

06 Performance scorecard

02. Better for Customers

Subtopic	Key performance indicators					
	Metric	Future target	2024 performance	2023	2022	2021
Trusted and engaging	Customer Net Promoter Score (NPS)	Achieve above market rates	DACH: 23 Nordics: 56 UK: 58	DACH: N/A Nordics: 55 UK: 54	DACH: N/A Nordics: 52 UK: 59	DACH: N/A Nordics: 51 UK: 67
	Group Client Customer Treatment	>85%	96%	93%	99%	97%
Personalised approach	Number of debt-free customers	N/A	2 million	2 million	2 million	2 million

03. Better Ethics and Understanding

Subtopic	Key performance indicators					
	Metric	Future target	2024 performance	2023	2022	2021
Lowell Values and ways of working	Group Colleague Engagement score	75 by December 2025	71	71	73	69
	Group Colleague Engagement survey response rate	>80%	87%	79%	79%	81%
	% of employees that completed Group Code of Conduct training within the last two years	100%	100%	98%	97%	N/A
Our promise to Clients and customers	Group Client Satisfaction score	8.5 (ongoing target since 2021)	8.2	8.1	8.2	8.6

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04. Better for society

Subtopic	Key performance indicators					
	Metric	Future target	2024 performance	2023	2022	2021
Colleague development and wellbeing	Group Colleague Engagement score for "Happy"	75 (ongoing target since 2022)	73	73	75	71
	Group Colleague Engagement score for "Opportunities to learn and grow"	70 by December 2025	68	69	69	64
	Colleagues offered a volunteering day	100%	100%	100%	54%	N/A
	Colleague volunteers	N/A	280	490	157	N/A
	Colleague volunteering hours	N/A	1,268	2,852	653	N/A
Diverse & inclusive culture customers	Company-wide gender breakdown	N/A	Female: 61% Male: 39%	Female: 61% Male: 39%	Female: 61% Male: 39%	Female: 61% Male: 39%
	Senior team gender breakdown	40% female by December 2025	Female: 42% Male: 58%	Female: 36% Male: 64%	Female: 32% Male: 68%	Female: 33% Male: 67%
	% of senior roles with a female successor in place	100% (ongoing since December 2023)	70%	62%	42%	N/A
	Employee turnover	N/A	23% (of which 15% is voluntary)	21% (of which 15.5% is voluntary)	23% (of which 19% is voluntary)	22% (of which 17% is voluntary)

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05. Responsible Business

Subtopic	Key performance indicators					
	Metric	Future target	2024 performance	2023	2022	2021
Governance	Percentage of executive management and senior management with sustainability performance metrics in their objectives	100%	100%	100%	59%	N/A
	Number of substantiated complaints received concerning breaches of customer privacy, and losses of customer data across our Group	N/A	11 customer complaints about data privacy or data protection were upheld in the complainant's favour by the UK Information Commissioner's Office, the UK Financial Ombudsman Service, or the Austrian Data Protection Authority. These cases account for 0.00007% of our customer base.	7 customer-related complaints being upheld in the complainant's favour (by UK Information Commissioner's Office and the UK Financial Ombudsman Service) relating to data privacy or data protection matters, representing 0.000045% of our customer base.	23 complaints upheld by regulators relating to data privacy or data protection matters, representing 0.00015% of our customer base.	16 complaints upheld by regulators relating to data privacy or data protection matters, representing 0.00012% of our customer base.
	Percentage of Colleagues who received training on Lowell's anti-bribery and corruption policies and procedures	100%	100%	99%	95%	94%
	Percentage of Colleagues who received training on data security, protection and privacy	100%	100%	99%	96%	94%
	Scope 1 emissions (tCO ₂ e)	Covered within our reductions in operational emissions target (below)	217	426	509	551
	Scope 2 emissions (market-based) (tCO ₂ e)	Covered within our reductions in operational emissions target (below)	328	515	696	724
	Scope 3 emissions (tCO ₂ e)	Covered within our net zero greenhouse gas emissions by 2040 target (see pg 33)	39,574	29,811	N/A	N/A
	Reduction in operational emissions (Scope 1, Scope 2 and business travel emissions) against 2019 baseline	65% reduction by December 2025	78%	64%	60%	63%
	Waste to landfill (UK-only) (tonnes)	0	0	0	0	0
	Percentage of Colleagues engaged on environmental impact	N/A	59%	45%	46%	N/A

06 Scorecard Footnotes

Better for Customers	
1	Net Promoter Score (NPS) measures customer willingness to recommend our services, based on their response to a survey question. It's calculated by aggregating survey results across periods, channels, and countries, with each response given equal weighting. The DACH and UK NPS includes voice and digital channels, while the Nordic NPS covers voice only. In the UK, it applies to customers managed by Lowell only (excluding those under third parties). No data was collected in Sweden in June 2024 due to a phone system upgrade. 'Above market rates' is defined as scores above the financial services sector average for NPS in all the countries in which we operate, based on publicly available information.
2	The Group Client Customer Treatment score reflects how well Clients believe we treat our customers. The percentage shown aggregates regional scores and includes all Clients who rated us 7+ on a 1-10 scale. 1 is 'not at all'; 10 is 'completely'. The question wording varies by region: 'treat customers in the right way' (UK, Nordics); 'deal fairly with' (DACH). There is no direct external benchmark but based on top quartile data from our UK Customer Experience Partner, TLF Research, a score above 85% is typically considered excellent.
3	The number of customers who became free of their debts with Lowell, through any combination of paying off their accounts in full and/or having their accounts written off during the year. In the UK, this figure excludes customers whose accounts were all closed due to reaching statute barred status during 2024.

Better Ethics & Understanding	
1	Group Colleague Engagement score reflects how positively Colleagues experience our values and ways of working, based on average scores for happiness working at Lowell and their likelihood to recommend us. It is calculated by a third-party provider. For SASB alignment, it is stated as 68% of Colleagues responding favourably on engagement.
2	The Group Code of Conduct training is done every two years and was completed by Colleagues in the DACH, Nordics and UK region during 2024. The next training is scheduled for 2026.
3	Group Client Satisfaction score measures Client satisfaction with Lowell's performance. Each Client responds on a 1-10 scale. Responses are aggregated to Group level. Each Client has equal weighting. A score over 8.5 is considered excellent (based on data provided by our UK Customer Experience partner TLF Research, which covers the past 25 years).

Better for Society	
1	An indicator of Colleague happiness at Lowell that reflects our efforts to create a positive workplace, as assessed by an external third party (using average scores).
2	An indicator of how Colleagues feel they have opportunities to learn and grow at Lowell. This shows how we are building a positive workplace within society, as measured by an external third party (using average scores).
3	All Lowell Colleagues can take a paid day to volunteer for a cause of their choice. The number shown here is how many Colleagues used this opportunity in 2024.
4	Gender breakdown of all Lowell Colleagues (excluding contingent workers) on 31 December 2024 shown as a percentage.
5	Gender breakdown of senior leaders (excluding contingent workers) on 31 December 2024 shown as a percentage. Lowell's senior leadership population includes Executive team members and their Direct Reports, along with other roles responsible for a significant number of Colleagues, such as Operational Leaders.
6	Lowell's senior leadership population includes Executive team members and their Direct Reports, along with other roles responsible for a significant number of Colleagues, such as Operational Leaders. It excludes contingent workers.
7	Attrition data is calculated on a 12-month rolling period as of the effective date and excludes temporary workers.

Responsible Business	
1	Executive and Senior management is defined as Colleagues who participate in the Executive and Senior Leaders Bonus Plan and were employed by Lowell on 31 December 2024. Contingent workers are excluded.
2	Customer complaints about data privacy or data protection that were upheld by any regulator in any of our operating countries as a percentage of our customer base. We're open and transparent with our regulators and always co-operate when they contact us about customer complaints on data privacy or protection. In 2024, the regulators (including the UK Information Commissioner's Office, the UK Financial Ombudsman Service, and Austria's Data Protection Authority) upheld 11 customer complaints, most of which were about issues with Data Subject Access requests. The percentage of upheld complaints is based on the total number of customers who had an active account with Lowell at any time in 2024. Please note that in 2022 and 2021, our reported figures included complaints both upheld by regulators or through our internal complaints process.
3	Percentage of eligible Colleagues who completed anti-bribery and corruption training during the year, based on those employed by Lowell on 31 December 2024.
4	Percentage of eligible Colleagues who completed data security, protection and privacy training during the year, based on those employed by Lowell on 31 December 2024.
5	Emissions data covers Scope 1 and 2 emissions for all of Lowell's regions: the UK, DACH, and Nordics. Where actual activity data was unavailable, suitable estimations were made. All GHG figures were calculated in line with the GHG Protocol.
6	The scope 3 inventory covers all 15 categories set out in the GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard and supporting Technical Guidance. Emissions were calculated for the entire corporate value chain in accordance with the GHG Protocol Corporate Value Chain Scope 3 Accounting and Reporting Standard. Both financial and physical quantities are converted into GHG emissions using recognised emission factors.
7	Waste data is unavailable for our DACH and Nordics regions because Lowell is not in control of waste management in its offices there.
8	Colleagues engaged on environmental impact includes members of our Environment Involve and Sustainability Development groups, active members of our Sustainability Community on Yammer, those who completed our annual commuting survey, and Colleagues involved in head office initiatives like reducing single-use cup usage, improving recycling, and 'swap shops'.