


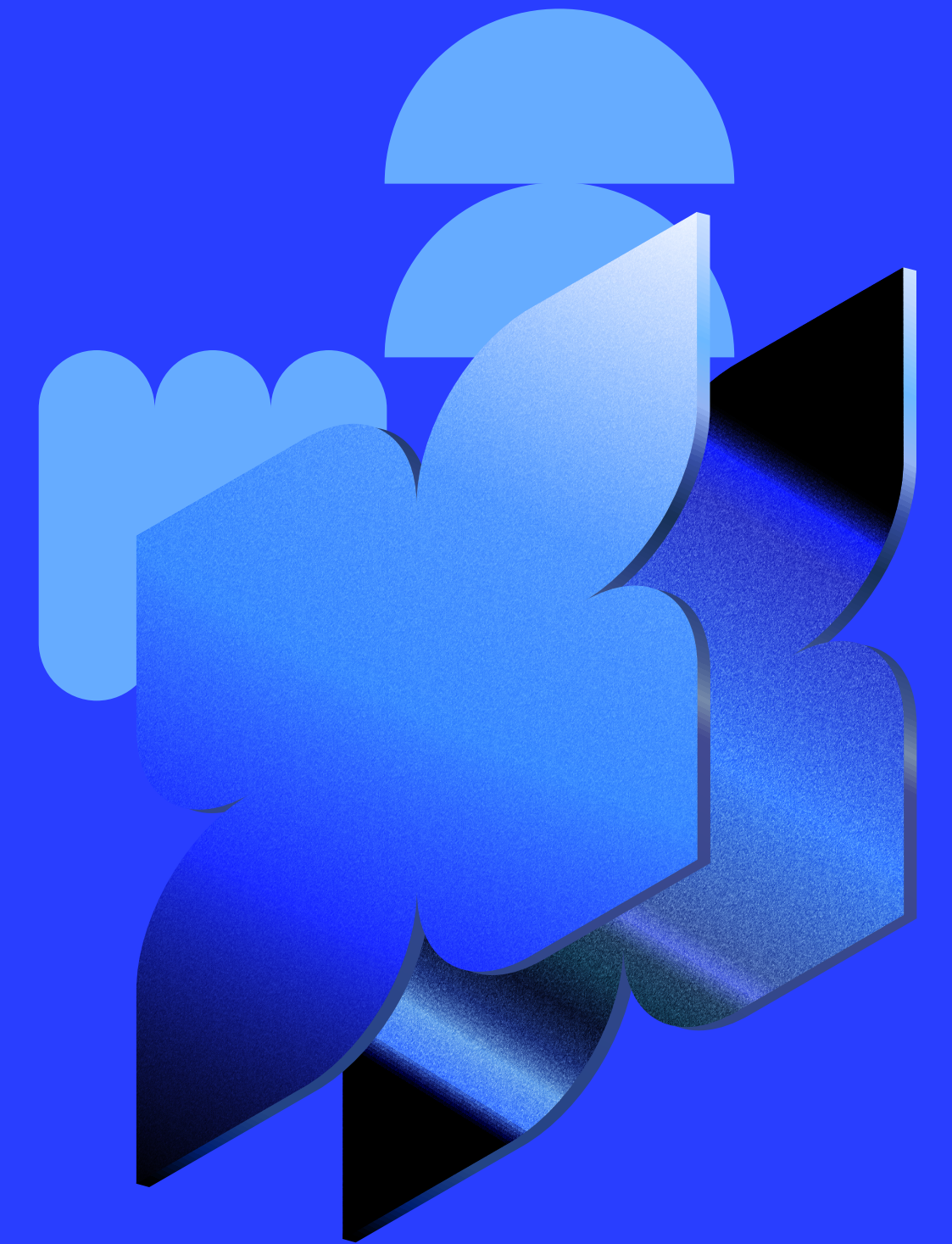
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# Management report

## Jan-May 2026



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	Jan`26	Feb`26	Mar`26	Apr`26	May`26
Number of loans disbursed, thsd	<b>0.5</b>	<b>0.3</b>	<b>0.2</b>	<b>0.1</b>	<b>0.0</b>
single payment	0.1	0.0	0.0	0.0	0.0
installment	0.4	0.3	0.2	0.0	0.0
Amount disbursed, thsd USD	<b>94</b>	<b>80</b>	<b>58</b>	<b>11</b>	<b>0</b>
single payment	5	1	1	0	0
installment	89	79	57	10	0
Loan portfolio (0-30 DPD, principal only), thsd USD	<b>143</b>	<b>113</b>	<b>80</b>	<b>29</b>	<b>6</b>
Revenue	<b>46</b>	<b>37</b>	<b>33</b>	<b>14</b>	<b>3</b>
Provisions	-20	-19	-19	-8	-7
Gross profit	<b>26</b>	<b>18</b>	<b>13</b>	<b>6</b>	<b>-4</b>
Acquisition costs	0	0	0	0	0
Other ops costs	-11	-15	-20	-14	-2
Operating profit	<b>15</b>	<b>3</b>	<b>-7</b>	<b>-8</b>	<b>-6</b>
Revenue margin	<b>32 %</b>	<b>33 %</b>	<b>41 %</b>	<b>48 %</b>	<b>44 %</b>
Gross profit margin	<b>18 %</b>	<b>16 %</b>	<b>17 %</b>	<b>20 %</b>	<b>-58 %</b>
Operating profit margin	<b>10 %</b>	<b>3 %</b>	<b>-9 %</b>	<b>-28 %</b>	<b>-91 %</b>