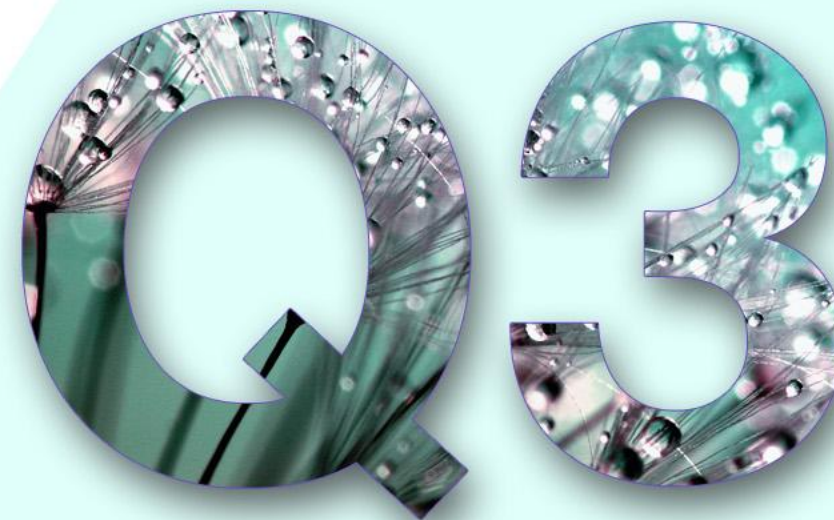




Interim Report 1.1.-30.9.2025

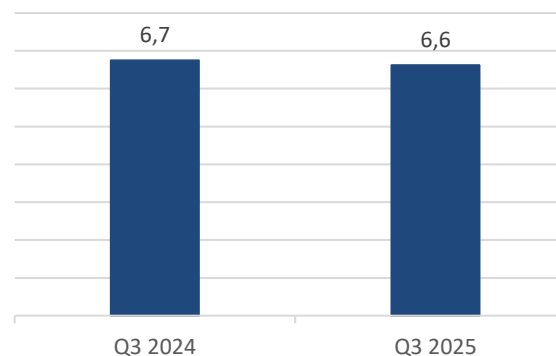
Interim report 1.1. – 30.09.2025 [FAS, unaudited]

OPR-Finance Group

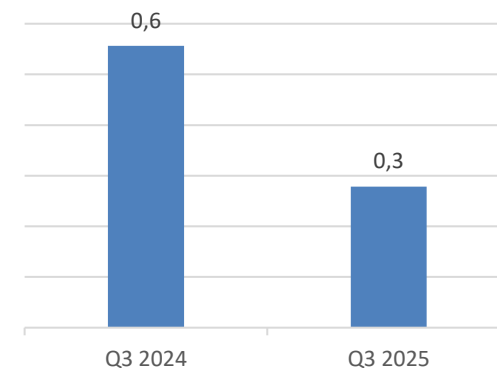
- ▶ By the comparison period, Q3/2025 loans granted was EUR 9.6m and decreased 5 % from the previous year (EUR 10.1m Q3/2024)
- ▶ Revenues (sales + interest income) of the third quarter decreased 2 % from the previous year amounting to EUR 6.6m (EUR 6.7m Q3/2024)
- ▶ EBT of the third quarter amounted to EUR 0.3m (EUR 0.6m Q3/2024)
- ▶ The company has successfully finalized a written procedure to settle a hybrid bond of EUR 40m principal along with its accumulated interest during the review period. The company was relieved from its hybrid bond liabilities by a one-off EUR 8m payment to the bondholders. The settlement was financed by selling assets in Finland, Sweden and the Netherlands. The settlement led to a EUR 14.7m positive EBT impact to the company

KEY FINANCIALS, EURm	Q3/2025	Q3/2024
Loans granted	9,6	10,1
Revenues	6,6	6,7
EBT	15,0	1,1
Operative EBT ¹	0,3	0,6
Loan receivables	60,3	84,3
Equity ratio	34,4 %	6,4 %
Equity total	21,8	5,6

REVENUES EURm



OPERATIVE EBT¹ EURm



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

Group business operations

Q3/2025

COMMENTS

- ▶ OPR-Finance Group grants consumer loans in Sweden and working capital loans to its business customers in Finland and Sweden
- ▶ During the review period loans granted and revenues were behind the previous year

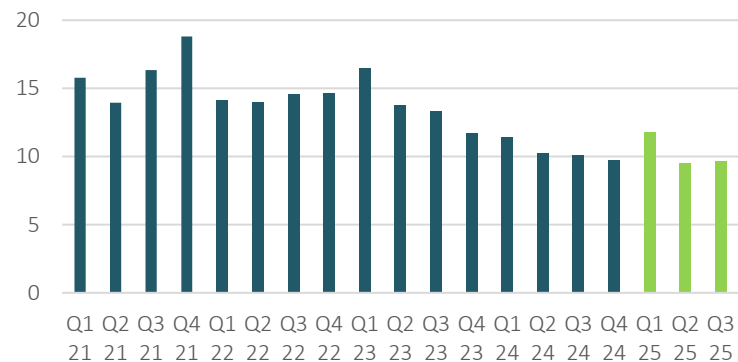
Loans granted

- ▶ Q3/2025 loans granted EUR 9.6m (Q3/2024 EUR 10.1m, change -5%)
- ▶ Q1-Q3/2025 loans granted EUR 30.8m (Q1-Q3/2024 EUR 31.7m, change -3%)

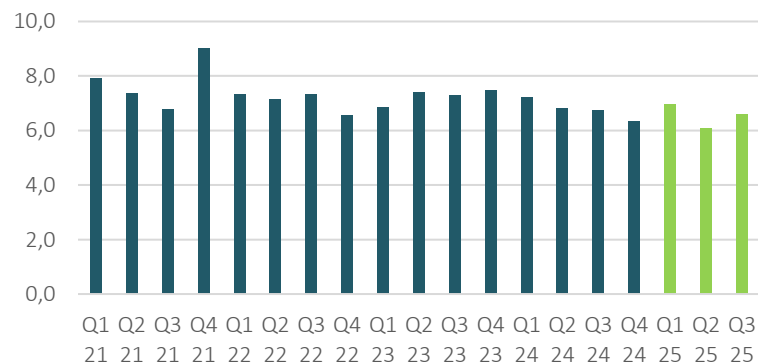
Revenues

- ▶ Q3/2025 revenues EUR 6.6m (Q3/2024 EUR 6.7m, change -2%)
- ▶ Q1-Q3/2025 revenues EUR 19.6m (Q1-Q3/2024 EUR 20.8m, change -5%)

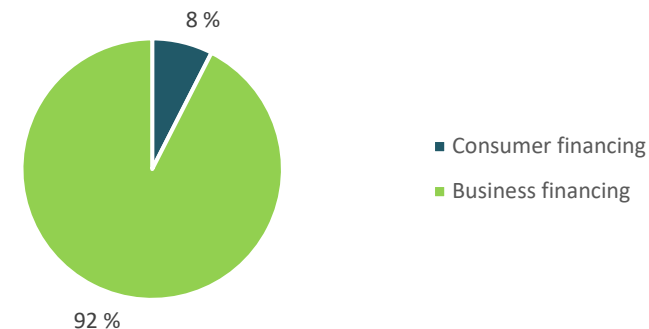
QUARTERLY LOANS GRANTED (EURm)



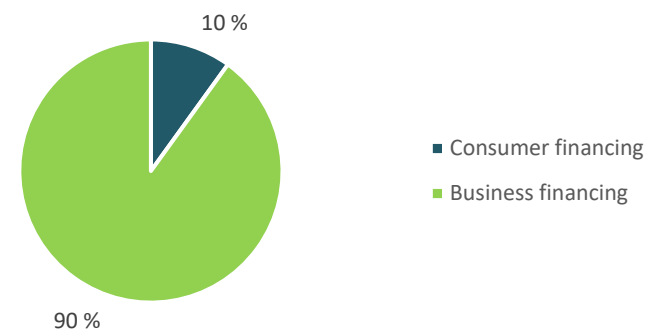
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q3/2025



REVENUES DISTRIBUTION Q3/2025



Financial review

Q3

Group income statement

Q3/2025

EURk, unaudited	Q3/2025	Q1-Q3/2025	Q3/2024	Q1-Q3/2024
Revenues				
Sales	1 321	3 985	1 782	5 856
Interest income	5 261	15 728	4 960	14 886
Other operating income	37 940	37 942	5	545
Revenues total	44 522	57 654	6 748	21 287
Operating expenses	-28 673	-39 062	-4 701	-14 472
Depreciation and amortization	-38	-187	-141	-442
EBIT	15 811	18 405	1 906	6 374
Interest and other financial expenses	-829	-2 513	-821	-3 120
EBT	14 982	15 891	1 085	3 254
Income taxes	0	0	0	0
Profit for the period	14 982	15 891	1 085	3 254
Non-recurring items	-14 704	-14 704	-529	-529
Operative EBT	278	1 187	556	2 725

(1) Other operating income include a one-off item

Group balance sheet

Q3/2025

EURk, unaudited	30.9.2025	30.6.2025	31.12.2024	30.9.2024
Non-current assets	47	83	228	332
Current assets				
Long term receivables				
Loan receivables	18 019	33 504	29 129	28 693
Other receivables	70	73	71	71
Short term receivables				
Loan receivables	42 313	51 299	53 442	55 602
Other receivables	566	454	892	1 099
Total short term receivables	42 880	51 753	54 334	56 701
Cash and cash equivalents	2 491	2 629	3 938	2 591
Total current assets	63 460	87 958	87 471	88 056
Total assets	63 507	88 041	87 699	88 388
Equity				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	-312	-390	-142	-455
Retained earnings	-30 964	-30 896	-34 391	-34 374
Profit for the period	15 891	909	3 389	3 254
Total equity	21 835	6 842	6 076	5 644
Appropriations	0	0	0	0
Compulsory reservations	160	192	278	325
Liabilities				
Long term liabilities				
Interest bearing debt	0	40 000	40 000	40 000
Short term liabilities				
Interest bearing debt	31 483	31 578	31 822	32 788
Other liabilities	10 030	9 430	9 523	9 631
Total short term liabilities	41 512	41 008	41 346	42 418
Total liabilities	41 512	81 008	81 346	82 418
Total equity and liabilities	63 507	88 041	87 699	88 388

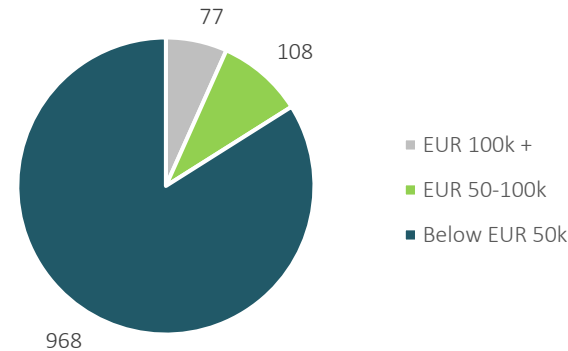
Tuottoa.fi

Investments in OPR-Finance's preferred share program

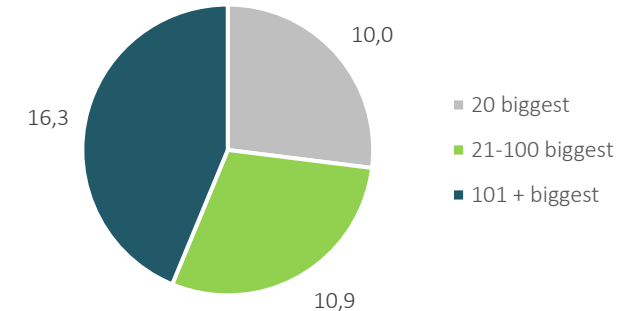
SUMMARY

- ▶ 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 Q3/2025 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 Q3/2025 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q3/2025 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

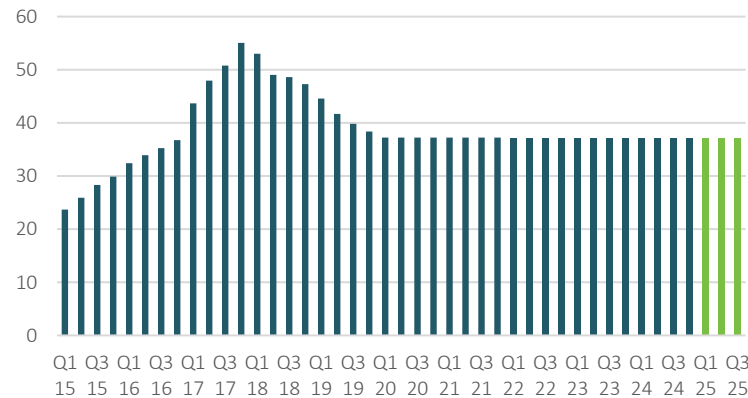
NUMBER OF OWNERS BY INVESTMENT AMOUNT



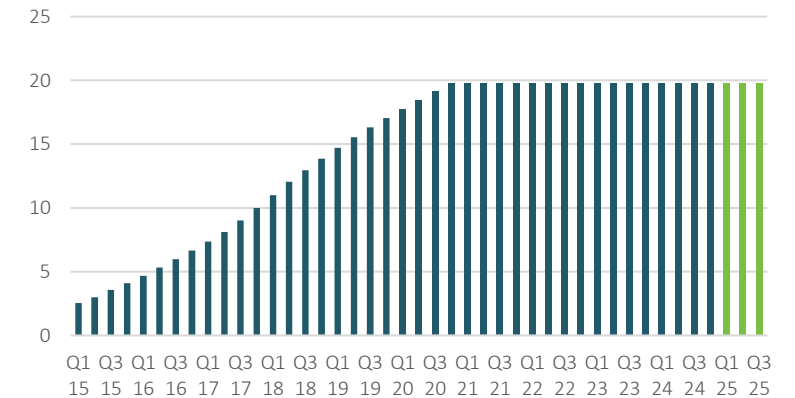
OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



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

