

 Early Warning System

IFC-52193

DARP NPL EOS Morocco



Quick Facts

Countries	Morocco
Financial Institutions	International Finance Corporation (IFC)
Status	Approved
Bank Risk Rating	FI
Voting Date	2026-10-15
Borrower	EOS Holding GmbH
Sectors	Finance
Investment Amount (USD)	\$ 34.75 million



Project Description

According to bank provided information, the proposed investment entails setting up a EUR60 million Distressed Asset Recovery Program (DARP) Facility in Morocco to purchase retail and SME/corporate non-performing loans (NPLs) and real estate owned assets (REOs) (together, the Target Assets) from Moroccan Financial Institutions (FIs). The Facility will be IFC's first DARP investment in Morocco and will be funded by pari-passu equity investments from IFC and EOS Holding GmbH (EOS or the Sponsor), with each providing up to EUR30 million equivalent (The Project).



Investment Description

- International Finance Corporation (IFC)

The Facility involves capital commitments of up to €60 million by IFC and EOS to invest in Target Assets in Morocco. The proposed investment involves an IFC equity investment of up to €30 million in the Facility.



Private Actors Description

EOS is a distressed assets investor and servicer with more than 50 years of experience, with headquarters in Germany. EOS focuses on pricing, acquiring and managing NPL portfolios and REOs, being one of the leading players in the distressed assets market of several European countries and with expertise in both secured and unsecured retail and SME/corporate NPLs. EOS is 100% owned by Otto Group, a German group engaged in retail, e-commerce and services.



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	EOS Holding GmbH	Investor	-



Contact Information

For Inquiries About the Project, Contact

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ACCESS TO INFORMATION

You can submit a request for information disclosure at: <https://disclosures.ifc.org/#/inquiries>

If you believe that your request for information from IFC has been unreasonably denied, or that this Policy has been interpreted incorrectly, you can submit a complaint at the link above to IFC's Access to Information Policy Advisor, who reports directly to IFC's Executive Vice President.

ACCOUNTABILITY MECHANISM OF IFC/MIGA

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at CAO@worldbankgroup.org You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org>