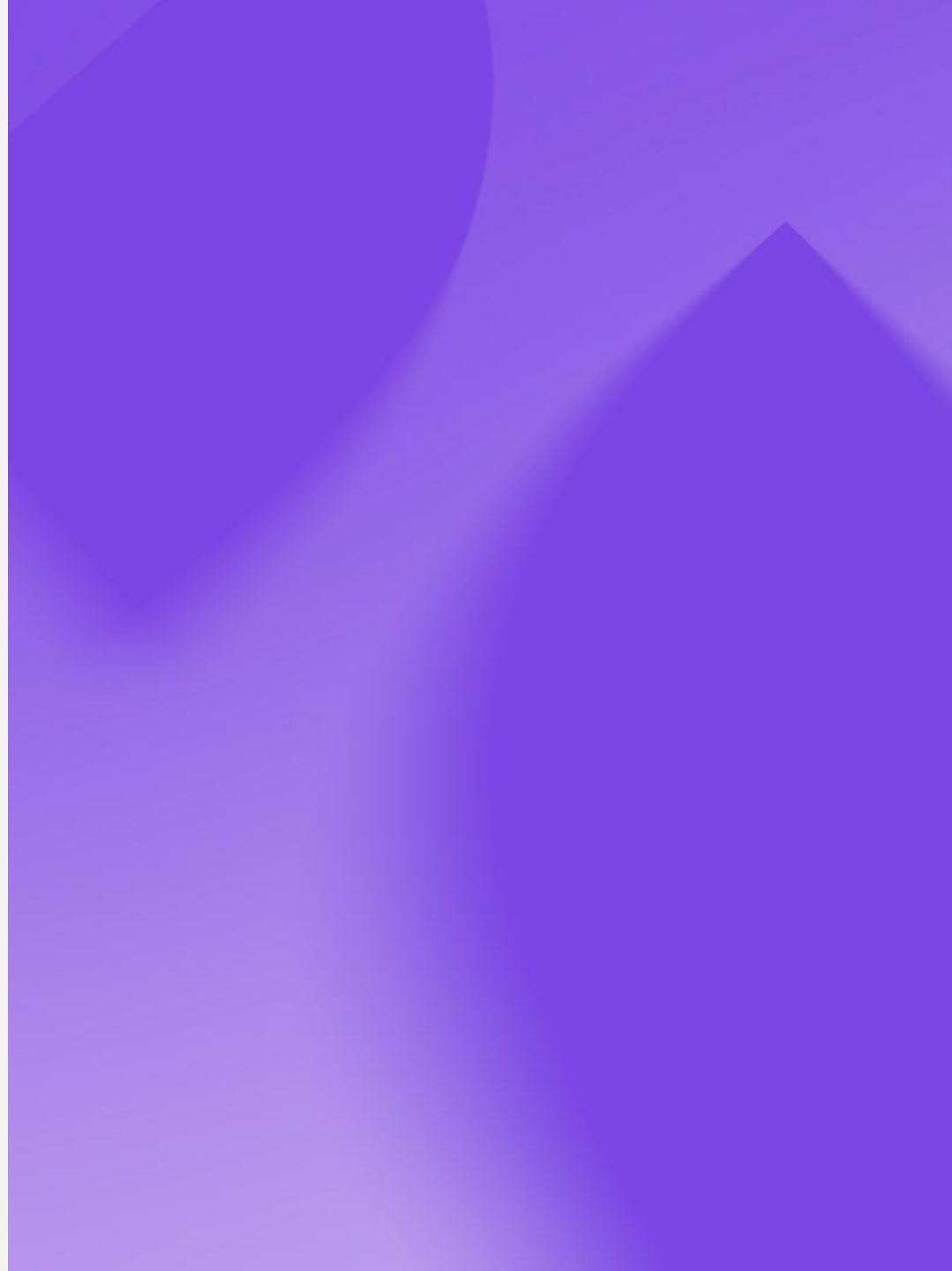


intrum



Key facts

Intrum is a market leading credit management company listed on Nasdaq Stockholm



Key Facts

20

Countries in Europe

~70,000

Clients

>250,000

Daily interactions with consumers

160

Partner countries worldwide

17.0 bn

Income 2025 (SEK)

~9,000

Employees

100+

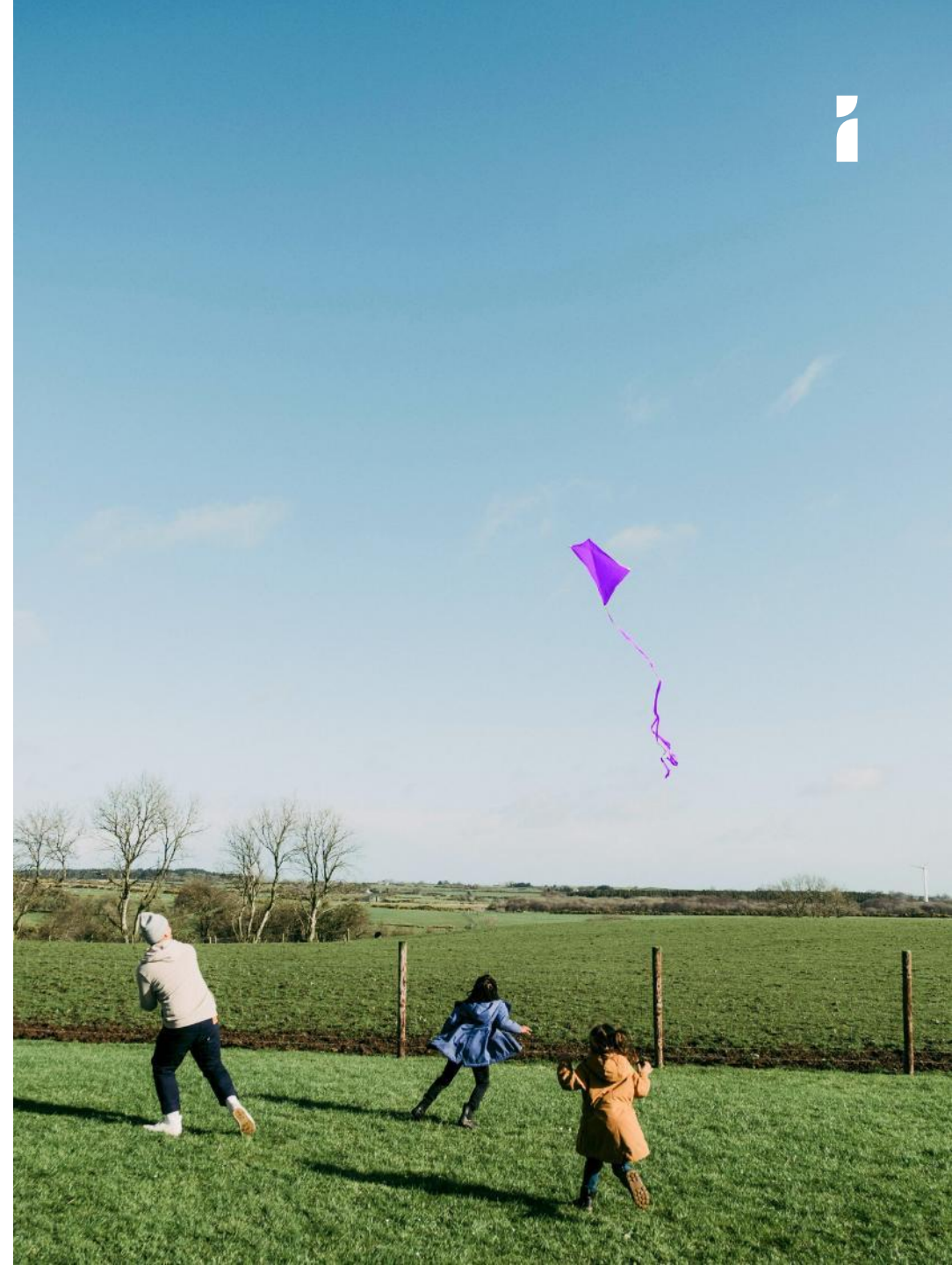
Years of experience

Intrum is Europe's leading credit management services provider, helping businesses secure payments while supporting consumers in regaining financial stability. With a strong presence across 20 markets, we combine local expertise with global reach to drive sustainable financial solutions.

The value
we create

Our purpose

Enabling financial health for people, businesses, and society



Our purpose creates value for all



Individuals

Individuals get rid of their debts and feel better



Companies

Companies can grow, invest, employ and flourish



Society

Which in turn is positive for the whole economy



Employees

Employees get the chance to grow while doing good

Our position

**As the trusted
market leader, we
lead the way -
grounded in ethics,
driven by technology**



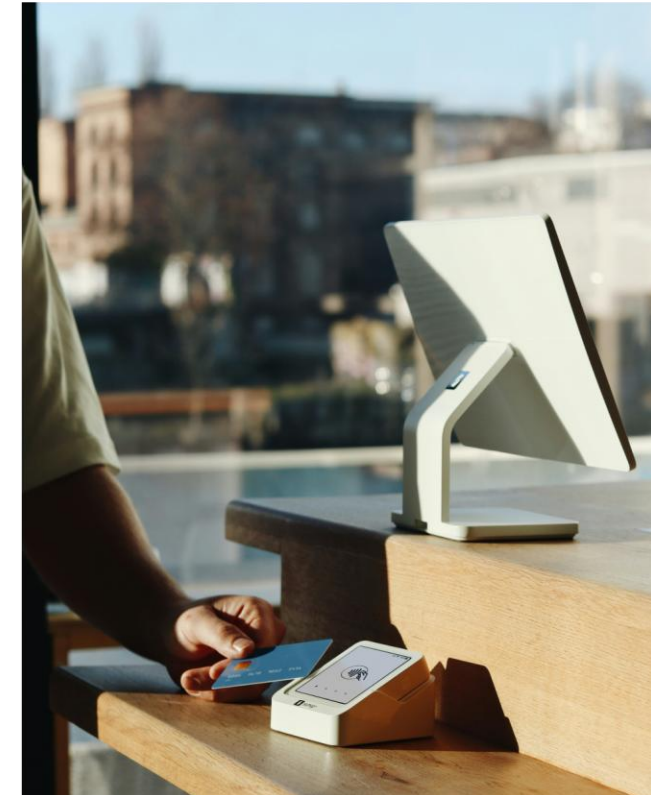
Our business offering

Intrum is the only player in
the industry that can claim
true market leadership



Today, we serve more than 70,000 clients in a variety of industries

- Bank and finance
- Telecom
- Energy
- E-commerce
- Transportation
- Utilities
- Logistics
- Insurance
- Public sector



We ensure that companies get paid by offering servicing and investing



Servicing

Focus on late payments and collection

70%

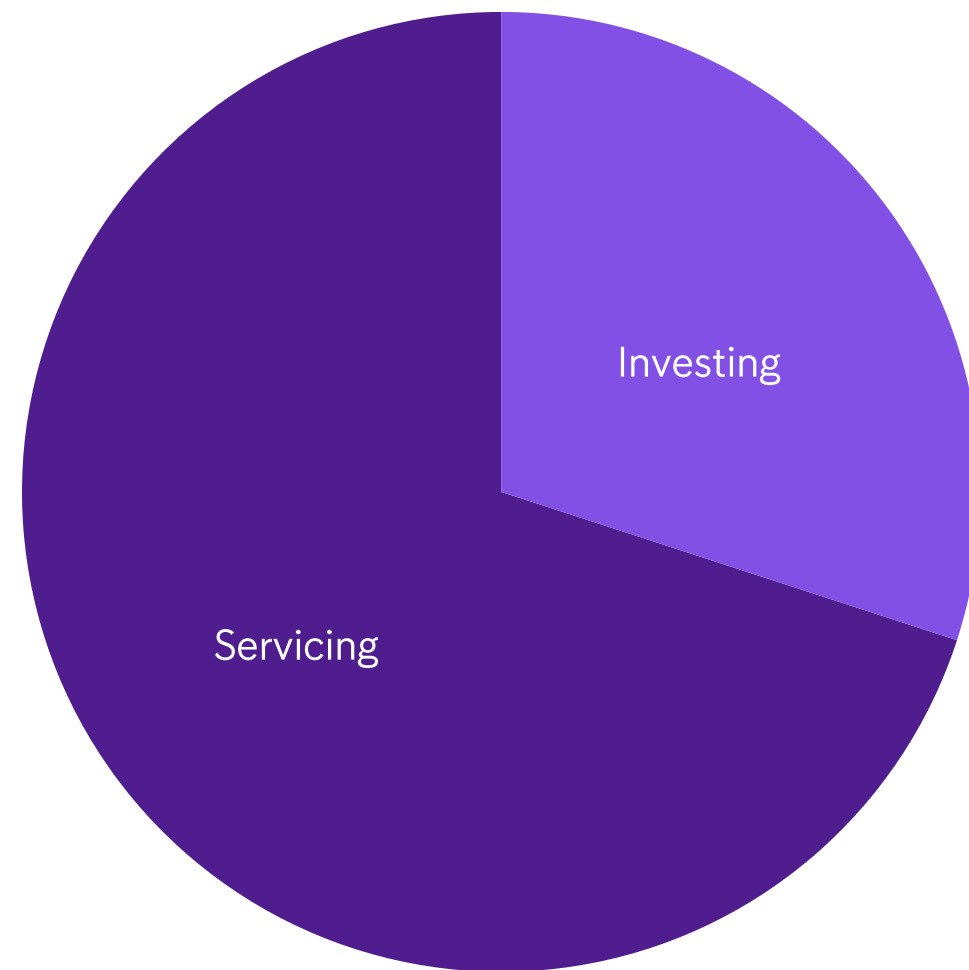
Of total revenue

Investing

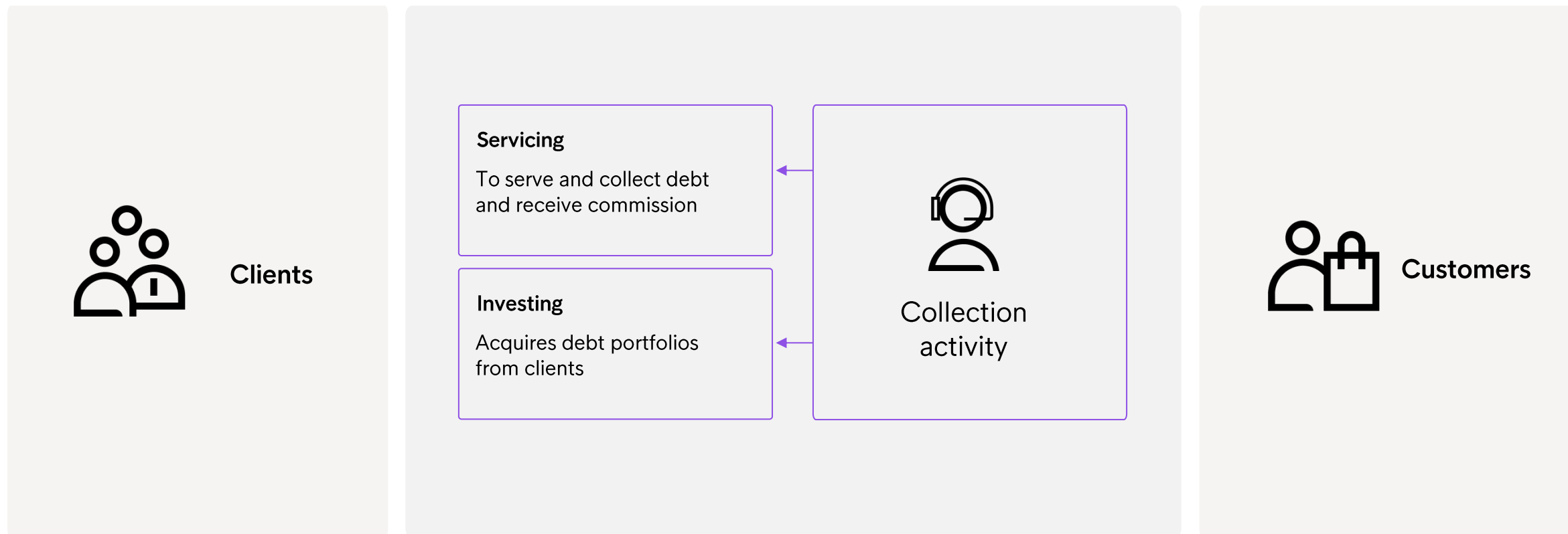
Purchasing of portfolios of overdue receivables

30%

Of total revenue



Our integrated business model interact with our clients to meet their needs at different times



Intrum's competence and capacity offers clients many and often unique benefits



One-stop-shop across the value chain supported by advanced technology



Solution-oriented and flexible partner



Ability to act cross-border



Capacity to take on large strategic projects (portfolios, BPOs)



Track record in structuring complex deals and creating value



Financial strength to innovate and provide better service

A trusted partner powered by scale and versatility

Scale

Greater relevance and operational efficiencies.

Diversification

Access to multiple asset classes and industry verticals across 20 markets.

Capital structure

Ample liquidity and low cost of debt.

Risk culture

Embedded principles and robust processes.

Capabilities

Full service offering across debt servicing and purchasing.



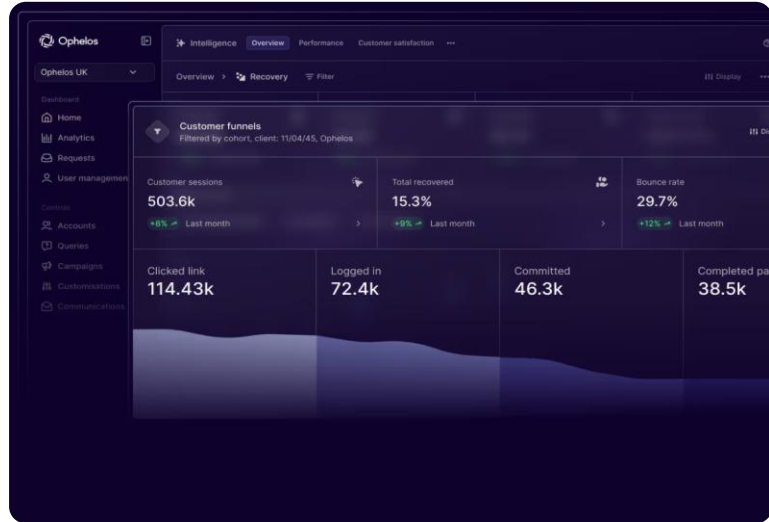
Solutions

We are investing in the future of credit management – today

- Ophelos is Intrum's platform for AI-Native, customer-centric debt resolution.
- With the platform, we reduce friction, increase efficiency, and improve recovery rates.



Better outcomes through innovation



Clients

Powered by technology, we provide a more sophisticated, data-driven approach to debt resolution, improving engagement rates and recovery outcomes while providing unmatched analytical insights.

Customers

We deliver a seamless, digital-first journey that simplifies repayments and removes barriers — all while preserving our personal, empathetic touch.

Employees

We are at the forefront of transforming credit management, blending decades of expertise with world-class AI and automation that will redefine our level of service, efficiency and effectiveness.

Who we are

Clients and customers are the heart of our business



We help lift the burden of debt from individuals and enable businesses to thrive by ensuring their customers can resolve outstanding debts in a sustainable way.

With over 100 years of experience, we bring together deep local expertise, pan European scale, and long-standing commitment to ethical practices - making us Europe's leading credit management company.

Our mission

**We enable
companies to
prosper by caring
for their customers**





Our values

Empathy
Ethics
Dedication
Solutions

Our values that guides us in everything we do. Four small words that have a big impact.

Our values



Empathy

We listen actively and seek to understand.

We are open-minded and flexible.

We show patience and offer support.



Ethics

We put society and sustainable business at the forefront.

We are accountable for our actions.

We do the right thing – living and leading by our values and code of conduct.



Dedication

We share knowledge and best-practice to cross internal borders.

We are committed to and responsible for our own development.

We go the extra mile and never give up.



Solutions

We focus on results, not problems.

We collaborate to deliver innovation to our clients.

We push for quality and professionalism.

Our take on sustainability

Our company's DNA is the foundation in our approach to sustainability

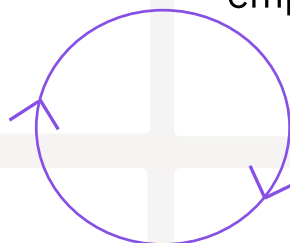


Individuals resolve their debts and regain control of their finances

Companies can grow, invest, employ and prosper

Employees get the chance to grow and do good

... ultimately contributing to broader economic wellbeing



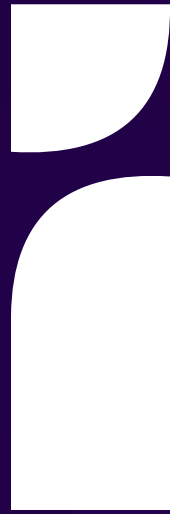
Guided by our core values in our daily work:

Empathy

Ethics

Dedication

Solutions



intrum.gr