



Q4

Annual Report 1.1.-31.12.2025

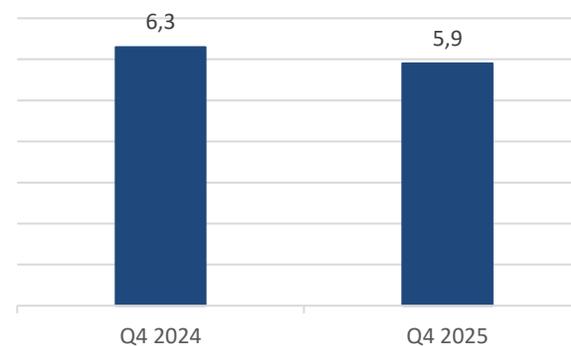
# Annual report 1.1. – 31.12.2025 [FAS, unaudited]

## OPR-Finance Group

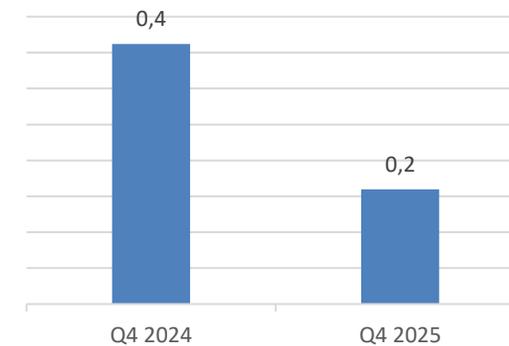
- ▶ By the comparison period, Q4/2025 loans granted was EUR 8.0m and decreased 17 % from the previous year (EUR 9.7m Q4/2024)
- ▶ Revenues (sales + interest income) of the fourth quarter decreased 6 % from the previous year amounting to EUR 5.9m (EUR 6.3m Q4/2024)
- ▶ EBT of the fourth quarter amounted to EUR 0.2m (EUR 0.4m Q4/2024)

KEY FINANCIALS, EURm	Q4/2025	Q4/2024
Loans granted	8,0	9,7
Revenues	5,9	6,3
EBT	0,2	0,1
Operative EBT <sup>1</sup>	0,2	0,4
Loan receivables	60,0	82,6
Equity ratio	34,0 %	6,9 %
Equity total	21,6	6,1

REVENUES EURm



OPERATIVE EBT<sup>1</sup> EURm



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

# Group business operations

## Q4/2025

### 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

- ▶ Q4/2025 loans granted EUR 8.0m (Q4/2024 EUR 9.7m, change -17%)
- ▶ Q1-Q4/2025 loans granted EUR 38.9m (Q1-Q4/2024 EUR 41.4m, change -6%)

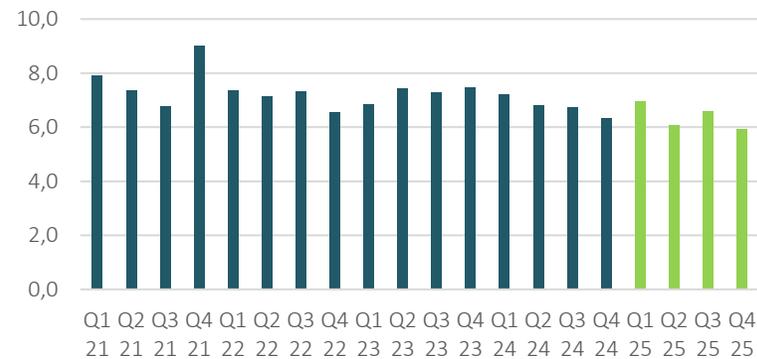
#### Revenues

- ▶ Q4/2025 revenues EUR 5.9m (Q4/2024 EUR 6.3m, change -6%)
- ▶ Q1-Q4/2025 revenues EUR 25.5m (Q1-Q4/2024 EUR 27.1m, change -6%)

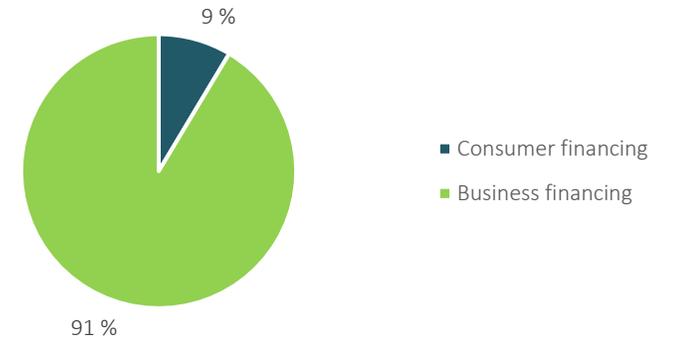
### QUARTERLY LOANS GRANTED (EURm)



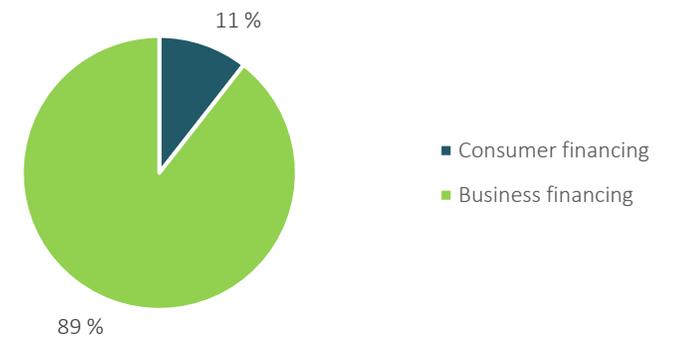
### QUARTERLY REVENUES (EURm)



### LOANS GRANTED DISTRIBUTION Q4/2025



### REVENUES DISTRIBUTION Q4/2025



Financial review

Q4

# Group income statement

Q4/2025

EURk, unaudited	Q4/2025	Q1-Q4/2025	Q4/2024	Q1-Q4/2024
<b>Revenues</b>				
Sales	1 167	5 152	1 518	7 374
Interest income	4 758	20 486	4 811	19 698
Other operating income	465	38 407	35	580
<b>Revenues total</b>	<b>6 390</b>	<b>64 044</b>	<b>6 364</b>	<b>27 652</b>
Operating expenses	-5 418	-44 480	-4 960	-19 432
Depreciation and amortization	-18	-205	-109	-551
<b>EBIT</b>	<b>955</b>	<b>19 359</b>	<b>1 296</b>	<b>7 670</b>
Interest and other financial expenses	-795	-3 308	-1 169	-4 289
<b>EBT</b>	<b>160</b>	<b>16 051</b>	<b>127</b>	<b>3 381</b>
Income taxes	0	0	9	9
<b>Profit for the period<sup>1</sup></b>	<b>160</b>	<b>16 051</b>	<b>136</b>	<b>3 389</b>
Non-recurring items	0	-14 704	235	-294
<b>Operative EBT</b>	<b>160</b>	<b>1 347</b>	<b>362</b>	<b>3 087</b>

(1) During the financial period, the company has successfully finalized a written procedure to settle a hybrid bond of EUR 40m principal along with its accumulated interest. 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.

# Group balance sheet

Q4/2025

EURk, unaudited	31.12.2025	30.9.2025	31.12.2024	31.12.2024
<b>Non-current assets</b>	<b>36</b>	<b>47</b>	<b>228</b>	<b>228</b>
<b>Current assets</b>				
Long term receivables				
Loan receivables	18 184	18 019	29 129	29 129
Other receivables	70	70	71	71
Short term receivables				
Loan receivables	41 845	42 313	53 442	53 442
Other receivables	532	566	892	892
<b>Total short term receivables</b>	<b>42 377</b>	<b>42 880</b>	<b>54 334</b>	<b>54 334</b>
Cash and cash equivalents	2 854	2 491	3 938	3 938
<b>Total current assets</b>	<b>63 486</b>	<b>63 460</b>	<b>87 471</b>	<b>87 471</b>
<b>Total assets</b>	<b>63 522</b>	<b>63 507</b>	<b>87 699</b>	<b>87 699</b>
<b>Equity</b>				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	-805	-312	-142	-142
Retained earnings	-30 876	-30 964	-34 391	-34 391
Profit for the period	16 051	15 891	3 389	3 389
<b>Total equity</b>	<b>21 588</b>	<b>21 835</b>	<b>6 076</b>	<b>6 076</b>
<b>Appropriations</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Compulsory reservations</b>	<b>132</b>	<b>160</b>	<b>278</b>	<b>278</b>
<b>Liabilities</b>				
Long term liabilities				
Interest bearing debt	0	0	40 000	40 000
Short term liabilities				
Interest bearing debt	31 133	31 483	31 822	31 822
Other liabilities	10 669	10 030	9 523	9 523
<b>Total short term liabilities</b>	<b>41 801</b>	<b>41 512</b>	<b>41 346</b>	<b>41 346</b>
<b>Total liabilities</b>	<b>41 801</b>	<b>41 512</b>	<b>81 346</b>	<b>81 346</b>
<b>Total equity and liabilities</b>	<b>63 522</b>	<b>63 507</b>	<b>87 699</b>	<b>87 699</b>

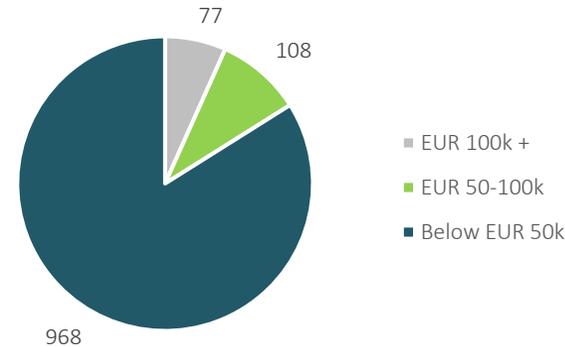
# Tuottoa.fi

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

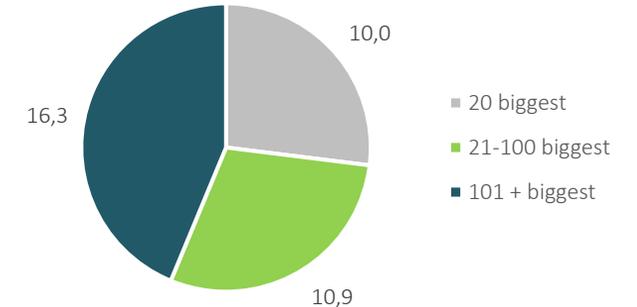
### SUMMARY

- ▶ 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 Q4/2025 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 Q4/2025 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q4/2025 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

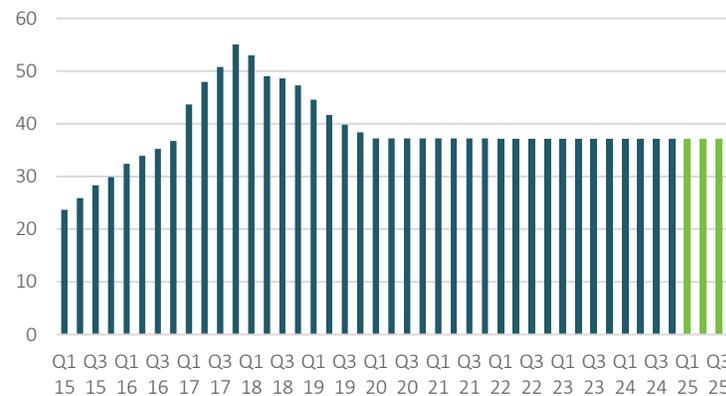
### NUMBER OF OWNERS BY INVESTMENT AMOUNT



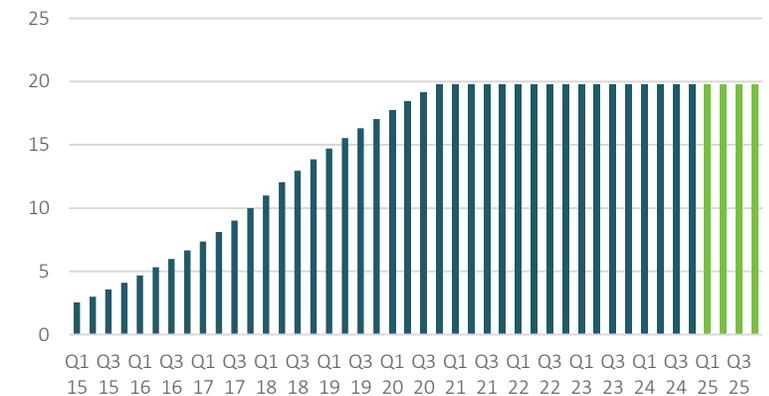
### OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



### ACCUMULATED INVESTMENTS (EURm)



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



## Helsinki

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