



Q1

Interim Report 1.1.-31.3.2022

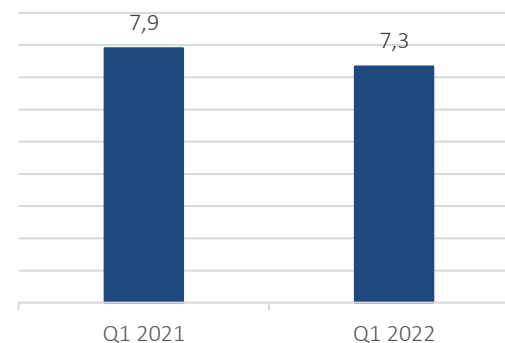
Interim report 1.1. – 31.03.2022 [FAS, unaudited]

OPR-Finance Group

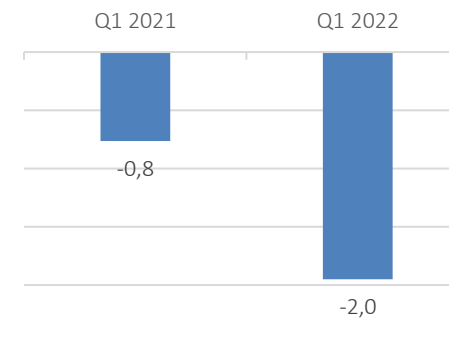
- ▶ By the comparison period, Q1/2022 loans granted was EUR 14.1m and decreased 10 % from previous year (EUR 15.8m Q1/2021)
- ▶ Revenues (sales + interest income) of the first quarter decreased 7 % from the previous year amounting to EUR 7.3m (EUR 7.9m Q1/2021)
- ▶ EBT of the first quarter amounted to EUR -2.0m (EUR -0.8m Q1/2021)
- ▶ During the review period the company continued its transition towards Business Financing by decreasing its investments to Consumer Financing, which was visible in weakened loans granted volume during Q1

KEY FINANCIALS, EURm	Q1/2022	Q1/2021
Loans granted	14,1	15,7
Revenues	7,3	7,9
EBT	-2,0	-0,8
Operative EBT ¹	-2,0	-0,8
Loan receivables	77,1	85,2
Equity ratio	3,7 %	19,4 %
Equity total	3,3	19,1

REVENUES EURm



OPERATIVE EBT¹ EURm



(1) EBT excluding one-off items of the period.

Group business operations

Q1/2022

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 and revenues were behind the previous quarter and the previous year

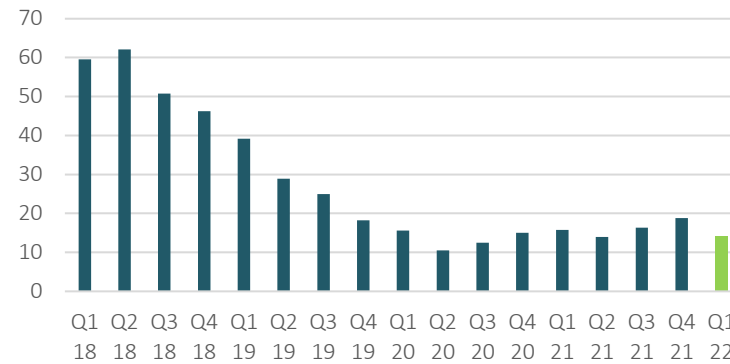
Loans granted

- ▶ Q1/2022 loans granted EUR 14.1m (Q1/2021 EUR 15.8m, change -10%)

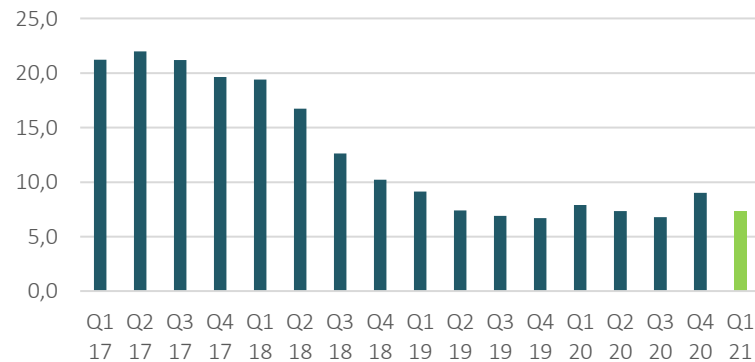
Revenues

- ▶ Q1/2022 revenues EUR 7.3m (Q1/2021 EUR 7.9m, change -7%)

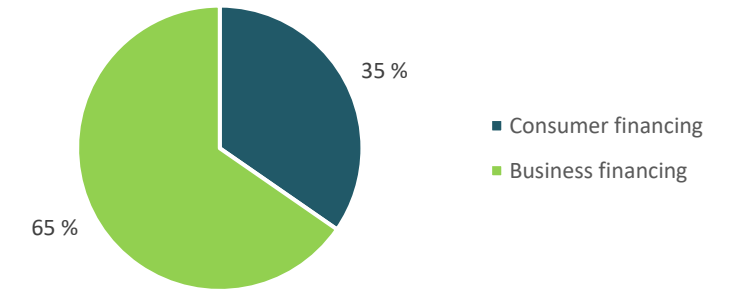
QUARTERLY LOANS GRANTED (EURm)



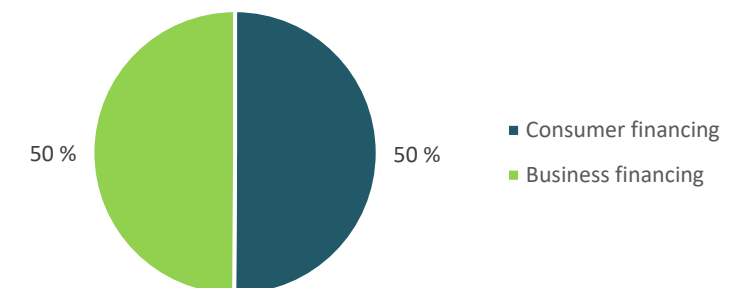
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q1/2022



REVENUES DISTRIBUTION Q1/2022



Financial review

Q1

Group income statement

Q1/2022

EURk, unaudited	Q1/2022	Q1-Q1/2022	Q1/2021	Q1-Q1/2021
Revenues				
Sales	3 792	3 792	3 969	3 969
Interest income	3 507	3 507	3 904	3 904
Other operating income	41	41	31	31
Revenues total	7 341	7 341	7 904	7 904
Operating expenses	-6 664	-6 664	-6 685	-6 685
Depreciation and amortization	-154	-154	-70	-70
EBIT	522	522	1 149	1 149
Interest and other financial expenses	-2 474	-2 474	-1 912	-1 912
EBT	-1 952	-1 952	-763	-763
Income taxes	55	55	-6	-6
Profit for the period	-1 897	-1 897	-769	-769

Group balance sheet

Q1/2022

EURk, unaudited	31.3.2022	31.12.2021	31.12.2021	31.3.2021
Non-current assets	1 824	1 976	1 976	2 354
Current assets				
Long term receivables				
Loan receivables	7 772	7 818	7 818	12 017
Other receivables	3 162	2 548	2 548	2 555
Short term receivables				
Loan receivables	69 330	71 258	71 258	73 211
Other receivables	2 463	3 623	3 623	5 540
Total short term receivables	71 793	74 880	74 880	78 751
Cash and cash equivalents	2 635	3 317	3 317	2 781
Total current assets	85 362	88 564	88 564	96 104
Total assets	87 186	90 540	90 540	98 458
Equity				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	240	371	371	39
Retained earnings	-32 303	-17 571	-17 571	-17 368
Profit for the period	-1 897	-12 353	-12 353	-769
Total equity	3 259	7 666	7 666	19 120
Appropriations	21	45	45	0
Compulsory reservations	2 242	2 242	2 242	2 719
Liabilities				
Long term liabilities				
Interest bearing debt	44 789	45 490	45 490	46 834
Short term liabilities				
Interest bearing debt	29 623	30 125	30 125	26 440
Other liabilities	7 253	4 971	4 971	3 345
Total short term liabilities	36 875	33 056	33 056	29 785
Total liabilities	81 664	80 587	80 587	76 619
Total equity and liabilities	87 186	90 540	90 540	98 458

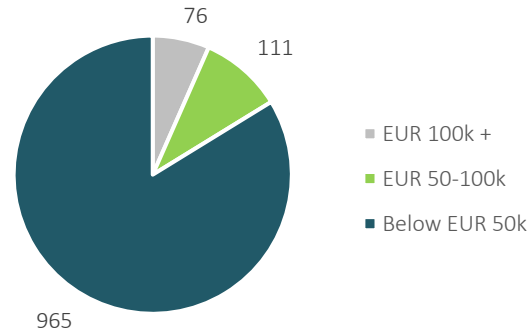
Tuottoa.fi

Investments in OPR-Finance's preferred share program

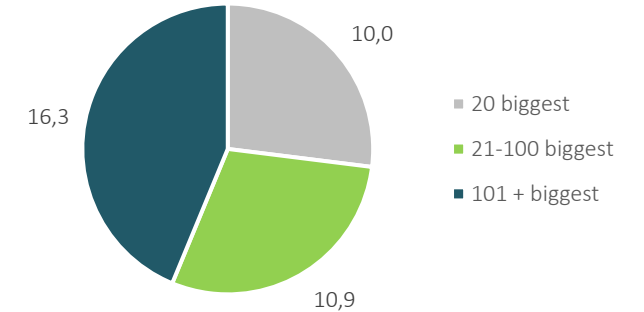
SUMMARY

- ▶ 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 Q1/2022 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 Q1/2022 the number of investors was 1152 in total. Average investment was some EUR 32k
- ▶ By the end of Q1/2022 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

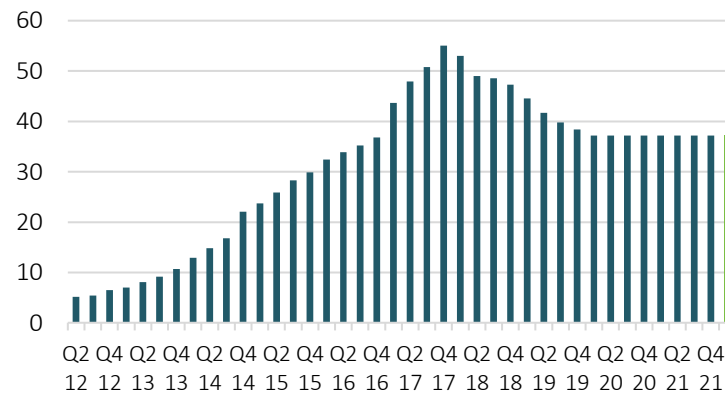
NUMBER OF OWNERS BY INVESTMENT AMOUNT



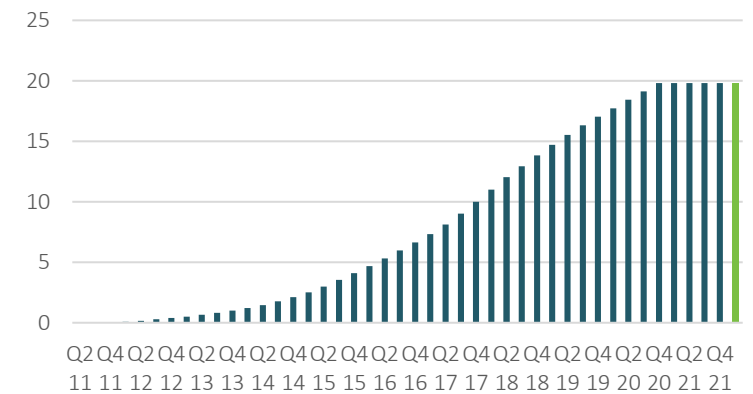
OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



ACCUMULATED INVESTMENTS (EURm)



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



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