

11 January 2023

NOTICE OF ISSUERS' OPTIONAL INTEREST DEFERRAL

From: OPR-Finance Oy as Issuer

Dear recipient,

We refer to the terms and conditions of the EUR 40,000,000 Callable Subordinated Capital Securities (as amended by written procedure initiated on 1 February 2021) (ISIN Code FI4000292180) (the "**Terms and Conditions**").

Pursuant to Clause 6.1.1 of the Terms and Conditions, OPR-Finance Oy (Business ID 1993902-6) (the "**Issuer**") may in its sole discretion elect to defer any interest payment.

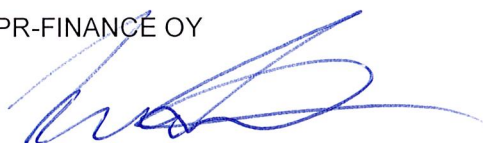
The Issuer has today elected to defer in whole the interest payment which would otherwise be due on 17 February 2023.

We send this notice not less than twenty (20) Business Days prior to 17 February 2023 and confirm that no events referred to in sub-clauses (b), (c) or (d) of the definition of Deferred Interest Payment Date have occurred during the twelve (12) months immediately preceding 17 February 2023.

Should you require further information regarding the deferral, please do not hesitate to contact Esa Alanko, e-mail address esa.alanko@opr-finance.fi.

Yours sincerely,

OPR-FINANCE OY



Esa Alanko, Group CEO