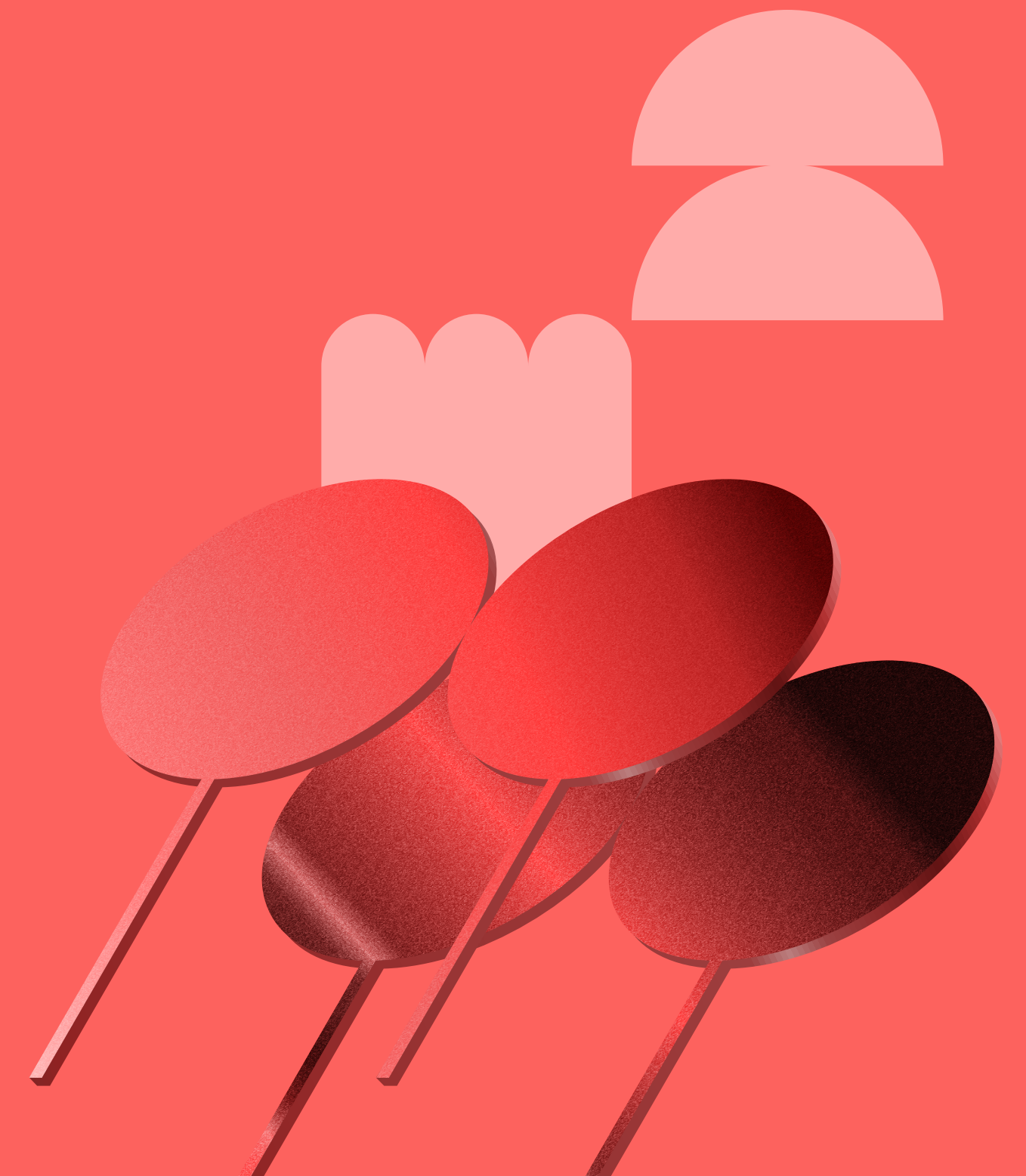


Management report

Jan-Feb 2026



Management report Jan-Feb 2026

	Jan`26	Feb`26
Number of loans disbursed	68,003	58,310
single payment	51,537	42,743
installment	16,466	15,567
Amount disbursed, thsd USD	21,892	19,871
single payment	12,949	11,387
installment	8,942	8,483
Loan portfolio (0-30 DPD, principal only), thsd USD	31,179	30,384
Revenue	5,460	4,798
Provisions	-1,908	-1,955
Gross profit	3,552	2,843
CAC	-363	-395
Other ops costs	-885	-815
Operating profit	2,305	1,633
Fixed expenses	-139	-49
EBIT	2,166	1,584
Revenue margin	18 %	16 %
Gross profit margin	11 %	9 %
Operating profit margin	7 %	5 %
EBIT margin	7 %	5 %