



Q1

Interim Report 1.1.-31.3.2026

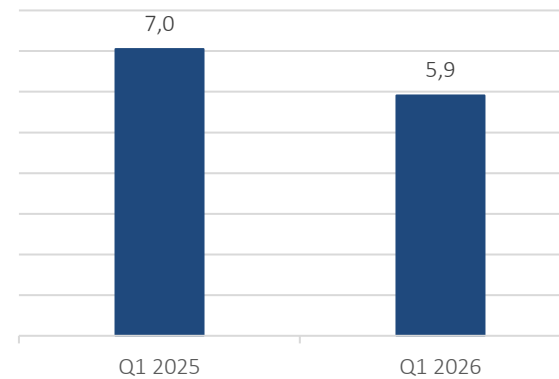
# Interim report 1.1. – 31.3.2026 [FAS, unaudited]

## OPR-Finance Group

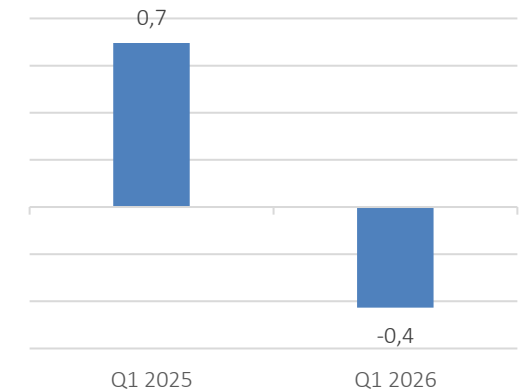
- ▶ By the comparison period, Q1/2026 loans granted was EUR 9.7m and decreased 18 % from the previous year (EUR 11.8m Q1/2025)
- ▶ Revenues (sales + interest income) of the first quarter decreased 15 % from the previous year amounting to EUR 5.9m (EUR 7.0m Q1/2025)
- ▶ EBT of the first quarter amounted to EUR -0.4m (EUR 0.7m Q1/2025)

KEY FINANCIALS, EURm	Q1/2026	Q1/2025
Loans granted	9,7	11,8
Revenues	5,9	7,0
EBT	-0,4	0,7
Operative EBT <sup>1</sup>	-0,4	0,7
Loan receivables	59,6	86,5
Equity ratio	31,2 %	7,2 %
Equity total	19,3	6,5

REVENUES EURm



OPERATIVE EBT<sup>1</sup> EURm



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

# Group business operations

Q1/2026

## 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

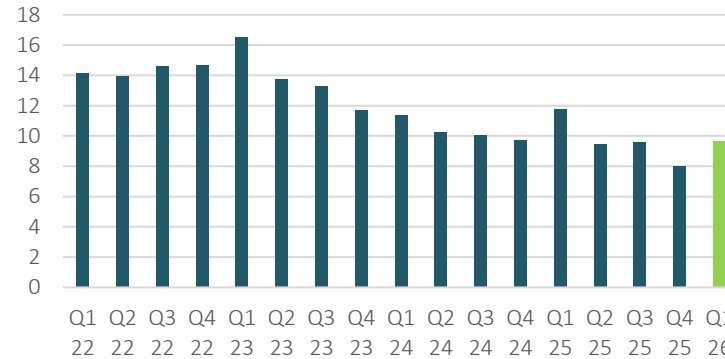
### Loans granted

- ▶ Q1/2026 loans granted EUR 9.7m (Q1/2025 EUR 11.8m, change -18%)

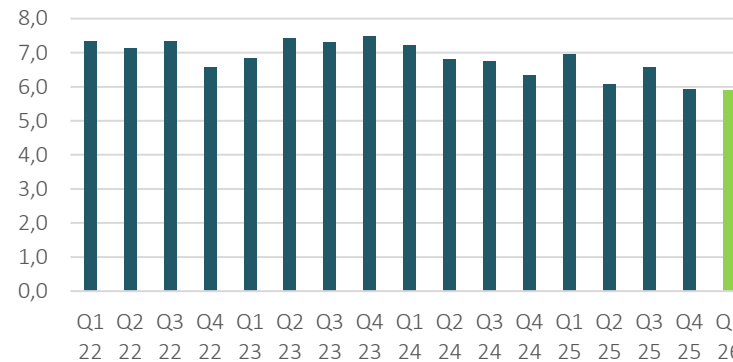
### Revenues

- ▶ Q1/2026 revenues EUR 5.9m (Q1/2025 EUR 7.0m, change -15%)

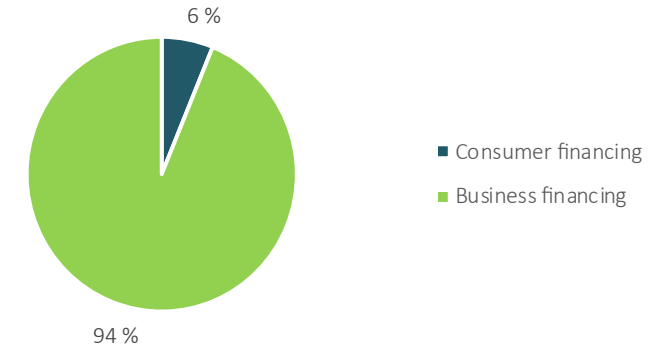
## QUARTERLY LOANS GRANTED (EURm)



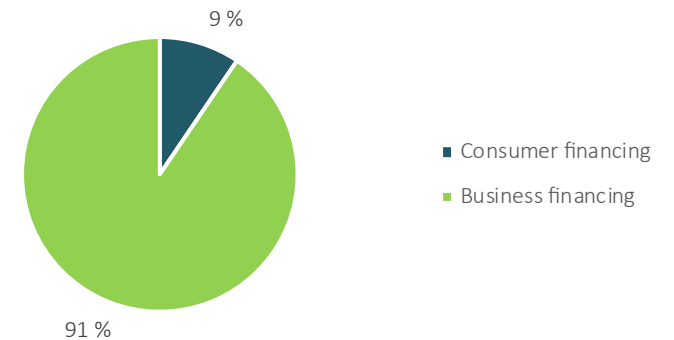
## QUARTERLY REVENUES (EURm)



## LOANS GRANTED DISTRIBUTION Q1/2026



## REVENUES DISTRIBUTION Q1/2026



Financial review

Q1

# Group income statement

Q1/2026

EURk, unaudited	Q1/2026	Q1-Q1/2026	Q1/2025	Q1-Q1/2025
<b>Revenues</b>				
Sales	1 206	1 206	1 517	1 517
Interest income	4 692	4 692	5 538	5 538
Other operating income	13	13	1	1
<b>Revenues total</b>	<b>5 911</b>	<b>5 911</b>	<b>7 056</b>	<b>7 056</b>
Operating expenses	-5 547	-5 547	-5 424	-5 424
Depreciation and amortization	-4	-4	-86	-86
<b>EBIT</b>	<b>359</b>	<b>359</b>	<b>1 546</b>	<b>1 546</b>
Interest and other financial expenses	-786	-786	-851	-851
<b>EBT</b>	<b>-427</b>	<b>-427</b>	<b>695</b>	<b>695</b>
Income taxes	0	0	0	0
<b>Profit for the period</b>	<b>-427</b>	<b>-427</b>	<b>695</b>	<b>695</b>
Non-recurring items	0	0	0	0
<b>Operative EBT</b>	<b>-427</b>	<b>-427</b>	<b>695</b>	<b>695</b>

# Group balance sheet

Q1/2026

EURk, unaudited	31.3.2026	31.12.2025	31.12.2025	31.3.2025
<b>Non-current assets</b>	<b>61</b>	<b>36</b>	<b>36</b>	<b>142</b>
<b>Current assets</b>				
Long term receivables				
Loan receivables	19 725	18 184	18 184	31 931
Other receivables	69	70	70	72
Short term receivables				
Loan receivables	39 866	41 845	41 845	54 533
Other receivables	360	532	532	718
<b>Total short term receivables</b>	<b>40 225</b>	<b>42 377</b>	<b>42 377</b>	<b>55 251</b>
Cash and cash equivalents	1 864	2 854	2 854	2 252
<b>Total current assets</b>	<b>61 884</b>	<b>63 486</b>	<b>63 486</b>	<b>89 506</b>
<b>Total assets</b>	<b>61 944</b>	<b>63 522</b>	<b>63 522</b>	<b>89 648</b>
<b>Equity</b>				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	-754	-805	-805	-544
Retained earnings	-16 733	-30 876	-30 876	-30 894
Profit for the period	-427	16 051	16 051	695
<b>Total equity</b>	<b>19 305</b>	<b>21 588</b>	<b>21 588</b>	<b>6 477</b>
<b>Appropriations</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Compulsory reservations</b>	<b>105</b>	<b>132</b>	<b>132</b>	<b>236</b>
<b>Liabilities</b>				
Long term liabilities				
Interest bearing debt	500	0	0	40 000
Other liabilities	2 975	0	0	0
Short term liabilities				
Interest bearing debt	31 198	31 133	31 133	32 694
Other liabilities	7 861	10 669	10 669	10 241
<b>Total short term liabilities</b>	<b>39 059</b>	<b>41 801</b>	<b>41 801</b>	<b>42 935</b>
<b>Total liabilities</b>	<b>42 534</b>	<b>41 801</b>	<b>41 801</b>	<b>82 935</b>
<b>Total equity and liabilities</b>	<b>61 944</b>	<b>63 522</b>	<b>63 522</b>	<b>89 648</b>

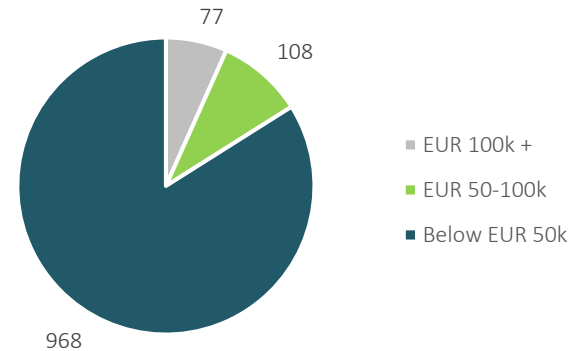
# Tuottoa.fi

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

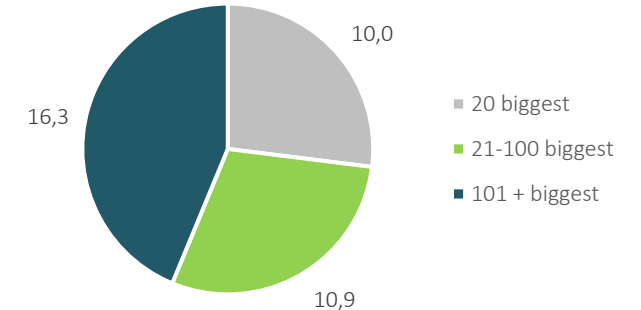
### SUMMARY

- ▶ 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 Q1/2026 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 Q1/2026 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q1/2026 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

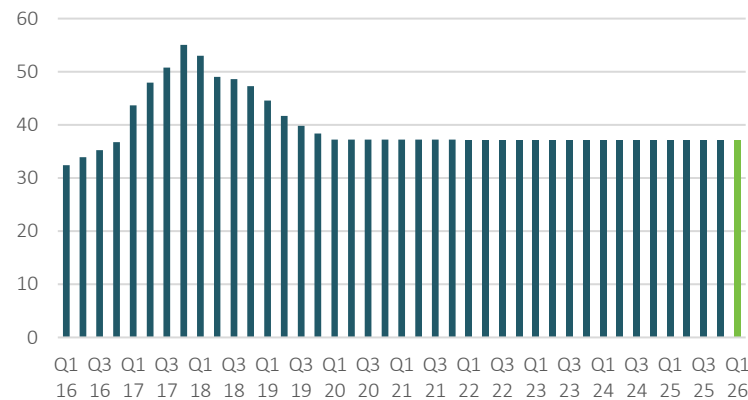
### NUMBER OF OWNERS BY INVESTMENT AMOUNT



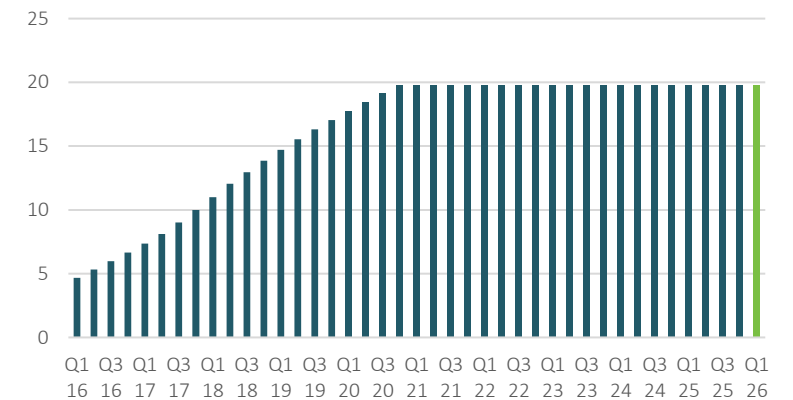
### OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



### ACCUMULATED INVESTMENTS (EURm)



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



## Helsinki

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