

## PRESS RELEASE

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# “GOLOMT BANK” JSC PUBLISHES 2025’Q4 FINANCIAL STATEMENT

**Ulaanbaatar City, Mongolia** - (2026.01.19) “Golomt” JSC has published the Financial results for the fourth quarter of 2025.

## Key macro-economic factors that have impacted the business environment for the second half of 2025:

- As of the second half of 2025, the mining sector continues to play a pivotal role in supporting Mongolia’s economic growth. Although coal prices declined year-on-year, a significant increase in export volume led to a recovery in production and a notable improvement in overall sector activity.
- As of November 2025, Mongolia’s economy expanded by 5.9%. This growth was largely supported by the agricultural sector, which became a key growth drive in 2025 due to historically low levels of livestock losses.
- According to the International Monetary Fund (IMF), global inflation has been trending downward. In Mongolia, the base effect from earlier electricity tariff increases has dissipated, resulting in inflation declining to 7.5% in December, within the Bank of Mongolia’s target range.
- During the second half of 2025, total exports reached USD 15.7 billion, while imports amounted to USD 11.3 billion, resulting in a positive trade balance. Furthermore, the balance of payments recorded a surplus of USD 65.7 million.
- Consequently, Mongolia’s foreign exchange reserves stood at USD 7.0 billion, contributing significantly to exchange rate stability.

## Golomt Bank – Funding and Capital markets activities in 2025:

- Golomt Bank successfully raised the equivalent of USD 100 million in Japanese yen through debt instruments from leading institutional investors in Japan.
- During the period, the Bank has raised a total of USD 230 million in funding from international financial institutions. In addition, it has secured USD 150 million in funding from the capital markets, as well as USD 43.3 million through trade finance facilities.

## Key highlights of the 4<sup>th</sup> quarter of 2025 financials were as follows:

- The total loan portfolio expanded by MNT 805.2 billion or 10.8%, reaching MNT 8.3 trillion.
- The non-performing loan ratio declined from 3.0% to 2.5%, showing an improvement by 0.5 percentage points, and lower than the sector average, underscoring prudent risk management and sound asset quality.
- The bank’s total assets increased by MNT 3.6 trillion or 23.4%, reaching MNT 19.0 trillion.
- Total equity rose by 22.8%, amounting to MNT 1.6 trillion.
- Customer deposits increased by MNT 1.3 trillion or 15.6%, reaching MNT 10.0 trillion.
- The investment portfolio grew by 25.3%, reaching MNT 1.6 trillion.
- Net profit after tax amounted to MNT 345.1 billion, while the average return on equity (ROE) reached 24.3% 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 on February 5, 2025, to discuss the financial results of the most recent reporting period and the Bank’s future outlook. The event will be conducted 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.golomtbank.com](http://www.investor.golomtbank.com)

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