



Q1

Interim Report 1.1.-31.3.2023

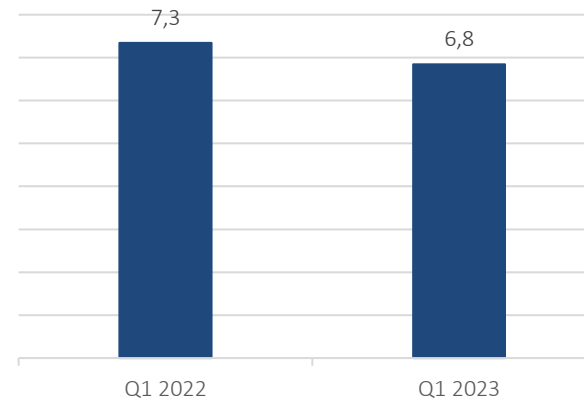
Interim report 1.1. – 31.3.2023 [FAS, unaudited]

OPR-Finance Group

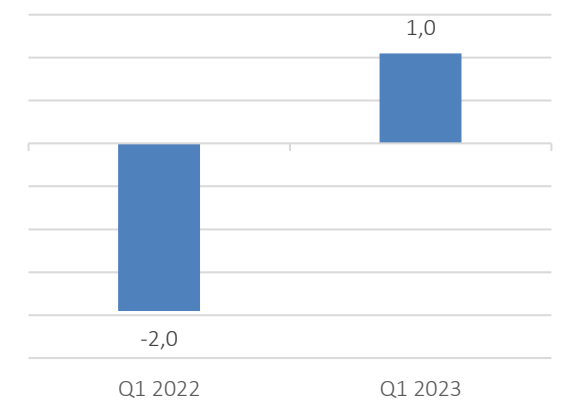
- ▶ By the comparison period, Q1/2023 loans granted was EUR 16.5m and increased 17 % from the previous year (EUR 14.1m Q1/2022)
- ▶ Revenues (sales + interest income) of the first quarter decreased 7 % from the previous year amounting to EUR 6.8m (EUR 7.3m Q1/2022)
- ▶ EBT of the first quarter amounted to EUR 1.0m (EUR -2.0m Q1/2022)
- ▶ Unlike previously the company does no longer book interest expenses of the hybrid bond to its income statement starting from the beginning of 2023

| KEY FINANCIALS, EURm | Q1/2023 | Q1/2022 |
|----------------------------|---------|---------|
| Loans granted | 16,5 | 14,1 |
| Revenues | 6,8 | 7,3 |
| EBT | 1,0 | -2,0 |
| Operative EBT ¹ | 1,0 | -2,0 |
| Loan receivables | 76,2 | 77,1 |
| Equity ratio | 2,5 % | 3,7 % |
| Equity total | 2,1 | 3,3 |

REVENUES EURm



OPERATIVE EBT¹ EURm



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

Group business operations

Q1/2023

COMMENTS

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

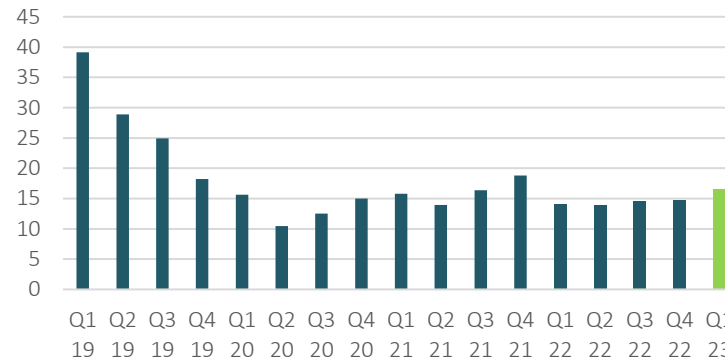
Loans granted

- ▶ Q1/2023 loans granted EUR 16.5m (Q1/2022 EUR 14.1m, change +17%)

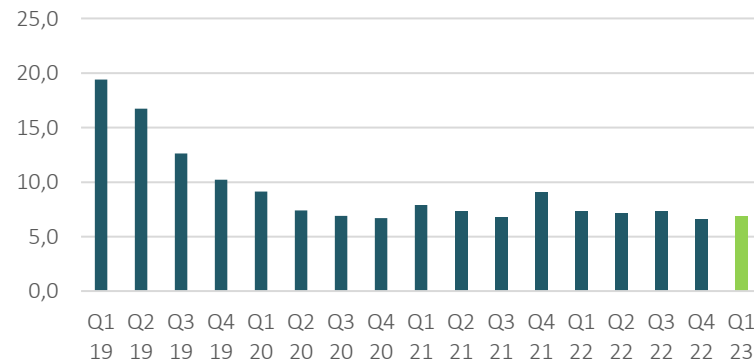
Revenues

- ▶ Q1/2023 revenues EUR 6.8m (Q1/2022 EUR 7.3m, change -7%)

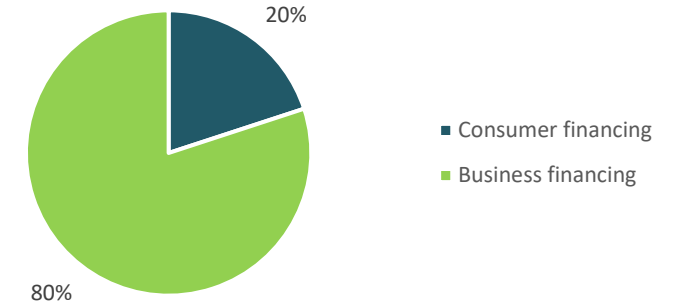
QUARTERLY LOANS GRANTED (EURm)



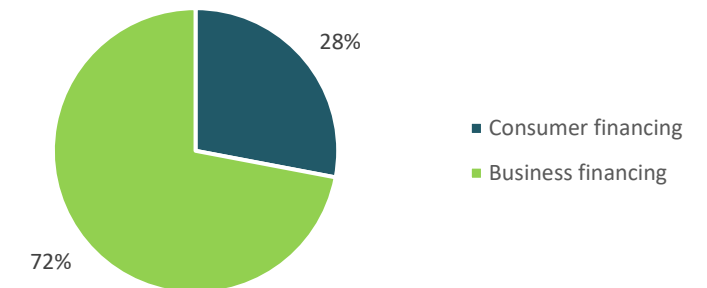
QUARTERLY REVENUES (EURm)



LOANS GRANTED DISTRIBUTION Q1/2023



REVENUES DISTRIBUTION Q1/2023



Financial review

Q1

Group income statement

Q1/2023

| EURk, unaudited | Q1/2023 | Q1-Q1/2023 | Q1/2022 | Q1-Q1/2022 |
|--|--------------|--------------|---------------|---------------|
| Revenues | | | | |
| Sales | 2 569 | 2 569 | 3 792 | 3 792 |
| Interest income | 4 274 | 4 274 | 3 507 | 3 507 |
| Other operating income | 2 | 2 | 41 | 41 |
| Revenues total | 6 845 | 6 845 | 7 341 | 7 341 |
| Operating expenses | -4 663 | -4 663 | -6 664 | -6 664 |
| Depreciation and amortization | -152 | -152 | -154 | -154 |
| EBIT | 2 030 | 2 030 | 522 | 522 |
| Interest and other financial expenses ¹ | -980 | -980 | -2 474 | -2 474 |
| EBT | 1 050 | 1 050 | -1 952 | -1 952 |
| Income taxes | 0 | 0 | 55 | 55 |
| Profit for the period | 1 050 | 1 050 | -1 897 | -1 897 |

(1) From the beginning of 2023 the company has discontinued booking interest expenses of the hybrid bond to its income statement

Group balance sheet

Q1/2023

| EURk, unaudited | 31.3.2023 | 31.12.2022 | 31.12.2022 | 31.3.2022 |
|-------------------------------------|---------------|---------------|---------------|---------------|
| Non-current assets | 1 205 | 1 367 | 1 367 | 1 824 |
| Current assets | | | | |
| Long term receivables | | | | |
| Loan receivables | 21 091 | 15 246 | 15 246 | 7 772 |
| Other receivables | 2 575 | 2 574 | 2 574 | 3 162 |
| Short term receivables | | | | |
| Loan receivables | 55 149 | 57 199 | 57 199 | 69 330 |
| Other receivables | 1 872 | 2 197 | 2 197 | 2 463 |
| Total short term receivables | 57 021 | 59 397 | 59 397 | 71 793 |
| Cash and cash equivalents | 2 483 | 2 874 | 2 874 | 2 635 |
| Total current assets | 83 171 | 80 090 | 80 090 | 85 362 |
| Total assets | 84 376 | 81 457 | 81 457 | 87 186 |
| Equity | | | | |
| Share capital | 15 | 15 | 15 | 15 |
| Invested non-restricted equity | 37 204 | 37 204 | 37 204 | 37 204 |
| Translation difference | 253 | -114 | -114 | 240 |
| Retained earnings | -36 454 | -32 784 | -32 784 | -32 303 |
| Profit for the period | 1 050 | -1 719 | -1 719 | -1 897 |
| Total equity | 2 068 | 2 601 | 2 601 | 3 259 |
| Appropriations | 0 | 20 | 20 | 21 |
| Compulsory reservations | 898 | 1 078 | 1 078 | 2 242 |
| Liabilities | | | | |
| Long term liabilities | | | | |
| Interest bearing debt | 40 000 | 40 000 | 40 000 | 44 789 |
| Short term liabilities | | | | |
| Interest bearing debt | 32 057 | 28 958 | 28 958 | 29 623 |
| Other liabilities ¹ | 9 354 | 8 800 | 8 800 | 7 253 |
| Total short term liabilities | 41 410 | 37 758 | 37 758 | 36 875 |
| Total liabilities | 81 410 | 77 758 | 77 758 | 81 664 |
| Total equity and liabilities | 84 376 | 81 457 | 81 457 | 87 186 |

(1) From the beginning of 2023 the company has discontinued booking interest expenses of the hybrid bond to its balance sheet

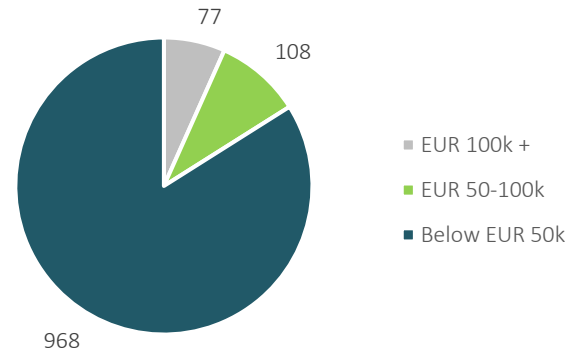
Tuottoa.fi

Investments in OPR-Finance’s preferred share program

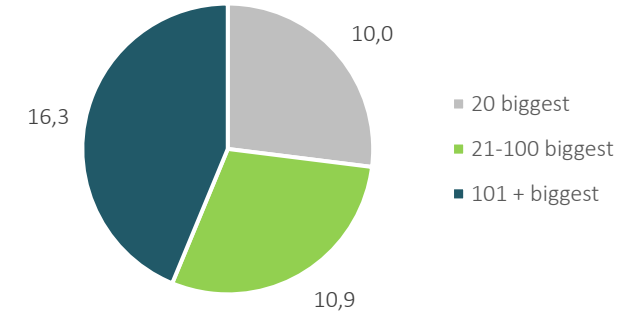
SUMMARY

- ▶ 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 Q1/2023 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 Q1/2023 the number of investors was 1153 in total. Average investment was some EUR 32k
- ▶ By the end of Q1/2023 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

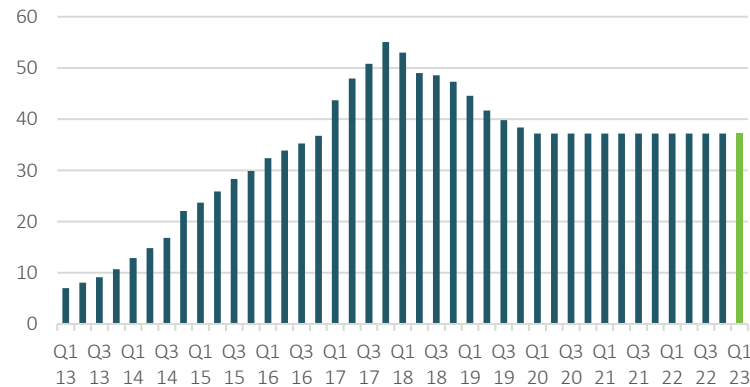
NUMBER OF OWNERS BY INVESTMENT AMOUNT



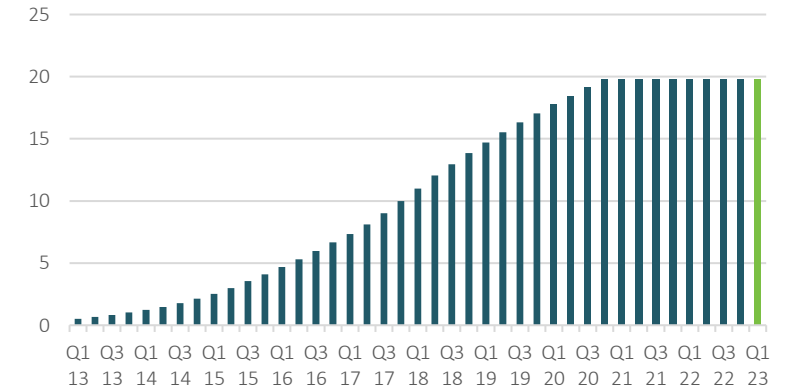
OWNERSHIP STRUCTURE BY INVESTMENT AMOUNT



ACCUMULATED INVESTMENTS (EURm)



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



Helsinki

OPR-Finance Oy
OPR-Yritysrahoitus Oy
Lautatarhankatu 8B
00580 HELSINKI



Stockholm

OPR-Finance AB
Kungsbroplan 1
112 27 STOCKHOLM



Prague

OPR-Finance s.r.o
Hvězdova 1716/2b, Nusle
140 00 PRAHA 4



Amsterdam

OPR-Finance B.V.
Sarphatistraat 370
1018 GW Amsterdam

