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Management report

Jan - May 2026

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	Jan`26	Feb`26	Mar`26	Apr`26	May`26
Number of loans disbursed	5,240	5,136	6,846	5,809	6,879
single payment	4,528	4,416	5,732	4,578	5,537
installment	712	720	1,114	1,231	1,342
Amount disbursed, thsd USD	1,428	1,393	1,853	1,546	1,819
single payment	1,279	1,246	1,631	1,308	1,545
installment	149	147	222	238	274
Loan portfolio (0-30 DPD, principal only), thsd USD	4,791	4,671	4,543	4,485	4,498
Revenue	166	179	214	213	234
Provisions	-139	-130	-94	-115	-88
Gross profit	27	49	121	98	146
CAC	-35	-35	-46	-51	-62
Other ops costs	-104	-98	-113	-114	-105
Operating profit	-113	-84	-38	-67	-21
Fixed expenses	-73	-85	-156	-166	-145
EBIT	-186	-169	-194	-233	-166
Revenue margin	3 %	4%	5%	5%	5%
Gross profit margin	1 %	1%	3%	2%	3%
Operating profit margin	-2 %	-2%	-1%	-1%	0%
EBIT margin	-4 %	-4%	-4%	-5%	-4%