

Interim Report 1.1.-30.9.2023

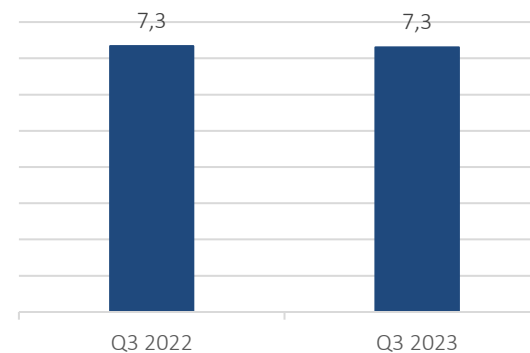
Interim report 1.1. – 30.9.2023 [FAS, unaudited]

OPR-Finance Group

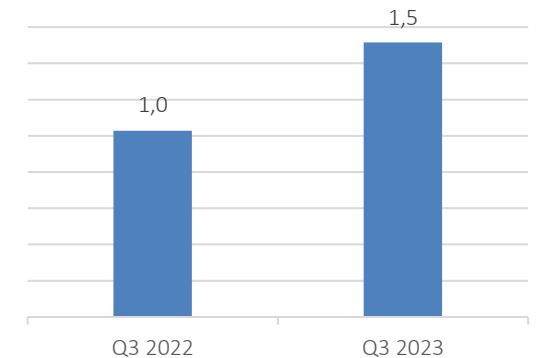
- ▶ By the comparison period, Q3/2023 loans granted was EUR 13.3m and decreased 9 % from the previous year (EUR 14.6m Q3/2022)
- ▶ Revenues (sales + interest income) of the third quarter remained at par with to the previous year amounting to EUR 7.3m (EUR 7.3m Q3/2022)
- ▶ EBT of the third quarter amounted to EUR 1.5m (EUR 1.0m Q3/2022)
- ▶ 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	Q3/2023	Q3/2022
Loans granted	13,3	14,6
Revenues	7,3	7,3
EBT	1,5	1,0
Operative EBT ¹	1,5	1,0
Loan receivables	79,1	71,1
Equity ratio	4,2 %	4,7 %
Equity total	3,6	3,8

REVENUES EURm



OPERATIVE EBT¹ EURm



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

Group business operations

Q3/2023

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 at par with the previous year

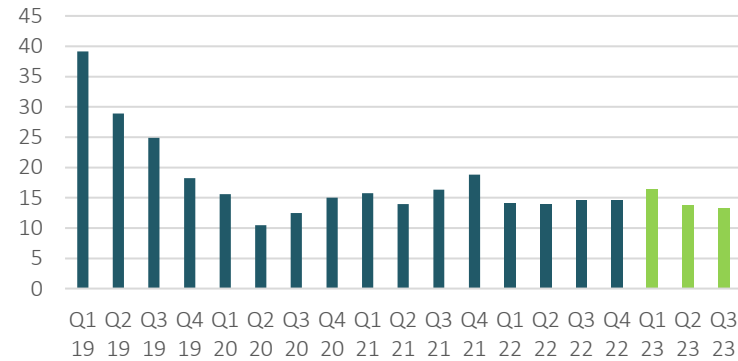
Loans granted

- ▶ Q3/2023 loans granted EUR 13.3m (Q3/2022 EUR 16.3m, change -9%)
- ▶ Q1-Q3/2023 loans granted EUR 43.5m (Q1-Q3/2022 EUR 42.7m, change +2%)

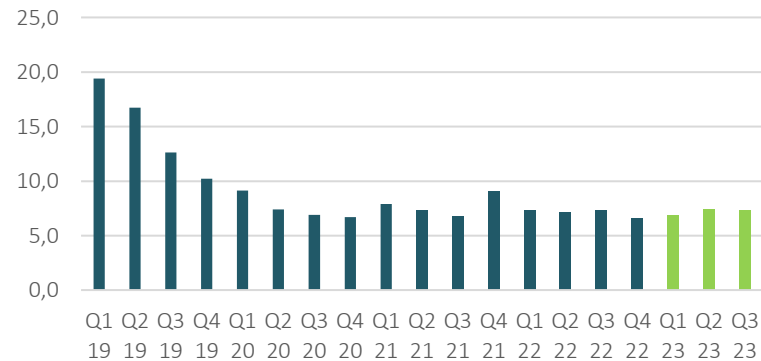
Revenues

- ▶ Q3/2023 revenues EUR 7.3m (Q3/2022 EUR 7.3m, change 0%)
- ▶ Q1-Q3/2023 revenues EUR 21.6m (Q1-Q3/2022 EUR 21.8m, change -1%)

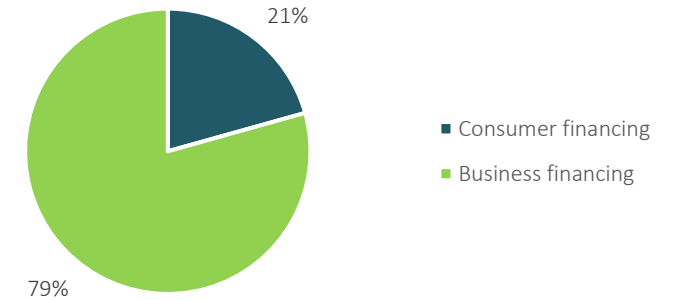
QUARTERLY LOANS GRANTED (EURm)



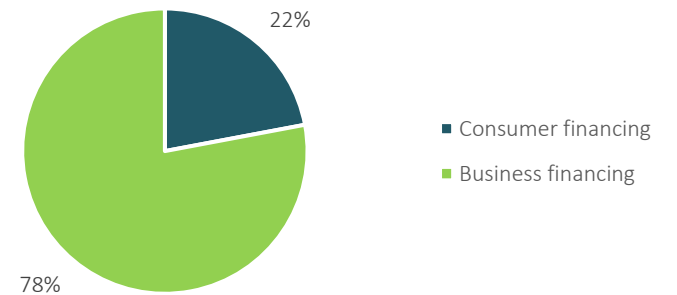
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q3/2023



REVENUES DISTRIBUTION Q3/2023



Financial review

Q3

Group income statement

Q3/2023

EURk, unaudited	Q3/2023	Q1-Q3/2023	Q3/2022	Q1-Q3/2022
Revenues				
Sales	2 323	7 200	4 193	11 968
Interest income	4 976	14 350	3 076	9 633
Other operating income	1	10	68	198
Revenues total	7 301	21 560	7 336	21 799
Operating expenses	-5 094	-14 914	-3 658	-14 670
Depreciation and amortization	-153	-457	-152	-459
EBIT	2 054	6 188	3 526	6 670
Interest and other financial expenses	-538	-3 080	-2 498	-7 555
EBT	1 516	3 108	1 028	-886
Income taxes	0	0	-39	15
Profit for the period	1 516	3 108	988	-870

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

Group balance sheet

Q3/2023

EURk, unaudited	30.9.2023	30.6.2023	31.12.2022	30.9.2022
Non-current assets	908	1 056	1 367	1 518
Current assets				
Long term receivables				
Loan receivables	24 293	23 395	15 246	8 248
Other receivables	2 574	2 574	2 574	2 577
Short term receivables				
Loan receivables	54 766	52 609	57 199	62 849
Other receivables	1 453	1 463	2 197	2 106
Total short term receivables	56 219	54 071	59 397	64 955
Cash and cash equivalents	2 949	3 475	2 874	3 824
Total current assets	86 035	83 514	80 090	79 604
Total assets	86 942	84 570	81 457	81 122
Equity				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	-252	255	-114	145
Retained earnings	-36 444	-36 546	-32 784	-32 684
Profit for the period	3 108	1 593	-1 719	-870
Total equity	3 631	2 521	2 601	3 810
Appropriations	0	0	20	21
Compulsory reservations	622	753	1 078	1 374
Liabilities				
Long term liabilities				
Interest bearing debt	40 000	40 000	40 000	40 000
Short term liabilities				
Interest bearing debt	33 290	32 433	28 958	28 330
Other liabilities	9 400	8 863	8 800	7 588
Total short term liabilities	42 690	41 296	37 758	35 918
Total liabilities	82 690	81 296	77 758	75 918
Total equity and liabilities	86 942	84 570	81 457	81 122

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

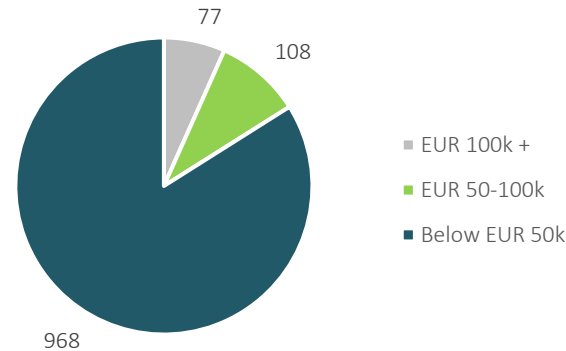
Tuottoa.fi

Investments in OPR-Finance's preferred share program

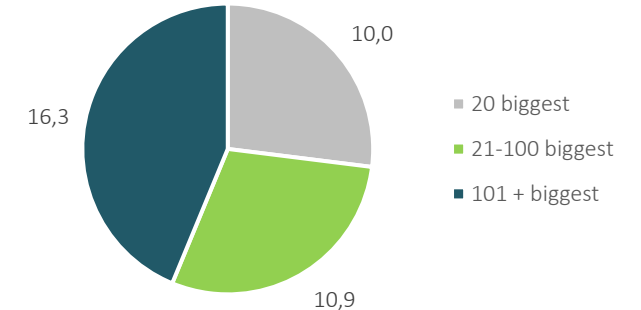
SUMMARY

- ▶ 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 Q3/2023 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 Q3/2023 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q3/2023 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

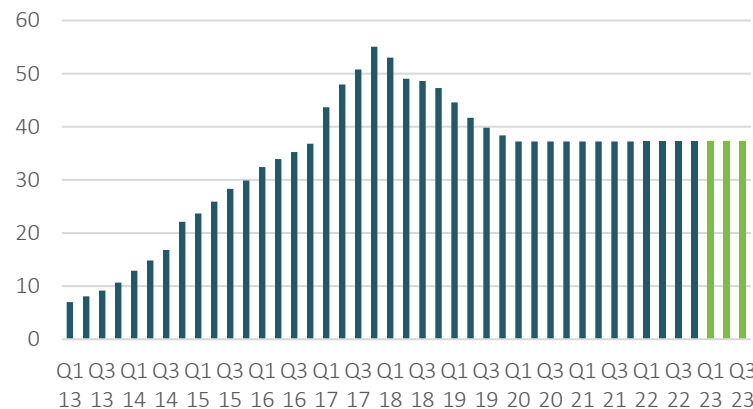
NUMBER OF OWNERS BY INVESTMENT AMOUNT



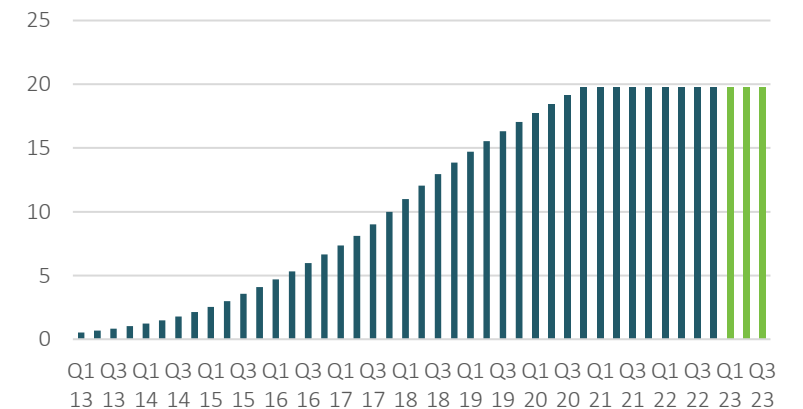
OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



ACCUMULATED INVESTMENTS (EURm)



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



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