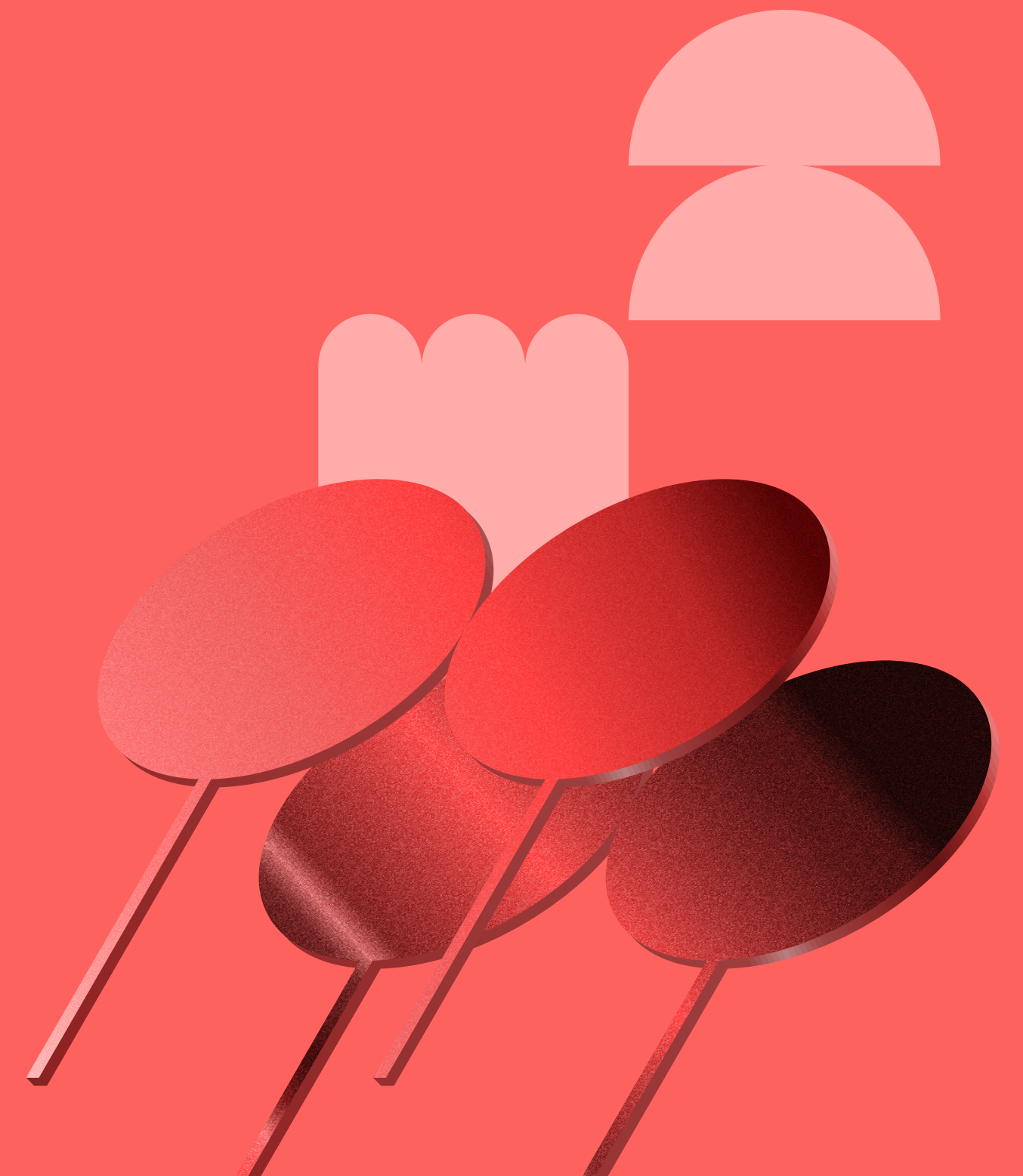


Management report

Jan-May 2026



Management report Jan-May 2026

	Jan`26	Feb`26	Mar`26	Apr`26	May`26
Number of loans disbursed	68,003	58,310	70,637	68,564	76,371
single payment	51,537	42,743	51,705	50,694	56,803
installment	16,466	15,567	18,932	17,870	19,568
Amount disbursed, thsd USD	21,892	19,871	24,295	23,381	26,308
single payment	12,949	11,387	13,866	13,353	15,081
installment	8,942	8,483	10,430	10,027	11,227
Loan portfolio (0-30 DPD, principal only), thsd USD	31,179	30,384	30,014	30,818	32,496
Revenue	5,460	4,798	5,467	5,840	6,408
Provisions	-1,908	-1,955	-2,304	-2,347	-2,541
Gross profit	3,552	2,843	3,163	3,493	3,867
CAC	-363	-395	-494	-487	-524
Other ops costs	-885	-815	-1,272	-1,237	-1,055
Operating profit	2,305	1,633	1,397	1,769	2,288
Fixed expenses	-139	-49	-95	-94	-113
EBIT	2,166	1,584	1,302	1,676	2,175
Revenue margin	18 %	16 %	18 %	19 %	20%
Gross profit margin	11 %	9 %	11 %	11 %	12%
Operating profit margin	7 %	5 %	5 %	6 %	7%
EBIT margin	7 %	5 %	4 %	5 %	7%