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( ) 1, 2024 31, 2024 2023:

| | Three Months Ended December 31, | | |
|---|---|---|---|
| | **2024** | 2023 | |
| **Interest Income** | | | |
| | **957,405** | 937,860 | 2.1% |
| | **298** | 310 | -3.9% |
| | **46** | 47 | -2.1% |
| **Total interest income - net (NIM)**[1] | **344** | 357 | -3.6% |
| **Interest Expense** | | | |
| | **188,912** | 121,852 | 55.0% |
| | **70** | 141 | -50.4% |
| | **186** | 325 | -42.8% |
| **Total interest expense (MB)** | **256** | 466 | -45.1% |

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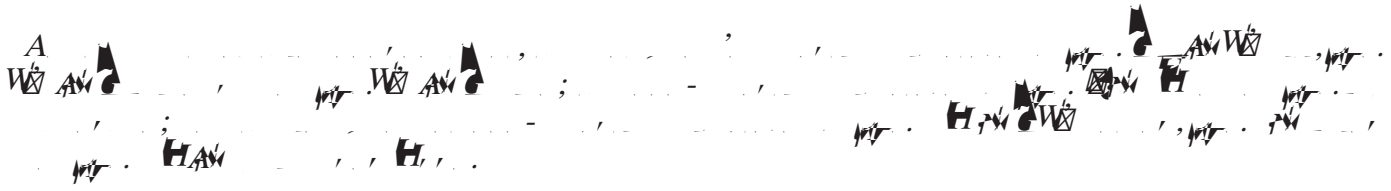
6, 2025