

**MFO KMF, JSC**  
**INCOME STATEMENT**  
**As of September 30, 2024**

	<b>As of September 30, 2024</b>
<b>Financial Income:</b>	<b>72 774 405 668.63</b>
Interest in loans	69 739 701 291.46
Loan fees	843 776 542.12
Investment income	590 197 649.40
Other income	415 364 009.91
Income from securities	986 724 587.81
Income from REPO	198 641 587.93
<b>Financial Expenses:</b>	<b>29 043 043 916.84</b>
<b>Financial Margin:</b>	<b>43 731 361 751.79</b>
<b>Non-interest income:</b>	<b>-1 597 075 300.90</b>
Gain/(loss) from currency revaluation	-690 192 310.78
Net loss (profit) from revaluation of investment property	0.00
Income from initial recognition of financial liabilities at amortized cost	0.00
Loss on initial recognition of financial assets	0.00
Net loss (profit) from operations with financial instruments at fair value through profit or loss	-1 120 003 583.67
Net gain/loss on derecognition of financial assets at fair value through other comprehensive income	143 405 501.09
Other income	139 643 862.74
Other expense	-69 928 770.28
<b>Operational expenses:</b>	<b>25 278 799 382.90</b>
Personnel expenses	17 872 904 465.79
Depreciation and Amortization	1 365 677 658.98
Other taxes (non-profit)	-
Other operational expenses	6 040 217 258.13
<b>Operational margin before provision</b>	<b>16 855 487 067.99</b>
<b>Provision</b>	<b>6 953 408 463.76</b>
Grants	
<b>Net profit before Tax</b>	<b>9 902 078 604.23</b>
Income Tax	1 934 395 933.00
<b>Net profit/losses</b>	<b>7 967 682 671.23</b>