

Appendix 2

('000 MNT)

Balance sheet items	2022	2023Q2	2023Q3
ASSETS			
Cash and cash equivalents	50,043,133.00	34,364,053.00	37,167,984.00
Investments	6,922,715.00	8,856,943.00	9,858,498.00
Loans to customer-net	282,331,253.83	352,163,150.00	426,673,006.00
Receivable	2,030,566.00	2,283,390.00	3,864,822.00
Repossessed asset	561,450.00	313,928.00	1,003,269.00
Other assets	8,934,238.00	5,910,925.00	4,593,206.00
Tangible and intangible asset	7,687,545.00	13,333,933.00	12,992,940.00
Total assets	358,510,901.00	417,226,322.00	496,153,726.00
LIABILITY			
Trust service liabilities	85,440,869.00	90,025,479.00	99,435,327.00
Borrowings from banks and fin. institutions	69,458,370.83	92,053,418.00	139,884,956.00
Bonds	44,170,514.00	44,224,800.00	53,260,000.00
Other liabilities	36,187,806.00	54,063,249.00	56,285,166.00
Total liabilities	235,257,559.83	280,366,946.00	348,865,449.00
TOTAL EQUITY			
Shared capital	17,193,951.79	17,193,952.00	17,193,952.00
Additional paid-in capital	29,820,733.32	29,820,733.00	29,820,733.00
Subordinated debt and other parts of equity	5,622,901.00	5,287,258.00	5,380,343.00
Retained earning/(loss)	70,615,756.00	84,557,433.00	94,893,248.00
Total equity	123,253,342.11	136,859,376.00	147,288,276.00
Total liabilities and equity	358,510,900.94	417,226,322.00	496,153,726.00
Income statement items			
Interest and similar income	81,051,602.23	56,353,965.00	92,288,393.00
Interest expense	25,604,130.00	18,766,120.00	30,816,747.00
Net interest and similar income	55,447,472.23	37,587,845.00	61,471,646.00
Credit loss expense	5,100,701.00	4,051,125.00	7,099,042.00
Net operating profit	13,208,646.94	1,364,997.00	1,833,062.00
Administrative expenses	20,293,078.00	14,081,882.00	21,732,061.00
Other operating income (expenses)	(299,234.00)	648,994.00	302,473.00
Profit before taxation	42,963,106.17	21,468,829.00	34,776,078.00
Income tax expense	9,337,542.63	3,820,066.00	7,355,318.00
Profit for the period	33,625,563.54	17,648,763.00	27,420,760.00
Financial Ratios			
Liquid asset / Total asset	13.96%	8.24%	7.49%
Total loan balance / Total asset	78.75%	84.41%	86.00%
Current liabilities / Total asset	23.83%	21.58%	20.04%
Non-current liabilities / Total asset	41.79%	45.62%	50.27%
Equity / Total asset	34.38%	32.80%	29.69%
ROA	9.38%	4.23%	5.53%
ROE	27.28%	12.90%	18.62%
NPL %	4.33%	4.50%	4.29%