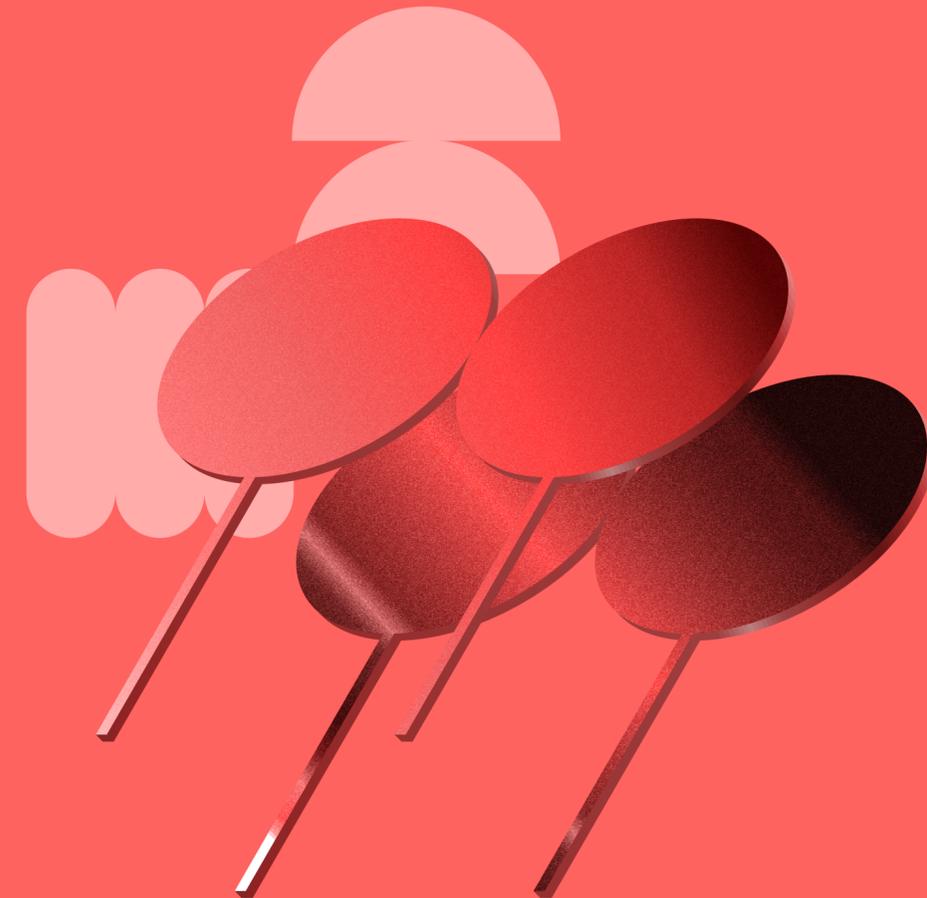
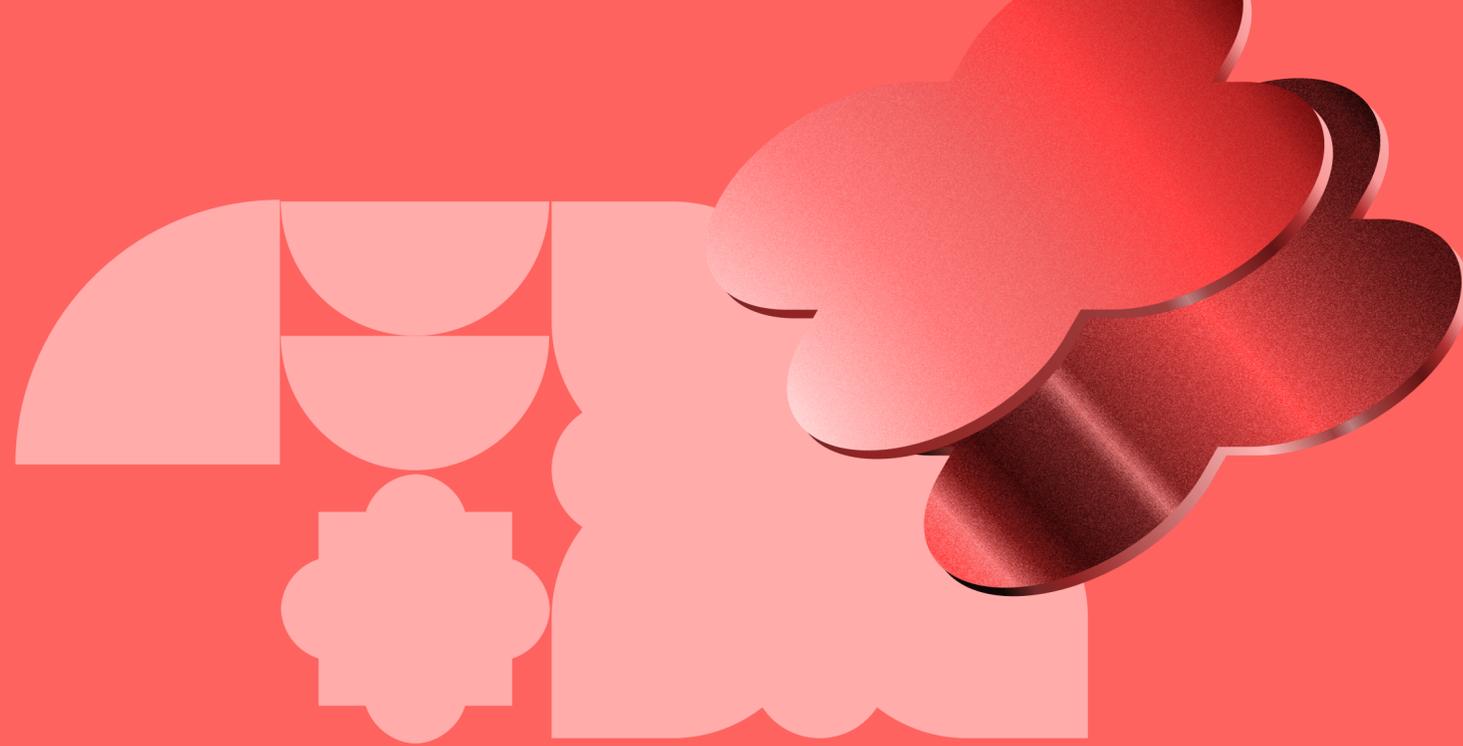


Management report



	May`23	Jun`23	Jul`23	Aug`23	Sep`23	Oct`23	Nov`23	Dec`23
Number of loans disbursed	126	174	326	712	1297	2298	2505	2817
new customers	120	105	219	506	881	1390	1017	897
repeat customers	6	56	83	138	302	539	868	1068
loan extensions	0	13	24	68	114	315	620	852
Amount disbursed, thsd USD	14	20	39	111	214	382	438	445
new customers	13	11	25	82	143	219	160	99
repeat customers	1	8	12	22	55	115	182	233
loan extensions	0	1	3	8	16	48	96	113
Loan portfolio (0-30 DPD, principal only), thsd USD	12	23	42	116	241	407	508	506
Revenue	4	5	11	29	56	99	113	119
Provisions	-3	-6	-10	-29	-63	-96	-107	-94
Gross profit	1	0	1	0	-7	3	-5	25
CAC	-6	-7	-10	-25	-30	-28	-20	-25
Other ops costs	-13	-9	-8	-11	-14	-16	-18	-22
Operating profit	-18	-17	-18	-37	-51	-42	-33	-22
Fixed expenses	-18	-10	-10	-15	-23	-26	-33	-44
EBIT	-36	-27	-28	-51	-73	-68	-66	-66
Revenue margin	31%	23%	25%	25%	23%	24%	22%	24%
Gross profit margin	6%	-1%	-1%	0%	-3%	1%	1%	5%
Operating profit margin	-157%	-72%	-43%	-32%	-21%	-10%	-7%	-4%
EBIT margin	-307%	-116%	-65%	-44%	-31%	-17%	-13%	-13%