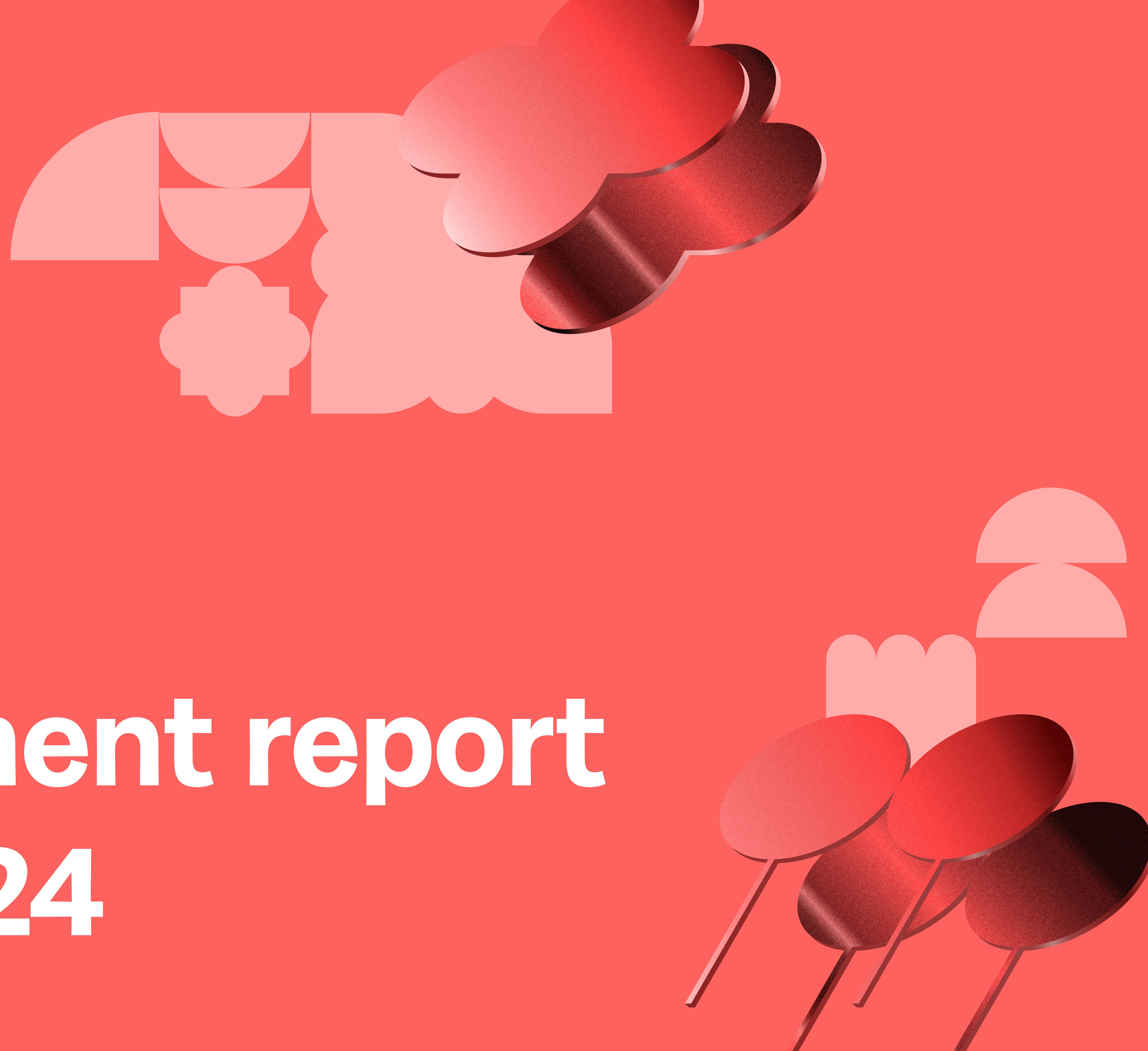


Management report

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	2,912	3,083	2,978	2,999	3,759	4,315	6,764	12,308	15,275	20,421	23,349	26,037
single payment	2,884	3,047	2,629	2,527	3,154	3,516	5,571	9,489	12,603	16,653	18,714	20,507
installment	28	36	349	472	605	799	1,193	2,819	2,672	3,768	4,635	5,530
Amount disbursed, thsd USD	472	483	500	495	601	682	1,018	1,945	2,595	3,689	4,460	5,417
single payment	466	475	429	401	477	514	753	1,249	1,859	2,604	2,291	3,382
installment	6	8	71	94	124	168	264	696	736	1,085	1,539	2,034
Loan portfolio (0-30 DPD, principal only), thsd USD	492	516	511	537	623	775	1,086	2,002	2,946	3,627	4,671	5,825
Revenue	119	124	126	126	157	177	272	519	715	973	1,189	1,449
Provisions	-29	-42	-58	-48	-58	-72	-102	-258	-351	-343	-409	-533
Gross profit	90	82	67	78	100	105	170	261	364	630	779	916
CAC	-19	-34	-11	-12	-60	-74	-79	-101	-130	-156	-209	-242
Other ops costs	-29	-30	-28	-33	-43	-55	-66	-109	-128	-169	-171	-175
Operating profit	42	18	28	32	-3	-24	24	51	106	305	400	499
Fixed expenses	-20	-19	-45	-88	-37	-35	-52	-46	-50	-41	-65	-79
EBIT	23	-1	-17	-56	-40	-59	-27	4	56	264	335	420
Revenue margin	24 %	24 %	25 %	23 %	25 %	23 %	25 %	26 %	24 %	27 %	25 %	25 %
Gross profit margin	18 %	16 %	13 %	14 %	16 %	14 %	16 %	13 %	12 %	17 %	17 %	16 %
Operating profit margin	9 %	4 %	6 %	6 %	-1 %	-3 %	2 %	3 %	4 %	8 %	9 %	9 %
EBIT margin	5 %	-0 %	-3 %	-10 %	-6 %	-8 %	-3 %	0 %	2 %	7 %	7 %	7 %