbia
- Slovakia
- Slovenia
- Czech Republic
- Hungary

EOS in Poland: Strong partner for all non-performing assets

A successful business result, a record-high investment budget, and the purchase of the largest unsecured portfolio in the company's history: 2025/26 was a special year for EOS in Poland. "These achievements are the result of many years of hard work, our continuous focus on operational excellence, and wise investments," says Borys Drajczyk, Board Member of EOS in Poland, responsible for Finance, Investment & Tech.

EOS in Poland has been active in the market since 1998. The company covers the full spectrum of non-performing assets. In addition to buying and processing unsecured receivables, the local team has built strong expertise in secured receivables. This has driven growth in bridge loans and single real-estate-backed loan transactions. EOS in Poland also handles complex corporate debt cases with a focus on large real-estate assets.

"Success belongs to those who translate regulatory requirements into processes most effectively and anticipate where the market is heading."

Bartosz Dymicki
Head of Legal Proceedings and Big Tickets at EOS in Poland

We believe that operational improvements work like compound interest: in the short term, they may seem small, but over time, their impact on the business becomes enormous."

Borys Drajczyk
Board Member of EOS in Poland, responsible for Finance, Investment & Tech

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Putting people first
At EOS in Poland, the processes for secured and unsecured receivables are clearly separated. This allows the teams to develop solutions tailored to each asset type. This is also reflected in the way they communicate. In unsecured receivables management, empathy is essential to building a real connection with defaulting payers. In secured receivables, the team in Poland sees itself more as a strategic partner for investors. This creates solutions that can help people and companies regain financial freedom. The foundation is active listening and individual settlement and repayment plans. This culture of responsibility ensures that solutions are realistic, sustainable, and fair.

Outlook: Actively shaping the market
For EOS in Poland, fiscal year 2026/27 will be all about proactive market development. At the heart of this will be a comprehensive integrated campaign and the redesigned portal eos-online.pl. With this 24/7-self-service platform, the team is opening up new paths for defaulting payers and companies.

"A leading market position isn't achieved only by those with the best ideas, but by those who can deliver. Our strong results are based on consistency and the courage to act where the market is moving."

Ewelina Lerka
Director of the Strategy Department of EOS in Poland

Our success is built on a strong culture that embraces change, combined with an unwavering commitment to translating this mindset into concrete action. This philosophy inspires us to leave our comfort zone, push our own boundaries, and achieve record results not only in the past year."

Dariusz Petynka
Managing Director of EOS in Poland

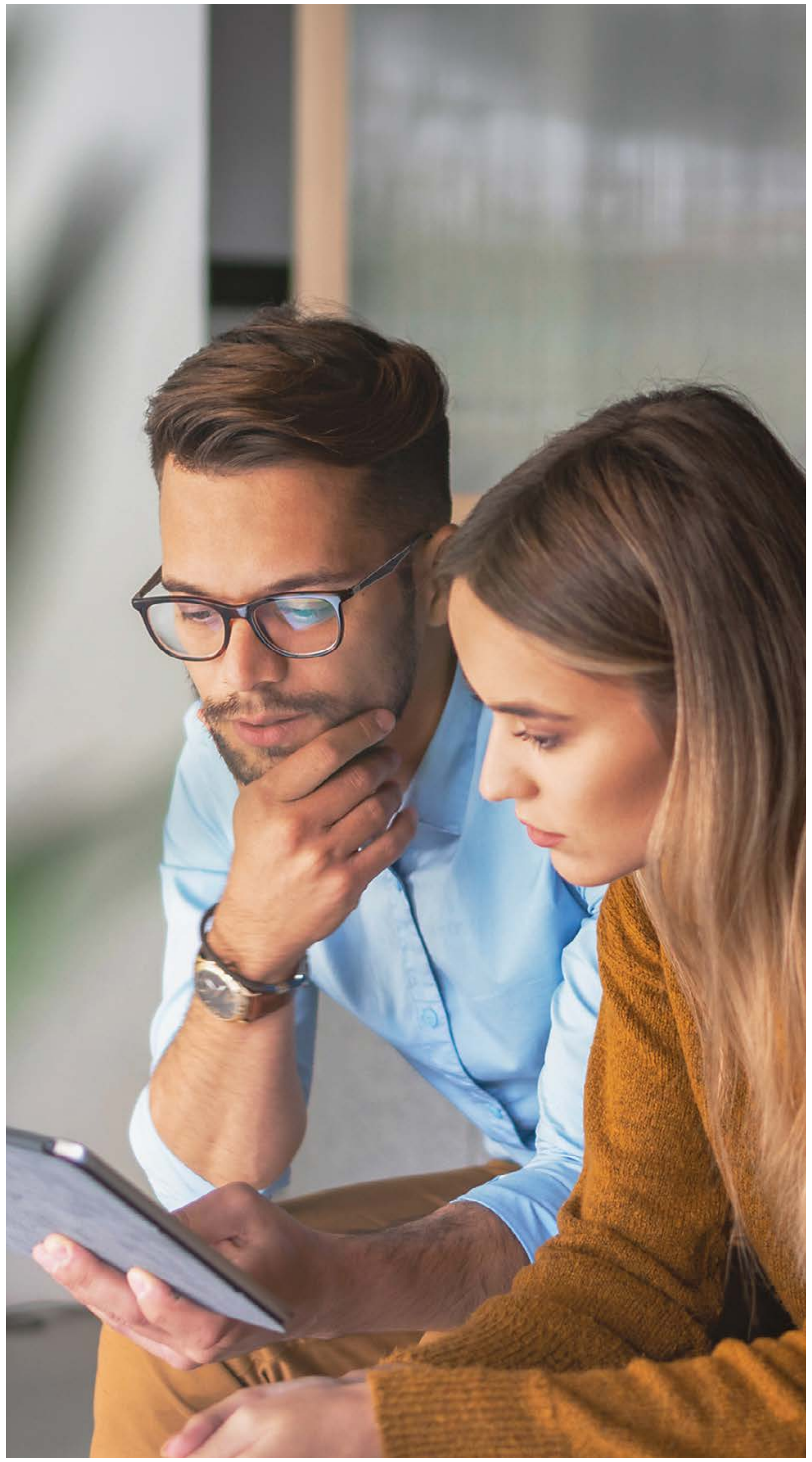
From new ground to expertise: Performing loans

As debt collection specialist, EOS focuses on finding repayment solutions whenever a credit can no longer be paid. When it comes to performing loans, a substantially different approach is needed: "The customers are not in default. They are making their payments. What they need from us is communication, service, and reliability," explains Alex Cernat, Operations Manager at EOS in Romania. He knows what he is talking about: Within just two fiscal years, EOS in Romania acquired two portfolios of performing loans—most recently one with a nominal value of around EUR 28 million, covering more than 9,000 cases.

The 15-member team at EOS in Romania actively embraced the shift: It built on the experience gained, implemented new processes, and integrated regulatory requirements. "The teams involved—IT, compliance, customer care, legal, administration, finance—all pulled in the same direction. Also, we trained our colleagues in proactive outreach, financial guidance, and relationship management," says Alex Cernat, highlighting the flexibility of his team. The result: Onboarding and operating a second performing loan portfolio was led by structured implementation that meets all qualitative and regulatory requirements in a future-oriented area of expertise.

"The customers are not in default. They are making their payments. What they need from us is communication, service, and reliability."

Alex Cernat
Operations Manager at
EOS in Romania



Expert in cross-border receivables

Managing receivables across borders is a complex task. Legal frameworks, cultural nuances, and language differences vary from country to country and must be taken into account. More than 1,500 clients relied on the expertise of EOS in the 2025/26 financial year to handle their cross-border receivables. With its own national subsidiaries and a network of reliable, approved partners, EOS offers global collection services for international receivables.

International debt collection in figures

146,800
new cross-border cases
were handled by EOS in the 2025/26 financial year.

720
new clients
chose EOS in 2025/26.

73
days
to first payment is the average time for an international receivable.

24.1
EUR million
in payments could be realized globally on cross-border cases.

584
experts
work for EOS in cross-border collections.

25
percent
of payments are made via installment plans.

1,523
companies
used the international collection services of EOS.

286
employees
of the 584 experts manage and process receivables in EOS national subsidiaries.

“Our EOS Global Collection platform enables cross-border processing of large receivables portfolios. We place the highest priority on IT security and strict data compliance, also in third countries, while adhering to EU Standard Contractual Clauses and conducting thorough Transfer Impact Assessments. Combined with our decades of experience, we thereby offer our clients a reliable and secure service.”

Stefan Cohrs
Senior Vice President Cross-Border Center of the EOS Group


Sustainability
Report

Materiality assessment

The cornerstone of our CR strategy and sustainability activities is a double materiality assessment. We comprehensively revised this assessment during the current reporting year with reference to the requirements of the European Sustainability Reporting Standards (ESRS) as of July 2025. These standards provide a European framework for comparable reporting on environmental, social, and governance matters. Our material sustainability topics are derived from the materiality assessment. A sustainability topic is material for us if EOS has identified material impacts with regard to the environment and/or society (impact materiality) and/or if the topics entail material financial risks and opportunities (financial materiality).

Materiality assessment process

As the foundation for our materiality assessment, we drew upon the ESRS 1 longlist, adding two entity-specific topics. Our assessment encompassed the entire value chain, both upstream and downstream, as further detailed on page 10, to identify actual and potential impacts, risks, and opportunities (IROs). This undertaking involved close collaboration between the Corporate Strategy, Growth and Transformation (CS) department and various expert functions, including Group HR and Group Governance, who jointly identified and evaluated these IROs. The process was further supported by an external consultancy. For the assessment of impacts, experts considered the severity and, for potential impacts, their likelihood of occurrence. In evaluating risks and opportunities, the financial magnitude and the likelihood of occurrence were taken into account.

Our material topics

Based on our double materiality assessment, we have identified the following material topics. The titles of the material topics (see figure) are aligned with the ESRS terminology and abbreviations (e.g., E1, S1, S4, G1, or entity-specific topics). The figure below shows the results based on the subtopics. This does not mean that all sub-subtopics under each ESRS aspect are automatically material.

The EOS Materiality Heatmap

		Impact Materiality		Financial Materiality	
Topic	**Subtopic**	+	—	Risk	Opportunity
E1 Climate Change	Climate Change Mitigation	Not Material	Medium Materiality	Not Material	Not Material
S1 Own Workforce	Equal Treatment & Equal Opportunities for all	Not Material	Medium Materiality	Not Material	Not Material
S4 Consumers & end-users	Information-related Impacts & Social Inclusion	High Materiality	Not Material	Not Material	Not Material
G1 Governance	Privacy*	Not Material	Medium Materiality	High Materiality	Not Material
	Prevention & Detection of Corruption & Bribery	Not Material	Not Material	High Materiality	Not Material
Entity-specific topics (EST)	Financial Literacy & Social Engagement	Medium Materiality	Not Material	Not Material	Not Material
	Financial Sustainability	Medium Materiality	Not Material	Not Material	Not Material

* In the ESRS, the subtopic of privacy is assigned to topic S4 Consumers & end-users. Since privacy is a key aspect of good corporate governance and affects all our stakeholders, we address this topic in this report under our "Financial Sustainability: G1 Governance" field of action and describe it in this chapter.

High Materiality
Medium Materiality
Not Material

+ Positive Impact
— Negative Impact

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Sustainability strategy

We analyze and manage our environmental and social impacts as well as the associated risks and opportunities. As an international financial services provider, we see our key levers and relevant risks primarily in the areas of social and governance.

Our four fields of action

To achieve change, we have defined four strategic fields of action in our Corporate Responsibility (CR) strategy. These are closely linked to the material topics identified in our materiality assessment:

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 transparent treatment of defaulting payers and for solution-driven, sustained debt relief.

Social Engagement

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

Environmental Protection

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

Our sustainability targets

We conducted our first materiality assessment in 2022 and have published a Sustainability Report annually ever since. In the current reporting year, we took the next step by formulating quantitative and qualitative ESG targets for the first time. These voluntary targets were defined for all strategically important sustainability topics from our fields of action and material topics and are presented in the individual topic chapters. Developing these targets is an important milestone for us because they translate the ambition of our sustainability strategy into a clear target architecture. With these new targets, we are laying the foundation for more effective management of our sustainability activities, more transparent reporting of our progress, and continuous improvement of our sustainability performance.

Sustainability management

Sustainability is embedded within the EOS Group at the highest level of strategic planning. Overall responsibility for all sustainability topics of the EOS Group lies with our CEO. The results of strategy development, as well as all other sustainability-relevant progress, initiatives, and activities are presented to and approved by the EOS Board twice a year.

The Corporate Strategy, Growth and Transformation (CS) department is responsible for the operational management and implementation of sustainability initiatives, as well as for their ongoing strategic development. At the same time, the CS department serves as a central point of coordination within the company and works closely with the specialist departments and national subsidiaries. To foster close collaboration among our colleagues across the Group, EOS established the "International CR Community." 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 exchange and assist in the implementation of sustainability initiatives.

Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

ESG rating

Our strong performance and progress in sustainability management are also recognized by the renowned ESG rating agency EcoVadis. Following its Bronze medal in the previous year, EOS Holding was awarded a Gold medal by EcoVadis in the reporting year. According to EcoVadis, EOS is among the top five percent of the most sustainable companies worldwide and even among the top three percent in its own industry.

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 the ten principles of the United Nations in the areas of human rights, labor standards, environmental protection, and anti-corruption.

Through our initiatives and measures addressing our material topics, we contribute to the achievement of eight of the seventeen Sustainable Development Goals (SDGs) of the United Nations (see page 32).

"Moving up from Bronze to Gold in just one year is a fantastic achievement that underscores the success of our sustainability strategy. This Gold medal recognizes the hard work of our entire team and inspires us to continue advancing our sustainability efforts."

Marwin Ramcke
CEO of the EOS Group

Go to the EcoVadis recognition page

Material topics and SDGs

E1

Climate change mitigation

13 CLIMATE ACTION

S1

Equal treatment & equal opportunities for all

3 GOOD HEALTH AND WELL-BEING

5 GENDER EQUALITY

10 REDUCED INEQUALITIES

S4

Information-related impacts & social inclusion

10 REDUCED INEQUALITIES

G1

Prevention & detection of corruption & bribery

Privacy *

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

17 PARTNERSHIPS FOR THE GOALS

* contributes only to SDG 16

Entity-specific topic

Financial literacy & social engagement

4 QUALITY EDUCATION

10 REDUCED INEQUALITIES

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Entity-specific topic

Financial sustainability

8 DECENT WORK AND ECONOMIC GROWTH

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

17 PARTNERSHIPS FOR THE GOALS

Environment

We aim to further reduce our greenhouse gas emissions and use resources responsibly. As a non-manufacturing company, our leverage is limited: we focus on renewable energy and the electrification of our vehicle fleet, and we foster awareness of sustainable action among our employees.

E1 – Climate change

In the "Environmental Protection" field of action, reducing our greenhouse gas emissions is our most important goal. A key factor for us is the climate action strategy of our parent company, the Otto Group, which is aligned with the 1.5 °C target of the Paris Agreement.

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Climate change mitigation

Material impacts

As part of the materiality assessment, we identified material impacts of our business activities in connection with climate change. One material impact emerges from our greenhouse gas emissions. These arise directly from heat generation and the use of company vehicles at our sites (Scope 1 and Scope 2), as well as from electricity consumption in our buildings (Scope 2). Greenhouse gas emissions also arise in the upstream and downstream value chain from business travel, employee commuting, and digital infrastructure (Scope 3).

In addition, as part of our financial services activities, we assessed the extent to which the liquidity generated for companies through the purchase of outstanding receivables may help sustain business models that still need to improve their climate performance.

Policies and actions

As an international financial services provider, EOS is committed to the transition to a more sustainable economy. We see it as our responsibility to be part of the transformation and to align our own business activities with climate action. In our **Corporate Policy "Sustainable Conduct & Responsible Purchasing,"** we set out a consolidated sustainability and purchasing policy. In the area of climate action, reducing our greenhouse gas emissions and emissions management are core components of the policy. How EOS applies ESG criteria in dealing with customers and partners is described in the chapter "Financial Sustainability."

As part of the Otto Group, EOS contributes to the parent company's climate action strategy, which follows the 1.5 °C target of the Paris Agreement. The Otto Group has set itself a **near-term science-based target (SBT)**. This has been validated by the Science-Based Targets initiative (SBTi) and provides for reducing the company's own greenhouse gas emissions in line with the 1.5 °C climate target of the Paris Agreement.

The **Science-Based Targets initiative (SBTi)** is a partnership (CDP, WRI, WWF, UN Global Compact) that helps companies set science-based climate targets. These targets ensure that emission reductions are in line with the Paris Agreement (1.5 °C target).

Initiatives for decarbonization

As an international group, EOS is working intensively to implement the requirements of its parent company, such as through its SBT, while also developing and implementing its own guidelines. We are driving the decarbonization of our material emission sources through various initiatives and thereby contributing to the Otto Group's near-term SBT.

For the third consecutive year since financial year 2023/24, the EOS Group has recorded its greenhouse gas emissions (Scope 1 and Scope 2) in accordance with the Greenhouse Gas Protocol. This defines global and standardized framework conditions for measuring and managing greenhouse gas emissions from the private and public sector. The primary drivers in the EOS Group's greenhouse gas inventory are building and fleet emissions.

Decarbonization is achieved primarily by switching to electricity from renewable sources. In the last financial year, the share of green electricity across the entire EOS Group was 32 percent and continues to grow. To raise awareness among all employees about an energy-efficient day-to-day office routine, "The Green Compass" learning resource has been available since 2026. Initiated by employees, the series has educational objectives and provides colleagues with practical tips for a climate-friendly day-to-day office routine.

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Local measures for environmental and climate action

In addition to EOS-wide initiatives for climate and environmental protection—such as the transition to green electricity—the EOS Group is pursuing projects led locally by its national subsidiaries. The international community of local CR Ambassadors, established in 2024, shares information about projects and develops new ideas.

- **Giving office equipment a second life (Bosnia and Herzegovina):** In the last financial year, the national subsidiary donated 84 IT devices to the non-profit organization "*Kompjuteri nade*" (Computers of Hope). The initiative gives devices a second life, then makes them available to people in need and thus reduces electronic waste. In addition, the EOS national subsidiaries in Germany, Denmark, Romania, and several other countries ensure that old devices are refurbished and reused.

- **Collecting litter (Slovenia & France):** On the occasion of World Cleanup Day, EOS in France mobilized almost 40 employees who collected 30 kg of waste at the sites in Nantes, Pau, Lons, and Wasquehal. Colleagues in Slovenia recruited 19 additional companies to take part in their project "Companies on Letališka cesta join forces for a cleaner Ljubljana." In the EOS initiative, 250 employees collected a total of 360 kg of waste **(Fig. 1–2)**.

- **Conserving energy (Poland):** Our Warsaw office has a smart office system that automatically manages lighting, thereby conserving energy **(Fig. 3)**.

"The smart office system in our Warsaw office is a deliberate investment in the future – both technologically and environmentally."

Angelika Piwnik
Senior Manager Office Management
EOS in Poland

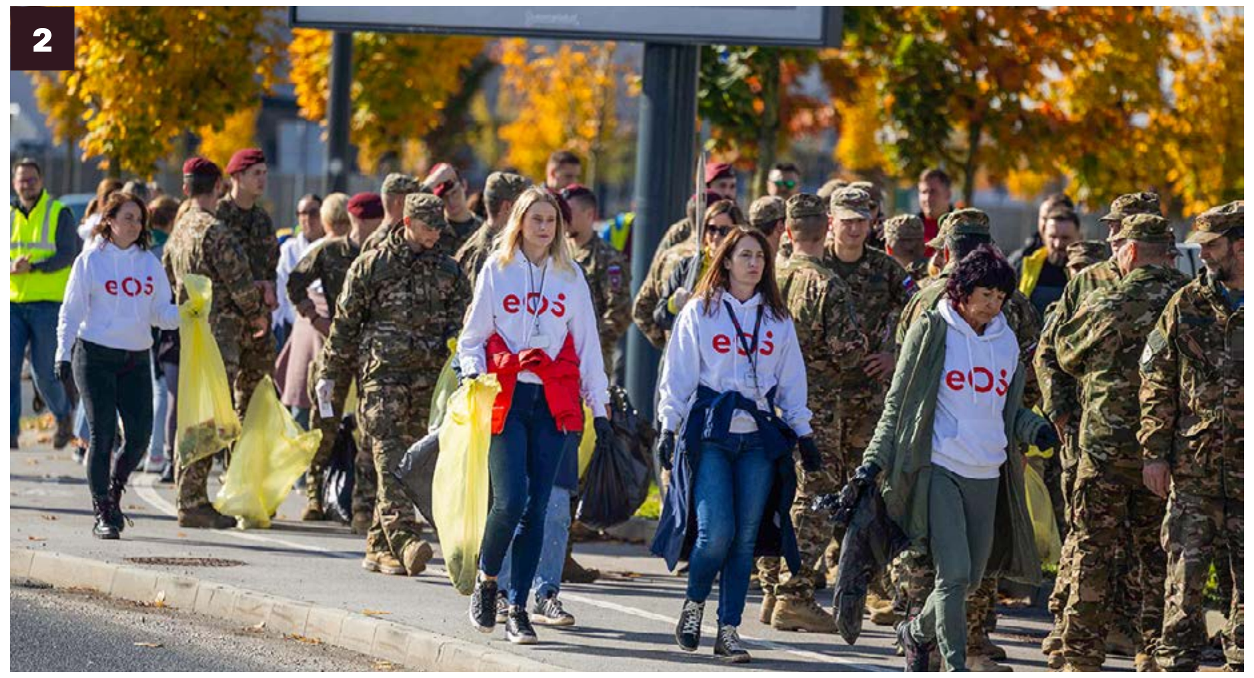


Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

Three questions for...

Christian Emus
Senior Manager Corporate Strategy, Growth and Transformation, responsible for the EOS CR/ESG strategy

1 What are the cornerstones of the EOS CR/ESG strategy?

Christian Emus: Sustainability is a high priority for EOS and has been firmly embedded in the company for years. Environmental, social, and governance aspects go hand in hand at EOS. In our sustainability strategy, we have defined four fields of action with the greatest impact: Financial Sustainability, Responsible Collection, Social Engagement, and Environmental Protection. Treating defaulting payers fairly, adhering to high industry standards, applying stringent criteria for investments, and ensuring equal opportunity for our employees – all of this means acting sustainably to us. At the same time, we aim to support the transformation to a sustainable economy and actively contribute to climate action.

2 What progress has EOS made in terms of climate protection in the last financial year?

Christian Emus: We are working intensively to ensure that our measures are implemented throughout the Group – a joint effort across more than 20 national subsidiaries. Starting this year, EOS is publishing Group-wide targets for all relevant ESG aspects. This applies to social and governance issues, as well as climate action. For example, we are aiming for a significant increase in the share of green electricity, as well as in the proportion of electrified vehicles in our fleet. The international community of CR Ambassadors helps bring sustainability goals and initiatives to the national subsidiaries.

3 How do you think EOS is doing?

Christian Emus: That we are successful in what we do is shown by our latest ESG rating: the Gold medal from EcoVadis, a renowned international rating provider, is a special distinction. EOS is among the top five percent of all companies assessed by EcoVadis worldwide and ranks among the top three percent in its industry. After the Bronze medal last year, we managed to significantly improve our performance once again through cross-country collaboration. But we are not resting on our laurels: this success motivates us to keep improving.

“We are working intensively to ensure that our measures are implemented throughout the Group—a joint effort across more than 20 national subsidiaries.”

Christian Emus
Senior Manager Corporate Strategy, Growth and Transformation of the EOS Group

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

The Otto Group's path to net zero

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 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 greenhouse gas 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 greenhouse gas 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.

Targets

As part of the Otto Group, EOS contributes to the Group's ambitious climate targets, which were established as part of its sustainability strategy. Central to this is achieving the near-term SBT, which provides for a 42 percent* reduction in the Group's absolute greenhouse gas emissions by the end of the 2031/32 financial year for Scopes 1 to 3 compared with the 2021/22 financial year. This is to be achieved through consistent avoidance and reduction of emissions. In accordance with the SBTi, the Otto Group does not accept offset projects for achieving its targets.

In developing its own climate targets, the Otto Group used the Greenhouse Gas Protocol (GHG Protocol) as a reference. With the near-term SBT, the Otto Group follows the SBTi definition and addresses a time horizon of five to ten years.

Furthermore, the Otto Group's own commitment to climate action should not only contribute to achieving the already approved near-term SBT but also extend beyond the specified time frame. The Otto Group is therefore intensively engaged in defining a net zero target for 2045 and outlining the required steps to reach this goal.

EOS has also set specific targets intended to contribute to the Otto Group's absolute reduction of Scope 1 and Scope 2 greenhouse gas emissions by 42 percent by the end of the 2031/32 financial year (compared with the 2021/22 financial year). This refers to direct emissions from company-owned and controlled resources, such as the company's own vehicle fleet, and indirect emissions from purchased energy. To reduce Scope 1 and Scope 2 emissions, the transition to green electricity at all EOS locations is key. Accordingly, our goal is to source electricity from renewable sources at 100 percent of EOS locations by 2030/31.** To this end, we aim to increase the share of electric cars and plug-in hybrid vehicles in the company car fleet to more than 35 percent by 2030/31.

* In line with the science-based target (SBT) and aligned with the 1.5 °C target of the Paris Agreement; the official target formulation is available on the SBTi website.
** Applicable to locations where the procurement of green electricity is generally feasible and EOS maintains influence over the energy source.

We rely on renewable energy to continuously reduce greenhouse gas emissions. Since this does not make it possible for us to avoid the greenhouse gas emissions from necessary business travel, we offset such emissions. Such actions are not recognized as eligible emission reductions under the Science-Based Target initiative but represent a voluntary complementary initiative of the EOS Group. EOS has been supporting climate action projects through its partner atmosfair since 2021. In the past financial year, we supported small biogas plants in Kenya, a high-quality Clean Development Mechanism (CDM) project, and a Gold Standard-certified climate action project.

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Methodology for data collection

A location-based approach was chosen to determine greenhouse gas emissions. Within the scope of data collection, the fleet emissions of the entire EOS Group, as well as the heating energy and electricity consumption of EOS sites, are included (for electricity and heat, the collected data covers 75 percent of the total floor area in each case). Building emissions were primarily calculated using country-specific emission factors from the International Energy Agency (IEA) from 2025 (https://www.iea.org/). On this basis, the calculated emission values were projected across the entire EOS Group.*

* The reporting of key environmental figures relates to the 2025 calendar year.

Targets

Area	Target	Quantitative target	Target year	2025/26
Emissions	Support the Otto Group's near-term **science-based target (SBT)** and the subsequent GHG emission reduction targets	**-42%**	2031/32	*See Otto Group Report*
Green electricity	Share of **electricity** from renewable sources*	**100%***	2030/31	32%
Fleet	Share of **electrical and plug-in hybrid vehicles** in the EOS fleet	**>35%**	2030/31	19%
Waste	Share of entities that separate waste	**>95%**	2028/29	94%

* Applies to locations where the procurement of green electricity is generally possible, and EOS has influence over the energy source.

Key figures on climate change mitigation

1,647 t CO_2e
direct greenhouse gas emissions
The EOS Group is responsible for direct greenhouse gas emissions totaling 1,647 tons of CO_2e (Scope 1).

1,137 t CO_2e
indirect greenhouse gas emissions
The EOS Group causes indirect greenhouse gas emissions of 1,137 tons of CO_2e (Scope 2).

2,783 t CO_2e
carbon footprint (Scopes 1 and 2)
The carbon footprint (Scope 1 and 2) of the EOS Group amounts to 2,783 tons of CO_2e.

0.49 t CO_2e / headcount
greenhouse gas emissions intensity
The greenhouse gas emissions intensity at EOS is 0.49 tons of CO_2e (Scope 1 and Scope 2 emissions per headcount).

32 percent
share of green electricity
Green electricity accounts for 32 percent of total electricity consumption across all EOS locations.

19 percent
electric and hybrid vehicles
The share of electric cars and plug-in hybrid vehicles in the EOS fleet is 19 percent.

94 percent
waste separation
The share of entities of the EOS Group that separate waste is 94 percent.

Rounding differences may occur due to calculation methods.

Social

Whether in our interactions with employees or with defaulting payers, we can make a difference. Our approach is based on partnership, fairness, and a commitment to the common good.

S1 – Own workforce

In the field of action "Social Engagement," we focus on people. We keep our employees at the center of our attention and fulfill our social responsibility through our educational initiatives.

Equal treatment & equal opportunities for all

Material impacts

The EOS Group regards diversity and inclusion as essential pillars of its corporate culture, rooted in the deep conviction that the diversity of its employees is a key strength. As part of the materiality assessment, we identified negative impacts on our workforce that may arise from unequal treatment of people within existing structures, such as our recruitment process and our training and development opportunities. These cannot be readily prevented due to systemic structures of discrimination in society. To keep the impact low, we have implemented policies and actions based on the principles of equal treatment and equal opportunities for all.

Policies and actions

We are convinced that sustainable business success is inseparably linked to a strong, committed, and diverse team in which every individual feels valued and supported. This core approach is reflected in our consistent commitment to equal treatment and equal opportunies for all employees, regardless of gender, origin, or religious affiliation.

In our **Code of Conduct**, we have embedded clear ethical values and principles that form the basis of our actions and thus our corporate culture. As set out here, as well as in the **Corporate Policy "Sustainable Conduct & Responsible Purchasing,"** we commit to acting in compliance with the law and to adhering to the principles of the International Labour Organization (ILO), the UN Global Compact, the UN Universal Declaration of Human Rights, and the UN Guiding Principles on Business and Human Rights.

We adhere to the standards established by our parent company, the Otto Group, to prevent and address any human rights violations that may arise in connection with our business activities and operations. This also includes our self-imposed commitment to work only with partners and clients who pass our business partner screening and for whom there are no indications of human rights violations.

In addition, all EOS companies commit to the following principles of social conduct:

- **Equal opportunities:** This means prohibiting any discrimination and ensuring equality of opportunities. There must be no discrimination on the basis of skin color, gender, age, language, religion, sexual orientation or gender identity, national or social origin, political or other opinion, or disability.
- **Freedom of expression:** We respect freedom of expression and assembly, as well as the right to form and join trade unions and to engage in collective bargaining.

"At EOS, people are at the center because we are convinced that exceptional success is built on a diverse and motivated team. Our commitment to equal treatment and equal opportunities is the foundation for attracting, developing, and retaining talent over the long term."

David Müller
Senior Vice President Group HR
of the EOS Group

Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

Promoting diversity and inclusion

A diverse and balanced leadership team brings different perspectives and innovative solutions. At the same time, it contributes to a more inclusive corporate culture in which equal opportunities are embedded as a core organizational principle. The Group-wide **Otto Group diversity strategy, "Envision, Embrace and Grow,"** which also applies to the EOS Group, defines diversity as a strategic performance driver and addresses both structural and culture-shaping change. Against this backdrop, as early as 2021, the Otto Group defined ambitious targets for gender-balanced representation of women in management at its German group companies in accordance with the Act on Equal Participation of Women and Men in Leadership Positions. This exemplary measure aims to strengthen organizational stability as well as resilience and adaptability over the long term.

In the area of female empowerment, EOS enables its female employees to participate in the various women's development programs offered by the Otto Group. For example, the cross-group **talent program Make A Plan (MAP)** is primarily aimed at women at the beginning of their careers, including those aspiring to leadership roles, who wish to gain greater clarity about their professional direction and future career development through a structured assessment process. Female graduates of the program have the opportunity to further develop their career planning through **MAP mentoring** as well. Both initiatives provide a platform for individual career development while simultaneously strengthening networking within the Otto Group.

As part of the Otto Group's one-year, cross-Group **"Power of Diversity" (PoD) mentoring program**, experienced female leaders have the opportunity to discuss professional and business-related challenges with a mentor, reflect on their leadership development, gain insights into other Group companies, and expand their network through exchange with fellow mentees. At the same time, the top executives who serve as mentors in this program have the opportunity to gain different perspectives on the company and discuss leadership topics.

Building on the Otto Group's initiatives, the EOS Group has developed its own diversity strategy to address company-specific circumstances. The central approach of this strategy is set out in our **Corporate Policy "Diversity & Inclusion,"** which, like all other EOS Group policies, is accessible to all employees. With this policy, we have established a comprehensive framework that promotes respect and appreciation for every employee while supporting individual development in an environment that is expected to be free from prejudice and discrimination. In addition, EOS Holding, as the parent company of the EOS Group, has signed the **Diversity Charter**. In doing so, EOS commits to a respectful and bias-free working environment – with impact across the entire Group. The EOS Group's diversity strategy was developed by Diversity Management. The measures described below contribute to the EOS Group's diversity strategy.

To **reduce unconscious bias,** training on this topic is mandatory for all employees in HR and recruitment. A key focus of the training is on typical triggers (e.g., photos, age information) and their effects on perception and decision-making behavior. In addition, e-learning courses and short learning modules are available on a digital learning platform and on the international intranet.

The **"Navigating Careers and Life Transitions" toolbox** on the digital learning platform is aimed primarily at managers. The toolbox takes a closer look at employees at various life stages, including family planning, parental leave, and menopause.

Despite the high proportion of women in our company, at EOS we find that the share of applications from women in IT and from men in Marketing and HR positions remains strikingly low in all countries. To change this, we continuously take measures to make **job postings more attractive to all genders**.

Local diversity initiatives

At the local level, EOS also implements numerous initiatives and enters into partnerships to champion diversity and inclusion inside and outside the organization:

- **Collaboration with the Gender Equality Alliance (Macedonia):** The focus of the joint work is improving women's financial literacy as a prerequisite for economic empowerment and equal opportunity.
- **Diversity Month (Slovenia):** Diversity Month is celebrated every year in May by our colleagues. This year, speakers from EOS in Slovenia were invited to four events that explored various topics through the lens of inclusion and empathy.
- **Inclusion festival (Slovenia):** The Slovenian Team also volunteers at the "Play with Me" ("Igraj se z mano") inclusion festival and once again shows that diversity is more than just a word **(Fig. 1)**.

1

Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

- **Duo Day (France):** On this day, people with disabilities have the opportunity to explore various professions available at EOS. In each case, they are paired with an EOS expert who accompanies them throughout the day and provides them with insight into everyday working life. Duo Day is therefore a unique opportunity to foster diversity in the workplace.

- **AlterEOS (France):** Since 2023, EOS in France has outsourced part of its back-office and call-handling activities to AlterEOS, a company that offers people with disabilities long-term employment opportunities. This partnership enables EOS to meet its own operational needs while also helping people who are often marginalized find their way back into employment.

Employee development & talent management

Our standards for employee development, training, and talent management are set out in the **Corporate Policy "People & Culture"** and are binding across the Group. This policy sets Group-wide minimum standards for key HR topics. It covers compensation and benefits, employee development and talent management, learning and training, and employment termination and offboarding. As a comprehensive People & Culture Policy, it also incorporates the key elements of the separately applicable Diversity & Inclusion Policy. Overall, raising standards by defining minimum requirements in these areas will contribute to a positive, inclusive, and productive working environment, benefiting both our employees and the EOS Group as a whole.

A cornerstone of the People & Culture Policy is **regular performance and development reviews**, during which employees and their managers discuss individual career paths and identify next steps for professional development.

Numerous training and professional development initiatives support our employees in achieving their personal goals while fostering their long-term commitment to the EOS Group. The content and design of targeted training programs are determined locally by the individual entities. Across the Group, employees have the opportunity to participate in English language courses. Key topics are delivered through learning paths on the Group-wide **digital learning platform**, which provides access to essential subjects such as artificial intelligence, soft skills, and the Otto Group's science-based target. Our employees also benefit from the wide range of offerings provided by the **Otto Academy**.

In addition to fostering a learning culture, talent management makes an important contribution to equal treatment and equal opportunities for all. Through the Group-wide Otto Group initiative **"Your Next Move,"** employees at all levels are offered a variety of development opportunities, and vacancies are filled with high-potential talent from within the company. "Your Next Move" gives employees the opportunity to further develop their careers—for example, by taking on a different role or working in another part of the Group, such as moving from logistics to finance.

As part of its efforts to strengthen talent management, the EOS Group launched the **EOS Excellence Program**, its first international program for top executives. The aim was, first, to further develop the strategic capabilities of senior leaders by providing them with new perspectives and tools for addressing business-critical challenges. Secondly, the international composition of the program fostered a strong cross-border network. As the program's final milestone, participants presented their impact projects to the EOS Board. One such project focused on promoting sustainable repayment processes through tailored communication and solution offerings.

The **Leadership Compass** is aimed at employees with little leadership experience. This program offers an integrated learning approach that equips leaders to develop talent, drive change, and foster high-performing teams.

The **Level Up – Executive Learning** program promotes strategic growth and continuous performance within the EOS Group through targeted training for our top executives. Nearly 80 members of the Senior Leadership Team have already completed online courses in artificial intelligence, finance, and innovation offered by leading academic institutions worldwide, including the University of Cambridge Judge Business School, Columbia Business School, and the Massachusetts Institute of Technology (MIT).

These measures are an integral part of our strategy. We ensure that our employees can realize their full potential and thus make a significant contribution to our shared success and a sustainable future for EOS.

Employee involvement

With the **Diversity & Inclusion Board**, EOS has created a structural framework for consolidating diversity initiatives within the company. The committee meets twice a year and consists of colleagues from Management, HR, Diversity Management, and the communities.

The communities are networks established by employees. Our employees are allowed to 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.

W:isible promotes gender equality by increasing the visibility of female role models at EOS and in other industries. The international talk format "Vitamin W" provides an inspiring platform for this, featuring speakers such as astronaut Dr. Insa Thiele-Eich, EOS CFO Dr. Eva Griewel, and Luisa Plasberg, an expert on mental load. In addition, the QueerPoint network promotes a discrimination-free environment in which LGBTIQ+ colleagues at EOS can thrive, feel safe, and be themselves. An important milestone was a workshop with international community members, complemented by a keynote aimed at raising awareness of gender and sexual diversity.

Complaints channels

At EOS, we pursue a zero-tolerance policy toward any form of harassment or inappropriate behavior—whether physical, verbal, or digital. We encourage all employees to take action if they experience or witness such behavior. Our complaints procedure reflects our commitment to transparency, fairness, and respect for every individual. As part of our complaints management, we offer several channels to ensure that all voices are heard:

- **Local HR contacts:** As the first point of contact in the respective countries, our local HR teams provide support and advice.
- **Direct contact with Diversity Management:** Employees seeking advice or with specific concerns can contact Diversity Management directly. This option ensures that inquiries and concerns are handled quickly and professionally.
- In addition, both our employees and third parties can report violations and misconduct via the digital **SpeakUp platform**, the Otto Group's whistleblowing system. An independent Ombudsperson also provides another way for internal and external stakeholders to contact EOS or the Otto Group confidentially. More on this can be found on page 52.
- **Communities such as QueerPoint and W:isible:** These platforms provide valuable networks for exchange and support among like-minded people. They promote a culture of openness and mutual respect by providing space for dialogue and understanding.

Targets

Area	Target	Quantitative target	Target year	2025/26
Diversity	Ratio of **women in management** levels	**50% +/-5%**	Every year	51%
Turnover	**Turnover rate**	**<15%**	2028/29	15.3%
Development	Share of total headcount with **annual development review**	**>95%**	2028/29	63%
Health & Safety	Share of total headcount covered by **additional health services***	**>75%**	2028/29	88%

* This could include, for example, medical revision, influenza immunization, or additional health insurance

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Key figures on equal treatment & equal opportunities, and our own workforce

We have established comprehensive monitoring and reporting mechanisms to ensure the effectiveness of our D&I initiatives and drive continuous improvements.

In close cooperation with our parent company, the Otto Group, we collect data annually to assess the progress of our D&I efforts. These key figures cover various aspects such as gender distribution, representation of minorities in leadership positions, and the use of parental leave. The results of these surveys serve as the basis for developing targeted measures to foster diversity and inclusion.

The figures are stated in headcount and, unless otherwise indicated, refer to the status at the end of the financial year (February 28, 2026).

Please note that from 2025/26, a revised headcount definition will be used due to the ESRS adjustment. Inactive employees are no longer part of the reported total headcount or related figures, resulting in a headcount decrease of 279 compared to the previous year.

Area	2023/24	2024/25	2025/26
Workforce			
FTE	5,765	5,686	**5,427**
Headcount	6,160	6,060	**5,722**
Headcount by region			
Central entities	393	416	**394**
Central Europe	2,020	1,970	**1,889**
Western Europe	1,080	1,108	**1,172**
Eastern Europe	2,667	2,566	**2,267**
Headcount by gender [1]			
Male	33%	34%	**35%**
Female	67%	66%	**65%**

Area	2023/24	2024/25	2025/26
Headcount by category and gender [1, 2]			
Employees	5,259	5,151	**4,853**
thereof female	69%	69%	**68%**
Management	901	909	**869**
thereof female	51%	51%	**51%**
Headcount by contract type			
Permanent	5,958	5,839	**5,559**
Temporary	202	221	**163**
Headcount by contract type and gender [1]			
Full time	5,174	5,074	**4,899**
thereof female	64%	63%	**62%**
Part time	986	986	**823**
thereof female	82%	84%	**86%**

Area	2023/24	2024/25	2025/26
Headcount by age (total)			
Age <30	1,198	1,083	**922**
Age 30–50	3,856	3,821	**3,640**
Age >50	1,106	1,156	**1,160**
Headcount by age (employees)			
Age <30	1,162	1,056	**907**
Age 30–50	3,158	3,119	**2,980**
Age >50	939	976	**966**
Headcount by age (management)			
Age <30	36	27	**15**
Age 30–50	698	702	**660**
Age >50	167	180	**194**
Headcount on parental leave during the reporting period [1), 3)]			
Headcount	438	530	**467**
thereof female	85%	87%	**86%**
Share of total headcount covered by collective bargaining agreements [4)]			
Share of headcount	39%	38%	**40%**
New hires [1)]			
Total number of new hires	947	901	**962**
thereof female	61%	63%	**61%**

Area	2023/24	2024/25	2025/26
Turnover			
Turnover rate	16.0%	16.1%	**15.3%**
Workers who are not employees [5)]			
Total number	183	169	**206**
Training hours			
Average training hours per headcount	35	28	**21**
Annual performance and development reviews			
Share of headcount with annual performance and development reviews	n/a	64%	**63%**
Sick leave days			
Sick leave days per headcount, excluding long-term sickness	n/a	9.6	7.8
Additional health services			
Share of headcount covered by additional health services	n/a	n/a	**88%**

1) Gender as indicated by the employees themselves. In the reported years, fewer than 5 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 call center supervisor, team leads, and line managers).

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

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

S4 – Consumers & end-users

In the “Responsible Collection” field of action, we focus on defaulting payers. For many individuals, overdue payments are not only a financial burden but also an emotional one. We are aware of our responsibility to support them respectfully and fairly in this situation. We pay special attention to vulnerable consumers who are experiencing personal hardship.

Information-related impacts & social inclusion

Material impacts

Our business model is based on collecting outstanding receivables from companies and banks. With regard to the defaulting payers associated with the outstanding receivables, we follow the principles of fair debt collection. A key positive impact of our business activities for defaulting payers is supporting them in managing their debts sustainably. Appropriate repayment plans contribute to their financial stabilization. We also inform consumers about debt risks.

Policies and actions

The Group-wide **Corporate Policy “Ethical Debtor Management,”** introduced in 2023, sets binding minimum standards for ethical receivables management. In the policy, we commit to fairness toward all defaulting payers and to a special approach for vulnerable individuals, that is, those who are currently unable to repay their debts due to exceptional circumstances such as health or social crises. The core principles generally apply: respectful, sensitive, and objective contact free of prejudice; the use of clear and understandable language; and refraining from complicated technical terminology. We contact defaulting payers via suitable channels, such as email or telephone, and offer them easily accessible and appropriate ways to contact us, such as via our service portal. The goal is to enable economically viable solutions for all parties.

Compliance with these standards is expected of all EOS employees, and key aspects of how we deal with defaulting payers are also set out in our **Code of Conduct**.

Complaint channels also allow us to identify and resolve problems at an early stage. EOS enables consumers to report misconduct across the Group confidentially and in compliance with the highest data protection standards, anonymously if desired, on the digital **SpeakUp platform** (see page 52).

Satisfaction surveys of defaulting payers are also intended to provide us with regular feedback on how they perceive our service. These are administered by the national subsidiaries.

Anonymous payment

With **digital service portals** like myEOS, we offer defaulting payers the opportunity to resolve their issues independently without needing to contact EOS directly. Consumers can choose from up to eight different payment options, such as PayPal or a credit card, or submit an application for a payment arrangement. This allows consumers to take the solution into their own hands. The myEOS service portal was also updated to comply with the **European Accessibility Act** (EAA) and offer all users a more inclusive and user-friendly experience.

“Consumers expect the payment process to be secure, fast, and straightforward. By offering various payment options such as credit cards, direct transfers, digital wallets, and installment payments, defaulting payers gain the flexibility to pay in the way that suits them best.”

Andra Tudorache
Product Delivery Lead at EOS IT Services

Solutions for particularly vulnerable consumers in need of special protection
People experiencing financial hardship due to an emergency require special attention. As an important measure, every operational EOS location employs specially trained call center and collections agents who identify vulnerable consumers and, together with them, develop **individual solutions for sustainable debt relief.** Financial, health, and social challenges are thoroughly analyzed by the teams in a structured process. Our proprietary debt collection system, Kollecto+, also enables a temporary hold to provide "breathing room" in the debt collection process.

Target

To further improve our service, by the end of fiscal year 2028/29, more than three-quarters of the national subsidiaries are to have implemented measures to increase the satisfaction of defaulting payers. In the reporting year, this was 42 percent of the entities.

Area	Target	Quantitative target	Target year	Status 2025/26
Debtor satisfaction	Share of entities that have **debtor satisfaction initiatives** in place	**>75%**	2028/29	42%

Key figures on information-related impacts & social inclusion

21 million
debt collection cases managed
Over the course of the fiscal year, the EOS Group managed more than 21 million debt collection cases.

5 million
debt collection cases closed
In the past fiscal year, EOS closed more than 5 million debt collection cases, thereby helping defaulting payers resolve their outstanding debts.

170,000
vulnerable defaulting consumers
During the reporting period, the EOS Group identified more than 170,000 defaulting payers as vulnerable.

212 million
contact points
Across the Group, EOS had more than 212 million contact points with defaulting payers during the reporting period.

70 million
digital contact points
In 2025/26, the EOS Group had around 70 million digital contact points with defaulting payers.

91 percent
of debt cases on the service portals
During the reporting period, defaulting payers were able to manage 91 percent of debt cases via digital service portals.

Governance

We ensure responsible corporate governance through clear rules, transparent structures, accountability, and integrity in our actions. Our focus is on compliance, data protection, information security, risk management, and a corporate culture that fosters long-term trust.

G1 – Governance

In the field of action "Financial Sustainability," we place particular emphasis on rules, standards, and commitments within our company and across our industry. We operate in a sensitive environment, and for this reason we rely on a clear set of rules that ensures transparency and fairness.

Prevention & detection of corruption & bribery
Privacy

Material impacts and risks

In the area of Governance, we have identified material impacts and risks resulting from the complexity of our business processes and external influences. These include corruption and money laundering risks that could arise from inadequate implementation of compliance measures, as well as fraud cases and financial losses due to attempted deception by external parties.

Furthermore, the processing of personal and sensitive data from defaulting payers carries risks of data breaches and IT security incidents. Such events can lead to legal and financial consequences, damage our reputation, and weaken the trust of clients and defaulting payers. Therefore, compliance, privacy, and cybersecurity are top priorities for us.

Policies and actions

The strategy for preventing and addressing corrupt behavior, fraud, and IT and data privacy breaches is based on a system of preventive and remedial measures and includes the following elements, which must be adhered to across all relevant activities:

- Organizational measures, such as standardized processes, the principle of dual control, clear responsibilities and separation of functions, and approval and authorization rules
- Internal control systems and audits, such as regular monitoring and plausibility checks, and limit and authorization concepts
- Policies and rules
- Personnel-related measures, such as careful selection of staff, especially for key functions, and awareness-raising measures
- IT and data, such as access and authorization management, logging and monitoring, and protection against cybercrime such as phishing
- Whistleblowing systems, confidential and anonymous reporting channels, and processes for handling reports

To ensure coordinated and targeted action within the EOS Group, we have established policies that apply to all employees. Each policy forms a binding framework for a clearly defined scope of application. They are based on laws, corporate principles, and strategic objectives.

Group-wide policies are drawn up by the respective departments. The Group Compliance department monitors compliance with the policies and requirements. The compliance network communicates the policies throughout the Group and offers training on their application.

The Group-wide policies of our parent company, the Otto Group, also apply to the EOS Group. They are directly applicable and, after approval by EOS management, are disseminated throughout the organization.

As the EOS Group, we take responsibility in the industry by actively contributing to the development of binding legal and ethical standards, such as through our membership in 23 European debt collection associations, including the Federation of European National Collection Associations (FENCA) and various initiatives such as the UN Global Compact.

Political donations are prohibited at EOS. Any other type of potentially political expenditure (e.g., lobbying activities, political organizations, or cross-party events) is subject to a strict approval process and is clearly limited in scope and amount.

Prevention and detection of corruption and bribery

The requirements and initiatives for fraud prevention currently do not stem from a single policy, but from an interplay of different rules and processes that have a risk-minimizing effect.

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. We expect our employees to put these principles into practice in their daily work and to foster transparency and accountability in all interactions. By adhering to these standards, we create a positive impact on our clients, partners, and society. The Code of Conduct covers topics such as corruption and fraud 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.

The **Supplier Code of Conduct** is based on the principles of the United Nations Global Compact on human rights, working conditions, the environment, anti-corruption, our own Code of Conduct, the relevant requirements of the Otto Group, and the respective industry standards established by the debt collection associations BDIU (Germany) and FENCA (the European umbrella association).

In the **Corporate Policy "Anti-Corruption,"** which also applies to the EOS Group, the Otto Group commits to the International Chamber of Commerce (ICC) Rules on Combating Corruption. The current version forms the basis for the Otto Group's Anti-Corruption Policy. This policy aims to prevent even the mere appearance of corrupt behavior through appropriate rules of conduct. Core elements include guidelines on avoiding conflicts of interest and relationships of dependency, as well as rules governing the acceptance of gifts and the granting of donations.

The **Corporate Policy "Gifts"** supplements the Anti-Corruption Policy and is intended to provide all EOS Group employees with greater certainty regarding legal compliance when handling gifts and other benefits. The rules set out in this policy are primarily intended to prevent personal dependencies, obligations, or even the appearance of undue influence involving EOS Group employees, managers, or external persons.

The **Corporate Policy "Anti-Money Laundering & Business Partner Screening"** is intended to raise awareness among managing directors of topics such as combating money laundering, combating terrorist financing, and business partner due diligence, as well as the implementation of group-wide minimum standards. It contains all measures to ensure full compliance with the **Otto Group directive "Embargo measures to combat terrorism"**—in particular, terrorist list screenings, minimum requirements for business partner screening, and basic rules for cases in which EOS is subject to a third party's Know Your Customer process.

Further risk-minimizing measures with regard to fraud prevention include:

- Internal control systems, such as plausibility checks and verifications
- Access controls
- Awareness-raising measures, such as phishing simulations and training
- The principle of dual control
- Reporting channels for early detection

Due to their significance, reports concerning potential anti-corruption violations must always be submitted to the Otto Group Whistleblowing Committee. The committee decides whether any necessary investigations should be conducted centrally or delegated to the respective Group company for further handling. This ensures adequate investigations and assessments and reduces the risk of conflicts of interest.

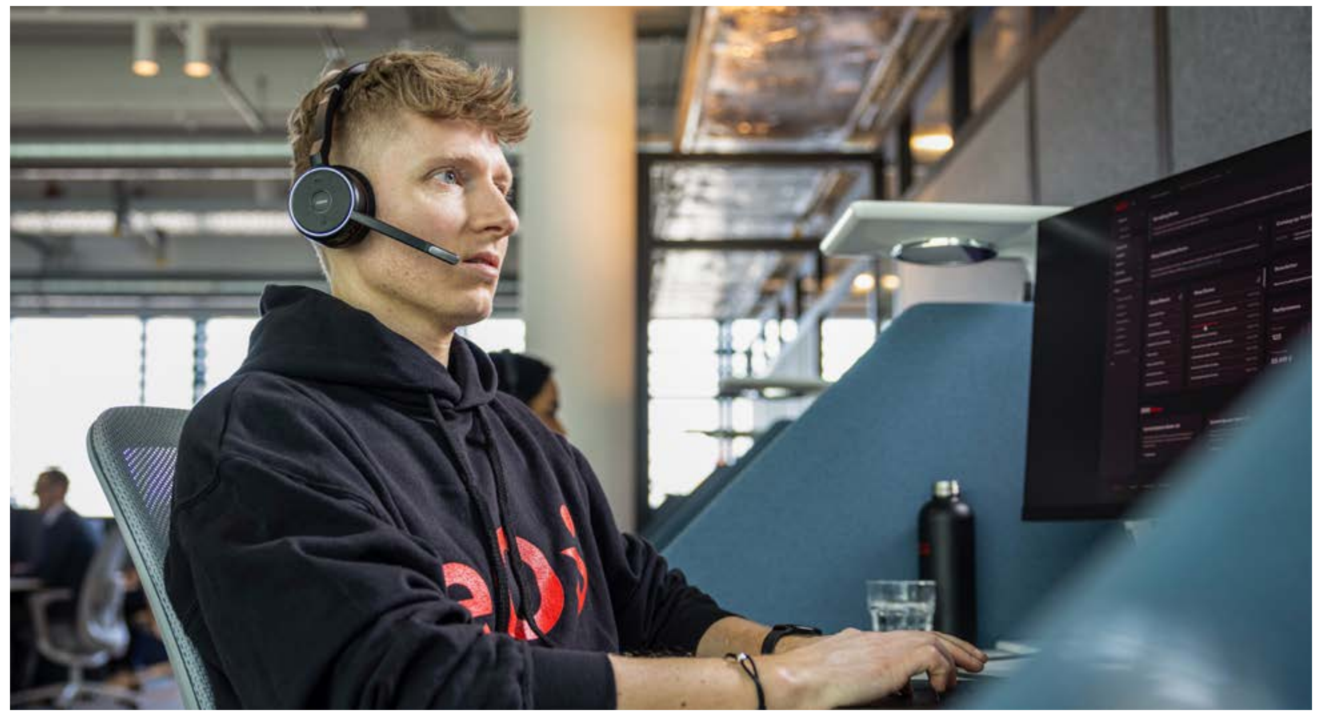
We described our rules, standards, and voluntary commitments in our Code of Conduct and made them accessible to all stakeholders.

To the Code of Conduct

Privacy

Data protection is central to our business activities and to the trust in us as a company. The data of our defaulting payers and clients is sensitive, and protecting it is our highest priority. We are aware of this digital responsibility and continuously develop our data protection standards and cybersecurity. The companies of the EOS Group strictly comply with all applicable data protection laws, including the EU General Data Protection Regulation (GDPR).

The **EOS Data Privacy Policy** sets binding data protection standards for all companies in the Group to ensure responsible and risk-aware handling of personal data. Core principles of data processing are lawfulness, transparency, purpose limitation, data minimization, accuracy, storage limitation, integrity, and confidentiality. For the systematic management and monitoring of compliance, the policy establishes a



three-tier data protection compliance model consisting of local teams, a Group Privacy Team, and internal audit.

The **Corporate Policy "Artificial Intelligence"** provides a binding framework that defines roles, responsibilities, governance, and processes for the use of artificial intelligence (AI) within the EOS Group. This includes ensuring that personal data is processed by AI only in a lawful, necessary, and proportionate manner in accordance with the European General Data Protection Regulation (GDPR). Employees may only use AI tools that have been reviewed and approved by the company and are required to complete AI training.

> Binding policies ensure that AI is used responsibly. Dr. Meike Fabian, Chief Compliance Officer at EOS, explains the company's AI policy.
>
> **To the interview**

The **Corporate Policy "Cyber Security"** of the EOS Group, expected to be released in the third quarter of 2026, will establish the overarching cybersecurity principles. These include a risk-based approach, regulatory compliance, defense-in-depth, assume breach, and continual improvement—serving as the foundation for a Group-wide cyber governance framework. Its purpose is to define harmonized standards for cybersecurity and digital operational resilience across the entire organization. The policy delineates the governance structure, clearly defining the responsibilities and the rules for adoption of the global framework into the management system of each Group company to ensure consistency, accountability, and compliance across all subsidiaries.

Recognizing the importance of data protection, we have implemented numerous **measures** to safeguard the sensitive data of clients, defaulting payers, service providers, and employees. Some 120 experts across the EOS Group work on ensuring compliance with data protection and information security. The foundation is the **Information Security Management System (ISMS)**, which follows the requirements of our parent company, the Otto Group. These requirements are closely aligned with the internationally recognized ISO 27001 standard for information security management systems. In addition, 11 national subsidiaries have already achieved ISO 27001 certification.

Our employees complete mandatory annual training on data protection and information security to foster a high level of awareness of these topics. Participation is systematically recorded.

In view of growing cybersecurity threats, we are also intensifying our measures to strengthen operational resilience. In accordance with the EU's Digital Operational Resilience Act (DORA), we are working intensively on the resilience of our systems and processes. To remain operational in the event of a cyberattack, EOS conducts simulation exercises and tests its ability to restore business operations.

> **Digital Operational Resilience Act (DORA)**
>
> DORA is an EU regulation aimed at strengthening digital resilience in the European financial sector. It requires financial companies to establish comprehensive rules for managing information and communication technology risks. The aim is to ensure that financial services remain stable and operational even in the event of cyberattacks or IT outages. The regulation sets uniform standards and has been fully in force since January 17, 2025.

"Given the rapid pace of technological development, including AI, our approach must encompass not only prevention but also the strengthening of our own resilience. Responding correctly in the event of a cyberattack and being able to resume business operations quickly is an important objective today. Resilience is more important than ever."

Janusch Skubatz
Chief Information Security Officer of the EOS Group

Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

How EOS selects business partners

The EOS Group has fixed requirements for the selection of business 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 strict compliance with sanctions laws. The national subsidiaries are required to screen all potential business partners against UN, EU, US, UK, and, where applicable, country-specific sanctions lists and, in the event of matches, to refrain from business interactions. In addition, EOS continuously monitors business partners for compliance with all requirements and, in particular, strategically reviews important service providers annually, such as those active in cross-border business. In addition, EOS visits its international partners annually, or at least every other year, to gain first-hand insight into working conditions on site.

Complaints channels

With **SpeakUp**, our parent company, the Otto Group, has set up a Group-wide whistleblowing system that is available in more than 30 languages for reporting suspected violations. The portal provides a secure and confidential reporting channel for all employees and stakeholders, can be used anonymously, and guarantees the highest level of protection for whistleblowers and sensitive data. An independent **Ombudsperson** also provides another option for internal and external stakeholders to report misconduct to the Otto Group. The option to report concerns and/or violations through various reporting channels is explicitly communicated in several places, including the **Business Partner Declaration on Sustainability**.

The receipt of reports is viewed as a positive sign that the established complaints channels are working. Every incoming report is carefully followed up on.

For the systematic documentation of substantiated reports, the Otto Group uses a Case Management System in which information on relevant and well-founded cases is recorded. The progress and status of a report are regularly reviewed and assessed.

SpeakUp is publicly accessible from the website of each EOS national subsidiary. We encourage employees, business partners, and customers to report violations related to our business practices. If a whistleblower submits a report, this person can decide whether to provide their name and whether the report should be sent to both EOS and the Otto Group or only to the Otto Group. On the platform, the reporting person can set up a mailbox that allows us to provide prompt feedback and communicate with them while preserving their anonymity. If no mailbox is set up, no direct feedback can be provided.

After we have received the report, we apply clear criteria (severity, complexity, functional level) and determine compliance relevance in each case. We also determine whether a report can be handled by the local compliance organization or whether the central Group Compliance organization, with the involvement of Internal Audit if necessary, should conduct further investigations.

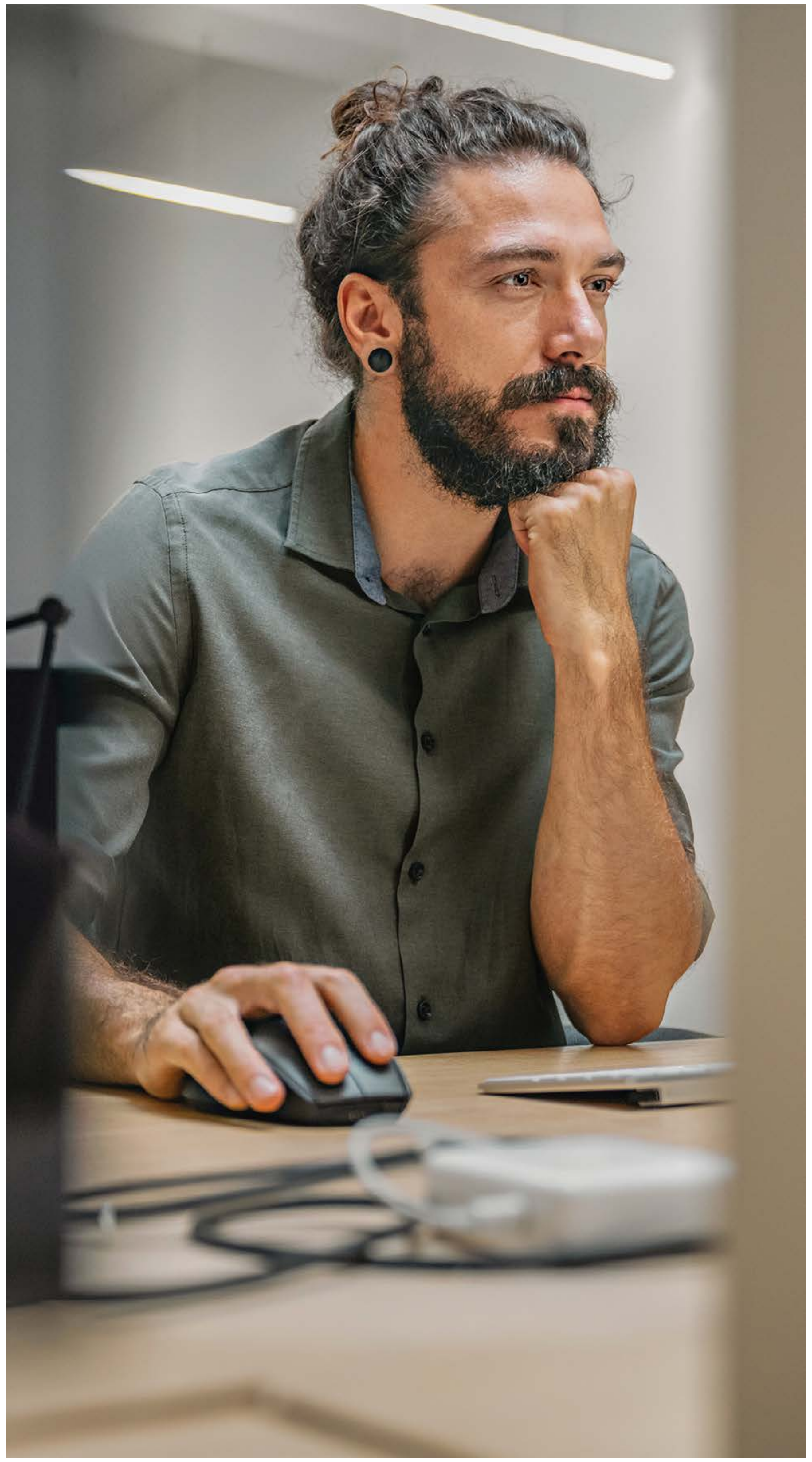


Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

We ensure that compliance-related issues are handled carefully and that appropriate corrective measures are taken where necessary. In the event of serious allegations, an ad hoc report is submitted to our CEO, the member of the EOS Board of Directors responsible for the relevant national subsidiary, and the Otto Group. In the case of minor violations, the cases are handled by the respective compliance department in the relevant country. The EOS Management Board is informed as part of the consolidated reporting occurring on a regular basis.

Targets

Area	Target	Quantitative target	Target year	Status 2025/26
Corruption	Cases of **corruption**	**0**	Every year	0
Whistleblowing	Reports/cases that result in **criminal investigations/prosecution**	**0**	Every year	0
Training	Share of total headcount trained on **information security and data privacy**	**>95%**	2028/29	93%
Training	Share of total headcount trained on **compliance** (anti-corruption or Code of Conduct)	**>95%**	2028/29	78%

Key figures on prevention & detection of corruption & bribery and privacy

93 percent with data protection training

In the reporting period, 93 percent of the headcount were trained on the topics of data protection and information security.

0 confirmed cases of corruption

100 percent of EOS subsidiaries were assessed for risk related to corruption. There were no convictions or fines for violations of laws.

100 percent with access to the Code of Conduct

The entire headcount has direct access to the Code of Conduct and anti-corruption guidelines. 99 percent acknowledged the Code of Conduct or guidelines; 78 percent received training.

3 compliance-related reports via SpeakUp

None of these reports received via the whistleblowing system were substantive and none led to corrective actions or criminal investigations.

2 substantiated complaints from defaulting payers

The data protection authorities received 182 complaints during the reporting period. Two were substantiated and helped us improve our processes.

Entity-specific topics (EST)

In addition to the previous material topics, we have also identified two entity-specific topics that play a major role for EOS: we contribute to a functioning economic and social system through financial literacy and financial sustainability.

EST – Financial literacy & social engagement

In the field of action "Social Engagement," the EOS Group is also involved in social initiatives, such as to promote the financial literacy of children and young people. The aim is to prevent over-indebtedness from the very beginning. The impact of these initiatives is continuously measured.

Financial literacy & social engagement

Material impacts

Through initiatives to promote the financial literacy of children and young people, the EOS Group makes a positive contribution to reducing over-indebtedness and strengthening financial awareness. Our measures foster social justice and participation by making financial knowledge accessible without barriers. In addition, we assume social responsibility in other areas of society in order to actively contribute to a stable society with equality of opportunity.

Policies and actions

For us, receivables management means taking responsibility and changing things for the better. This also includes assuming social responsibility. We describe this in our **Code of Conduct**. To meet this commitment, we have launched numerous initiatives of various kinds in our companies.

One example is the **finlit foundation**, which helps to remove the stigma surrounding money and debt, improve financial literacy, and thus counteract personal over-indebtedness. The high number of privately over-indebted people is a global problem. As a debt collection company with more than 50 years of experience, we can provide meaningful support to payers at risk of default and contribute to a healthy economic system.

Our commitment goes beyond financial literacy. We want to be an active part of the local communities in which we operate. That is why we support other initiatives and encourage our employees to get involved in charitable causes during working hours. With concrete measures, we strengthen local communities and promote sustainable cooperation.

"We talk too little about money and debt. Early financial education empowers people, breaks down prejudices, and gives young people the confidence to shape their own future."

Jana Titov
Managing Director of the finlit foundation

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Financial literacy

Through initiatives such as the non-profit **finlit foundation**, founded in 2019 by EOS employees, we train children, young people, and adults in many European countries in how to handle finances. The aim is to make access to financial education easier, develop strong financial awareness, and impart the knowledge needed to make well-informed financial decisions. At the same time, we aim to challenge taboos surrounding money and debt.

Since financial literacy is best started early, finlit launched the educational initiative **ManoMoneta**, which is aimed at children between 9 and 13 years of age. 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. Originally launched in Germany, ManoMoneta is now present in seven other European countries. In 2025, ManoMoneta's international offering received the Comenius EduMedia Seal for didactic and media quality in the category of economic and commercial education. This European award stands for the highest quality in digital education and is granted according to scientifically based criteria **(Fig. 2–3)**.

Under the umbrella of ManoMoneta, the finlit foundation published the financial card game "Manno! Die Moneten Challenge" in Germany in 2025, with plans to roll it out internationally. "Manno!" playfully introduces children aged 9 and up to financial topics. The entertaining card game can be integrated into lessons and conveys interesting facts about the use of money and time **(Fig. 1)**.

Complementing ManoMoneta is the second educational initiative, **OhMoney**, which targets young people aged 13 to 17. The interactive learning resource is tailored to the realities of teenagers' lives. This target group in particular is increasingly making financial decisions and gaining independence. OhMoney is intended to accompany them in this development and empower them to act with financial competence and responsibility.

Beyond finlit, many EOS companies are also committed to financial literacy. For example, alongside ManoMoneta, the Slovenian team regularly promotes financial education for older students. For instance, colleagues take part every year in the **Summer Finance School**, where they use practical examples to teach basics such as loans, interest, and the responsible handling of money, and also address the topic of debt in an illustrative way.

Another example of the EOS national subsidiaries' commitment to greater financial literacy is their support for the **"Money Tik Talk Sarajevo"** conference in October of last year, which was attended by more than 100 young people from across Bosnia and Herzegovina. In interactive workshops, colleagues helped attendees to critically reflect on their spending habits and the influence of social media. Building on this success, the project was continued in February of this year in two further cities in Bosnia and Herzegovina.

In addition to the ManoMoneta program, EOS in Bulgaria reaches young people via **digital channels:** Managing Director Reny Mitkova hosts a podcast on financial education for children and young people. She also offers free webinars in which she gives adults practical tips on how to achieve financial freedom without unnecessary restrictions. Her goal is to help one million young people and their parents achieve sustainable financial independence.

In Slovakia, employees produce a **podcast** aimed at adults in addition to the successful ManoMoneta initiative. It covers topics like the pros and cons of using bank cards or the need for building up financial reserves.

Social engagement

In addition to financial education, the focus of our engagement 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.

- **Financial literacy and charity run for SOS Children's Villages (Poland):** EOS experts in Poland offered courses in SOS Children's Villages to support young people in achieving financial independence. However, the cooperation with SOS Children's Villages was not limited to financial education: Fifty-three colleagues took part in an athletic charity challenge in which every kilometer covered while running or cycling was converted into donations to support young people. **(Fig. 3)**.

- **EOS volunteers at Paw Friends (Bosnia and Herzegovina):** A group of EOS volunteers helped out for a day at the Paw Friends animal shelter in Sarajevo, an organization dedicated to rescuing and caring for abandoned dogs **(Fig. 1)**.

- **Charity brunch (Hungary):** In the past financial year once again, EOS colleagues in Hungary supported the Fót children's home, this time organizing a charity brunch. The amount of donations collected made it possible to give the children a wonderful Christmas.

- **Christmas donation campaign (France):** EOS teams at several locations in France collected dozens of kilograms of clothing, toys, food, and hygiene products and donated them to charitable organizations that support people facing hardship.

- **Christmas parcel campaigns (e.g., Germany and Croatia):** Numerous colleagues across the EOS Group purchased age-appropriate gifts and sweets to bring Christmas joy to many children in need **(Fig. 2 + 4)**.

Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

Target

The EOS Group has set itself the goal of maintaining and expanding initiatives for financial literacy. To meet this goal, the finlit foundation places great emphasis on continuously reviewing the effectiveness of its educational initiatives. To this end, a comprehensive impact assessment is carried out that highlights a variety of aspects, including a detailed record of the number of students reached since the foundation was established and an analysis of the usage rate of the teaching materials developed. Targeted feedback from teachers is also collected to assess the contribution of the educational programs to the development of students' competencies. The students' own perspective is also essential: For example, feedback forms after each lesson unit are used to ask to what extent new knowledge has been acquired. This carefully collected data makes it possible to determine the learning rate per financial year and grade level. The insights gained are regularly analyzed and serve as an important basis for ongoing adjustments and further development of the program in order to continuously ensure its quality and relevance.

Key figures on financial literacy & social engagement

229,000 students
reached via finlit

Since its founding in 2019, the finlit foundation has so far reached 229,000 students with its financial education initiatives.

4,118 schools
supported via finlit

Since its inception, the finlit foundation has supported 4,118 schools with its teaching materials, workshops, and self-designed lessons.

8 countries
with ManoMoneta

finlit has already implemented the ManoMoneta education initiative, which is aimed at children between 9 and 13 years of age in eight EOS countries.

14 EOS countries
have financial education initiatives

Within the EOS Group, 14 countries implement initiatives related to the financial literacy of children and adults.

EST – Financial sustainability

Reducing non-performing loans (NPLs) is essential for a stable economy. Therefore, receivables purchasing and management are indispensable tools in the financial system.

Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

Financial sustainability

Material impacts

By acquiring NPLs, we ensure greater liquidity for our clients and return essential financial resources to the economic cycle. This process helps banks and businesses minimize their financial risks and avoid payment defaults. Our business activities thus make a positive contribution to the stability of the European financial system and sustainably strengthen value chains.

Policies and actions

Our **Corporate Policy "Sustainable Conduct & Responsible Purchasing"** ensures that all business decisions consider social and environmental criteria alongside economic ones. For EOS Group, managing our environmental and social impacts, along with responsible procurement, is crucial for sustainable value creation. Therefore, we are committed to firmly integrating these aspects into our business activities and services.

A testament to this approach, and a key pillar for EOS in stabilizing the financial system, is our successful **cooperation with the International Finance Corporation (IFC)**, a member of the World Bank Group, since 2022. This partnership was extended in the current fiscal year for an additional three years, with a committed investment sum of EUR 400 million. The joint venture aims to responsibly acquire NPLs in Croatia, Serbia, Romania, Bosnia and Herzegovina, Poland, and Bulgaria. This helps both consumers and financial institutions restore their creditworthiness and strengthens the respective country's banking sector, all in line with the IFC's environmental and social standards.

To concretely implement this, EOS and the IFC developed an Environmental and Social Management System (ESMS).

About IFC

The International Finance Corporation (IFC)—a member of the World Bank Group—is the largest global development institution focused on the private sector in emerging markets.

The institution works in more than 100 countries, using capital, expertise, and influence to create markets and opportunities in developing countries. In fiscal year 2025, IFC committed a record $ 71.7 billion to private companies and financial institutions in developing countries, leveraging private sector solutions and mobilizing private capital to create a world free of poverty on a livable planet.

For more information, visit www.ifc.org.

Table of contents

About EOS

Financial Insights

Sustainability Report

Environment

Social

Governance

Entity-specific topics

Appendix

This guideline enables employees to assess the social and environmental consequences of an NPL purchase throughout the entire process – from due diligence and investment completion to receivables management. If transparency is lacking in this process, or if sellers do not provide sufficient information about the assets, for example, the purchase is declined.

During the assessment, EOS also examines the business area to which the collateralized properties relate. Furthermore, in the B2B sector, ESG criteria are paramount, particularly those that may impact the environment. For instance, EOS and IFC decided against purchasing an NPL portfolio because it included a gas station as security, whose technical condition could not be clearly verified, thus posing an environmental risk.

For receivables involving private individuals, the focus is primarily on social aspects: What is the individual situation of the defaulting payers? What is their financial position? Respectful interaction with consumers and the search for an amicable solution is standard practice at EOS, and it is even more emphasized in the cooperation with the IFC. For particularly vulnerable individuals, it sometimes happens that EOS, upon acquiring a property, not only writes off outstanding amounts but also supports defaulting payers in finding new housing. If necessary, EOS covers these costs.

More information on fair treatment of defaulting payers, especially vulnerable consumers, can be found on page 46.

“The restructuring of the building complex in Serbia proves that a shared vision and determination can transform a difficult insolvency process into an opportunity.”

Jelena Jović
Managing Director of EOS in Serbia

Housing for Niš with the help of IFC and EOS

A recent example from Serbia demonstrates how the cooperation with the IFC can change things for the better. A construction company had been in insolvency proceedings since 2015. Consequently, parts of a future residential complex in Niš, Serbia’s third-largest city, remained unfinished and vacant for a long time. With the help of EOS and the IFC, the building complex, intended to provide housing for families, was successfully completed. Now, 214 apartments, 19 commercial units, 308 storage rooms, and 254 parking spaces can finally be used, providing affordable housing for over 200 families.

This ensured that all parties involved prevented the property from further decaying, allowing for its economic utilization once again. The revitalization of the formerly abandoned area also positively impacted the entire district. The sale enabled the family that owned the construction company to settle their liabilities and start anew without the burden of debt.

Key figures on financial sustainability

EUR 2.2 billion
for the economic cycle

As a measurable contribution to the stability of the European financial environment, in fiscal year 2025/26 EOS returned more than EUR 2.2 billion to the economic cycle.

Appendix

ESRS Index

Based on the IROs identified in the materiality assessment, we have derived the following ESRS data points (as of July 2025).

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

ESRS	Data point	Contents	Page
BP-1	**Basis for preparation**	See Basis for preparation	2
GOV-1	**Management bodies**	EOS is led by a Board of Directors consisting of five members, which is responsible for decision-making and overseeing the organization's impacts on the economy, people, and the environment. The Board of Directors of the EOS Group comprises the following: **Marwin Ramcke** CEO of the EOS Group As Chairman of the EOS Board, Marwin Ramcke is primarily responsible for ESG matters LinkedIn – Marwin Ramcke **Dr. Eva Griewel** CFO of the EOS Group LinkedIn – Dr. Eva Griewel **Carsten Tidow** Member of the EOS Group's Board of Directors and responsible for Eastern Europe LinkedIn – Carsten Tidow **Dr. Stephan Ohlmeyer** Member of the EOS Group's Board of Directors and responsible for Central Europe LinkedIn – Dr. Stephan Ohlmeyer **Sebastian Pollmer** Member of the EOS Group's Board of Directors and responsible for Western Europe LinkedIn – Sebastian Pollmer 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.	6
		More information: Management bodies	6

ESRS	Data point	Contents	Page
SBM-1	**Strategy, business model, and value chain**	See The EOS Group	10
SBM-2	**Stakeholder interests**	See The EOS Group > Stakeholder relations	11
SBM-3	**Interaction of material impacts and opportunities with strategy and business model**	See Materiality assessment > Our material topics	29
		See Climate change > Material impacts	34
		See Own workforce > Material impacts	40
		See Financial literacy & social engagement > Material impacts	55
		See Consumers & end-users > Material impacts	46
		See Governance > Material impacts and risks	49
		See Financial sustainability > Material impacts	59
IRO-1	**Materiality assessment**	See Materiality assessment > Materiality assessment process	29
IRO-2	**Index of disclosure requirements**	See ESRS Index	62
E1-4	**Policies related to climate change**	See Climate change > Policies and actions	34
		See Climate change > Initiatives for decarbonization	34
E1-5	**Initiatives and resources related to climate change**	See Climate change > Initiatives for decarbonization	34

ESRS	Data point	Contents	Page
E1-6	**Targets related to climate change**	See Climate change > Targets	37
E1-8	**GHG emissions**	See Climate change > Key figures	38
E1-9	**GHG removals**	See Climate change > Targets	37
S1-1	**Policies related to own workforce**	See Own workforce > Policies and actions	40
S1-2	**Employee engagement and complaints channels**	See Own workforce > Employee involvement	43
		See Own workforce > Complaints channels	43
		See Governance > Complaints channels	52
S1-3	**Actions and resources related to own workforce**	See Own workforce > Policies and actions	40
S1-4	**Targets related to own workforce**	See Own workforce > Targets	43
S1-5	**Employee characteristics**	See Own workforce > Key figures	44
S1-6	**Characteristics of non-employees**	See Own workforce > Key figures	45
S1-7	**Collective bargaining coverage and social dialogue**	See Own workforce > Key figures	45
S1-8	**Diversity metrics**	See Own workforce > Key figures	44f.
S1-12	**Training and skills development metrics**	See Own workforce > Key figures	45
S1-13	**Health and safety metrics**	See Own workforce > Key figures	45
S1-14	**Work-life balance metrics**	See Own workforce > Key figures	44f.
S4-1	**Policies related to consumers & end-users**	See Consumers & end-users > Policies and actions	46
S4-2	**Consumer engagement and complaints channels**	See Consumers & end-users > Policies and actions	46
		See Governance > Complaints channels	52
S4-3	**Actions and resources related to consumers & end-users**	See Consumers & end-users > Policies and actions	46
S4-4	**Targets related to consumers & end-users**	See Consumers & end-users > Target	47
G1-1	**Policies related to business conduct**	See Governance > Policies and actions	49
G1-2	**Actions related to business conduct**	See Governance > Policies and actions	49
G1-3	**Targets related to business conduct**	See Governance > Targets	53
G1-4	**Metrics related to corruption or bribery**	See Governance > Key figures	53

Table of contents
About EOS
Financial Insights
Sustainability Report
Environment
Social
Governance
Entity-specific topics
Appendix

Imprint

Publisher:
EOS Holding GmbH
Corporate Communications and Marketing
Steindamm 71
20099 Hamburg

Phone: +49 40 2850-1222
E-mail: press@eos-solutions.com
Website: https://eos-solutions.com/

Management:
Marwin Ramcke, Dr. Eva Griewel, Dr. Stephan Ohlmeyer, Sebastian Pollmer, and Carsten Tidow

Commercial Register HRB 115781 at Hamburg Local Court
VAT ID no.: DE 273852134

Person responsible in accordance with German press law:
Lara Flemming

Editorial Board:
Sarena Brose, Cornelia Claußen, Hannah Rees, Tabea Reich

Concept, text, design, and editing:
RYZE Digital GmbH
https://www.ryze-digital.de/

Image credits:
Sebastian Vollmert (p. 1, p. 3, p. 5, p. 6, p. 7, p. 8, p. 9, p. 10, p. 12, p. 13, p. 17, p. 33, p. 34, p. 39, p. 42, p. 48, p. 49, p. 50, p. 53, p. 54, p. 55, p. 58, p. 59, p. 61);
Adobe Stock: patramansky (p. 4);
Moritz Rehbein (p. 11);
Adobe Stock: fizkes (p. 16);
Sébastien Borda (p. 18);
Aleksandar Janev (p. 19);
Andi Jakub Ebel Fotografie (Fotomoto) (p. 19);
Image release granted, credits open (p. 19);
Getty Images: miniseries (p. 20);
Evgeni Dimitrov (Bulphoto Agency) (p. 20);
Anže Krže (p. 21, p. 35);
HiHat Films (p. 22);
Ivana Mindoljevic (p. 22);
Marko Jovančić (p. 23);
Martin Novák (p. 23);
Krzysztof Seremak (p. 24, p. 25);
Bartosz Maciejewski (p. 24, p. 25);
EOS (p. 26, p. 60);
Adobe Stock: Stock Rocket (p. 26);
Carolin Cohrs (p. 27);
Getty Images: Dimensions (p. 28);
Andreas Sibler (p. 31);
EOS in Poland (p. 35, p. 57);
EOS in France (p. 35);
Sarena Brose (p. 36);
Adobe Stock: RomArt production (p. 37);
Andi Jakub Ebel (p. 40);
Marina Jozić (p. 41);
Alexandra Dabija (p. 46);
Adobe Stock: Ani Dimi/Stocksy (p. 47);
Photo Art & Design Alla Sommermeier, Hamburg (p. 51);
Adobe Stock: NDABCREATIVITY (p. 52);
finlit foundation (p. 56);
Iris Maria Maurer | Silbersalz (p. 56);
EOS in Bosnia and Herzegovina (p. 57);
Christian von Berg (p. 57);
EOS Matrix Croatia (p. 57)

Contact person for CR:
Christian Emus
Corporate Strategy, Growth and Transformation
esg@eos-solutions.com

CR consulting:
good response GmbH
www.good-response.de

Reporting period:
March 1, 2025, to February 28, 2026

EOS Holding GmbH
Steindamm 71
20099 Hamburg
T +49 40 2850-1222
eos-solutions.com