

Байгууллагын нэр: Хаян Банк

Регистр: 2693321

KHAN BANK BALANCE SHEET (in compliance with IFRS)

in MNT thousands

No	Balance Item	Starting balance	Ending balance (non-audited)
1	Assets	-	-
1.1	Cash and cash equivalent	4,893,765,124.73	5,387,120,262.71
1.1.1	Cash	201,506,285.09	169,843,089.45
1.1.2	Due from other banks and financial institutes - less than 3 months	1,651,159,067.62	960,978,152.93
1.1.3	Cash equivalents	3,039,684,494.74	4,256,092,323.24
1.1.4	Interest receivable recognized as cash assets	1,415,277.28	206,697.10
1.2	Due from other banks and financial institutes	1,108,415,858.39	1,640,325,618.76
1.2.1	Due from the Bank of Mongolia	1,103,720,017.55	1,632,362,154.95
1.2.2	Due from other banks and financial institutes	13,300,000.00	6,780,000.00
1.2.3	Other assets	-	-
1.2.4	Interest receivable accrued for the assets placed in banks and financial institutes	5,290,259.73	225,327.95
1.2.5	Provision of the assets placed in banks and financial institutes	(13,894,418.89)	(19,041,864.14)
1.3	Investment	1,668,119,450.26	1,360,074,533.99
1.3.1	Trading securities	-	-
1.3.2	Ready-to-sell securities	566,917,146.47	341,414,287.00
1.3.3	Held-to-maturity securities	997,631,604.48	912,850,109.46
1.3.4	Other securities classified as loan and receivable	6,992,034.78	-
1.3.5	Investment to affiliate, associate or subsidiary companies	-	-
1.3.6	Pledged security	68,104,991.83	85,111,769.26
1.3.7	Interest receivable accrued for securities	41,414,529.94	32,645,852.63
1.3.8	Provision for security	(12,940,857.24)	(11,947,484.37)
1.4	Loan (net amount)	9,016,974,854.64	11,195,929,983.97
1.4.1	Performing loan	8,938,214,949.87	11,157,561,811.38
1.4.2	Past-due loan	186,288,214.55	219,752,897.15
1.4.3	Sub-standard loan	123,998,884.16	112,294,049.46
1.4.4	Doubtful loan	82,652,114.08	72,235,443.44
1.4.5	Bad loan	303,334,333.08	332,009,641.51
1.4.6	Deferred loan repayment	(83,126,295.99)	(103,587,293.51)
1.4.7	Interest receivable accrued for loan	118,062,549.84	140,791,052.50
1.4.8	Loan loss provision	(652,449,894.95)	(735,127,617.97)
1.5	Derivative financial instruments	46,521,649.85	29,176,723.44
1.6	Other financial assets	6,820,398.58	49,345,876.30
1.6.1	Receivables from others (net amount)	3,145,253.02	38,777,989.36
1.6.2	Inter-bank settlements	1,887,555.23	4,348,294.67
1.6.3	Other assets owned (net amount)	-	-
1.6.4	Other	1,787,590.32	6,219,592.27
1.7	Other non-financial assets	101,622,031.87	132,393,610.74
1.7.1	Other settlements	96,471,127.20	118,604,456.92
1.7.2	Inventories	5,150,904.67	13,789,153.81
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	Fixed assets	464,484,270.54	473,566,293.21
1.9	Real estates for investment purpose	-	-
1.10	Assets for sale	389,139.57	414,487.89
1.11	Intangible assets	43,529,293.92	34,377,217.10
1.12	Total assets	17,350,642,072.35	20,302,724,608.11
2	LIABILITIES		
2.1	Current	4,490,351,136.89	5,007,554,265.25
2.1.1	Nominal balance of current account	4,490,351,136.89	5,007,554,265.25
2.1.2	Interest payable accrued for current account	-	-
2.2	Deposits	7,638,617,568.98	8,891,415,790.78
2.2.1	Demand deposit	1,690,588,384.72	2,167,802,131.03
2.2.2	Time deposit	5,641,377,072.76	6,481,848,611.39
2.2.3	Other deposits	129,507,227.09	810,000.00
2.2.4	Interest payable accrued for deposit account	177,144,884.42	240,955,048.36
2.3	Due to banks and financial institutes	2,417,172,739.17	2,669,966,881.19
2.3.1	Current and deposits from banks and financial institutes	435,312,087.00	314,086,546.08
2.3.2	Loans from banks and financial institutes (including past-due loans)	1,940,677,492.77	2,320,627,795.27
2.3.3	Deferred payment of funding	(11,914,296.05)	(11,706,739.14)
2.3.4	Interest payable accrued for funding from banks and financial institutes	53,097,455.44	46,959,278.98
2.4	Other fundings	444,611,686.24	1,019,855,687.52
2.4.1	Bonds issued by the bank	53,876,315.00	35,912,625.00
2.4.2	Securities issued by the bank	221,641,400.00	752,353,750.00
2.4.3	Funding for project loans	77,414,762.11	81,041,535.59
2.4.4	Securities sold on buy-back condition (repo)	60,182,082.02	87,791,865.06
2.4.5	Funding for syndicate loan	-	-
2.4.6	Other	27,619,436.51	55,156,905.56
2.4.7	Deferred payments of other fundings	(2,290,267.92)	(6,428,107.65)
2.4.8	Interest payables accrued for other fundings	6,167,958.52	14,027,113.95
2.5	Derivative financial liabilities	721,212.99	-
2.6	Other financial liabilities	185,222,890.98	164,706,715.08
2.7	Other non-financial liabilities	82,209,478.73	84,567,020.94
2.8	Secondary payables	-	-
2.9	Preferred stock (liability)	-	-
2.10	Total liabilities	15,258,906,713.97	17,838,066,360.76
3	EQUITY		
3.1	Share capital	191,219,800.00	191,219,800.00
3.1.1	Preferred stock	-	-
3.1.2	Common shares	191,219,800.00	191,219,800.00
3.2	Paid-in capital	164,257,808.20	164,257,808.20
3.3	Treasury shares	-	-
3.4	Revaluation addition	86,182,451.83	84,328,874.85
3.5	Accrued profits and losses	1,649,038,590.07	2,018,390,801.12
3.6	Other equity	1,036,708.28	6,460,963.17
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	3,766,690.04	7,029,919.94
3.6.9	Revaluation reserve of hedge instrument	(2,729,981.76)	(568,956.77)
3.6.10	Other	-	-
3.7	Total equity	2,091,735,358.38	2,464,658,247.35
4	Total equity and liabilities	17,350,642,072.35	20,302,724,608.11

Байгууллагын нэр: Хаан банк

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INCOME STATEMENT

in MNT thousands

No	Income & expense items	Starting balance	Ending balance
1	Interest income	2,052,185,427.49	2,553,680,935.64
1.1	From dues from the Bank of Mongolia	74,959,186.13	37,672,814.57
1.2	From dues from other banks & financial institutes	9,932,865.48	8,899,382.73
1.3	From security	432,193,414.13	576,803,745.15
1.4	From loan	1,357,423,490.41	1,767,941,598.64
1.5	Other interest income	177,676,471.34	162,363,394.55
2	Interest expenses	998,485,157.77	1,327,175,669.55
2.1	Interest paid to current accounts	11,134,540.74	36,708,697.93
2.2	Interest paid to deposit accounts	578,475,581.81	830,808,959.68
2.3	Expenses of loan interest	155,633,153.86	169,746,313.10
2.4	Expenses of security interest	28,981,270.53	45,604,474.20
2.5	Other interest expenses	224,260,610.83	244,307,224.63
3	Net income interest [(1)-(2)]	1,053,700,269.72	1,226,505,266.09
4	Loss provision expenses	85,928,621.47	101,665,509.80
4.1	Of dues from banks and financial institutes	106,582.07	5,147,445.25
4.2	Of securities	-	5,988,005.10
4.3	Of loans	85,822,039.40	90,530,059.45
5	Net income after loss provision [(3)-(4)]	967,771,648.25	1,124,839,756.29
6	Other income	472,189,685.71	464,947,315.34
6.1	Non-interest income	457,596,273.85	448,918,871.25
6.1.1	Trade income	64,518,893.74	56,255,864.79
6.1.2	FX and valuation adjustment income	77,722,352.30	56,625,505.21
6.1.3	Fee income in relation with banking products & services	315,355,027.81	336,037,501.25
6.1.4	Other non-interest income	-	-
6.2	Other incomes and gains	14,593,411.86	16,028,444.09
7	Other expenses	697,203,015.85	759,855,586.78
7.1	Non-interest expenses	686,787,833.39	746,049,866.32
7.1.1	Other loss provision expenses	4,451,712.76	12,684,500.24
7.1.2	Trade expense	38,538,526.62	24,906,761.29
7.1.3	FX and valuation adjustment expense	83,267,273.09	56,159,021.66
7.1.4	Fee expenses	38,269,699.50	46,221,390.22
7.1.5	Other operational expenses	522,260,621.42	606,078,192.92
7.2	Other expenses and losses	10,415,182.46	13,805,720.46
8	Pre-tax profit and loss (5+6-7)	742,758,318.11	829,931,484.85
9	Income tax expense	183,975,449.10	191,417,028.23
10	After tax profit and loss (8-9)	558,782,869.01	638,514,456.61
11	Net income/expense of terminated activities	-	-
12	Net profit and loss of the reporting period (10+11)	558,782,869.01	638,514,456.61
13	Other comprehensive income	12,707,700.09	3,570,677.92
13.1	Revaluation increase or decrease of fixed assets and intangible assets	(2,201,645.00)	(1,853,576.97)
13.2	Revaluation increase or decrease of securities ready for sale	7,219,311.60	3,263,229.90
13.3	FX & valuation adjustment increase or decrease	-	-
13.4	Loss provision increase or decrease	-	-
13.5	Other	7,690,033.49	2,161,024.99
14	Total comprehensive income of the reporting period (10+11)	571,490,569.10	642,085,134.54

Байгууллагын нэр: Хаан банк

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STATEMENT OF CHANGE IN EQUITY

in MNT thousands

№	Equity Items	Share capital	Paid-in capital	Treasury shares	Revaluation reserve for premises	Other reserves	Retained earnings	Total equity
	Balance as of 31 Dec, 2022	172,097,820.00	0.00	0.00	88,384,096.83	109,373,419.55	1,268,756,787.06	1,638,612,123.43
1	Accounting changes and error correction			0.00				0.00
2	Corrected balance	172,097,820.00	0.00	0.00	88,384,096.83	109,373,419.55	1,268,756,787.06	1,638,612,123.43
3	Net profit/loss of the reporting period	0.00	0.00	0.00	0.00	0.00	558,782,869.01	558,782,869.01
4	Other comprehensive income			0.00		(108,336,711.27)		(108,336,711.27)
5	Changes in equity	19,121,980.00	164,257,808.20	0.00				183,379,788.20
6	Dividend distributed	0.00		0.00	0.00	0.00	(180,702,711.00)	(180,702,711.00)
7	Realized amount of revaluation addition	0.00	0.00	0.00	(2,201,645.00)		2,201,645.00	0.00
	Balance as of 31 Dec, 2023	191,219,800.00	164,257,808.20	0.00	86,182,451.83	1,036,708.28	1,649,038,590.07	2,091,735,358.38
1	Accounting changes and error correction			0.00				0.00
2	Corrected balance	191,219,800.00	164,257,808.20	0.00	86,182,451.83	1,036,708.28	1,649,038,590.07	2,091,735,358.38
3	Net profit/loss of the reporting period	0.00	0.00	0.00	0.00	0.00	638,514,456.61	638,514,456.61
4	Other comprehensive income			0.00		5,424,254.89	0.00	5,424,254.89
5	Changes in equity	0.00		0.00			0.00	0.00
6	Dividend distributed	0.00		0.00	0.00	0.00	(271,015,822.54)	(271,015,822.54)
7	Realized amount of revaluation addition	0.00	0.00	0.00	(1,853,576.97)		1,853,576.97	0.00
	Balance as of 31 Dec, 2024	191,219,800.00	164,257,808.20	0.00	84,328,874.85	6,460,963.17	2,018,390,801.12	2,464,658,247.35

Байгууллагын нэр: Хаан банк

Регистр: 2693321

CASH FLOW STATEMENT

in MNT thousands

№	ITEMS	Statement balance	Ending balance
1	Cash flow of the main business activities:		
1.1	Earning (loss) before income tax	742,758,318	830,231,485
1.2	Income & expense adjustment:	(800,165,568)	(1,013,578,241)
1.2.1	Loss provision expenses (+)	90,380,334	114,350,010
1.2.2	Depreciation expenses (+)	73,969,318	74,200,807
1.2.3	FX & valuation adjustment income (-), expense (+) (except cash and cash equivalents)	10,927,128	7,616,283
1.2.4	Accrued interest income (-)	(2,052,185,427)	(2,553,680,936)
1.2.5	Accrued interest expenses (+)	998,485,158	1,327,175,670
1.2.6	Asset write-off gain (-), loss (+)	73,081	90,005
1.2.7	Other gain (-), loss (+)	78,184,840	16,669,920
1.3	Asset & liability changes adjustment:	(39,648,177)	(906,102,405)
1.3.1	Increase (-) or decrease (+) of assets placed in bank or financial institutes	(136,412,533)	(542,122,137)
1.3.2	Increase (-) or decrease (+) of trade security	0	0
1.3.3	Loan increase (-), or decrease (+)	(1,669,169,675)	(2,238,888,157)
1.3.4	Increase (-), or decrease (+) of other financial assets	(4,142,288)	(42,525,478)
1.3.5	Increase (-), or decrease (+) of other non-financial assets	(32,234,572)	(43,456,079)
1.3.6	Increase (+), or decrease (-) of current and deposits	1,348,538,454	1,706,191,186
1.3.7	Increase (+), or decrease (-) of dues to banks and financial institutes	417,508,644	258,932,318
1.3.8	Increase (+), or decrease (-) of other financial liabilities	11,246,162	(22,999,100)
1.3.9	Increase (+), or decrease (-) of other non-financial liabilities	25,017,629	18,765,041
1.4	Other adjustments:	960,611,236	1,068,622,586
1.4.1	Interest received (+)	2,019,999,765	2,545,960,170
1.4.2	Interest paid (-)	(902,953,988)	(1,261,644,527)
1.4.3	Income tax paid (-)	(156,420,424)	(207,824,527)
1.4.4	Loans and receivables paid off from loss provision (-)	(14,117)	(7,868,529)
1.4.5	#REF!	0	0
1.5	Net monetary transaction amount of main operations	863,555,809	(20,826,574)
2	Monetary transaction of investment activities:	***	***
2.1	Cash income amount (+)	(1,385,405)	292,473,908
2.1.1	Income from sales of fixed assets	1,114,003	394,254
2.1.2	Income from sales of intangible assets	0	0
2.1.3	Income from sales of investment-purpose assets	0	0
2.1.4	Income from sales of investment to subsidiary, affiliate or associate entity	0	0
2.1.5	Income from sales of other long-term assets	0	0
2.1.6	Income from sales of investment recorded with discounted cost under categorization of loan and receivable	0	0
2.1.7	Income from sales of securities ready for sale	0	0
2.1.8	Income from sales of held-to-maturity securities	0	0
2.1.9	Dividend received	0	0
2.1.10	Other cash income	(2,499,409)	292,079,654
2.2	Cash expense amount (-)	(69,275,099)	(74,661,219)
2.2.1	Paid to possess fixed assets	53,739,014	66,837,683
2.2.2	Paid to possess intangible assets	15,536,085	7,823,535
2.2.3	Paid to possess investment-purpose assets	0	0
2.2.4	Paid to possess investment to subsidiary, affiliate or associate entity	0	0
2.2.5	Paid to possess investment recorded with discounted cost under categorization of loan and receivable	0	0
2.2.6	Paid to possess securities ready for sale	0	0
2.2.7	Paid to possess held-to-maturity securities	0	0
2.2.8	Paid to possess other long-term assets	0	0
2.2.9	Other cash assets	0	0
2.3	Net cash transaction amount of investment activities	(70,660,504)	217,812,689
3	Cash transaction of financial activities:	***	***
3.1	Cash income amount (+)	183,379,788	567,384,846
3.1.1	Received as other fundings	0	0
3.1.2	Received from secondary payables	0	0
3.1.3	Received from issuance of shares and other securities	183,379,788	0
3.1.4	Various donations	0	0
3.1.5	Other	0	567,384,846
3.2	Cash expense amount (-)	(274,843,254)	(271,015,823)
3.2.1	Paid to other fundings	94,140,543	0
3.2.2	Paid to secondary payables	0	0
3.2.3	Paid to financial lease payables	0	0
3.2.4	Paid to buy back shares	0	0
3.2.5	Paid dividend	180,702,711	271,015,823
3.2.6	Other	0	0
3.3	Net cash transaction amount of financial activities	(91,463,466)	296,369,023
4	FX difference	0	0
5	Total net cash transaction	701,431,839	493,355,138
6	Starting balance of cash and cash equivalents	4,192,333,285	4,893,765,125
7	Ending balance of cash and cash equivalents	4,893,765,125	5,387,120,263