

INTRUM PRESENTS REVISED STRATEGY FOR 2026–2030 AND FINANCIAL TARGETS

Intrum AB (publ), Europe's leader in credit management services, has completed its strategic review and set new financial targets. The strategy, "Intrum 2030", focuses on deleveraging and derisking the business in the short-term, while the long-term strategy focuses on efficiencies and performance in Servicing and becoming the most attractive investing partner.

Within **Servicing**, Intrum intends to use technology, data and AI to improve efficiency, performance and customer experience, which will result in lower costs and more effective collections. This is expected to lead to market share gains which combined with expanding into new profit pools should accelerate growth.

Within **Investing**, Intrum will use its unparalleled underwriting, deal flow and pricing precision to become the most attractive investing partner. As funding costs decline, Intrum will invest more on its own balance sheet and is continuously evaluating various SDR options to reduce cost of capital.

Johan Åkerblom, President and CEO of Intrum says:

"Intrum's near-term focus is to deleverage the balance sheet, which will create value for all our stakeholders and increase operational flexibility. Intrum is the European leader in credit management services and we see significant opportunities to continue improving both our business lines further. By combining best-in-class technology and unmatched access to data, we can deliver superior collection performance with meaningful cost reductions and further develop our capital partnership model. With the strategy presented, we will focus on execution – delivering quarter-by-quarter and year-by-year – to build trust and credibility with all stakeholders."

Financial targets

- Leverage ratio of ~3x in 2030, defined as net debt/Servicing EBITDA. Assumes that the investment book has a loan-to-value of 80 percent
- A total cost level of SEK 10-11bn in 2030, depending on servicing top-line growth. 2026 cost guidance is 5 percent below 2025 underlying costs, assuming FX rates as of January 2026
- Servicing EBIT-margin of 30-35 percent by 2030

Based on these targets, Intrum will create shareholder value through deleveraging and derisking its business, while improving operational performance – which should lead to lower funding costs and cost of capital. Reduced costs and growth within Servicing will be the main drivers of improved operating profit in the short- to medium-term.

Presentation of the interim report and strategic review

Johan Åkerblom, President & CEO, and Masih Yazdi, CFO, will present the 2025 Q4 results and highlights from the Strategic Review, followed by a Q&A session, in a webcast with teleconference today at 13:00 CET. The conference will be held in English.

If you wish to participate via webcast, **please use this link**. Via the webcast you can ask questions in writing.

To participate via teleconference, **please register here**. After registration you will be provided with phone numbers and a conference ID to access the conference. Via the teleconference you can ask questions verbally.

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About Intrum

Intrum is Europe's leading provider of credit management services, operating in 20 markets. We support millions of individuals in improving financial health whilst helping businesses to get paid. With a century of experience, around 9,000 employees serving 70,000 companies, Intrum enables sustainable payments by combining technology, empathy, and a human-centered approach.

The company is headquartered in Stockholm, Sweden, and publicly listed on Nasdaq Stockholm. For more information, please visit **www.intrum.com**.

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