

Management report

Q1-Q2 2024



Management report for Q1-Q2 2024

	Jan`24	Feb`24	Mar`24	Apr`24	May`24	Jun`24
Number of loans disbursed	2,912	3,083	2,978	2,999	3,759	4,315
single payment	2,884	3,047	2,629	2,527	3,154	3,516
installment	28	36	349	472	605	799
Amount disbursed, thsd USD	472	483	500	495	601	682
single payment	466	475	429	401	477	514
installment	6	8	71	94	124	168
Loan portfolio (0-30 DPD, principal only), thsd USD	492	516	511	537	623	775
Revenue	119	124	126	126	157	177
Provisions	-29	-42	-58	-48	-58	-72
Gross profit	90	82	67	78	100	105
CAC	-19	-34	-11	-12	-60	-74
Other ops costs	-29	-30	-28	-33	-43	-55
Operating profit	42	18	28	32	-3	-24
Fixed expenses	-20	-19	-45	-88	-37	-35
EBIT	23	-1	-17	-56	-40	-59
Revenue margin	24 %	24 %	25 %	23 %	25 %	23 %
Gross profit margin	18 %	16 %	13 %	14 %	16 %	14 %
Operating profit margin	9 %	4 %	6 %	6 %	-1 %	-3 %
EBIT margin	5 %	-0 %	-3 %	-10 %	-6 %	-8 %