



Performance scorecard

Better for Customers

Subtopic	Key performance indicators						
	Metric	Original target	2025 performance	2024	2023	2022	2021
Trusted and engaging	Customer Net Promoter Score (NPS)	Achieve above market rates	DACH 17 Nordics 60 UK: 58	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%	100% (DACH only)	96%	93%	99%	97%
Personalised approach	Number of debt-free customers	N/A	2.2 million	2 million	2 million	2 million	2 million

Better Ethics and Understanding

Subtopic	Key performance indicators						
	Metric	Original target	2025 performance	2024	2023	2022	2021
Lowell Values and ways of working	Group Colleague Engagement score	75 by December 2025	71	71	71	73	69
	Group Colleague Engagement survey response rate	>80%	86%	87%	79%	79%	81%
	% of employees that completed Group Code of Conduct training within the last two years	100%	100%	100%	98%	97%	N/A
Our promise to Clients and customers	Group Client Satisfaction score	8.5 (ongoing target since 2021)	8.7 (DACH only)	8.2	8.1	8.2	8.6

See page 5 for the goals we have set in 2025 to achieve by 2030. See page 40 for footnotes relating to this data.



Performance scorecard

Better for society

Subtopic	Key performance indicators						
	Metric	Original target	2025 performance	2024	2023	2022	2021
Colleague development and wellbeing	Group Colleague Engagement score for "Happy"	75 (ongoing target since 2022)	73	73	73	75	71
	Group Colleague Engagement score for "Opportunities to learn and grow"	70 by December 2025	67	68	69	69	64
	Colleagues offered a volunteering day	100%	100%	100%	100%	54%	N/A
	Colleague volunteers	N/A	402	280	490	157	N/A
	Colleague volunteering hours	N/A	1,998	1,268	2,852	653	N/A
Diverse & inclusive culture customers	Company-wide gender breakdown	N/A	Female: 60% Male: 40%	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 39% Male: 61%	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)	55%	70%	62%	42%	N/A
	Employee turnover	N/A	25% (of which 13% is voluntary)	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)

See page 5 for the goals we have set in 2025 to achieve by 2030. See page 40 for footnotes relating to this data.



Performance scorecard

Responsible Business

Subtopic	Key performance indicators						
	Metric	Original target	2025 performance	2024	2023	2022	2021
Governance	Percentage of executive management and senior management with sustainability performance metrics in their objectives	100%	100%	100%	100%	59%	N/A
	Number of substantiated complaints received concerning breaches and losses of customer data across our Group	N/A	11 customer complaints about data privacy or data protection were upheld in the complaint's favour by the Data Protection Authority North Rhine-Westphalia, Federal Ministry of Justice and Information Commissioners Office (ICO). These cases account for 0.00006% of our customer base.	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%	100%	99%	95%	94%
	Percentage of Colleagues who received training on data security, protection and privacy	100%	100%	100%	99%	96%	94%
	Scope 1 emissions (tCO ₂ e)	Covered within our reductions in operational emissions target (below)	248	217	426	509	551
	Scope 2 emissions (market-based) (tCO ₂ e)	Covered within our reductions in operational emissions target (below)	251	328	515	696	724
	Scope 3 emissions (tCO ₂ e)	Covered within our net zero greenhouse gas emissions by 2040 target (see pg 33)	27,452	39,574	N/A	N/A	N/A
	Reduction in operational emissions (Scope 1, Scope 2 and business travel emissions) against 2019 baseline	65% reduction by December 2025	79%	78%	64%	60%	63%
	Waste to landfill (UK-only) (tonnes)	0	0	0	0	0	0
	Percentage of Colleagues engaged on environmental impact	N/A	55%	59%	45%	46%	N/A

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