STATEMENT OF FINANCIAL POSITION

/in MNT/

Riems of the statement of financial position Segmining balance Ending balance Cash and cash equivalents 1,759,284,530,115 1,903,390,644,	COD A TO	E DANIZ	12/31/2024	/in MN1/ 9/30/2025
ASSETS	31A11			
1.1 Cash and cash equivalents	1		beginning parance	Enumg barance
1.1.1 Cash on land	1 1		1 759 284 530 115	1,903,390,644,950
1.1.2 Due from banks and financial institutions				
1.14				
1.1.4 Accrued Interest on cash and cash equivalents 907,768,075 747,889, 1.2.1 Due from banks and financial institutions 407,250,601,028 448,252,217, 1.2.2 Due from the Bank of Mongolia 403,835,314,955 484,552,217, 1.2.3 Due from the bank of Mongolia 1,736,294,632 1,845,981, 1.2.3 Other assets 1,736,294,632 1,845,981, 1.2.4 Accrued Interest on due from banks and financial institutions 1.2.5 Provision for impairment of due from banks and financial institutions (321,008,990) (162,738, 1.3.1 Investment 431,263,979,919 488,680,4874, 1.3.2 Available for sale securities 153,389,700,971 242,376,122, 1.3.3 Investment 431,263,979,919 488,680,4874, 1.3.4 Securities 153,389,700,971 242,376,122, 1.3.5 Securities classified as loan and receivables 84,957,920,414 40,022,678, 1.3.6 Enoumbered securities 11,765,818,193,193,193,194,190,971, 1.3.6 Enoumbered securities 11,765,818,193,193,193,240,999, 1.3.7 Accrued interest on investment 11,765,819,313, 1.3.8 Provision for impairment of investment (273,106,130) (970,707, 1.4 Loan (net) 3,396,732,092,375 3,688,392,685, 1.4.1 Loan within due 3,250,448,090,311 3,554,995,779, 1.4.2 Past due foan 27,493,766,464 68,251,886, 1.4.3 Substandard loan 13,665,939,843 20,221, 1.4.4 Doubtful Itom 1,082,33,302,338 9,419,695, 1.4.5 Loss loan 169,655,577,383 165,938,819, 1.4.6 Deferred transaction cost (fees on loans) (167,2410,79470) (12,2419,479) (12,242,945,122, 1.4.3 Loss loan 169,655,773,383 165,938,819, 1.4.4 Doubtful Itom 1,082,338,772 1,267,374, 1.4.5 Loss loan 169,655,773,383 165,938,819, 1.4.6 Deferred transaction cost (fees on loans) (167,2410,794,797) (12,229,454, 1.5.1 Cost financial assets 1,260,909,909,909,909,909,909,909,909,909,9				
12.1 Due from the Bank of Mongolin 405,835,314,985 484,525,217,				
1.2.1 Due from the Bank of Mongolin 405,835,314,985 484,552,217, 1.2.2 Due from other banks and financial institutions 1,736,294,632 1,845,981, 1.2.3 Other assets 1,736,294,632 1,845,981, 1.2.4 Accrued interest on due from banks and financial institutions 1,255 Provision for impairment of due from banks and financial institutions (321,008,590) (162,738, 1.3.1 Trading securities (FVTPL) 9,742,164 11,132, 1.3.2 Available for sale securities 133,89,700,971 242,326,122, 1.3.3 Securities held to maturity 242,326,122, 1.3.3 Securities held to maturity 242,326,122, 1.3.4 Securities held to maturity 3,400,929, 1.3.5 Enoumbered securities 11,765,581,293 13,750,332, 1.3.6 Enoumbered securities 11,765,581,293 13,750,332, 1.3.7 Accrued interest on investment (273,106,136) (970,707, 1.4 Loan cell 3,396,732,923,775 3,888,326,885, 1.4.1 Loan within due 3,250,448,099,311 3,554,995,779, 1.4.2 Past due lean 27,493,766,464 68,231,861, 1.4.3 Substandard loan 10,823,302,338 3,419,695, 1.4.4 Doubtful loan 10,823,302,338 3,419,695, 1.4.5 Loan loan 10,823,302,338 3,419,695, 1.4.6 Deferred transaction cost (fees on loans) (18,433,312,984) (53,909,126, 1.4.7 Accrued interest on loan 115,489,717,667 93,726,945, 1.4.8 Loan loss provision (177,410,779,477) (172,252,945, 1.5.0 Derivative financial assets 5,338,743,012 235,771,033, 1.6.1 Receivables from others (net) 523,385,722 1,267,374, 1.6.2 Interbank receivables 1,240,000 1,247,476,000 1,247,476,000 1.7.3 Colder intercial assets 1,824,000 1,947, 1.7.5 Current income tax prepayment 1,160,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140,000,000 1,140				
1.2.2 Due from other banks and financial institutions				
1.2.3 Colher assets				
1.2.5 Provision for impairment of due from banks and financial institutions (162,738; 131 Investment (172,104,64 11,132; 132 132 Investment (172,104,64 11,132; 133 Investment (172,104,64 11,132; 133 Invaling securities (FVTPL) (173,389,709,97) (172,2326,122, 133 Invaling securities (173,389,709,97) (172,2326,122, 133 Invaling securities held to maturity (173,389,709,97) (172,326,122, 133 Invaling securities held to maturity (173,389,709,97) (172,326,122, 133 Invaling securities (173,389,709,97) (173,389,77) (17	1.2.2	Due from other banks and financial institutions	1,736,294,632	1,845,981,540
1.2.5 Provision for impairment of due from banks and financial institutions (321,008,590) (162,738, 1.3.1 Investment	1.2.3	Other assets	-	_
Investment	1.2.4	Accrued interest on due from banks and financial institutions	-	-
Taylor T	1.2.5	Provision for impairment of due from banks and financial institutions	(321,008,590)	(162,738,509)
1.3.1 Trading securities (FVTPL) 9,742,164 11,132, 1.3.2 Available for sale securities 153,389,700,971 242,326,122, 1.3.3 Securities held to maturity	1.3	Investment	431,263,979,919	488,680,487,023
1.3.2 Available for sale securities		Trading securities (FVTPL)		11,132,569
1.3.3 Securities held to maturity				242,326,122,196
1.3.4 Securities classified as Ioan and receivables 84,957,920,414 40,022,678,4 1.3.5 Investment in subsidiary, associate, and joint venture - 1.3.6 Encumbered securities 181,414,141,213 193,540,929,1 1.3.7 Accrued interest on investment 11,765,581,293 13,750,332, 1.3.8 Provision for impairment of investment (273,106,136) (970,707, 1.4 Loan (net) 3,396,732,092,375 3,688,392,085,5 1.4.1 Loan within due 3,250,448,099,311 3,554,995,779, 1.4.2 Past due Ioan 27,493,766,464 68,251,886, 1.4.3 Substandard Ioan 13,665,939,843 20,221,571, 1.4.4 Doubtful Ioan 10,823,302,538 9,419,695, 1.4.5 Loss Ioan 169,655,577,383 165,938,818, 1.4.6 Defrered transaction cost (fees on Ioans) (18,433,512,984, 1.4.7 Accrued interest on Ioan 115,489,717,667 95,726,998, 1.4.8 Loan loss provision (172,410,797,847) (172,232,945, 1.5 Derivative financial assets 5,563,743,012 32,577,003, 1.6 Other financial assets 5,563,743,012 32,577,003, 1.6.1 Receivables from others (net) 523,385,722 1,267,374, 1.6.2 Interbank receivables 1,624,000 1,947, 1.7 Other non-financial assets 37,300,749,125 46,647,216, 1.7 Other on-financial assets 37,300,749,125 46,647,216, 1.7 Other on-financial assets 37,300,749,125 46,647,216, 1.7 Other non-financial assets 1,24,000 1,947, 1.8 Repossessed collaterals - non financial assets (net) 2,901,29,656 3,219,028, 1.7 Other non-financial assets 1,24,000 1,947, 1.8 Repossessed collaterals - non financial assets (net) 2,901,29,656 3,219,028, 1.7 Other non-financial assets 1,24,000 1,947, 1.8 Repossessed collaterals - non financial assets (net) 2,901,29,656 3,219,028, 1.7 Other non-financial assets 1,24,000 2,170,476, 1.8 Repossessed collaterals - non financial assets (net) 2,901,29,656 3,219,028, 1.8 Repossessed collaterals - non financial a				
1.3.5 Investment in subsidiary, associate, and joint venture			84 057 020 414	40 022 678 052
1.3.6 Encumbered securities			84,937,920,414	40,022,078,032
1.3.7 Accrued interest on investment			- 101 414 141 010	102 540 020 002
1.3.8 Provision for impairment of investment (273,106,136) (970,707, 1.4 Loan (net) 3,396,732,092,375 3,688,392,685, 1.4.1 Loan within due 3,250,448,093,111 3,554,995,779, 1.4.2 Past due loan 27,493,766,464 68,251,886, 1.4.3 Substandard loan 13,665,939,843 20,221,579, 1.4.4 Doubtful loan 10,823,302,388 9,419,695, 1.4.4 Doubtful loan 10,823,302,388 9,419,695, 1.4.4 Doubtful loan 10,9655,577,383 165,938,181, 1.4.6 Deferred transaction cost (fees on loans) (18,433,512,984) (53,909,126, 1.4.7 Accrued interest on loan 115,489,717,667 95,726,998, 1.4.8 Loan loss provision (172,410,7947) (172,252,945, 1.5.5 Derivative financial assets 5,638,743,012 23,577,003, 1.6 Other financial assets 5,233,885,722 1,267,374, 1.6.1 Receivables from others (net) 523,385,722 1,267,374, 1.6.2 Interbank receivables				
1.4 Loan (net)				
1.4.1 Loan within due			(273,106,136)	(970,707,383)
1.4.2 Past due loan	1.4	Loan (net)	3,396,732,092,375	3,688,392,685,632
1.4.3 Substandard loan	1.4.1	Loan within due	3,250,448,099,311	3,554,995,779,871
1.4.4 Doubtful loan	1.4.2	Past due loan	27,493,766,464	68,251,886,015
1.4.4 Doubtful loan	1.4.3	Substandard loan	13,665,939,843	20,221,579,175
1.4.5	1.4.4	Doubtful loan		9,419,695,943
1.4.6 Deferred transaction cost (fees on loans)				165,938,818,772
1.4.7 Accrued interest on loan				
1.4.8 Loan loss provision				
1.5				
1.6 Other financial assets 523,385,722 1,267,374, 1.6.1 Receivables from others (net) 523,385,722 1,267,374, 1.6.2 Interbank receivables - 1.6.3 Repossessed collaterals – financial assets (net) - 1.6.4 Other financial assets - 1.7 Other non-financial assets 37,300,749,125 46,647,216, 1.7.1 Other settlements 29,911,248,944 37,338,437, 1.7.2 Inventories materials and valuables (excluding precious materials) 4,485,746,525 6,087,802, 1.7.3 Gold and other precious metals (net) - 1.7.4 Repossessed collaterals – non financial assets (net) 2,901,929,656 3,219,028, 1.7.5 Current income tax prepayment - 1.7.6 Deferred income tax assets - 1.7.7 Other non financial assets 1,824,000 1,947, 1.8 Property, plant and equipment 177,009,986,943 180,324,176, 1.9 Investment properties 2,170,476,000 2,170,476, 1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,376,266, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2 Savings accounts 348,915,516,166 358,737,277, 2.1.2 Demand deposit savings 348,915,516,166 358,737,277, 2.1.2 Demand deposit savings 348,915,516,166 358,737,277, 3.2.3 348,915,516,166 358,737,277, 3.2.4 1.2.5				
1.6.1 Receivables from others (net) 523,385,722 1,267,374, 1.6.2 Interbank receivables - 1.6.3 Repossessed collaterals – financial assets (net) - 1.6.4 Other financial assets - 1.7 Other non-financial assets 37,300,749,125 46,647,216, 1.7.1 Other stellements 29,911,248,944 37,338,437, 1.7.2 Inventories materials and valuables (excluding precious materials) 4,485,746,525 6,087,802, 1.7.3 Gold and other precious metals (net) - 1.7.4 Repossessed collaterals – non financial assets (net) 2,901,929,656 3,219,028, 1.7.5 Current income tax prepayment - 1.7.6 Deferred income tax assets - 1.7.7 Other non financial assets 1,824,000 1,947, 1.8 Property, plant and equipment 177,009,986,943 180,324,176, 1.9 Investment properties 2,170,476,000 2,170,476, 1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,376,266, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2 Savings accounts 348,915,516,166 358,737,2277, 2.1.2 Demand deposit savings 348,915,516,166 358,737,2277, 2.1.3 Demand deposit savings 348,915,516,166 358,737,2277, 37,902,374,374,374,374,375,374,377,377,377,377,378,374,377,377,377,378,377,377,377,377,378,377,377				
1.6.2 Interbank receivables				
1.6.3 Repossessed collaterals - financial assets (net) - -			323,383,722	1,267,374,336
1.6.4 Other financial assets	⊨—		-	_
I.7 Other non-financial assets 37,300,749,125 46,647,216, 1.7.1 Other settlements 29,911,248,944 37,338,437, 1.7.2 Inventories materials and valuables (excluding precious materials) 4,485,746,525 6,087,802, 1.7.3 Gold and other precious metals (net) - - 1.7.4 Repossessed collaterals – non financial assets (net) 2,901,929,656 3,219,028, 1.7.5 Current income tax prepayment - - 1.7.6 Deferred income tax assets - - 1.7.7 Other non financial assets 1,824,000 1,947, 1.8 Property, plant and equipment 177,009,986,943 180,324,176, 1.9 Investment properties 2,170,476,000 2,170,476, 1.0 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1			-	
1.7.1 Other settlements 29,911,248,944 37,338,437, 1.7.2 Inventories materials and valuables (excluding precious materials) 4,485,746,525 6,087,802, 1.7.3 Gold and other precious metals (net) - - 1.7.4 Repossessed collaterals – non financial assets (net) 2,901,929,656 3,219,028, 1.7.5 Current income tax prepayment - - 1.7.6 Deferred income tax assets - - 1.7.7 Other non financial assets 1,824,000 1,947, 1.8 Property, plant and equipment 177,009,986,943 180,324,176, 1.9 Investment properties 2,170,476,000 2,170,476, 1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current acco	1.6.4	Other financial assets	_	_
1.7.2 Inventories materials and valuables (excluding precious materials)	1.7	Other non-financial assets	37,300,749,125	46,647,216,631
1.7.3 Gold and other precious metals (net) - 1.7.4 Repossessed collaterals – non financial assets (net) 2,901,929,656 3,219,028, 1.7.5 Current income tax prepayment - 1.7.6 Deferred income tax assets - 1.7.7 Other non financial assets 1,824,000 1,947, 1.8 Property, plant and equipment 177,009,986,943 180,324,176, 1.9 Investment properties 2,170,476,000 2,170,476, 1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,376,266, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,	1.7.1	Other settlements	29,911,248,944	37,338,437,391
1.7.4 Repossessed collaterals – non financial assets (net) 2,901,929,656 3,219,028, 1.7.5 Current income tax prepayment - 1.7.6 Deferred income tax assets - 1.7.7 Other non financial assets 1,824,000 1,947, 1.8 Property, plant and equipment 177,009,986,943 180,324,176, 1.9 Investment properties 2,170,476,000 2,170,476, 1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,	1.7.2	Inventories materials and valuables (excluding precious materials)	4,485,746,525	6,087,802,934
1.7.4 Repossessed collaterals – non financial assets (net) 2,901,929,656 3,219,028, 1.7.5 Current income tax prepayment - 1.7.6 Deferred income tax assets - 1.7.7 Other non financial assets 1,824,000 1,947, 1.8 Property, plant and equipment 177,009,986,943 180,324,176, 1.9 Investment properties 2,170,476,000 2,170,476, 1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,	1.7.3	Gold and other precious metals (net)	_	-
1.7.5 Current income tax prepayment - 1.7.6 Deferred income tax assets - 1.7.7 Other non financial assets 1,824,000 1,947, 1.8 Property, plant and equipment 177,009,986,943 180,324,176, 1.9 Investment properties 2,170,476,000 2,170,476, 1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,			2,901,929,656	3,219,028,721
1.7.6 Deferred income tax assets - 1.7.7 Other non financial assets 1,824,000 1,947, 1.8 Property, plant and equipment 177,009,986,943 180,324,176, 1.9 Investment properties 2,170,476,000 2,170,476, 1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,		-		-
1.7.7 Other non financial assets 1,824,000 1,947, 1.8 Property, plant and equipment 177,009,986,943 180,324,176, 1.9 Investment properties 2,170,476,000 2,170,476, 1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,			_	**************************************
1.8 Property, plant and equipment 177,009,986,943 180,324,176, 1.9 Investment properties 2,170,476,000 2,170,476, 1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,		-	1 824 000	1,947,585
1.9 Investment properties 2,170,476,000 2,170,476, 1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,				
1.10 Non-current asset held for sale 668,363,503 907,510, 1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,				
1.11 Intangible asset 5,967,543,809 5,118,111, 1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,			· · · · · · · · · · · · · · · · · · ·	
1.12 Total assets 6,223,810,451,551 6,826,711,146, 2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,				
2 LIABILITIES 2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,				
2.1 Current accounts 1,409,020,861,895 1,140,376,266, 2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,	-		0,223,810,451,551	0,820,711,146,509
2.1.1 Nominal amount 1,409,020,861,895 1,140,305,877, 2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,			1 400 020 061 005	1 1/0 276 266 242
2.1.2 Accrued interest payable on current accounts - 70,388, 2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,				
2.2 Savings accounts 2,864,531,816,630 3,151,170,883, 2.2.1 Demand deposit savings 348,915,516,166 358,737,277,			1,409,020,861,895	***************************************
2.2.1 Demand deposit savings 348,915,516,166 358,737,277,				70,388,958
				3,151,170,883,752
2 2 Time denosit savings 2 426 368 416 249 2 645 460 698		· · · · · · · · · · · · · · · · · · ·		358,737,277,900
	2,2.2	Time deposit savings	2,426,368,416,249	2,645,460,698,685
	2.2.3	Other types of current and savings accounts	4,500,000	2,000,000
2.2.4 Accrued interest payable on savings accounts 89,243,384,214 146,970,907,	2.2.4	Accrued interest payable on savings accounts	89,243,384,214	146,970,907,168
2.3 Due to banks and financial institutions 1,005,494,602,962 827,742,296,	2.3	Due to banks and financial institutions	1,005,494,602,962	827,742,296,779
	2.3.1	Deposits placed by other banks and financial institutions		291,299,564,668

STAT	E BANK	12/31/2024	9/30/2025
	Items of the statement of financial position	Beginning balance	Ending balance
2.3.2	Loan from other banks and financial institutions	581,744,528,178	521,421,316,997
2.3.3	Deferred transaction fee	-	2
2.3.4	Accrued interest payable on due to banks and financial institutions	8,769,437,115	15,021,415,114
2.4	Other borrowed funds	222,340,457,953	1,013,005,107,987
2.4.1	Bonds and bills issued by the bank	-	-
2.4.2	Securities issued by the bank	10,000,000,000	728,818,000,000
2.4.3	Project loan financing	92,502,825,817	169,266,726,654
2.4.4	Repurchase agreements (repos)	105,954,280,000	105,954,280,000
2.4.5	Syndicated fund	-	-
2.4.6	Other	11,726,011,758	11,807,560,395
2.4.7	Deferred transaction fee	(56,357,747)	(5,633,729,233)
2.4.8	Accrued interest payable on other borrowed funds	2,213,698,124	2,792,270,171
2.5	Derivative financial liabilities	9,176,466,661	12,925,358,885
2.6	Other financial liabilities	57,782,391,758	11,941,812,735
2.7	Other non-financial liabilities	21,397,628,512	26,195,871,208
2.8	Subordinated debt	-	-
2.9	Preferred shares (liability)		_
	Total liabilities	5,589,744,226,371	6,183,357,597,590
3	EQUITY		
3.1	Share capital	188,774,062,500	188,774,062,500
3.1.1	Preferred shares (equity)		-
3.1.2	Common shares	188,774,062,500	188,774,062,500
3.2	Paid-in capital	14,652,725,000	14,652,725,000
3.3	Treasury share	-	-
3.4	Revaluation surplus	42,310,184,890	42,310,184,890
3.5	Retained earnings	360,020,674,980	369,430,474,339
3.6	Other components of equity	28,308,577,811	28,186,102,191
3.6.1	Share option	-	<u> </u>
3.6.2	Reserve funds	693,668,759	693,668,759
3.6.3	Fund of foreign currency exchange translation and valuation	-	-
3.6.4	Non-distributable regulatory reserve for BOM loan loss provisions	23,212,717,007	23,212,717,007
3.6.5	Reserve for staff social development funds	634,398,265	628,478,265
3.6.6	Convertible liability	/-	-
3.6.7	Security-backed loans	/ .	
3.6.8	Other	3,767,793,781	3,651,238,160
3.7	Total owners' equity	634,066,225,181	643,353,548,919
4	Total liabilities and equity	(6,223,810,451,551	6,826,711,146,509

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Chief Executive Officer

First Deputy CEO

Director of Finance Department

Director of Financial Reporting Division

Senior specialist of Financial Reporting Division

Monitoring specialist of Financial Reporting Division

Reporting specialist of Financial Reporting Division

Gantur U.

Sugar D.

Jadambaa D.

Lkhagvasuren D.

Buyantogtokh G.

Narantsatsral D.

Jargalmaa D.

STATEMENT OF OTHER COMPREHENSIVE INCOME

/in MNT/

STAT	E BANK	12/31/2024	9/30/2025
	Items of income and expense	Prior period amount	Current period amoun
1	Interest income	674,345,001,794	592,426,868,792
1.1	Interest income of due from the Bank of Mongolia	12,174,253,547	1,405,679,399
1.2	Interest income of due from other banks and financial institutions	3,106,129,518	7,138,822,015
1.3	Interest income of investment	138,666,998,135	97,392,372,575
1.4	Interest income of loan	498,056,226,011	468,731,463,459
1.5	Other interest income	22,341,394,583	17,758,531,344
2	Interest expense	372,203,000,576	381,297,717,172
2.1	Interest expense of current accounts	21,278,802,423	12,053,008,142
2.2	Interest expense of savings	267,689,990,589	270,411,760,930
2.3	Interest expense of borrowings	32,131,074,893	41,724,375,946
2.4	Interest expense of debt instruments	11,292,382,259	14,048,494,670
2.5	Other interest expense	39,810,750,412	43,060,077,484
3	Net interest income/expense [(1)-(2)]	302,142,001,218	211,129,151,620
1	Impairment loss on	450,855,334	-
4.1	Due from banks and financial institutions	104,784,025	4
1.2	Investment	346,071,309	4
1.3	Loans	-	-
5	Net income after impairment loss [(3)-(4)]	301,691,145,884	211,129,151,620
ó	Other revenue	74,498,103,811	62,936,145,673
5.1	Non-interest income	53,996,787,487	61,632,174,548
5.1.1	Gain or (loss) on trading of financial instruments	5,524,095,562	3,846,937,979
5.1.2	Gain or (loss) on translation or revaluation of financial instruments	-	17,829,261,092
5.1.3	Income from service fee and charges	48,267,729,064	39,851,454,008
5.1.4	Other non-interest income	204,962,861	104,521,469
5.2	Other income and gains	20,501,316,324	1,303,971,125
7	Other expense	236,469,345,731	202,573,584,043
7.1	Non-interest expense	235,737,740,892	202,138,550,839
7.1.1	Other impairment loss	182,905,651	296,417,891
7.1.2	Gain or (loss) on trading		
7.1.3	Gain or (loss) on translation or revaluation	2,297,545,907	17,825,729,293
7.1.4	Expenses of service fee and charges	16,317,569,349	14,098,198,193
7.1.5	Other operating expenses	216,939,719,985	169,918,205,462
7.2	Other expense and loss	731,604,839	435,033,204
3	Profit or (loss) before tax (5+6-7)	139,719,903,964	71,491,713,250
)	Income tax expense	31,753,944,858	13,982,282,766
10	Profit or (loss) after tax (8-9)	107,965,959,106	57,509,430,484
1	Net profit or (loss) after tax from discontinued activities		-
2	Profit or (loss) for the reporting period (10+11)	107,965,959,106	57,509,430,484
3	Other comprehensive income	737,726,012	(122,475,621
3.1	Increase or decrease of revaluation surplus of PPE and intangible assets	(61,524,000)	-
3.2	Increase or decrease of Reserve for revaluation of available for sale securities	861,147,612	(116,555,621
3.3	Increase or decrease of reserve of translation and revaluation	-	,,
3.4	Increase or decrease of non-distributable regulatory reserve for BOM loan loss	-	£
13.5	provisions Other	(61,897,600)	(5,920,000
14	Profit or (loss) for the reporting period (10+11)	108,703,685,118	57,386,954,864

Chief Executive Officer

First Deputy CEO

Director of Finance Department

Director of Financial Reporting Division

Senior specialist of Financial Reporting Division

Monitoring specialist of Financial Reporting Division

Reporting specialist of Financial Reporting Division

Gantur U.

Sugar D.

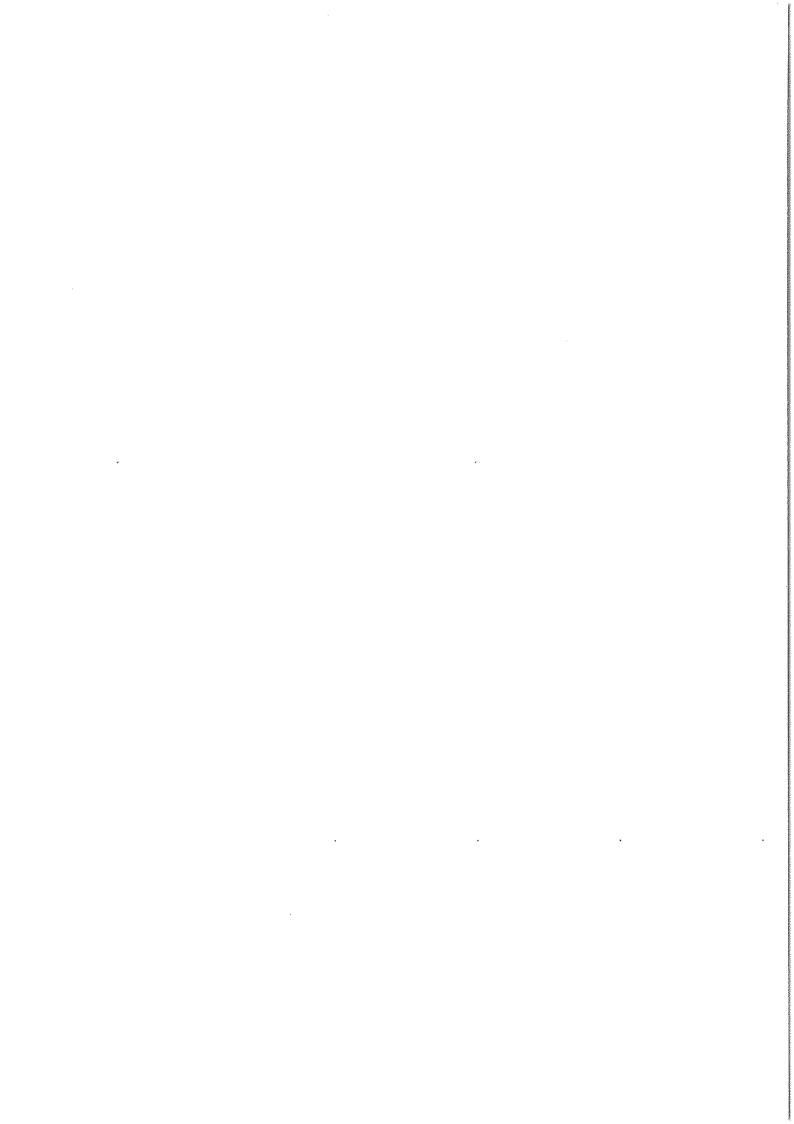
Jadambaa D.

Lkhagvasuren D.

Buyantogtokh G.

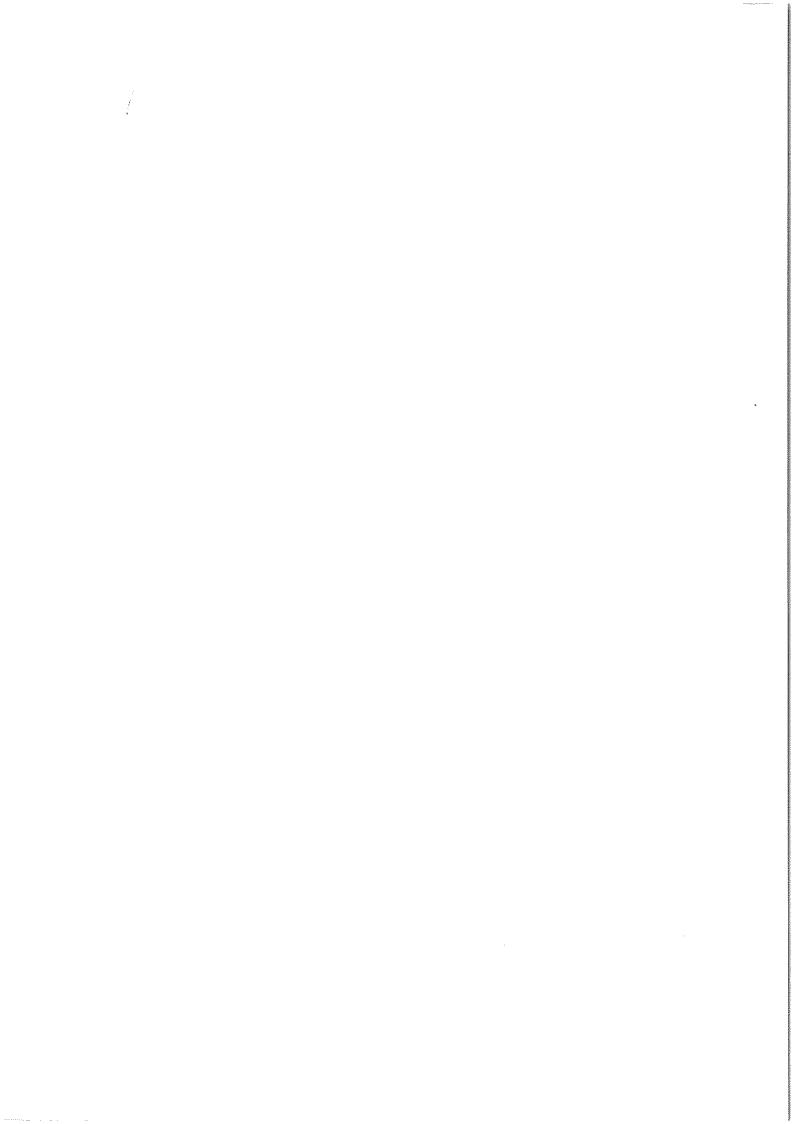
Narantsatsral D.

Jargalmaa D.



STATEMENT OF CHANGES IN EQUITY

9/30/2025	quity	575,349,911,813	r	575,349,911,813	107,965,959,106	737,726,012	ī	(49,987,371,750)	ı	634,066,225,181	ï	634,066,225,181	57,509,430,484	(122,475,621)	1	(48,099,631,125)	ť	643,353,548,919								
	Total equity	57		57	10			(4		63		63	4)			4)		99								
	Retained earnings	305,100,480,511	ı	305,100,480,511	107,965,959,106	а	(3,062,010,888)	(49,987,371,750)	3,618,000	360,020,674,980	•	360,020,674,980	57,509,430,484	Т	1	(48,099,631,125)	ı	369,430,474,339								
	Other components of equity	24,447,316,912	ï	24,447,316,912	r	737,726,012	3,062,010,888		61,524,000	28,308,577,811	2	28,308,577,811		(122,475,621)	3	3	1	28,186,102,191								
	Revaluation reserve	42,375,326,890	ī	42,375,326,890	í.	1	1	1	(65,142,000)	42,310,184,890	ì	42,310,184,890	i.	-			'	42,310,184,890		Gantur U.	Sugar D.	Jadambaa D.	Lkhagvasuren D.	Buyantogtokh G.	Narantsatsral D.	Jargalmaa D.
	Treasury share	A L	1	1	1	1	1		1	1	1	1	1	1	1	3	- "	-	STATES NOT	6	A T T T T T T T T T T T T T T T T T T T	NETTE STATE	1469 FCT5382 屋 居居區區區區區	Fred T		W LAN
	Share premium	14,652,725,000	ï	14,652,725,000	1	ı	1	i	ī	14,652,725,000	1	14,652,725,000	ı	ï	r	1	1	14,652,725,000	18 - 71				NEW	S		3
	Share capital	188,774,062,500	1	188,774,062,500	1	1	ī	ä	1	188,774,062,500	Ţ	188,774,062,500			1	1	1	188,774,062,500						u,	ivision	ision
STATE BANK	Equity items	1 At 1 January 2024	Adjustment of changes in accounting policies	3 Adiusted balance	$\overline{}$	\neg		-	8 Realized amount of revaluation surplus	1	Adjustment of changes in accounting policies and error	11 Adjusted balance	12 Profit for the year		14 Changes in equity	15 Distributed dividends	16 Realized amount of revaluation surplus	17 At 30 Sep 2025		Chief Executive Officer	First Deputy CEO	Director of Finance Department	Director of Financial Reporting Division	Senior specialist of Financial Reporting Division	Monitoring specialist of Financial Reporting Division	Reporting specialist of Financial Reporting Division



STATEMENT OF CASH FLOWS

/in MNT/

STATE	E BANK	2024/12/31	2025/09/30
21111	Items	Prior period amount	Current period amount
1	Cash flows from operating activities:	***	***
1.1	Profit or (loss) after tax	139,719,903,964	71,491,713,250
1.2	Adjustments of gain or loss:	-276,884,219,326	-190,932,298,019
1.2.1	Impairment loss (+)	633,760,985	296,417,891
1.2.2	Depreciation and amortization expense (+)	24,991,616,566	19,884,267,551
1.2.3	Revaluation gain (-) or losses (+) on financial instruments excluding cash and cash equivalents	0	0
1.2.4	Accrued interest income (-)	-674,345,001,794	-592,426,868,792
1.2.5	Accrued interest expense (+)	372,203,000,576	381,297,717,172
1.2.6	Gains (-) or losses (+) on disposal of assets	-367,595,659	16,168,158
1.2.7	Other gains (-) or losses (+)	0	0
1.3	Adjustments of changes in assets and liabilities:	-676,956,133,551	-485,544,047,005
1.3.1	Increase (-) or decrease (+) in due to banks and financial institutions	-73,404,358,778	-78,984,859,199
1.3.2	Increase (-) or decrease (+) in trading securities	-3,864,387,149	-19,155,573,464
1.3.3	Increase (-) or decrease (+) in loans	-1,085,884,121,293	-311,147,400,752
1.3.4	Increase (-) or decrease (+) in other financial assets	-3,227,820,525	-18,682,249,366
1.3.5	Increase (-) or decrease (+) in other non-financial assets	4,266,644,436	-16,249,256,014
1.3.6	Increase (+) or decrease (-) in current accounts and savings accounts	872,663,085,217	75,792,383,382
1.3.7	Increase (+) or decrease (-) in due to banks and financial institutions	410,559,635,477	-171,500,328,183
1.3.8	Increase (+) or decrease (-) in other financial liabilities	-813,977,873,717	83,678,000,776
1.3.9	Increase (+) or decrease (-) in other non-financial liabilities	15,913,062,783	-29,294,764,185
1.4	Other adjustments:	190,587,408,231	149,724,045,285
1.4.1	Interest received (+)	612,455,289,303	610,204,836,994
1.4.2	Interest paid (-)	-390,113,936,213	-445,926,179,130
1.4.3	Payment of income tax (-)	-31,753,944,858	-13,982,282,766
1.4.4	Written-off loan and receivables with loan loss provision (-)	0	-572,329,813
1.4.5	Accounting changes	0	
1.5	Net cash flows from operating activities	-623,533,040,682	-455,260,586,489
2	Cash flows from investing activities:	***	***
2.1	Total cash inflows (+)	17,643,579,097,029	215,963,581,154
2.1.1	Proceeds from disposal of PPE	0	0
2.1.2	Proceeds from disposal of intangible assets	0	0
2.1.3	Proceeds from disposal of investment properties	1,685,422,398	0
2.1.4	Proceeds from disposal of investment in subsidiary, associate, and joint venture	0	0
2.1.5	Proceeds from disposal of other non-current assets	17,638,210,360,808	0
2.1.6	Proceeds from disposal of securities classified as loan and receivables	0	45,831,650,000
2.1.7	Proceeds from disposal of securities available for sale		170,131,814,343
2.1.8	Proceeds from disposal of securities held to maturity	0	0
2.1.9	Dividend received	0	116,810
2.1.10	Other proceeds	3,683,313,823	0
2.2	Total cash outflows (-)	-17,137,374,146,664	-268,057,870,092
2.2.1	Acquisition of PPE	33,348,547,485	14,678,046,175
2.2.2	Acquisition of intangible assets	1,159,289,179	1,023,504,717
2.2.3	Acquisition of investment properties	17,102,866,310,000	0
2.2.4	Acquisition of investment in subsidiary, associate, and joint venture	0	0
2.2.5	Acquisition of securities classified as loan and receivables	0	0
2.2.6	Acquisition of securities available for sale	0	252,356,319,200
2.2.7	Acquisition of securities held to maturity	0	0
2.2.8	Acquisition of other non-current assets	0	0
2.2.9	Other outflows	1	
2.2.9	Net cash flows from investing activities	506,204,950,365	-52,094,288,939
3	Cash flows from financing activities:	***	***
3.1	· · · · · · · · · · · · · · · · · · ·	1,005,899,909,048	1,967,277,799,241
	Total cash inflows (+)	995,958,409,048	1,254,270,332,906
3.1.1	Repayment of other borrowed funds	993,938,409,048	1,227,270,332,300
3.1.2	Proceeds from subordinated debt	9,941,500,000	713,007,466,335
3.1.3	Proceeds from issuance of shares	9,941,300,000	713,007,100,333
3.1.4	Donation	0	0
3.1.5	Other Total (Total)	-726,372,910,842	-1,315,816,808,978
3.2	Total cash outflows (-)	671,374,523,835	1,259,712,577,936
3.2.1	Repayment of other borrowed funds	0/1,3/4,323,833	1,437,114,311,930
3.2.2	Repayment of subordinated debt		7,998,679,917
3.2.3	Finance lease payment	5,011,015,256	7,970,079,917
3.2.4	Repurchase of treasury shares	40 002 221 250	40 000 621 125
3.2.5	Dividends paid	49,987,371,750	48,099,631,125
3.2.6	Other	0	5,920,000
3.3	Net cash flows from financing activities	279,526,998,206	651,460,990,262
4	Effect of exchange rate changes on cash and cash equivalents	0	0
5	Net cash flows	162,198,907,889	144,106,114,835
6	Cash and cash equivalents at the beginning of the period	1,597,085,622,226	1,759,284,530,115
7	Cash and cash equivalents at the end of the period	1,759,284,530,115	1,903,390,644,950

Chief Executive Officer

First Deputy CEO

Director of Finance Department

Director of Financial Reporting Division

Senior specialist of Financial Reporting Division

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