



Q4

Annual Report 1.1.-31.12.2022

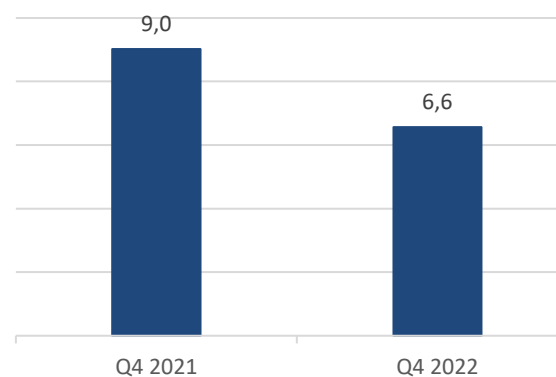
Annual report 1.1. – 31.12.2022 [FAS, unaudited]

OPR-Finance Group

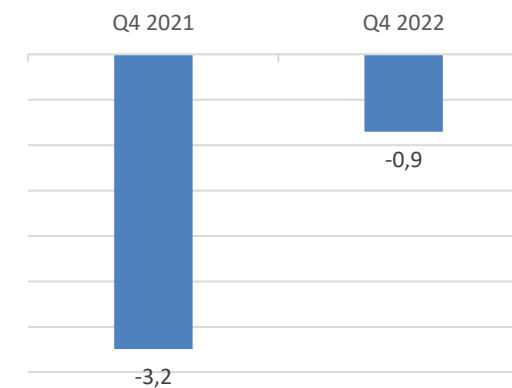
- ▶ By the comparison period, Q4/2022 loans granted was EUR 14.7m and decreased 22 % from the previous year (EUR 18.8m Q4/2021)
- ▶ Revenues (sales + interest income) of the fourth quarter decreased 28 % from the previous year amounting to EUR 6.6m (EUR 9.0m Q4/2021)
- ▶ EBT of the fourth quarter amounted to EUR -0.9m (EUR -3.2m Q4/2021)

KEY FINANCIALS, EURm	Q4/2022	Q4/2021
Loans granted	14,7	18,8
Revenues	6,6	9,0
EBT	-0,9	-3,2
Operative EBT ¹	-0,9	-3,2
Loan receivables	72,4	79,1
Equity ratio	3,2 %	8,5 %
Equity total	2,6	7,7

REVENUES EURm



OPERATIVE EBT¹ EURm



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

Group business operations

Q4/2022

COMMENTS

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

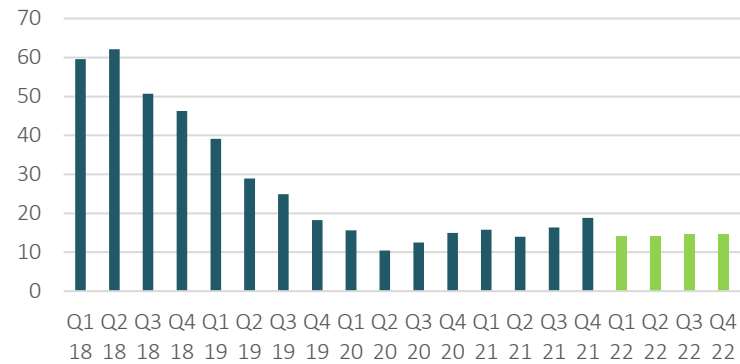
Loans granted

- ▶ Q4/2022 loans granted EUR 14.7m (Q4/2021 EUR 18.8m, change -22%)
- ▶ Q1-Q4/2022 loans granted EUR 57.4m (Q1-Q4/2021 EUR 64.9m, change -12%)

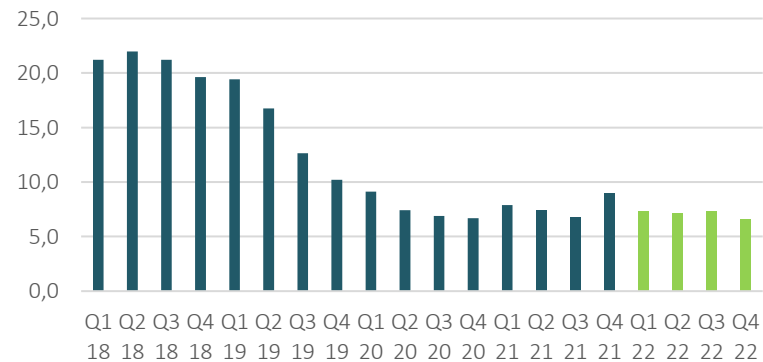
Revenues

- ▶ Q4/2022 revenues EUR 6.6m (Q4/2021 EUR 9.0m, change -27%)
- ▶ Q1-Q4/2022 revenues EUR 28.4m (Q1-Q4/2021 EUR 31.1m, change -9%)

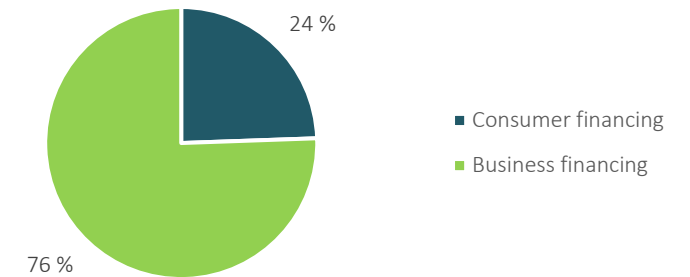
QUARTERLY LOANS GRANTED (EURm)



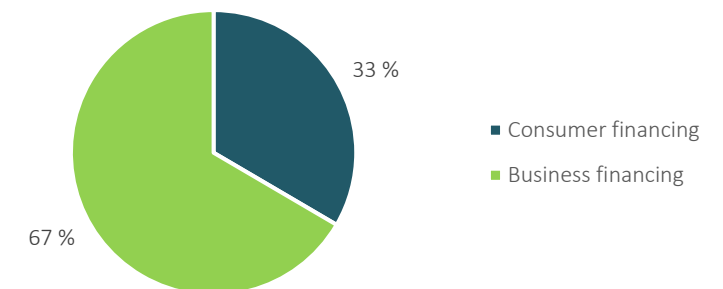
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q4/2022



REVENUES DISTRIBUTION Q4/2022



Financial review

Q4

Group income statement

Q4/2022

EURk, unaudited	Q4/2022	Q1-Q4/2022	Q4/2021	Q1-Q4/2021
Revenues				
Sales	4 222	16 191	4 109	14 703
Interest income	2 219	11 852	4 891	16 195
Other operating income	126	324	19	158
Revenues total	6 567	28 366	9 019	31 057
Operating expenses	-4 800	-19 470	-10 310	-34 557
Depreciation and amortization	-275	-735	-147	-481
EBIT	1 492	8 161	-1 438	-3 981
Interest and other financial expenses	-2 342	-9 898	-1 805	-7 734
EBT	-851	-1 737	-3 244	-11 716
Income taxes	2	17	-208	-215
Profit for the period	-849	-1 719	-3 452	-11 931
Non-recurring items	0	0	0	4 477
Operative EBT¹	-851	-1 737	-3 244	-7 239

(1) EBT excluding one-off items of the period. One-off items consists of net effect of the receivables sales executed during Q2/2021

Group balance sheet

Q4/2022

EURk, unaudited	31.12.2022	30.9.2022	31.12.2021
Non-current assets	1 367	1 518	1 976
Current assets			
Long term receivables			
Loan receivables	15 246	8 248	7 818
Other receivables	2 574	2 577	2 548
Short term receivables			
Loan receivables	57 199	62 849	71 258
Other receivables	2 197	2 106	3 623
Total short term receivables	59 397	64 955	74 880
Cash and cash equivalents	2 874	3 824	3 317
Total current assets	80 090	79 604	88 564
Total assets	81 457	81 122	90 540
Equity			
Share capital	15	15	15
Invested non-restricted equity	37 204	37 204	37 204
Translation difference	-114	145	371
Retained earnings	-32 784	-32 684	-17 571
Profit for the period	-1 719	-870	-12 353
Total equity	2 601	3 810	7 666
Appropriations	20	21	45
Compulsory reservations	1 078	1 374	2 242
Liabilities			
Long term liabilities			
Interest bearing debt	40 000	40 000	45 490
Short term liabilities			
Interest bearing debt	28 958	28 330	30 125
Other liabilities	8 800	7 588	4 971
Total short term liabilities	37 758	35 918	33 056
Total liabilities	77 758	75 918	80 587
Total equity and liabilities	81 457	81 122	90 540

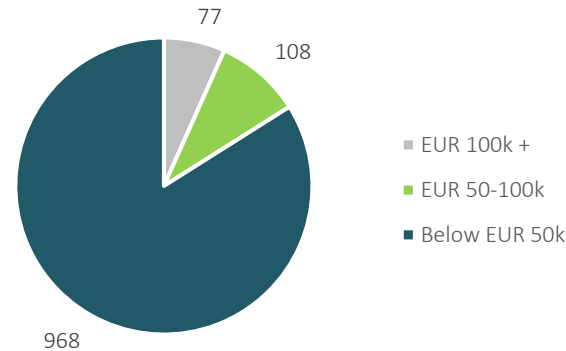
Tuottoa.fi

Investments in OPR-Finance's preferred share program

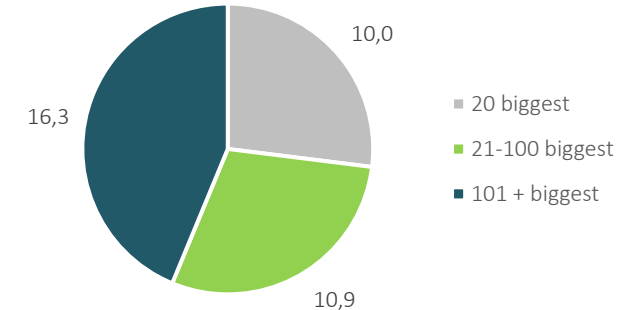
SUMMARY

- ▶ 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 Q4/2022 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 Q4/2022 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q4/2022 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

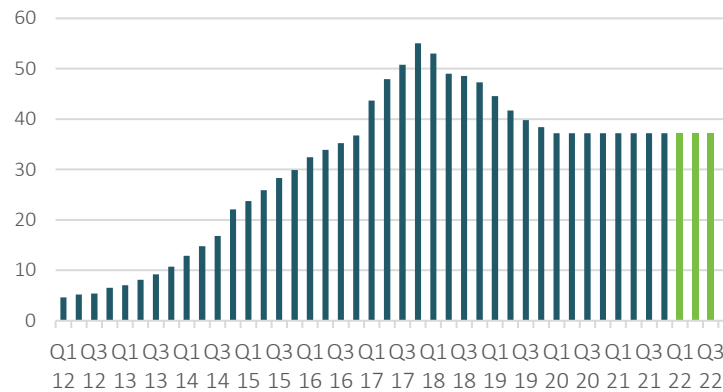
NUMBER OF OWNERS BY INVESTMENT AMOUNT



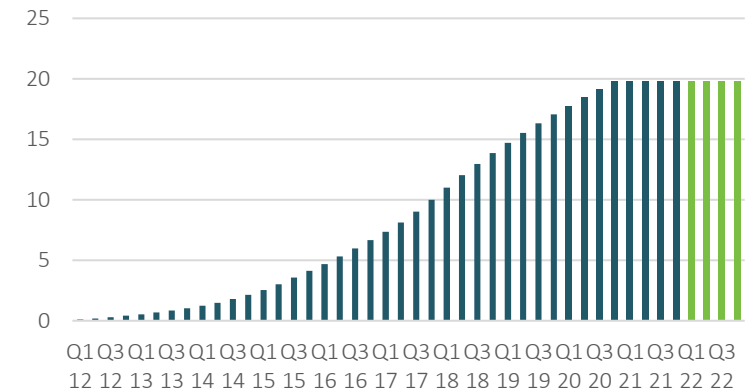
OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



ACCUMULATED INVESTMENTS (EURm)



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



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