



# Management report

## Jan-Feb 2026

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	Jan`26	Feb`26
Number of loans disbursed, thsd	<b>0.5</b>	<b>0.3</b>
single payment	0.1	0.0
installment	0.4	0.3
Amount disbursed, thsd USD	<b>94</b>	<b>80</b>
single payment	5	1
installment	89	79
Loan portfolio (0-30 DPD, principal only), thsd USD	<b>143</b>	<b>113</b>
Revenue	<b>46</b>	<b>37</b>
Provisions	-20	-19
Gross profit	<b>26</b>	<b>18</b>
Acquisition costs	0	0
Other ops costs	-11	-15
Operating profit	<b>15</b>	<b>3</b>
Revenue margin	<b>32 %</b>	<b>33 %</b>
Gross profit margin	<b>18 %</b>	<b>16 %</b>
Operating profit margin	<b>10 %</b>	<b>3 %</b>