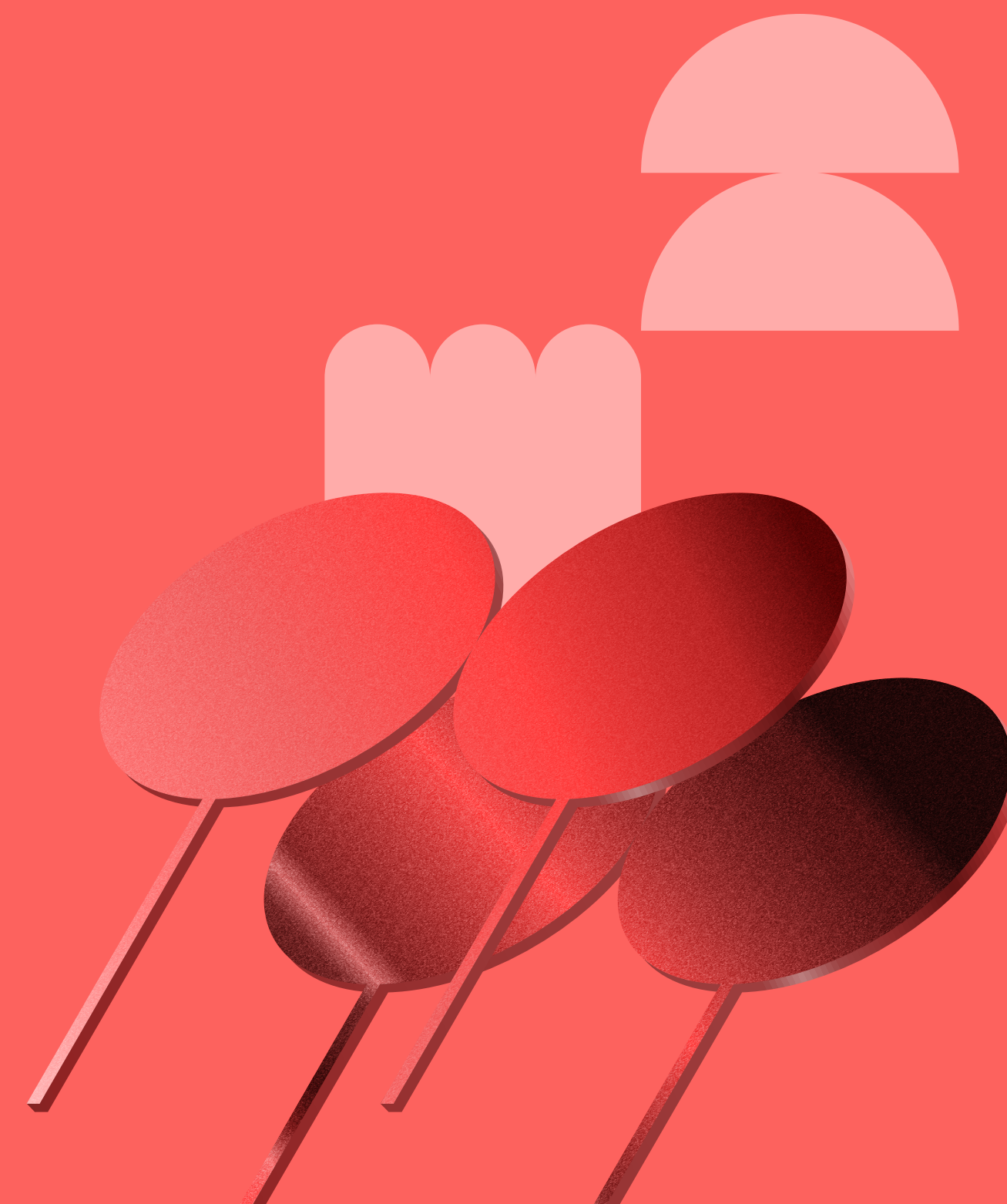


Management report

Jan-Mar 2026



Management report Jan-Mar 2026

	Jan`26	Feb`26	Mar`26
Number of loans disbursed	68,003	58,310	70,637
single payment	51,537	42,743	51,705
installment	16,466	15,567	18,932
Amount disbursed, thsd USD	21,892	19,871	24,295
single payment	12,949	11,387	13,866
installment	8,942	8,483	10,430
Loan portfolio (0-30 DPD, principal only), thsd USD	31,179	30,384	30,014
Revenue	5,460	4,798	5,467
Provisions	-1,908	-1,955	-2,304
Gross profit	3,552	2,843	3,163
CAC	-363	-395	-494
Other ops costs	-885	-815	-1,272
Operating profit	2,305	1,633	1,397
Fixed expenses	-139	-49	-95
EBIT	2,166	1,584	1,302
Revenue margin	18 %	16 %	18 %
Gross profit margin	11 %	9 %	11 %
Operating profit margin	7 %	5 %	5 %
EBIT margin	7 %	5 %	4 %