

Interim Report 1.1.-30.9.2022

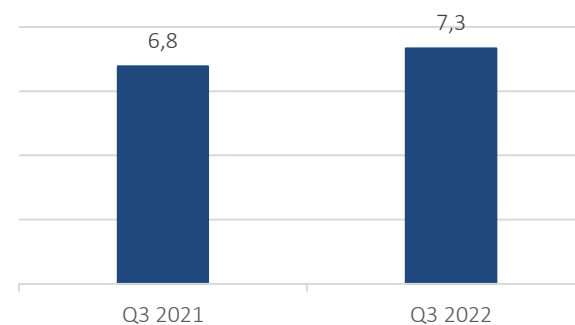
Interim report 1.1. – 30.09.2022 [FAS, unaudited]

OPR-Finance Group

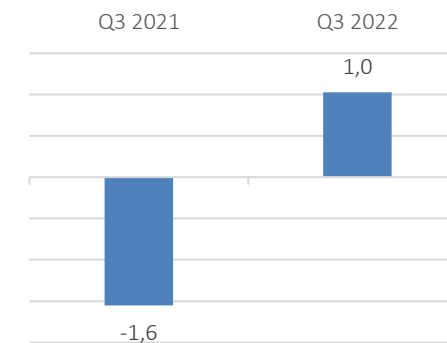
- ▶ By the comparison period, Q3/2022 loans granted was EUR 14.6m and decreased 11 % from the previous year (EUR 16.3m Q3/2021)
- ▶ Revenues (sales + interest income) of the third quarter increased 8 % from the previous year amounting to EUR 7.3m (EUR 6.8m Q3/2021)
- ▶ EBT of the third quarter amounted to EUR 1.0m (EUR -1.6m Q3/2021)

KEY FINANCIALS, EURm	Q3/2022	Q3/2021
Loans granted	14,6	16,3
Revenues	7,3	6,8
EBT	1,0	-1,6
Operative EBT ¹	1,0	-1,6
Loan receivables	71,1	74,6
Equity ratio	4,7 %	12,7 %
Equity total	3,8	11,3

REVENUES EURm



OPERATIVE EBT¹ EURm



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

Group business operations

Q3/2022

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 behind the previous year and revenues were ahead of the previous year

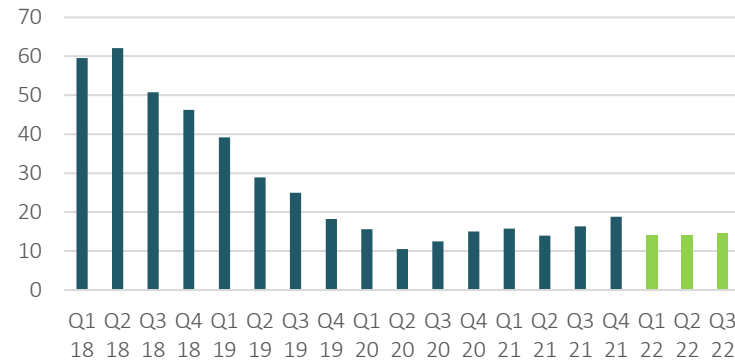
Loans granted

- ▶ Q3/2022 loans granted EUR 14.6m (Q3/2021 EUR 16.3m, change -11%)
- ▶ Q1-Q3/2022 loans granted EUR 42.7m (Q1-Q3/2021 EUR 46.1m, change -7%)

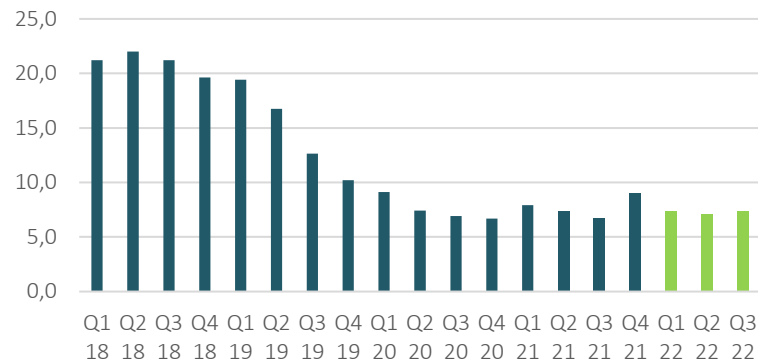
Revenues

- ▶ Q3/2022 revenues EUR 7.3m (Q3/2021 EUR 6.8m, change +8%)
- ▶ Q1-Q3/2022 revenues EUR 21.8m (Q1-Q3/2021 EUR 22.0m, change -1%)

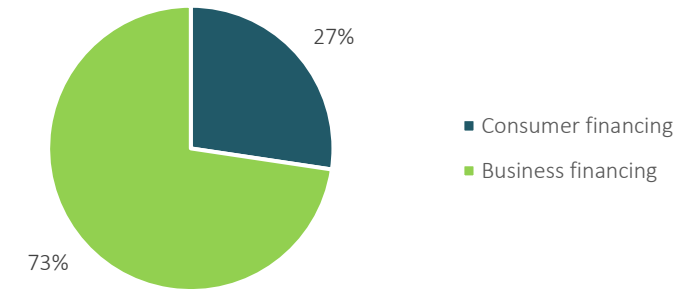
QUARTERLY LOANS GRANTED (EURm)



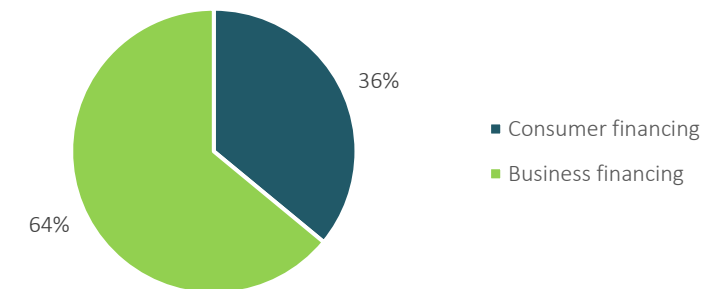
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q3/2022



REVENUES DISTRIBUTION Q3/2022



Financial review

Q3

Group income statement

Q3/2022

EURk, unaudited	Q3/2022	Q1-Q3/2022	Q3/2021	Q1-Q3/2021
Revenues				
Sales	4 193	11 968	3 465	10 594
Interest income	3 076	9 633	3 243	11 304
Other operating income	68	198	66	139
Revenues total	7 336	21 799	6 774	22 037
Operating expenses	-3 658	-14 670	-6 234	-24 247
Depreciation and amortization	-152	-459	-155	-334
EBIT	3 526	6 670	385	-2 543
Interest and other financial expenses	-2 498	-7 555	-1 936	-5 929
EBT	1 028	-886	-1 551	-8 472
Income taxes	-39	15	-1	-7
Profit for the period	988	-870	-1 552	-8 479
Non-recurring items	0	0	0	4 477
Operative EBT¹	1 028	-886	-1 551	-3 995

(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

Q3/2022

EURk, unaudited	30.9.2022	30.6.2022	31.12.2021	30.9.2021
Non-current assets	1 518	1 670	1 976	2 104
Current assets				
Long term receivables				
Loan receivables	8 248	7 812	7 818	10 147
Other receivables	2 577	2 577	2 548	2 548
Short term receivables				
Loan receivables	62 849	61 528	71 258	64 493
Other receivables	2 106	2 445	3 623	4 955
Total short term receivables	64 955	63 973	74 880	69 448
Cash and cash equivalents	3 824	3 266	3 317	4 727
Total current assets	79 604	77 629	88 564	86 870
Total assets	81 122	79 299	90 540	88 974
Equity				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	145	-91	371	-108
Retained earnings	-32 684	-32 618	-17 571	-17 321
Profit for the period	-870	-1 859	-12 353	-8 479
Total equity	3 810	2 651	7 666	11 310
Appropriations	21	21	45	0
Compulsory reservations	1 374	2 164	2 242	2 393
Liabilities				
Long term liabilities				
Interest bearing debt	40 000	40 000	45 490	44 952
Short term liabilities				
Interest bearing debt	28 330	27 520	30 125	27 662
Other liabilities	7 588	6 943	4 971	2 655
Total short term liabilities	35 918	34 463	33 056	30 317
Total liabilities	75 918	74 463	80 587	75 270
Total equity and liabilities	81 122	79 299	90 540	88 974

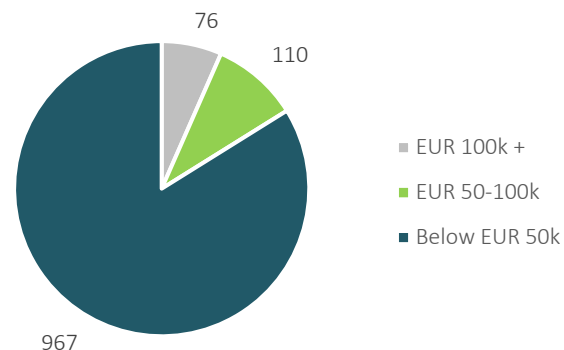
Tuottoa.fi

Investments in OPR-Finance's preferred share program

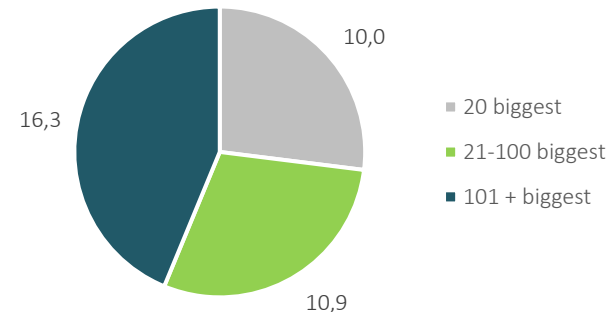
SUMMARY

- ▶ 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 Q3/2022 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 Q3/2022 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q3/2022 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

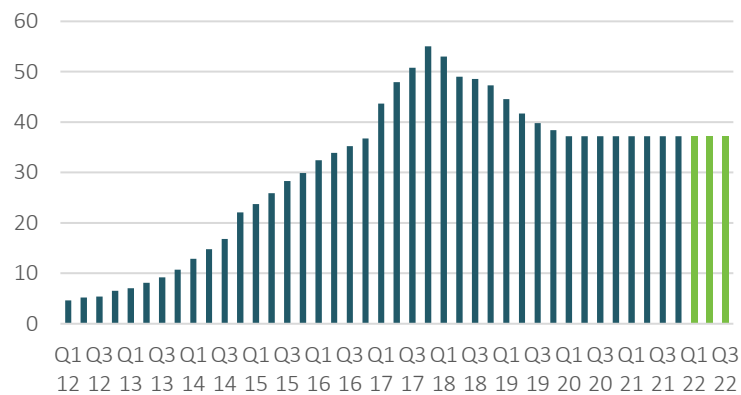
NUMBER OF OWNERS BY INVESTMENT AMOUNT



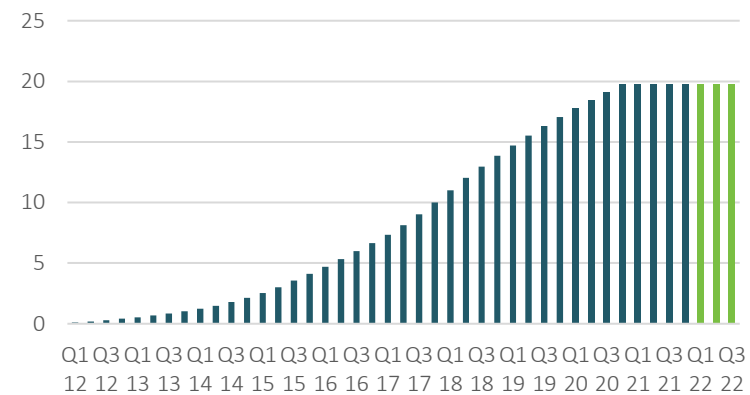
OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



ACCUMULATED INVESTMENTS (EURm)



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



Helsinki

OPR-Finance Oy
OPR-Yritysrahoitus Oy
Lautatarhankatu 8B
00580 HELSINKI



Stockholm

OPR-Finance AB
Kungsbroplan 1
112 27 STOCKHOLM



Prague

OPR-Finance s.r.o
Hvězdova 1716/2b, Nusle
140 00 PRAHA 4



Amsterdam

OPR-Finance B.V.
Sarphatistraat 370
1018 GW Amsterdam

