



Annual Report 1.1.-31.12.2021

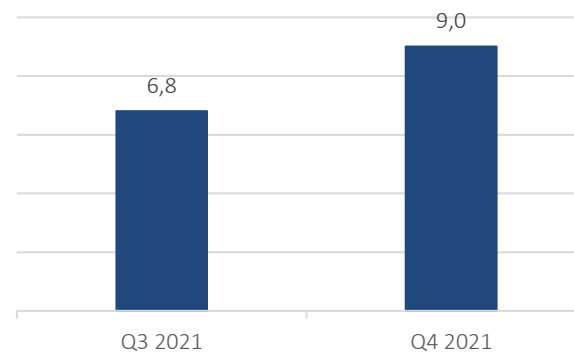
# Annual report 1.1. – 31.12.2021 [FAS, unaudited]

## OPR-Finance Group

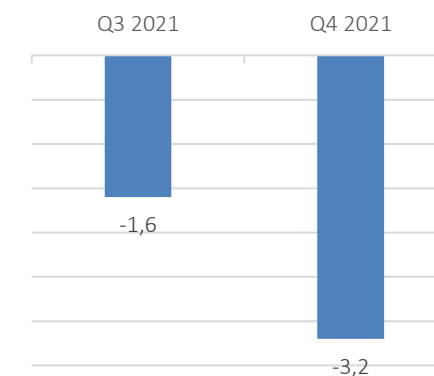
- ▶ By the comparison period, Q4/2021 loans granted was EUR 18.8m and increased 25 % from previous year (EUR 15.0m Q4/2020)
- ▶ Revenues (sales + interest income) of the fourth quarter rose 35 % from the previous year amounting to EUR 9.0m (EUR 6.7m Q4/2020)
- ▶ EBT of the fourth quarter amounted to EUR -3.2m (EUR -14.8m Q4/2020)
  - ▶ Operative EBT<sup>1</sup> of the company was EUR -3.2m in Q4/2021 (EUR -9.1m Q4/2020)
- ▶ Loans granted developed positively during the review period due to development actions done in the group and momentarily relieved corona restrictions

KEY FINANCIALS, EURm	2016	2017	2018	2019	Q4/2021	Q4/2020
Loans granted	161,4	205,0	218,5	111,2	18,8	15,0
Revenues	47,8	69,7	84,0	60,8	9,0	6,7
EBT	15,2	21,0	19,6	-30,1	-3,2	-14,8
Operative EBT <sup>1</sup>	15,2	21,0	19,6	10,3	-3,2	-9,1
Loan receivables	117,9	178,2	221,4	109,5	79,1	86,0
Equity ratio	50,8 %	44,8 %	39,5 %	35,5 %	8,5 %	21,1 %
Equity total	64,5	94,9	95,4	48,5	7,7	21,4

REVENUES EURm



OPERATIVE EBT<sup>1</sup> EURm



(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

## Q4/2021

### 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 and revenues were above the previous quarter and the previous year

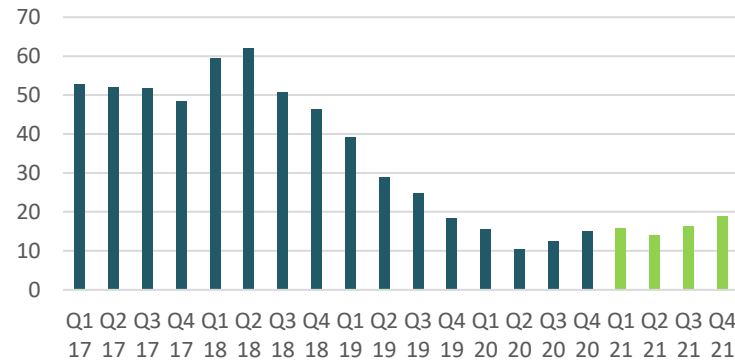
#### Loans granted

- ▶ Q4/2021 loans granted EUR 18.8m (Q4/2020 EUR 15.0m, change +25%)
- ▶ Q1-Q4/2021 loans granted EUR 64.9m (Q1-Q4/2020 EUR 53.5m, change +21%)

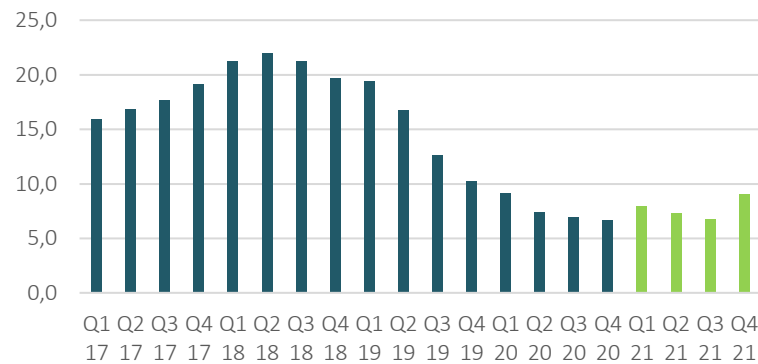
#### Revenues

- ▶ Q4/2021 revenues EUR 9.0m (Q4/2020 EUR 6.7m, change +35%)
- ▶ Q1-Q4/2021 revenues EUR 31.1m (Q1-Q4/2020 EUR 30.1m, change +3%)

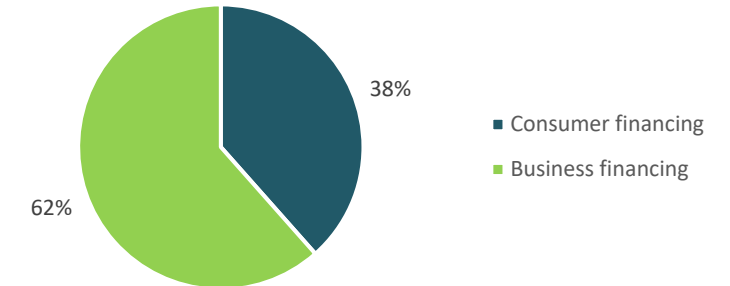
### QUARTERLY LOANS GRANTED (EURm)



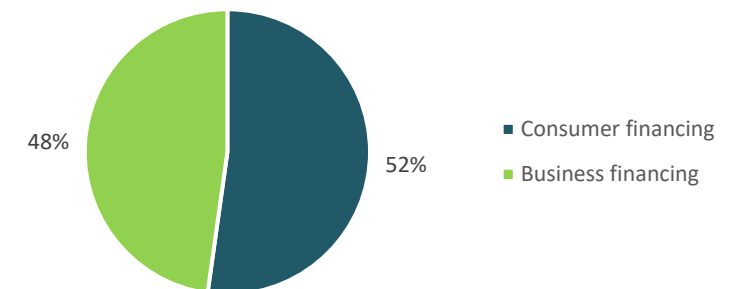
### QUARTERLY REVENUES (EURm)



### LOANS GRANTED DISTRIBUTION Q4/2021



### REVENUES DISTRIBUTION Q4/2021



Financial review

Q4

# Group income statement

Q4/2021

EURk, unaudited	Q4/2021	Q1-Q4/2021	Q4/2020	Q1-Q4/2020
<b>Revenues</b>				
Sales	4 109	14 703	3 221	13 227
Interest income	4 891	16 195	3 069	16 504
Other operating income	19	158	398	2 887
<b>Revenues total</b>	<b>9 019</b>	<b>31 057</b>	<b>6 688</b>	<b>32 618</b>
Operating expenses	-10 756	-35 003	-20 272	-49 149
Depreciation and amortization	299	-35	-76	-200
<b>EBIT</b>	<b>-1 438</b>	<b>-3 981</b>	<b>-13 659</b>	<b>-16 731</b>
Interest and other financial expenses	-1 805	-7 734	-1 126	-7 804
<b>EBT</b>	<b>-3 244</b>	<b>-11 716</b>	<b>-14 785</b>	<b>-24 534</b>
Income taxes	-208	-215	947	350
<b>Profit for the period</b>	<b>-3 452</b>	<b>-11 931</b>	<b>-13 838</b>	<b>-24 184</b>
Non-recurring items	0	4 477	5 637	10 991
<b>Operative EBT<sup>1</sup></b>	<b>-3 244</b>	<b>-7 239</b>	<b>-9 148</b>	<b>-13 543</b>

(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

Q4/2021

EURk, unaudited	31.12.2021	30.9.2021	31.12.2020
<b>Non-current assets</b>	<b>1 976</b>	<b>2 104</b>	<b>2 423</b>
<b>Current assets</b>			
Long term receivables			
Loan receivables	7 818	10 147	12 214
Other receivables	2 548	2 548	2 610
Short term receivables			
Loan receivables	71 258	64 493	73 744
Other receivables	3 623	4 955	7 680
<b>Total short term receivables</b>	<b>74 880</b>	<b>69 448</b>	<b>81 423</b>
Cash and cash equivalents	3 317	4 727	2 703
<b>Total current assets</b>	<b>88 564</b>	<b>86 870</b>	<b>98 950</b>
<b>Total assets</b>	<b>90 540</b>	<b>88 974</b>	<b>101 373</b>
<b>Equity</b>			
Share capital	15	15	15
Invested non-restricted equity	37 204	37 204	37 204
Translation difference	371	-108	-267
Retained earnings	-17 571	-17 321	8 629
Profit for the period	-12 353	-8 479	-24 184
<b>Total equity</b>	<b>7 666</b>	<b>11 310</b>	<b>21 396</b>
<b>Appropriations</b>	<b>45</b>	<b>0</b>	<b>0</b>
<b>Compulsory reservations</b>	<b>2 242</b>	<b>2 393</b>	<b>3 538</b>
<b>Liabilities</b>			
Long term liabilities			
Interest bearing debt	45 490	44 952	40 000
Short term liabilities			
Interest bearing debt	30 125	27 662	29 965
Other liabilities	4 971	2 655	6 474
<b>Total short term liabilities</b>	<b>33 056</b>	<b>30 317</b>	<b>36 439</b>
<b>Total liabilities</b>	<b>80 587</b>	<b>75 270</b>	<b>76 439</b>
<b>Total equity and liabilities</b>	<b>90 540</b>	<b>88 974</b>	<b>101 373</b>

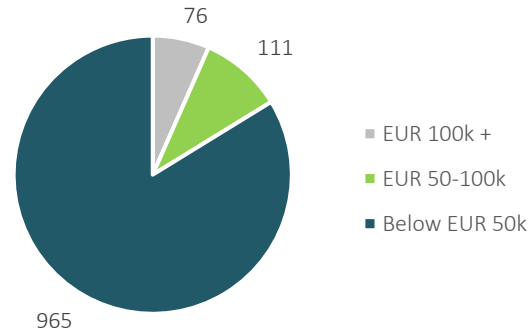
# Tuottoa.fi

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

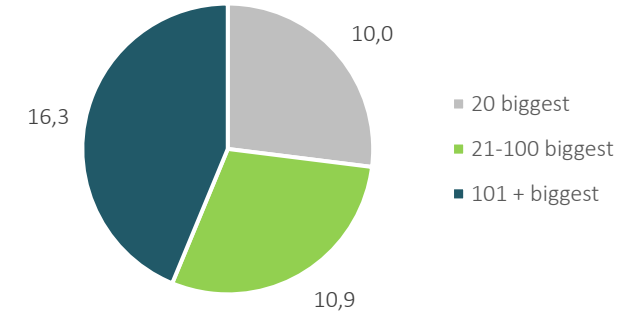
### SUMMARY

- ▶ 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 Q4/2021 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 Q4/2021 the number of investors was 1152 in total. Average investment was some EUR 32k
- ▶ By the end of Q4/2021 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



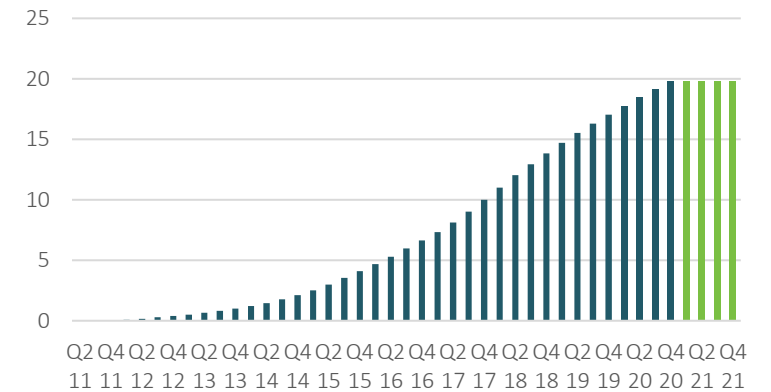
### OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



### ACCUMULATED INVESTMENTS (EURm)



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



## Helsinki

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