


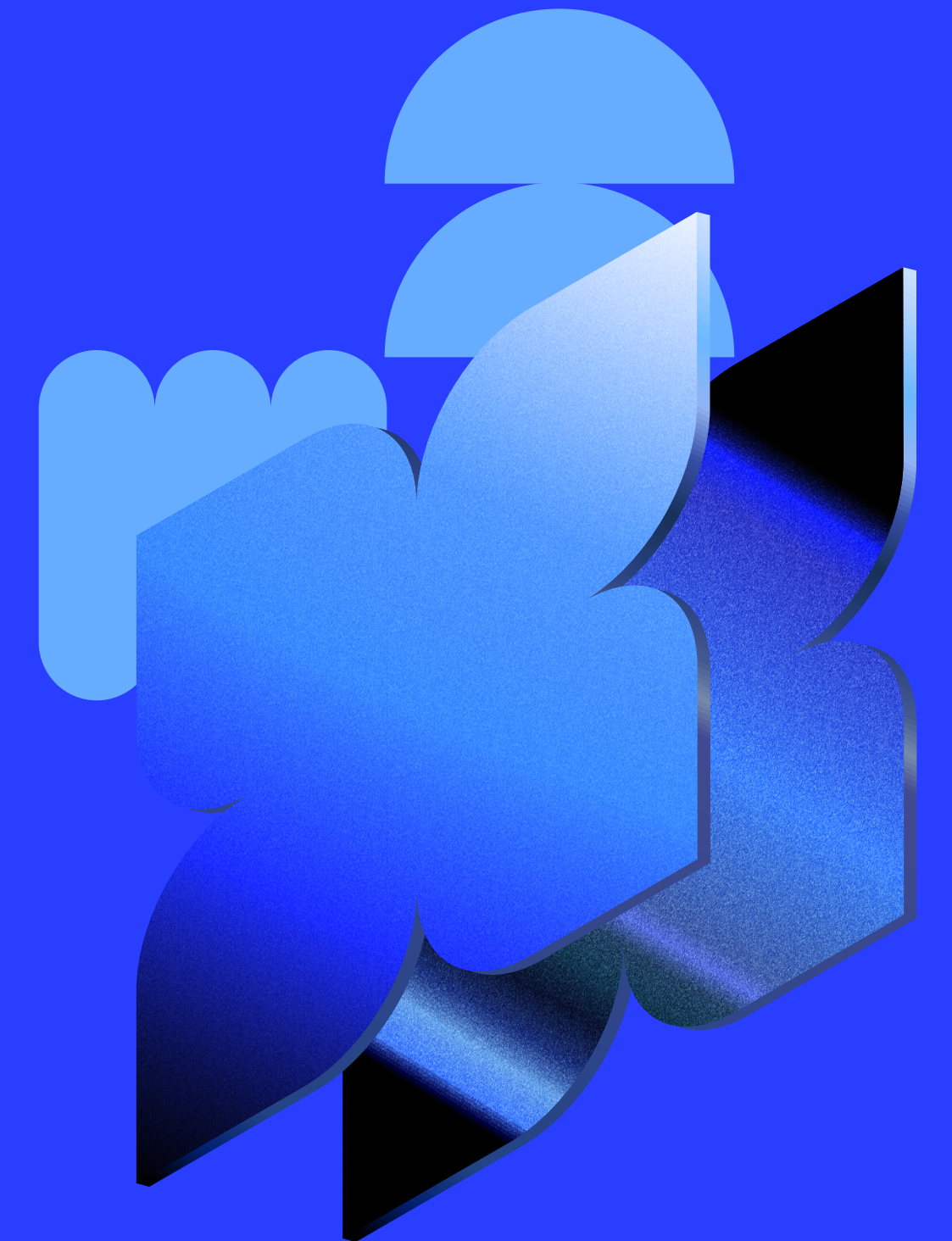
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# Management report

## Jan-Mar 2026



# Management report Jan-Mar 2026

	Jan`26	Feb`26	Mar`26
Number of loans disbursed, thsd	<b>0.5</b>	<b>0.3</b>	<b>0.2</b>
single payment	0.1	0.0	0.0
installment	0.4	0.3	0.2
Amount disbursed, thsd USD	<b>94</b>	<b>80</b>	<b>58</b>
single payment	5	1	1
installment	89	79	57
Loan portfolio (0-30 DPD, principal only), thsd USD	<b>143</b>	<b>113</b>	<b>80</b>
Revenue	<b>46</b>	<b>37</b>	<b>33</b>
Provisions	-20	-19	-19
Gross profit	<b>26</b>	<b>18</b>	<b>13</b>
Acquisition costs	0	0	0
Other ops costs	-11	-15	-20
Operating profit	<b>15</b>	<b>3</b>	<b>-7</b>
Revenue margin	<b>32 %</b>	<b>33 %</b>	<b>41 %</b>
Gross profit margin	<b>18 %</b>	<b>16 %</b>	<b>17 %</b>
Operating profit margin	<b>10 %</b>	<b>3 %</b>	<b>-9 %</b>