



Q2

Interim Report 1.1.-30.6.2025

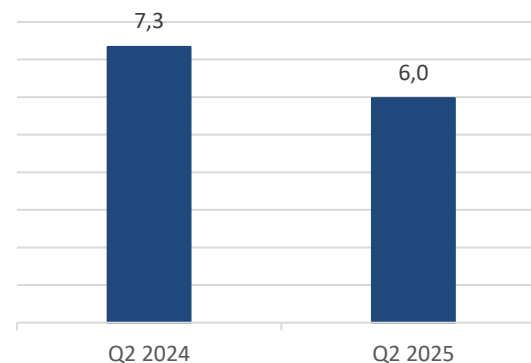
Interim report 1.1. – 30.06.2025 [FAS, unaudited]

OPR-Finance Group

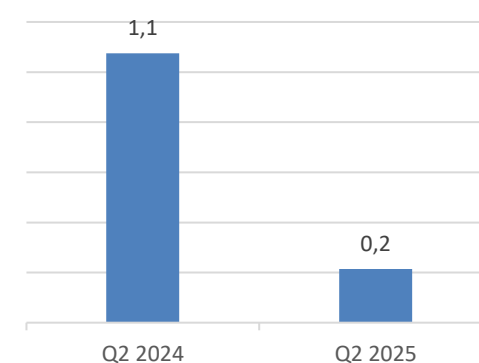
- ▶ By the comparison period, Q2/2025 loans granted was EUR 9.5m and decreased 8 % from the previous year (EUR 10.2m Q2/2024)
- ▶ Revenues (sales + interest income) of the second quarter decreased 11 % from the previous year amounting to EUR 6.0m (EUR 7.3m Q2/2024)
- ▶ EBT of the second quarter amounted to EUR 0.2m (EUR 1.1m Q2/2024)
- ▶ 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 | Q2/2025 | Q2/2024 |
|----------------------------|---------|---------|
| Loans granted | 9,5 | 10,2 |
| Revenues | 6,0 | 7,3 |
| EBT | 0,2 | 1,6 |
| Operative EBT ¹ | 0,2 | 1,1 |
| Loan receivables | 84,8 | 84,5 |
| Equity ratio | 7,8 % | 8,4 % |
| Equity total | 6,8 | 7,7 |

REVENUES EURm



OPERATIVE EBT¹ EURm



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

Group business operations

Q2/2025

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

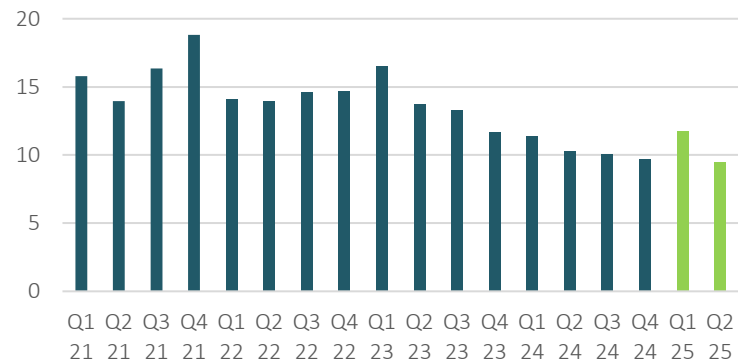
Loans granted

- ▶ Q2/2025 loans granted EUR 9.5m (Q2/2024 EUR 10.2m, change -8%)
- ▶ Q1-Q2/2025 loans granted EUR 21.2m (Q1-Q2/2024 EUR 21.6m, change -2%)

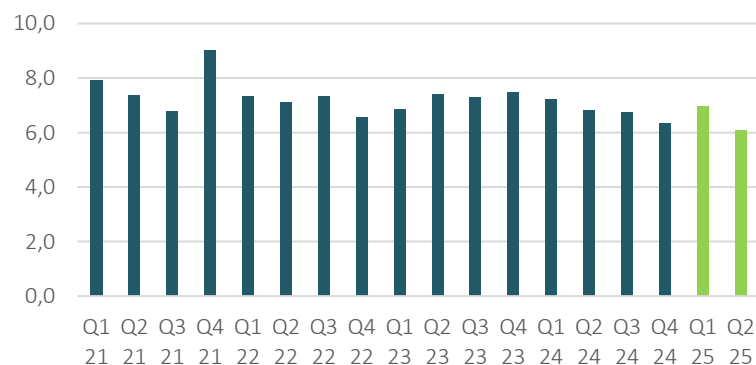
Revenues

- ▶ Q2/2025 revenues EUR 6.1m (Q2/2024 EUR 6.8m, change -11%)
- ▶ Q1-Q2/2025 revenues EUR 13.0m (Q1-Q2/2024 EUR 14.0m, change -7%)

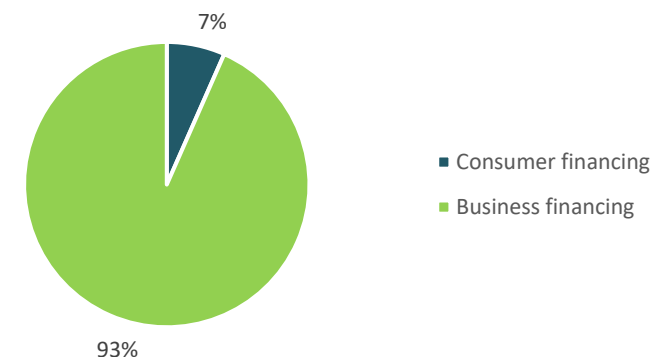
QUARTERLY LOANS GRANTED (EURm)



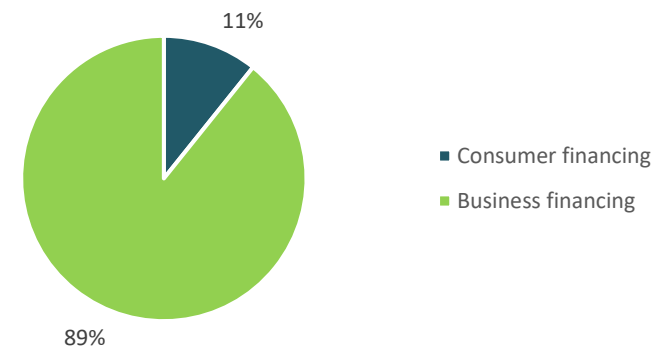
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q2/2025



REVENUES DISTRIBUTION Q2/2025



Financial review

Q2

Group income statement

Q2/2025

| EURk, unaudited | Q2/2025 | Q1-Q2/2025 | Q2/2024 | Q1-Q2/2024 |
|---------------------------------------|--------------|---------------|--------------|---------------|
| Revenues | | | | |
| Sales | 1 147 | 2 664 | 1 815 | 4 073 |
| Interest income | 4 928 | 10 467 | 4 989 | 9 926 |
| Other operating income | 1 | 2 | 534 | 540 |
| Revenues total | 6 076 | 13 132 | 7 338 | 14 539 |
| Operating expenses | -4 965 | -10 390 | -4 842 | -9 771 |
| Depreciation and amortization | -63 | -149 | -149 | -300 |
| EBIT | 1 047 | 2 594 | 2 347 | 4 468 |
| Interest and other financial expenses | -834 | -1 685 | -743 | -2 299 |
| EBT | 214 | 909 | 1 603 | 2 168 |
| Income taxes | 0 | 0 | 0 | 0 |
| Profit for the period | 214 | 909 | 1 603 | 2 168 |
| Non-recurring items | 0 | 0 | -529 | -529 |
| Operative EBT | 214 | 909 | 1 074 | 1 639 |

(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

Q2/2025

| EURk, unaudited | 30.6.2025 | 31.3.2025 | 31.12.2024 | 30.6.2024 |
|-------------------------------------|---------------|---------------|---------------|---------------|
| Non-current assets | 83 | 142 | 228 | 471 |
| Current assets | | | | |
| Long term receivables | | | | |
| Loan receivables | 33 504 | 31 931 | 29 129 | 28 095 |
| Other receivables | 73 | 72 | 71 | 2 571 |
| Short term receivables | | | | |
| Loan receivables | 51 299 | 54 533 | 53 442 | 56 404 |
| Other receivables | 454 | 718 | 892 | 1 468 |
| Total short term receivables | 51 753 | 55 251 | 54 334 | 57 872 |
| Cash and cash equivalents | 2 629 | 2 252 | 3 938 | 2 305 |
| Total current assets | 87 958 | 89 506 | 87 471 | 90 843 |
| Total assets | 88 041 | 89 648 | 87 699 | 91 314 |
| Equity | | | | |
| Share capital | 15 | 15 | 15 | 15 |
| Invested non-restricted equity | 37 204 | 37 204 | 37 204 | 37 204 |
| Translation difference | -390 | -544 | -142 | 188 |
| Retained earnings | -30 896 | -30 894 | -34 391 | -31 897 |
| Profit for the period | 909 | 695 | 3 389 | 2 168 |
| Total equity | 6 842 | 6 477 | 6 076 | 7 679 |
| Appropriations | 0 | 0 | 0 | 0 |
| Compulsory reservations | 192 | 236 | 278 | 378 |
| Liabilities | | | | |
| Long term liabilities | | | | |
| Interest bearing debt | 40 000 | 40 000 | 40 000 | 40 000 |
| Short term liabilities | | | | |
| Interest bearing debt | 31 578 | 32 694 | 31 822 | 32 955 |
| Other liabilities | 9 430 | 10 241 | 9 523 | 10 302 |
| Total short term liabilities | 41 008 | 42 935 | 41 346 | 43 257 |
| Total liabilities | 81 008 | 82 935 | 81 346 | 83 257 |
| Total equity and liabilities | 88 041 | 89 648 | 87 699 | 91 314 |

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

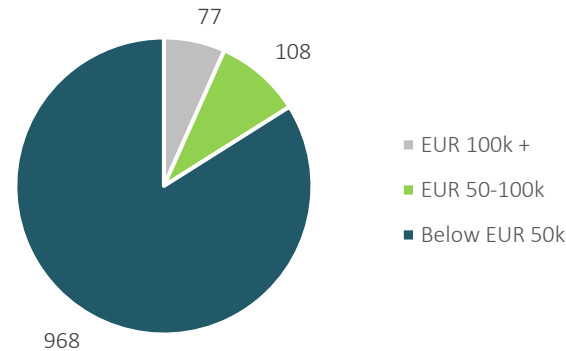
Tuottoa.fi

Investments in OPR-Finance's preferred share program

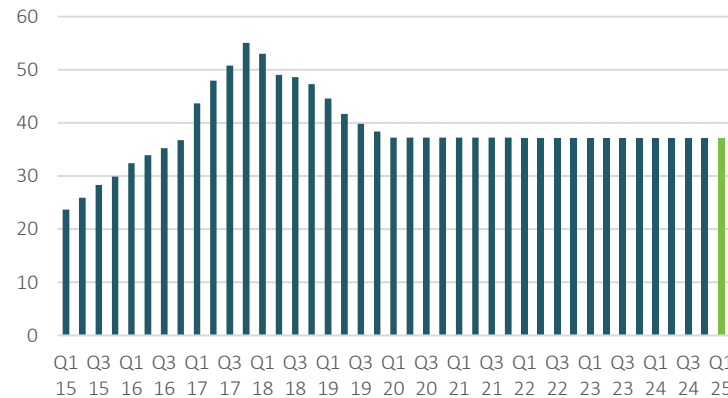
SUMMARY

- ▶ 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 Q2/2025 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 Q2/2025 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q2/2025 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

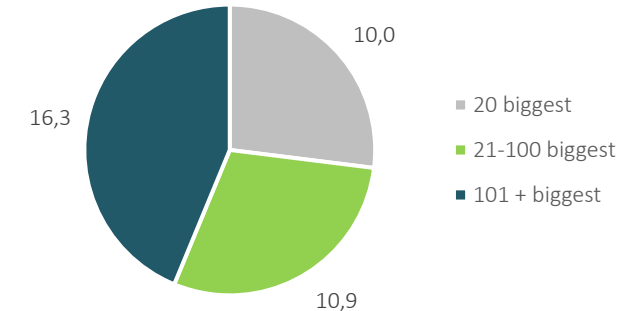
NUMBER OF OWNERS BY INVESTMENT AMOUNT



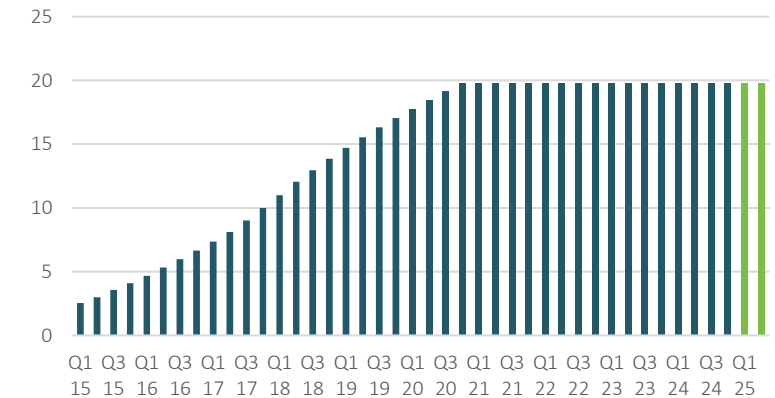
ACCUMULATED INVESTMENTS (EURm)



OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



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



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