

INVESTOR RELATIONS, GOLOMT BANK

GOLOMT BANK 2024Q4 OPERATIONAL AND FINANCIAL RESULTS



2025 - FEBRUARY

2024 OPERATIONAL HIGHLIGHTS

HIGHLIGHT OF THE YEAR



GOLOMT BANK SUCCESSFULLY ISSUED USD 450 MILLION BONDS IN THE INTERNATIONAL MARKET

HIGHLIGHT OF THE YEAR

15.41 trillion ₮

+32.5% growth

UPGRADED TO THE 2ND LARGEST BANK IN TERMS OF TOTAL ASSETS

S&P Global
Ratings

Moody's

MOODY'S AND S&P RATINGS **UPGRADED GOLOMT BANK'S CREDIT RATING TO B2 AND B+, RESPECTIVELY.**

Apple Pay

INTRODUCED **APPLEPAY** PAYMENT SERVICE IN MONGOLIA.



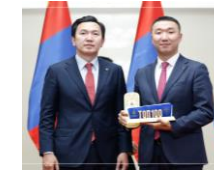
PENSION, SALARY, AND CONSUMER LOAN SERVICES HAVE BEEN **DIGITALIZED.**

Great Place To Work

GOLOMT BANK CERTIFIED AS A **"GREAT PLACE TO WORK™"** FOR THE THIRD CONSECUTIVE YEAR.



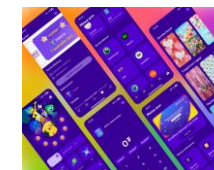
GOLOMT BANK WAS AWARDED THE **"BANK OF THE YEAR MONGOLIA - 2024"** BY THE BANKER MAGAZINE.



GOLOMT BANK WAS RANKED **5TH IN TOP-100 ENTITIES OF MONGOLIA.**



CALCULATED AND ASSURED THE OPERATIONAL AND FINANCED **GHG EMISSION** FOR 2 YEARS.



SOCIALPAY JUNIOR, A DIGITAL WALLET FOR CHILDREN AND YOUTH AGED 7-18, HAS BEEN LAUNCHED.

IMPLEMENTATION OF STRATEGIES TO REDUCE FUNDING COSTS

IN THE INTERNATIONAL MARKETS **USD450** MILLION BOND ISSUANCE

GLMTMO27

300 mln USD **11%** coupon **3-year** **\$104.865** (8.602% Mid yield)*

TAP ISSUANCE

100 mln USD **8.5%** coupon **3-year** **SGX**  **Deutsche Bank** 

GREEN BOND

40 mln USD **8%** coupon **5-year**  **LUXEMBOURG STOCK EXCHANGE**  **KIS ASIA**

SOCIAL BOND

10 mln USD **8%** coupon **5-year**  **LUXEMBOURG STOCK EXCHANGE**  **KIS ASIA**

Loan equivalent to

1,356

billion MNT

- Green buildings, energy efficiency
- Waste management
- Reducing air and environmental pollution
- Access to clean water
- Greywater and wastewater management
- Increasing access to health and education, etc.

BUSINESS OPERATIONS OF GOLOMT BANK

₹70 BILLION FINANCING FOR ENERGY PRODUCTION, DISTRIBUTION, AND TRANSMISSION.

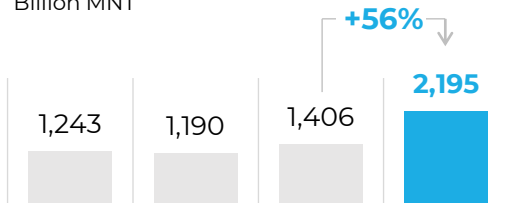
OPENED A LEASING CENTER AND STARTED COOPERATION WITH 22 DISTRIBUTORS

ORGANIZED A **MENTORSHIP PROGRAM** AND PROVIDED ADVISORY SERVICES TO 62 PARTNERS

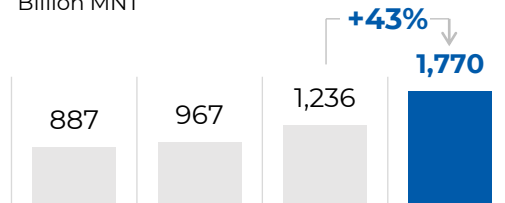
BUSINESS LOAN PORTFOLIO FOR WOMEN BUSINESS ENTREPRENEURS **INCREASED 9-FOLD**

5 NEW BRANCHES WERE LAUNCHED TO BRING BANK SERVICES CLOSER TO CLIENTS

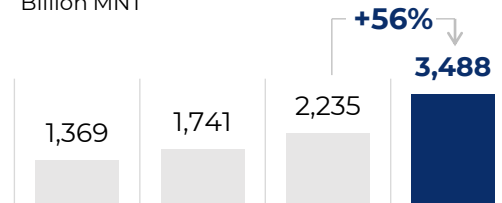
CORPORATE LOANS
Billion MNT



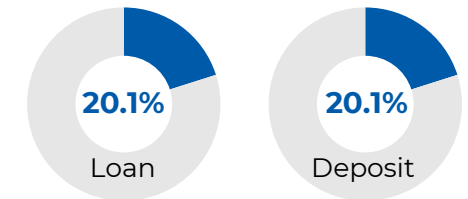
SME LOANS
Billion MNT



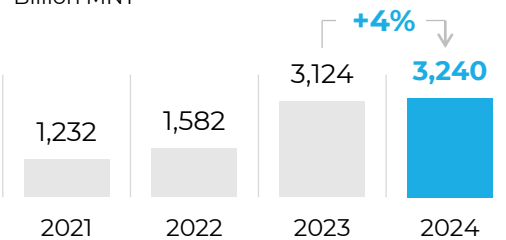
RETAIL LOANS
Billion MNT



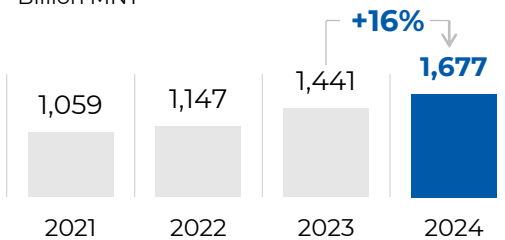
MARKET SHARE OF GOLOMT BANK, 2024Q4



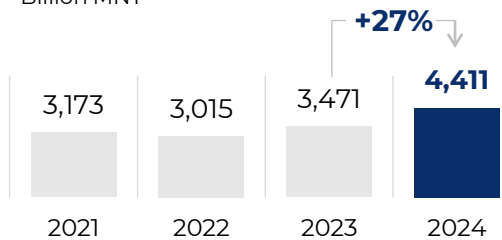
CORPORATE DEPO*
Billion MNT



SME DEPO
Billion MNT



RETAIL DEPO
Billion MNT



Corporate customers

1.4 thous.
YTD %: +7%

SME customers

96 thous.
YTD %: +6%

Retail customers

1.1 million
YTD %: +10%

INTERNATIONAL PARTNERSHIP

RATING UPGRADE (November 2024)

GOLOMT BANK'S CREDIT RATING

B+ ▲


STABLE

	GOLOMT	SOVEREIGN
Moody's	B2/Stable/	B2/Stable/
S&P Global	B+/Stable/	B+/Positive/
Fitch	N/A	B+/Stable/


Source: Moody's, S&P Global, Fitch

UPGRADE EXPECTED TO BOOST INVESTOR CONFIDENCE AND REDUCE BORROWING COSTS


GLOBAL DEVELOPMENT FINANCE PROGRAMS



IFC
International
Finance Corporation
WORLD BANK GROUP




ADB T&SFP
TRADE & SUPPLY CHAIN FINANCE PROGRAM




European Bank
for Reconstruction and Development

USD CLEARING BANKS




BNY


INTERNATIONAL COOPERATION




Crown Agents Bank




KB




MIZUHO




SMBC




Banca Popolare di Sondrio




ODDO BHF




OCBC Bank




CaixaBank



中國銀行
BANK OF CHINA




신한은행
SHINHAN BANK




中国农业银行
AGRICULTURAL BANK OF CHINA


IMPACT FUNDS




WATEREQUITY




GGSF
Global Gender Smart Fund




Enabling Capital




AGENTS FOR IMPACT
RISK. RATING. RESEARCH.
EST. 2018




responsAbility




Cargill




USDA



Global Climate
PARTNERSHIP FUND
Powered by responsABILITY



symbiotics



SAISON INTERNATIONAL

SUSTAINABLE & GREEN FINANCING

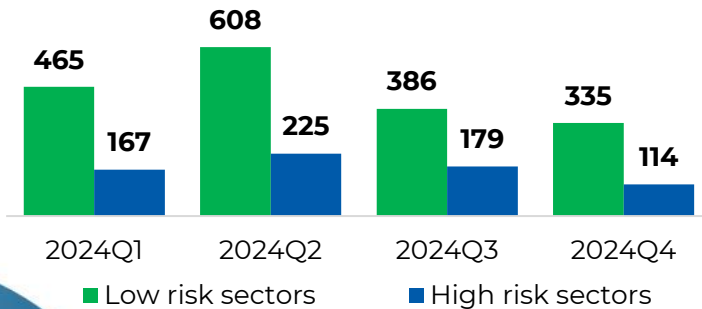
2,710,672

TON CO₂E GHG
GOLOMT BANK'S
OPERATIONAL GHG
EMISSION (2023)

30%▼

TARGET TO
REDUCE GHG
EMISSION BY 2030

ENVIRONMENTAL & SOCIAL RISK ASSESSMENT PERFORMANCE IN THE LOAN ORIGATION PROCESS



ASSURANCE

**GHG EMISSION
CALCULATION**

SPO

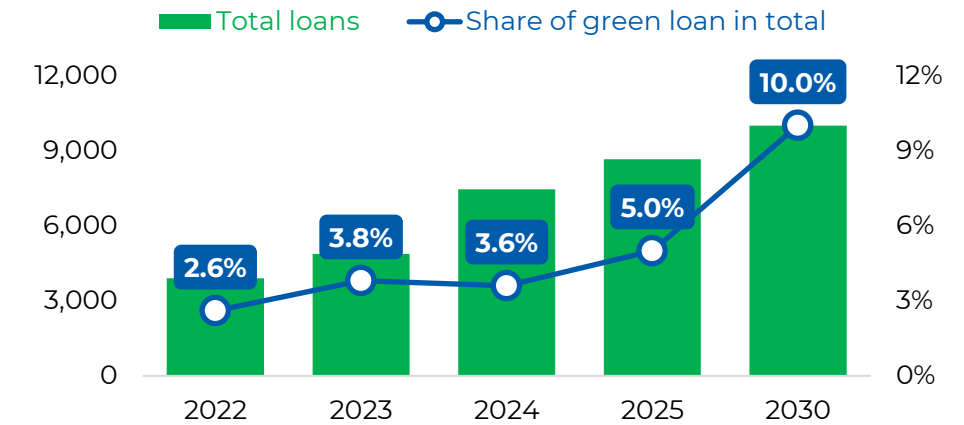
ADVISORY

GAP ASSESSMENT

BANK'S GOAL: ACHIEVE 10% GREEN LOAN PORTFOLIO BY 2030

GOLOMT BANK'S GREEN LOAN PORTFOLIO

Billion MNT



Source: Golomt bank

The banking sector, unlike other sectors, is important to measure the impact it creates through loans. Therefore, the bank has collaborated with the Development Finance Institution of the JPMorgan Bank to assess the actual impact of its sustainable finance. It has also collaborated with MUFG to develop the Bank's sustainable finance framework in accordance with international standards, which has obtained Second Party Opinion by the S&P Global rating agency.

RISK MANAGEMENT

POLICIES FOR IDENTIFYING SYSTEMIC RISK AND MITIGATING THROUGH GOOD PRACTICES:

CREDIT BEHAVIOR SCORING

BASEL 3, ILAAP, ICAAP

IFRS 9 CREDIT PROVISIONING AUTOMATION

FIRST TO OBTAIN PCI DSS, PCI 3DS INTERNATIONAL CARD SECURITY STANDARDS



RENEWED BANK'S INTERNAL STRUCTURE TO CONTROL CREDIT RISK

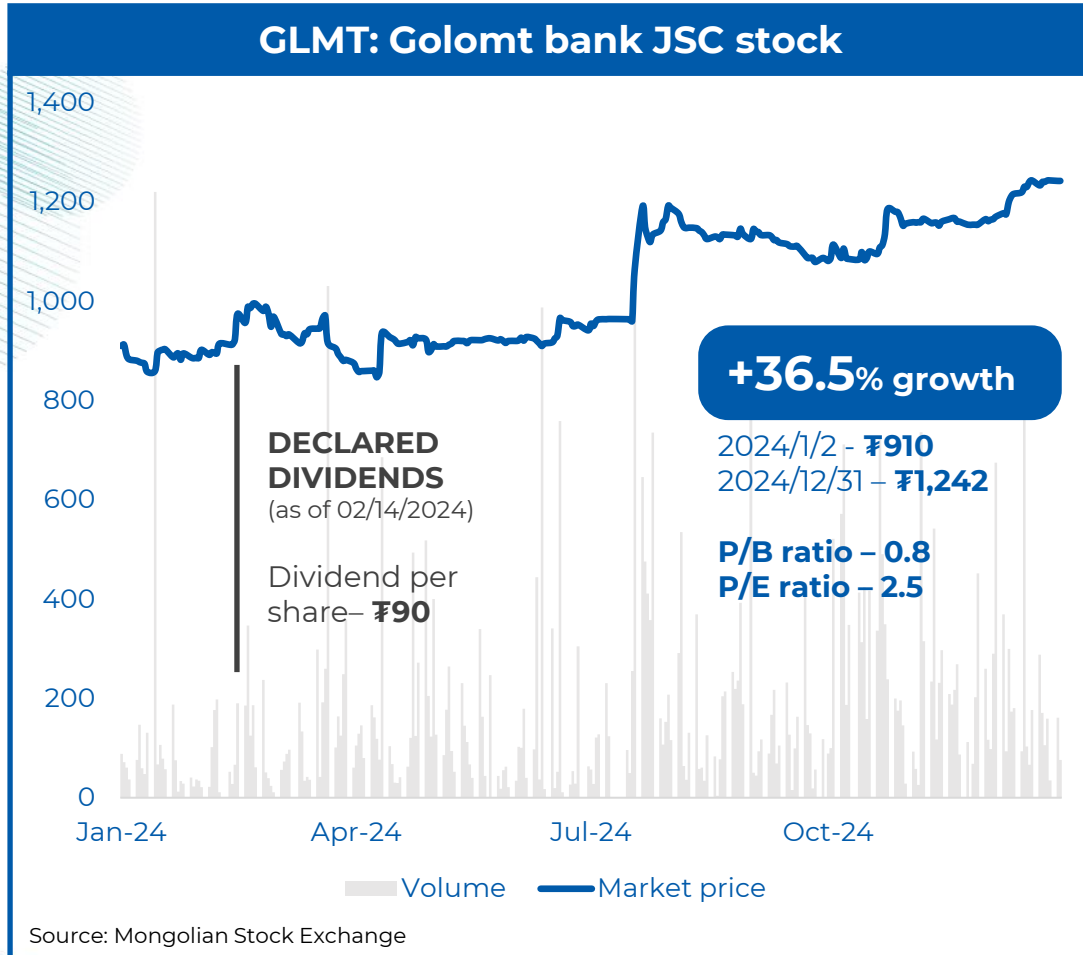


With the vision of becoming a Global-benchmark Mongolian bank, Golomt Bank has fully complied with the **Payment Card Industry Data Security Standard** since 2017, the **ISO 27001 Information Security Standard** since 2018, and the **European Union's General Data Protection Regulation** since 2024. In addition, since 2024, we have successfully implemented the **ISO 22301 Business Continuity Standard**.

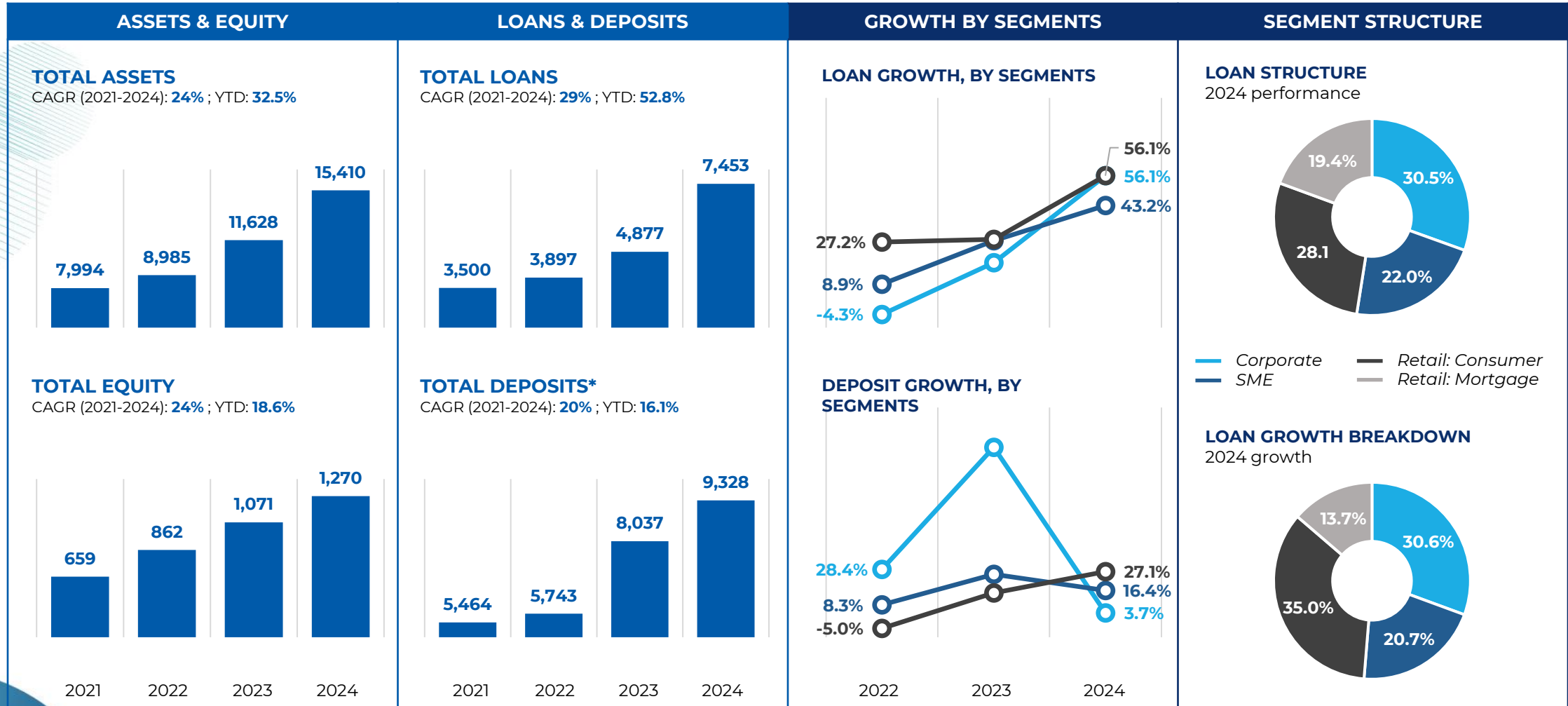
Implementation of strategies

- 01 The bank has revised and increased the requirements for corporate, mining, construction sectors, NBF and digital loans.
- 02 The bank is working in compliance with the consumer loan payment to income ratio (55%, as set by the Bank of Mongolia).
- 03 The expansion of the loan portfolio is being optimally spread at all levels to prevent concentration risks.
- 04 Audited reports are being issued every half-year.
- 05 The collateral requirements for sector vulnerable to economic cycles have been revised.

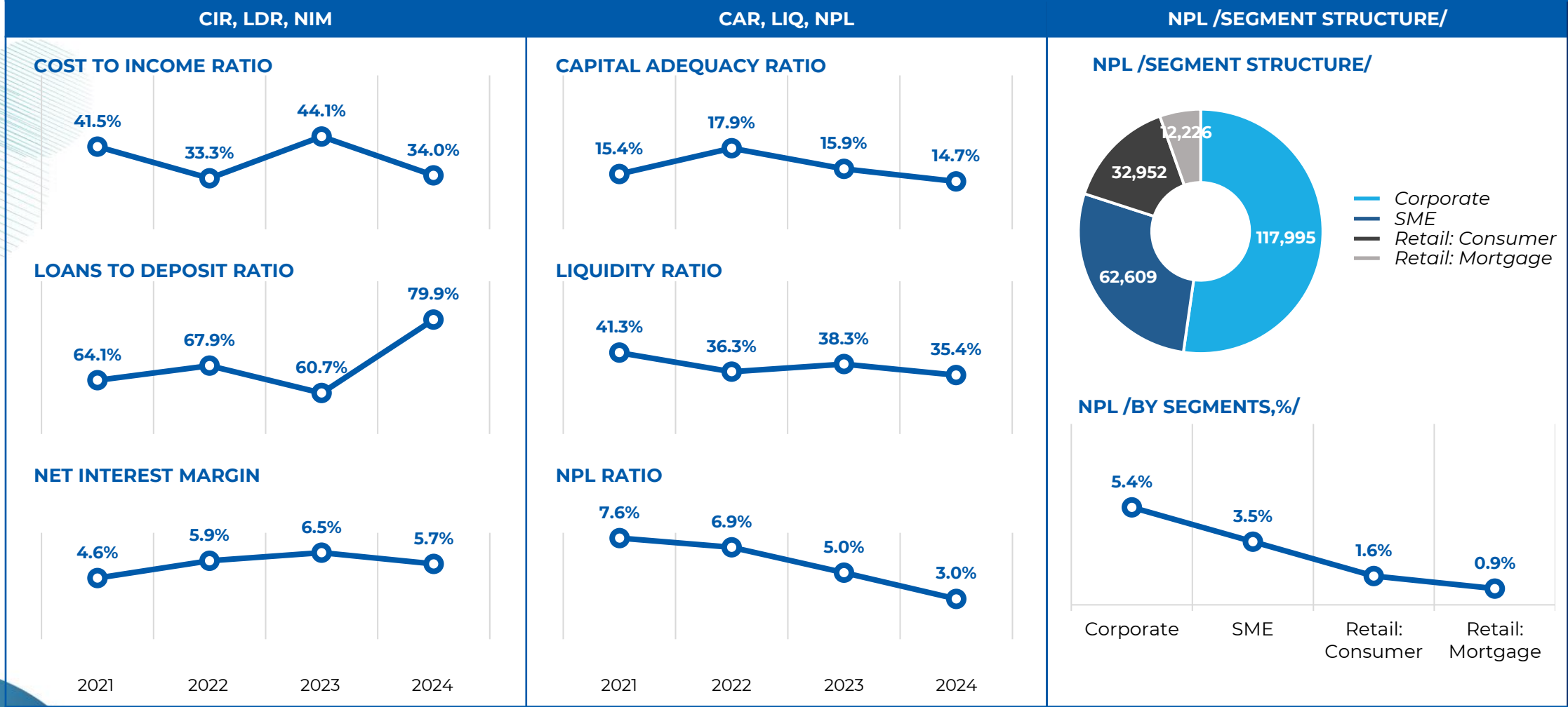
MARKET PRICE CHANGE OF BOND AND STOCK



FINANCIAL RESULTS



FINANCIAL RESULTS

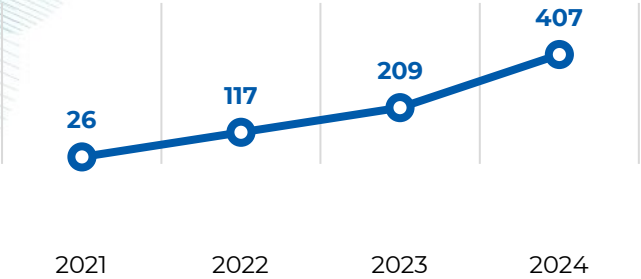


FINANCIAL RESULTS

NET PROFIT

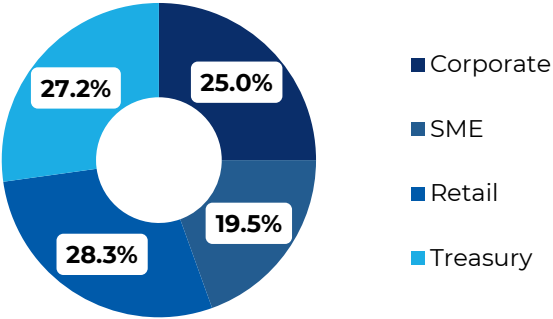
NET PROFIT

CAGR (2021-2024): 150% ; YTD: 94.6%



NET PROFIT COMPOSITION

NET PROFIT COMPOSITION, 2024



FINANCIAL RATIOS, 2024

3.0% NPL RATIO

₹502.9 EPS

33.9% COST TO INCOME RATIO

5.7% NET INTEREST MARGIN

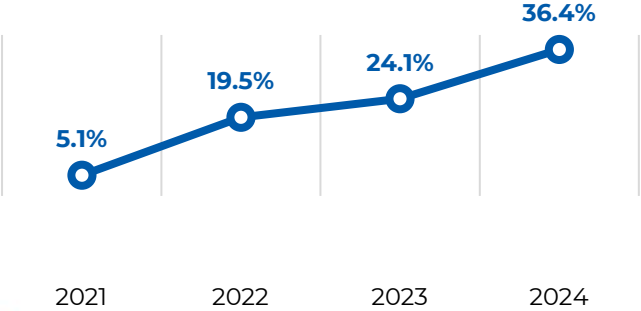
120.6% NPL COVERAGE RATIO

79.9% LOANS TO DEPOSIT RATIO

14.7% CAPITAL ADEQUACY RATIO

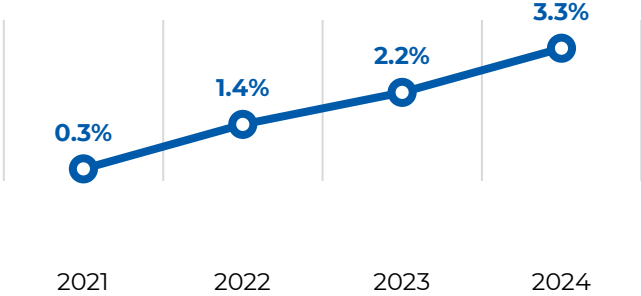
RETURN ON EQUITY

RETURN ON EQUITY



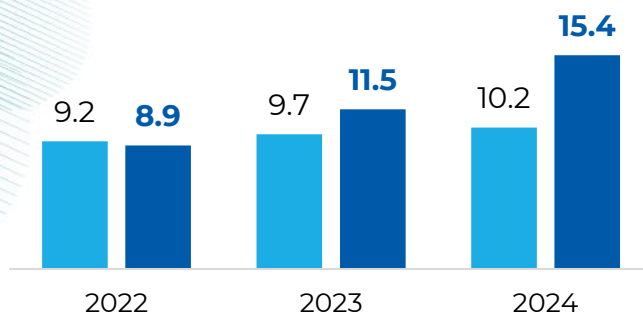
RETURN ON ASSETS

RETURN ON ASSETS

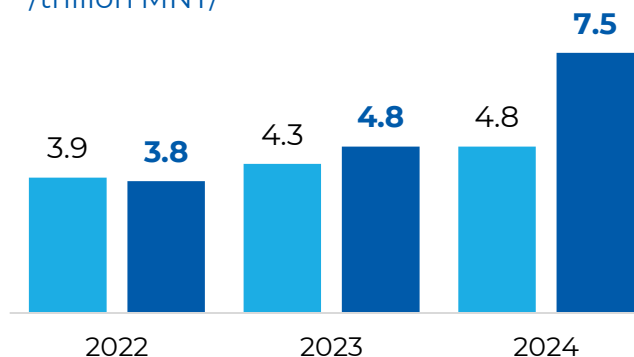


IPO PROJECTIONS VS PERFORMANCE

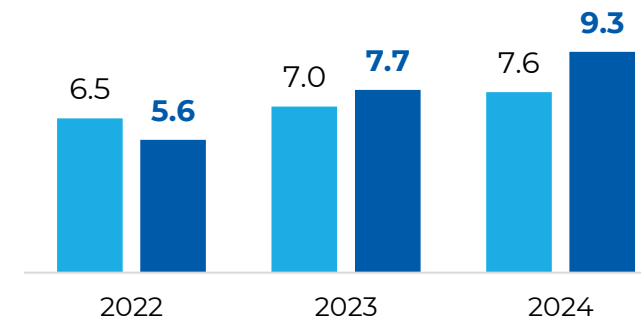
TOTAL ASSETS
/trillion MNT/



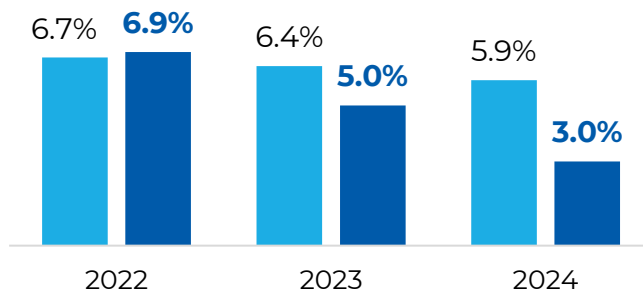
TOTAL LOANS
/trillion MNT/



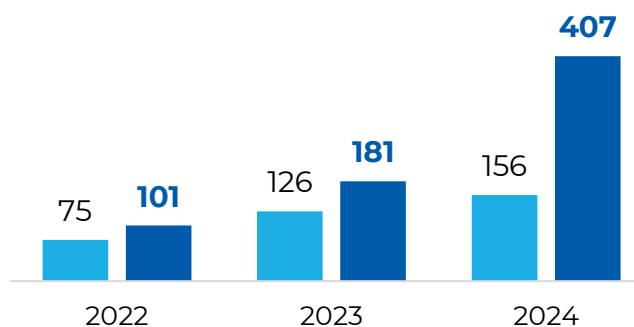
TOTAL DEPOSITS
/trillion MNT/



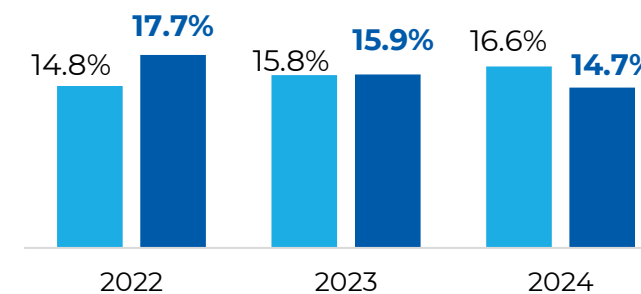
NPL RATIO /%/



NET PROFIT
/billion MNT/



CAPITAL ADEQUACY RATIO /%/



■ Projection ■ Performance

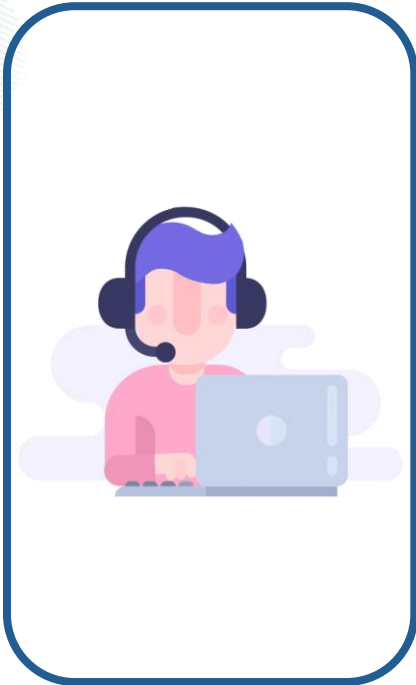
2025 KEY STRATEGIES

STRATEGIES 2025



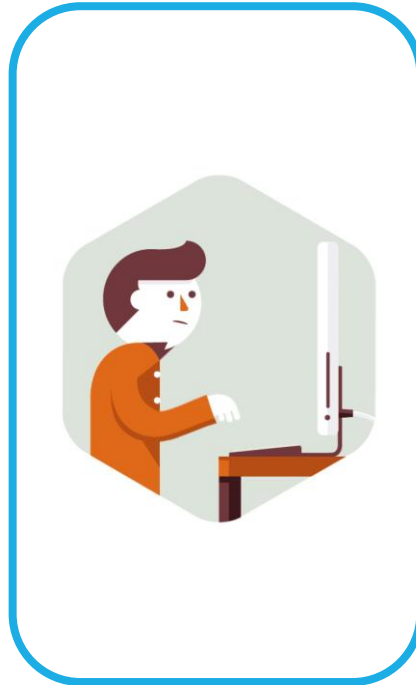
- 1 Expanding our position in the international capital markets and supporting our clients in expanding into foreign markets
- 2 Support SMEs, cooperate with relevant organizations to create favorable financing conditions, support the non-mining economic expansion, and increase financing.
- 3 Strengthening personal finance and asset management services for customers by expanding VIP and tailor-made services to improve customer experience
- 4 Maintain asset and credit quality by continuously improving internal operations with a focus on risk management, maintaining appropriate balance sheets across customer segments
- 5 Strengthening investor relations and adhering to international standards
- 6 Green transition - contribute to the green transition of Mongolia's economy by setting mid-term and long-term goals to reduce greenhouse gas emissions through its operations and financing
- 7 AI Virtual Bank – Providing personalized financial services to each customer, improving decision-making and operational efficiency within the framework of an artificial intelligence-based banking strategy

INVESTOR RELATIONS



1 ON 1

DAILY CALLS WITH THE EXECUTIVE TEAM



DEDICATED TEAM

DEDICATED TEAM FOR INVESTOR INQUIRIES



MONTHLY NEWSLETTER

MACRO ECONOMY, BANKING SECTOR, GOLOMT BANK AND MORE

GOLOMT BANK INVESTOR RELATIONS OFFICE

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 **GOLOMT BANK**
Investing for a brighter future

THANK YOU