



Q2

Interim Report 1.1.-30.6.2022

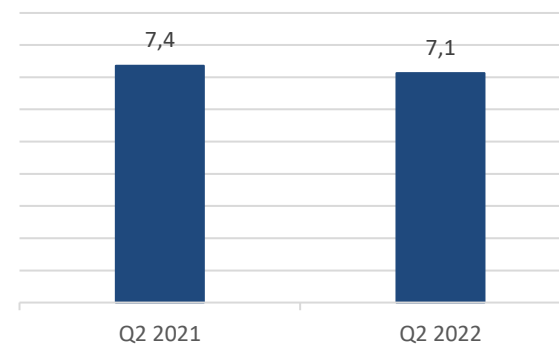
# Interim report 1.1. – 30.06.2022 [FAS, unaudited]

## OPR-Finance Group

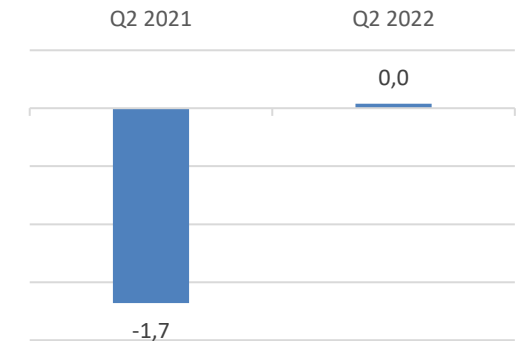
- ▶ By the comparison period, Q2/2022 loans granted was EUR 14.0m and was in par with the previous year (EUR 14.0m Q2/2021)
- ▶ Revenues (sales + interest income) of the second quarter decreased 3 % from the previous year amounting to EUR 7.1m (EUR 7.4m Q2/2021)
- ▶ EBT of the second quarter amounted to EUR 0.0m (EUR -6.2m Q2/2021)
  - ▶ Operative EBT<sup>1</sup> Q2/2022 amounted to EUR 0.0m (EUR -1.7m Q2/2021)

| KEY FINANCIALS, EURm       | Q2/2022 | Q2/2021 |
|----------------------------|---------|---------|
| Loans granted              | 14,0    | 14,0    |
| Revenues                   | 7,1     | 7,4     |
| EBT                        | 0,0     | -6,2    |
| Operative EBT <sup>1</sup> | 0,0     | -1,7    |
| Loan receivables           | 69,3    | 71,9    |
| Equity ratio               | 3,3 %   | 14,9 %  |
| Equity total               | 2,7     | 13,1    |

REVENUES EURm



OPERATIVE EBT<sup>1</sup> EURm



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

# Group business operations

Q2/2022

## 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 was on par with the previous year and revenues were behind the previous year

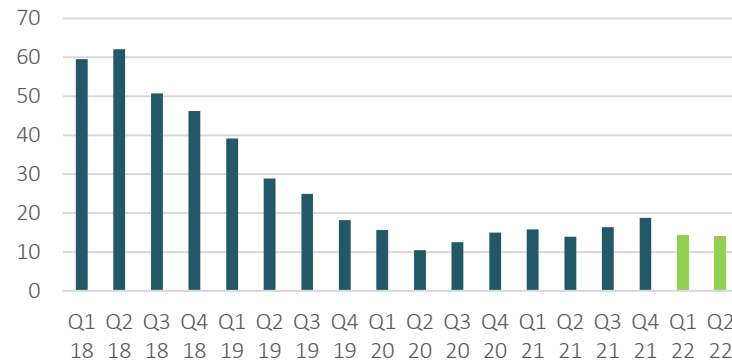
### Loans granted

- ▶ Q2/2022 loans granted EUR 14.0m (Q2/2021 EUR 14.0m, change 0%)
- ▶ Q1-Q2/2022 loans granted EUR 28.1m (Q1-Q2/2021 EUR 29.7m, change -5%)

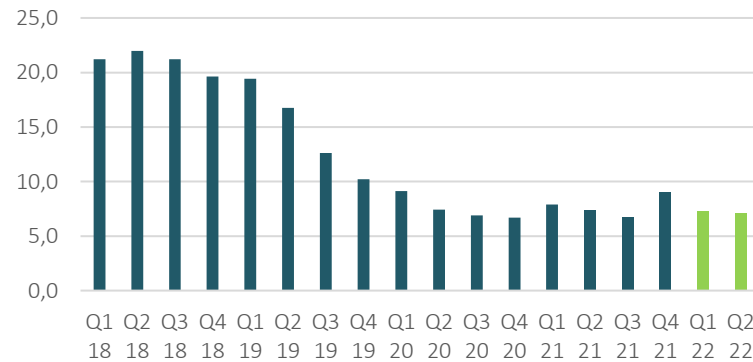
### Revenues

- ▶ Q2/2022 revenues EUR 7.1m (Q2/2021 EUR 7.4m, change -3%)
- ▶ Q1-Q2/2022 revenues EUR 14.5m (Q1-Q2/2021 EUR 15.3m, change -5%)

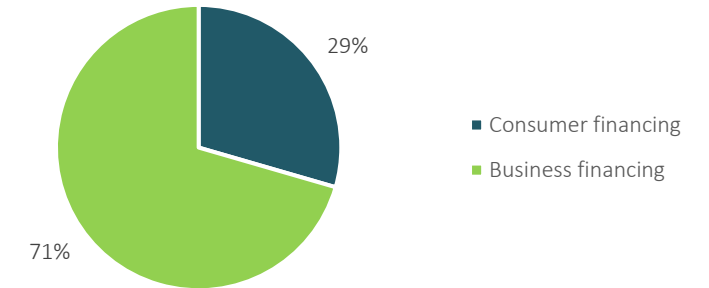
## QUARTERLY LOANS GRANTED (EURm)



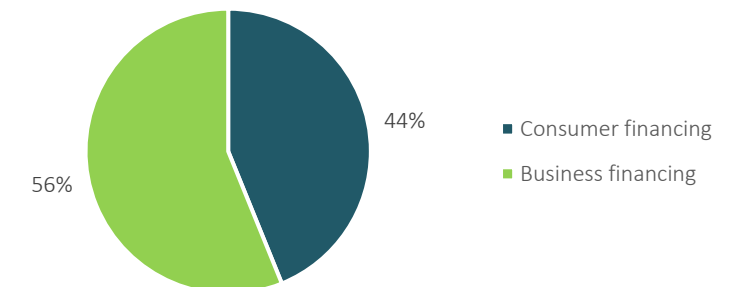
## QUARTERLY REVENUES (EURm)



## LOANS GRANTED DISTRIBUTION Q2/2022



## REVENUES DISTRIBUTION Q2/2022



Financial review

Q2

# Group income statement

Q2/2022

| EURk, unaudited                       | Q2/2022      | Q1-Q2/2022    | Q2/2021       | Q1-Q2/2021    |
|---------------------------------------|--------------|---------------|---------------|---------------|
| <b>Revenues</b>                       |              |               |               |               |
| Sales                                 | 3 983        | 7 776         | 3 161         | 7 129         |
| Interest income                       | 3 050        | 6 557         | 4 158         | 8 061         |
| Other operating income                | 89           | 130           | 42            | 73            |
| <b>Revenues total</b>                 | <b>7 122</b> | <b>14 463</b> | <b>7 360</b>  | <b>15 264</b> |
| Operating expenses                    | -4 348       | -11 012       | -11 328       | -18 013       |
| Depreciation and amortization         | -153         | -307          | -110          | -179          |
| <b>EBIT</b>                           | <b>2 621</b> | <b>3 144</b>  | <b>-4 077</b> | <b>-2 928</b> |
| Interest and other financial expenses | -2 583       | -5 057        | -2 081        | -3 993        |
| <b>EBT</b>                            | <b>39</b>    | <b>-1 913</b> | <b>-6 158</b> | <b>-6 921</b> |
| Income taxes                          | 0            | 55            | 0             | -6            |
| <b>Profit for the period</b>          | <b>39</b>    | <b>-1 859</b> | <b>-6 158</b> | <b>-6 927</b> |
| Non-recurring items                   | 0            | 0             | 4 477         | 4 477         |
| <b>Operative EBT<sup>1</sup></b>      | <b>39</b>    | <b>-1 913</b> | <b>-1 681</b> | <b>-2 444</b> |

(1) EBT excluding one-off items of the period. One-off items consists of net effect of the receivables sales executed during Q2/2021

# Group balance sheet

Q2/2022

| EURk, unaudited                     | 30.6.2022     | 31.3.2022     | 31.12.2021    | 30.6.2021     |
|-------------------------------------|---------------|---------------|---------------|---------------|
| <b>Non-current assets</b>           | <b>1 670</b>  | <b>1 824</b>  | <b>1 976</b>  | <b>2 253</b>  |
| <b>Current assets</b>               |               |               |               |               |
| Long term receivables               |               |               |               |               |
| Loan receivables                    | 7 812         | 7 772         | 7 818         | 11 906        |
| Other receivables                   | 2 577         | 3 162         | 2 548         | 2 548         |
| Short term receivables              |               |               |               |               |
| Loan receivables                    | 61 528        | 69 330        | 71 258        | 59 948        |
| Other receivables                   | 2 445         | 2 463         | 3 623         | 5 395         |
| <b>Total short term receivables</b> | <b>63 973</b> | <b>71 793</b> | <b>74 880</b> | <b>65 343</b> |
| Cash and cash equivalents           | 3 266         | 2 635         | 3 317         | 6 195         |
| <b>Total current assets</b>         | <b>77 629</b> | <b>85 362</b> | <b>88 564</b> | <b>85 992</b> |
| <b>Total assets</b>                 | <b>79 299</b> | <b>87 186</b> | <b>90 540</b> | <b>88 245</b> |
| <b>Equity</b>                       |               |               |               |               |
| Share capital                       | 15            | 15            | 15            | 15            |
| Invested non-restricted equity      | 37 204        | 37 204        | 37 204        | 37 204        |
| Translation difference              | -91           | 240           | 371           | 107           |
| Retained earnings                   | -32 618       | -32 303       | -17 571       | -17 268       |
| Profit for the period               | -1 859        | -1 897        | -12 353       | -6 927        |
| <b>Total equity</b>                 | <b>2 651</b>  | <b>3 259</b>  | <b>7 666</b>  | <b>13 131</b> |
| <b>Appropriations</b>               | <b>21</b>     | <b>21</b>     | <b>45</b>     | <b>0</b>      |
| <b>Compulsory reservations</b>      | <b>2 164</b>  | <b>2 242</b>  | <b>2 242</b>  | <b>2 393</b>  |
| <b>Liabilities</b>                  |               |               |               |               |
| Long term liabilities               |               |               |               |               |
| Interest bearing debt               | 40 000        | 44 789        | 45 490        | 46 908        |
| Short term liabilities              |               |               |               |               |
| Interest bearing debt               | 27 520        | 29 623        | 30 125        | 21 877        |
| Other liabilities                   | 6 943         | 7 253         | 4 971         | 3 934         |
| <b>Total short term liabilities</b> | <b>34 463</b> | <b>36 875</b> | <b>33 056</b> | <b>25 812</b> |
| <b>Total liabilities</b>            | <b>74 463</b> | <b>81 664</b> | <b>80 587</b> | <b>72 720</b> |
| <b>Total equity and liabilities</b> | <b>79 299</b> | <b>87 186</b> | <b>90 540</b> | <b>88 245</b> |

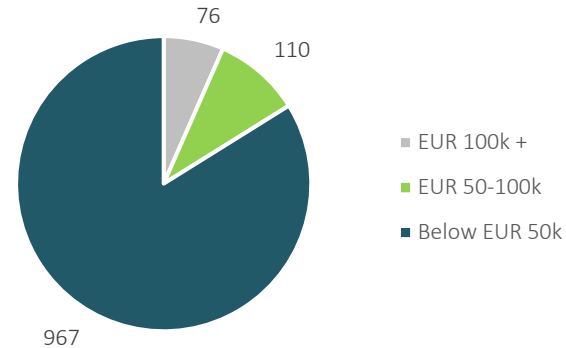
# Tuottoa.fi

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

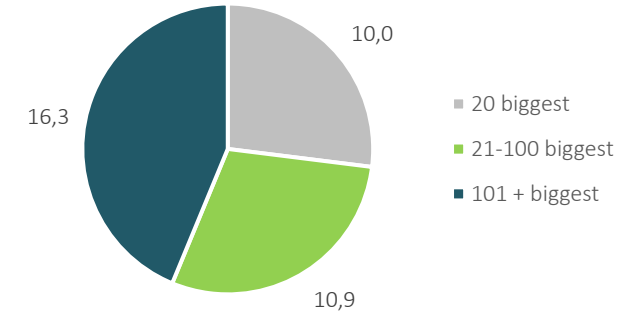
### SUMMARY

- ▶ 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 Q2/2022 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 Q2/2022 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q2/2022 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



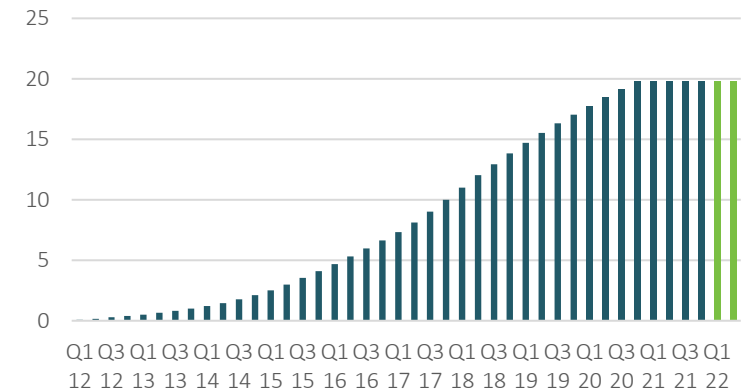
### OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



### ACCUMULATED INVESTMENTS (EURm)



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



## Helsinki

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