

ahapay

Management report

Jan - Mar 2026

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	Jan`26	Feb`26	Mar`26
Number of loans disbursed	5,240	5,136	6,846
single payment	4,528	4,416	5,732
installment	712	720	1,114
Amount disbursed, thsd USD	1,428	1,393	1,853
single payment	1,279	1,246	1,631
installment	149	147	222
Loan portfolio (0-30 DPD, principal only), thsd USD	4,791	4,671	4,543
Revenue	166	179	214
Provisions	-139	-130	-94
Gross profit	27	49	121
CAC	-35	-35	-46
Other ops costs	-104	-98	-113
Operating profit	-113	-84	-38
Fixed expenses	-73	-85	-156
EBIT	-186	-169	-194
Revenue margin	3 %	4%	5%
Gross profit margin	1 %	1%	3%
Operating profit margin	-2 %	-2%	-1%
EBIT margin	-4 %	-4%	-4%