



Interim Report 1.1.-30.6.2021

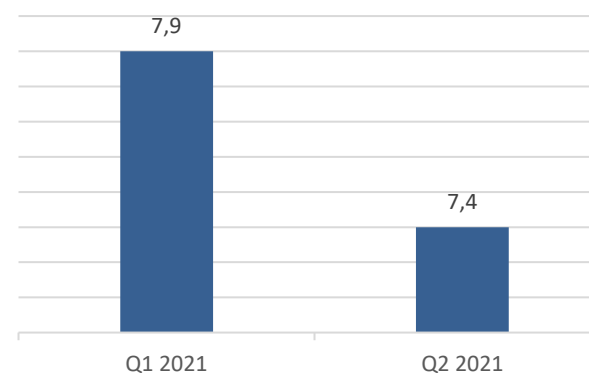
# Interim report 1.1. – 30.6.2021 [FAS, unaudited]

## OPR-Finance Group

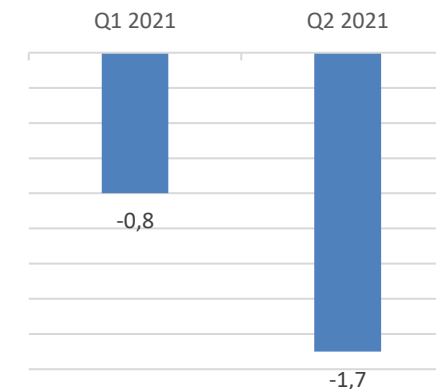
- ▶ By the comparison period, Q2/2021 loans granted was EUR 14.0m and increased 33 % from previous year (EUR 10.5m Q2/2020)
- ▶ Revenues (sales + interest income) of the second quarter decreased 3 % from the previous year amounting to EUR 7.4m (EUR 7.6m Q2/2020)
- ▶ EBT of the second quarter amounted to EUR -6.2m (EUR -3.1m Q2/2020)
  - ▶ Operative EBT<sup>1</sup> of the company was EUR -1.7m in Q2/2021 (EUR -1.5m Q2/2020)
- ▶ Corona pandemic continued to have significant effect during the second quarter. The pandemic still withheld loans granted at a lower level than normal, which also affected the level of EBT negatively
- ▶ During the review period the company has continued investing in its product portfolio's development and improving their functionalities

KEY FINANCIALS, EURm	2016	2017	2018	2019	Q2/2021	Q2/2020
Loans granted	161,4	205,0	218,5	111,2	14,0	10,5
Revenues	47,8	69,7	84,0	60,8	7,4	7,6
EBT	15,2	21,0	19,6	-30,1	-6,2	-3,1
Operative EBT <sup>1</sup>	15,2	21,0	19,6	10,3	-1,7	-1,5
Loan receivables	117,9	178,2	221,4	109,5	71,9	99,4
Equity ratio	50,8 %	44,8 %	39,5 %	35,5 %	14,9 %	34,7 %
Equity total	64,5	94,9	95,4	48,5	13,1	41,0

REVENUES EURm



OPERATIVE EBT<sup>1</sup> EURm



(1) EBT excluding one-off items of the period. One-off items mostly consists of net effect of the receivables sales executed during Q2-Q4/2019 and Q2/2021, along with the rebuying obligation associated to them

# Group business operations

Q2/2021

## COMMENTS

- ▶ OPR-Finance Group grants consumer loans in Finland, Sweden and Czech and business loans in Finland, Sweden, the Netherlands and Czech
- ▶ During the review period loans granted came short of the previous quarter but above the previous year. Revenues were at par with the previous year but slightly behind the previous quarter

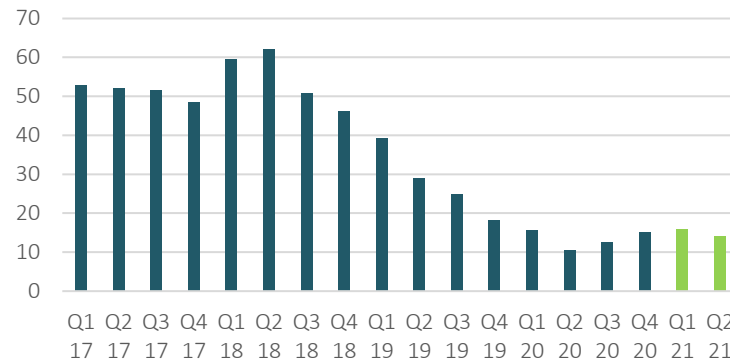
### Loans granted

- ▶ Q2/2021 loans granted EUR 14.0m (Q2/2020 EUR 10.5m, change +33%)
- ▶ Q1-Q2/2021 loans granted EUR 29.7m (Q1-Q2/2020 EUR 26.1m, change +14%)

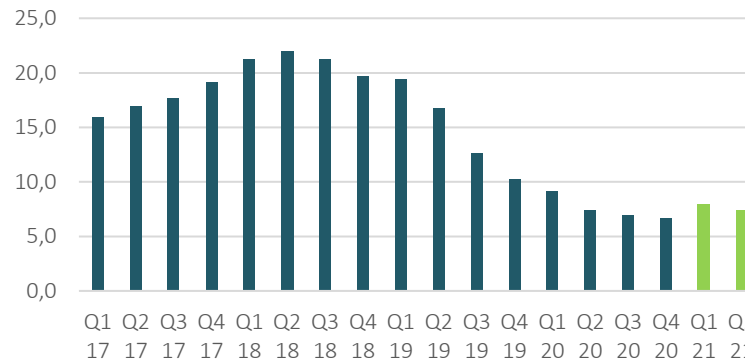
### Revenues

- ▶ Q2/2021 revenues EUR 7.4m (Q2/2020 EUR 7.4m, change 0%)
- ▶ Q1-Q2/2021 revenues EUR 15.3m (Q1-Q2/2020 EUR 16.5m, change -8%)

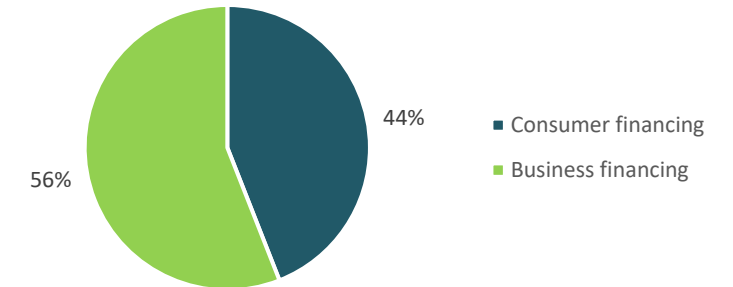
## QUARTERLY LOANS GRANTED (EURm)



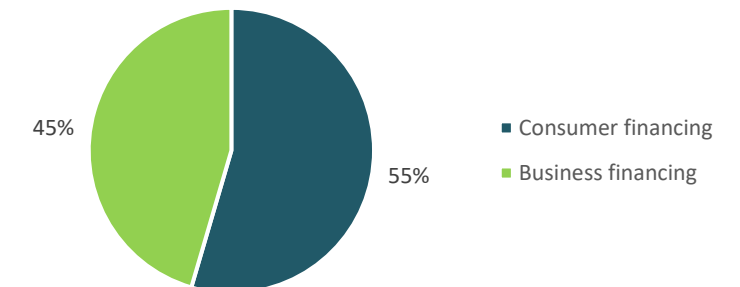
## QUARTERLY REVENUES (EURm)



## LOANS GRANTED DISTRIBUTION Q2/2021



## REVENUES DISTRIBUTION Q2/2021



Financial review

Q2

# Group income statement

Q2/2021

EURk, unaudited	Q2/2021	Q1-Q2/2021	Q2/2020	Q1-Q2/2020
<b>Revenues</b>				
Sales	3 161	7 129	2 860	7 128
Interest income	4 158	8 061	4 550	9 406
Other operating income	42	73	163	2 115
<b>Revenues total</b>	<b>7 360</b>	<b>15 264</b>	<b>7 573</b>	<b>18 649</b>
Operating expenses	-11 328	-18 013	-8 575	-19 144
Depreciation and amortization	-110	-179	-43	-78
<b>EBIT</b>	<b>-4 077</b>	<b>-2 928</b>	<b>-1 046</b>	<b>-573</b>
Interest and other financial expenses	-2 081	-3 993	-2 047	-4 149
<b>EBT</b>	<b>-6 158</b>	<b>-6 921</b>	<b>-3 093</b>	<b>-4 722</b>
Income taxes	0	-6	-118	-852
<b>Profit for the period</b>	<b>-6 158</b>	<b>-6 927</b>	<b>-3 211</b>	<b>-5 574</b>
Non-recurring items	4 477	4 477	1 567	5 354
<b>Operative EBT<sup>1</sup></b>	<b>-1 681</b>	<b>-2 444</b>	<b>-1 526</b>	<b>632</b>

(1) EBT excluding one-off items of the period. One-off items mostly consists of net effect of the receivables sales executed during Q2-Q4/2019 and Q2/2021, along with the rebuying obligation associated to them

# Group balance sheet

Q2/2021

EURk, unaudited	30.6.2021	31.3.2021	31.12.2020	30.6.2020
<b>Non-current assets</b>	<b>2 253</b>	<b>2 354</b>	<b>2 423</b>	<b>5 570</b>
<b>Current assets</b>				
Long term receivables				
Loan receivables	11 906	12 017	12 214	12 822
Other receivables	2 548	2 555	2 610	2 600
Short term receivables				
Loan receivables	59 948	73 211	73 744	86 602
Other receivables	5 395	5 540	7 680	8 216
<b>Total short term receivables</b>	<b>65 343</b>	<b>78 751</b>	<b>81 423</b>	<b>94 819</b>
Cash and cash equivalents	6 195	2 781	2 703	2 270
<b>Total current assets</b>	<b>85 992</b>	<b>96 104</b>	<b>98 950</b>	<b>112 511</b>
<b>Total assets</b>	<b>88 245</b>	<b>98 458</b>	<b>101 373</b>	<b>118 081</b>
<b>Equity</b>				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	107	39	-267	-42
Retained earnings	-17 268	-17 368	8 629	9 362
Profit for the period	-6 927	-769	-24 184	-5 574
<b>Total equity</b>	<b>13 131</b>	<b>19 120</b>	<b>21 396</b>	<b>40 965</b>
<b>Compulsory reservations</b>	<b>2 393</b>	<b>2 719</b>	<b>3 538</b>	<b>0</b>
<b>Liabilities</b>				
Long term liabilities				
Interest bearing debt	46 908	46 834	40 000	40 000
Short term liabilities				
Interest bearing debt	21 877	26 440	29 965	27 157
Other liabilities	3 934	3 345	6 474	9 959
<b>Total short term liabilities</b>	<b>25 812</b>	<b>29 785</b>	<b>36 439</b>	<b>37 117</b>
<b>Total liabilities</b>	<b>72 720</b>	<b>76 619</b>	<b>76 439</b>	<b>77 117</b>
<b>Total equity and liabilities</b>	<b>88 245</b>	<b>98 458</b>	<b>101 373</b>	<b>118 081</b>

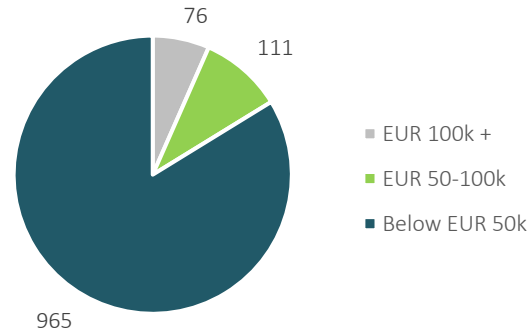
# Tuottoa.fi

## Investments in OPR-Finance's preferred share program

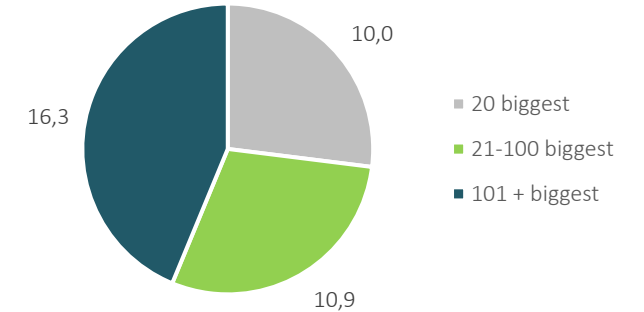
### SUMMARY

- ▶ In Tuottoa.fi – program OPR offers investors a possibility to own the company through preferred B-, C- or E-series shares
- ▶ Preferred share program tuottoa.fi offered to the public has served investors from 2011
  - ▶ E-shares entitles to a yearly yield of 6 %
  - ▶ C-shares entitling to a 7 % yield were offered to the public during 2015 – 2017
  - ▶ B-shares entitling to an 8 % yield were offered to the public during 2011 – 2014
- ▶ In the end of Q2/2021 the cumulative net amount of investments was EUR 37.2m. These were divided as follows:
  - ▶ B-series EUR 15.8m
  - ▶ C-series EUR 20.0m
  - ▶ E-series EUR 1.4m
- ▶ In the end of Q2/2021 the number of investors was 1152 in total. Average investment was some EUR 32k
- ▶ By the end of Q2/2021 OPR has paid dividends to B-, C- and E-series shareowners in total of EUR 19.8m for the whole duration of the program
- ▶ Redemptions and dividend payments of the shares have been suspended according to the regulations set by the limited liabilities companies act and articles of association

### NUMBER OF OWNERS BY INVESTMENT AMOUNT



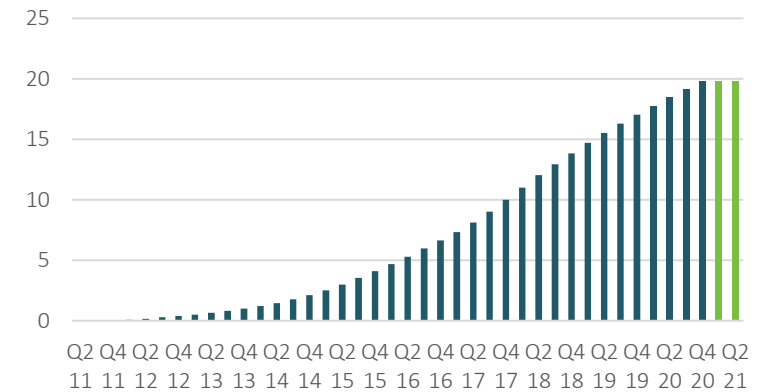
### OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



### ACCUMULATED INVESTMENTS (EURm)



### ACCUMULATED DIVIDENDS TO B-, C- AND E-SERIES (EURm)





## Helsinki

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