

KHAN BANK financial statements of 04th quarter, 2023

/Unaudited/

(MNT, million)

BALANCE	12/31/2023
ASSETS	
Cash and cash equivalents	4,893,765
Deposits at other banks and financial sectors	1,108,416
Financial investments	1,668,119
Investments in associates	-
Loans and advances to customers (net)	9,016,975
Standard loans	8,938,215
Past due loans	186,288
Non-performing loans	509,985
Deferred loan payment	(83,126)
Accrued interest receivable	118,063
(Loan Loss Provision)	(652,450)
Derivative financial assets	46,522
Other financial assets	6,820
Other non-financial assets	101,622
Fixed assets (net)	464,484
Real estate for investment	-
Assets for sale	389
Intangible assets	43,529
Total assets	17,350,642
LIABILITIES	
Current account	4,490,351
Savings	7,638,618
Due to banks & financial sectors	2,417,173
Other deposits	444,612
Subdebt	-
Other liabilities	268,154
Total liabilities	15,258,907
EQUITY	
Share capital	191,220
Share premium	164,258
Treasury stock	-
Revaluation surplus	86,182
Retained earnings	1,649,039
Other capital	1,037
Total equity	2,091,735
Total liabilities and equity	17,350,642

Off-balance items	
Contingencies and Commitments	858,594

INCOME STATEMENT	12/31/2023
Interest income	2,052,185
Bank of Mongolia	74,959
Other banks & financial institutions	9,933
Securities income	432,193
Loan interest income	1,357,423
Other interest income	177,676
Interest expense	998,485
Interests paid to Current account	11,135
Interests paid to Savings	578,476
Interest paid to Borrowed fund	155,633
Securities interest expense	28,981
Other interest expense	224,261
Net interest income	1,053,700
Provision expenses	85,929
Net interest income after provision	967,772
Other income	472,190
Non-interest income	457,596
FX trading income	64,519
Foreign exchange translation gain	26,491
Unrealized gains from of financial derivatives fair value	51,232
Fees and commission income	315,355
Other non-interest income	-
Other income	14,593
Other expense	697,203
Non-interest expense	686,788
Other provision expense	4,452
FX trading expenses	38,539
Foreign exchange translation loss	26,573
Unrealized losses from of financial derivatives fair value	56,694
Fees and commission expense	38,270
Other operating expense	522,261
Other expense	10,415
Net Profit Before Taxes	742,758
Income tax expense	183,975
Net Profit After Taxes	558,783
Other comprehensive income	-
Total comprehensive income for the year	558,783

Earnings per share 292.2

Prudential ratios	Requirement	Performance
Tier 1 ratio*	>13%	18.63%
Capital adequacy	>12%	18.63%
Liquidity	>25%	46.54%
Foreign currency open position ratio (by each currency)	< ± 15%	-6.26%
Foreign currency open position ratio (total)	< ± 30%	-6.52%

* Minimum requirement 9% plus Special buffer 4%