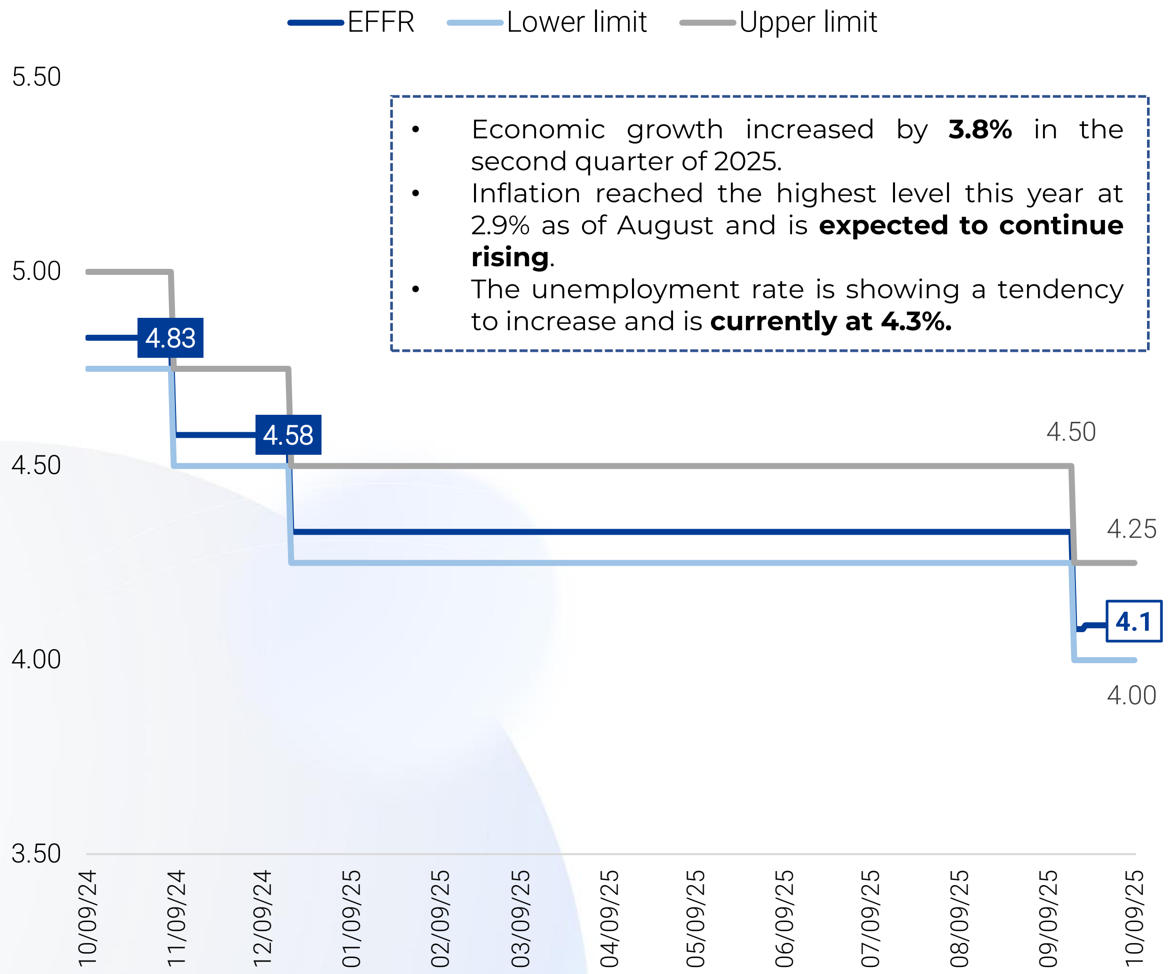
GOLOMT BANK 2025Q3
OPERATIONAL AND FINANCIAL RESULTS

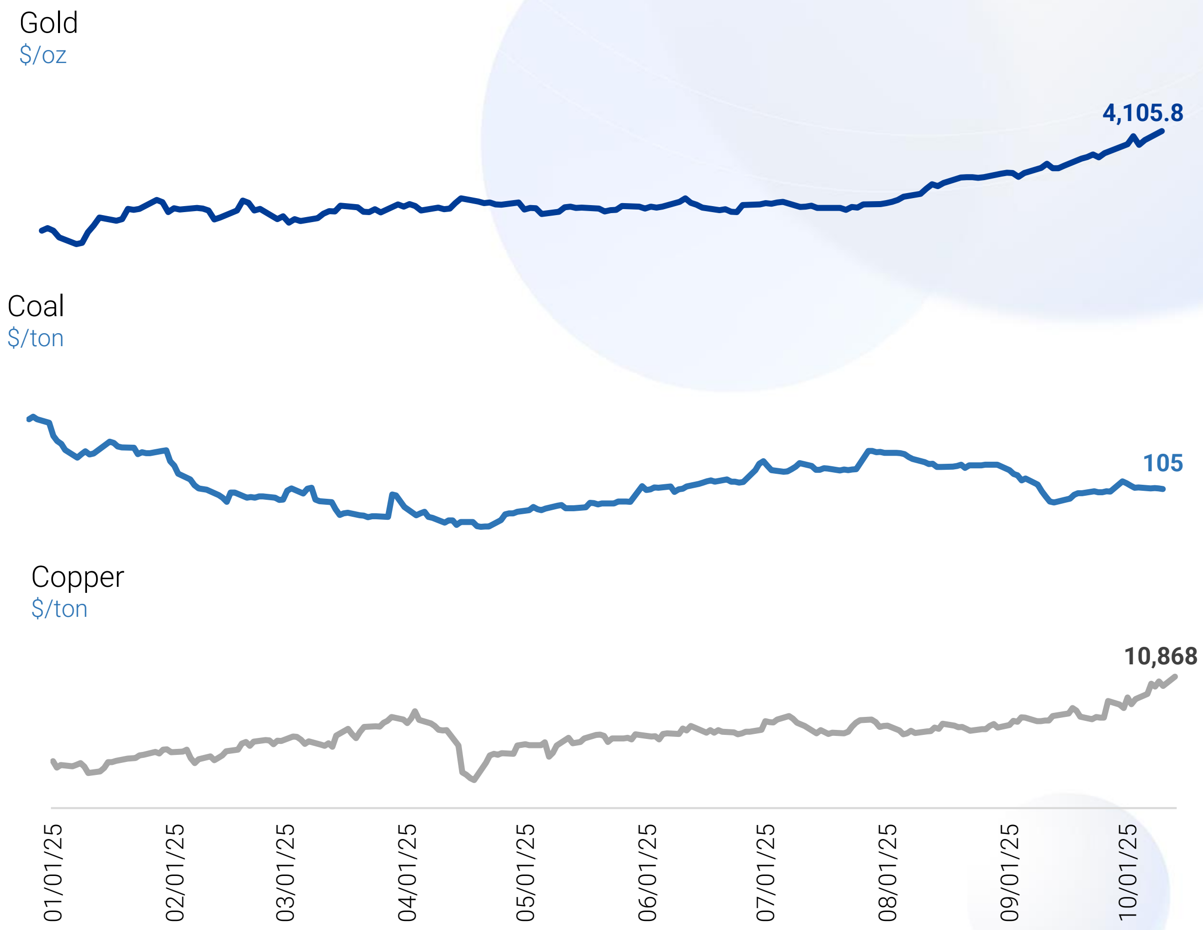
October, 2025

FEDERAL RESERVE RATE

- Economic growth increased by **3.8%** in the second quarter of 2025.
- Inflation reached the highest level this year at 2.9% as of August and is **expected to continue rising**.
- The unemployment rate is showing a tendency to increase and is **currently at 4.3%.**



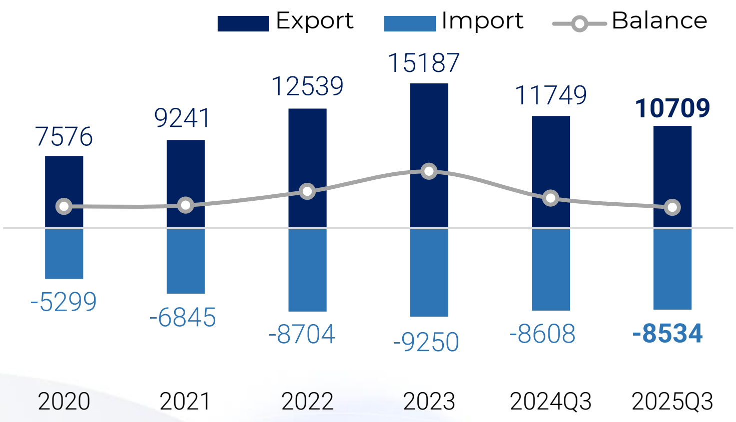
GLOBAL COMMODITY PRICE FLUCTUATION



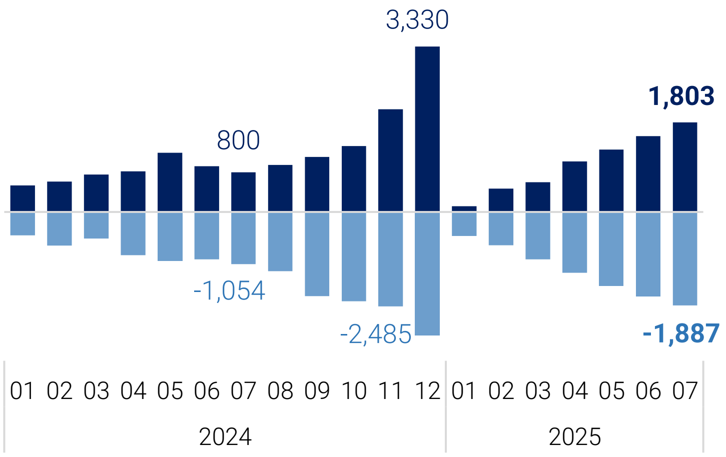
Source: FRED, Bloomberg terminal, National Association for Business Economics survey

MONGOLIAN MACROECONOMIC CONDITIONS

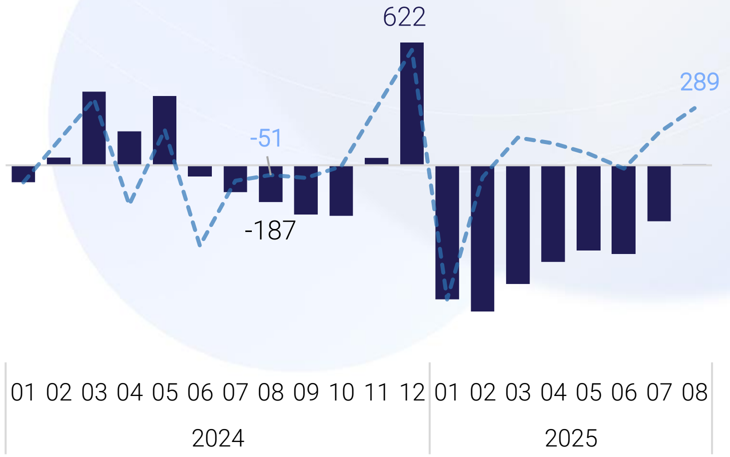
FOREIGN TRADE
mio USD



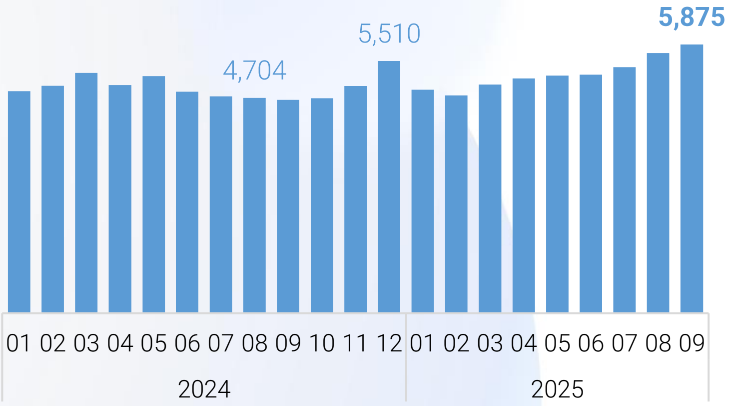
CURRENT & FINANCIAL ACCOUNT
mio USD



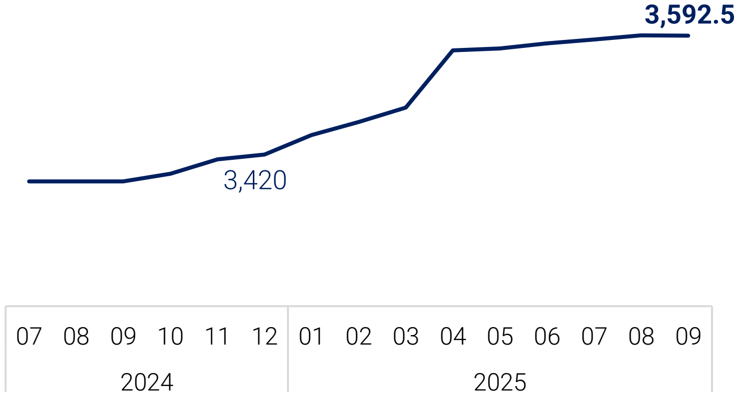
BALANCE OF PAYMENT
mio USD



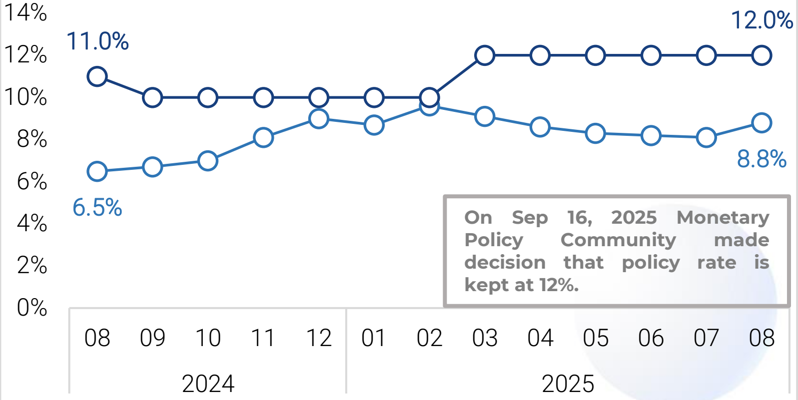
INTERNATIONAL RESERVE
mio USD



EXCHANGE RATE
monthly average, USD/MNT



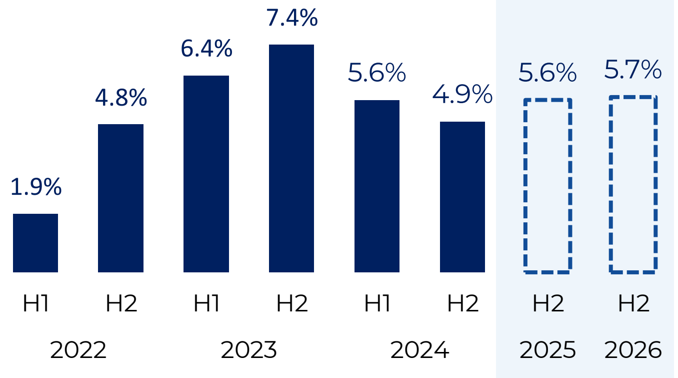
INFLATION & POLICY RATE
/at 2023 constant price/



Source: National Statistics Office, Bank of Mongolia

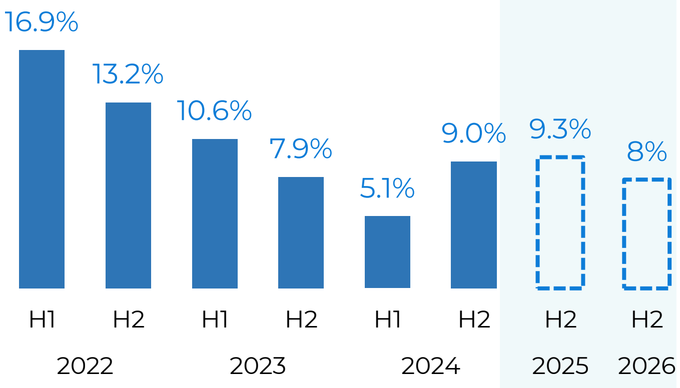
	Updated	2025	2026
Bank of Mongolia	2025 Jun	6.0%	5.9%
IMF	2025 Sep	5.5%	5.5%
World Bank	2025 Oct	5.9%	5.6%
ADB	2025 Sep	5.7%	5.7%
Golomt Bank	2025 Sep	5.0%	5.6%
Average		5.6%	5.7%

ECONOMIC GROWTH FORECAST



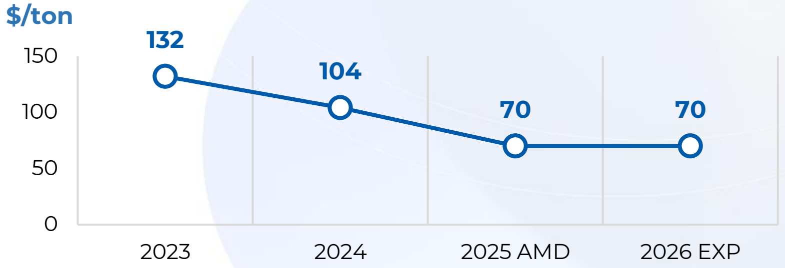
	Updated	2025	2026
Bank of Mongolia	2025 Jun	9.0%	7.0%
IMF	2025 Sep	9.0%	8.2%
World Bank	2025 Oct	10.0 %	8.0%
ADB	2025 Sep	8.6%	7.2%
Golomt Bank	2025 Sep	9.8%	8.0%
Average		9.3%	7.7%

INFLATION FORECAST



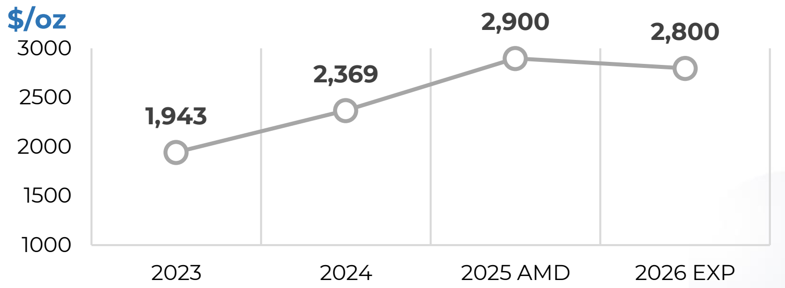
COMMODITY PRICE OUTLOOK

BORDER PRICE OF COKING COAL



BORDER PRICE OF COPPER

BORDER PRICE OF GOLD



Source: National Statistics Office, Bank of Mongolia

In the 3rd quarter we...

GOLOMT BANK WAS HONORED BY EUROMONEY MAGAZINE AS MONGOLIA'S "BEST BANK SUPPORTING SMEs" FOR 2025

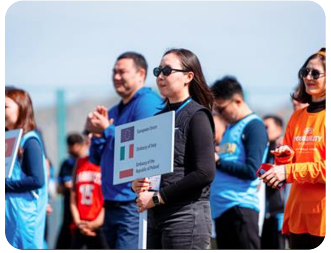
The prestigious international banking and finance publication, Euromoney magazine, announced the winners of this year's "Euromoney Awards for Excellence" on July 18. Based on Golomt Bank's strategic policy to support the SME sector, the bank was honored as Mongolia's "Best SME Supporting Bank" for 2025.

Golomt Bank Successfully Organized the "Adventure Tour" Event

On September 27–28, 2025, Golomt Bank successfully organized its 6th annual "Motivation & Adventure Tour" in Khonin Nuga, Mandal soum, Selenge province.The event aimed to strengthen relationships with the bank's high-performing corporate clients, enhance mutual profitability, and further expand future collaboration. Representatives from 20 organizations participated in this year's event, which combined team-building activities and client appreciation initiatives in a dynamic outdoor setting.

Golomt Bank Recognized as the "Best Partner Bank in Mongolia" by the Asian Development Bank

As of July 2025, Golomt Bank held a dominant position in the foreign trade finance market, accounting for 50.5% of the total value and 42.4% of the total number of letters of credit and guarantees issued nationwide. This recognition was awarded under ADB's Trade and Supply Chain Finance Program, which acknowledges the top-performing regional banks and financial institutions for their excellence in executing the program and contributing to the growth of international trade.



Friendly Tournament Among Embassies in Mongolia Successfully Concludes

The Embassy Football Championship, jointly organized by Golomt Bank and the Ministry of Foreign Affairs, has been held annually since 2010 and has become a well-established tradition.
This year's event brought together over 400 distinguished guests, athletes, and supporters, featuring participants from 18 organizations, including foreign embassies, the United Nations, and AmCham Mongolia. A total of 12 teams competed in football, 23 teams in 3x3 basketball, and 21 players in table tennis, promoting sportsmanship, friendship, and mutual cooperation among the diplomatic community in Mongolia.

SOCIALPAY INTRODUCES NEW FEATURE ALLOWING WECHAT QR PAYMENTS

Mongolian citizens traveling to China can now make purchases at merchants accepting WeChat payments using their SocialPay app without any additional fees.This new feature enhances cross-border payment convenience by allowing seamless QR code transactions between SocialPay and WeChat merchants.

"INVITE YOUR FRIEND" CAMPAIGN

SocialPay has launched its "Invite a Friend" promotional campaign, offering users the chance to enter a raffle to win tickets to the Blackpink concert and the CS2 Budapest Major. By inviting friends to join SocialPay, users can participate in these exclusive prize draws and enjoy exciting rewards while expanding the SocialPay community.

GOLOMT BANK

WITHIN THE FRAMEWORK OF SOCIAL RESPONSIBILITY

BESTGER CERTIFICATE

On September 16, Mr. A. Odonbaatar, Chief Executive Officer of Golomt Bank, and Mr. Ts. Batgerel, Executive Director of the Mongolian Green Building Council, signed a Memorandum of Understanding to promote sustainable and environmentally friendly development in Mongolia. Under this memorandum, Golomt Bank will recognize the National Green Building **"BestGER" certification** issued by the Mongolian Green Building Council as part of its green loan eligibility criteria. This collaboration brings the bank one step closer to providing preferential green financing to businesses and individuals, thereby supporting the development of eco-friendly, climate-resilient housing and infrastructure and contributing to sustainable environmental goals.

BestGER

"Investing for a brighter future"

MENTORSHIP 2025

Golomt Bank, a steadfast supporter of education, has successfully implemented its traditional annual "Internship" (Student Research Program) for the 21st consecutive year, engaging students specializing in information technology.

21/3
engaged students, during this period.

MENTORSHIP PROGRAM

GOLOMT BANK *Investing for a brighter future*

Since 2022, the program has been implemented for the fourth consecutive year, during which founders and executives of Mongolia's leading companies have served as mentors for emerging businesses, sharing their knowledge and experience.

This years program	100	10	90
	Enterprises	special consulting service	in-class sessions

GOLOMT BANK & AI ACADEMY ASIA

AI Academy Asia and Golomt Bank have jointly launched the **"AI for Women 100x100"** program, which aims to eliminate gender inequality and enhance women's participation in the technology sector. The program focuses on providing equal educational opportunities to girls and female teachers living in remote provinces and soums of Mongolia, ensuring they are not left behind amid the rapid development of artificial intelligence, and empowering them to become leaders in the technology field. Participants will complete the program by developing and presenting their own AI-based capstone projects.

100	100	14-18
Female students	Female teachers	age girls

GOLOMT BANK

WITHIN THE FRAMEWORK OF FUNDING

GOLOMT BANK & INTERNATIONAL FINANCE CORPORATION

Golomt Bank has signed a **USD 160 million** loan agreement with the International Finance Corporation (IFC). This financing marks IFC's first "blue" investment and is aimed at promoting environmental sustainability.

60%	25%	15%
Environmentally friendly projects and programs	Water conservation and supply improvement	Initiative to support SMEs

160 million USD

GOLOMT BANK EXPANDED ITS COOPERATION WITH WATEREQUITY

4.4₮	18
billion MNT loans granted	projects carried out

Golomt Bank, in cooperation with WaterEquity, is implementing a project aimed at improving access to safe drinking water and sanitation in Mongolia. Within the framework of this partnership, a total of **USD 13 million** in funding has been raised to provide loans supporting small and medium-sized enterprises operating in the water sector.

13 million USD

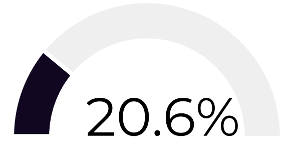
GOLOMT BANK RAISED USD 7 MILLION IN FUNDING FROM ENABLING QAPITAL

Golomt Bank has successfully signed a three-year financing agreement worth **USD 7 million** with Enabling Qapital AG, an investment fund based in the Principality of Liechtenstein. The partnership aims to deliver products and services that meet customers' needs more efficiently and conveniently, while also supporting small and medium-sized enterprises.

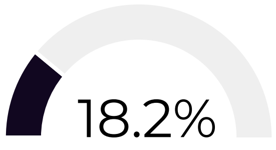
7 million USD

MARKET SHARE

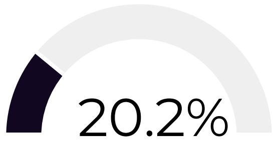
TOTAL ASSSETS



TOTAL LOANS

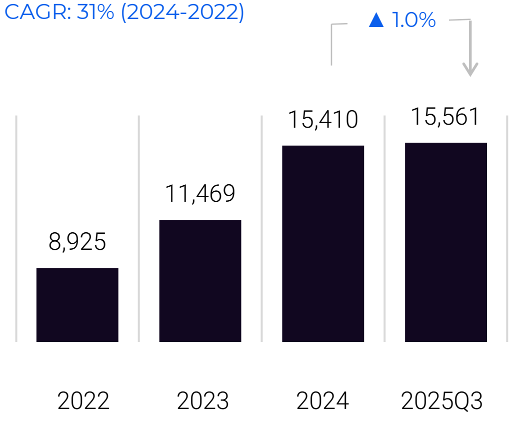


TOTAL DEPOSITS



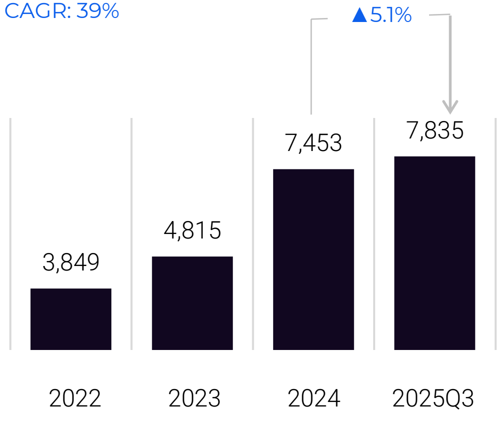
TOTAL ASSET/billion MNT/

CAGR: 31% (2024-2022)



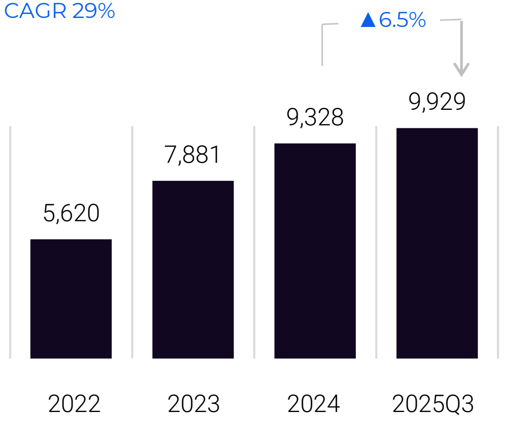
TOTAL LOAN/billion MNT/

CAGR: 39%

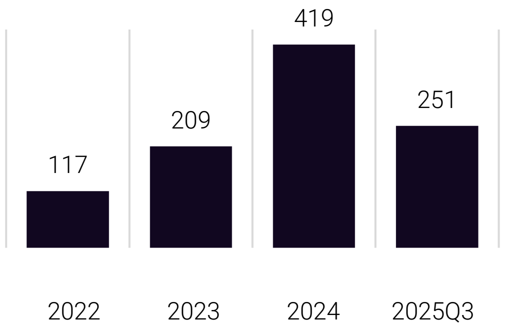


TOTAL DEPOSIT/billion MNT/

CAGR 29%

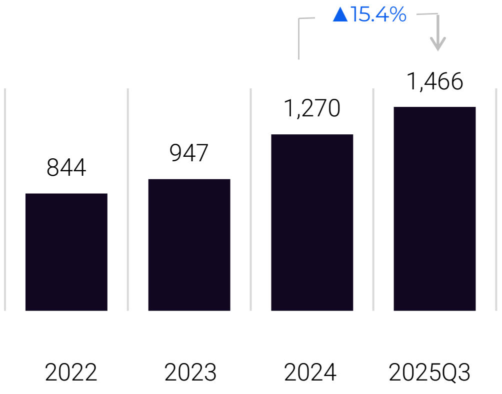


NET PROFIT/billion MNT/

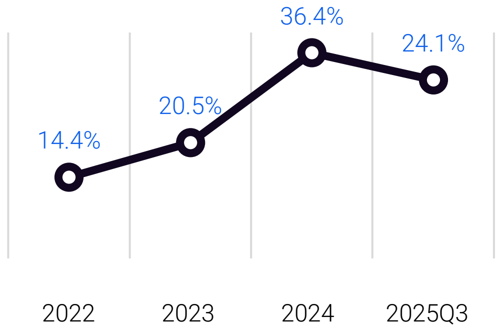


TOTAL EQUITY/billion MNT/

CAGR: 23%



RETURN ON AVERAGE EQUITY(%)



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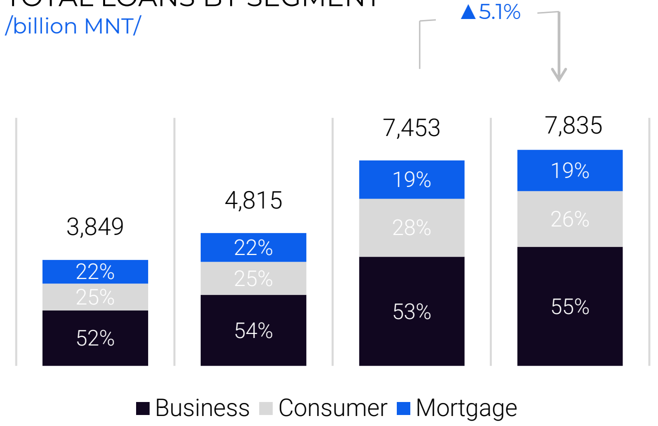
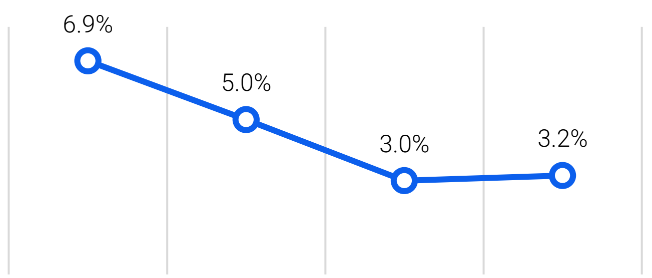
LOAN DECOMPOSITION, QUALITY INDICATORS

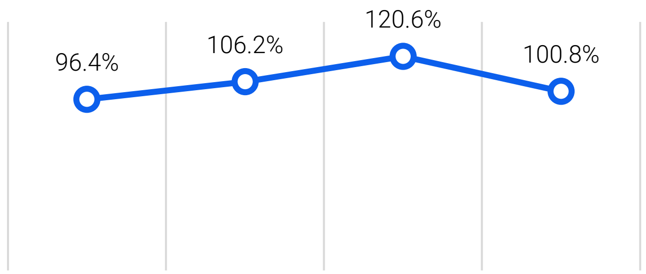
TOTAL LOANS BY SEGMENT
/billion MNT/



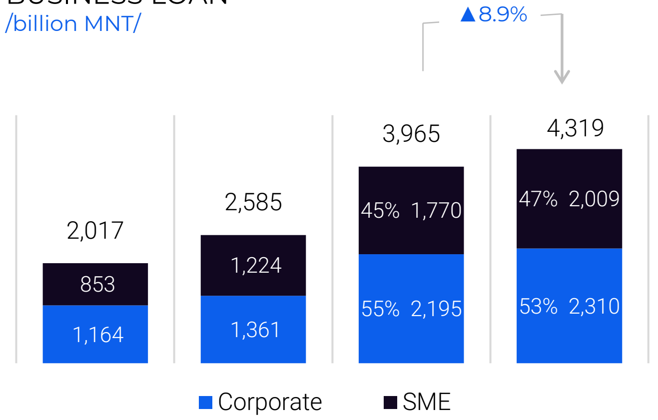
NON-PERFORMING LOAN RATIO(%) STAGE 3



NPL COVERAGE RATIO(%)

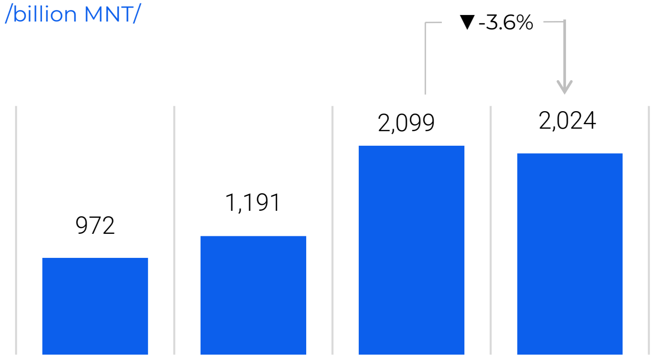


BUSINESS LOAN
/billion MNT/



2022 2023 2024 2025Q3

CONSUMER LOAN
/billion MNT/



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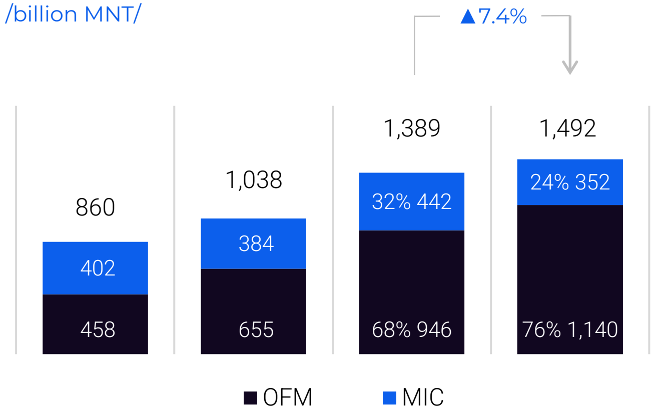
MORTGAGE LOAN
/billion MNT/



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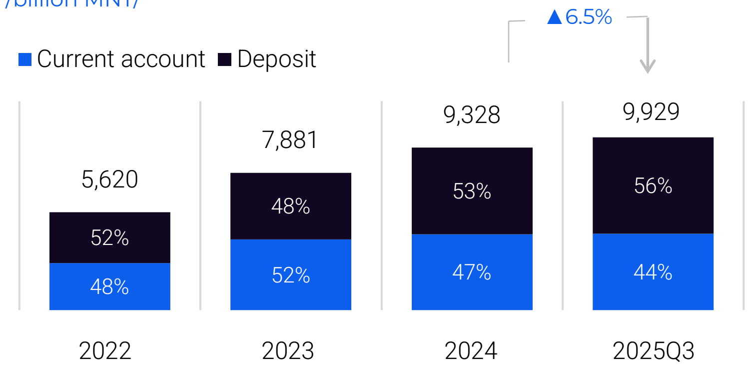
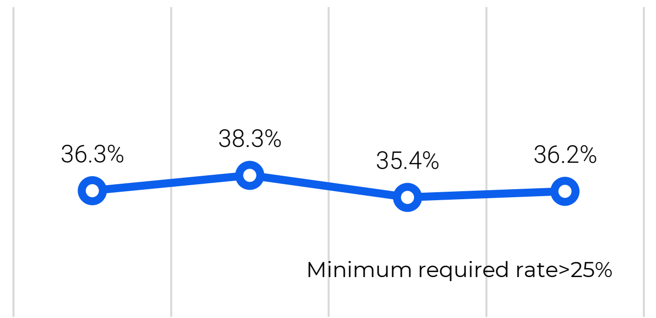
TOTAL DEPOSITS, RATIO INDICATORS

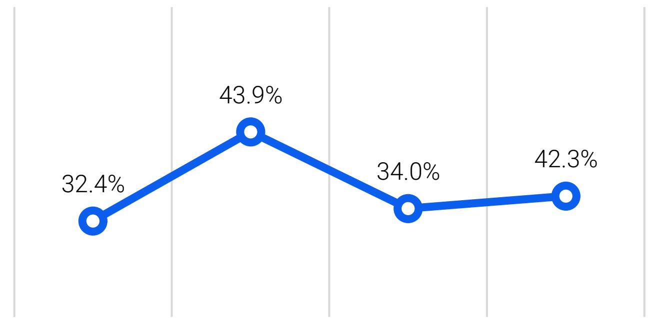
TOTAL DEPOSITS
/billion MNT/



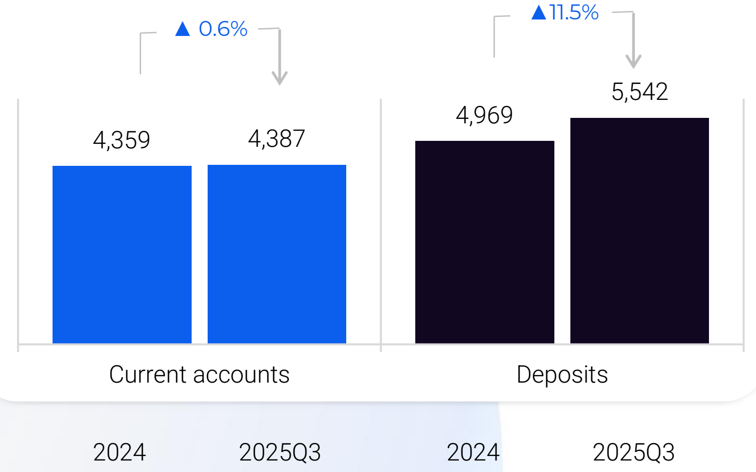
LIQUIDITY RATIO(%)



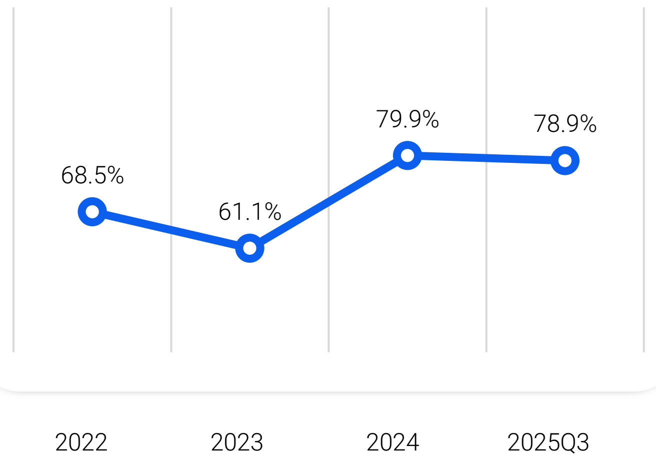
COST TO INCOME RATIO(%)



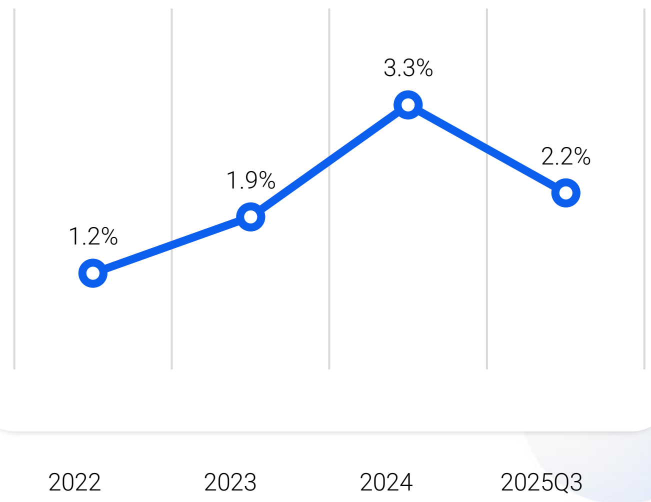
TOTAL DEPOSITS
/billion MNT/



LOAN TO DEPOSIT RATIO(%)



RETURN ON AVERAGE ASSETS(%)



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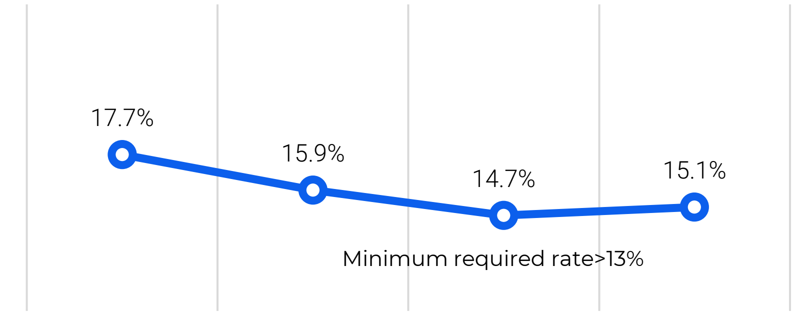
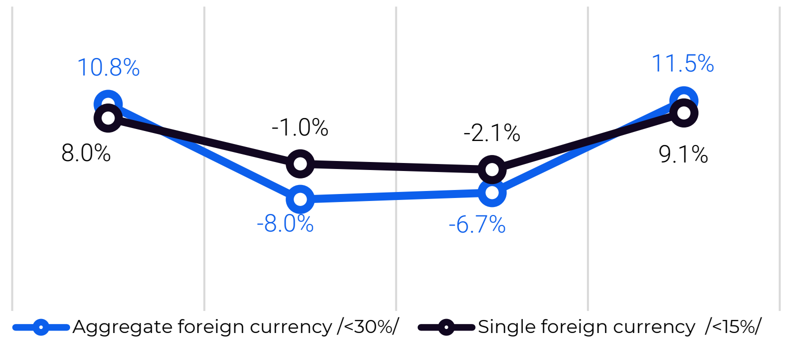
PRUDENTIAL RATIOS

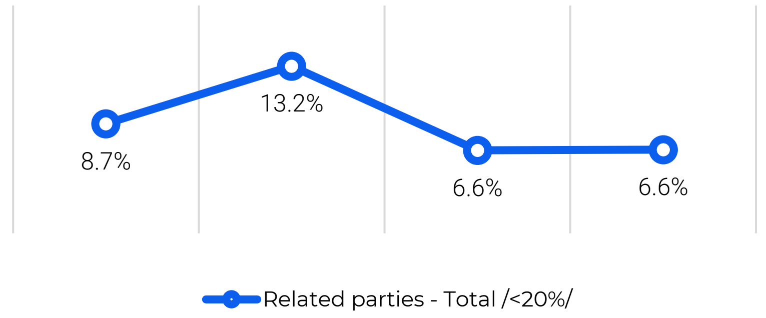
CAPITAL ADEQUACY RATIO(%)



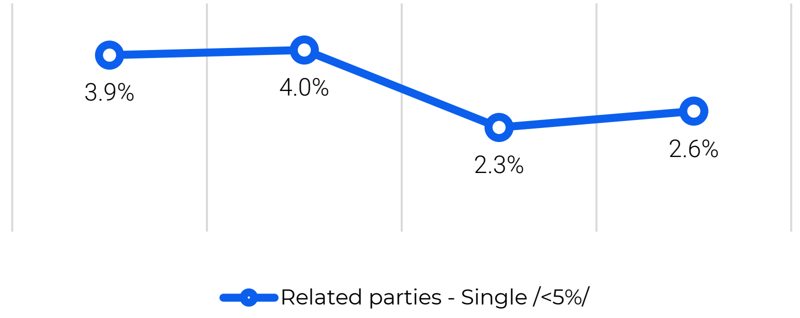
FOREIGN CURRENCY EXPOSURE RATIO(%)



LOANS GRANTED TO RELATED PARTIES<20%



LOANS GRANTED TO RELATED PARTIES<5%



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THANK YOU

Contact : investornews@golomtbank.com