



via  ammana

# MANAGEMENT REPORT

## Q1-Q4 2024

# Management report for Q1-Q4 2024

	Jan`24	Feb`24	Mar`24	Apr`24	May`24	Jun`24	Jul`24	Aug`24	Sep`24	Oct`24	Nov`24	Dec`24
Number of loans disbursed, thsd	<b>12.8</b>	<b>12.3</b>	<b>13.3</b>	<b>12.3</b>	<b>12.1</b>	<b>12.9</b>	<b>14.1</b>	<b>17.0</b>	<b>15.8</b>	<b>9.6</b>	<b>8.6</b>	<b>12.7</b>
single payment	9.7	9.7	10.4	9.0	7.7	8.1	8.3	9.3	9.4	5.5	5.6	8.2
installment	3.1	2.6	2.9	3.3	4.4	4.8	5.7	7.7	6.4	4.1	3.0	4.4
Amount disbursed, thsd USD	<b>747</b>	<b>675</b>	<b>693</b>	<b>604</b>	<b>553</b>	<b>510</b>	<b>575</b>	<b>735</b>	<b>866</b>	<b>641</b>	<b>581</b>	<b>815</b>
single payment	401	388	393	296	212	190	183	206	263	196	209	303
installment	346	287	300	308	342	320	392	529	604	444	372	512
Loan portfolio (0-30 DPD, principal only), thsd USD	<b>620</b>	<b>554</b>	<b>497</b>	<b>477</b>	<b>473</b>	<b>471</b>	<b>526</b>	<b>710</b>	<b>908</b>	<b>756</b>	<b>611</b>	<b>727</b>
Revenue	<b>223</b>	<b>194</b>	<b>199</b>	<b>182</b>	<b>200</b>	<b>198</b>	<b>218</b>	<b>275</b>	<b>323</b>	<b>274</b>	<b>230</b>	<b>261</b>
Provisions	-239	-131	-151	-135	-166	-163	-185	-270	-354	-301	-181	-191
Gross profit	<b>-16</b>	<b>63</b>	<b>48</b>	<b>47</b>	<b>34</b>	<b>35</b>	<b>33</b>	<b>5</b>	<b>-31</b>	<b>-27</b>	<b>49</b>	<b>70</b>
Acquisition costs	-15	-22	-19	-22	-28	-31	-20	-23	-21	-17	-9	-17
Other ops costs	-75	-74	-83	-64	-66	-41	-56	-58	-38	-42	-40	-69
Operating profit	<b>-106</b>	<b>-34</b>	<b>-54</b>	<b>-39</b>	<b>-59</b>	<b>-36</b>	<b>-43</b>	<b>-76</b>	<b>-89</b>	<b>-86</b>	<b>0</b>	<b>-16</b>
Revenue margin	<b>36 %</b>	<b>35 %</b>	<b>40 %</b>	<b>38 %</b>	<b>42 %</b>	<b>42 %</b>	<b>42 %</b>	<b>39 %</b>	<b>36 %</b>	<b>36 %</b>	<b>38 %</b>	<b>36 %</b>
Gross profit margin	<b>-3 %</b>	<b>11 %</b>	<b>10 %</b>	<b>10 %</b>	<b>7 %</b>	<b>7 %</b>	<b>6 %</b>	<b>1 %</b>	<b>-3 %</b>	<b>-4 %</b>	<b>8 %</b>	<b>10 %</b>
Operating profit margin	<b>-17 %</b>	<b>-6 %</b>	<b>-11 %</b>	<b>-8 %</b>	<b>-13 %</b>	<b>-8 %</b>	<b>-8 %</b>	<b>-11 %</b>	<b>-10 %</b>	<b>-11 %</b>	<b>0 %</b>	<b>-2 %</b>