



Results Presentation Third Quarter 2002

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*Bo Ingemarson, Chairman
Bertil Persson, Acting CEO*

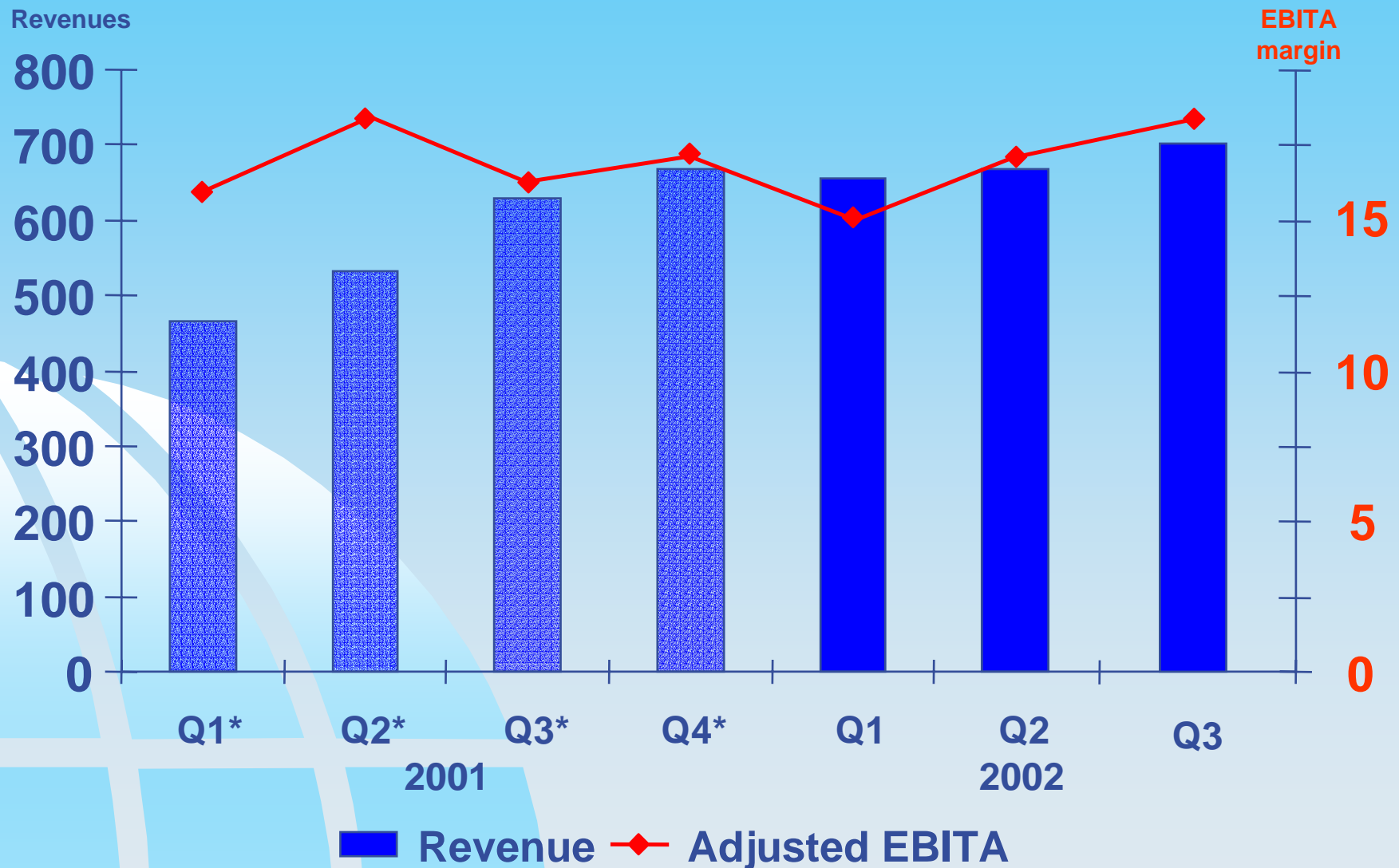
Highlights Q3

- Group revenues increased by 10% to SEK 692.3M (627.7)
- Strong organic growth 10%, in line with Group target
- Organic growth for the full-year 2002 expected to reach the target of more than 10 percent over a full business cycle
- Adjusted EBITA up 19%, to SEK124.7M
- Adjusted EBITA margin 18%, up from 16.7% for Q3 last year
- Cash flow increased to SEK 212.6M (180.7)
- “Order book“ of collection cases of some 8 million cases – 16% higher than a year ago
- Stirling Park acquired, strengthening position in Scotland
- Search for new CEO in progress

Market overview

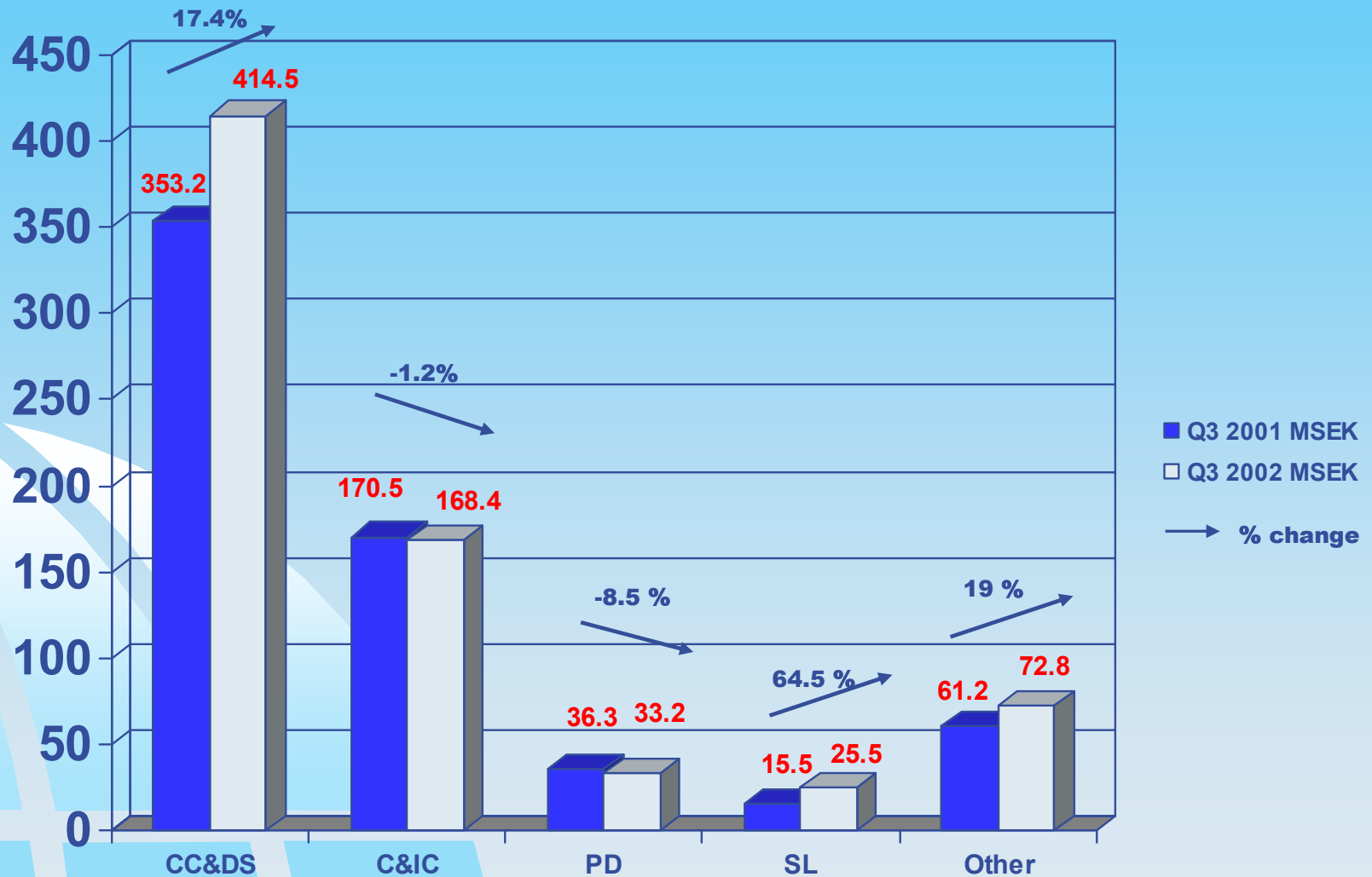
- **The number of collection cases in stock increased 16 percent, from 6.9 to 8.0 million compared to Q3 2001.**
- **Economic slowdown and increased unemployment results in less debtors paying, whilst amount of claims and thus amount of debt collection cases increases.**
- **Rising number of high volume clients wishing to sell debt portfolios. Competitive price pressure in this segment.**
- **Stirling Park acquisition progress according to expectation and add on new geographic markets and knowledge about new client sector.**

Revenues & EBITA margin by quarter



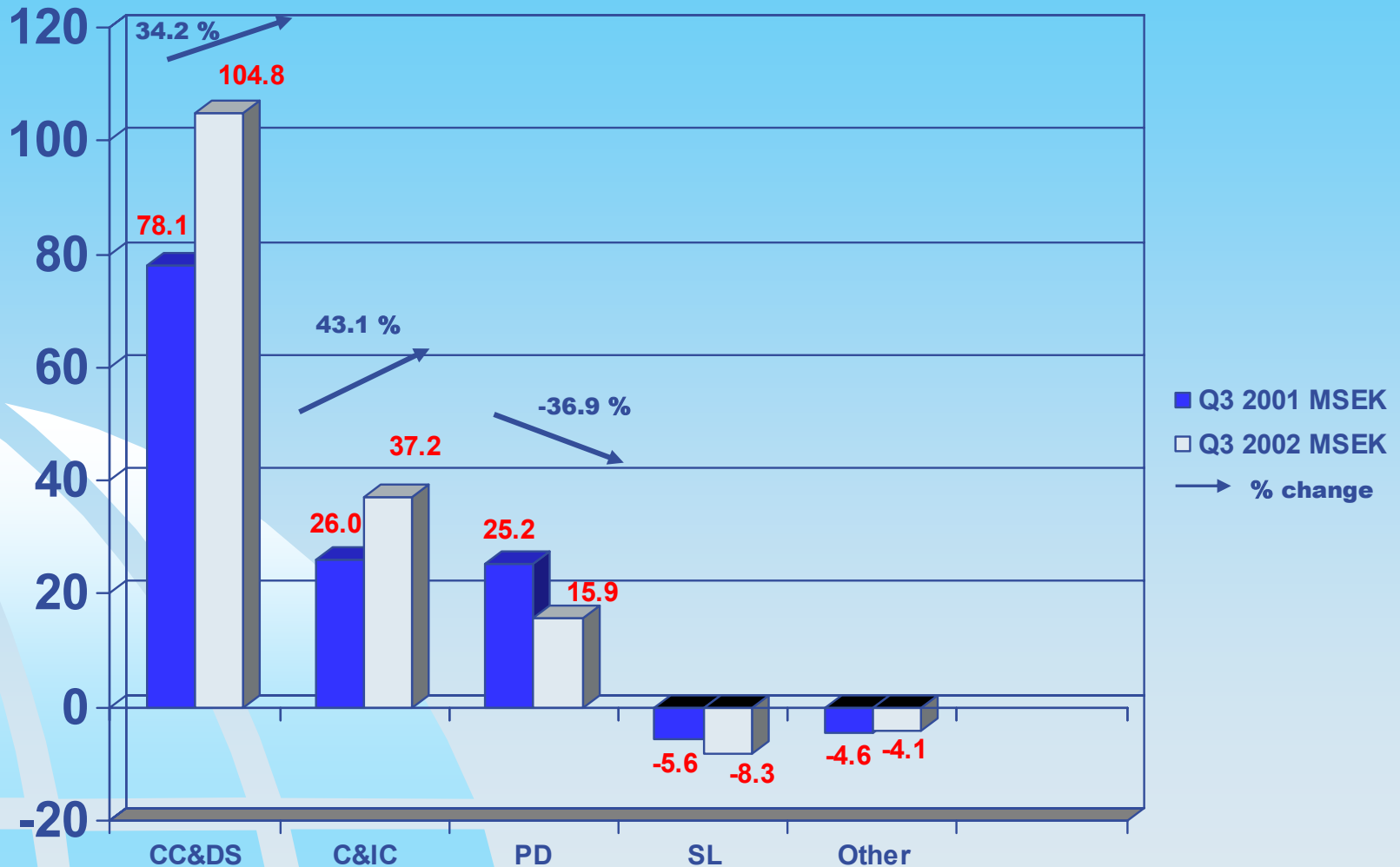
* Intrum Justitia Holding N.V. Group

Q3 – Revenues by service line



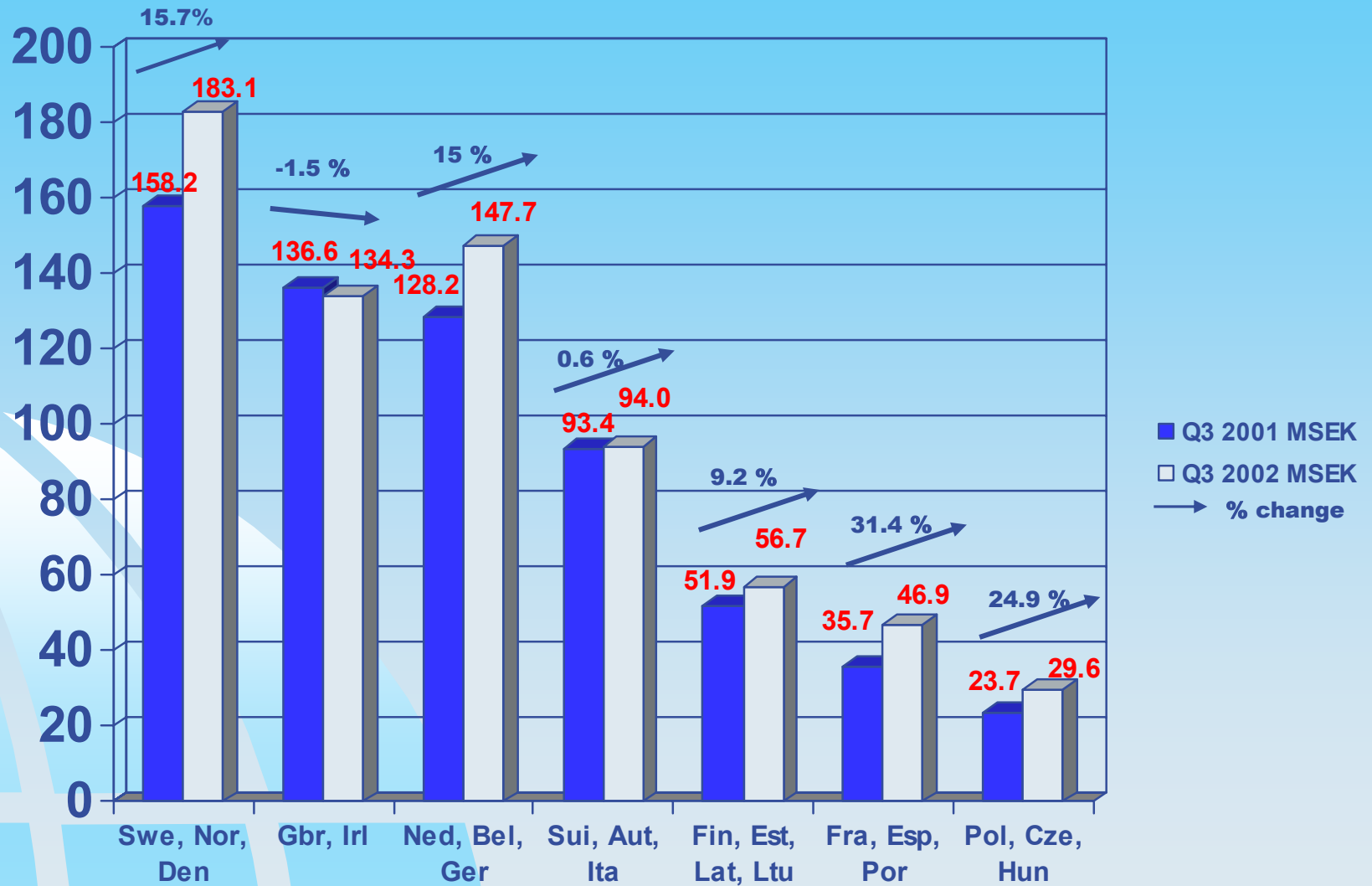
• Consumer Collection & Debt Surveillance is key revenue driver

Q3 – EBITA by service line

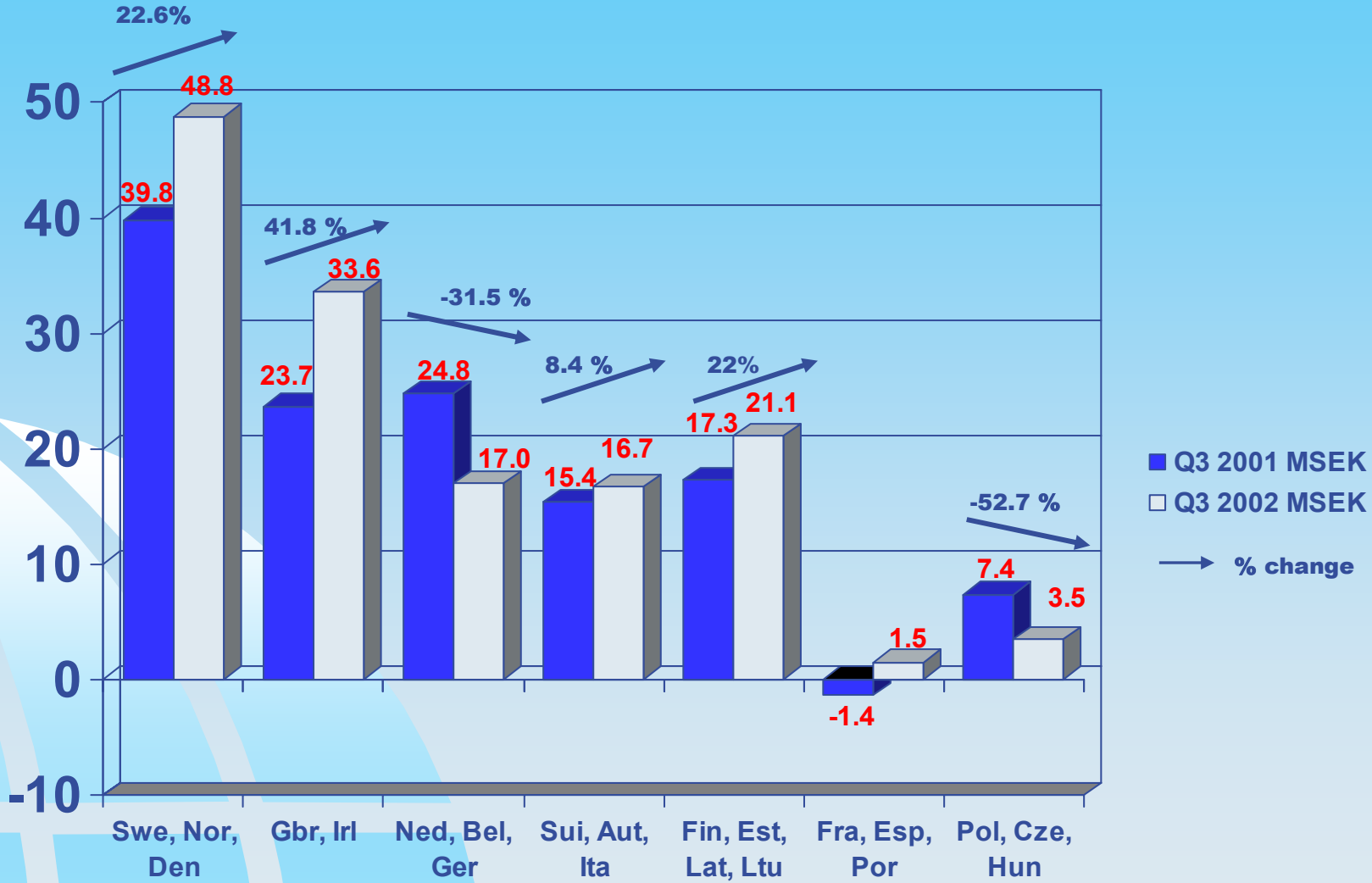


• Strong growth in Commercial & International Collection (39.3% year-to-date).

Q3 – Revenues by region



Q3 – EBITA by region



Outlook

“The current downturn and, particularly, increased unemployment have an impact on Intrum Justitia. In this economic environment fewer debtors are able to pay, whilst the amount of claims, and therefore the amount of debt collection cases, increases.

Despite a gradual deterioration of the economic environment, the Group expects its average target of 10 percent for full year 2002.”