

MFO KMF, JSC
INCOME STATEMENT
As of December 31, 2024

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Financial Income:	97 728 090 978.92
Interest in loans	93 562 773 845.94
Loan fees	1 101 860 929.21
Investment income	763 957 033.65
Other income	590 192 148.20
Income from securities	1 408 816 227.15
Income from REPO	300 490 794.77
Financial Expenses:	39 531 365 220.08
Financial Margin:	58 196 725 758.84
Non-interest income:	-1 152 506 132.65
Gain/(loss) from currency revaluation	-2 590 621 501.04
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	1 140 772 166.74
Net gain/loss on derecognition of financial assets at fair value through other comprehensive income	143 405 501.09
Other income	229 094 838.61
Other expense	-75 157 138.05
Operational expenses:	34 457 643 923.69
Personnel expenses	24 179 350 320.10
Depreciation and Amortization	1 844 823 622.87
Other taxes (non-profit)	0.00
Other operational expenses	8 433 469 980.72
Operational margin befor provision	22 586 575 702.50
Provision	8 678 046 031.24
Grants	
Net profit before Tax	13 908 529 671.26
Income Tax	2 818 271 873.00
Net profit/losses	11 090 257 798.26