



Q2

Interim Report 1.1.-30.6.2023

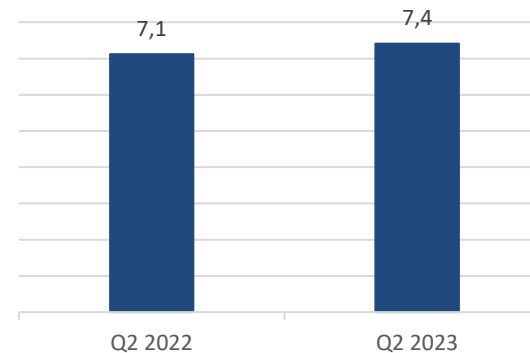
Interim report 1.1. – 30.6.2023 [FAS, unaudited]

OPR-Finance Group

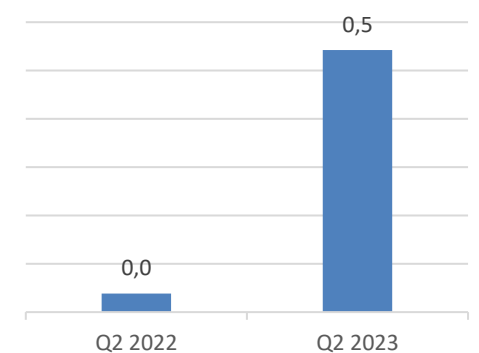
- ▶ By the comparison period, Q2/2023 loans granted was EUR 13.7m and decreased 2 % from the previous year (EUR 14.0m Q2/2022)
- ▶ Revenues (sales + interest income) of the second quarter increased 5 % from the previous year amounting to EUR 7.4m (EUR 7.1m Q2/2022)
- ▶ EBT of the second quarter amounted to EUR 0.5m (EUR 0.0m Q2/2022)
- ▶ Unlike previously the company does no longer book interest expenses of the hybrid bond to its income statement starting from the beginning of 2023

KEY FINANCIALS, EURm	Q2/2023	Q2/2022
Loans granted	13,7	14,0
Revenues	7,4	7,1
EBT	0,5	0,0
Operative EBT ¹	0,5	0,0
Loan receivables	76,0	69,3
Equity ratio	3,0 %	3,3 %
Equity total	2,5	2,7

REVENUES EURm



OPERATIVE EBT¹ EURm



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

Group business operations

Q2/2023

COMMENTS

- ▶ OPR-Finance Group grants consumer loans in Finland and Sweden and working capital loans to its business customers in Finland, Sweden and the Netherlands
- ▶ During the review period loans granted was behind the previous year and revenues were above the previous year

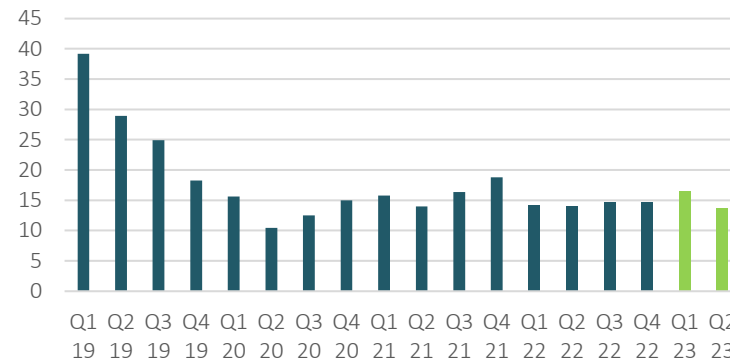
Loans granted

- ▶ Q2/2023 loans granted EUR 13.7m (Q2/2022 EUR 14.0m, change -2%)
- ▶ Q1-Q2/2023 loans granted EUR 30.2m (Q1-Q2/2022 EUR 28.1m, change +8%)

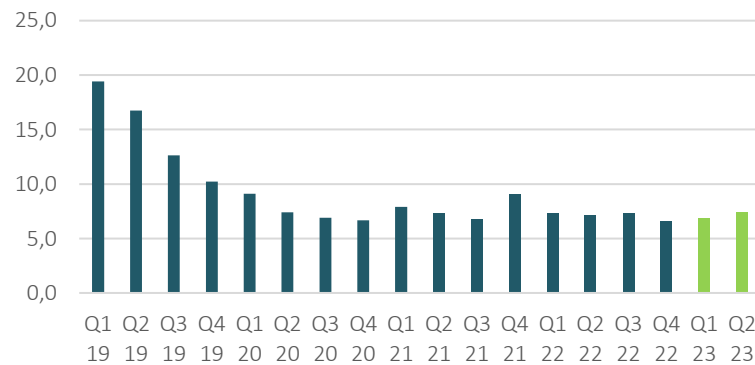
Revenues

- ▶ Q2/2023 revenues EUR 7.4m (Q2/2022 EUR 7.1m, change +4%)
- ▶ Q1-Q2/2023 revenues EUR 14.3m (Q1-Q2/2022 EUR 14.5m, change -1%)

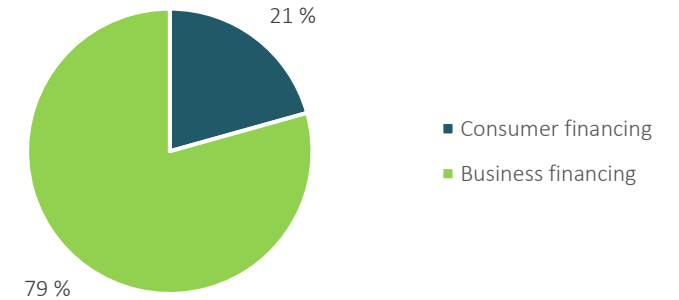
QUARTERLY LOANS GRANTED (EURm)



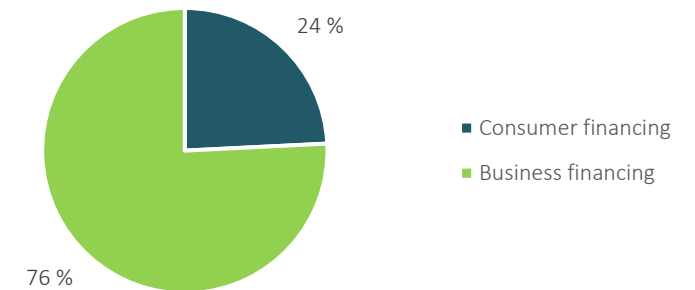
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q2/2023



REVENUES DISTRIBUTION Q2/2023



Financial review

Q2

Group income statement

Q2/2023

EURk, unaudited	Q2/2023	Q1-Q2/2023	Q2/2022	Q1-Q2/2022
Revenues				
Sales	2 309	4 877	3 983	7 776
Interest income	5 099	9 373	3 050	6 557
Other operating income	7	9	89	130
Revenues total	7 415	14 259	7 122	14 463
Operating expenses	-5 157	-9 820	-4 348	-11 012
Depreciation and amortization	-152	-305	-153	-307
EBIT	2 105	4 134	2 621	3 144
Interest and other financial expenses	-1 562	-2 542	-2 583	-5 057
EBT	543	1 593	39	-1 913
Income taxes	0	0	0	55
Profit for the period	543	1 593	39	-1 859
Non-recurring items	0	0	0	0
Operative EBT	543	1 593	39	-1 913

(1) From the beginning of 2023 the company has discontinued booking interest expenses of the hybrid bond to its income statement

Group balance sheet

Q2/2023

EURk, unaudited	30.6.2023	31.3.2023	31.12.2022	30.6.2022
Non-current assets	1 056	1 205	1 367	1 670
Current assets				
Long term receivables				
Loan receivables	23 395	21 091	15 246	7 812
Other receivables	2 574	2 575	2 574	2 577
Short term receivables				
Loan receivables	52 609	55 149	57 199	61 528
Other receivables	1 463	1 872	2 197	2 445
Total short term receivables	54 071	57 021	59 397	63 973
Cash and cash equivalents	3 475	2 483	2 874	3 266
Total current assets	83 514	83 171	80 090	77 629
Total assets	84 570	84 376	81 457	79 299
Equity				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	255	253	-114	-91
Retained earnings	-36 546	-36 454	-32 784	-32 618
Profit for the period	1 593	1 050	-1 719	-1 859
Total equity	2 521	2 068	2 601	2 651
Appropriations	0	0	20	21
Compulsory reservations	753	898	1 078	2 164
Liabilities				
Long term liabilities				
Interest bearing debt	40 000	40 000	40 000	40 000
Short term liabilities				
Interest bearing debt	32 433	32 057	28 958	27 520
Other liabilities	8 863	9 354	8 800	6 943
Total short term liabilities	41 296	41 410	37 758	34 463
Total liabilities	81 296	81 410	77 758	74 463
Total equity and liabilities	84 570	84 376	81 457	79 299

(1) From the beginning of 2023 the company has discontinued booking interest expenses of the hybrid bond to its balance sheet

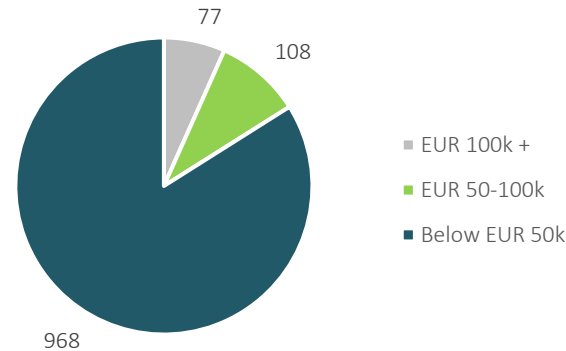
Tuottoa.fi

Investments in OPR-Finance's preferred share program

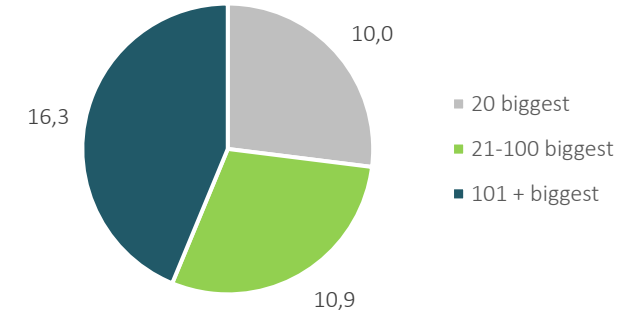
SUMMARY

- ▶ 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 Q2/2023 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 Q2/2023 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q2/2023 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

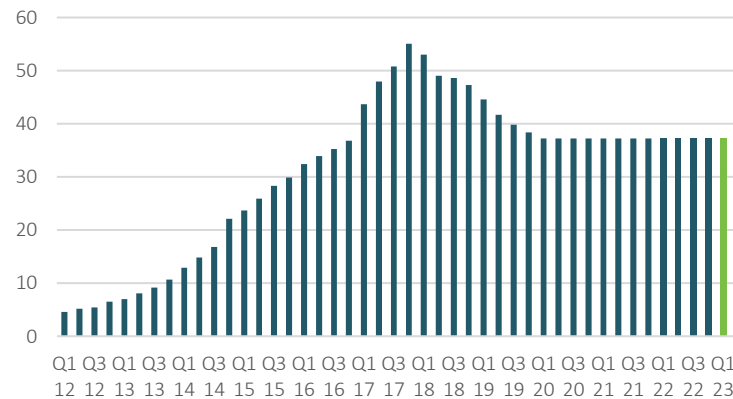
NUMBER OF OWNERS BY INVESTMENT AMOUNT



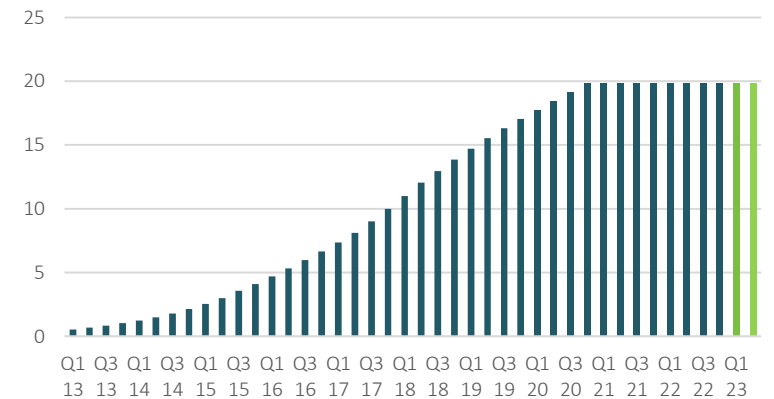
OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



ACCUMULATED INVESTMENTS (EURm)



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



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