

No	Balance Item	Starting balance	Ending balance (non-audited)
1	<b>Assets</b>	-	-
1.1	<b>Cash and cash equivalent</b>	5,387,120,262,705.89	4,581,119,938,361.75
1.1.1	Cash	169,843,089,445.23	234,382,480,116.82
1.1.2	Due from other banks and financial institutes - less than 3 months	960,978,152,925.38	965,248,893,645.37
1.1.3	Cash equivalents	4,256,092,323,238.35	3,381,377,363,645.31
1.1.4	Interest receivable recognized as cash assets	206,697,096.93	111,200,954.25
1.2	<b>Due from other banks and financial institutes</b>	1,640,325,618,759.00	1,855,359,482,406.92
1.2.1	Due from the Bank of Mongolia	1,652,362,154,950.86	1,876,549,459,410.77
1.2.2	Due from other banks and financial institutes	6,780,000,000.00	520,000,000.00
1.2.3	Other assets	-	-
1.2.4	Interest receivable accrued for the assets placed in banks and financial institutes	225,327,945.21	18,107,397.22
1.2.5	5 Provision of the assets placed in banks and financial institutes	(19,041,864,137.07)	(21,728,084,401.07)
1.3	<b>Investment</b>	1,360,074,533,989.11	1,217,340,919,448.48
1.3.1	Trading securities	-	-
1.3.2	Ready-to-sell securities	341,414,287,001.33	362,240,111,307.16
1.3.3	Held-to-maturity securities	912,850,109,459.04	739,079,758,457.82
1.3.4	Other securities classified as loan and receivable	-	-
1.3.5	Investment to affiliate, associate or subsidiary companies	-	-
1.3.6	Pledged security	85,111,769,264.22	93,530,165,762.87
1.3.7	Interest receivable accrued for securities	32,645,852,634.75	29,859,875,378.86
1.3.8	Provision for security	(11,947,484,370.23)	(7,368,991,458.23)
1.4	<b>Loan (net amount)</b>	11,195,929,983,967.60	12,942,615,649,664.90
1.4.1	Performing loan	11,157,561,811,383.70	12,793,699,669,584.40
1.4.2	Past-due loan	219,752,897,145.20	337,605,231,435.15
1.4.3	Sub-standard loan	112,294,049,458.13	107,490,559,916.30
1.4.4	Doubtful loan	72,235,443,436.84	84,938,525,907.51
1.4.5	Bad loan	332,009,641,510.35	347,171,024,004.07
1.4.6	Deferred loan repayment	(103,587,293,505.28)	(106,668,940,778.64)
1.4.7	Interest receivable accrued for loan	140,791,052,504.34	137,113,826,041.92
1.4.8	Loan loss provision	(735,127,617,965.73)	(758,734,246,445.79)
1.5	<b>Derivative financial instruments</b>	29,176,723,444.80	116,516,032,659.24
1.6	<b>Other financial assets</b>	49,345,876,302.29	35,395,032,560.84
1.6.1	Receivables from others (net amount)	38,777,989,360.76	31,726,875,696.54
1.6.2	Inter-bank settlements	4,348,294,670.86	-
1.6.3	Other assets owned (net amount)	-	-
1.6.4	Other	6,219,592,270.67	3,668,156,864.30
1.7	<b>Other non-financial assets</b>	132,393,610,736.27	159,226,925,548.49
1.7.1	Other settlements	118,604,456,924.72	143,490,902,312.19
1.7.2	Inventories	13,789,153,811.55	15,736,023,236.30
1.7.3	Precious metals (net amount)	-	-
1.7.4	Other assets owned (net amount)	-	-
1.7.5	Tax receivables	-	-
1.7.6	Deferred tax assets	-	-
1.7.7	Other	-	-
1.8	<b>Fixed assets</b>	473,566,293,211.13	462,601,842,730.04
1.9	<b>Real estates for investment purpose</b>	-	-
1.10	<b>Assets for sale</b>	414,487,891.10	798,469,034.32
1.11	<b>Intangible assets</b>	34,377,217,100.52	31,261,628,936.57
1.12	<b>Total assets</b>	20,302,724,608,107.70	21,402,235,921,351.50
2	<b>LIABILITIES</b>	-	-
2.1	<b>Current</b>	5,007,554,265,245.24	4,934,142,445,562.66
2.1.1	Nominal balance of current account	5,007,554,265,245.24	4,923,345,170,515.28
2.1.2	Interest payable accrued for current account	-	10,797,275,047.38
2.2	<b>Deposits</b>	8,891,415,790,781.43	8,994,306,129,557.27
2.2.1	Demand deposit	2,167,802,131,034.83	2,143,431,325,385.48
2.2.2	Time deposit	6,481,848,611,390.16	6,553,470,788,476.31
2.2.3	Other deposits	810,000,000.00	342,001,210.96
2.2.4	Interest payable accrued for deposit account	240,955,048,356.44	297,062,014,484.52
2.3	<b>Due to banks and financial institutes</b>	2,669,966,881,192.33	3,655,398,365,609.38
2.3.1	Current and deposits from banks and financial institutes	314,086,546,077.81	397,524,709,093.02
2.3.2	Loans from banks and financial institutes (including past-due loans)	2,320,627,795,268.83	3,232,240,197,985.14
2.3.3	Deferred payment of funding	(11,706,739,138.22)	(22,086,676,965.21)
2.3.4	Interest payable accrued for funding from banks and financial institutes	46,959,278,983.91	47,720,135,496.43
2.4	<b>Other fundings</b>	1,019,855,687,521.80	1,042,168,038,593.36
2.4.1	Bonds issued by the bank	35,912,625,000.00	28,645,395,000.00
2.4.2	Securities issued by the bank	752,353,750,000.00	756,160,850,148.34
2.4.3	Funding for project loans	81,041,535,593.75	79,434,177,586.24
2.4.4	Securities sold on buy-back condition (repo)	87,791,865,061.06	92,972,222,594.36
2.4.5	Funding for syndicate loan	-	-
2.4.6	Other	55,156,905,564.55	77,069,635,349.26
2.4.7	Deferred payments of other fundings	(6,428,107,647.63)	(4,876,823,330.88)
2.4.8	Interest payables accrued for other fundings	14,027,113,950.07	12,762,581,246.04
2.5	<b>Derivative financial liabilities</b>	-	6,542,574,293.60
2.6	<b>Other financial liabilities</b>	164,706,715,084.30	268,806,015,790.59
2.7	<b>Other non-financial liabilities</b>	84,567,020,937.35	60,583,740,647.28
2.8	<b>Secondary payables</b>	-	-
2.9	<b>Preferred stock (liability)</b>	-	-
2.10	<b>Total liabilities</b>	17,838,066,360,762.45	18,961,947,310,054.14
3	<b>EQUITY</b>	-	-
3.1	<b>Share capital</b>	191,219,800,000.00	191,219,800,000.00
3.1.1	Preferred stock	-	-
3.1.2	Common shares	191,219,800,000.00	191,219,800,000.00
3.2	<b>Paid-in capital</b>	164,257,808,200.00	164,257,808,200.00
3.3	<b>Treasury shares</b>	-	-
3.4	<b>Revaluation addition</b>	84,328,874,854.19	83,300,304,484.01
3.5	<b>Accrued profits and losses</b>	2,018,390,801,117.22	1,999,591,495,395.23
3.6	<b>Other equity</b>	6,460,963,173.84	1,919,203,218.12
3.6.1	Share option	-	-
3.6.2	Reserves	-	-
3.6.3	FX and valuation reserves	-	-
3.6.4	Loss provision	-	-
3.6.5	Social development reserves	-	-
3.6.6	Convertible security (equity)	-	-
3.6.7	Convertible funding (equity)	-	-
3.6.8	Revaluation reserve of security ready for sale	7,029,919,942.60	5,667,803,287.00
3.6.9	Revaluation reserve of hedge instrument	(568,956,768.76)	(3,748,600,068.88)
3.6.10	Other	-	-
3.7	<b>Total equity</b>	2,464,658,247,345.25	2,440,288,611,297.36
4	<b>Total equity and liabilities</b>	20,302,724,608,107.70	21,402,235,921,351.50

## INCOME STATEMENT

MNT

No	Income & expense items	Starting balance	Ending balance
1	<b>Interest income</b>	<b>2,553,680,935,641.85</b>	<b>1,374,151,698,705.78</b>
1.1	From dues from the Bank of Mongolia	37,672,814,573.20	5,098,899,527.69
1.2	From dues from other banks & financial institutes	8,899,382,728.11	3,587,425,972.37
1.3	From security	576,803,745,148.97	241,437,297,588.44
1.4	From loan	1,767,941,598,644.73	1,039,427,914,274.06
1.5	Other interest income	162,363,394,546.84	84,600,161,343.22
2	<b>Interest expenses</b>	<b>1,327,175,669,551.34</b>	<b>733,374,676,965.30</b>
2.1	Interest paid to current accounts	36,708,697,932.76	17,165,073,460.70
2.2	Interest paid to deposit accounts	830,808,959,682.66	409,495,914,488.07
2.3	Expenses of loan interest	169,746,313,098.03	109,856,336,138.20
2.4	Expenses of security interest	45,604,474,203.03	38,587,027,271.22
2.5	Other interest expenses	244,307,224,634.86	158,270,325,607.11
3	<b>Net income interest [(1)-(2)]</b>	<b>1,226,505,266,090.51</b>	<b>640,777,021,740.48</b>
4	<b>Loss provision expenses</b>	<b>101,665,509,802.56</b>	<b>26,212,918,378.01</b>
4.1	Of dues from banks and financial institutes	5,147,445,250.00	2,686,223,772.00
4.2	Of securities	5,988,005,100.00	-
4.3	Of loans	90,530,059,452.56	23,526,694,606.01
5	<b>Net income after loss provision [(3)-(4)]</b>	<b>1,124,839,756,287.95</b>	<b>614,564,103,362.47</b>
6	<b>Other income</b>	<b>464,947,315,337.56</b>	<b>341,044,062,064.00</b>
6.1	<b>Non-interest income</b>	448,918,871,250.67	319,114,371,698.69
6.1.1	Trade income	56,255,864,794.90	45,615,739,875.84
6.1.2	FX and valuation adjustment income	56,625,505,207.29	96,481,863,300.80
6.1.3	Fee income in relation with banking products & services	336,037,501,248.48	177,016,768,522.05
6.1.4	Other non-interest income	-	-
6.2	Other incomes and gains	16,028,444,086.89	21,929,690,365.31
7	<b>Other expenses</b>	<b>759,855,586,780.00</b>	<b>500,943,025,303.44</b>
7.1	<b>Non-interest expenses</b>	746,049,866,324.68	498,332,495,909.44
7.1.1	Other loss provision expenses	12,684,500,238.29	1,261,292,945.68
7.1.2	Trade expense	24,906,761,288.71	28,057,554,846.87
7.1.3	FX and valuation adjustment expense	56,159,021,656.75	95,777,213,787.90
7.1.4	Fee expenses	46,221,390,223.35	25,974,390,914.55
7.1.5	Other operational expenses	606,078,192,917.58	347,262,043,414.44
7.2	Other expenses and losses	13,805,720,455.32	2,610,529,394.00
8	<b>Pre-tax profit and loss (5+6-7)</b>	<b>829,931,484,845.51</b>	<b>454,665,140,123.03</b>
9	Income tax expense	191,417,028,231.15	100,945,136,915.20
10	<b>After tax profit and loss (8-9)</b>	<b>638,514,456,614.36</b>	<b>353,720,003,207.83</b>
11	Net income/expense of terminated activities	-	-
12	<b>Net profit and loss of the reporting period (10+11)</b>	<b>638,514,456,614.36</b>	<b>353,720,003,207.83</b>
13	<b>Other comprehensive income</b>	<b>3,570,677,921.53</b>	<b>(5,570,330,325.90)</b>
13.1	Revaluation increase or decrease of fixed assets and intangible assets	(1,853,576,973.03)	(1,028,570,370.18)
13.2	Revaluation increase or decrease of securities ready for sale	3,263,229,899.79	(1,362,116,655.60)
13.3	FX & valuation adjustment increase or decrease		
13.4	Loss provision increase or decrease	-	-
13.5	Other	2,161,024,994.77	(3,179,643,300.12)
14	<b>Total comprehensive income of the reporting period (10+11)</b>	<b>642,085,134,535.89</b>	<b>348,149,672,881.93</b>

## STATEMENT OF CHANGE IN EQUITY

MNT

Nº	Equity items	Share capital	Paid-in capital	Revaluation reserve for premises	Other reserves	Retained earnings	Total equity
	<b>Balance as of 31 Dec, 2023</b>	<b>191,219,800,000.00</b>	<b>164,257,808,200.00</b>	<b>86,182,451,827.22</b>	<b>1,036,708,279.28</b>	<b>1,649,038,590,069.83</b>	<b>2,091,735,358,376.33</b>
1	Accounting changes and error correction						-
2	<b>Corrected balance</b>	<b>191,219,800,000.00</b>	<b>164,257,808,200.00</b>	<b>86,182,451,827.22</b>	<b>1,036,708,279.28</b>	<b>1,649,038,590,069.83</b>	<b>2,091,735,358,376.33</b>
3	Net profit/loss of the reporting period	-	-	-	-	638,514,456,614.36	<b>638,514,456,614.36</b>
4	Other comprehensive income	-	-	-	5,424,254,894.56		<b>5,424,254,894.56</b>
5	Changes in equity						-
6	Dividend distributed	-		-	-	(271,015,822,540.00)	<b>(271,015,822,540.00)</b>
7	Realized amount of revaluation addition	-	-	(1,853,576,973.03)		1,853,576,973.03	-
	<b>Balance as of 31 Dec, 2024</b>	<b>191,219,800,000.00</b>	<b>164,257,808,200.00</b>	<b>84,328,874,854.19</b>	<b>6,460,963,173.84</b>	<b>2,018,390,801,117.22</b>	<b>2,464,658,247,345.25</b>
1	Accounting changes and error correction						-
2	<b>Corrected balance</b>	<b>191,219,800,000.00</b>	<b>164,257,808,200.00</b>	<b>84,328,874,854.19</b>	<b>6,460,963,173.84</b>	<b>2,018,390,801,117.22</b>	<b>2,464,658,247,345.25</b>
3	Net profit/loss of the reporting period	-	-	-	-	353,720,003,207.83	<b>353,720,003,207.83</b>
4	Other comprehensive income	-	-	-	(4,541,759,955.72)		<b>(4,541,759,955.72)</b>
5	Changes in equity						-
6	Dividend distributed	-		-	-	(373,547,879,300.00)	<b>(373,547,879,300.00)</b>
7	Realized amount of revaluation addition	-	-	(1,028,570,370.18)		1,028,570,370.18	-
	<b>Balance as of 30 June, 2025</b>	<b>191,219,800,000.00</b>	<b>164,257,808,200.00</b>	<b>83,300,304,484.01</b>	<b>1,919,203,218.12</b>	<b>1,999,591,495,395.23</b>	<b>2,440,288,611,297.36</b>

## CASH FLOW STATEMENT

MNT

No	ITEMS	Statement balance	Ending balance
1	<b>Cash flow of the main business activities:</b>		
1.1	Earning (loss) before income tax	830,231,484,845.51	454,665,140,123.03
1.2	<b>Income &amp; expense adjustment:</b>	(1,013,578,240,916.08)	(662,319,385,905.56)
1.2.1	Loss provision expenses (+)	114,350,010,040.85	27,474,211,323.69
1.2.2	Depreciation expenses (+)	74,200,806,869.55	37,407,427,201.79
1.2.3	FX & valuation adjustment income (-), expense (+) (except cash and cash equivalents)	7,616,282,920.38	(6,055,424,487.00)
1.2.4	Accrued interest income (-)	(2,553,680,935,641.85)	(1,374,151,698,705.78)
1.2.5	Accrued interest expenses (+)	1,327,175,669,551.34	733,374,676,965.30
1.2.6	Asset write-off gain (-), loss (+)	90,005,200.14	(23,265.43)
1.2.7	Other gain (-), loss (+)	16,669,920,143.51	(80,368,554,938.13)
1.3	<b>Asset &amp; liability changes adjustment:</b>	(906,102,404,633.75)	(975,564,071,140.62)
1.3.1	Increase (-) or decrease (+) of assets placed in bank or financial institutes	(542,122,137,402.76)	(217,927,307,967.91)
1.3.2	Increase (-) or decrease (+) of trade security	-	-
1.3.3	Loan increase (-), or decrease (+)	(2,238,888,156,632.27)	(1,773,882,603,370.34)
1.3.4	Increase (-), or decrease (+) of other financial assets	(42,525,477,725.50)	13,950,843,741.45
1.3.5	Increase (-), or decrease (+) of other non-financial assets	(43,456,079,104.94)	(28,094,607,757.90)
1.3.6	Increase (+), or decrease (-) of current and deposits	1,706,191,186,224.68	(37,425,722,082.20)
1.3.7	Increase (+), or decrease (-) of dues to banks and financial institutes	258,932,318,485.43	984,670,627,904.53
1.3.8	Increase (+), or decrease (-) of other financial liabilities	(22,999,099,530.70)	104,455,352,627.73
1.3.9	Increase (+), or decrease (-) of other non-financial liabilities	18,765,041,052.30	(21,310,654,235.98)
1.4	<b>Other adjustments:</b>	1,068,622,586,328.40	611,092,392,235.23
1.4.1	Interest received (+)	2,545,960,169,525.25	1,381,691,250,581.21
1.4.2	Interest paid (-)	(1,261,644,526,646.45)	(666,974,111,981.35)
1.4.3	Income tax paid (-)	(207,824,527,071.90)	(103,617,762,969.25)
1.4.4	Loans and receivables paid off from loss provision (-)	(7,868,529,478.50)	(6,983,395.38)
1.4.5	0.0	-	-
1.5	<b>Net monetary transaction amount of main operations</b>	(20,826,574,375.92)	(572,125,924,687.92)
2	<b>Monetary transaction of investment activities:</b>	***	***
2.1	<b>Cash income amount (+)</b>	292,473,907,769.96	140,382,217,219.23
2.1.1	Income from sales of fixed assets	394,254,084.79	530,076,077.17
2.1.2	Income from sales of intangible assets	-	-
2.1.3	Income from sales of investment-purpose assets	-	-
2.1.4	Income from sales of investment to subsidiary, affiliate or associate entity	-	-
2.1.5	Income from sales of other long-term assets	-	-
2.1.6	Income from sales of investment recorded with discounted cost under categorization of loan and receivable	-	-
2.1.7	Income from sales of securities ready for sale	-	-
2.1.8	Income from sales of held-to-maturity securities	-	-
2.1.9	Dividend received	-	-
2.1.10	Other cash income	292,079,653,685.17	139,852,141,142.06
2.2	<b>Cash expense amount (-)</b>	(74,661,218,732.66)	(24,285,621,350.99)
2.2.1	Paid to possess fixed assets	66,837,683,245.08	20,763,066,020.00
2.2.2	Paid to possess intangible assets	7,823,535,487.58	3,522,555,330.99
2.2.3	Paid to possess investment-purpose assets	-	-
2.2.4	Paid to possess investment to subsidiary, affiliate or associate entity	-	-
2.2.5	Paid to possess investment recorded with discounted cost under categorization of loan and receivable	-	-
2.2.6	Paid to possess securities ready for sale	-	-
2.2.7	Paid to possess held-to-maturity securities	-	-
2.2.8	Paid to possess other long-term assets	-	-
2.2.9	Other cash assets	-	-
2.3	<b>Net cash transaction amount of investment activities</b>	217,812,689,037.30	116,096,595,868.24
3	<b>Cash transaction of financial activities:</b>	***	***
3.1	<b>Cash income amount (+)</b>	567,384,845,852.71	23,576,883,775.54
3.1.1	Received as other fundings	-	-
3.1.2	Received from secondary payables	-	-
3.1.3	Received from issuance of shares and other securities	-	-
3.1.4	Various donations	-	-
3.1.5	Other	567,384,845,852.71	23,576,883,775.54
3.2	<b>Cash expense amount (-)</b>	(271,015,822,540.00)	(373,547,879,300.00)
3.2.1	Paid to other fundings	-	-
3.2.2	Paid to secondary payables	-	-
3.2.3	Paid to financial lease payables	-	-
3.2.4	Paid to buy back shares	-	-
3.2.5	Paid dividend	271,015,822,540.00	373,547,879,300.00
3.2.6	Other	-	-
3.3	<b>Net cash transaction amount of financial activities</b>	296,369,023,312.71	(349,970,995,524.46)
4	FX difference	-	-
5	<b>Total net cash transaction</b>	493,355,137,974.09	(806,000,324,344.14)
6	<b>Starting balance of cash and cash equivalents</b>	4,893,765,124,731.80	5,387,120,262,705.89
7	<b>Ending balance of cash and cash equivalents</b>	5,387,120,262,705.89	4,581,119,938,361.75