

## EOS holds its own with excellent operating result

- **Significant increase: revenue and EBT at record levels**
- **Purchase of secured receivables a growth segment**
- **Investment in smart data solutions and artificial intelligence**

**Hamburg, Germany, 16 July 2018** – The Hamburg-based EOS Consolidated has performed exceptionally well in the financial year 2017/18. At EUR 271.5 million, its earnings before tax (EBT) were 39 percent up on the previous year. EOS also increased its revenue substantially to EUR 795 million, an increase of 19.8 percent compared with the previous year. Because EOS has changed its fiscal year end date throughout the entire Group to 28 February, 30 companies in Western and Eastern Europe contributed an additional two months of results to the overall sales performance.

“Once again, we have held our ground in a very competitive environment,” says Klaus Engberding, CEO of the EOS Group. Price pressure had increased enormously in the receivables purchasing segment in particular, also as a result of cash-rich investors from outside the sector. “For us, the purchase of non-performing debts continues to be an essential segment. In the past year we have demonstrated this successfully yet again.” In this context EOS will be focusing even more strongly in the future on the acquisition of mortgage-backed debt packages.

### Overview of key performance indicators:

	2017/18	2016/17
<b>Sales revenue (MEUR)</b>	795.0	663.8
<b>EBITDA (MEUR)</b>	279.8	222.6
<b>EBT (MEUR)</b>	271.5	195.4

### What success means for EOS

“For me, an excellent operating result means much more than EBT and an increase in revenue: I am talking about the progress we are making with digitalization and cultural change,” says Engberding. “What is paramount for me is how we work together at EOS and develop ideas.” And in this respect EOS has come a long way. This is evident, for example, in the development and use of new technologies, with a particular emphasis on smart data and artificial intelligence. “The systematic use of relevant, pseudonymized data is a crucial tool for evaluating and processing debt packages and therefore ensures our competitiveness,” explains Engberding. By



taking this approach EOS is exploiting the opportunity to invest in new asset classes as well as in debt portfolios in countries where EOS is not represented. The use of advanced analytics benefits EOS customers and their customers alike. "By adapting the recovery process individually to each late payer, we can quickly find a satisfactory solution for all parties."

### Results in the regions

In Germany, revenue increased by 7.2 percent over the previous year to EUR 327.5 million. This means that Germany remains the most important regional market, with 46 percent of consolidated sales.

With a growth in sales of 46.4 percent, the Western Europe region has once again achieved an outstanding result. EOS generated total sales of EUR 240.4 million in this region. One reason for this is the satisfying business performance in France, Belgium, Spain and Switzerland.

At EUR 183.2 million, Eastern Europe earned its highest revenue to date in the history of the EOS Consolidated and was able to outperform the already excellent level of the previous year by 39.4 percent. This growth was fueled in particular by the much higher revenue from the purchase of receivables in Croatia and Hungary.

In the North America region revenue was lower than the previous year, because in the USA the contract to process government-issued student loans expired at the beginning of the fiscal year.

### The EOS Group

The EOS Group is one of the leading international providers of customized financial services. As a specialist in the evaluation and processing of receivables EOS deploys new technologies to offer its some 20,000 customers in 26 countries financial security through smart services. The company's core business is the purchase of unsecured and secured debt portfolios. Working within an international network of partner companies, the EOS Group has a workforce of around 7,500 and more than 60 subsidiaries, so it can access resources in more than 180 countries. Its key target sectors are banking, utilities, real estate and e-commerce. For more information please visit: [www.eos-solutions.com](http://www.eos-solutions.com).

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