GOLOMT BANK
Investing for a brighter future

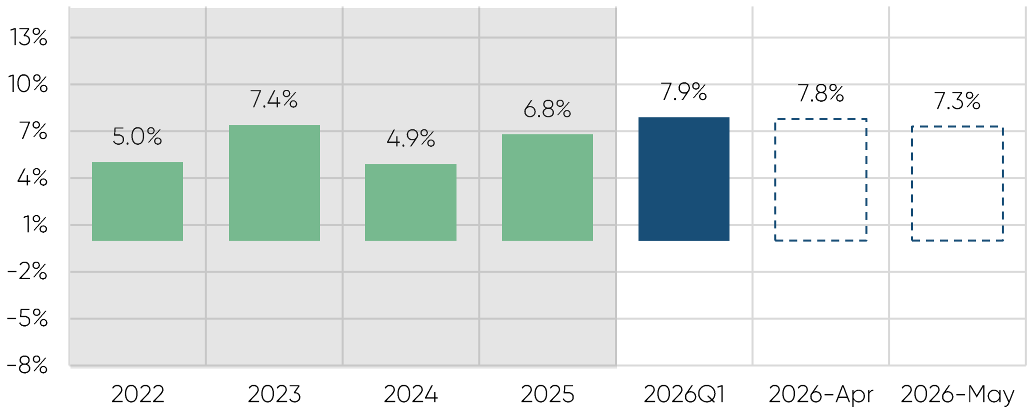
GOLOMT BANK JSC

2026H1 Operational and financial results
Unaudited financial figures

1

MACRO-ECONOMIC GROWTH

Economic growth
YoY Growth (2015 basis)



Source: National Statistics Office

2026Q1: Key contributing sectors

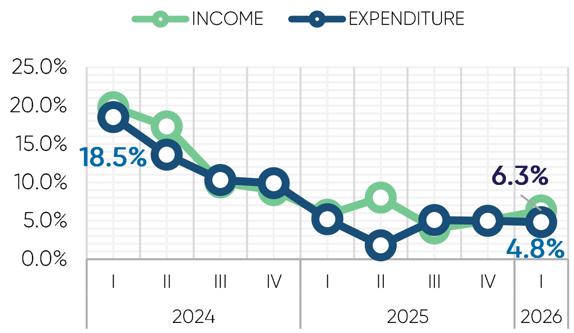
Sector	Growth	Comment
Mining	+5.0%	Mining sector growth was supported by stronger coal exports year- over-year and higher copper output from Oyu Tolgoi's underground mine operations.
Transportation	+1.1%	In line with the growth of the mining sector, the transportation sector rebounded and grew by 23% compared with the same period of the previous year.
Agriculture	+0.4%	Following strong growth of 33% in 2025, agricultural production stabilized in 2026, resulting in a weaker contribution to overall economic growth.
Trade & Manufacturing	-0.5%	The trade sector contracted by 0.8% and the manufacturing sector by 6.6% compared with the same period of the previous year, weighing on economic growth and indicating that domestic demand has begun to soften.

As of May 2026, Mongolia's economy grew by 7.3%, with growth primarily driven by the expansion of the mining sector.

Sectoral contributions to economic growth 2026.05:

- Agriculture 1.5%
- Mining 3.7%
- Manufacturing, construction 0.3%
- Transportation 1.9%
- Net tax -0.1%

Household Income and Expenditure YoY Growth



Source: NSO

Nominal Wage Growth and PMI (Purchasing Managers' Index)

Source: NSO

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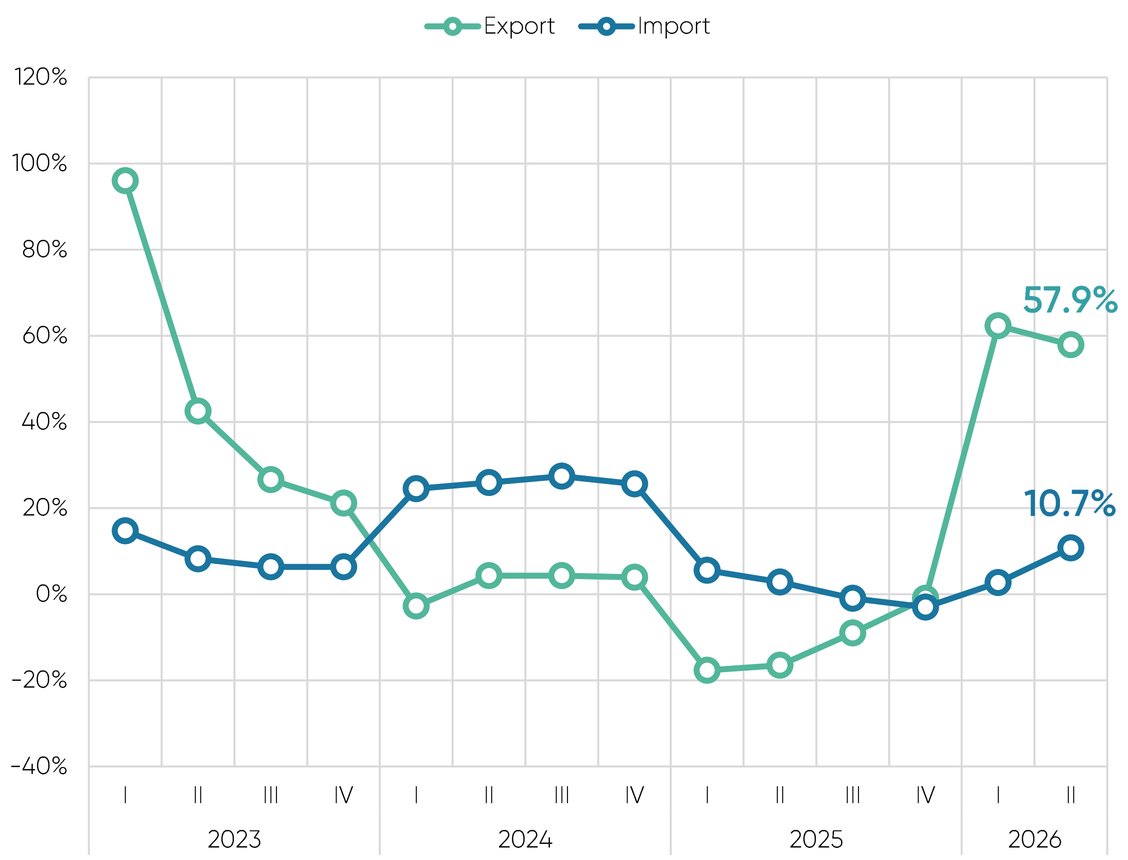
FOREIGN TRADE

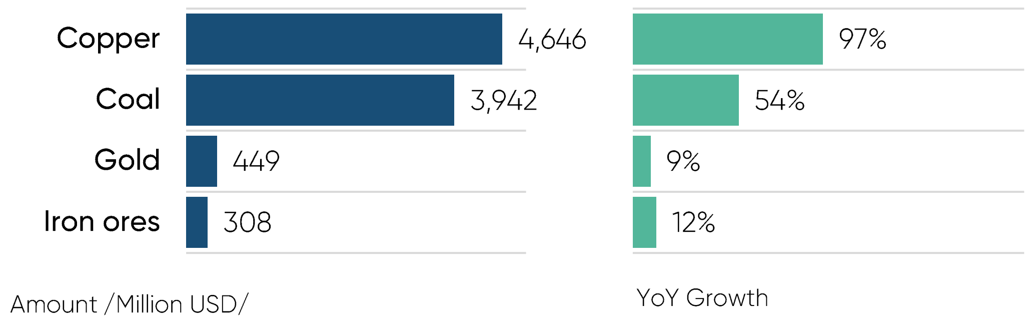
Foreign trade growth
YoY Growth



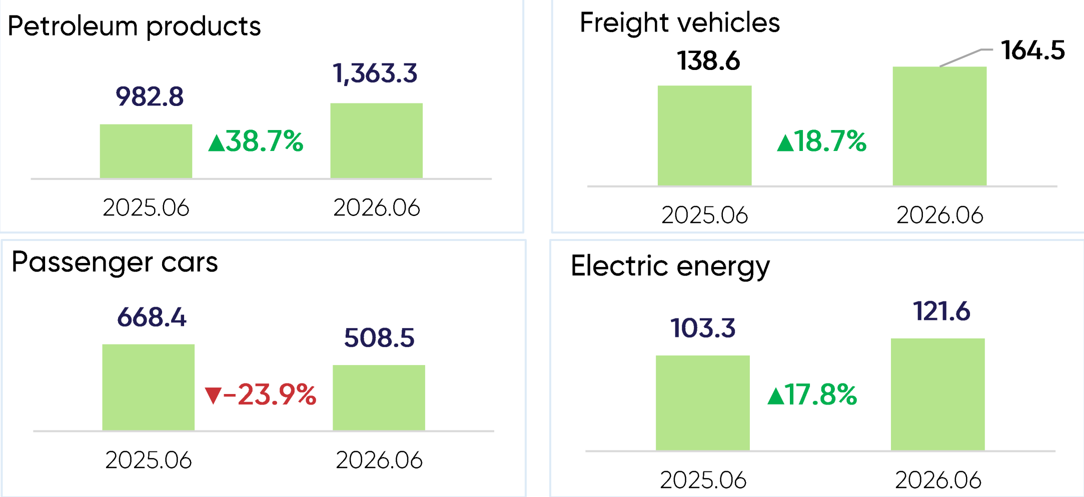
Source: Bank of Mongolia

10,393 MILLION USD TOTAL EXPORT	6,116 MILLION USD TOTAL IMPORT	4,277 MILLION USD TRADE BALANCE

EXPORT



IMPORT



MACROECONOMIC ENVIRONMENT

KEY HIGHLIGHTS

FINANCIAL RESULTS

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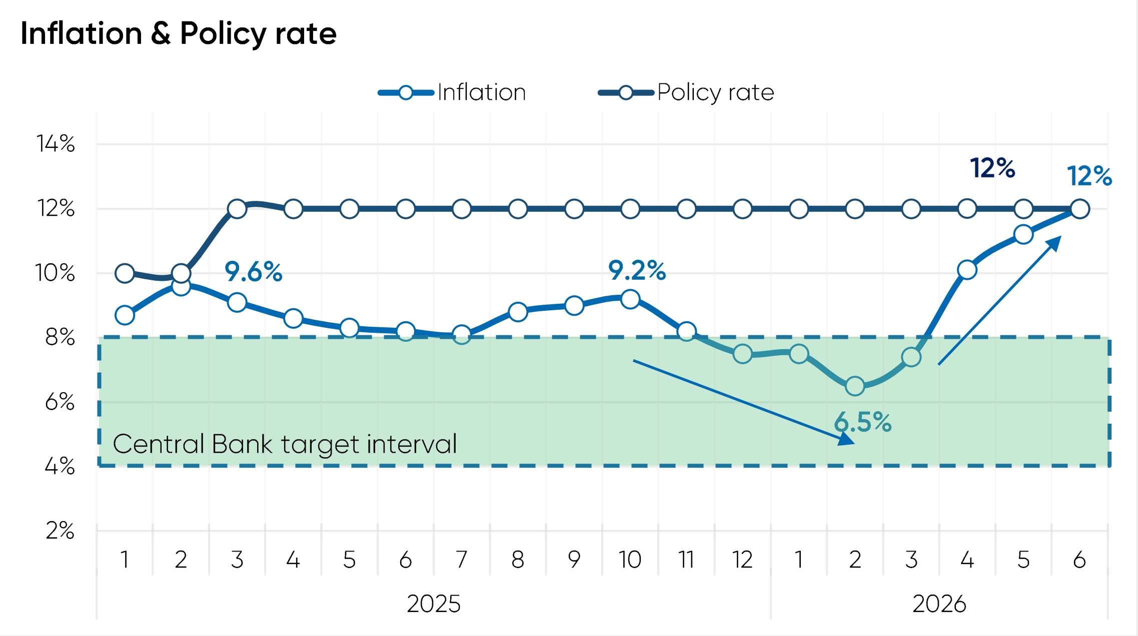
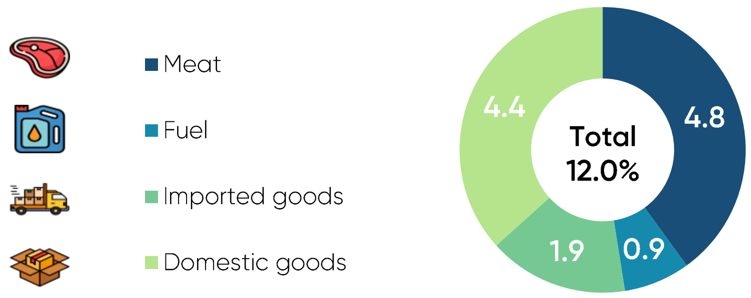
MONETARY POLICY





Inflation has rebounded, primarily due to rising food and fuel prices.

Headline inflation reached 12.0% nationwide in June, with 6.8 percentage points (56.4%) of the increase attributable to higher food prices. Import price inflation accounted for a further 2.8 percentage points (22.9%).

- Within the food category, inflation was driven largely by rising meat prices, which explained 46.7% of food inflation. In particular:
    - Beef price 57.1%,
    - Mutton and goat meat prices increased by 60.0%.
- Fuel prices contributed 0.9 percentage points to overall inflation.
- Looking ahead, inflation is expected to moderate by year-end, supported by the continued tight monetary policy stance and government measures aimed at containing supply-side price pressures.

Monetary policy decisions 2026H1:

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2026.01.16 (Macroprudential measures):

1. The debt-to-income (DTI) ratio for consumer loans was set at 45%
2. The required reserve ratio was increased by 1 percentage point

2026.03.20:

- The policy rate was maintained at 12.0%

2026.04.28 (Macroprudential measures):

- Starting from 1 October 2026, banks will be required to include in reserve requirement calculations an amount equivalent to 25% of newly raised foreign currency funding from external markets with maturities ranging from 360 days to 3 years, including bonds and loans.

2026.06.24:

- The policy rate was maintained at 12.0%, although further increases remain possible depending on the inflation outlook.

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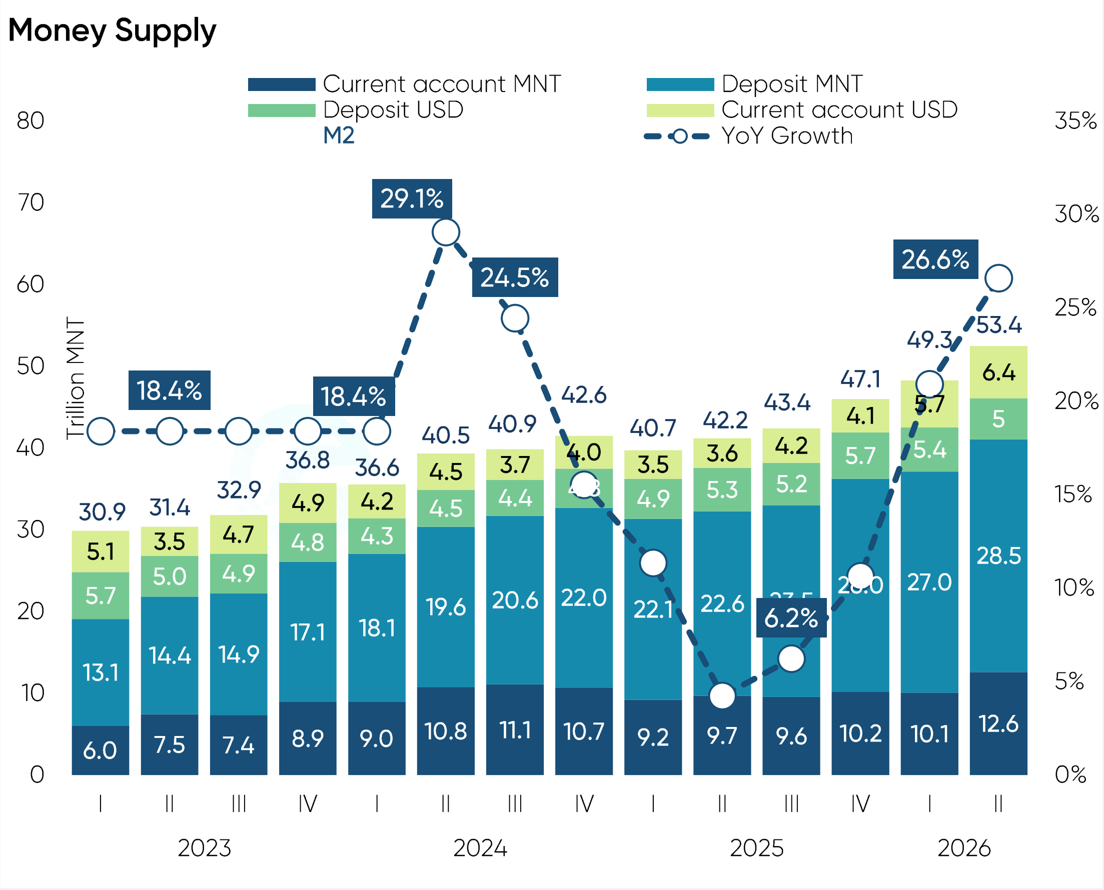
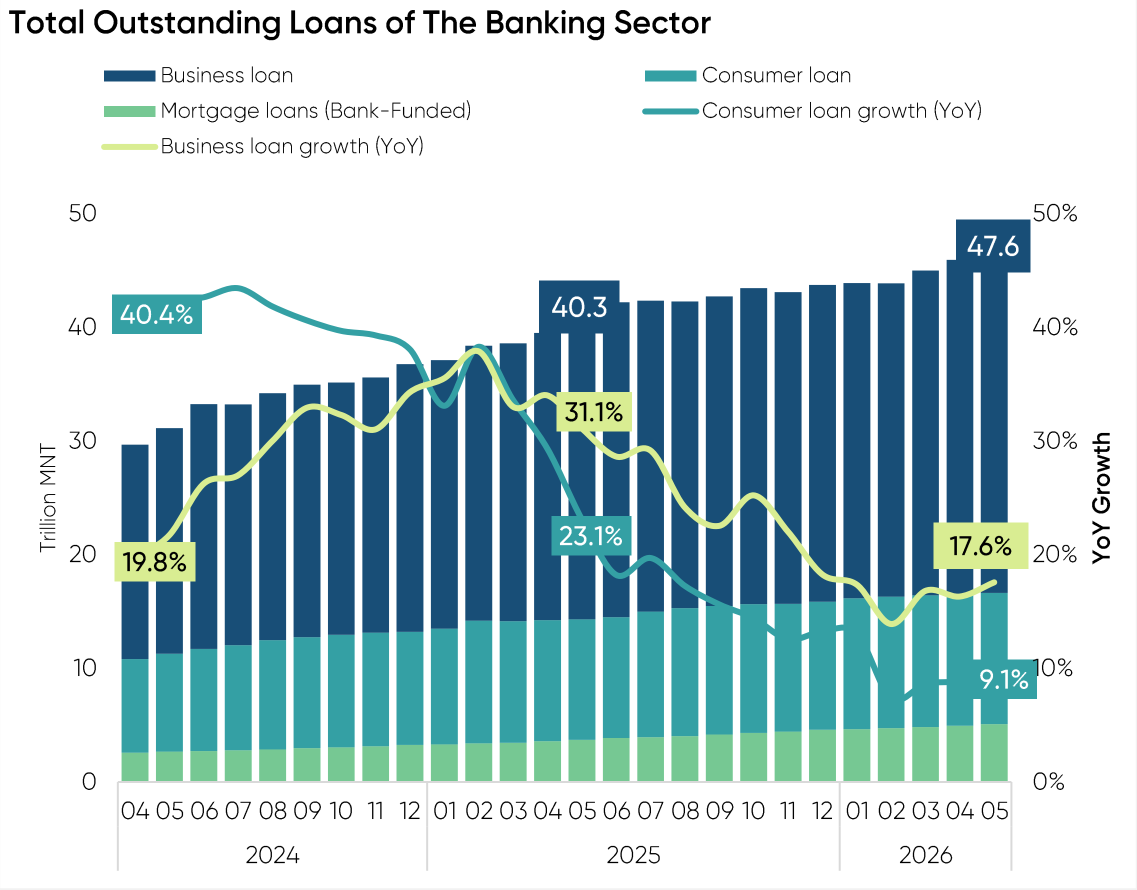
MONEY SUPPLY & BANKING SECTOR





Source: Bank of Mongolia

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Q2 KEY OPERATIONAL HIGHLIGHTS

KEY HIGHLIGHTS

Golomt bank marks another milestone with a successful USD 500 million international bond issuance

Golomt Bank successfully issued a USD-denominated bond with a three-year maturity and a 7.95% coupon in the international capital markets under Rule 144A and Regulation S, governed by New York law. The bond was listed on the Singapore Exchange, enabling the Bank to successfully raise a total of USD 500 million in funding.

Golomt bank's issuer credit rating upgraded

Moody's Ratings upgraded Golomt Bank's long-term foreign and local currency deposit ratings, issuer rating, and foreign currency debt rating from B2 to B1, reflecting strengthened creditworthiness and financial performance.

KEY HIGHLIGHTS

Golomt Bank signs USD 64 million financing agreement with ADB

Golomt Bank signed a financing agreement with the Asian Development Bank (ADB) and the Canadian Climate and Nature Fund for the Private Sector in Asia (CANPA) to launch a partnership aimed at supporting micro, small and medium-sized enterprises (MSMEs), expanding financial inclusion, and financing projects focused on energy efficiency, wastewater management, and sustainable agriculture.

Golomt Bank signs cooperation agreement with the Export-Import Bank of India

The 59th Annual Meeting of the Asian Development Bank (ADB) was held in Samarkand, Uzbekistan, bringing together more than 3,000 delegates from 69 countries.
Golomt Bank's senior management team participated in high-level discussions and signed a Trade Finance Cooperation Agreement with the Export-Import Bank of India (India Exim Bank).

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KEY HIGHLIGHTS

Supporting blue initiatives, serving as a Water Ambassador Bank

As part of its commitment to supporting sustainable water resource management and climate adaptation solutions, Golomt Bank successfully implemented a technical assistance project aimed at promoting sustainable water resource management and climate adaptation solutions. The initiative was carried out in collaboration with GOPA Tech and funded by the Global Climate Partnership Fund (GCPF).

Golomt Bank Opens a UAE Dirham account with Mashreq Bank

Golomt Bank has expanded its international payment solutions by introducing UAE Dirham (AED) accounts to better meet customers' needs. With the addition of AED as a settlement currency, Golomt Bank's customers can now make direct payments to the United Arab Emirates quickly and efficiently in the local currency, benefiting from lower transaction costs and streamlined processing.

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KEY HIGHLIGHTS

Golomt bank successfully holds its 2026 annual shareholders' meeting

Golomt Bank's Annual Shareholders' Meeting was held on 6 April 2026 in a hybrid format, combining both in-person and virtual participation. Shareholders representing 88.65% of the Bank's voting rights participated in the meeting.

Golomt bank distributes dividends from its 2025 earnings

The Board of Directors of Golomt Bank JSC, at its meeting held on February 13, 2026, decided to distribute a cash dividend of MNT 80 per share, totaling MNT 64.7 billion, to shareholders from the Bank's 2025 net profit. The dividend was paid in April 2026.

KEY HIGHLIGHTS

Golomt bank ranked 5th among Mongolia's top 100 enterprises of 2025

Golomt Bank has been ranked 5th among Mongolia's "Top 100 enterprises of 2025" recognizing its significant contribution to the country's economic and social development. In the 2025 ranking, Golomt Bank delivered strong performance across key indicators, ranking 5th in sales revenue, 7th in tax contributions, 5th in insured workforce size, and 4th in net profit, placing 5th overall.

Golomt bank recognized as a Leading taxpayer organization

The Government of Mongolia and the General Department of Taxation honored the country's top taxpayers of 2025. With a total of MNT 257.4 billion in taxes and fees paid to the state budget during the year, Golomt Bank ranked 9th among Mongolia's leading taxpayers.

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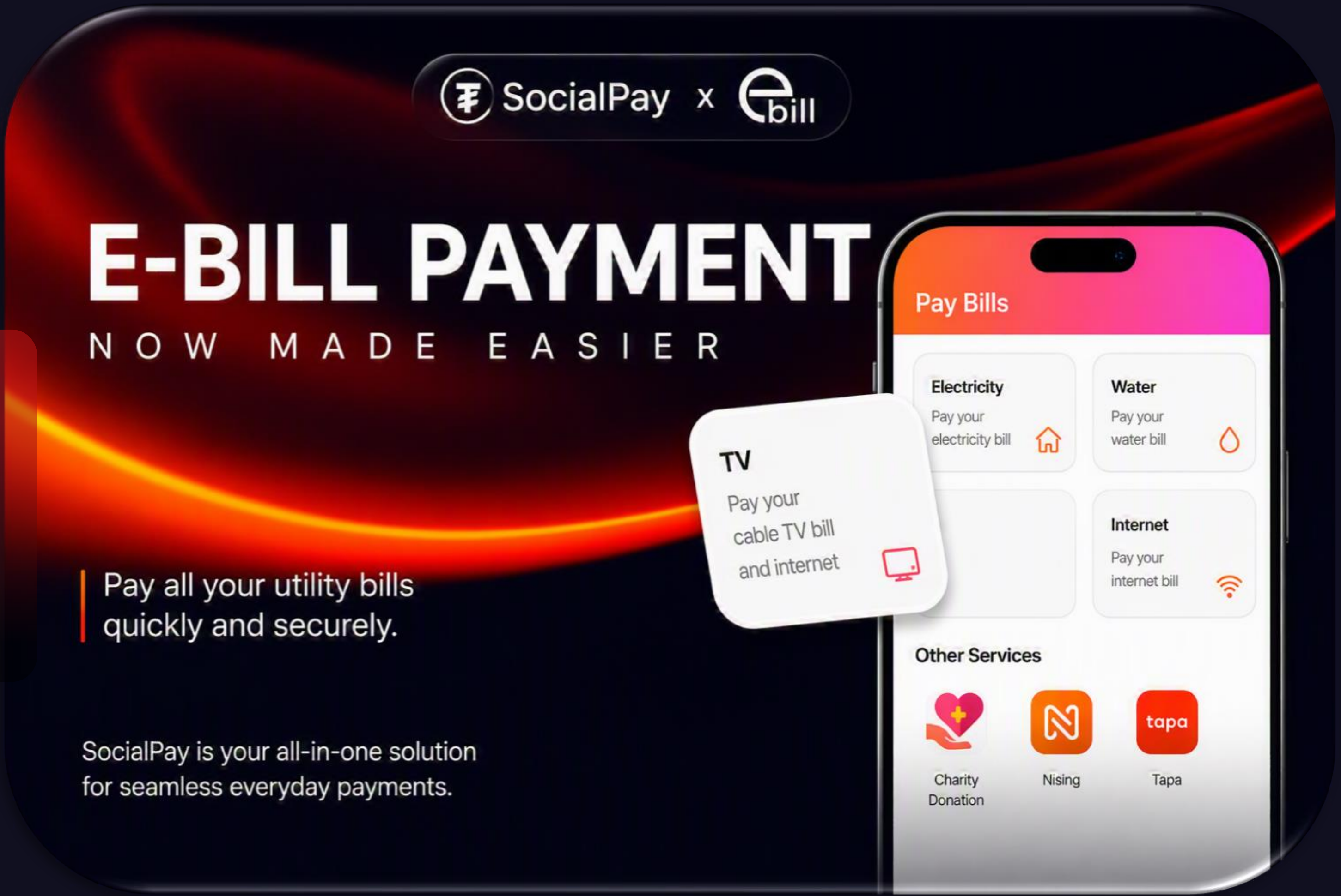
KEY HIGHLIGHTS

Golomt Bank and State Bank of Mongolia have expanded their partnership by developing and launching the E-Bill service on the SocialPay mobile application

Through this service, customers can conveniently pay recurring utility and household bills directly from their mobile phones, including electricity, water, heating, homeowners' association (HOA) fees, internet, and cable television services



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KEY HIGHLIGHTS

Golomt Bank expanded Apple Pay functionality by enabling Visa card integration, allowing customers to link and use their Visa cards for seamless digital payments

This expands the range of cards that Golomt Bank customers can link to Apple Pay, providing greater flexibility and convenience in choosing their preferred payment card

FEATURED PRODUCT

Introducing the "Green Household" Consumer Loan

Golomt Bank and the Asian Development Bank (ADB) have been collaborating to finance projects that promote energy efficiency, wastewater management, and sustainable agriculture, while expanding access to preferential financing solutions that support environmentally friendly and energy-saving investments.

As part of this partnership, Golomt Bank has introduced the "Green Household" Consumer Loan, a new financing product designed to support energy-efficient household solutions.

The loan is available to individuals seeking to purchase a wide range of energy, and water-efficient products for household use, including insulation materials, energy-saving lighting, electrical appliances, and electric heating systems, as well as other solutions that help reduce air and soil pollution.

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ENVIRONMENTAL IMPACT

Joint Impact MODEL

Social Impacts Through the Green Loan Portfolio

4,477
jobs created
Women 48%

205
billion MNT in Value Added

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SUPPORTING SMES

She Leads 2026

470
Women entrepreneurs

Sukhbaatar Business Conference

120
Business owners

Women Owned Business Tour

30
WO-Certified women entrepreneurs

“Supporting Her Dreams” Event Featuring Euro-chamber

80
Partner organizations

Export Promotion Program

30
Women entrepreneurs engaged in exporting businesses

Business Start-Up Workshop

30
Business owners

Franchise Readiness Assessment Workshop

40
Business owners

MENTORSHIP 2026 – Spring enrollment

40
Business owners

SOCIAL IMPACT

Graduate Mentorship Program

As part of our commitment to building a sustainable talent pipeline and developing the bank's future professionals, we have actively expanded collaboration with leading universities. To date, we are partnering with eight of Mongolia's most prestigious higher education institutions : NUM, UFE, MUST, UIA, HU, IUZ, MULS, and OTG. Through this program, more than 100 students have successfully completed workplace-based internship assignments, while over 270 graduates have secured full-time employment with the bank.

G-Volunteer Program

As part of its corporate social responsibility efforts, Golomt Bank continues to support vulnerable groups and contribute to social causes through its annual "Share the Love" campaign. More than 1,500 employees participated in the initiative, contributing a total of over 4,500 volunteer hours. In addition, the Bank launched the "G-Volunteer" program in 2025, through which more than 440 students have successfully participated in six volunteer activities to date.

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Q2 FINANCIAL RESULTS

FINANCIAL RESULTS

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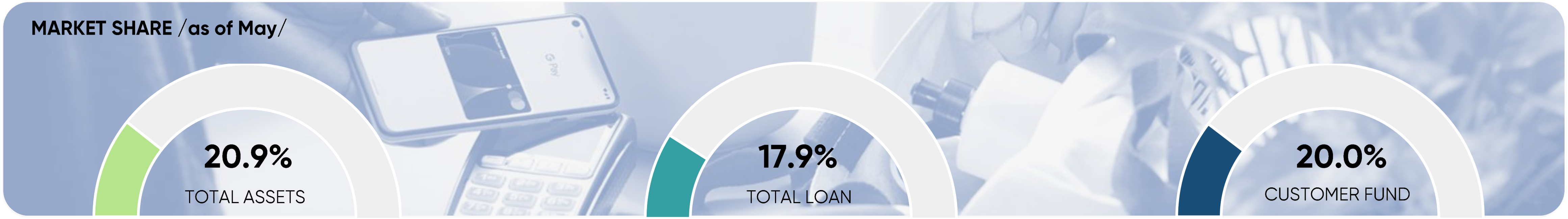
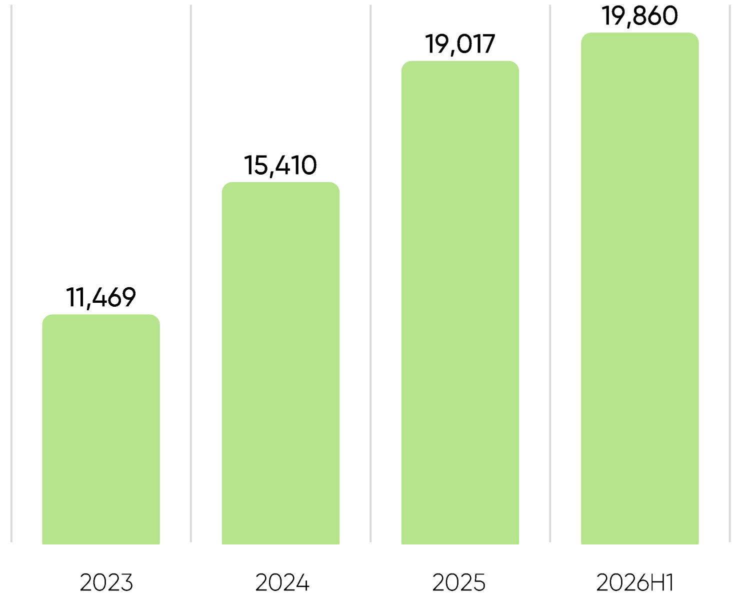
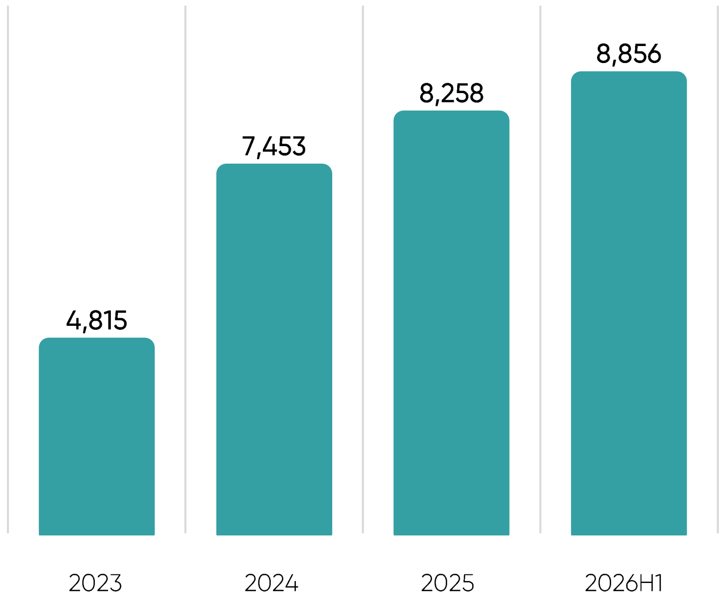


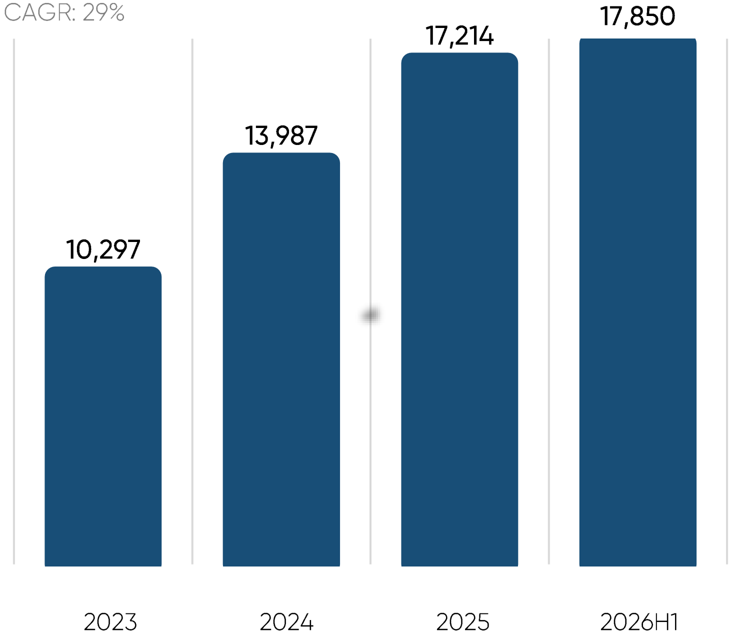
Total asset ▲4.4%
/billion MNT/
CAGR: 29% (2023-2025)



Total loan ▲7.2%
/billion MNT/
CAGR: 31%



Total funding ▲3.7%
/billion MNT/
CAGR: 29%



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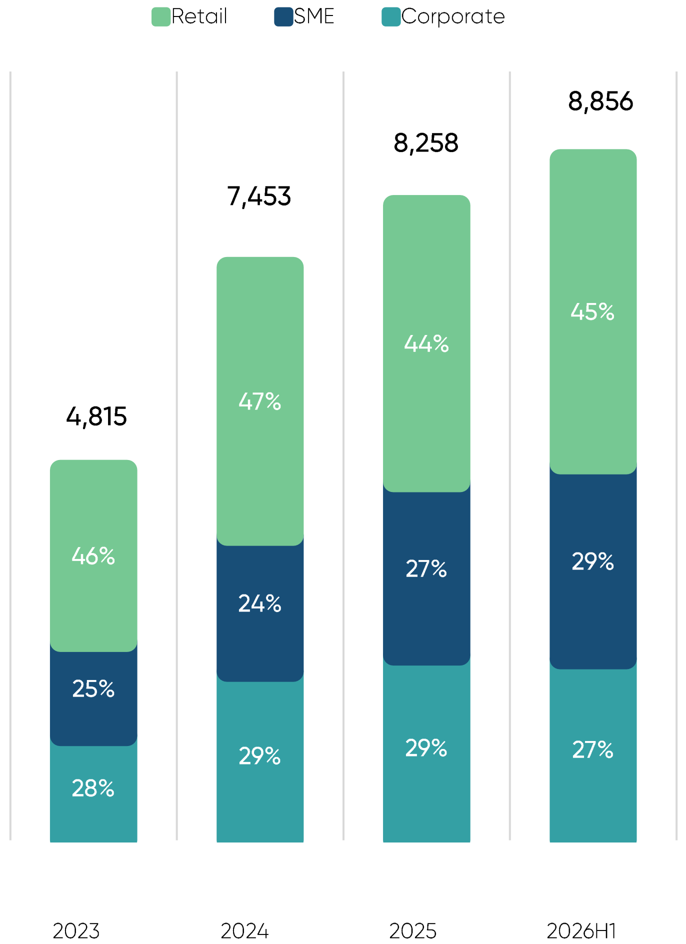
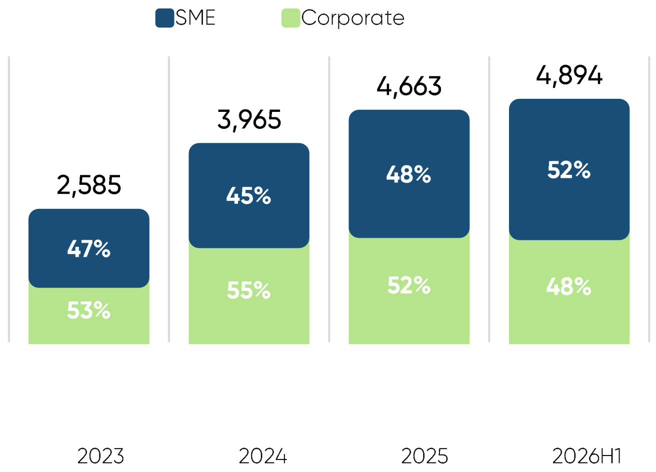
CREDIT PERFORMANCE

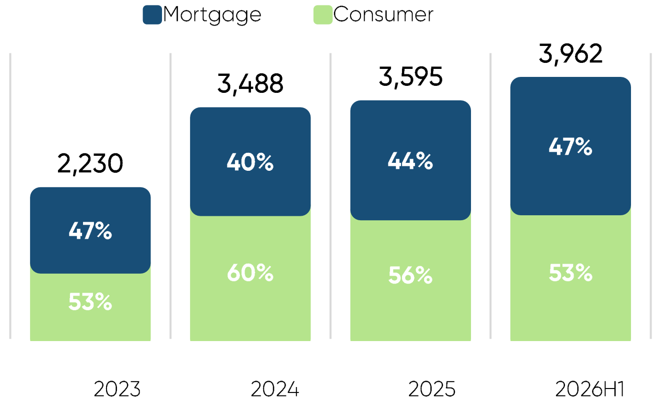
Total loan by products ▲7.2%
/billion MNT/



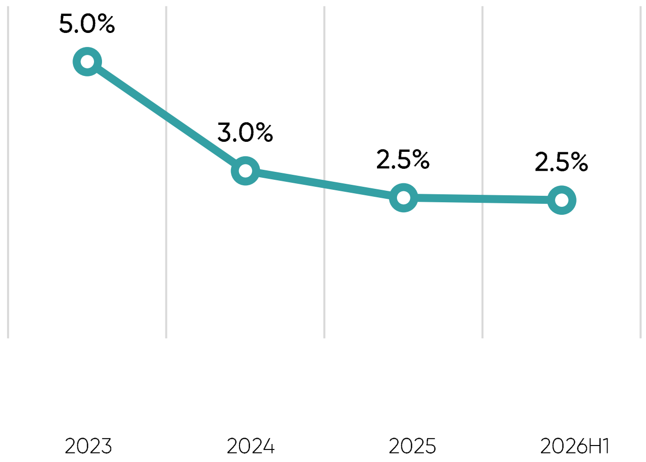
Business loan ▲5.0%
/billion MNT/



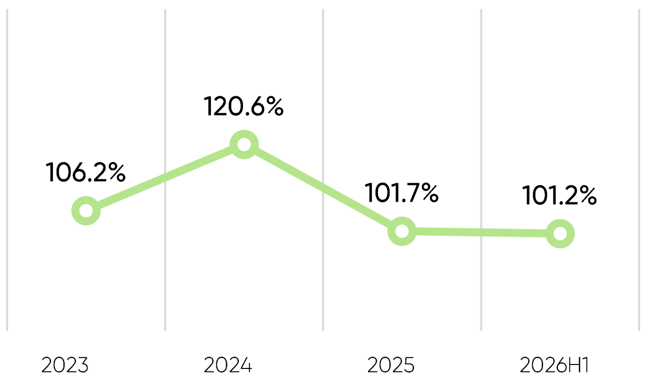
Retail loan ▲10.2%
/billion MNT/



NPL ratio
/%/



NPL Coverage ratio
/%/



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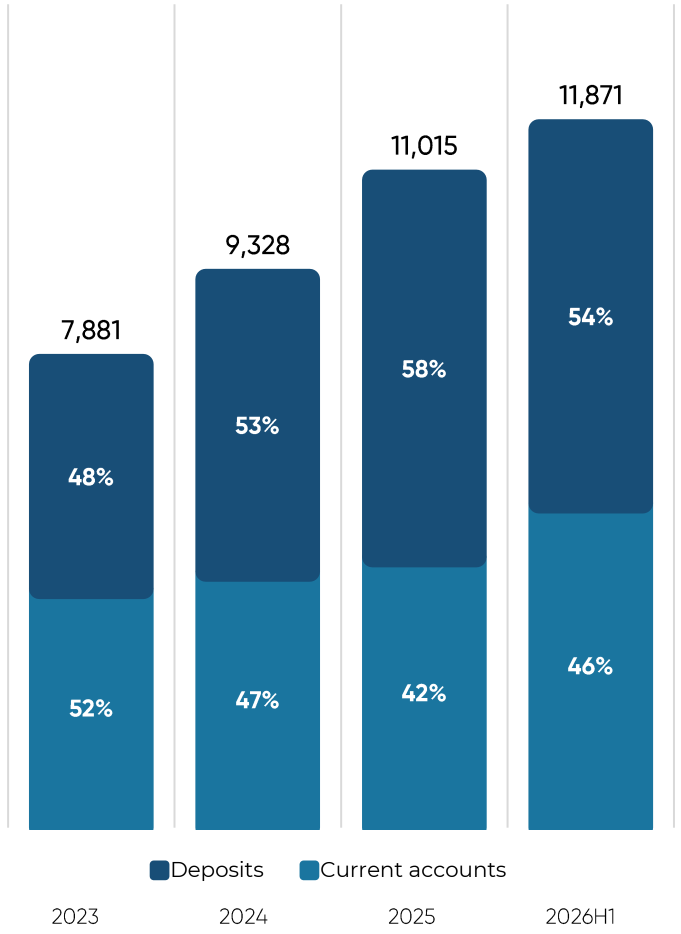
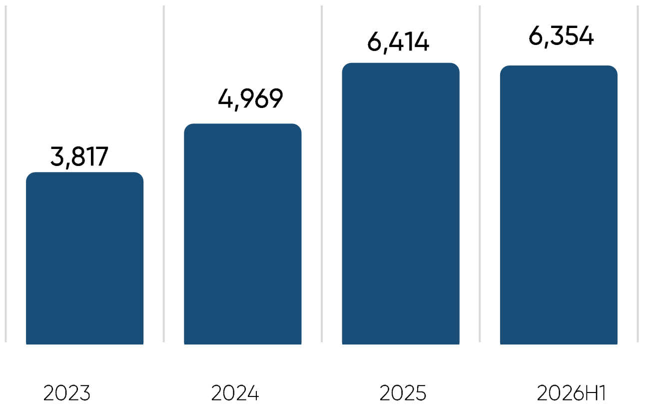
CUSTOMER DEPOSITS

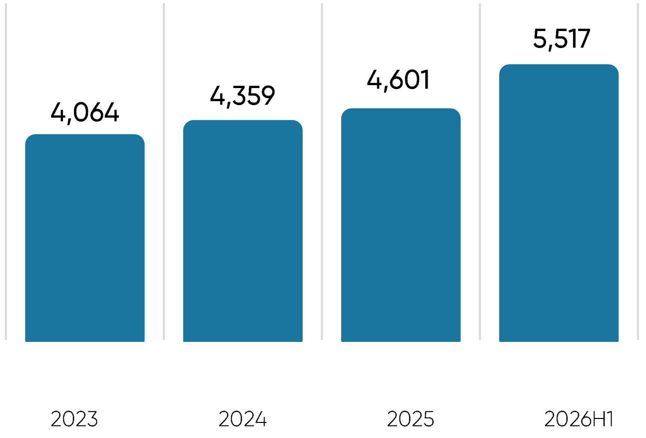
Total deposits ▲ 7.8%
/billion MNT/



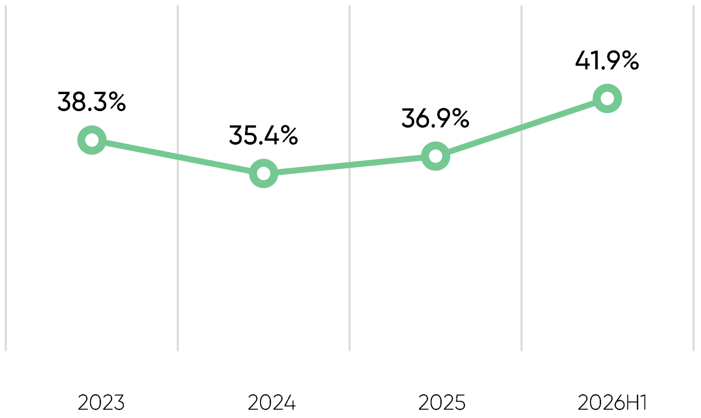
Deposits ▼0.9%
/billion MNT/



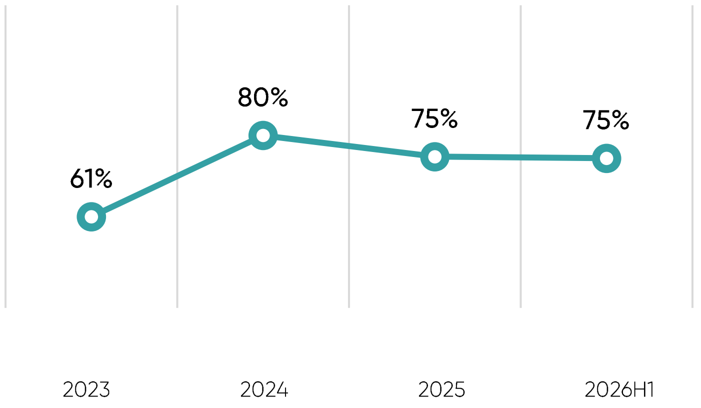
Current accounts ▲ 19.9%
/billion MNT/



Liquidity ratio
/%/



Loan-to-Deposit ratio
/%/



Including financial institutions

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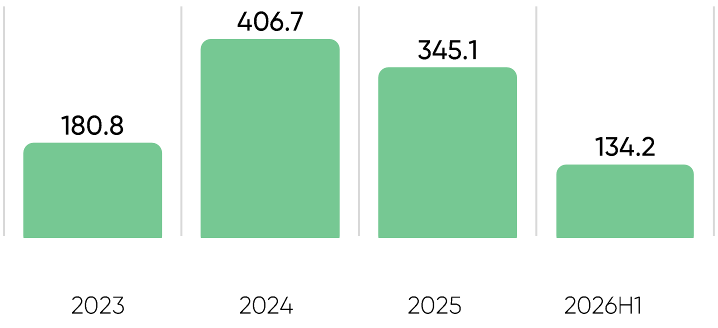
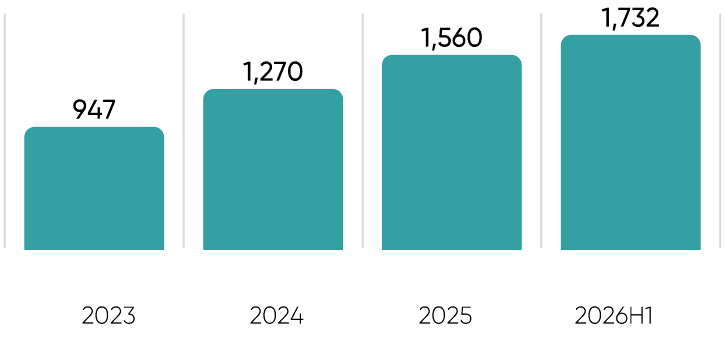
FINANCIAL PERFORMANCE

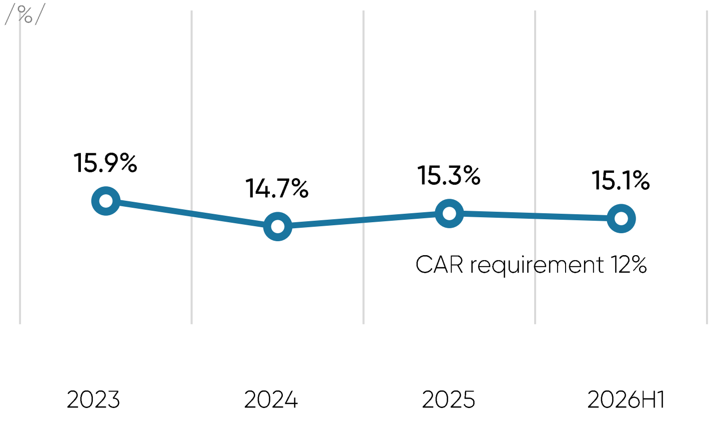
Net profit
/billion MNT/



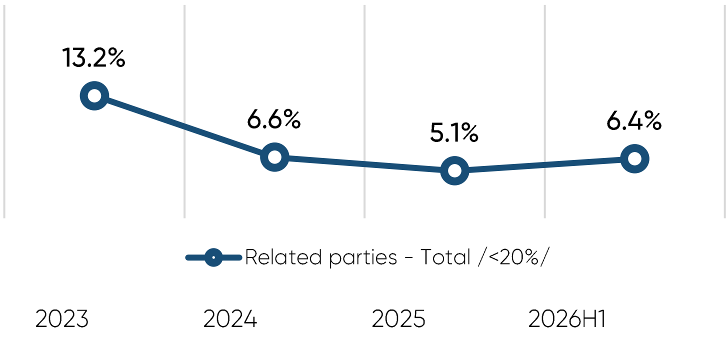
Total equity
▲11%
/billion MNT/
CAGR: 28%



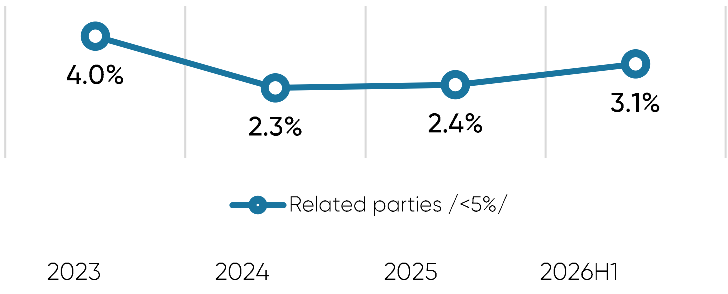
Capital adequacy ratio
/%/



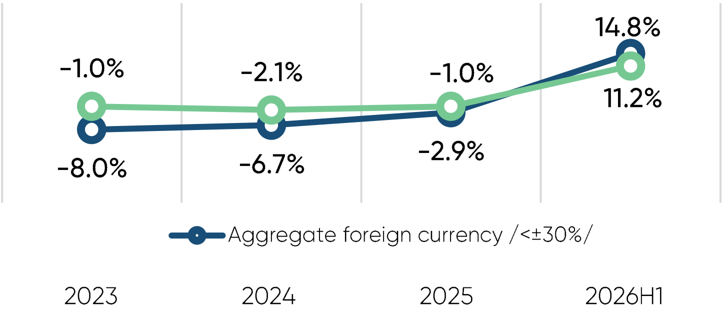
Loans granted to related parties <20%



Loans granted to related parties <5%



Foreign currency exposure ratio
/%/



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THANK YOU

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insights
by Golomt Bank

Stop Financial Scams Before They Happen!

- Financial scams are on the rise.
- Verify before you trust.
- Protect your money and personal information.

Note: If you receive a suspicious call, message, email, or transfer request claiming to be from a bank, government agency, business partner, or acquaintance, **do not respond or transfer funds.**

Contact your bank immediately and report the incident to **"102"** or **"51-265666".**