



Overview:
Our financial year
2022/23

eO's

Changing finances for the better.

Dear Readers,

The 2022/23 fiscal year was marked by uncertainty when war, inflation and the energy crisis dominated economic and social life. When the fiscal year began, it was not expected that the EOS Group would generate such positive earnings. Our employees' many years of expertise and their commitment made this development possible. Together, we have succeeded in significantly expanding the purchase of receivables portfolios and increasing operational performance through the continuous development of digital

tools. This has improved our operational performance and promoted synergies between the EOS companies. We are more than 6,000 individuals in 24 countries, and I would like to take this opportunity to thank them. Our result is the team's achievement.



Marwin Ramcke

Chairman of the EOS Group's Board of Directors



**“Our result is the
team’s achievement.”**

Here, the five managing directors analyze the financial year, developments in individual countries and provide an outlook for 2023/24.

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The financial year **at a glance**

The EOS Group is a leading investor in receivables and real estate portfolios and an expert in processing open receivables. Our more than 6,000 employees in 24 countries practice data-driven receivables management and provide intelligent services for the benefit of our customers, partners and consumers. For more than 45 years, we have secured the cash flow of companies so they can focus on their core business.

445.9

EUR million

In fiscal 2022/23, EOS Consolidated generated **EBITDA of EUR 445.9 million.**

1.2

EUR billion

In fiscal 2022/23, **investment volume** in debt purchases and real estate was EUR 1.2 billion.

977.1

EUR million

Revenue climbed by 21.4 percent to EUR 977.1 million.

6,261

employees

A total of 6,261 **employees** contributed to the successful 2022/23 fiscal year.

24

countries

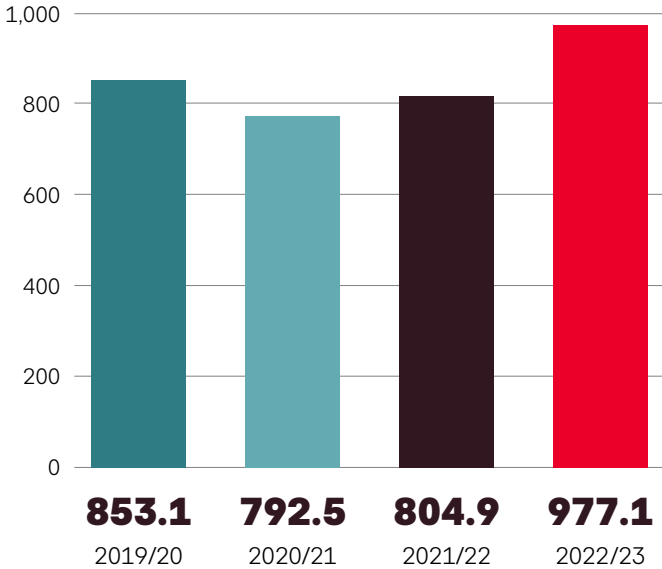
The EOS Group is represented in 24 **countries.**

Details on the fiscal year: Revenue and earnings compared with previous years

Positive growth reported. Compared with the previous fiscal year, EOS Consolidated greatly increased its earnings (EBITDA) and revenue in 2022/23.

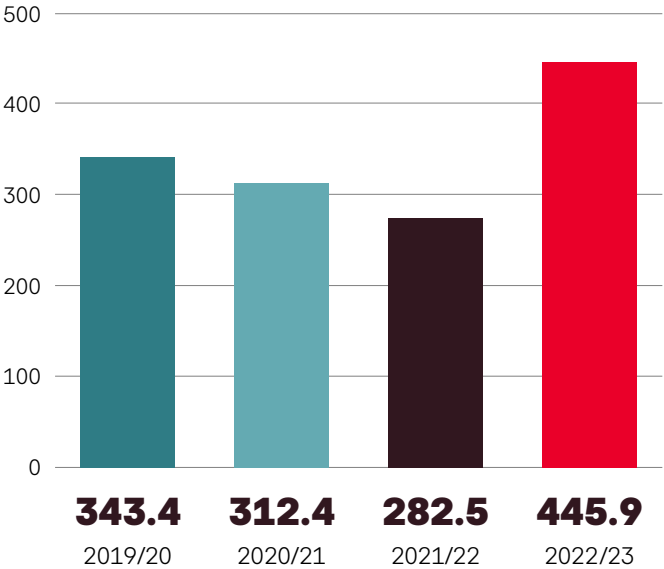
Year-on-year revenue

Figures in MEUR



Earnings development (EBITDA)

Figures in MEUR

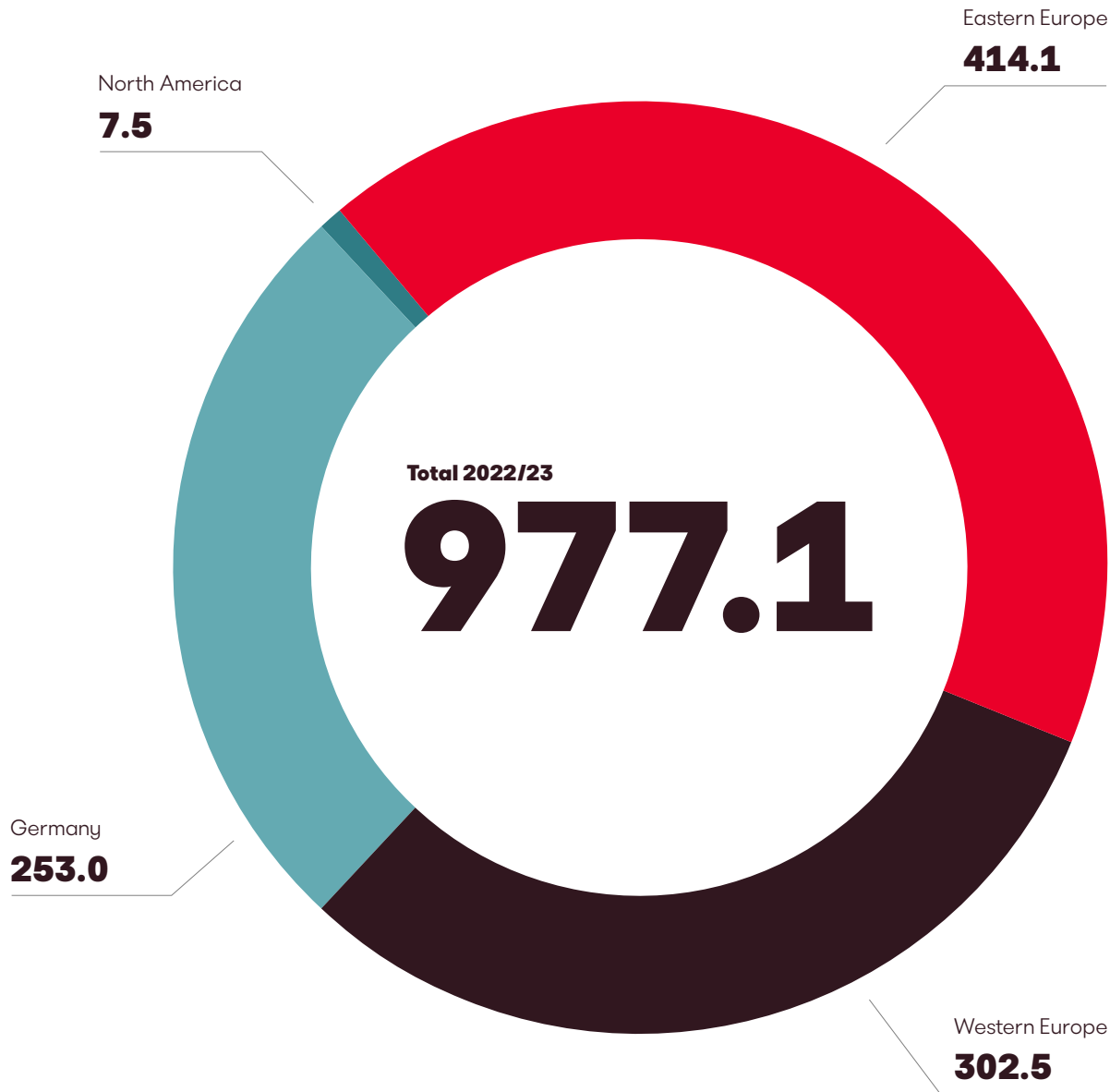


Revenue development and earnings

In fiscal 2022/23, earnings and revenue of EOS Consolidated were significantly higher than in the previous year. The two main drivers were numerous investments in receivables portfolios and the outstanding performance in the processing of NPL portfolios purchased in past years.

Consolidated revenue by region 2022/23

Figures in MEUR



Development in the different regions

With a share of 42.4 percent, Eastern Europe remains the strongest performing region of EOS Consolidated. Compared with previous year, the Eastern European companies increased their revenue by nearly 50 percent. The Western European EOS companies generated 31.0 percent of total revenue in fiscal 2022/23. Here, too, revenue climbed significantly over the previous year. The lifting of restrictive pandemic-related measures contributed to the positive result. Germany's share is 25.9 percent even though the competitive situation remains challenging. Revenue declined slightly, but EOS in Germany invested at a high level.

**More details from the
Annual Report 2022/23**

[Read here or
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“Corporate responsibility has long been an important topic for us. We want to show that we do not stop at announcements.”

Marwin Ramcke, Chairman of the EOS Group’s Board of Directors

Read more on how EOS fulfills its corporate social responsibility in the section “Our responsibility”, which is based on the standards of the Global Reporting Initiative (GRI).

Read here or scan code >



Receivables management means **taking responsibility**

Our responsibility extends to many different areas. As an international financial services provider, we focus on social responsibility and corporate governance. We want to change things for the better. In working toward our goal, we have defined four fields of action in our corporate responsibility strategy:



Responsible Collection

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

**Read here or
scan code >**



Joint Progress

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

**Read here or
scan code >**



Financial Sustainability

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

**Read here or
scan code >**



Environmental Protection

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

**Read here or
scan code >**



Once again, the expertise of EOS in the NPL market paid off in 2022/23.

The Group made several investments in large portfolios. Some highlights:

Portugal

144

EUR million

In the summer of 2022, just weeks after starting business operations, EOS Portugal purchased two combined portfolios with unsecured loans, among other products, from a leading international bank. The portfolios contained unsecured and secured receivables with a nominal value of more than EUR 144 million.

Germany

30

EUR million

EOS Deutschland B2C purchased foreign receivables worth EUR 30 million (nominal value) from a leading major German bank.

Spain

753

EUR million

EOS purchased from Caixabank an NPL portfolio containing non-performing loans with a nominal value of EUR 753 million – one of the largest in the history of EOS Spain.

France

235

EUR million

In 2022 EOS France purchased a secured portfolio of 4,000 receivables worth EUR 235 million (nominal value) from a leading bank. It was the largest single investment without a co-investor ever for EOS France and the first deal with the bank.

Greece

800

EUR million

After a long time, EOS in Greece was able to make a significant investment in an unsecured portfolio with a nominal value of about EUR 800 million.

Globally networked: Our service has no boundaries

When receivables accrue abroad, companies often find their hands are tied. Which laws apply in which country? In this case, a partner with experience in foreign debt collection can save a lot of time and effort. EOS has built a strong network, as the following figures from fiscal year 2022/23 show.

494

employees

work for EOS in **cross-border debt collection**, 249 of them at EOS companies.

100

days

is the average time until the **first payment of a foreign receivable is realized**, 65 percent of which are installment payments.

97

percent

of all successful cross-border collections were settled out of court, resulting in quicker resolutions and lower costs.

In 193

countries

In the last fiscal year, EOS processed collections in **193 countries**.

1,529

companies, including 483 new clients, used the international collection services of EOS.

96,909

cross-border cases were handled by EOS employees all over the world in 2022/23.

More information on the EOS Cross-border Center

[Read here or scan code >](#)



“We will not rest on our successful year, but continue to look ahead into the future. We look forward to you accompanying us on this journey – as a customer, partner or employee.”

Disclaimer

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Even though the Board of Directors assumes that the expectations expressed in these statements are realistic, it cannot guarantee that its expectations will in fact turn out to be true and will be met. Statements concerning the future are subject to a number of risks and insecurities which are difficult to gauge and generally are outside the sphere of influence of EOS Holding GmbH. If such risks or uncertainties were to materialize, or if the assumptions underlying any of the statements should prove incorrect, actual results may substantially differ from those expressed or implied by the statements.

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Some figures in this Annual Report were rounded off in accordance with commercial practice. As a result, there may be discrepancies between the total of some figures and the total stated in the Report.

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