



Q2

Interim Report 1.1.-30.6.2024

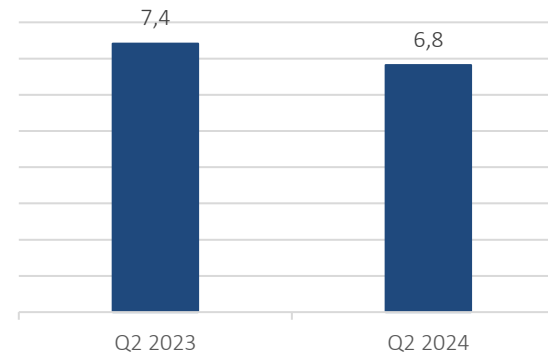
# Interim report 1.1. – 30.6.2024 [FAS, unaudited]

## OPR-Finance Group

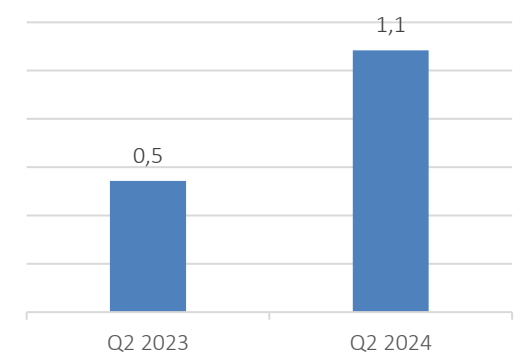
- ▶ By the comparison period, Q2/2024 loans granted was EUR 10.2m and decreased 25 % from the previous year (EUR 13.7m Q2/2023)
- ▶ Revenues (sales + interest income) of the second quarter decreased 8 % from the previous year amounting to EUR 6.8m (EUR 7.4m Q2/2023)
- ▶ EBT of the second quarter amounted to EUR 1.6m (EUR 0.5m Q2/2023)
- ▶ 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	Q2/2024	Q2/2023
Loans granted	10,2	13,7
Revenues <sup>2</sup>	6,8	7,4
EBT	1,6	0,5
Operative EBT <sup>1</sup>	1,1	0,5
Loan receivables	84,5	76,0
Equity ratio	8,4 %	3,0 %
Equity total	7,7	2,5

REVENUES EURm



OPERATIVE EBT<sup>1</sup> EURm



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

(2) Excluding one-off items

# Group business operations

Q2/2024

## 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 and revenues were behind the previous year

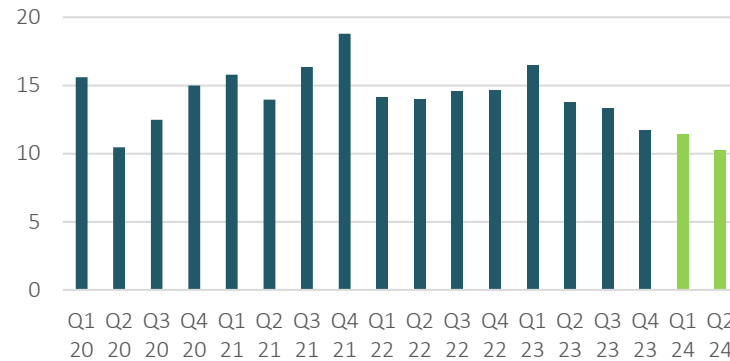
### Loans granted

- ▶ Q2/2024 loans granted EUR 10.2m (Q2/2023 EUR 13.7m, change -25%)
- ▶ Q1-Q2/2024 loans granted EUR 21.6m (Q1-Q2/2023 EUR 30.2m, change -28%)

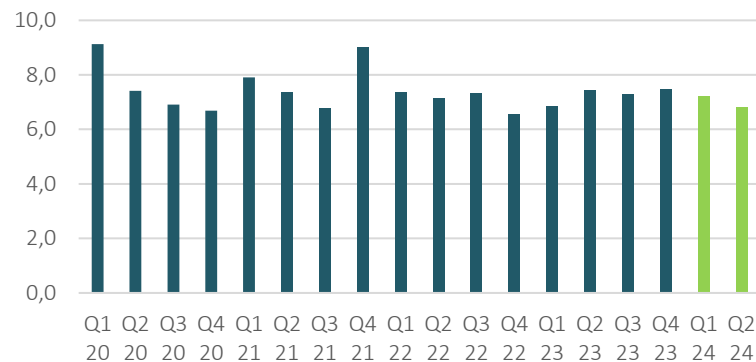
### Revenues

- ▶ Q2/2024 revenues EUR 6.8m (Q2/2023 EUR 7.4m, change -8%)
- ▶ Q1-Q2/2024 revenues EUR 14.0m (Q1-Q2/2023 EUR 14.3m, change -2%)

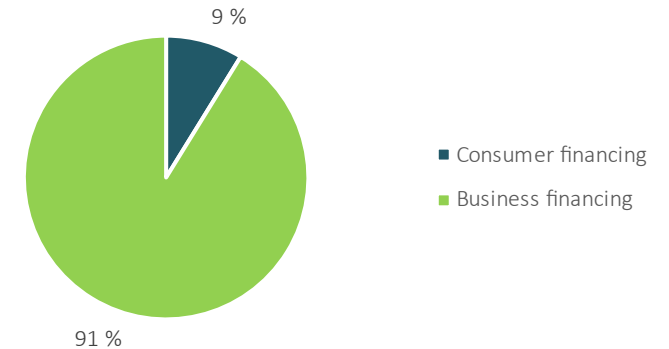
## QUARTERLY LOANS GRANTED (EURm)



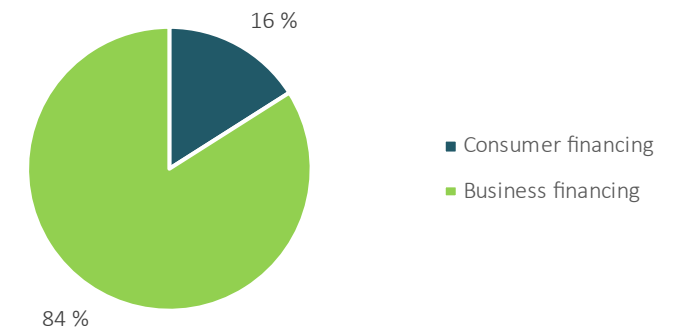
## QUARTERLY REVENUES (EURm)



## LOANS GRANTED DISTRIBUTION Q2/2024



## REVENUES DISTRIBUTION Q2/2024



Financial review

Q2

# Group income statement

Q2/2024

EURk, unaudited	Q2/2024	Q1-Q2/2024	Q2/2023	Q1-Q2/2023
<b>Revenues</b>				
Sales	1 815	4 073	2 309	4 877
Interest income	4 989	9 926	5 099	9 373
Other operating income	534	540	7	9
<b>Revenues total</b>	<b>7 338</b>	<b>14 539</b>	<b>7 415</b>	<b>14 259</b>
Operating expenses	-4 842	-9 771	-5 157	-9 820
Depreciation and amortization	-149	-300	-152	-305
<b>EBIT</b>	<b>2 347</b>	<b>4 468</b>	<b>2 105</b>	<b>4 134</b>
Interest and other financial expenses	-743	-2 299	-1 562	-2 542
<b>EBT</b>	<b>1 603</b>	<b>2 168</b>	<b>543</b>	<b>1 593</b>
Income taxes	0	0	0	0
<b>Profit for the period</b>	<b>1 603</b>	<b>2 168</b>	<b>543</b>	<b>1 593</b>
Non-recurring items	-529	-529	0	0
<b>Operative EBT</b>	<b>1 074</b>	<b>1 639</b>	<b>543</b>	<b>1 593</b>

- (1) From the beginning of 2023 the company has discontinued booking interest expenses of the hybrid bond to its income statement  
 (2) Other operating income include a one-off item

# Group balance sheet

Q2/2024

EURk, unaudited	30.6.2024	31.3.2024	31.12.2023	30.6.2023
<b>Non-current assets</b>	<b>471</b>	<b>610</b>	<b>759</b>	<b>1 056</b>
<b>Current assets</b>				
Long term receivables				
Loan receivables	28 095	26 730	25 442	23 395
Other receivables	2 571	2 571	2 573	2 574
Short term receivables				
Loan receivables	56 404	56 916	57 475	52 609
Other receivables	1 468	1 441	1 502	1 463
<b>Total short term receivables</b>	<b>57 872</b>	<b>58 357</b>	<b>58 977</b>	<b>54 071</b>
Cash and cash equivalents	2 305	2 207	2 190	3 475
<b>Total current assets</b>	<b>90 843</b>	<b>89 865</b>	<b>89 182</b>	<b>83 514</b>
<b>Total assets</b>	<b>91 314</b>	<b>90 475</b>	<b>89 941</b>	<b>84 570</b>
<b>Equity</b>				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	188	299	150	255
Retained earnings	-31 897	-31 506	-36 336	-36 546
Profit for the period	2 168	565	4 645	1 593
<b>Total equity</b>	<b>7 679</b>	<b>6 577</b>	<b>5 678</b>	<b>2 521</b>
<b>Appropriations</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Compulsory reservations</b>	<b>378</b>	<b>448</b>	<b>524</b>	<b>753</b>
<b>Liabilities</b>				
Long term liabilities				
Interest bearing debt	40 000	40 000	40 000	40 000
Short term liabilities				
Interest bearing debt	32 955	33 921	34 220	32 433
Other liabilities	10 302	9 529	9 519	8 863
<b>Total short term liabilities</b>	<b>43 257</b>	<b>43 450</b>	<b>43 739</b>	<b>41 296</b>
<b>Total liabilities</b>	<b>83 257</b>	<b>83 450</b>	<b>83 739</b>	<b>81 296</b>
<b>Total equity and liabilities</b>	<b>91 314</b>	<b>90 475</b>	<b>89 941</b>	<b>84 570</b>

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

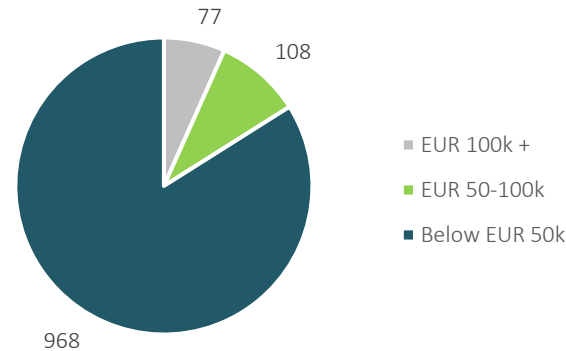
# Tuottoa.fi

## Investments in OPR-Finance's preferred share program

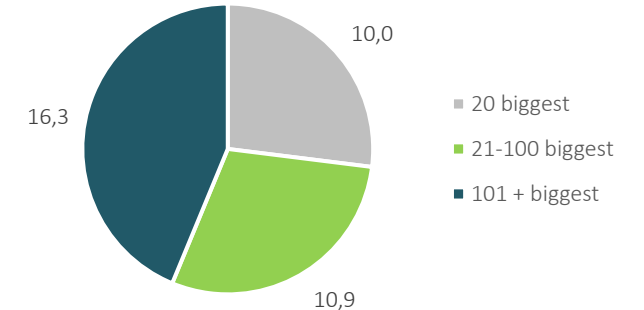
### SUMMARY

- ▶ 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 Q2/2024 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 Q2/2024 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q2/2024 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

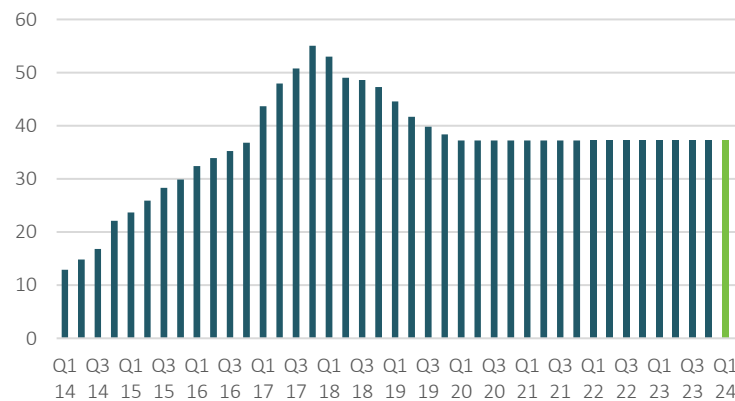
### NUMBER OF OWNERS BY INVESTMENT AMOUNT



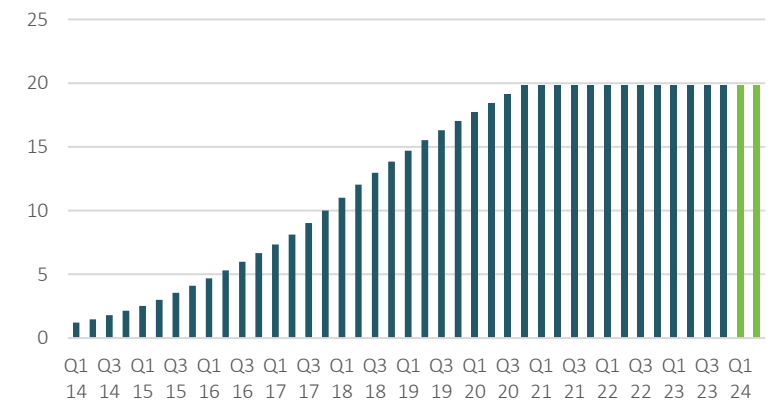
### OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



### ACCUMULATED INVESTMENTS (EURm)



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



## Helsinki

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