



Q1

Interim Report 1.1.-31.3.2024

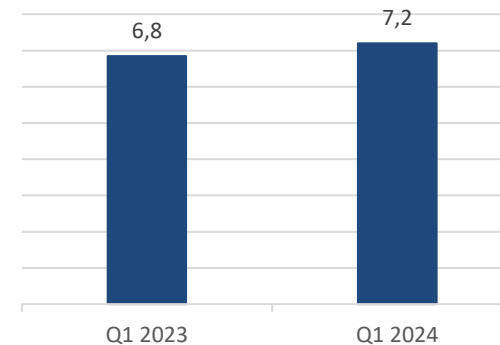
Interim report 1.1. – 31.3.2024 [FAS, unaudited]

OPR-Finance Group

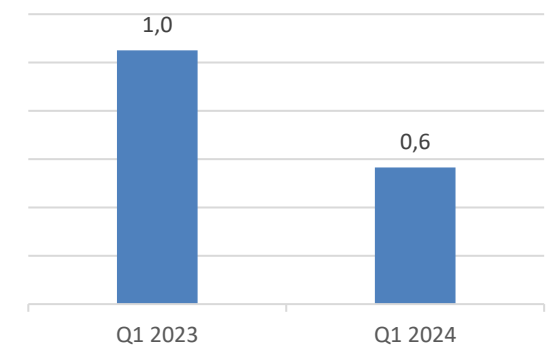
- ▶ By the comparison period, Q1/2024 loans granted was EUR 11.3m and decreased 31 % from the previous year (EUR 16.5m Q1/2023)
- ▶ Revenues (sales + interest income) of the first quarter increased 5 % from the previous year amounting to EUR 7.2m (EUR 6.8m Q1/2023)
- ▶ EBT of the first quarter amounted to EUR 0.6m (EUR 1.0m Q1/2023)
- ▶ 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	Q1/2024	Q1/2023
Loans granted	11,3	16,5
Revenues	7,2	6,8
EBT	0,6	1,0
Operative EBT ¹	0,6	1,0
Loan receivables	83,6	76,2
Equity ratio	7,3 %	2,5 %
Equity total	6,6	2,1

REVENUES EURm



OPERATIVE EBT¹ EURm



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

Group business operations

Q1/2024

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

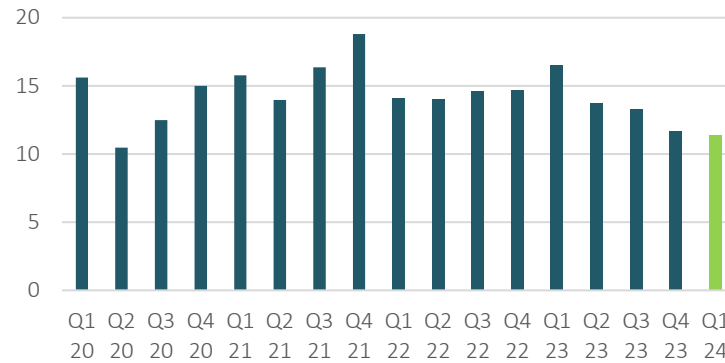
Loans granted

- ▶ Q1/2024 loans granted EUR 11.3m (Q1/2023 EUR 16.5m, change -31%)

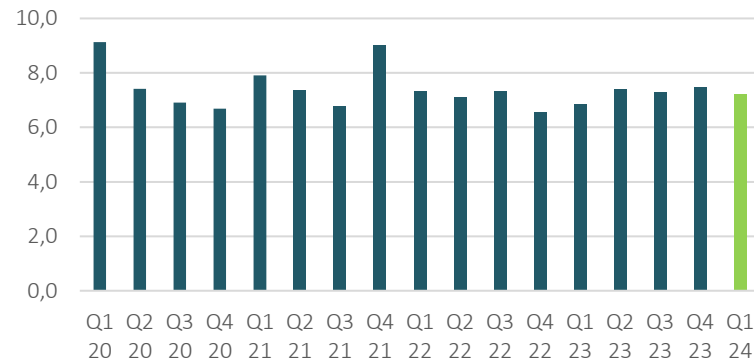
Revenues

- ▶ Q1/2024 revenues EUR 7.2m (Q1/2023 EUR 6.8m, change +5%)

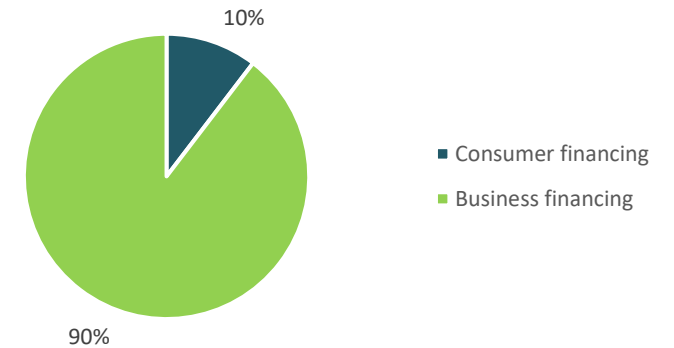
QUARTERLY LOANS GRANTED (EURm)



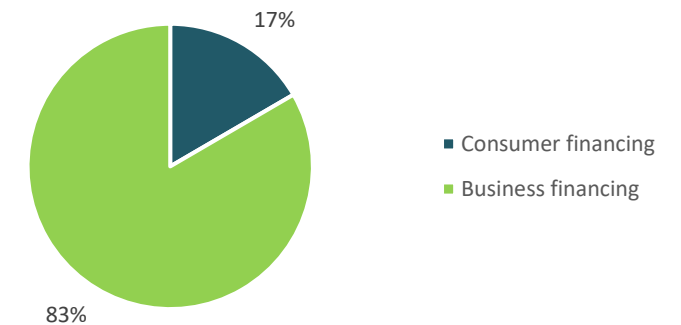
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q1/2024



REVENUES DISTRIBUTION Q1/2024



Financial review

Q1

Group income statement

Q1/2024

EURk, unaudited	Q1/2024	Q1-Q1/2024	Q1/2023	Q1-Q1/2023
Revenues				
Sales	2 258	2 258	2 569	2 569
Interest income	4 937	4 937	4 274	4 274
Other operating income	6	6	2	2
Revenues total	7 201	7 201	6 845	6 845
Operating expenses	-4 929	-4 929	-4 663	-4 663
Depreciation and amortization	-151	-151	-152	-152
EBIT	2 121	2 121	2 030	2 030
Interest and other financial expenses	-1 556	-1 556	-980	-980
EBT	565	565	1 050	1 050
Income taxes	0	0	0	0
Profit for the period	565	565	1 050	1 050
Non-recurring items	0	0	0	0
Operative EBT	565	565	1 050	1 050

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

Group balance sheet

Q1/2024

EURk, unaudited	31.3.2024	31.12.2023	31.12.2023	31.3.2023
Non-current assets	610	759	759	1 205
Current assets				
Long term receivables				
Loan receivables	26 730	25 442	25 442	21 091
Other receivables	2 571	2 573	2 573	2 575
Short term receivables				
Loan receivables	56 916	57 475	57 475	55 149
Other receivables	1 441	1 502	1 502	1 872
Total short term receivables	58 357	58 977	58 977	57 021
Cash and cash equivalents	2 207	2 190	2 190	2 483
Total current assets	89 865	89 182	89 182	83 171
Total assets	90 475	89 941	89 941	84 376
Equity				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	299	150	150	253
Retained earnings	-31 506	-36 336	-36 336	-36 454
Profit for the period	565	4 645	4 645	1 050
Total equity	6 577	5 678	5 678	2 068
Appropriations	0	0	0	0
Compulsory reservations	448	524	524	898
Liabilities				
Long term liabilities				
Interest bearing debt	40 000	40 000	40 000	40 000
Short term liabilities				
Interest bearing debt	33 921	34 220	34 220	32 057
Other liabilities	9 529	9 519	9 519	9 354
Total short term liabilities	43 450	43 739	43 739	41 410
Total liabilities	83 450	83 739	83 739	81 410
Total equity and liabilities	90 475	89 941	89 941	84 376

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

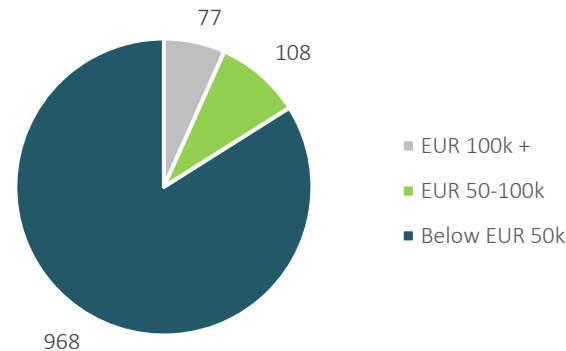
Tuottoa.fi

Investments in OPR-Finance's preferred share program

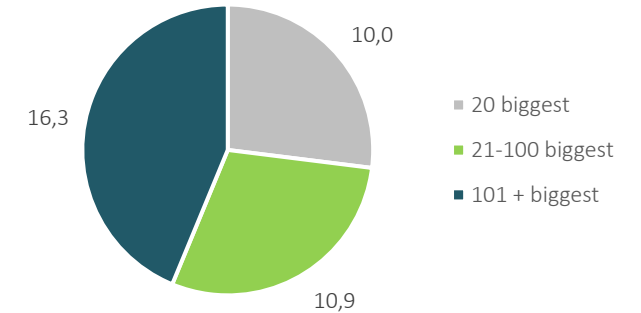
SUMMARY

- ▶ 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 Q1/2024 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 Q1/2024 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q1/2024 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

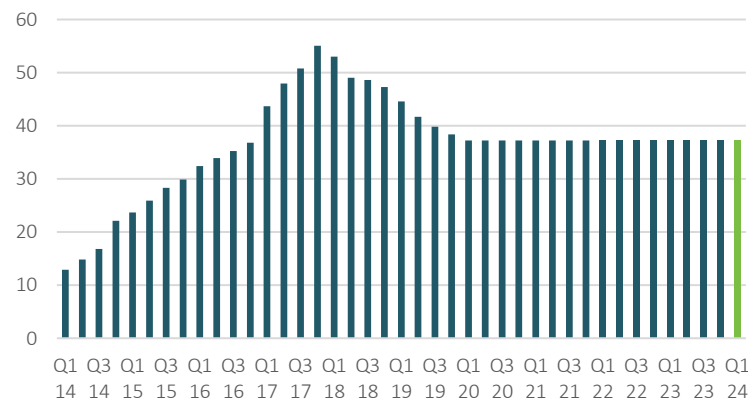
NUMBER OF OWNERS BY INVESTMENT AMOUNT



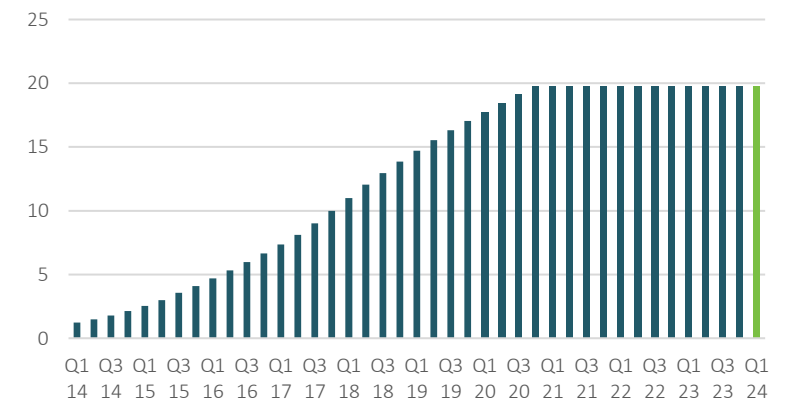
OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



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

