



Annual report 1.1.-31.12.2024

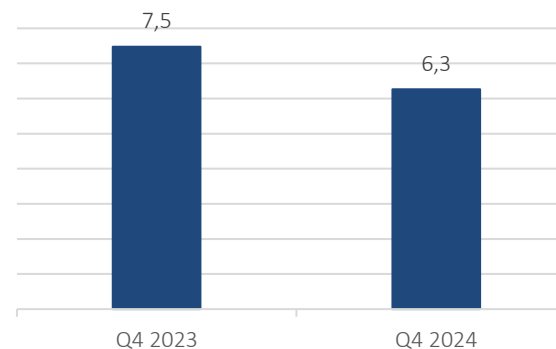
Annual report 1.1. – 31.12.2024 [FAS, unaudited]

OPR-Finance Group

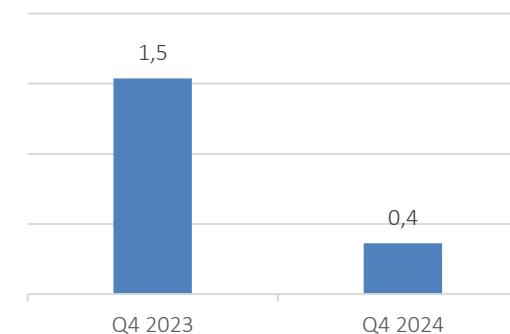
- ▶ By the comparison period, Q4/2024 loans granted was EUR 9.7m and decreased 17 % from the previous year (EUR 11.7m Q4/2023)
- ▶ Revenues (sales + interest income) of the fourth quarter decreased 15 % from the previous year amounting to EUR 6.3m (EUR 7.5m Q4/2023)
- ▶ EBT of the fourth quarter amounted to EUR 0.1m (EUR 1.5m Q4/2023)
- ▶ 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	Q4/2024	Q4/2023
Loans granted	9,7	11,7
Revenues	6,3	7,5
EBT	0,1	1,5
Operative EBT ¹	0,4	1,5
Loan receivables	82,6	82,9
Equity ratio	6,9 %	6,3 %
Equity total	6,1	5,7

REVENUES EURm



OPERATIVE EBT¹ EURm



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

Group business operations

Q4/2024

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

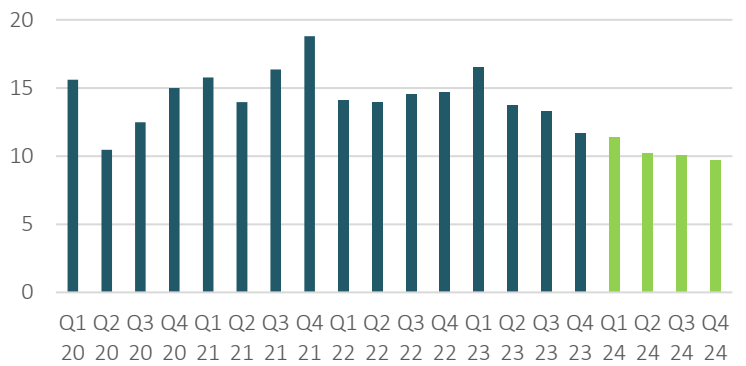
Loans granted

- ▶ Q4/2024 loans granted EUR 9.7m (Q4/2023 EUR 11.7m, change -17%)
- ▶ Q1-Q4/2024 loans granted EUR 41.4m (Q1-Q4/2023 EUR 55.2m, change -25%)

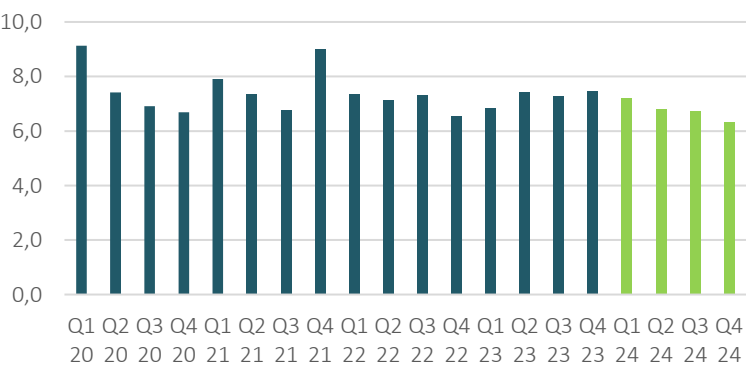
Revenues

- ▶ Q4/2024 revenues EUR 6.3m (Q4/2023 EUR 7.5m, change -15%)
- ▶ Q1-Q4/2024 revenues EUR 27.1m (Q1-Q4/2023 EUR 29.0m, change -7%)

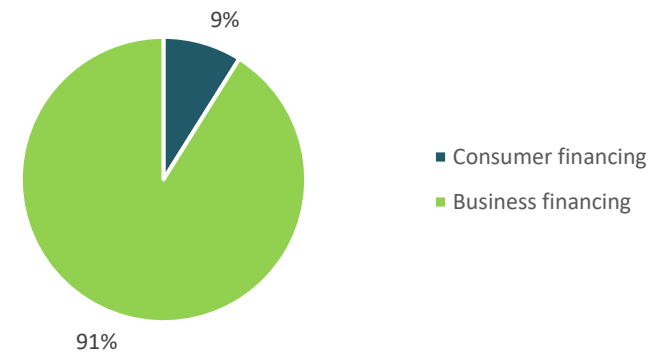
QUARTERLY LOANS GRANTED (EURm)



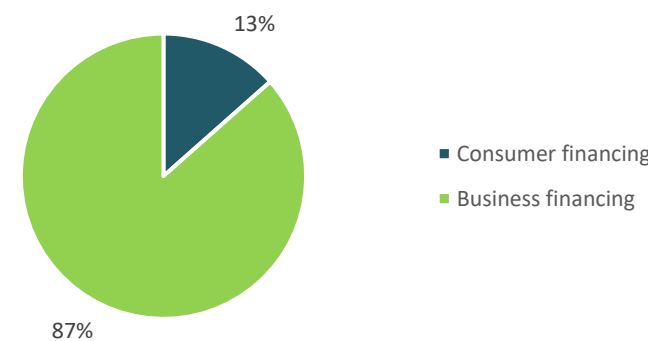
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q4/2024



REVENUES DISTRIBUTION Q4/2024



Financial review

Q4

Group income statement

Q4/2024

EURk, unaudited	Q4/2024	Q1-Q4/2024	Q4/2023	Q1-Q4/2023
Revenues				
Sales	1 518	7 374	2 174	9 374
Interest income	4 811	19 698	5 280	19 630
Other operating income	35	580	23	33
Revenues total	6 364	27 652	7 477	29 037
Operating expenses	-4 960	-19 432	-5 397	-20 311
Depreciation and amortization	-109	-551	-144	-602
EBIT	1 296	7 670	1 936	8 124
Interest and other financial expenses	-1 169	-4 289	-399	-3 479
EBT	127	3 381	1 536	4 645
Income taxes	9	9	0	0
Profit for the period	136	3 389	1 536	4 645
Non-recurring items	235	-294	0	0
Operative EBT	362	3 087	1 536	4 645

- (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

Q4/2024

EURk, unaudited	31.12.2024	30.9.2024	31.12.2023	31.12.2023
Non-current assets	228	332	759	759
Current assets				
Long term receivables				
Loan receivables	29 129	28 693	25 442	25 442
Other receivables	71	71	2 573	2 573
Short term receivables				
Loan receivables	53 442	55 602	57 475	57 475
Other receivables	892	1 099	1 502	1 502
Total short term receivables	54 334	56 701	58 977	58 977
Cash and cash equivalents	3 938	2 591	2 190	2 190
Total current assets	87 471	88 056	89 182	89 182
Total assets	87 699	88 388	89 941	89 941
Equity				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	-142	-455	150	150
Retained earnings	-34 391	-34 374	-36 336	-36 336
Profit for the period	3 389	3 254	4 645	4 645
Total equity	6 076	5 644	5 678	5 678
Appropriations	0	0	0	0
Compulsory reservations	278	325	524	524
Liabilities				
Long term liabilities				
Interest bearing debt	40 000	40 000	40 000	40 000
Short term liabilities				
Interest bearing debt	31 822	32 788	34 220	34 220
Other liabilities	9 523	9 631	9 519	9 519
Total short term liabilities	41 346	42 418	43 739	43 739
Total liabilities	81 346	82 418	83 739	83 739
Total equity and liabilities	87 699	88 388	89 941	89 941

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

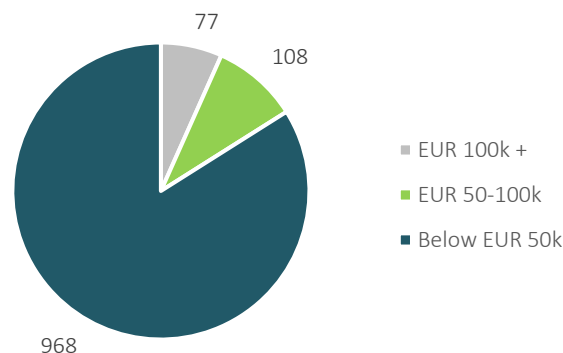
Tuottoa.fi

Investments in OPR-Finance's preferred share program

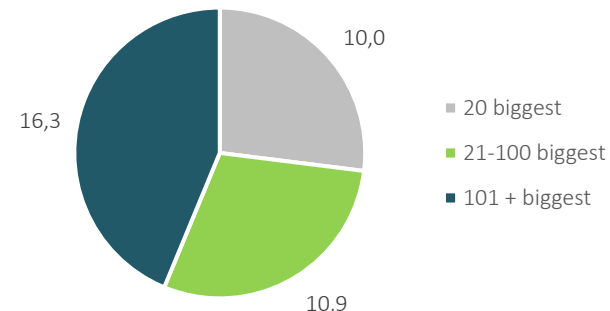
SUMMARY

- ▶ 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 Q4/2024 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 Q4/2024 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q4/2024 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

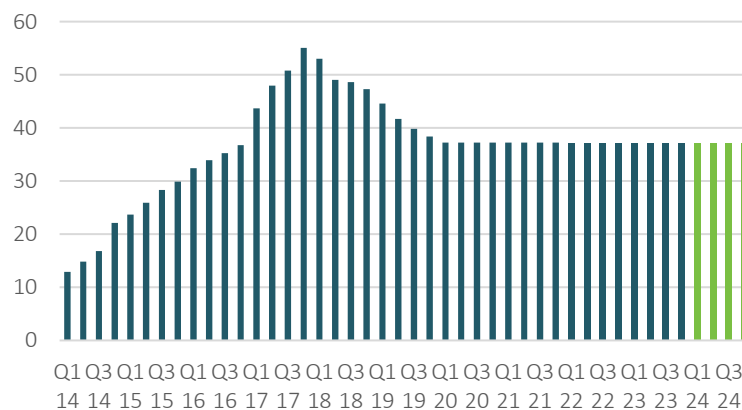
NUMBER OF OWNERS BY INVESTMENT AMOUNT



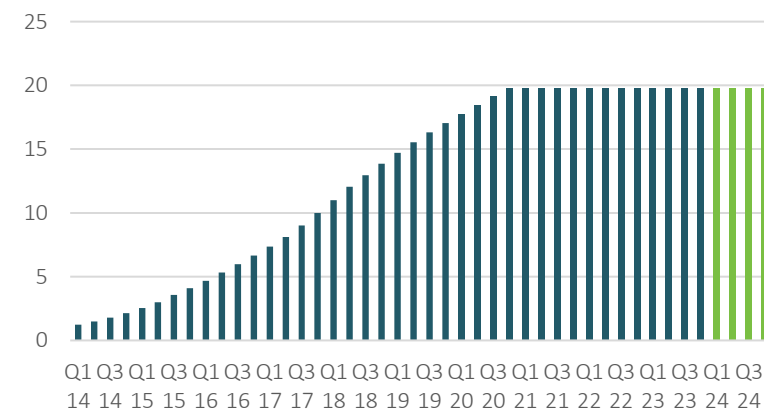
OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



ACCUMULATED INVESTMENTS (EURm)



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



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