



MANAGEMENT REPORT

	Jan`23	Feb`23	Mar`23	Apr`23	May`23	Jun`23	Jul`23	Aug`23	Sep`23	Oct`23	Nov`23	Dec`23
Number of loans disbursed, thsd	10.2	6.8	7.9	10.5	17.8	24.0	27.8	32.3	27.1	26.8	27.8	19.2
single payment	6.8	2.8	4.9	8.5	16.3	22.4	26.0	30.2	24.6	23.4	23.9	15.2
installment	3.4	4.1	3.0	2.1	1.5	1.6	1.8	2.1	2.5	3.3	3.8	3.9
Amount disbursed, thsd USD	581	465	561	675	932	1197	1388	1579	1418	1348	1362	1061
single payment	248	144	267	467	790	1052	1211	1375	1162	1004	949	637
installment	333	321	295	208	142	145	177	204	256	344	412	424
Loan portfolio (0-30 DPD, principal only), thsd USD	715	615	626	639	687	815	973	1141	1103	1075	1073	823
Revenue	107	102	118	118	151	190	232	277	275	297	324	292
Provisions	-207	-153	-191	-188	-201	-252	-307	-364	-319	-366	-384	-292
Gross profit	-100	-51	-73	-70	-50	-62	-75	-87	-44	-70	-60	0
Acquisition costs	-19	-9	-14	-33	-94	-86	-100	-90	-65	-93	-131	-17
Other ops costs	-80	-62	-70	-74	-90	-104	-54	-108	-99	-112	-127	-87
Operating profit	-199	-121	-156	-177	-234	-252	-228	-285	-208	-275	-318	-104
Revenue margin	15%	17%	19%	19%	22%	23%	24%	-24%	25%	28%	30%	35%
Gross profit margin	-14%	-8%	-12%	-11%	-7%	-8%	-8%	-8%	-4%	-6%	-6%	0%
Operating profit margin	-28%	-20%	-25%	-28%	-34%	-31%	-23%	-25%	-19%	-26%	-30%	-13%