Sustainability Report 2026

Investing in Europe, protecting players



EGBA | European Gaming & Betting Association

Who we are

The European Gaming and Betting Association (EGBA) is the Brussels-based trade association representing Europe's leading online gambling operators, all of them licensed and regulated in the EU.

EGBA works with national and EU authorities towards a competitive and well-regulated online gambling market that protects players and channels demand towards licensed operators.

EGBA members collectively hold 401 online gambling licences - each with its own strict compliance requirements - to offer their services across 22 European countries. Members also adhere to EGBA's industry standards and codes on responsible advertising, anti-money laundering and player protection. Together, they account for approximately one-third of Europe's regulated online gambling gross gaming revenue.

As part of its commitment to player protection, EGBA organises the annual European Safer Gambling Week, bringing together operators, regulators, researchers, treatment providers, sports bodies and other stakeholders from across Europe to promote safe and sustainable play.

EGBA has maintained registration in the EU Transparency Register since 2009 (registration number: 29508582413-52), reflecting our long-standing commitment to open dialogue and transparency.

Our members

bet365.com

betssongroup.com

entaingroup.com

evokeplc.com

fdjunited.com

flutter.com

leovegasgroup.com

super.xyz

tipico-group.com

Associate members

aircash.eu

sumsub.com

yaspa.com

About this report

This is EGBA's sixth consecutive annual sustainability report. It outlines the joint efforts and progress made by the association and its members in creating sustainable value for European society, and aims to track yearly progress, support transparency and reinforce a strong culture of social responsibility. The report includes key sustainability highlights from EGBA and its members during the past year. It also presents aggregated data from member operators across a range of sustainability metrics: economic and social contributions, customers, safety tools, promotion of safer gambling, and energy and environment.

Unless stated otherwise, the data and commentary cover the online gambling operations of EGBA members in the EU and UK for the reporting period from 1 January 2025 to 31 December 2025. Where stated, some data points cover both online and land-based operations. Some commentary may cover activities up to October 2026. EGBA's membership has grown over time, and data from new members is included from their first reporting year. Year-on-year comparisons should be read in this context.

Due to rounding, some data percentages may not precisely reflect absolute figures. While the report has not undergone an external audit, every effort has been made to ensure accuracy.

We welcome feedback and suggestions about the contents of this report. We are grateful to our members, to our associate members, and to the many partners who worked with us this year. Their support and expertise shaped the progress set out in these pages.

Disclaimer: This report is for informational purposes only. While EGBA strives for accuracy, reliability, and transparency in all data and commentary, it does not accept any liability for the information contained herein. © EGBA 2026

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Foreword: A sector worth protecting

Thank you for taking the time to read our 2026 sustainability report. Our members have helped build something in Europe that is worth protecting: a regulated market that helps fund public services, supports sport, and keeps millions of players safe. The purpose of this report is to show the evidence for that, and to be clear about the challenges that exist.

I want to begin by thanking Maarten Haijer, the outgoing EGBA Secretary General, for the work that brought this association, and this report, to where they are today.

This is our sixth consecutive sustainability report, and the progress in these pages is real and measurable - and it belongs to our members. The report covers all of it: what our members contribute in tax and employment, what they invest in sport and their communities, how they protect their customers, and the environmental footprint of their operations.

Today they are protecting more players than at any point since we began reporting, backed by even larger investments in the tools and technology behind it. What is striking this year is not only the scale of that effort but the willingness to test it. For the second year, this report examines what happened to customers' play after they were sent a personalised safety message, and whether they went on to set a safety tool. Together with our members we are also developing a methodology for tracking how players use safety tools over time, and we plan to present that data in next year's report.

For the association itself, the year's defining moment came in May, when the European standard on markers of harm reached publication, four years after EGBA had initially proposed the idea. It is the culmination of many years of close cooperation across operators, regulators, researchers and harm prevention bodies who shared what they knew about detecting risky play, for the common good. The standard offers a path towards more consistent and earlier detection of harm, and it is the clearest example I can give of what our association stands for.

The year brought other milestones too. The 2025 European Safer Gambling Week was the most impactful yet, reaching 4.1 million social media users with safety messages and bringing together nearly 200 partner organisations across 26 countries, from regulators and support organisations to sports clubs. It was also the first time the campaign brought safer gambling messages to sports audiences across Europe, shown on pitchside banners at professional football matches in Bulgaria, Germany, Greece and Italy.

This report captures the many successes of our members this past year, and I congratulate them on raising the bar not only for themselves but for the rest of the industry.



We launched safergambling.eu to give players across Europe a single trusted route to information about the support available to them, including national helplines. And with the support of the European Advertising Standards Alliance, we introduced the Responsible Influencer Marketing Pledge, an area where standards are increasingly important, and one where our members have committed to going beyond the legal requirements. Much of what we achieved this year came from working with organisations both inside and outside our own sector, and more of that cooperation is what the year ahead needs, especially on illegal gambling.

A sustainable sector that keeps players safe depends on one condition: that players are inside the regulated market. Increasingly, many are not. The growth of illegal gambling in Europe is the single greatest threat to the sustainability of our sector, and it undermines precisely the protections and social value offered by regulated operators and described in the pages that follow.

That is why we are taking the case beyond the industry itself. Illegal operators cannot reach European players without European infrastructure. They need payment providers to process transactions and online platforms to carry their advertising, and unlike the operators themselves, those companies are within greater reach of European rules. Protecting players cannot rest on licensed operators alone, and we will keep making that case and taking action where it is needed.

This report captures the many successes of our members this past year, and I congratulate them on raising the bar not only for themselves but for the rest of the industry. Every data point in these pages reflects the work of thousands of dedicated professionals across our membership. They know that a business that protects its customers and contributes to the society around it is the kind that earns its place and lasts. I am grateful to them, to our associate members, and to the many partners outside our sector who worked with us this year. What they have built is worth protecting, and that is the work ahead.



Pierre Tournier
Interim Secretary General, EGBA

Joint CEO letter: What Europe gains when players choose the regulated market

As CEOs of Europe's leading gaming and betting companies, we believe a well-regulated, competitive market is essential to a strong, trusted and sustainable sector. Every day, millions of Europeans gamble for entertainment, and the overwhelming majority do so without negative effects. They should be able to play with confidence in the operators, the rules and the standards behind that experience: an environment that is fair, accountable, well run and enjoyable. That is what our companies work to deliver, and it is what this report sets out to show.

Value to society

Across Europe, the value of a well-regulated market is clear, and it is growing. In 2025, our companies paid €4.5 billion in taxes that helped fund public services, up from €3.8 billion in 2024. We supported 67,000 jobs and invested almost €770 million in European sport. All of it contributed openly and accountably to the societies we operate in. By contrast, every euro spent with an illegal operator is a euro diverted from regulated operators, like ours, which pay tax, invest in sport, and support jobs in Europe.

Helping players stay in control

Our contribution is not only measured in euros. It is also the protection we build around players themselves, and the tools that help them stay in control of their play: deposit and time limits, reality checks, age and identity verification, self-exclusion, and trained support for anyone in difficulty. More players than ever are choosing to use our safety tools voluntarily: 16.5 million across our companies, a 25% increase on 2024. Tools have become part of an experience that our players value and trust. In next year's report we plan to go even further and show how long players keep and interact with the tools they set.

Our protections also go beyond tools. In 2025, our companies collectively sent nearly 30 million personalised safety messages to our players, each tailored to their individual playing behaviour. These might inform a player about a change in how they are playing, share a practical safety tip, prompt them to set a limit, or signpost the help and support available. A quarter of a million of these messages were dedicated phone calls made by our own trained staff.

Keeping the regulated market attractive to players

As we continue to invest in player protection, the external environment is becoming more challenging. Effective regulatory frameworks are the foundation of everything this letter describes. But the evidence across Europe is consistent: when player-facing restrictions become too blunt, or when the regulated offer becomes less attractive, players turn to the illegal market, where limitless play is readily available. That is why regulation should be judged on its effectiveness in protecting players and keeping them within the regulated market, rather than on how strict it appears.

The illegal market in Europe is growing: more operators, more visible, operating outside the safeguards and oversight that apply in the regulated markets they target, with no trained support teams to call, and paying nothing back to society here. Keeping players inside the regulated market cannot fall to licensed operators

alone. Payment providers process their transactions, technology platforms carry their advertising and their apps, and affiliates and media send players their way. All of them have a role in identifying and disrupting illegal gambling, and we want to work with them on it. Where cooperation is not forthcoming, enforcement against those who facilitate illegal operators has to follow.

The path forward

Our objective is better outcomes for players: evidence-led regulation that combines high standards with an attractive and competitive regulated market. So we ask two things of policymakers. Regulate on the evidence of how players actually behave, using channelisation and measurable player protection outcomes as the test of whether rules are working. And make player protection a shared responsibility across licensed operators, payments, technology platforms, affiliates and media, backed by stronger enforcement against illegal operators and those who facilitate them. Our companies stand ready to play their part.

Our commitment

We are proud of what a regulated market has built in Europe and of our employees who work tirelessly to support a sustainable sector. We are equally clear-eyed about what it takes to sustain it. This report is our yearly account of our own progress. Looking ahead, we will keep investing in the technology, tools, training, research and standards that help keep players safe, and in the experience that keeps them choosing the regulated market. A sustainable sector depends on the confidence players have in the brands they choose, and earning that confidence, year after year, is the work we are committed to.

Yours sincerely,



John Coates
Joint Group Chief Executive, bet365



Jesper Svensson
CEO, Betsson Operations



Stella David
CEO, Entain Group



Per Widerström
CEO, evoke



Pascal Chaffard
Chief Online Betting & Gaming Officer, FDJ United



Dan Taylor
Group CEO, Flutter Entertainment



Mattias Wedar
CEO, LeoVegas Group



Sacha Dragic
CEO, Superbet Group



Mate Bacic
CEO, Tipico

Key sustainability highlights (2025)

A snapshot of our members' sustainability highlights in 2025, based on aggregated data from EGBA member companies. The full data is set out on the following pages.

€4.5 billion contributed in taxes to European economies.

A 21% increase on 2024, including corporate and gaming taxes. This is the first year we can show year-on-year movement in our members' tax contributions.





€768 million invested in European sport.

A 5% increase on 2024, spanning grassroots clubs to professional competitions through sponsorships, levies and streaming rights payments.

66,743 employees.

Our members' workforce grew by 6% in 2025, across their online and land-based operations.



16.5 million customer accounts using safety tools voluntarily.

A 25% increase on 2024. Voluntary users now account for 38% of all customer accounts, up from 34%.





29.6 million personalised safety messages sent to customers.

A 6% increase on 2024. Personalised messages, tailored to a customer's individual playing behaviour, now make up 31% of all safety messages sent, up from 28%.

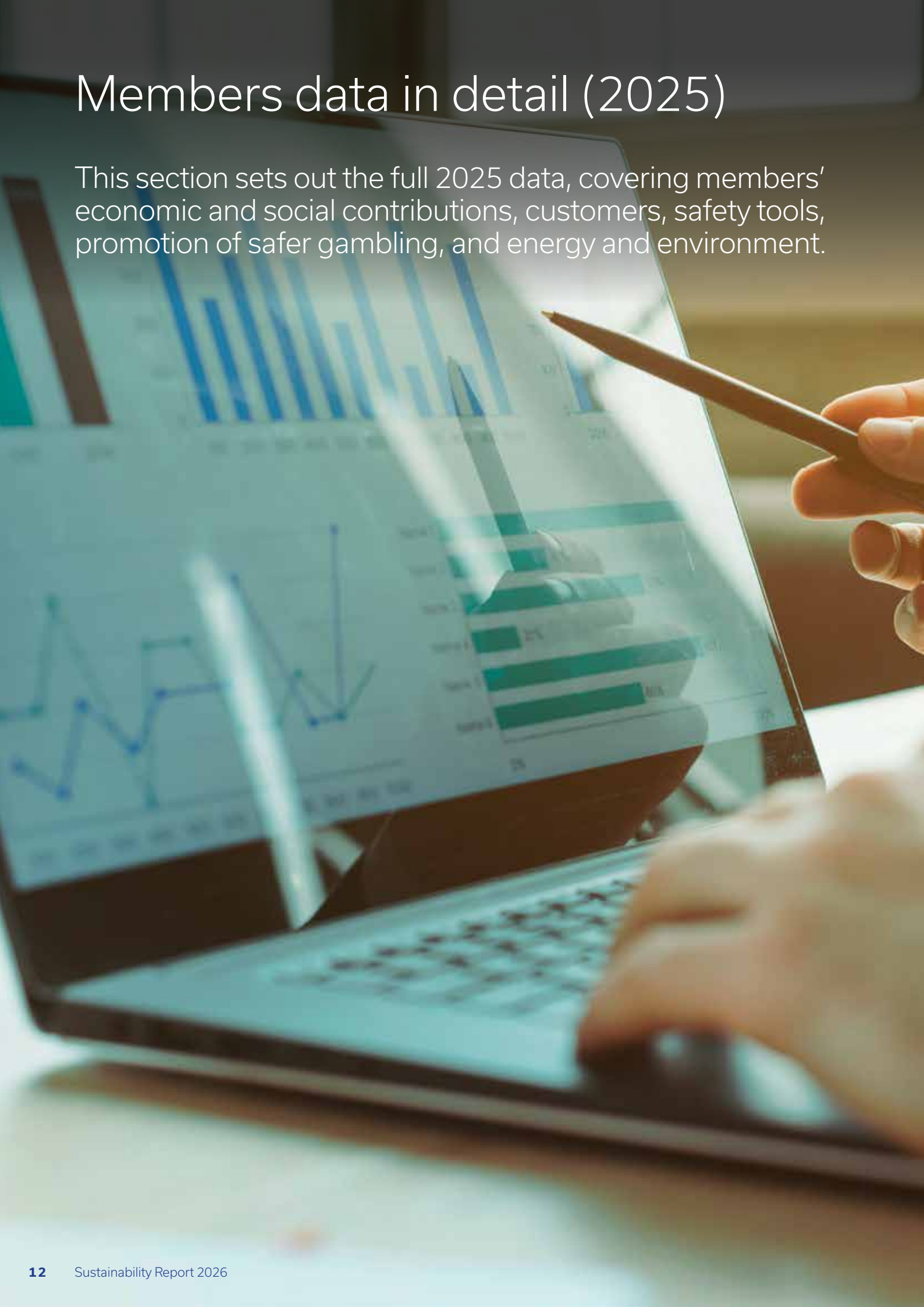
€186.6 million donated to charities and community initiatives.

A 19% increase on 2024, supporting causes across Europe unrelated to gambling.



Members data in detail (2025)

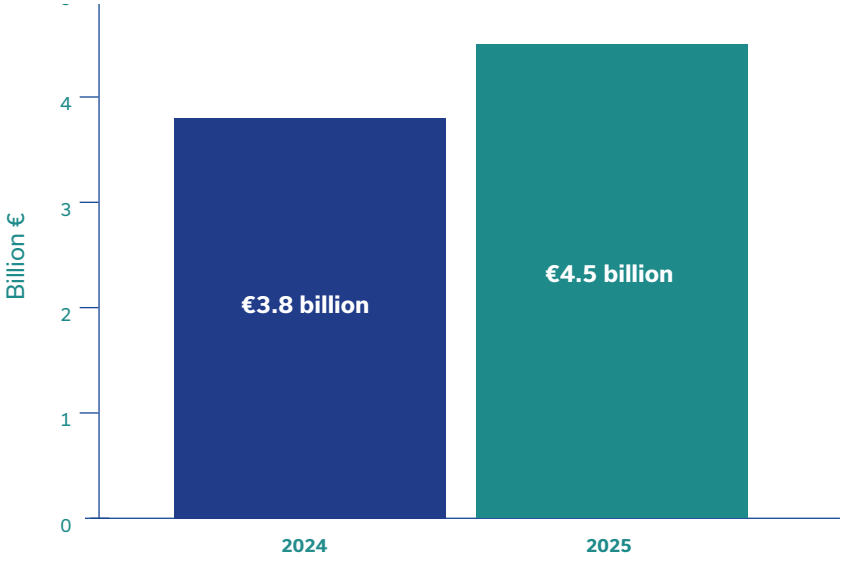
This section sets out the full 2025 data, covering members' economic and social contributions, customers, safety tools, promotion of safer gambling, and energy and environment.



Economic and social contributions

EGBA members contribute significantly to European society through the taxes they pay, their investment in sport, the people they employ, and their support for charities and community initiatives. These contributions help fund public services, sustain sporting ecosystems and jobs, and support social causes across the continent.

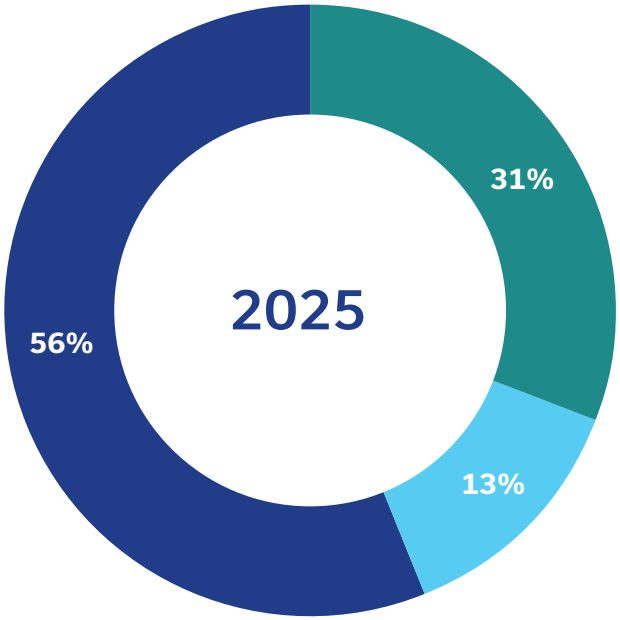
Tax contributions



In 2025, EGBA members contributed €4.5 billion in taxes to European economies, including corporate taxes and gaming taxes, a 21% increase on 2024. These contributions provide vital funding for public services and community initiatives.

Note: The increase reflects both organic growth and EGBA's expanded membership composition.

Sports investments

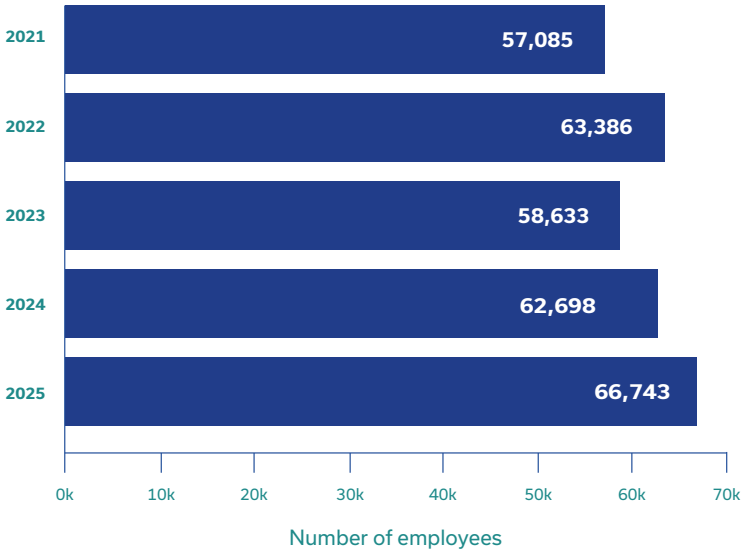


Sports are at the heart of what we do, and our members are investing in their success. In 2025, EGBA members invested €768 million in European sports, a 5% increase on 2024, spanning grassroots to professional competitions through various sponsorships, fees, and streaming rights payments. Streaming rights represent the largest area of support, accounting for 56% of the total investments by our members.

[1] These are payments to enable operators to live stream sports on their betting websites or inside their betting shops. Includes payments to sports media intermediaries.

Note: Investments from our members cover payments related to both their online and land-based operations.

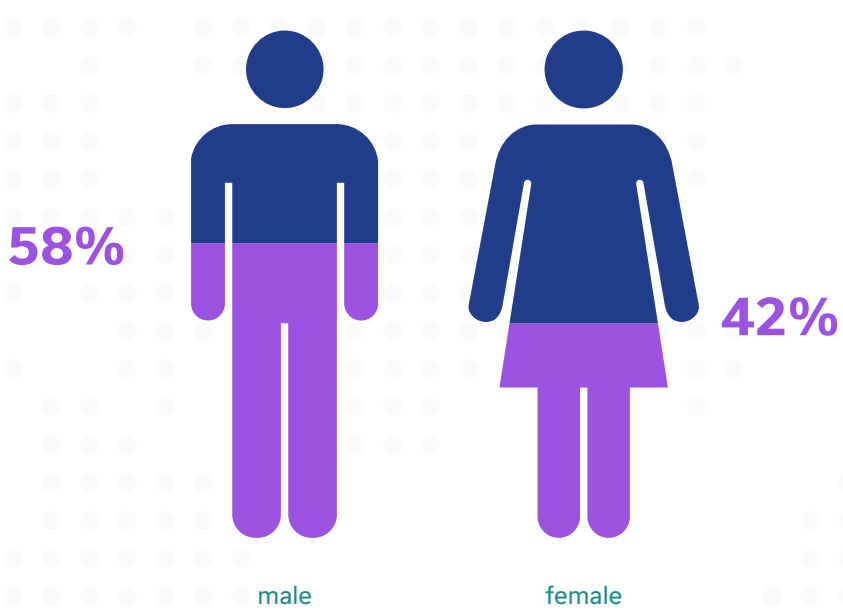
Number of employees



In 2025, our members had 66,743 employees, reflecting a 6% increase from 62,698 in 2024.

Note: Employee data includes both online and land-based operations. The increase reflects both organic growth and EGBA's expanded membership composition.

Gender of employees



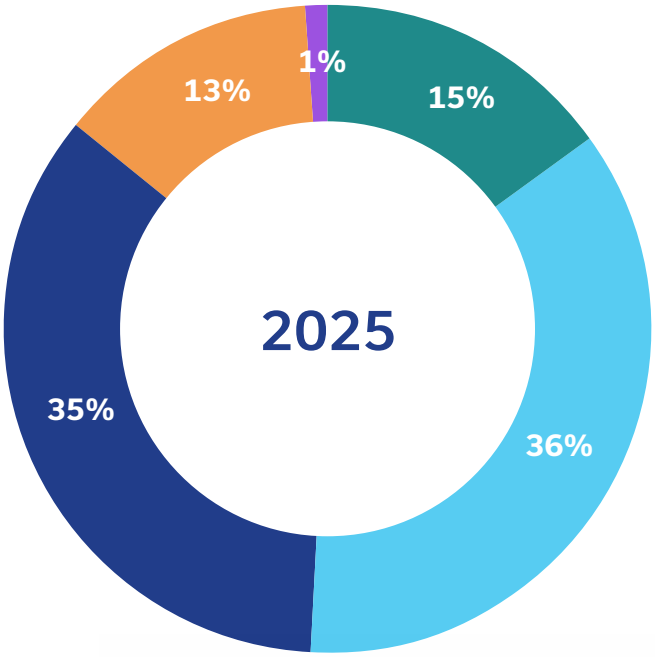
In 2025, 58% of employees were male, while 42% were female.

Note: Employee data includes both online and land-based operations.

Age of employees

In 2025, employees aged 26-35 remained the largest age group, comprising 36% of our members' total workforce.

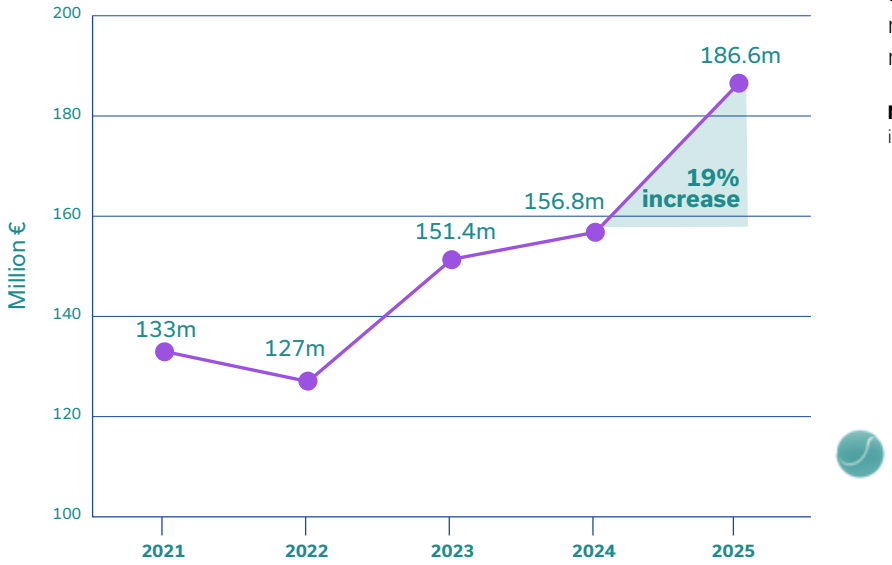
Note: Employee data includes both online and land-based operations.



18-25 years
26-35 years
36-50 years
51-65 years
66 years or more



Donations to charities



In 2025, our members donated €186.6 million to various charities and community initiatives in Europe, marking a 19% increase from €156.8 million in 2024.

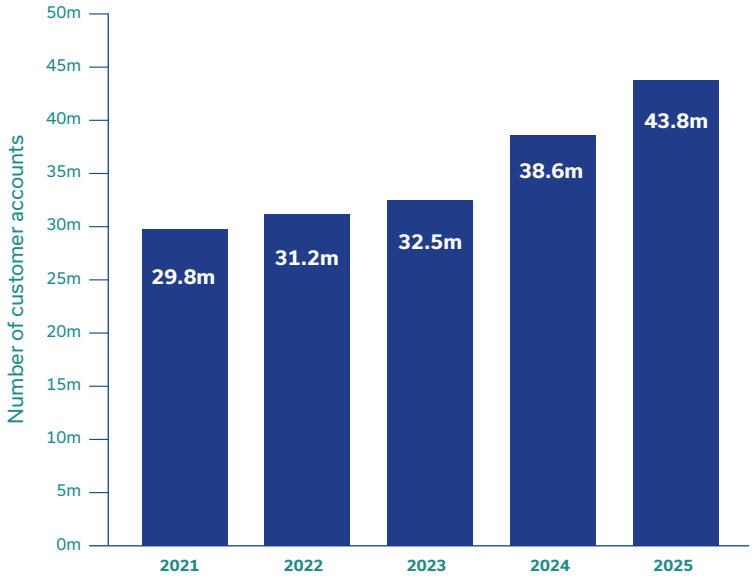
Note: Covers donations to charities and community initiatives not related to gambling.



Customers

Our members collectively serve millions of customers across Europe through their regulated online gambling platforms. This section provides insights into their customer demographics and service interactions.

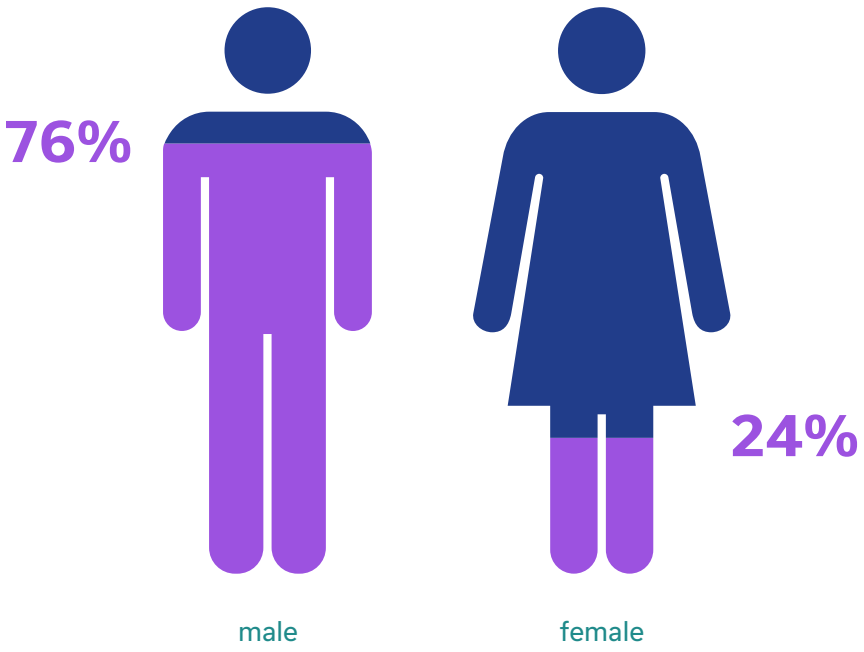
Number of customers



The number of customer accounts has shown an upward trend over the past five years. In 2025, the number of customer accounts reached 43.8 million, representing a 13% increase from the 38.6 million recorded in 2024.

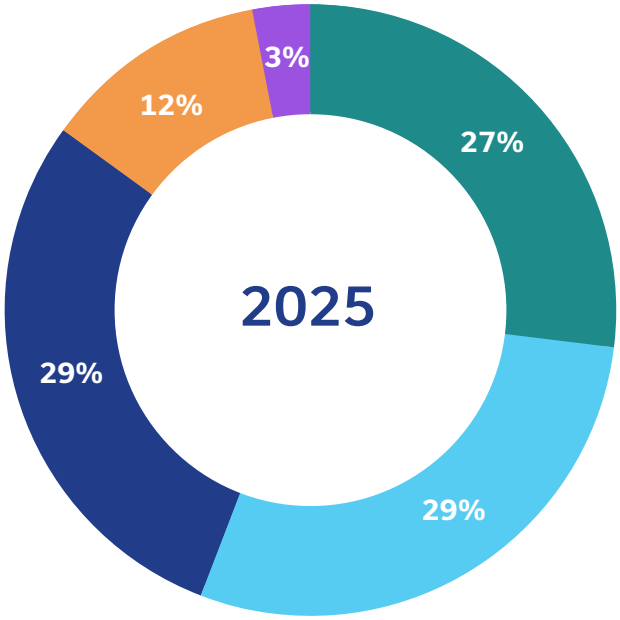
Note: Based on active customer accounts (where a customer has placed a bet at least once during the reporting year). Customers who hold accounts with more than one EGBA member will be counted once for each account, so the figure represents accounts rather than individuals. The increase reflects both organic growth and EGBA's expanded membership composition.

Gender of customers



In 2025, 76% of customers were male and 24% were female, broadly unchanged from 2024.

Age groups of customers

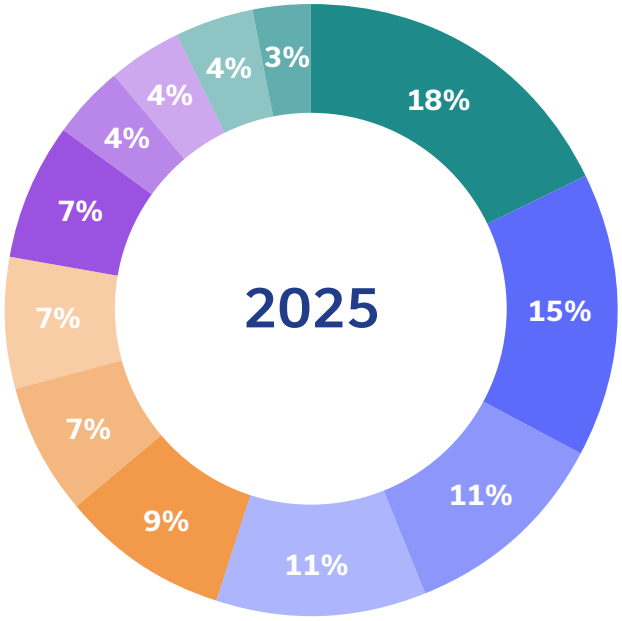


In 2025, the largest customer groups by age were the 26-35 years and 36-50 years groups, each representing 29% of customers. Together, these groups accounted for 58% of the customer base.

Note: A customer's age is counted from the last calendar day in the reporting year.

- 18-25 years
- 26-35 years
- 36-50 years
- 51-65 years
- 66 years or more

Customer service topics



In 2025, there were 18.3 million customer service interactions across our member operators, representing a 14% increase from 15.9 million in 2024. Customers sought assistance on a variety of topics, with the most common being offers/bonuses (18%), account-related queries (15%), and payment issues/options (11%). These three categories together accounted for 44% of all customer service interactions.

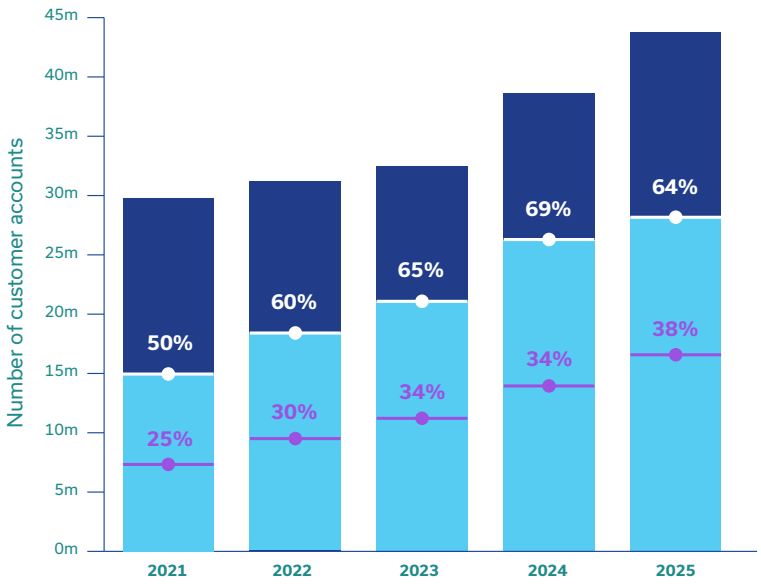
[1] Includes subject access requests (SAR) and data requests.
[2] Includes withdrawals and deposits.

- Offers/bonuses
- Account-related queries[1]
- Payment issues/ options[2]
- Unclassified
- Other
- Safer gambling
- Pay-out of winnings
- KYC procedures
- Betting odds/ types
- Log-in issues
- Product offering
- Technical issues

Safety tools

Safety tools, such as deposit limits, time limits and self-exclusion, help customers stay in control of their play. They are used either voluntarily or on a mandatory basis where regulation or operator policy requires it, and they are a cornerstone of safer gambling.

Use of safety tools

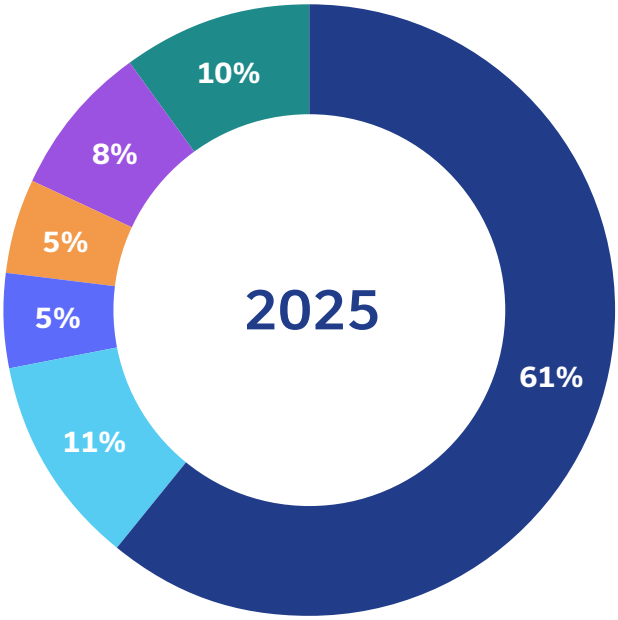


In 2025, 28.2 million customers had one or more safety tools activated in their playing accounts, a 5% increase from 26.7 million in 2024. This accounted for 64% of total customers. Voluntary use grew more strongly: 16.5 million customers, 38% of all customers, used safety tools voluntarily, a 25% increase from 13.2 million in 2024 and an increase in share from 34%.

Note: The share of customers with a tool activated fell from 69% to 64% as the number of customer accounts grew faster than tool activations. The number of customers using tools voluntarily grew faster than the customer base. Customer figures refer to customer accounts. Customers with accounts at more than one member are counted once for each account.

- Number of customers without a safety tool
- Number of customers using mandatory or voluntary tools
- Share of customers using mandatory or voluntary tools
- Share of customers using voluntary tools

Types of safety tools used



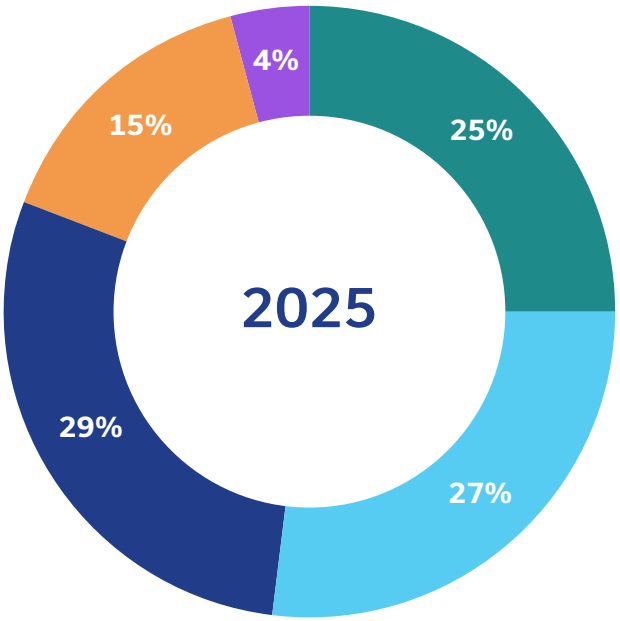
Deposit limits remain the most popular safety tool, accounting for 61% of the safety tools used by customers voluntarily, down from 65% in 2024. The "other" category, which includes loss limits and stake limits, continued to grow, rising from 7% to 10% and reflecting a widening range of tools available to customers.

[1] Includes loss limits and stake limits.

Note: Based on voluntary use of safety tools. Includes data from customers who had more than one tool active in their account. Does not include customers who use a safety tool on a mandatory basis due to regulatory or operator requirements.

- Deposit limits
- Time limit/reality check
- Product blocks
- Self-exclusion < 6 months
- Self-exclusion ≥ 6 months
- Other[1]

Age groups of customers using safety tools



In 2025, 52% of customers who used safety tools voluntarily were 35 years old or younger, up from 49% in 2024, reflecting our members' commitment to encourage safe play among younger players.

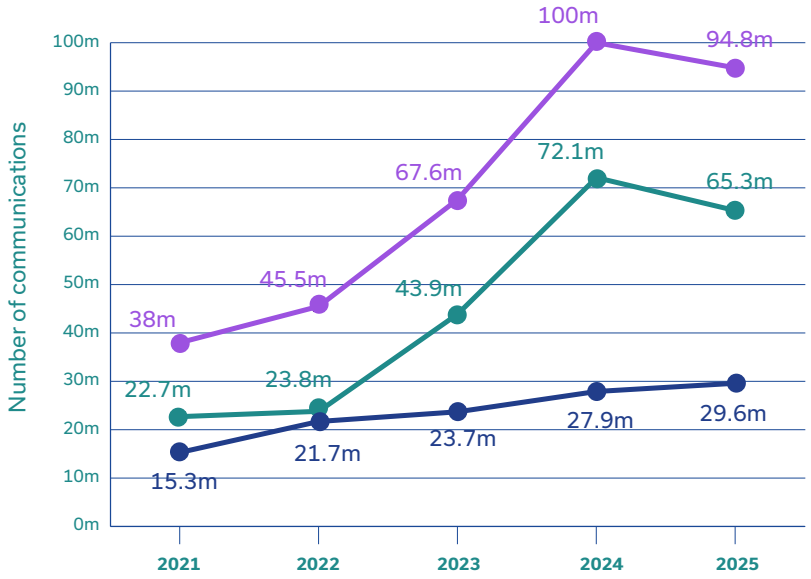
Note: Based on voluntary use of safety tools. This does not include customers who use a safety tool on a mandatory basis due to regulatory or operator requirements. A customer's age is counted from the last calendar day in the reporting year.



Promotion of safer gambling

Our members proactively promote safer gambling through targeted communications, comprehensive employee training, and substantial contributions to research, education, and treatment initiatives. These efforts demonstrate their commitment to player protection and harm prevention across all customer touchpoints.

Safety messages sent to customers

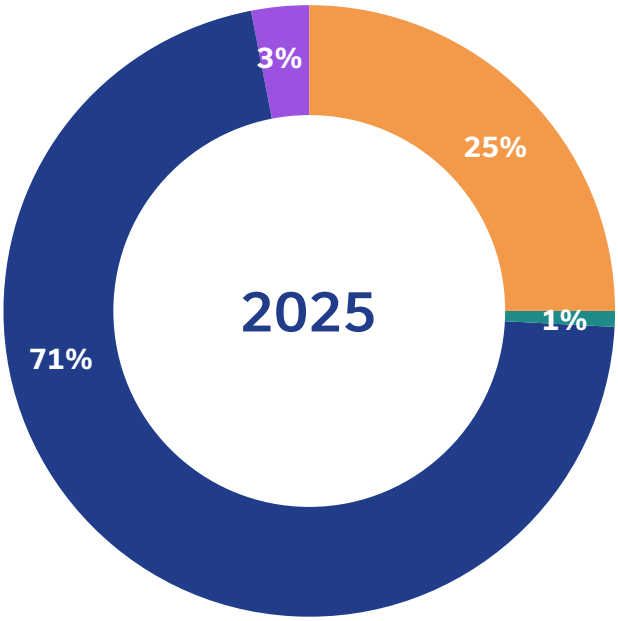


In 2025, our members sent 94.8 million safety messages to their customers. Personalised messages, tailored to an individual customer's playing behaviour, rose 6% to 29.6 million and now account for 31% of all safety messages sent, up from 28% in 2024. Generic messages fell 9% to 65.3 million.

Note: Includes email, phone call, pop-up, player account inbox, and other direct messages (including SMS).

- Total
- Generic
- Personalised

Format of personalised messages

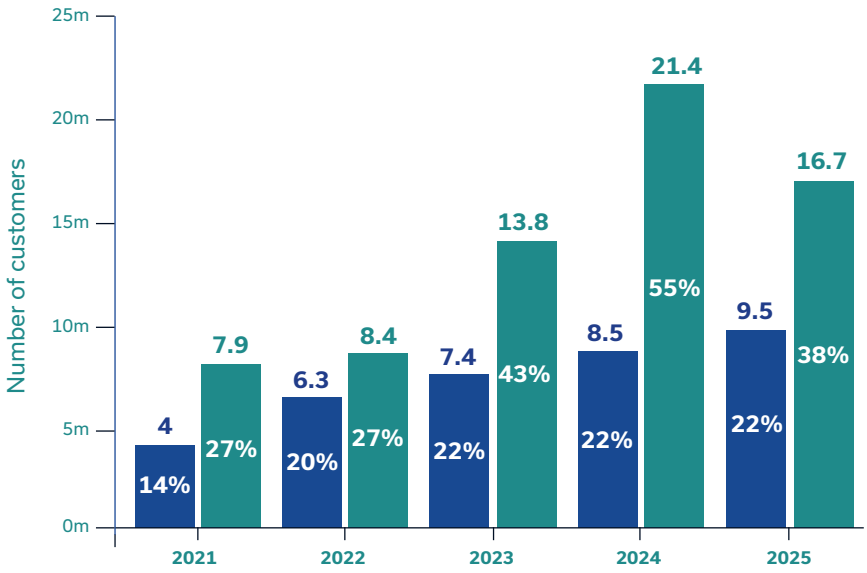


In 2025, 71% of personalised safety messages were delivered via on-screen pop-ups, up from 67% in 2024, while email remained stable at 25%. Our members made 260,000 phone calls to their customers, equivalent to 1% of personalised messages delivered.

[1] Includes SMS and player account inbox.

- Email
- Phone call
- Pop-ups
- Other[1]

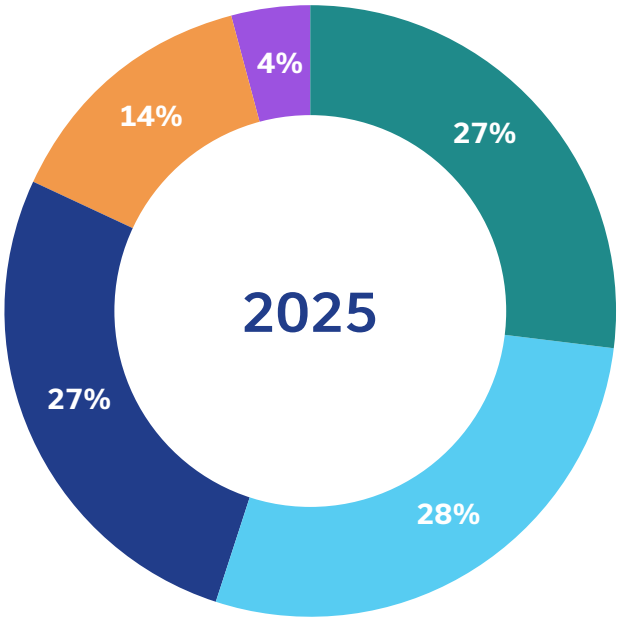
Customers who were sent safety messages



In 2025, 9.5 million customers, 22% of all customers, were sent personalised safety messages, an 11% increase compared to 8.5 million in 2024. Meanwhile, 16.7 million customers, 38% of all customers, were sent generic safety messages, a 22% decrease from 21.4 million in 2024.

Note: Includes email, phone call, pop-ups, player account inbox, and other direct messages (including SMS).

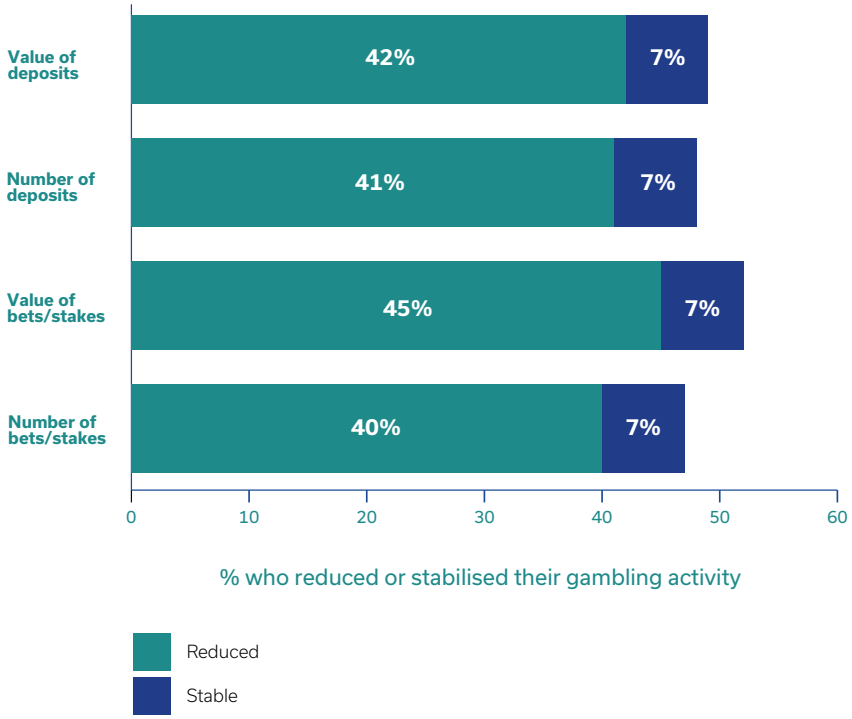
Age groups of customers sent personalised safety messages



In 2025, 55% of customers who were sent personalised safety messages were aged 35 years or younger, reflecting our members' commitment to encourage safe play among young people, while 27% were in the 36-50 years age group.

Note: The customer age is counted as of the day when they were sent the last message during the reporting year.

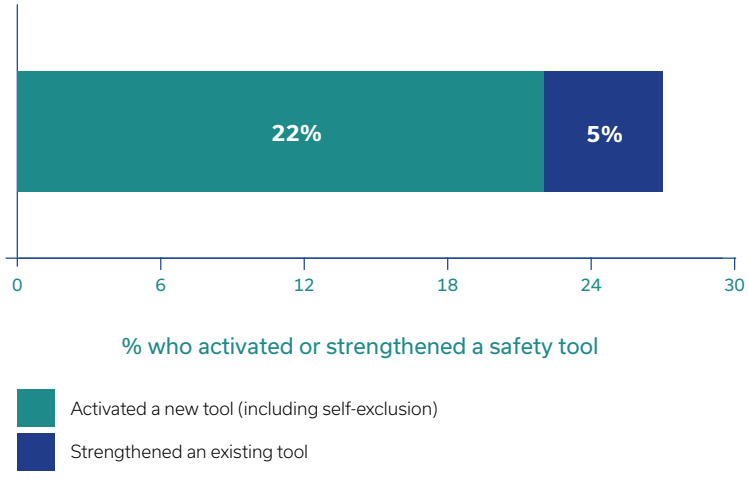
Changes in activity among customers with high-risk behaviours after personalised safety messaging



In 2025, among customers who displayed high-risk behaviours and were sent a personalised safety message, between 47% and 52% of them either reduced their gambling activity or kept it stable in the 30 days following their first message. That compares with 42-46% in 2024. The range reflects the four measures of activity shown. On each measure, 40-45% reduced their activity and a further 7% kept it stable. These figures reflect changes in behaviour only, within this group of customers, and may also be influenced by other factors, such as a customer setting a safety tool. They represent one point in the customer protection journey. For customers whose activity did not reduce or stabilise, members continued to interact with them to promote safer play and, in some cases, to require safety tools to be activated or strengthened on their accounts.

Note: Analysis is based on behavioural changes measured by comparing playing behaviour over the 30-day period following customers being sent their first personalised safety message in 2025 with the customer's behaviour over the 30-day period immediately preceding that message. Results represent unweighted averages across EGBA members to ensure equal representation regardless of operator size. Members apply their own internal definitions of high-risk behaviour, and the data is not underpinned by a common definition. Due to these limitations, the data should be treated as a guide.

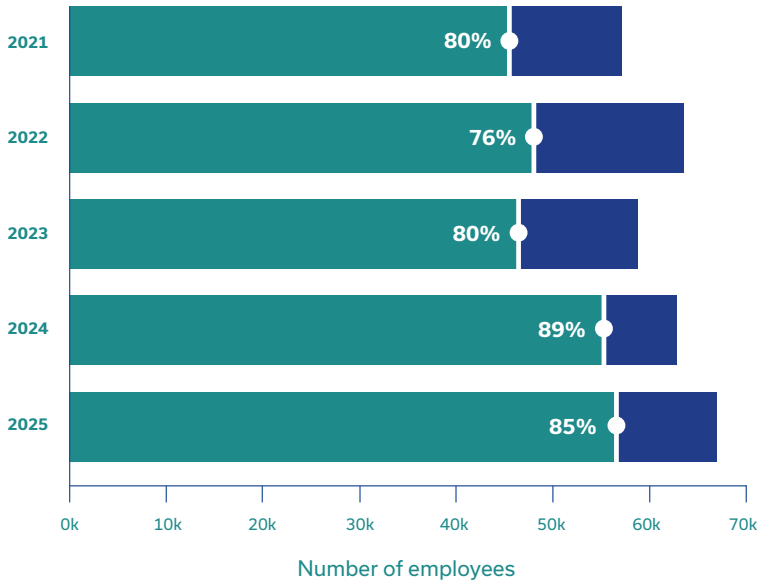
Safety tool activation among customers with high-risk behaviours after personalised safety messaging



In 2025, among customers who displayed high-risk behaviours and were sent a personalised safety message, 22% of them activated a new safety tool, including self-exclusion, and a further 5% strengthened an existing tool in the 30 days following their first message. These figures reflect one possible response within this group of customers, rather than a measure of the overall effectiveness of personalised messaging. Customers may already have tools in place, respond in other ways, or remain subject to further monitoring and interventions by members.

Note: Analysis is based on safety tool activation over the 30-day period following customers being sent their first personalised safety message in 2025. Results represent aggregated data across EGBA members. Members apply their own internal definitions of high-risk behaviour, and the data is not underpinned by a common definition. Due to these limitations, the data should be treated as a guide.

Employees trained in safer gambling



In 2025, 85% of all employees received dedicated safer gambling training, compared with 89% in 2024. The number of employees trained increased, but not as fast as the total number of employees.

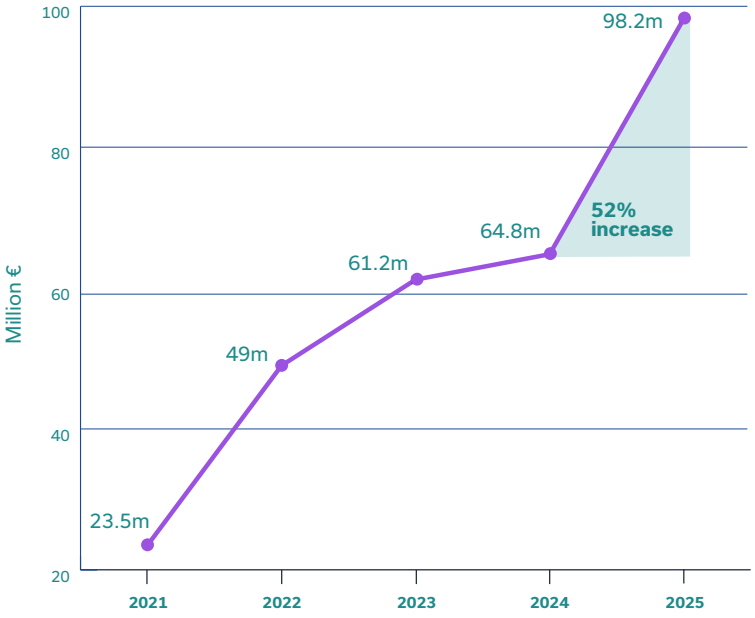
Note: Employee numbers include both online and land-based operations. Includes various levels of training, from basic refresher courses to specialised training designed for safer gambling teams.

Number of employees

Number of employees who received safer gambling training

Share of employees who received safer gambling training

Contributions to research, education and treatment (RET)



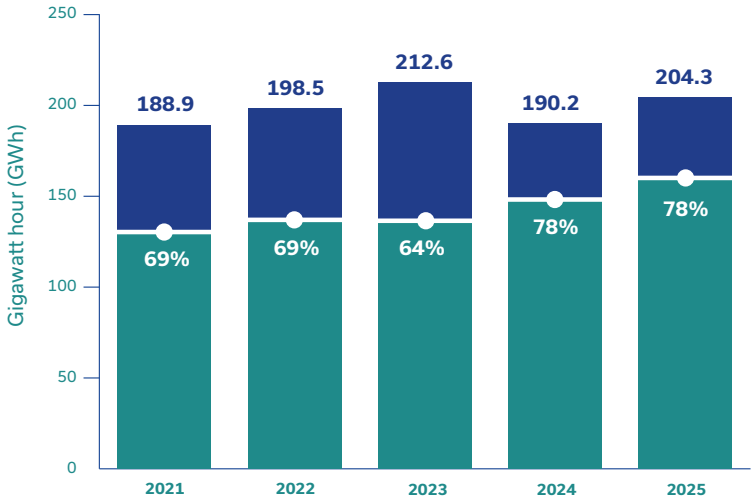
In 2025, our members contributed €98.2 million to research, education and treatment (RET) to support gambling harm prevention in Europe, marking a 52% increase from €64.8 million in 2024.

Note: Includes mandatory and voluntary social levies, and voluntary contributions that are not levies, such as donations to safer gambling research, education and treatment. 2024 figures have been revised due to the availability of updated data sets.

Energy and environment

EGBA members recognise their environmental responsibilities and are committed to reducing their ecological footprint. This includes efforts to decrease energy consumption and increase the use of renewable energy sources across their online and land-based operations.

Energy consumption and renewable energy use

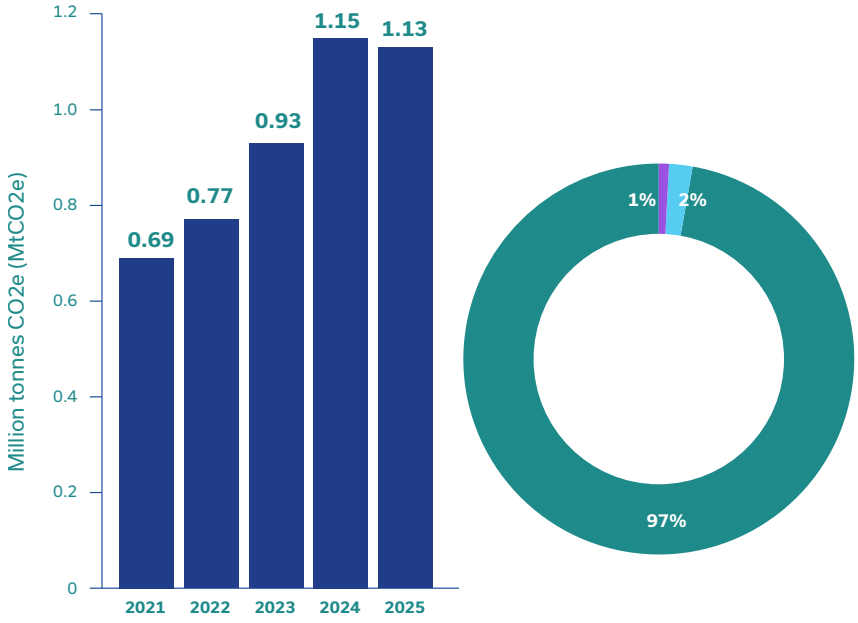


In 2025, our members' total energy consumption amounted to 204.3 gigawatt hours (GWh), compared with 190.2 GWh in 2024. Of this total, 78% was sourced from renewable energy, in line with 2024 and up from 64% in 2023.

Note: Data for energy consumption and renewable energy use includes both online and land-based operations. 2025 data represents seven member companies. Changes in EGBA membership composition and reporting methodologies can affect year-on-year comparisons.

- Non-renewable energy use
- Renewable energy use
- Renewable energy share (%)

Greenhouse gas emissions



In 2025, our members' total greenhouse gas (GHG) emissions amounted to 1.13 million tonnes CO2e (MtCO2e), compared with 1.15 MtCO2e in 2024. Scope 1 (direct) and Scope 2 (indirect) emissions accounted for 1% and 2% respectively. Scope 3 emissions, representing value chain emissions not directly owned or controlled by our members' businesses, comprised 97% of the total.

Note: Data for GHG emissions includes both online and land-based operations. 2025 data represents seven member companies. Changes in EGBA membership composition and reporting methodologies can affect year-on-year comparisons.

- Total
- Scope 1 (Direct)
- Scope 2 (Indirect)
- Scope 3 (Value chain)

Highlights from our members

Our members are putting sustainability at the heart of what they do. The following pages set out what they did in 2025 to protect players, support their people, and contribute to the communities where they operate.



Our members

bet365
bet365.com

betssongroup
betssongroup.com

Entain
entaingroup.com

evoke
evokeplc.com

FDJ UNITED
fdjunited.com

Flutter
flutter.com

LEOVEGAS
leovegasgroup.com

SUPER TECHNOLOGIES
super.xyz

tipico
tipico-group.com

Associate members

aircash
aircash.eu

sumsub
sumsub.com

yaspa
yaspa.com

A continuously evolving responsible gambling architecture

The principle of responsible gambling is not a new one; it is embedded in the DNA of regulated operators such as bet365.

The myriad of responsible gambling tools in place include customer-led; operator-led; and build on decades of understanding and learning about how customers behave and how they exhibit risks. These tools have evolved over time.

The continual drive to develop better, and more effective, tools requires attention to customers and their behaviours. It also benefits from detailed analysis and review of the available data and evidence.

The learnings that can be derived from data supports operators in consistently pursuing earlier and more proportionate interventions when customers indicate or start to display behaviours which, even at a nascent stage, suggest that continuing on such a trajectory may result in a move towards riskier or risky play. Experience and evidence show that early interventions can positively impact the player and their behaviour.

A truly effective responsible gambling matrix allows for all those involved in the player journey to play their part in ensuring that customers can enjoy gambling in a safe and healthy way as a legitimate part of their leisure time. The challenge lies in ensuring that customers are not detrimentally affected, whether by gambling in the regulated sector or by the very tools designed to protect them. Getting this balance wrong risks displacing customers into the illegal market, where consumer welfare is ignored and the only beneficiaries are serious organised crime.

A truly effective responsible gambling matrix allows for all those involved in the player journey to play their part in ensuring that customers can enjoy gambling in a safe and healthy way as a legitimate part of their leisure time.



By Sheila Preston

Chief Regulatory Officer

More information:
Read more about bet365's sustainability efforts[1]

[1] https://responsiblegambling.bet365.com/en

Creating long-term value through sustainable and responsible growth at Betsson

At Betsson, sustainable growth is a central part of our business strategy, with the aim to create value for both the company and society. For me, the link is clear: The same actions that build a profitable and resilient business through sound commercial judgement, trust and responsible practices also generate societal benefits through jobs, tax contributions, sports partnerships and community engagement.

This is one of the key distinctions between regulated operators and the unlicensed black market: Licensed companies operate within frameworks designed to protect consumers and support long-term channelisation, and we contribute tangible value across society through our employees, suppliers, shareholders and partners.

In 2025, we further advanced this approach through initiatives that combine commercial impact with positive societal outcomes. A clear example is how we approach sports sponsorships. These partnerships promote brand visibility, which is an important part of Betsson's commercial toolbox, while also contributing financially through investment in clubs and local ecosystems.

They also offer a powerful platform for engagement.

Our collaboration with Club Brugge is one such example. By donating the front-of-shirt sponsorship space linked to our partnership to support the "No Heart No Glory" blood donation campaign, we leveraged a commercial asset to create both business and societal benefits. Delivered together with the club, the initiative demonstrates how partnerships can be mobilised to reach wider audiences and drive tangible positive community impact.

For me, responsible gaming is one of the clearest examples of sustainable value creation benefiting both players and the business, and a core focus area for any gaming company. A sustainable gaming industry depends on long-term customer relationships built on trust and a positive customer experience. In connection with European Safer Gambling Week, we launched a campaign comparing responsible gaming tools to sports equipment, normalising their use and positioning them as a natural part of a healthy gaming experience.

This approach is supported by data: All Betsson's active customers are provided with information about responsible gaming, and across our European brands, nine in ten customers have at least one responsible gaming tool activated. This demonstrates how positive play contributes to both customer wellbeing and long-term business sustainability.

Beyond our own operations, we aim to strengthen the broader industry. At the Sustainability Hub at NEXT Valletta, which Betsson hosted for the third consecutive year, discussions focused on topics such as responsible gaming, sustainable regulation, and building a more positive reputation for the sector, all central to a sustainable and competitive industry.

Finally, transparency and robust governance underpin everything we do. In our 2025 Annual Report, we reported in line with the Corporate Sustainability Reporting Directive for the first time, enhancing the quality and comparability of our sustainability disclosures. Alongside this, our ISO certifications in environmental management and energy efficiency support continuous improvements in how we manage our environmental impact.



At Betsson, sustainable growth is a central part of our business strategy, with the aim to create value for both the company and society.



By Jonna Danlund

Head of ESG

More information:
Read more about Betsson's sustainability efforts[1]

[1] https://www.betssonab.com/sustainability

Determination at play: creating long-term value through sustainability

At Entain, we believe sustainability and growth are mutually reinforcing. Creating long-term value requires more than strong financial performance; it depends on earning trust, protecting customers, supporting communities and investing in our people.

As a global sports betting and gaming company operating across regulated and regulating markets, our focus is on creating sustainable value for all stakeholders. Over the past year, we have continued to invest in initiatives that strengthen our business while delivering positive outcomes for customers, communities and society.

Our Sustainability Charter provides the framework for this work, focusing on four priorities: player protection, operating secure and trusted platforms, creating an environment where our people can thrive, and positively impacting the communities in which we operate. Together, these priorities help us create long-term value while supporting a more sustainable future for our industry.

Creating value through player protection

Player protection is an important responsibility and the foundation of a sustainable industry. At Entain, our approach is built around three principles: Engage, Protect and Support. By combining advanced technology, behavioural insights and data-led interventions, we work to identify potential signs of harm early, engage customers in the right way and provide tailored support where needed.

Protecting consumers also means tackling one of the greatest threats facing our industry: the growth of illegal gambling. Unlicensed operators provide none of the protections expected in regulated markets, expose consumers to increased risks of harm and financial crime, and divert revenues away from governments, public services and sport.

To help address this challenge, Entain launched a major programme to study, measure and map illegal online gambling and its supporting infrastructure across key international markets. Drawing on more than 125 data sources, this work is helping build a stronger evidence base for policymakers, regulators and enforcement agencies. We have also worked with regulators, sports bodies, technology platforms and payment providers to support stronger disruption measures and improve consumer protections.

At Entain, we believe sustainability and growth are mutually reinforcing.



By Stella David

Chief Executive Officer

Creating value through communities

Through Pitching In, our grassroots sports investment programme, we continue to support non-league football clubs and local communities across the UK. Since 2020, Entain has invested more than £2.5 million into its partnership with the Trident Leagues, helping clubs deliver community projects, attract volunteers and strengthen their local impact. Over the past year, we renewed the partnership for a further three seasons, reinforcing our long-term commitment to grassroots sport.

Creating value through our people

Our people are equally central to sustainable growth. Over the past year, more than 16,500 colleagues participated in learning and development programmes, while we maintained a 98.9% completion rate for key compliance and responsibility training across the Group. Continued investment in leadership development, wellbeing and inclusion helps ensure our colleagues are empowered to perform at their best.

Delivering sustainable growth

As the industry continues to evolve, collaboration will remain essential. Organisations such as EGBA play a vital role in raising standards, sharing best practice, helping regulated firms engage positively with regulators, and supporting a sustainable future for the European gaming sector.

Sustainability is not a parallel agenda to growth; it is how sustainable growth is achieved. Whether through player protection, tackling illegal gambling, investing in communities or developing our people, these initiatives strengthen the resilience of our business and the regulated gambling sector while creating broader economic and social value.

More information:
Read more about Entain's sustainability efforts[1]

[1] https://www.entaingroup.com/sustainability-esg/

Sustainability at evoke in 2025

At evoke, sustainability starts with how we run the business every day. In 2025, we continued to put our Players, People and Planet strategy into practice, building on the foundations of previous years and giving teams across the business greater ownership of delivery.

Player safety remains central to our approach. In the UK, we strengthened our In-The-Moment interventions, using behavioural models to identify rapidly escalating gambling activity and respond earlier. These models consider deposits, staking, betting patterns and time spent playing, helping us take proportionate action when customers show signs of increased risk.

Since implementation, the framework has delivered an 85% reduction in customers reaching the highest deposit-frequency risk threshold. We also progressed Mindway's GameScanner, combining external behavioural insight with our own models. We continue to evaluate the effectiveness of these interventions, using the findings to improve how we identify risk and support customers.

Our commitment extends beyond our own platforms. We continued supporting the Armed Forces Gambling Support Network, delivered by Beacon Counselling Trust, and committed funding for its second and third years. Its first year, spanning 2024 - 25, engaged over 11,000 people through training, awareness and brief interventions. We were pleased to pay for 3 years of the programme ahead of the transition to the new levy system.

I'm particularly proud of the energy our colleagues have brought to our community partnerships. In 2025, they contributed 7,429 volunteering hours, almost double the previous year. Launching our full Retail volunteering programme helped make that possible, giving colleagues more practical opportunities to support causes in their local communities.

I want us to keep building on what works, learn where we need to improve, and make responsible decisions part of everyday life at evoke.



By Ben Wright

Director of ESG and Sustainability

Our partnership with the Motor Neurone Disease Association continued to grow. The 2025 evoke the stars gala raised over £154,000, helping take fundraising across our activities and the previous year's gala beyond £400,000. This partnership began with a colleague nomination, and the support from colleagues and customers has been brilliant. We also began a partnership with the British Wheelchair Basketball Association to support participation and inclusion through sport.

Alongside this, we delivered over 150,000 learning hours through our global digital platform and continued investing in specialist wellbeing support. Supporting our people through organisational change remained an important responsibility throughout the year.

On Planet, our reported total emissions fell 10.9% compared with 2024, with Scope 1 and 2 down 8.4% and Scope 3 down 11%. We strengthened emissions data and focused supplier engagement on the areas where we can have the greatest influence.

We also reviewed what delivering our climate ambitions would require. Following that assessment, we revised our Scope 3 net-zero ambition from 2035 to 2045. That is a significant change, and being transparent about it matters. Our focus is on improving the data, working with suppliers and reporting openly on progress and constraints.

There is more to do across all three pillars. I want us to keep building on what works, learn where we need to improve, and make responsible decisions part of everyday life at evoke.

More information:
Read more about evoke's sustainability efforts[1]

[1] https://www.evokeplc.com/sustainability/

Protecting young people from gambling harm: what we learned from taking prevention into Swedish schools

At FDJ UNITED, we have always said that responsible gambling cannot be limited to messages and self-exclusion tools. Effective prevention requires improving the risk awareness early on so that future customers can make informed choices and understand the risks.

A recognised gap is that minors and young adults often receive limited education about the risks gambling presents. In 2025, we decided to address this by initiating a national school tour in Sweden, delivered by Spelfriheten, one of Sweden's leading organisations working with gambling addiction and prevention. It is important to say that FDJ UNITED is not mentioned or present in any communication at the schools.
Our relationship with Spelfriheten began a few years ago through our partnership with Svensk Elitfotboll (SEF), the organisation representing Sweden's top football clubs. When Unibet (a FDJ UNITED brand) became the principal sponsor of SEF, we developed a comprehensive responsible gambling programme for all 32 elite clubs. Gambling problems among elite athletes are well documented - particularly during injury periods when players have significant time on their hands. Yet it had rarely been discussed openly inside clubs or locker rooms. We changed that by commissioning Spelfriheten to deliver mandatory education sessions across all 32 clubs. Today, every player and club has been trained, and a dedicated anonymous reporting line exists for anyone concerned about a teammate or themselves.

That collaboration evolved further when a 2024 report by Sweden's Central Association for Alcohol and Drug Information revealed a worrying rise in gambling among young people. As a company with a particular focus on preventing underage gambling and reducing harm among young adults, we saw an opportunity to act. Together with Spelfriheten, we designed and funded a national school tour targeting students in Year 9 and upper secondary school.

Prevention works best when it starts early, reaches young people in their own environments, and is sustained over time.



By Kristina Grewin
Head of Sustainability OBG

The programme was deliberately designed not to feel like a lecture. Rather than delivering a top-down message, the sessions are crafted to engage teenagers, prompt genuine reflection, and build awareness of risk without moralising. By the end of 2025, Spelfriheten had visited around 30 schools across Sweden from north to south, reaching more than 3,000 students.

The data gathered at each school visit tells a clear story. Among underage respondents, roughly half of all boys reported having gambled for money - whether through loot boxes and skin betting in gaming environments, or via betting sites. Yet only 16% of all students surveyed had ever received any education about the risks of gambling. By comparison, 95% had received education about tobacco risks, and 98% about alcohol. The gap is striking.

These findings reinforce why industry-funded initiatives like this one matter - but they also highlight the limits of what any single company or organisation can do alone. Sweden's licensed gambling industry contributes approximately SEK 5 billion in gambling tax each year. We believe a portion of those revenues should be systematically directed toward scaling up preventive education. We are actively making that case to policymakers, parliamentarians, and regulators, and we encourage others across the industry to join that conversation.

Prevention works best when it starts early, reaches young people in their own environments, and is sustained over time. This project is a step in that direction - but it needs to become the norm, not the exception.

More information:
Read more about FDJ UNITED's sustainability efforts[1]

[1] https://www.fdjunited.com/commitments/

Turning global innovation into local impact

Through our Positive Impact Plan, at Flutter we seek to create lasting value for customers, colleagues, communities and the environment, while helping raise standards across our sector.

Play Well, our global commitment to responsible gaming, reflects our belief that customer protection and sustainable business performance go hand in hand. In 2025, global usage of responsible gaming tools across Flutter brands reached 47.3%, up 2.8 percentage points year-on-year, supported by $158 million of responsible gaming investment - an increase of $19 million compared to 2024.

Responsible gaming depends on a balance of effective regulation and continuous innovation by licensed operators. At Flutter, we believe the strongest case for regulated gambling is made through the actions we take. Across our European markets, we continue to invest in tools, technology and research that help customers stay in control of their play. In Italy, Sisal introduced AI-enabled text analysis developed with Università Cattolica del Sacro Cuore to identify early indicators of customer risk. Across our UK and Ireland brands, Pulse, our AI-driven predictive model, guides high-risk customers through structured in-product intervention journeys, with completion rates reaching 93%. We also opened our Safety Centre of Excellence in Leeds, a £1.5 million investment bringing our 550-strong customer safety team into a dedicated innovation environment, and completed the transition to a real-time safety platform, with more than 99% of interventions now operating through a single system - a first for our business.

These investments help create better gaming environments for our customers. Yet we are part of a wider sector ecosystem that customers can access. In contrast to the regulated sector, illegal operators sit outside local licensing regimes and do not consistently apply the safeguards expected of regulated businesses, including responsible gaming tools, age verification, affordability controls and safe payment processes. We believe customers benefit from stronger protections within a licensed environment governed by effective regulation.

In addition to our focus on sustainable playing environments for customers, we made progress across all four pillars of our Positive Impact Plan in 2025. Within Do More, our commitment to give back to the communities where we live, work and play, Fundación Flutter in Spain

At Flutter, we believe the strongest case for regulated gambling is made through the actions we take.



By Sue Albion

Group Director of Sustainability and Regulatory Affairs

funded a new Foodbank warehouse in Ceuta and STEM scholarships for women. In Serbia, MaxBet's Blood is Life programme supports national blood donation efforts. In Malta, colleagues support SPARKFEST, a World Refugee Day festival celebrating unity and inclusion. In Ireland, colleagues raised more than €400,000 for the National Maternity Hospital Foundation, supporting women's and neonatal health research. tombola partnered with Breast Cancer Now to launch "Eyes down, check-up", raising more than £390,000 towards a £1 million target for cancer research and awareness. Through Cash4Clubs, our grassroots sport programme delivered with Sported, more than £7 million has been invested into community clubs across the UK and Ireland since 2008. Across the Group, our community initiatives reached more than one million people in 2025, on a path to reach ten million by 2030.

Under Work Better, we're focused on creating a culture where every colleague can thrive. We grew our Lean In Together allyship network to more than 850 members, and our UKI business was recognised for its Commitment to Diversity, Equity & Inclusion at the 2025 Invest in Ireland Awards. We also launched LevelUp School for early-career professionals across Italy, Morocco, Albania and Türkiye. Within Go Zero, our plan to reach net zero by 2035, we improved our CDP score from C to B and published our first standalone Climate Report.

Looking ahead, we expect the operating environment to continue evolving. As the world's largest online sports betting and iGaming operator, we will continue investing in innovative approaches that strengthen customer protection, including the responsible application of AI. We will also work with regulators, payment providers, and technology partners to address illegal market activity and promote the benefits of well-regulated markets, using our scale, insight, and experience to help raise standards across the sector.

More information:
Read more about Flutter's sustainability efforts[1]

[1] https://www.flutter.com/sustainability/

Dedicated to making a lasting difference

At LeoVegas Group, our ambitions go beyond our mission to create the world's greatest mobile iGaming experience. That's why we launched LeoLegacy, which has created new ways to support across three key pillars in our corporate social responsibility framework: LeoCares, LeoInitiative, and LeoInsights.

LeoCares supports positive change within local communities

LeoCares is our community impact initiative, which embodies our commitment to making a positive impact within our pride and the communities we call home. LeoCares aims to foster a culture of engagement and social responsibility that extends into our local communities.

Chosen through an employee vote based on shared values and community needs, the Group donated more than 25,000 euros in total to many different charities:

The Swedish offices chose to support two prominent cancer research organisations that wish to remain anonymous: one dedicated to national cancer research and the other specifically focused on childhood cancer.

Our Malta office donated to Hospice Malta, which supports over 1,500 families annually with free care, and the Association for Abandoned Animals, a non-profit shelter providing rescued dogs a safe environment until they are re-homed.

Our colleagues in the Newcastle and Leeds offices contributed to two cancer research organisations and Daft as a Brush, an organisation providing free hospital transport for cancer patients undergoing chemotherapy or radiotherapy. Supported by volunteers, the charity completes thousands of patient journeys each year.

Our office in the Netherlands chose Animal Ambulance Achterhoek, an organisation that provides emergency transport and care for sick, injured, or stray animals. They support pets, wildlife, and farm animals, ensuring they receive the medical attention they need.

The Málaga office supported Asociación Protectora de Animales La Sonrisa Peluda, a non-profit dedicated to rescuing and rehoming abandoned dogs and cats. The donation helped cover essential operating costs, such as shelter rent and utilities.

Our Gibraltar office donated to Breast Cancer Awareness, a local charity that raises awareness, funds specialist hospital equipment, and offers psychological, practical, and financial support, including counselling and prostheses, to women in Gibraltar.

LeoCares is our community impact initiative, which embodies our commitment to making a positive impact within our pride and the communities we call home.



By Rikard Rinaldo

Director of Corporate Communications

The Warsaw office contributed to the Alivia Cancer Foundation. Alivia shares global oncological knowledge, engages in public affairs, and empowers cancer patients with practical expertise.

Our office in Milan supported Lega Italiana per la Lotta contro i Tumori APS, a non-profit organisation focused on cancer prevention by raising awareness about lifestyle habits, improving early diagnosis, and supporting scientific research.

Supporting wildlife conservation since 2017

Inspired by the lion, we launched LeoInitiative in 2017 - a partnership with the Stichting Leeuw big cat shelter to rescue two lions from critical conditions in Eastern Europe. Today, they receive top-quality care at a South African sanctuary within the Schrikkloof Private Nature Reserve. As part of LeoInitiative, four employees volunteered on-site, assisting in caring for the lions and other rescued animals, while also supporting the foundation with essential daily tasks. This hands-on experience has given our team a meaningful platform to advocate for wildlife conservation and biodiversity protection.

Unlocking evidence-based insights through LeoInsights

Through LeoInsight, we are committed to supporting independent academic research to find evidence-based solutions that mitigate problem gambling. Since 2022, we have funded a collaborative project with one of the world's leading medical universities. This initiative guaranteed the researchers full academic freedom as they investigated the underlying patterns and behaviors of gambling-related harm.

For more information about LeoLegacy and how we create positive lasting impacts and differences, visit **www.leovegasgroup.com/leolegacy**.

More information:
Read more about LeoVegas' sustainability efforts[1]

[1] https://www.leovegasgroup.com/about-us/leolegacy/

Sustainability as a commitment to trust

At Super Technologies, we believe that sustainability is ultimately about trust. Trust from our customers that they can enjoy our products safely. Trust from regulators that innovation can coexist with responsibility. Trust from communities that successful businesses contribute positively to society. And trust from society that our industry can grow while upholding the highest standards of integrity.

This understanding shapes our sustainability strategy, which is built on three interconnected priorities: creating meaningful community impact, advancing responsible gaming, and supporting a strong, regulated legal market.

Our commitment to communities reflects a simple belief: business success carries a responsibility to create broader social value. Through the Super Foundation, we support initiatives in education, health, and sports that empower individuals and strengthen local communities. Over the past five years, we have contributed more than €17 million to these causes.

Chess remains one of the Foundation's flagship priorities because it develops critical thinking, discipline, and educational opportunity. With more than €12.5 million invested globally, we have helped expand access to the game and support talent development across multiple regions. In 2025, our partnership with the Kasparov Foundation helped bring the Grand Chess Tour to Poland, Romania, Croatia, and, for the first time, São Paulo, creating new opportunities for participation and international engagement.

Equally important is our commitment to responsible gaming. For us, player protection is not simply a regulatory obligation; it is a fundamental business principle. Sustainable growth can only be achieved when customers are protected and empowered to make informed choices.

This philosophy has guided our transition from reactive intervention to proactive prevention. By combining expert teams with advanced technology, we seek to identify risk early and provide support before harm occurs.

Our commitment to communities reflects a simple belief: business success carries a responsibility to create broader social value.



By Borut Petek

Chief Global Affairs Officer

Partnerships with software providers such as Mindway AI and BetBlocker strengthen this approach, helping us deliver practical tools that promote safer play and enhance consumer protection. At the same time, ongoing employee training and robust internal governance ensure that responsibility remains embedded across every level of the organization.

The sustainability of our sector also depends on the strength of the regulated market itself. Effective consumer protection can only exist where consumers choose licensed operators that are subject to oversight, accountability, and rigorous standards.

Across Europe and beyond, illegal gambling continues to present significant challenges. Unlicensed operators undermine consumer safeguards, evade taxation, and weaken the effectiveness of regulatory frameworks.

Addressing this issue requires cooperation between governments, regulators, technology providers, payment services, and licensed operators. Sustainable regulation should strike the right balance: protecting consumers while ensuring that legal markets remain attractive, competitive, and capable of channeling demand away from illegal alternatives.

This is why we actively support initiatives that strengthen market integrity, improve enforcement, and promote evidence-based policymaking. We believe that effective regulation and sustainable business growth are not competing objectives; they are mutually reinforcing.

Ultimately, sustainability is not a destination but a continuous responsibility. Whether through community investment, responsible gaming, or support for well-regulated markets, our objective remains the same: to build lasting trust and contribute to an industry that delivers value responsibly, transparently, and for the long term.

More information:
Read more about Super Technologies' sustainability efforts[1]

[1] https://www.super.xyz/community-impact/

Tipico's sustainability strategy 2030: focused targets for player protection, people and climate

2025 was the year we built our Sustainability Strategy 2030, centered on three material areas: Responsible Business, Employees, and Environment. Our ambition: to lead on Player Protection and Safer Gambling, become an Employer of Choice, and act as a fast follower on Climate Action by 2030. To help deliver on that ambition, we also strengthened our governance in 2025 by establishing a dedicated Sustainability Committee to embed sustainability into our major operational and strategic decisions.

Responsible Gambling

We believe a successful gambling business must be built on a strong commitment to player protection, and we consistently aim to go beyond regulatory requirements. In 2025, turnover generated by vulnerable players who later self-exclude or are excluded was reduced to 1.26%, below our 1.5% threshold - a level we are committed to maintaining.

Behind that figure sits real infrastructure: around 260 trained Player Protection Officers across our German retail network, a predictive risk model flagging high-risk behavior, and participation in OASIS, Germany's cross-operator exclusion database, since 2018. In 2025, we requested new exclusions for around 7,000 customers and queried OASIS more than 1.5 billion times to block excluded players and filter them from marketing. An RG awareness campaign reached an estimated 4.8 million people.

On top of directing those in need of professional help towards help centres, prevention is one of the key pillars of our RG strategy. We provided €750,000 in funding for gambling addiction prevention and player counselling initiatives in Germany, delivered throughout 2025, and we co-founded the German Foundation for Gambling Research together with other operators to advance independent research into player protection measures and how effectively they work in practice.

Looking ahead, we will continue to:

- Hold turnover from potential problem gambling below 1.5%
- Further develop our early warning system with emerging AI capabilities
- Share our expertise through EGBA's safer gambling forums

We believe a successful gambling business must be built on a strong commitment to player protection, and we consistently aim to go beyond regulatory requirements.



By Matthias Folkmann

Director of Corporate Communications

Employees

We deepened our commitment to being an Employer of Choice through a new culture journey built around ownership, growth, collaboration, and customer excitement. Our CEO Team and 40+ top management members took part in workshops to embed the culture as ambassadors. We launched three career path initiatives across Retail Tech Support, Customer Services, and Finance, covering 100+ roles, and strengthened leadership through 360° feedback for mid-management and pulse 360° feedback for top management, reaching over 150 employees. The results reflect this investment: our annual engagement score rose to 80%, up from 75% in 2024.

We also completed a full assessment of the upcoming EU Pay Transparency Directive ahead of deadline, finding no critical gaps.

Looking ahead, we aim to:
- Enroll in "Great Place to Work" certification by 2026
- Complete 100% of equity audits annually
- Maintain engagement above 80% by 2030
- Fill 15% of senior roles with junior talent by 2030

Environment

In 2025, Tipico continued to strengthen its environmental programme through enhanced climate governance, ISO 14001:2015-certified and aligned management systems, and robust climate data management. Key milestones included achieving 100% renewable electricity across our German entities, implementing a centralized ESG data platform, and completing independent verification of our greenhouse gas inventory in accordance with ISO 14064-3.

Supported by a Board-approved climate transition plan, we remain focused on achieving carbon neutrality for Scope 1 and 2 emissions by 2030 while further improving energy efficiency, fleet electrification, renewable energy use, and Scope 3 emissions management across the Group.

More information:
Read more about Tipico's sustainability efforts[1]

[1] https://www.tipico-group.com/en/we-care/

Growing to two million users, and giving back along the way

Aircash now serves 1.9 million users across 15 markets, and we are on track to reach two million by the end of the year. Behind those numbers are people who trust us with their money. In every market we enter, we want to understand the community we have become part of and contribute to it. Our digital wallet is built to make everyday payments simple and secure, and we apply the same practical approach to how we give back.

As a licensed electronic money institution, our first responsibility is to our users: secure transactions, full regulatory compliance and transparent communication. That has not changed. But as the company continues to grow, we have also expanded our community work, with a focus on young people, sport and education.

In sport, we continue to support clubs and individual athletes, helping them secure better training and competition conditions. This year we also supported a free summer camp and a free beach volleyball training programme for girls and children, organised in cooperation with a local club. Working with a club that knows its community and its sport made the programme stronger, and it gave more young people, girls in particular, a simple way to start playing at no cost.

In education, we continue to support schools through donated IT equipment, scholarships and internships for students, and participating in workshops and competitions. We have also supported a student podcast, so that students have better conditions to develop their interests and pursue their passions. Our goal is to encourage the development of the next generation of experts and innovators and to ensure equal opportunities for all young people, whatever they want to pursue.

We also continue to donate to non-governmental organisations, and we try to choose initiatives where a contribution has a clear, practical effect, whether that is equipment, training or simply access to an activity that would otherwise be out of reach.

As we approach two million users, we will keep building on what we have started.



By Josip Tolić

Head of Regulatory Affairs

None of this would be possible without our employees. We continue to invest in their development and well-being, and a motivated team is what allows us to take on initiatives like these alongside a fast-growing business.

We believe that responsible business practices and ESG principles can be part of the daily operations of a fintech company rather than something added afterwards. Each donation, training programme or scholarship is modest on its own, but together they make a difference in the communities where we operate.

As we approach two million users, we will keep building on what we have started. In practice, that means taking what has worked so far into more of our 15 markets, adapted to local needs and always with a local partner. Our aim is for Aircash's growth to benefit not only our business, but also the people and communities around us in every market we serve.

More information:
Read more about Aircash[1]

[1] https://aircash.eu/about

Building a more inclusive internet, one verified user at a time

Identity verification sits at an odd intersection. We're asked to stop people who shouldn't be accessing certain services, and we have a real responsibility to make sure trustworthy people aren't turned away simply because our systems weren't built with them in mind. In 2025, that tension shaped a lot of what we worked on.

Verification that works for more people

Our Greenflag initiative continued in 2025, focused on reducing digital exclusion. Around 600M+ people globally get wrongly flagged or rejected by identity systems that weren't designed for their needs. These are people who exist, who are legal users, and who just can't get through the door.

A lot of our work here centered on gambling operators. In trying to keep out underage users, systems can inadvertently shut out adults with motor disabilities, low digital literacy, or assistive technology needs.

Accessibility is now part of how we plan and ship products. Developers, designers, and testers all receive training on why it matters and how to build it in from the start.

Keeping underage users out, fairly

Better accessibility and stronger age verification aren't in conflict. Our checks work regardless of background, nationality, or race, based on document authenticity and biometric matching rather than patterns that could introduce bias. For gambling operators, a flow that frustrates legitimate users leads to drop-offs. Getting it right is hard, and we keep at it.

Accessibility is now part of how we plan and ship products. Developers, designers, and testers all receive training on why it matters and how to build it in from the start.



By Evgenia Nemtsova

ESG Manager

Putting our principles in writing

In 2026, we wrote some of this down, setting up a Human Rights Policy, a Code of Conduct, and an Anti-Discrimination and Anti-Harassment Policy. It's about keeping the workplace safe and healthy for everyone here. Through our policies, we'll put in place:

- Company-wide training on what the policies say.
- We train our HR teams in conflict mediation and handling sensitive conversations with care.
- Confidential channels for raising a grievance, plus a set process for looking into things fairly.

Community and wellness

Our Cyprus team joined the You Reforest Cyprus project in 2026, planting dozens of trees, bushes, and palms near Lofou village alongside other volunteers. It came partly in response to last year's fires and felt more direct than a donation alone, though we did both.

We also ran our first Sumsub Padeldon Open, a company-wide padel tournament across offices in Limassol, Riga, Belgrade, Barcelona, London, Tbilisi, and Berlin, with over 100 of us taking part. Most of our jobs are desk-based, so we also run corporate workouts and a running club, plus internal communities where people cheer each other on.

We've also donated to the British Red Cross on behalf of our clients, supporting humanitarian initiatives worldwide. We're happy we can all contribute towards a brighter (and fraud-free) future for all.

More information:
Read more about Sumsub[1]

[1] https://sumsub.com/about/

Safer play is sustainable play: what open banking taught us about gambling harm in 2025

As online gambling has grown across Europe, so has the need to identify harm early and accurately. It's a challenge the industry is actively working to address.

At Yaspa, we process open banking payments for iGaming operators across Europe. That position, sitting at the point where a player's financial behaviour meets the deposit decision, felt like both a responsibility and an opportunity. We have access to technology and data that could genuinely help. So we decided to use it.

A significant part of our team has worked inside iGaming before joining Yaspa, in product, technology, and commercial roles. That background means we understand the operational reality operators face when identifying and supporting at-risk players, not just in theory but from direct experience.

Identifying harm through payment data

One of the structural challenges in gambling harm is visibility. No single operator sees a player's full financial picture. Open banking changes that. With a player's consent, it surfaces signals that operator data alone cannot: pan-operator gambling spend, share of wallet, disposable income, source of income, and the ratio of income spent on gambling.

Throughout 2025 we developed over 50 markers of harm drawn from academic research, and built an AI categoriser that processes and categorises transaction data to make sense of it all, looking at both lifestyle markers and gambling interactions. We also built the capability to turn that data into actionable insights for operators, giving them what they need to identify and support at-risk players without being handed the raw detail of someone's financial life.

This work was grounded in research. In 2024, working with the Behavioural Insights Team (BIT), we tested which signals correlate most closely with self-reported Problem Gambling Severity Index (PGSI) scores across

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By Kate Marsden
Chief Marketing Officer

733 participants, and ran a pilot with a Tier 1 operator to test the product journey, messaging, and player willingness to share data. Those findings shaped the direction we pursued in 2025.

Consent and data minimisation underpin the model throughout. Players connect their accounts voluntarily, understand what is being assessed, and can withdraw at any time. We are extending this work with academic partners in 2026, testing whether these markers can help identify harm before it escalates.

Supporting women in open banking and iGaming

Spotting a problem and doing something about it is something of a theme for us. Women make up just 28% of the fintech workforce and hold fewer than 20% of executive roles[1], and the picture across iGaming is no better. After a career working in tech, this continued underrepresentation is something I feel most strongly about.

In 2025, Yaspa was proud to serve as official partner of Women in Open Banking (WiOB), a global network of more than 1,000 women across the sector, with over 60 active mentor-mentee relationships. I took part personally as a mentor throughout the year. Beyond championing minority voices, it's about ensuring these industries become safe spaces where the next generation of women can genuinely flourish.

At Yaspa, we're proud to be building technology that makes gambling safer and the industry more representative, and both remain an ongoing commitment.

More information:
Read more about Yaspa[2]

[1] "Changing the face of UK FinTech: from glass ceiling to open doors — championing equality and career progression for women in FinTech", EY and Innovate Finance, 2023
[2] https://www.yaspa.com/

EGBA | European Gaming & Betting Association



egba.eu

Avenue de Broqueville 12
1150 Brussels
Belgium

@EUgambling
@European gaming and betting association (EGBA)

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