



Q4

Annual Report 1.1.-31.12.2023

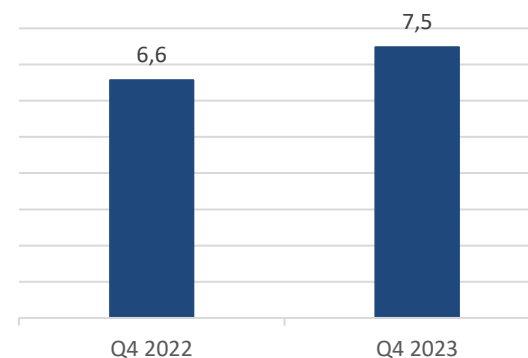
Annual report 1.1. – 31.12.2023 [FAS, unaudited]

OPR-Finance Group

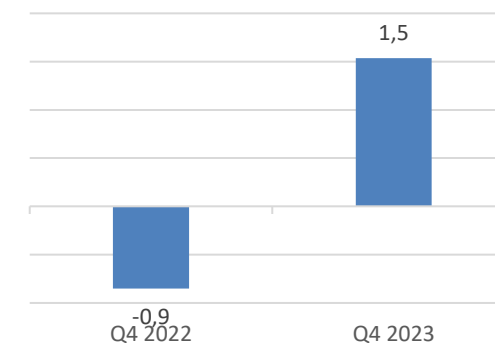
- ▶ By the comparison period, Q4/2023 loans granted was EUR 11.7m and decreased 20 % from the previous year (EUR 14.7m Q4/2022)
- ▶ Revenues (sales + interest income) of the fourth quarter increased 14 % from the previous year amounting to EUR 7.5m (EUR 6.6m Q4/2022)
- ▶ EBT of the fourth quarter amounted to EUR 1.5m (EUR -0.9m Q4/2022)
- ▶ 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	Q4/2023	Q4/2022
Loans granted	11,7	14,7
Revenues	7,5	6,6
EBT	1,5	-0,9
Operative EBT ¹	1,5	-0,9
Loan receivables	82,9	72,4
Equity ratio	6,3 %	3,2 %
Equity total	5,7	2,6

REVENUES EURm



OPERATIVE EBT¹ EURm



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

Group business operations

Q4/2023

COMMENTS

- ▶ OPR-Finance Group grants consumer loans in 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

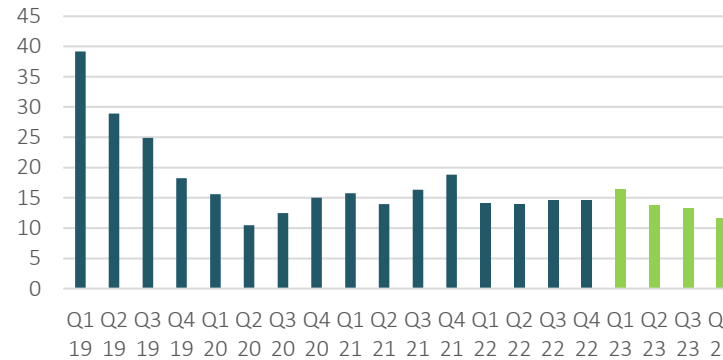
Loans granted

- ▶ Q4/2023 loans granted EUR 11.7m (Q4/2022 EUR 14.7m, change -20%)
- ▶ Q1-Q4/2023 loans granted EUR 55.2m (Q1-Q4/2022 EUR 57.4m, change -4%)

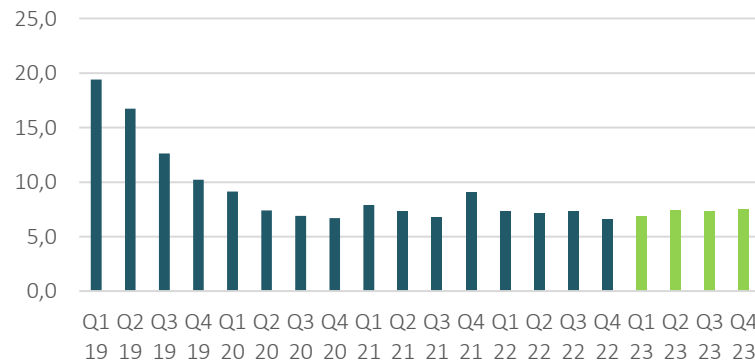
Revenues

- ▶ Q4/2023 revenues EUR 7.5m (Q4/2022 EUR 6.6m, change +14%)
- ▶ Q1-Q4/2023 revenues EUR 29.0m (Q1-Q4/2022 EUR 28.4m, change +2%)

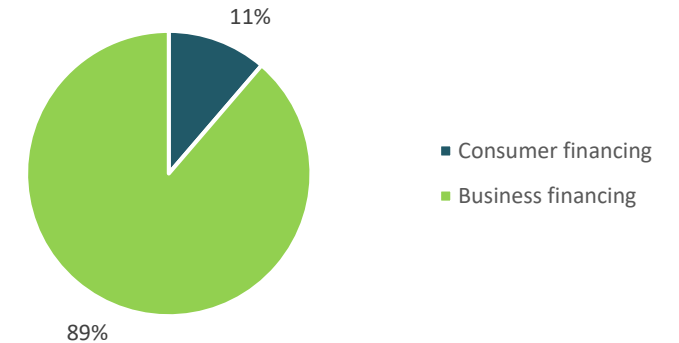
QUARTERLY LOANS GRANTED (EURm)



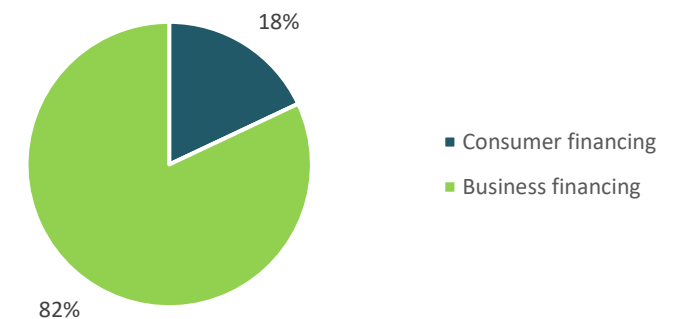
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q4/2023



REVENUES DISTRIBUTION Q4/2023



Financial review

Q4

Group income statement

Q4/2023

EURk, unaudited	Q4/2023	Q1-Q4/2023	Q4/2022	Q1-Q4/2022
Revenues				
Sales	2 174	9 374	4 222	16 191
Interest income	5 280	19 630	2 219	11 852
Other operating income	23	33	126	324
Revenues total	7 477	29 037	6 567	28 366
Operating expenses	-5 397	-20 311	-4 800	-19 470
Depreciation and amortization	-144	-602	-275	-735
EBIT	1 936	8 124	1 492	8 161
Interest and other financial expenses	-399	-3 479	-2 342	-9 898
EBT	1 536	4 645	-851	-1 737
Income taxes	0	0	2	17
Profit for the period	1 536	4 645	-849	-1 719
Non-recurring items	0	0	0	0
Operative EBT	1 536	4 645	-851	-1 737

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

Group balance sheet

Q4/2023

EURk, unaudited	31.12.2023	30.9.2023	31.12.2022	31.12.2022
Non-current assets	759	908	1 367	1 367
Current assets				
Long term receivables				
Loan receivables	25 442	24 293	15 246	15 246
Other receivables	2 573	2 574	2 574	2 574
Short term receivables				
Loan receivables	57 475	54 766	57 199	57 199
Other receivables	1 502	1 453	2 197	2 197
Total short term receivables	58 977	56 219	59 397	59 397
Cash and cash equivalents	2 190	2 949	2 874	2 874
Total current assets	89 182	86 035	80 090	80 090
Total assets	89 941	86 942	81 457	81 457
Equity				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	150	-252	-114	-114
Retained earnings	-36 336	-36 444	-32 784	-32 784
Profit for the period	4 645	3 108	-1 719	-1 719
Total equity	5 678	3 631	2 601	2 601
Appropriations	0	0	20	20
Compulsory reservations	524	622	1 078	1 078
Liabilities				
Long term liabilities				
Interest bearing debt	40 000	40 000	40 000	40 000
Short term liabilities				
Interest bearing debt	34 220	33 290	28 958	28 958
Other liabilities	9 519	9 400	8 800	8 800
Total short term liabilities	43 739	42 690	37 758	37 758
Total liabilities	83 739	82 690	77 758	77 758
Total equity and liabilities	89 941	86 942	81 457	81 457

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

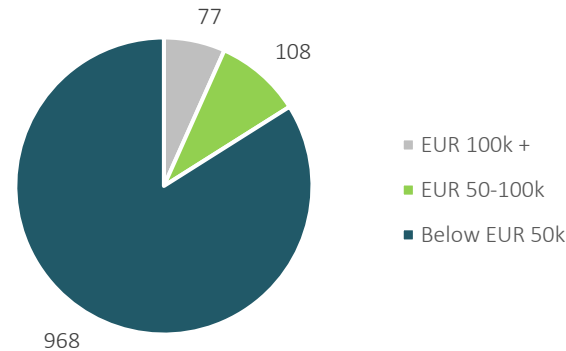
Tuottoa.fi

Investments in OPR-Finance's preferred share program

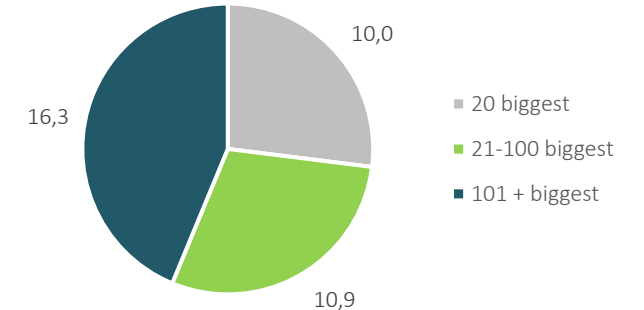
SUMMARY

- ▶ 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 Q4/2023 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 Q4/2023 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q4/2023 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

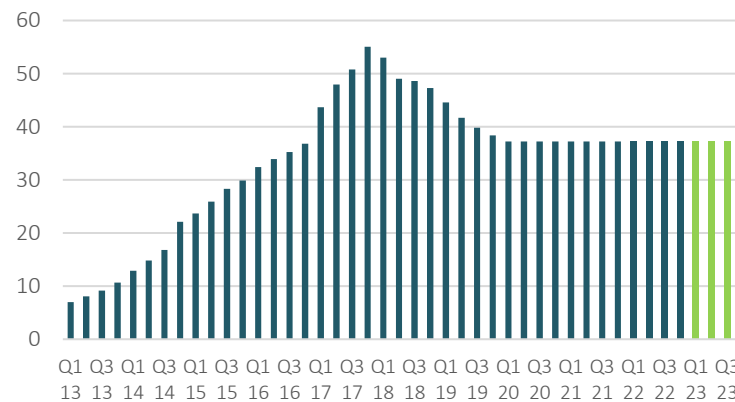
NUMBER OF OWNERS BY INVESTMENT AMOUNT



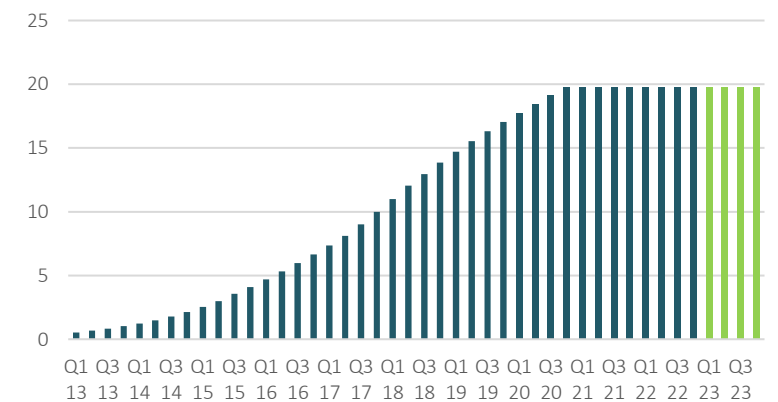
OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



ACCUMULATED INVESTMENTS (EURm)



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



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