GOLOMT BANK

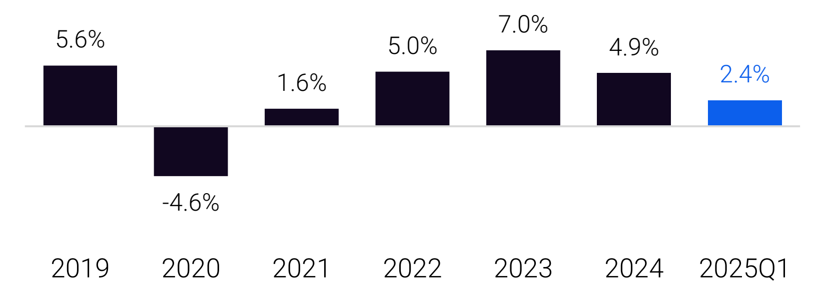
GOLOMT BANK **2025Q2**
OPERATIONAL AND FINANCIAL RESULTS

July, 2025

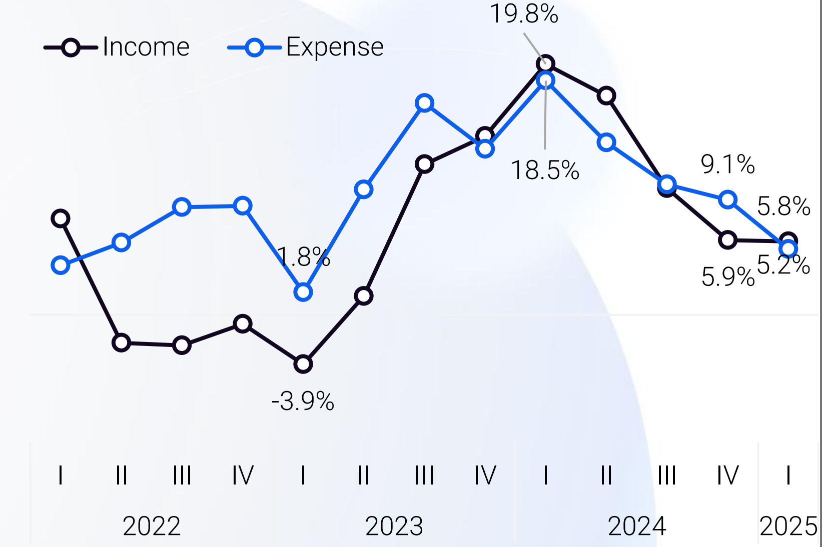
MONGOLIAN MACROECONOMIC CONDITIONS

ECONOMIC GROWTH

GDP
YoY growth



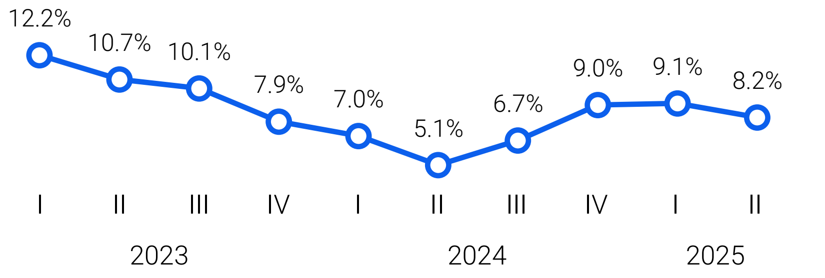
HOUSHOLD INCOME AND EXPENSE
YoY growth



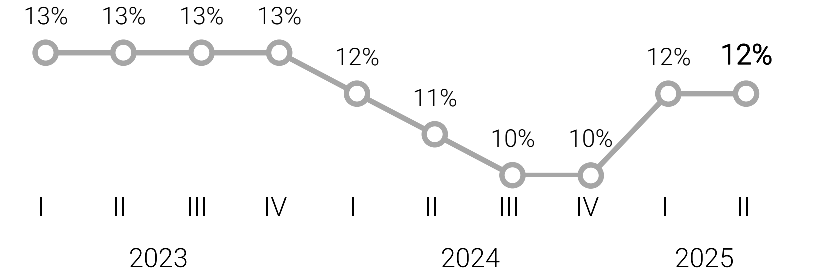
MONETARY POLICY

In June, the inflation rate stood at 8.2 percent, with imported goods accounting for 2.4 percentage points of the total. By product group, increases in the prices of housing, electricity, and fuel contributed 2 percentage points, while rises in the prices of food, water, and beverages accounted for 1.6 percentage points. Imported goods make up 55.3 percent of the CPI.

Inflation
YoY growth



Policy rate

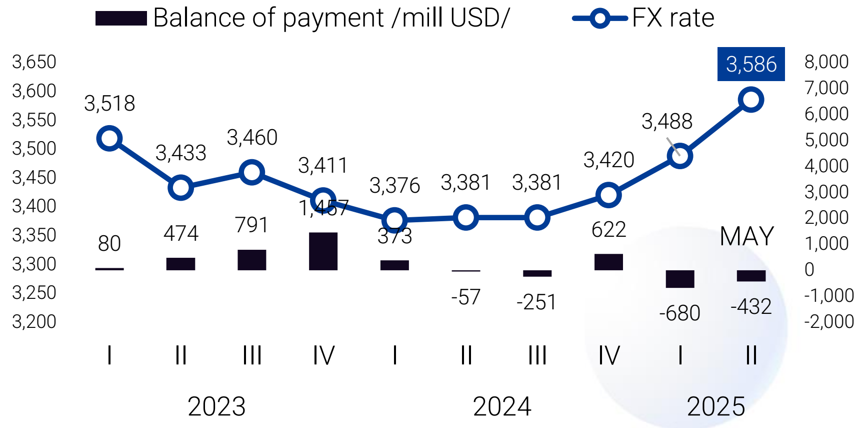


FOREIGN RESERVE

FX FOREIGN RESERVE, billion USD

FX RATE

FX RATE, BALANCE OF PAYMENT



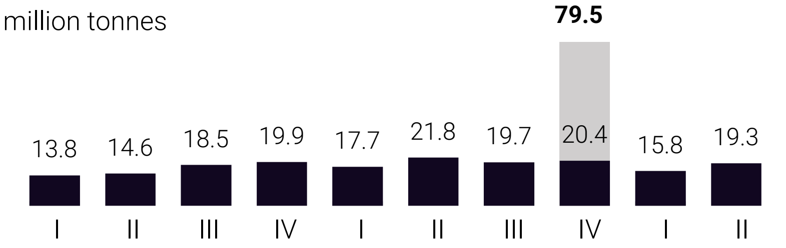
Source: National Statistics Office, Bank of Mongolia

ГОЛОМТ БАНК

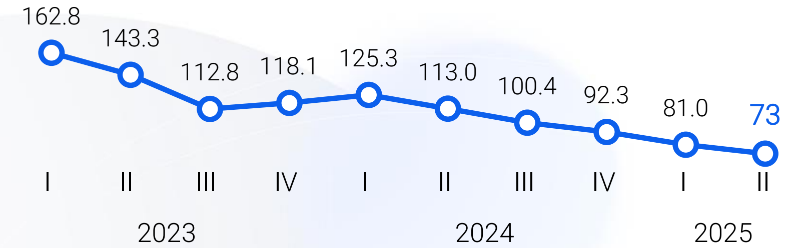
MONGOLIAN MACROECONOMIC CONDITIONS

TRADE

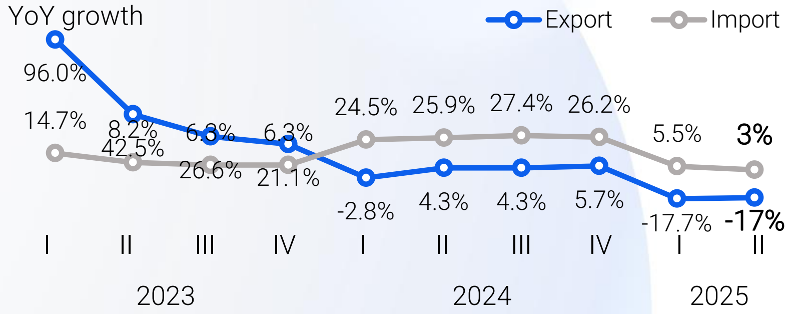
COKING COAL
million tonnes



BORDER PRICE
USD / TONN



EXPORT, IMPORT GROWTH
YoY growth



OTHER TRADING INDICATORS

COAKING COAL
2.6 billion.$
-44%

COPPER
2.3 billion.$
61.7%

GOLD
412 million.$
-15.7%

EXPORT
6.6 billion.$

EXPORT GROWTH
-17%

TRADE TURNOVER
12.1 billion.$

IMPORT
5.5 billion.$

IMPORT GROWTH
3%

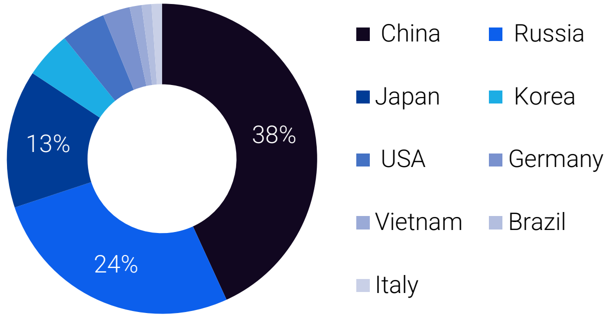
TRADE BALANCE
1.1 million.$

GAS
983 million.$
-7.3%

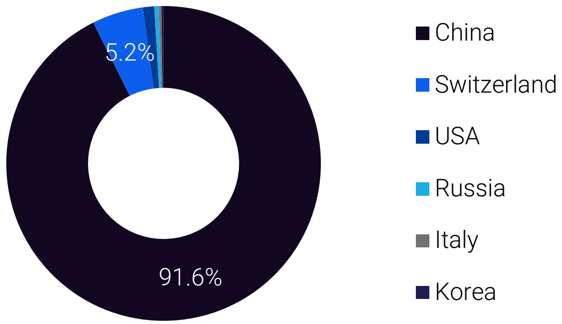
VEHICLE
668 million.$
45%

HEAVY DUTY TRUCKS
293 million.$
-13.2%

IMPORT BY COUNTRY 2025Q2



EXPORT BY COUNTRY, 2025Q2



ГОЛОМТ БАНК

KEY HIGHLIGHTS

IN COLLABORATION WITH THE BANK OF NEW YORK MELLON CORPORATION, WE SUCCESSFULLY HOSTED OUR SECOND COMPLIANCE SEMINAR IN ULAANBAATAR

The event brought together over 100 distinguished guests and delegates, including representatives of regulatory authorities, delegates from BNY, as well as compliance specialists and practitioners from across Mongolia's banking and financial sector.

GOLOMT BANK SECURED USD 21 MILLION IN LONG-TERM FINANCING FROM INTERNATIONAL INVESTOR FINANCIAL INSTITUTIONS

This financing will be extended to our clients with the aim of supporting the financial needs of micro, small, and medium-sized enterprises, improving access to credit, and increasing the volume of foreign trade.

GOLOMT BANK'S ANNUAL GENERAL MEETING OF SHAREHOLDERS WAS HELD ON APRIL 17, 2025

Mr. Ronil Sujan, a Singaporean national, was appointed as the fifth independent member of our nine-member Board of Directors. This strengthens the Board's capacity for independent decision-making, reinforces sound corporate governance, and supports the Bank's long-term sustainable and profitable growth.

GOLOMT BANK CELEBRATED ITS 30TH ANNIVERSARY TOGETHER WITH ITS PARTNER ORGANIZATIONS

To mark its 30th anniversary, Golomt Bank hosted a Top Clients' Event on June 18, bringing together owners and executives from 303 domestic and international corporate clients, as well as representatives from embassies and government agencies. The gathering celebrated their contributions to the Bank's three decades of historic growth and success.

SUCCESSFULLY HOSTED THE "SHELEADS" EVENT FOR WOMEN ENTREPRENEURS

The event featured a series of training sessions and presentations aimed at enhancing women's influence and participation in economic development and expanding their business activities. Women entrepreneurs also shared their success stories and best practices, engaging in open and constructive discussions.

SERVED AS THE MAIN SPONSOR OF THE "MONGOLIA INVESTMENT FORUM: NEW YORK 2025"

Golomt Bank served as the main sponsor of the "Mongolia Investment Forum: New York 2025," held in New York City, where Chief Executive Officer A. Odonbaatar participated as a panelist in the discussion titled "Financing Mongolia's Future: Debt Market Dynamics and Credit Rating."

PUBLICATION OF THE 2024 SUSTAINABLE DEVELOPMENT REPORT

The Bank reduced its operational greenhouse gas emissions by 56% compared to 2023. It has also set a target to cut total emissions—both operational and financed—by 30% by 2030 and by 50% by 2050. In the reporting year, the Bank provided a total of MNT 390 billion in sustainable and green financing, which, through its green loan portfolio, created over 4,700 jobs and generated MNT 99 billion in added value.

GOLOMT BANK HAS OBTAINED THE ISO/IEC 27701:2019 CERTIFICATION, VALIDATING ITS PERSONAL INFORMATION MANAGEMENT SYSTEM AND COMMITMENT TO PROTECTING PERSONAL DATA PRIVACY

This standard is an extension of the ISO/IEC 27001 Information Security Management System and certifies the implementation of international best practices for the protection, processing, and storage of personal information.

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WITHIN THE FRAMEWORK OF SOCIAL RESPONSIBILITY

Golomt Bank has launched a program to support volunteer initiatives by children and youth. Under the "Eco Volunteer" program—initiated and implemented by the Bank in line with the Sustainable Development Goals—more than 80 children participated in an environmental cleanup along the Tuul River basin in Bayanzürkh District, helping to protect nature and reduce environmental pollution.

The Mentorship 2024 program—aimed at empowering entrepreneurs to take their businesses to the next level—has concluded, with 52 clients fully completing the training and advisory services. The Mentorship 2025 program has now commenced, with 100 clients already enrolled.

In line with its commitment to contributing to the sustainable development of the country and supporting education, Golomt Bank actively collaborates with universities to implement various initiatives, including workplace-based training programs and internship opportunities for students. This year, the Bank served as the main sponsor of the "Mandakh 2025" International Conference on Interdisciplinary Research and Sustainable Development. The conference brought together scholars and researchers from Mongolia, Thailand, the Republic of Korea, Kazakhstan, the United Kingdom, Australia, and India.

Golomt Bank was presented with a certificate of appreciation from the "Heart Never Forgets" project, which is dedicated to diagnosing and performing surgeries in Mongolia for children with congenital heart defects and rare conditions, giving them a chance at a healthier life. Since 2020, Golomt Bank has contributed a total of MNT 420 million in support of this initiative. To date, the project team has traveled the equivalent of three full circuits across Mongolia, providing medical examinations to approximately 54,600 children and giving the gift of life to more than 1,580 children through successful treatment and surgery.

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NEW PRODUCTS

INTRODUCED THE NEW "UNIVERSE" CARD

Golomt Bank is committed to creating a transparent and borderless ecosystem—one that is "**TRANSPARENT**" and "**Unbound By Time Or Space**"—to help you unlock limitless opportunities

Transparency
Following its IPO and becoming publicly listed company, Golomt Bank ensures full transparency by openly sharing its financial reports, operational updates, and performance information with the market.

Continuous development
Leveraging technological advantages, Golomt Bank remains your trusted partner 24/7, providing uninterrupted services without geographical limitations.

Borderless reach
Partnering with the world's leading card brands, Golomt Bank enables you to make transactions anytime, anywhere-whether for business or leisure-both in Mongolia and around the globe.

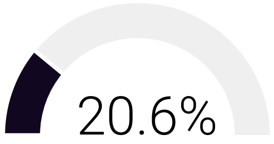
INTRODUCED A NEW PRODUCT TO SUPPORT SME:

- Loan products to support micro-entrepreneurs
- Fast loan secured by real estate
- All types of domestic quick guarantees
- First ever bill discounting service /VEKSEL/ in the banking and financial sector in Mongolia
- Loans secured by receivables from the CU convenience store network

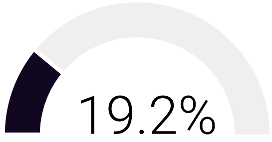
FINANCIAL RESULTS

MARKET SHARE

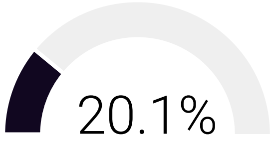
TOTAL ASSETS



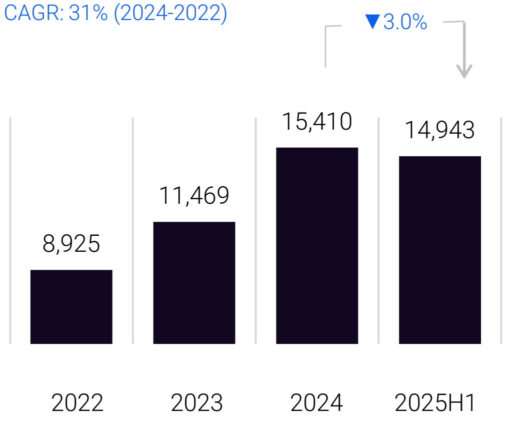
TOTAL LOANS



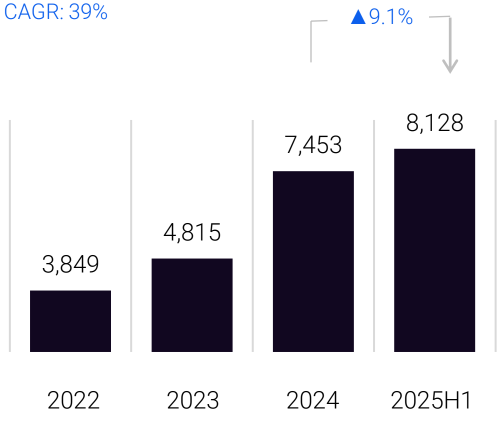
TOTAL DEPOSITS



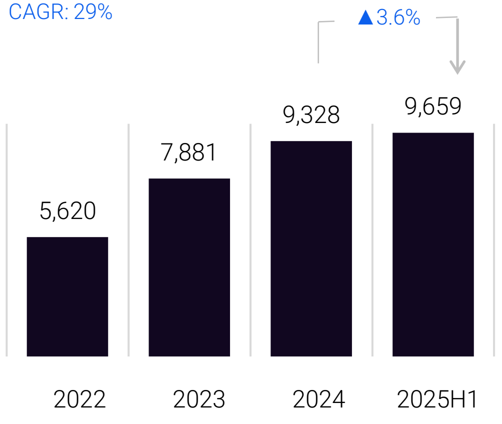
TOTAL ASSET/billion MNT/
CAGR: 31% (2024-2022)



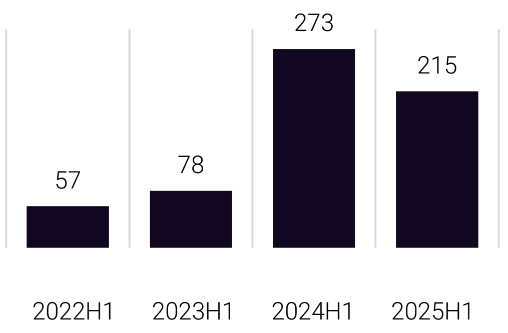
TOTAL LOAN/billion MNT/
CAGR: 39%



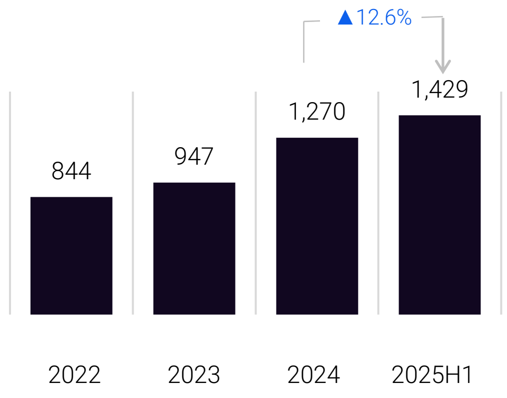
TOTAL DEPOSIT/billion MNT/
CAGR: 29%



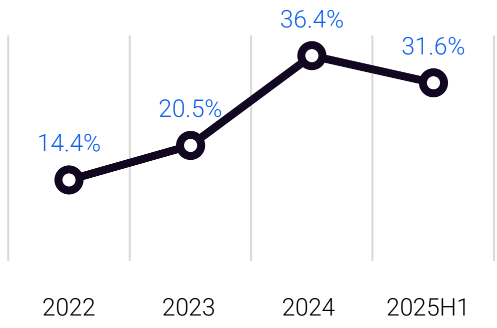
NET PROFIT/billion MNT/



TOTAL EQUITY/billion MNT/
CAGR: 23%



RETURN ON AVERAGE EQUITY(%)



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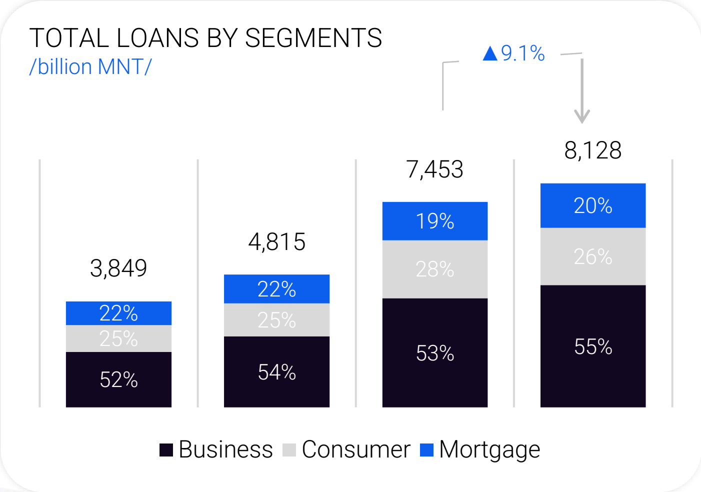
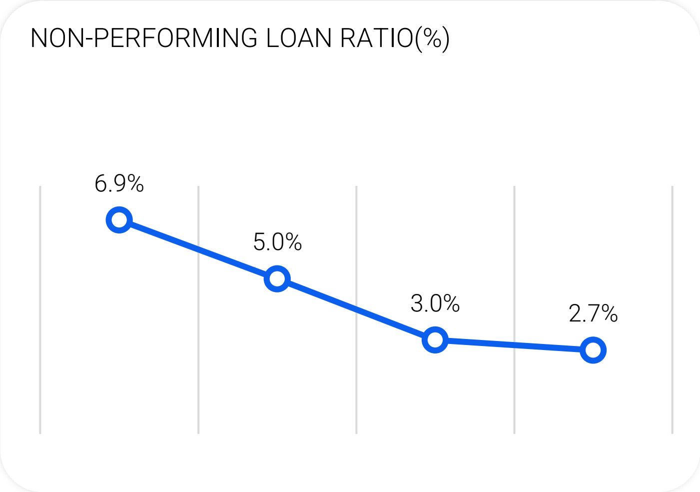
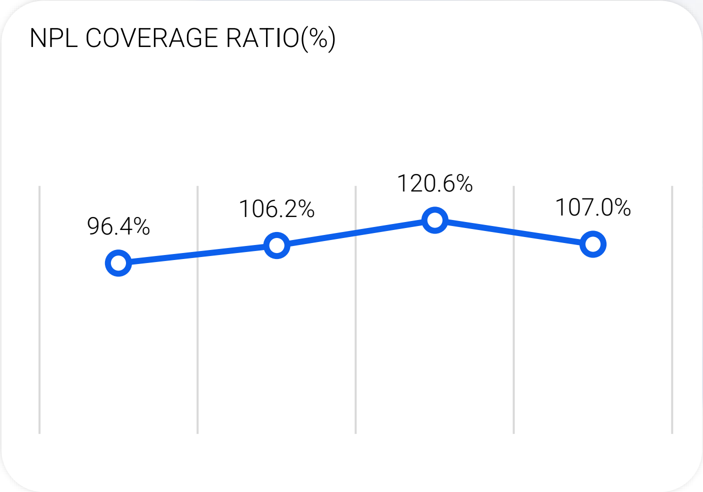
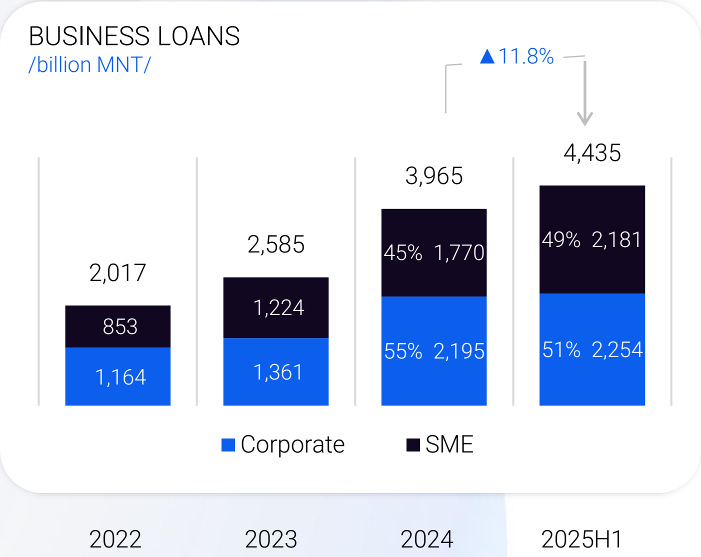
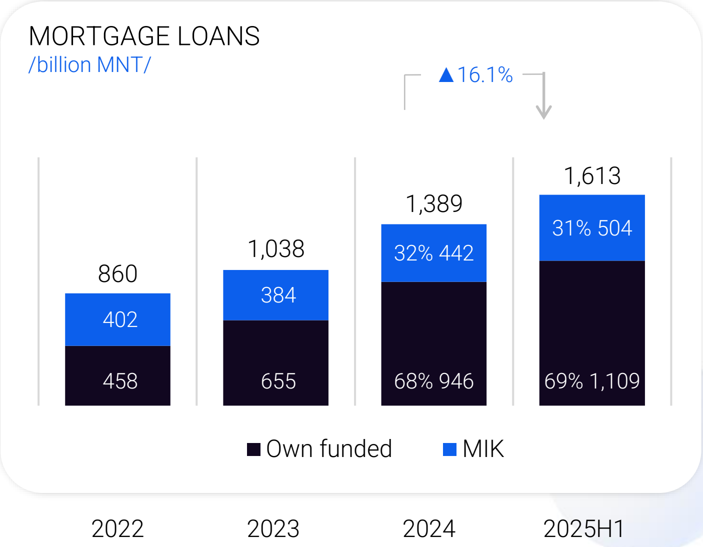
LOAN DECOMPOSITION, QUALITY INDICATORS











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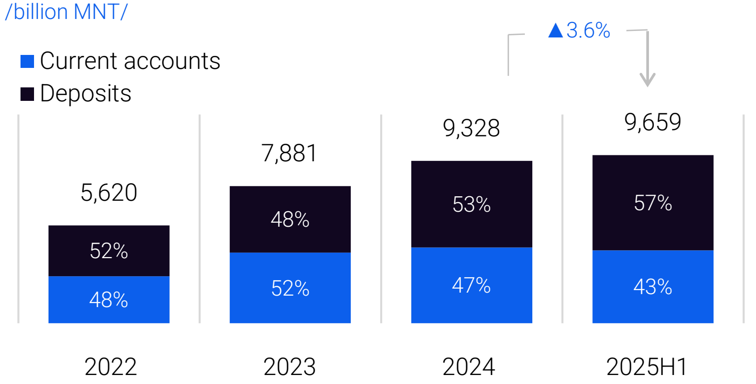
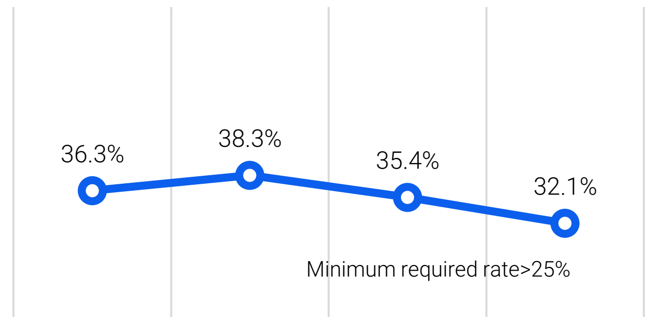
TOTAL DEPOSITS, RATIO INDICATORS

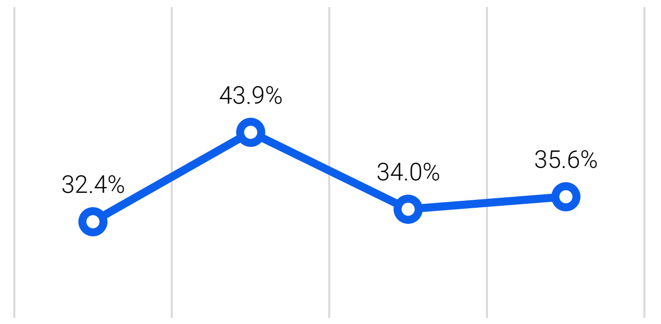
TOTAL DEPOSITS
/billion MNT/



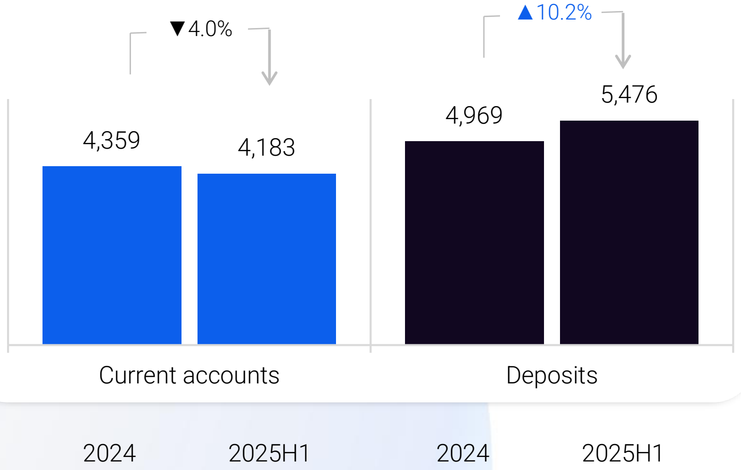
LIQUIDITY RATIO (%)



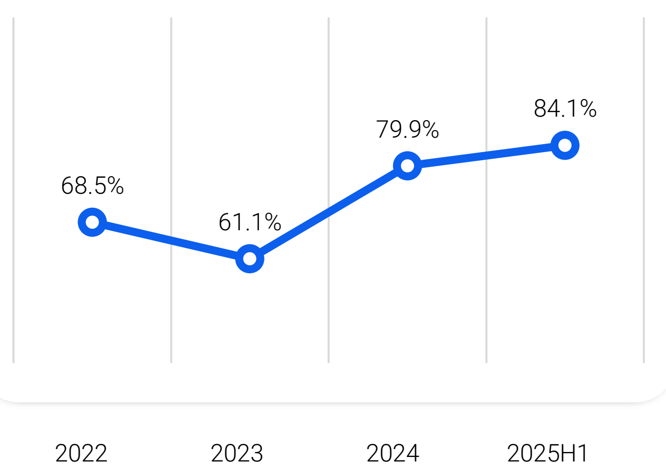
COST TO INCOME RATIO(%)



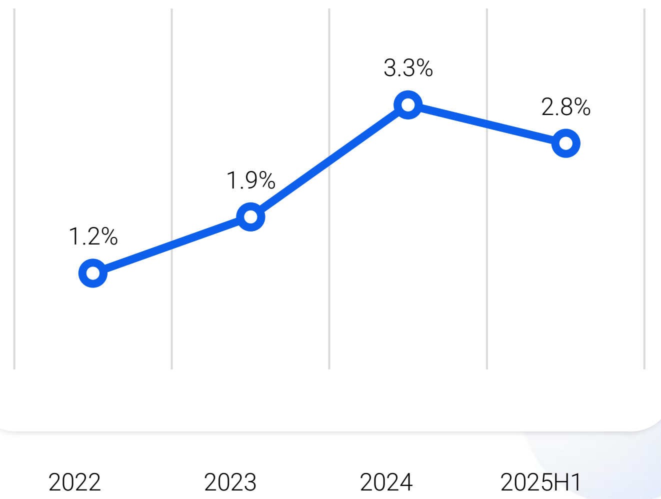
TOTAL DEPOSITS
/billion MNT/



LOAN TO DEPOSIT RATIO(%)



RETURN ON AVERAGE ASSETS(%)



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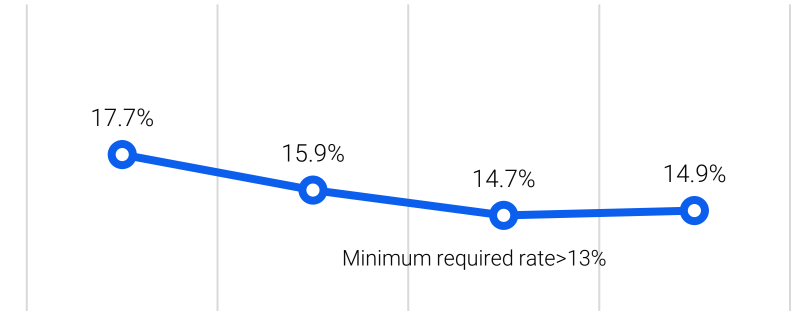
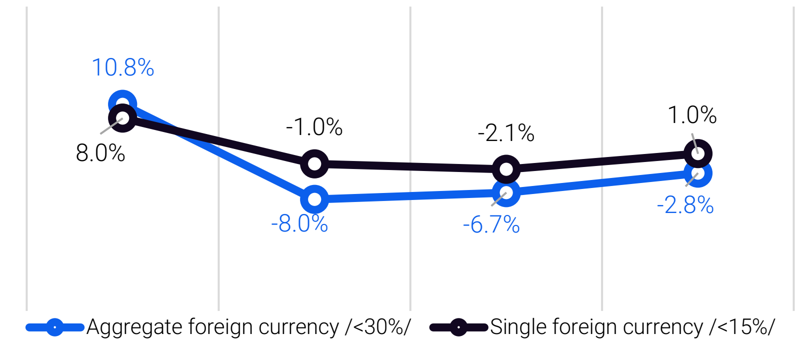
PRUDENTIAL RATIOS

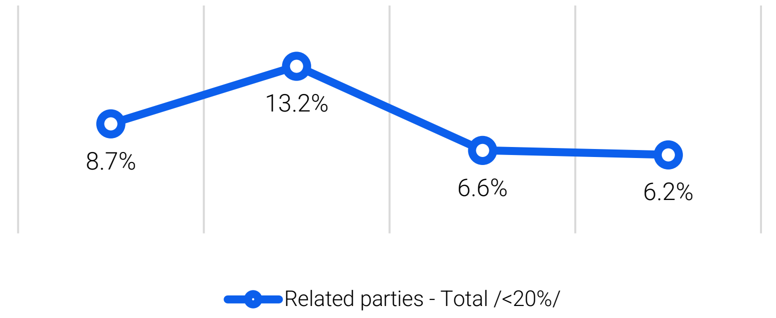
CAPITAL ADEQUACY RATIO(%)



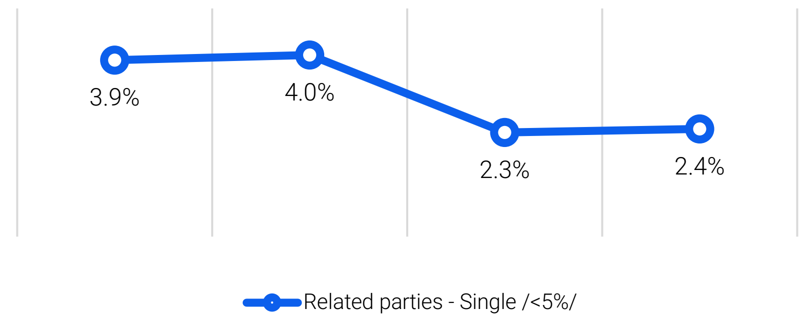
FOREIGN CURRENCY EXPOSURE RATIO(%)



LOANS GRANTED TO RELATED PARTIES<20%



LOANS GRANTED TO RELATED PARTIES<5%



2022 2023 2024 2025H1

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THANK YOU

Contact : investornews@golomtbank.com