



Management report

Jan 2026



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Jan`26

Number of loans disbursed	68,003
single payment	51,537
installment	16,466

Amount disbursed, thsd USD	21,892
single payment	12,949
installment	8,942

Loan portfolio (0-30 DPD, principal only), thsd USD	31,179
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Revenue	5,460
Provisions	-1,908
Gross profit	3,552
CAC	-363
Other ops costs	-885
Operating profit	2,305
Fixed expenses	-139
EBIT	2,166

Revenue margin	18 %
Gross profit margin	11 %
Operating profit margin	7 %
EBIT margin	7 %