

Interim Report 1.1.-30.9.2024

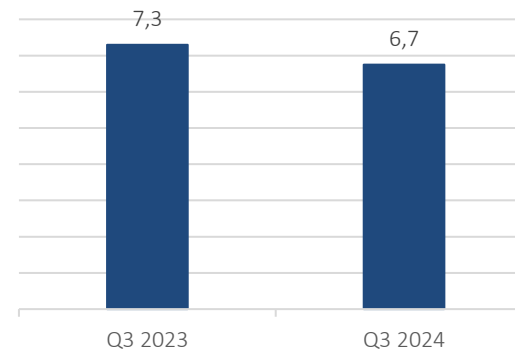
# Interim report 1.1. – 30.9.2024 [FAS, unaudited]

## OPR-Finance Group

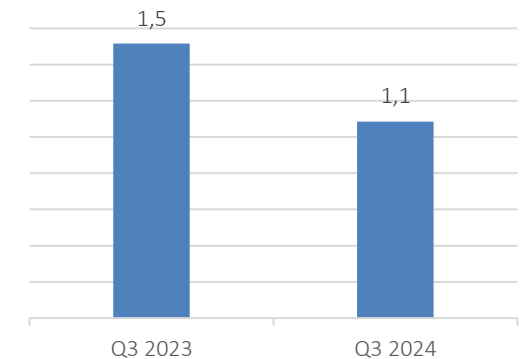
- ▶ By the comparison period, Q3/2024 loans granted was EUR 10.1m and decreased 24 % from the previous year (EUR 13.3m Q3/2023)
- ▶ Revenues (sales + interest income) of the third quarter decreased 8 % from the previous year amounting to EUR 6.7m (EUR 7.3m Q3/2023)
- ▶ EBT of the third quarter amounted to EUR 1.1m (EUR 1.5m Q3/2023)
- ▶ 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       | Q3/2024 | Q3/2023 |
|----------------------------|---------|---------|
| Loans granted              | 10,1    | 13,3    |
| Revenues                   | 6,7     | 7,3     |
| EBT                        | 1,1     | 1,5     |
| Operative EBT <sup>1</sup> | 1,1     | 1,5     |
| Loan receivables           | 84,3    | 79,1    |
| Equity ratio               | 6,4 %   | 4,2 %   |
| Equity total               | 5,6     | 3,6     |

REVENUES EURm



OPERATIVE EBT<sup>1</sup> EURm



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

# Group business operations

## Q3/2024

### 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

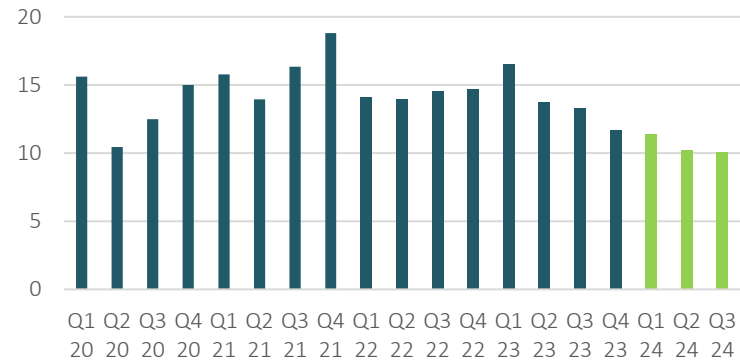
#### Loans granted

- ▶ Q3/2024 loans granted EUR 10.1m (Q3/2023 EUR 13.3m, change -24%)
- ▶ Q1-Q3/2024 loans granted EUR 31.7m (Q1-Q3/2023 EUR 43.5m, change -28%)

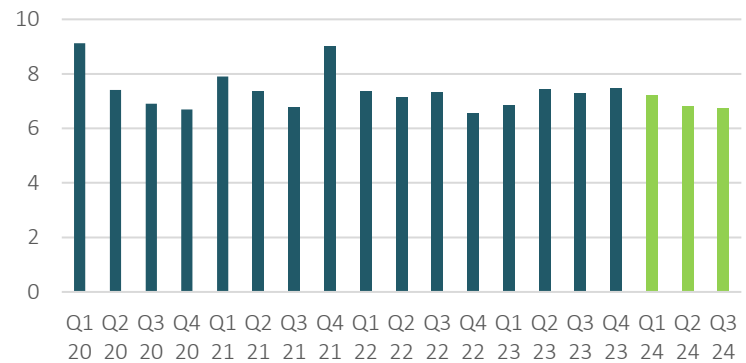
#### Revenues

- ▶ Q3/2024 revenues EUR 6.7m (Q3/2023 EUR 7.3m, change -8%)
- ▶ Q1-Q3/2024 revenues EUR 20.8m (Q1-Q3/2023 EUR 21.6m, change -4%)

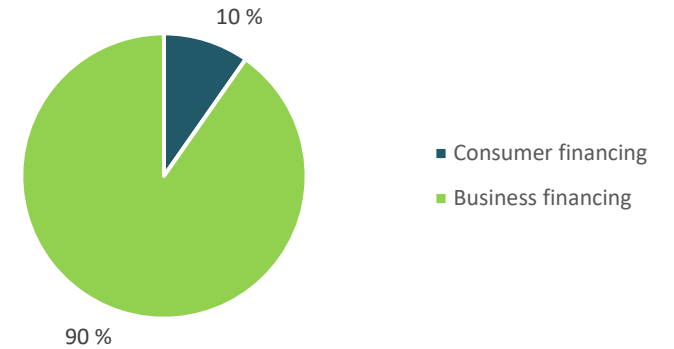
### QUARTERLY LOANS GRANTED (EURm)



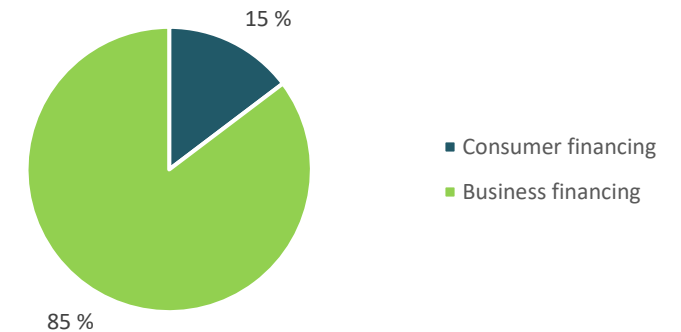
### QUARTERLY REVENUES (EURm)



### LOANS GRANTED DISTRIBUTION Q3/2024



### REVENUES DISTRIBUTION Q3/2024



Financial review

Q3

# Group income statement

Q3/2024

| EURk, unaudited                       | Q3/2024      | Q1-Q3/2024    | Q3/2023      | Q1-Q3/2023    |
|---------------------------------------|--------------|---------------|--------------|---------------|
| <b>Revenues</b>                       |              |               |              |               |
| Sales                                 | 1 782        | 5 856         | 2 323        | 7 200         |
| Interest income                       | 4 960        | 14 886        | 4 976        | 14 350        |
| Other operating income                | 5            | 545           | 1            | 10            |
| <b>Revenues total</b>                 | <b>6 748</b> | <b>21 287</b> | <b>7 301</b> | <b>21 560</b> |
| Operating expenses                    | -4 701       | -14 472       | -5 094       | -14 914       |
| Depreciation and amortization         | -141         | -442          | -153         | -457          |
| <b>EBIT</b>                           | <b>1 906</b> | <b>6 374</b>  | <b>2 054</b> | <b>6 188</b>  |
| Interest and other financial expenses | -821         | -3 120        | -538         | -3 080        |
| <b>EBT</b>                            | <b>1 085</b> | <b>3 254</b>  | <b>1 516</b> | <b>3 108</b>  |
| Income taxes                          | 0            | 0             | 0            | 0             |
| <b>Profit for the period</b>          | <b>1 085</b> | <b>3 254</b>  | <b>1 516</b> | <b>3 108</b>  |
| Non-recurring items                   | 0            | -529          | 0            | 0             |
| <b>Operative EBT</b>                  | <b>1 085</b> | <b>2 725</b>  | <b>1 516</b> | <b>3 108</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

Q3/2024

| EURk, unaudited                     | 30.9.2024     | 30.6.2024     | 31.12.2023    | 30.9.2023     |
|-------------------------------------|---------------|---------------|---------------|---------------|
| <b>Non-current assets</b>           | <b>332</b>    | <b>471</b>    | <b>759</b>    | <b>908</b>    |
| <b>Current assets</b>               |               |               |               |               |
| Long term receivables               |               |               |               |               |
| Loan receivables                    | 28 693        | 28 095        | 25 442        | 24 293        |
| Other receivables                   | 71            | 2 571         | 2 573         | 2 574         |
| Short term receivables              |               |               |               |               |
| Loan receivables                    | 55 602        | 56 404        | 57 475        | 54 766        |
| Other receivables                   | 1 099         | 1 468         | 1 502         | 1 453         |
| <b>Total short term receivables</b> | <b>56 701</b> | <b>57 872</b> | <b>58 977</b> | <b>56 219</b> |
| Cash and cash equivalents           | 2 591         | 2 305         | 2 190         | 2 949         |
| <b>Total current assets</b>         | <b>88 056</b> | <b>90 843</b> | <b>89 182</b> | <b>86 035</b> |
| <b>Total assets</b>                 | <b>88 388</b> | <b>91 314</b> | <b>89 941</b> | <b>86 942</b> |
| <b>Equity</b>                       |               |               |               |               |
| Share capital                       | 15            | 15            | 15            | 15            |
| Invested non-restricted equity      | 37 204        | 37 204        | 37 204        | 37 204        |
| Translation difference              | -455          | 188           | 150           | -252          |
| Retained earnings                   | -34 374       | -31 897       | -36 336       | -36 444       |
| Profit for the period               | 3 254         | 2 168         | 4 645         | 3 108         |
| <b>Total equity</b>                 | <b>5 644</b>  | <b>7 679</b>  | <b>5 678</b>  | <b>3 631</b>  |
| <b>Appropriations</b>               | <b>0</b>      | <b>0</b>      | <b>0</b>      | <b>0</b>      |
| <b>Compulsory reservations</b>      | <b>325</b>    | <b>378</b>    | <b>524</b>    | <b>622</b>    |
| <b>Liabilities</b>                  |               |               |               |               |
| Long term liabilities               |               |               |               |               |
| Interest bearing debt               | 40 000        | 40 000        | 40 000        | 40 000        |
| Short term liabilities              |               |               |               |               |
| Interest bearing debt               | 32 788        | 32 955        | 34 220        | 33 290        |
| Other liabilities                   | 9 631         | 10 302        | 9 519         | 9 400         |
| <b>Total short term liabilities</b> | <b>42 418</b> | <b>43 257</b> | <b>43 739</b> | <b>42 690</b> |
| <b>Total liabilities</b>            | <b>82 418</b> | <b>83 257</b> | <b>83 739</b> | <b>82 690</b> |
| <b>Total equity and liabilities</b> | <b>88 388</b> | <b>91 314</b> | <b>89 941</b> | <b>86 942</b> |

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

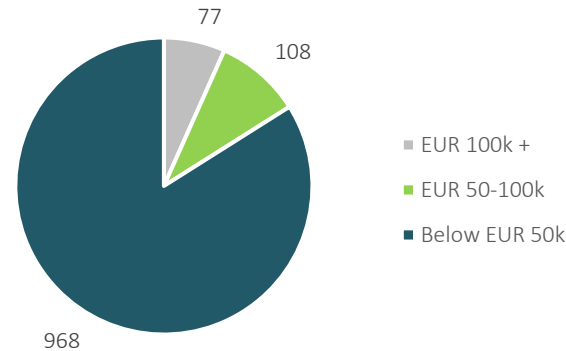
# Tuottoa.fi

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

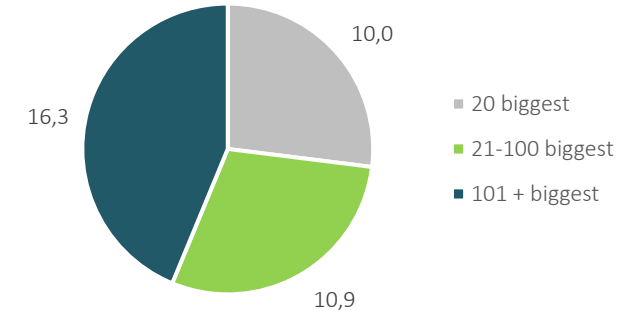
### SUMMARY

- ▶ 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 Q3/2024 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 Q3/2024 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q3/2024 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

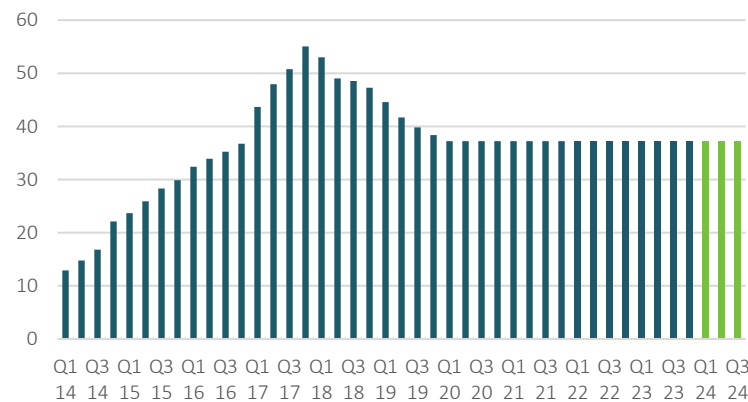
### NUMBER OF OWNERS BY INVESTMENT AMOUNT



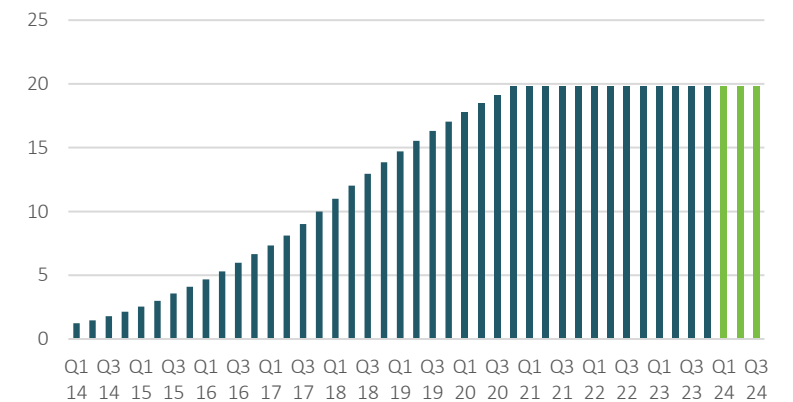
### OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



### ACCUMULATED INVESTMENTS (EURm)



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





## Helsinki

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