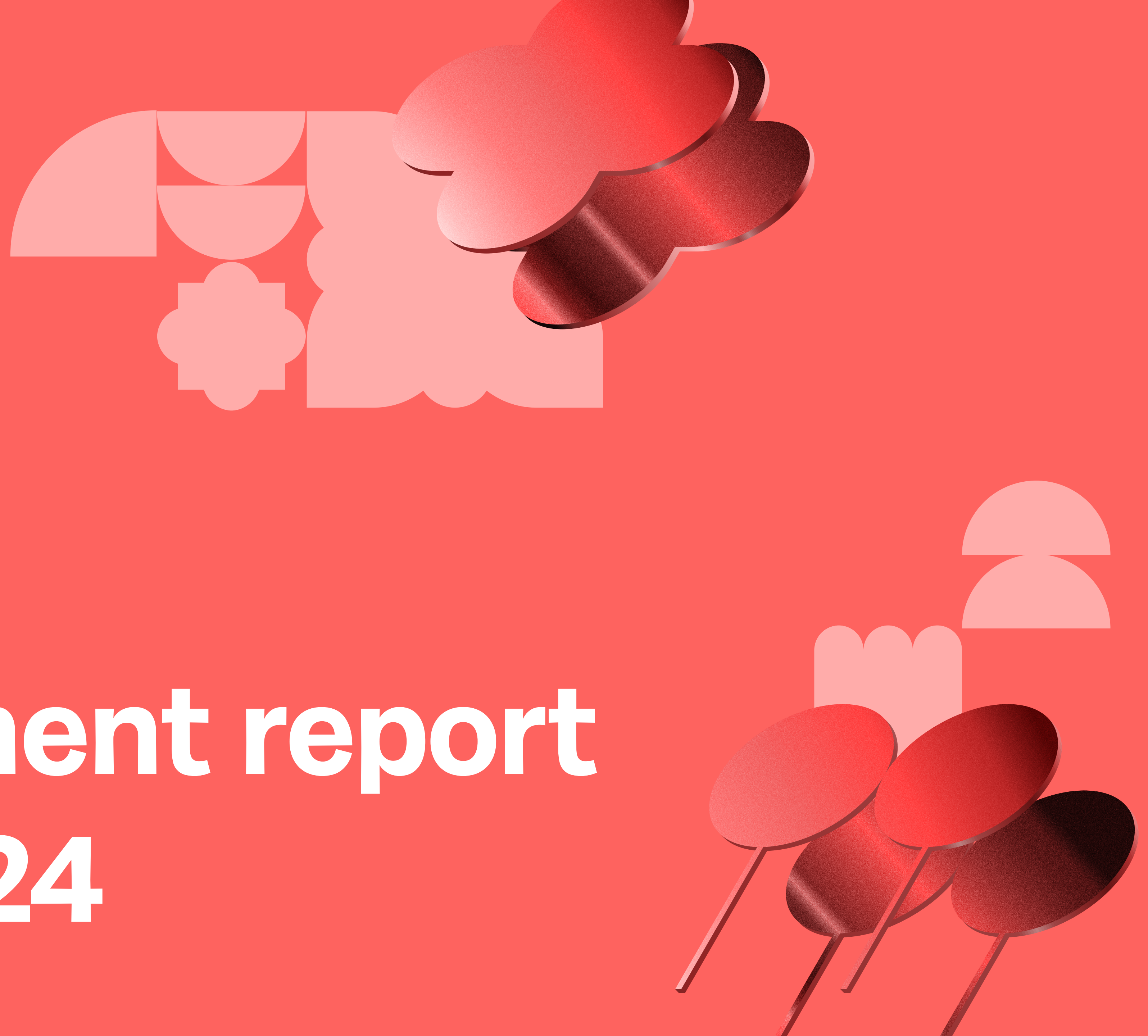


# Management report

## Q1-Q3 2024



# Management report for Q1-Q3 2024

	Jan`24	Feb`24	Mar`24	Apr`24	May`24	Jun`24	Jul`24	Aug`24	Sep`24
<b>Number of loans disbursed</b>	<b>2,912</b>	<b>3,083</b>	<b>2,978</b>	<b>2,999</b>	<b>3,759</b>	<b>4,315</b>	<b>6,764</b>	<b>12,308</b>	<b>15,275</b>
single payment	2,884	3,047	2,629	2,527	3,154	3,516	5,571	9,489	12,603
installment	28	36	349	472	605	799	1,193	2,819	2,672
<b>Amount disbursed, thsd USD</b>	<b>472</b>	<b>483</b>	<b>500</b>	<b>495</b>	<b>601</b>	<b>682</b>	<b>1,018</b>	<b>1,945</b>	<b>2,595</b>
single payment	466	475	429	401	477	514	753	1,249	1,859
installment	6	8	71	94	124	168	264	696	736
<b>Loan portfolio (0-30 DPD, principal only), thsd USD</b>	<b>492</b>	<b>516</b>	<b>511</b>	<b>537</b>	<b>623</b>	<b>775</b>	<b>1,086</b>	<b>2,002</b>	<b>2,946</b>
<b>Revenue</b>	<b>119</b>	<b>124</b>	<b>126</b>	<b>126</b>	<b>157</b>	<b>177</b>	<b>272</b>	<b>519</b>	<b>715</b>
Provisions	-29	-42	-58	-48	-58	-72	-102	-258	-351
<b>Gross profit</b>	<b>90</b>	<b>82</b>	<b>67</b>	<b>78</b>	<b>100</b>	<b>105</b>	<b>170</b>	<b>261</b>	<b>364</b>
CAC	-19	-34	-11	-12	-60	-74	-79	-101	-130
Other ops costs	-29	-30	-28	-33	-43	-55	-66	-109	-128
<b>Operating profit</b>	<b>42</b>	<b>18</b>	<b>28</b>	<b>32</b>	<b>-3</b>	<b>-24</b>	<b>24</b>	<b>51</b>	<b>106</b>
Fixed expenses	-20	-19	-45	-88	-37	-35	-52	-46	-50
<b>EBIT</b>	<b>23</b>	<b>-1</b>	<b>-17</b>	<b>-56</b>	<b>-40</b>	<b>-59</b>	<b>-27</b>	<b>4</b>	<b>56</b>
Revenue margin	<b>24 %</b>	<b>24 %</b>	<b>25 %</b>	<b>23 %</b>	<b>25 %</b>	<b>23 %</b>	<b>25 %</b>	<b>26 %</b>	<b>24 %</b>
Gross profit margin	<b>18 %</b>	<b>16 %</b>	<b>13 %</b>	<b>14 %</b>	<b>16 %</b>	<b>14 %</b>	<b>16 %</b>	<b>13 %</b>	<b>12 %</b>
Operating profit margin	<b>9 %</b>	<b>4 %</b>	<b>6 %</b>	<b>6 %</b>	<b>-1 %</b>	<b>-3 %</b>	<b>2 %</b>	<b>3 %</b>	<b>4 %</b>
EBIT margin	<b>5 %</b>	<b>-0 %</b>	<b>-3 %</b>	<b>-10 %</b>	<b>-6 %</b>	<b>-8 %</b>	<b>-3 %</b>	<b>0 %</b>	<b>2 %</b>