



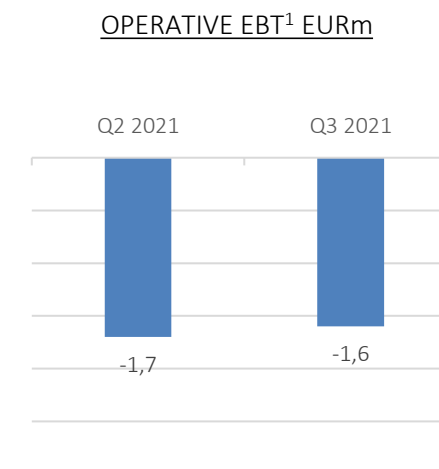
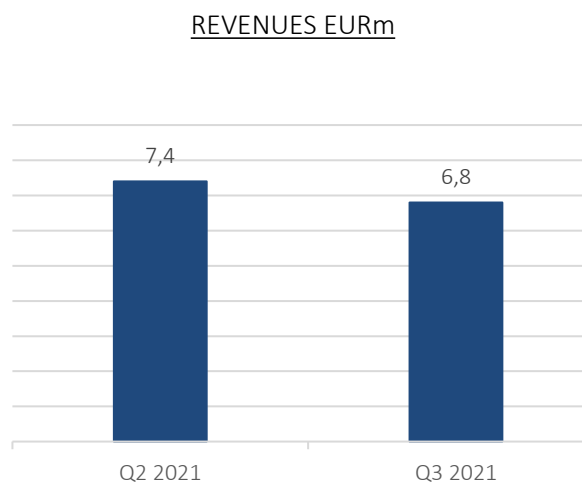
Interim Report 1.1.-30.9.2021

Interim report 1.1. – 30.9.2021 [FAS, unaudited]

OPR-Finance Group

- ▶ By the comparison period, Q3/2021 loans granted was EUR 16.3m and increased 31 % from previous year (EUR 12.5m Q3/2020)
- ▶ Revenues (sales + interest income) of the third quarter decreased 7 % from the previous year amounting to EUR 6.8m (EUR 7.3m Q3/2020)
- ▶ EBT of the third quarter amounted to EUR -1.6m (EUR -5.0m Q3/2020)
 - ▶ Operative EBT¹ of the company was EUR -1.6m in Q3/2021 (EUR -4.6m Q3/2020)
- ▶ Corona pandemic continued to have significant effect during the third quarter. The pandemic still withheld loans granted at a lower level than normal, which also affected the level of EBT negatively
- ▶ During the review period the company has continued investing in its product portfolio's development and improving their functionalities
- ▶ Accounting and reporting systems have been developed in stages within the group during 2021. The project has somewhat postponed reporting compared to the accustomed schedule

KEY FINANCIALS, EURm	2016	2017	2018	2019	Q3/2021	Q3/2020
Loans granted	161,4	205,0	218,5	111,2	16,5	12,6
Revenues	47,8	69,7	84,0	60,8	6,8	7,3
EBT	15,2	21,0	19,6	-30,1	-1,6	-5,0
Operative EBT ¹	15,2	21,0	19,6	10,3	-1,6	-4,6
Loan receivables	117,9	178,2	221,4	109,5	74,6	93,6
Equity ratio	50,8 %	44,8 %	39,5 %	35,5 %	12,7 %	32,1 %
Equity total	64,5	94,9	95,4	48,5	11,3	35,4



(1) EBT excluding one-off items of the period. One-off items mostly consists of net effect of the receivables sales executed during Q2-Q4/2019 and Q2/2021, along with the rebuying obligation associated to them

Group business operations

Q3/2021

COMMENTS

- ▶ OPR-Finance Group grants consumer loans in Finland, Sweden and Czech and business loans in Finland, Sweden, the Netherlands and Czech
- ▶ During the review period loans granted was above the previous quarter and the previous year. Revenues were at par with the previous year but slightly behind the previous quarter

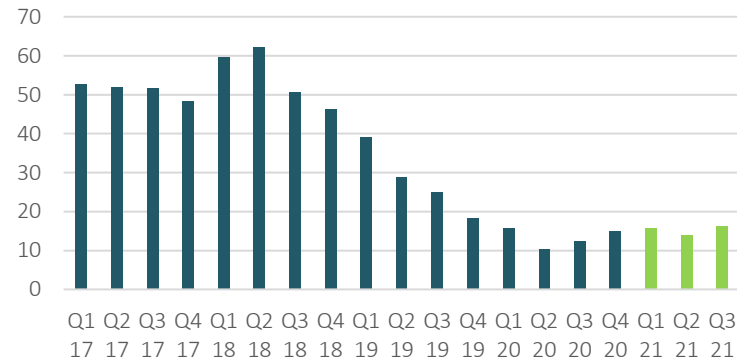
Loans granted

- ▶ Q3/2021 loans granted EUR 16.3m (Q3/2020 EUR 12.5m, change +31%)
- ▶ Q1-Q3/2021 loans granted EUR 46.1m (Q1-Q3/2020 EUR 38.5m, change +20%)

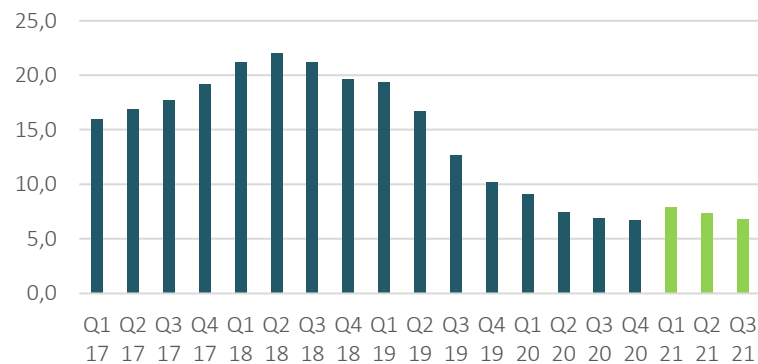
Revenues

- ▶ Q3/2021 revenues EUR 6.8m (Q3/2020 EUR 6.9m, change -2%)
- ▶ Q1-Q3/2021 revenues EUR 22.0m (Q1-Q3/2020 EUR 23.4m, change -6%)

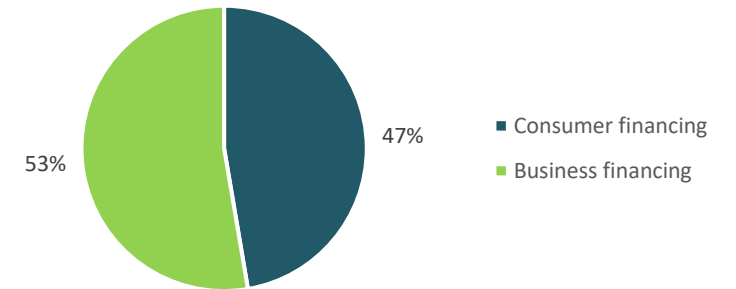
QUARTERLY LOANS GRANTED (EURm)



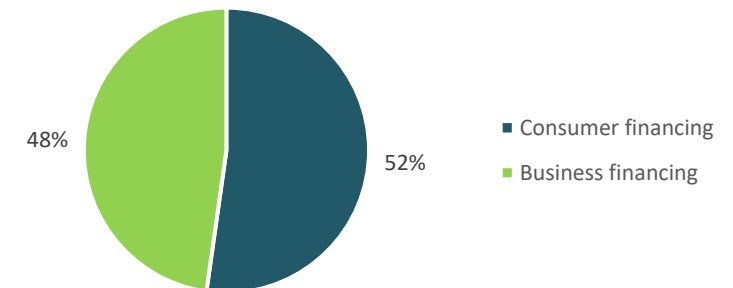
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q3/2021



REVENUES DISTRIBUTION Q3/2021





Financial review

Q3

Group income statement

Q3/2021

EURk, unaudited	Q3/2021	Q1-Q3/2021	Q3/2020	Q1-Q3/2020
Revenues				
Sales	3 465	10 594	2 878	10 006
Interest income	3 243	11 304	4 029	13 435
Other operating income	66	139	374	2 489
Revenues total	6 774	22 037	7 281	25 930
Operating expenses	-6 234	-24 247	-9 733	-28 877
Depreciation and amortization	-155	-334	-46	-124
EBIT	385	-2 543	-2 499	-3 072
Interest and other financial expenses	-1 936	-5 929	-2 529	-6 678
EBT	-1 551	-8 472	-5 027	-9 749
Income taxes	-1	-7	255	-597
Profit for the period	-1 552	-8 479	-4 772	-10 346
Non-recurring items	0	4 477	398	5 752
Operative EBT¹	-1 551	-3 995	-4 629	-3 997

(1) EBT excluding one-off items of the period. One-off items mostly consists of net effect of the receivables sales executed during Q2-Q4/2019 and Q2/2021, along with the rebuying obligation associated to them

Group balance sheet

Q3/2021

EURk, unaudited	30.9.2021	30.6.2021	31.12.2020	30.9.2020
Non-current assets	2 104	2 253	2 423	1 508
Current assets				
Long term receivables				
Loan receivables	10 147	11 906	12 214	11 147
Other receivables	2 548	2 548	2 610	2 600
Short term receivables				
Loan receivables	64 493	59 948	73 744	82 497
Other receivables	4 955	5 395	7 680	7 856
Total short term receivables	69 448	65 343	81 423	90 353
Cash and cash equivalents	4 727	6 195	2 703	4 689
Total current assets	86 870	85 992	98 950	108 789
Total assets	88 974	88 245	101 373	110 297
Equity				
Share capital	15	15	15	15
Invested non-restricted equity	37 204	37 204	37 204	37 204
Translation difference	-108	107	-267	20
Retained earnings	-17 321	-17 268	8 629	8 506
Profit for the period	-8 479	-6 927	-24 184	-10 346
Total equity	11 310	13 131	21 396	35 399
Compulsory reservations	2 393	2 393	3 538	0
Liabilities				
Long term liabilities				
Interest bearing debt	44 952	46 908	40 000	40 000
Short term liabilities				
Interest bearing debt	27 662	21 877	29 965	29 551
Other liabilities	2 655	3 934	6 474	5 347
Total short term liabilities	30 317	25 812	36 439	34 898
Total liabilities	75 270	72 720	76 439	74 898
Total equity and liabilities	88 974	88 245	101 373	110 297

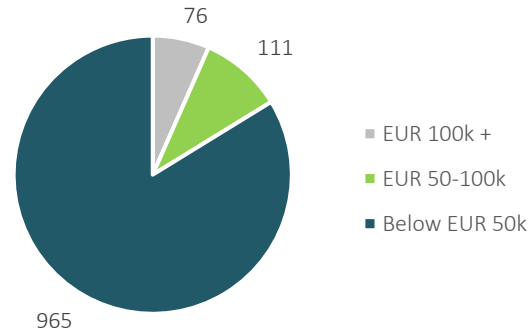
Tuottoa.fi

Investments in OPR-Finance's preferred share program

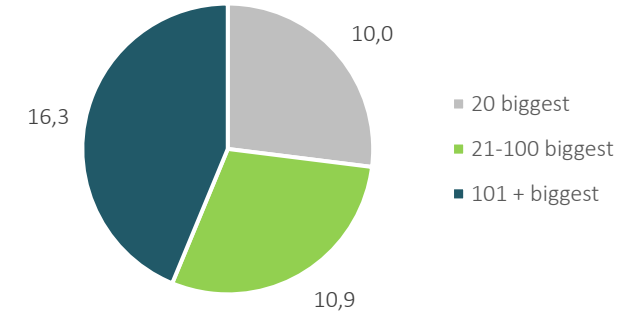
SUMMARY

- ▶ 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 Q3/2021 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 Q3/2021 the number of investors was 1152 in total. Average investment was some EUR 32k
- ▶ By the end of Q3/2021 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

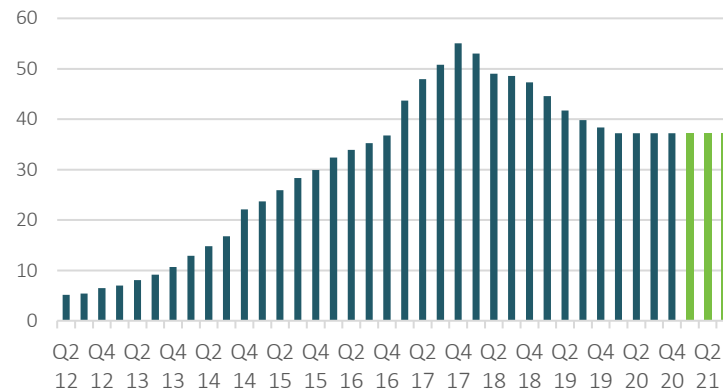
NUMBER OF OWNERS BY INVESTMENT AMOUNT



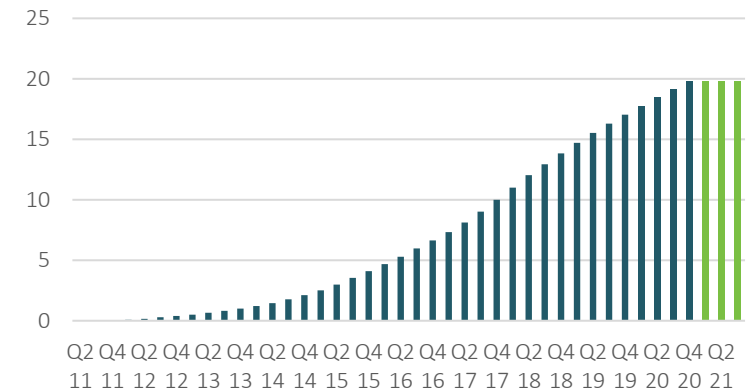
OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



ACCUMULATED INVESTMENTS (EURm)



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



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