

PRESS RELEASE

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“GOLOMT BANK” JSC PUBLISHES 2025’Q3 FINANCIAL STATEMENT

Presenting the key performance indicators of the banking sector for the first half of 2025.

Key statistics of the Banking Sector:

- The total outstanding loans of the banking sector increased by 27% in the first half of 2025 year on year, reaching MNT 42.2 trillion. Of the total loans, 4.2% or MNT 1.7 trillion are classified as past due loans (PDLs).
- At the end of 2024, the ratio of non-performing loans (NPLs) reached 5%, marking the lowest level in the past 15 years. In the first half of 2025, 4.9% of total loan portfolios were non-performing loans.
- Corporate loans increased by MNT 3.4 trillion or 25.5% year-on-year, and by MNT 1.29 trillion or 8.5% month-on-month, reaching MNT 16.5 trillion.
- Retail loans grew by MNT 5.2 trillion or 26.7% year-on-year, and by MNT 558.4 billion or 2.3% month-on-month, reaching MNT 24.6 trillion.
- SME loans accounted for 22.7% of total bank loans, increasing by 28.2% year-on-year to reach MNT 9.6 trillion.
- As of June 2025, mortgage loans amounted to MNT 10.4 trillion, distributed among 127,046 borrowers, showing a 21.2% increase year-on-year.
- In June 2025, the interest rate spread between newly accepted MNT deposits and newly issued MNT loans stood at 5.7 percentage points, which is 0.1 percentage points lower year-on-year but 0.4 percentage points higher than the previous month.

Key highlights of the 3rd quarter of 2025 financials were as follows:

- The bank’s total assets increased by MNT 3.1 trillion or 24.8%, reaching MNT 15.6 trillion.
- Total equity rose by MNT 254 billion or 21%, amounting to MNT 1.5 trillion.
- The total loan portfolio expanded by 10.4%, reaching MNT 7.8 trillion. By maintaining a balanced portfolio structure, 55% of the loans were corporate and 45% were consumer loans. The non-performing loan ratio reached 3.2%.
- Customer deposits increased by MNT 1.6 trillion or 21%, reaching MNT 9.1 trillion. The investment portfolio grew by 43.4%, reaching MNT 1.5 trillion.
- Net profit after tax amounted to MNT 251.3 billion, while the average return on equity (ROE) reached 24.1% on an annualized basis.
- The bank fully complied with the prudential ratios and requirements set by the Bank of Mongolia and international financial institutions.

For our investors, Golomt Bank will host an “Earnings Call” and a Q&A live webcast to discuss the financial results of the latest reporting year and the bank’s future outlook on October 24, 2025, at 4:00 pm UB time, through the bank’s official channels.

Please click [HERE](#) for the financial report.

Additional information about Golomt bank can be found through the following channels: www.investor.golombank.com

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