

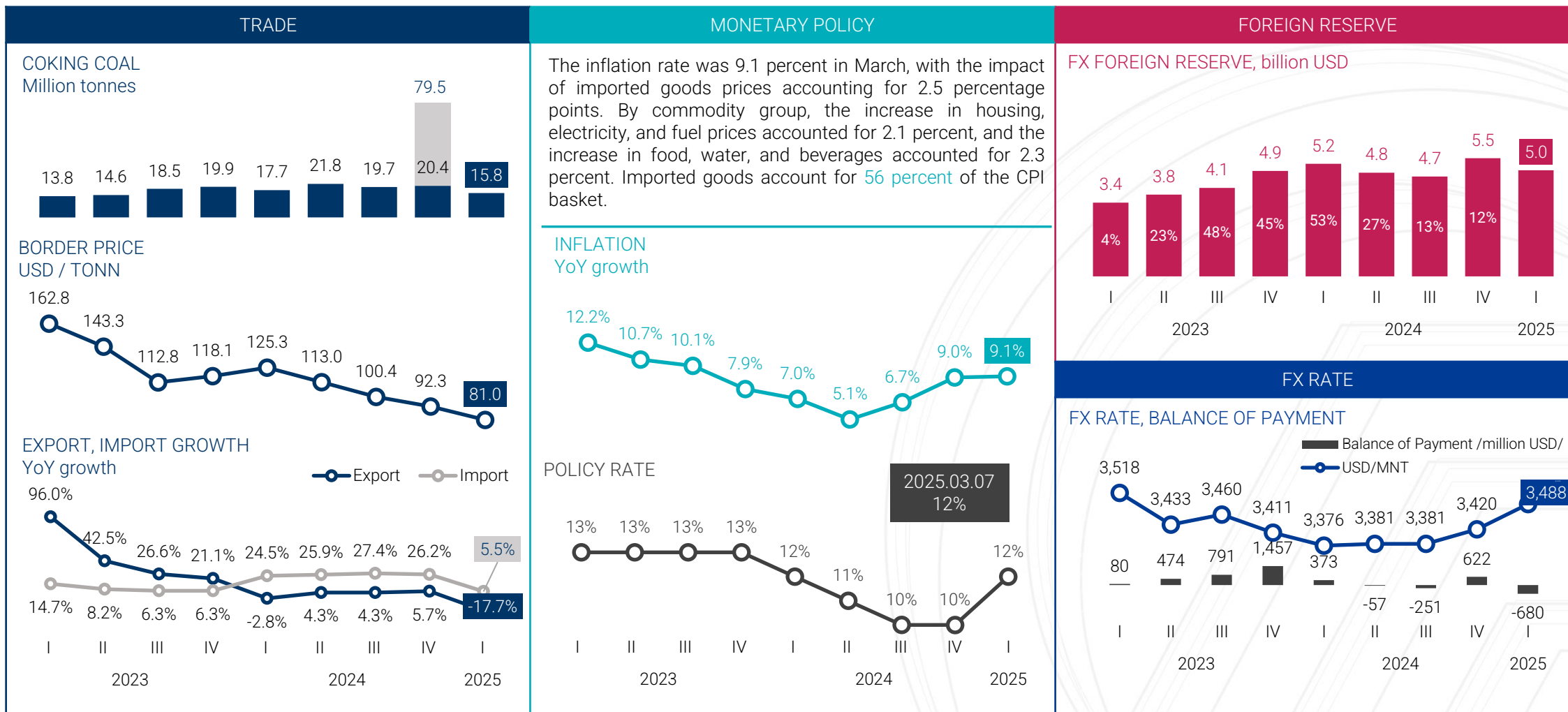


"GOLOMT BANK JSC" 2025Q1 OPERATIONAL AND FINANCIAL RESULTS

2025-APR-25



2025Q1 MONGOLIAN MACROECONOMIC RECAP



GOLOMT BANK JSC: 2025Q1 OPERATIONAL HIGHLIGHTS



GOLOMT BANK
APPOINTS OTGON.T
AS CHIEF RISK
OFFICER.

- 24 YEARS OF EXPERIENCE IN THE FINANCIAL SECTOR
- 19 YEARS OF EXPERIENCE IN GOLOMT BANK
- 2020-2025 DIRECTOR OF THE RISK MANAGEMENT DIVISION



GOLOMT BANK CELEBRATES
30TH ANNIVERSARY.

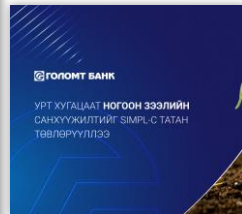
2025/03/06



FITCH RATINGS AFFIRMS
GOLOMT BANK'S CREDIT
RATING AT "B+" WITH A
STABLE OUTLOOK



GOLOMT BANK RECOGNIZED
AS "WATER AMBASSADOR"
OF 2025.



SUCCESSFULLY SECURED
GREEN LOAN FROM SAISON
INVESTMENT MANAGEMENT
PTE. LTD. (SIMPL)



GOLOMT BANK OPENS 2
NEW BRANCHES IN UB CITY
/SOYOLJ MALL,
ZUUNKHARAA/



GOLOMT BANK ASSESSES
ITS OPERATIONAL 2024 GHG
EMISSIONS /1,871,201.71
tonnes/



GOLOMT BANK
SUCCESSFULLY ORGANIZED
THE GOLD FORUM 2025.

ENHANCING INVESTOR RELATIONS FUNCTION

The Investor Relations (IR) Department at Golomt Bank is dedicated to fostering transparent and effective communication with investors. Our key activities include earnings calls, CEO letter, MD&A reports, analyst days, and one-on-one investor meetings. We also maintain an IR calendar throughout the financial year. These initiatives ensure that investors are well-informed about the bank's performance and strategic direction, building trust and confidence in Golomt Bank's operations. Reports and calendar accessible on our Investor relations section of the Golomt Bank website.

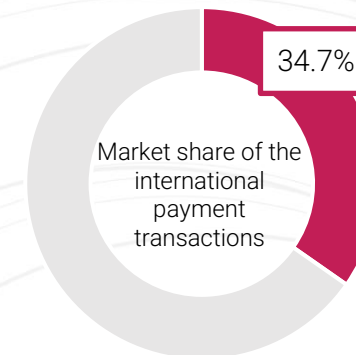
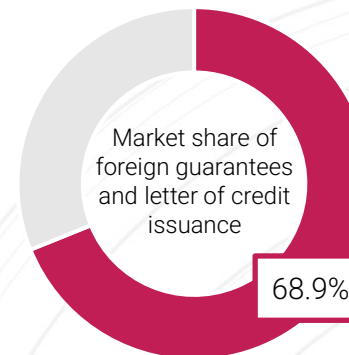


INTERNATIONAL COOPERATION

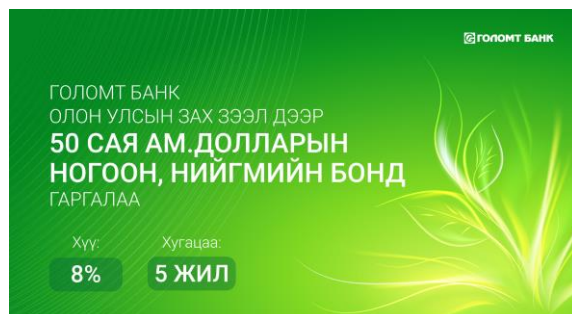
Golomt Bank has expanded its cross-border trade operations by securing USD48 million in new credit lines from major Chinese banks.



Secured new credit lines from major Chinese banks



Source: SWIFT WATCH



On January 9, 2025, Golomt Bank proudly announced the issuance of its US\$ 50 million Green and Social bonds, listed on the LuxSE.



40 million USD
GREEN BOND

10 million USD
SOCIAL BOND

Moody's

B2
/Stable/

S&P Global

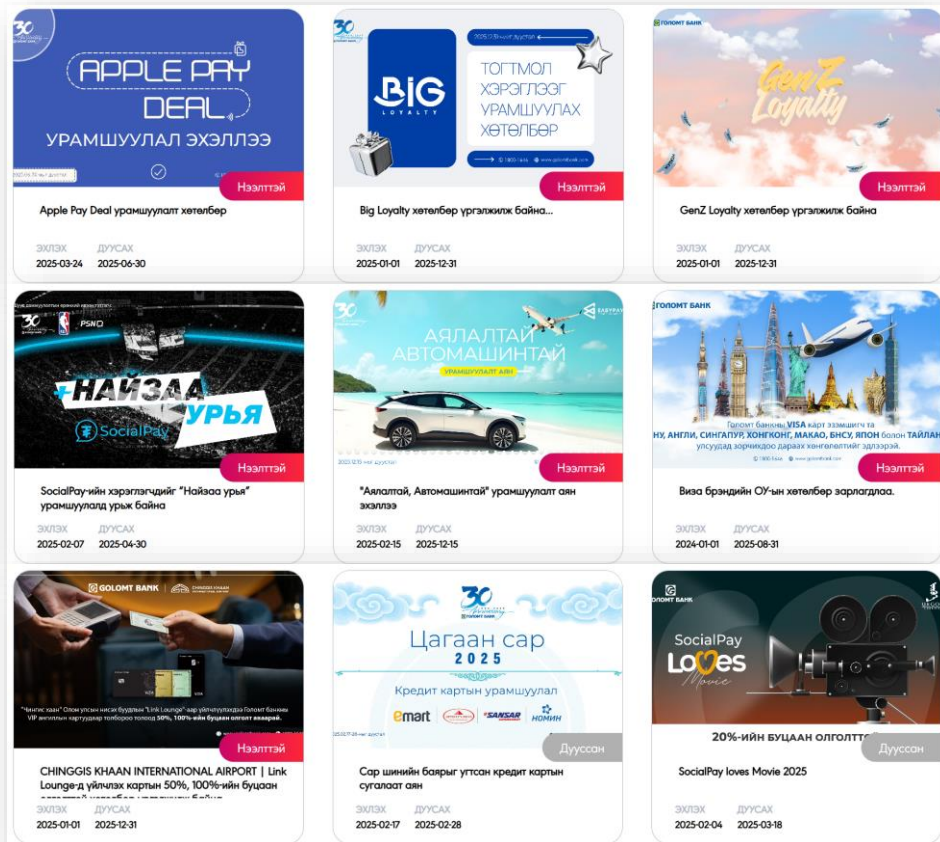
B+
/Stable/

FitchRatings

B+
/Stable/

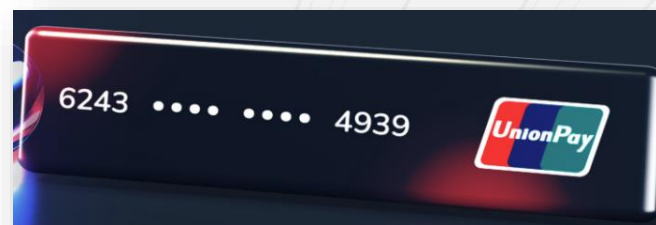
HIGHLIGHTS OF DIGITAL BANKING

Loyalty and Reward programs

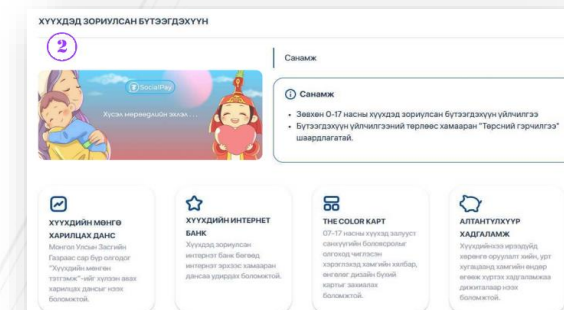


UnionPay Splendor Plus virtual credit card with a credit limit of up to 10 million MNT is now available from SocialPay in an instant.

- Free use of international airport lounges 6 times a year.
- Get 1-5% cashback on every transaction made in China.



Egolomt.mn /smart bank/ has added the "My Child" service. Parents & caretakers can monitor and manage their child's financial needs, including accounts, cards, internet banking, and savings.



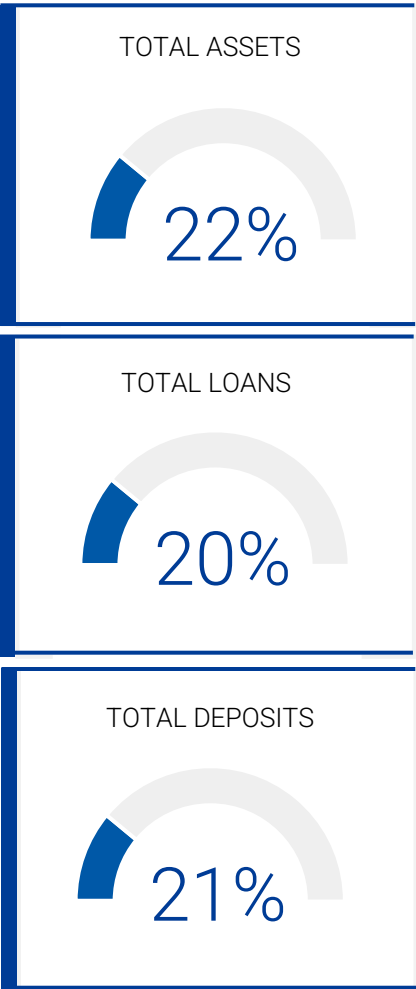
53_к
CUSTOMERS

20_к
MERCHANTS

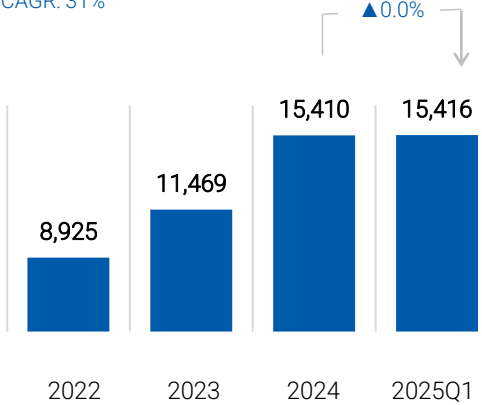
37
ENTITIES

FINANCIAL RESULTS

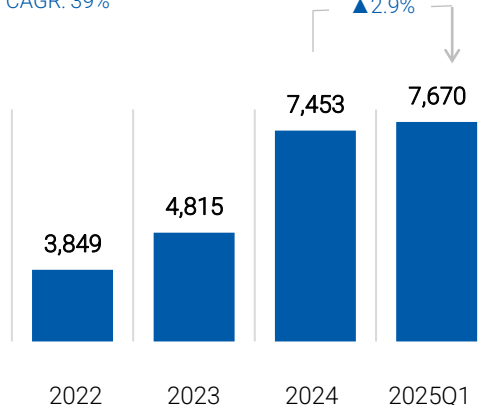
MARKET SHARE



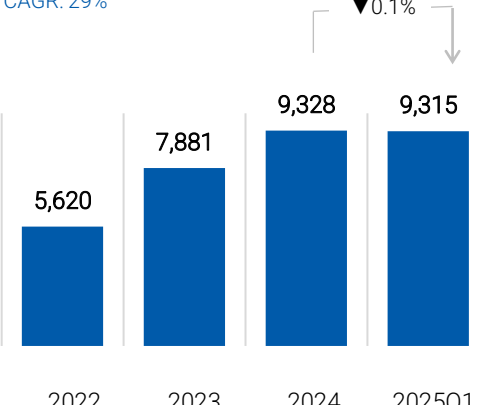
TOTAL ASSETS /billion MNT/
CAGR: 31%



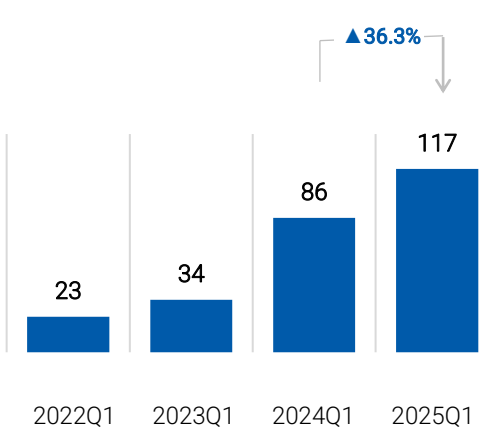
TOTAL LOANS /billion MNT/
CAGR: 39%



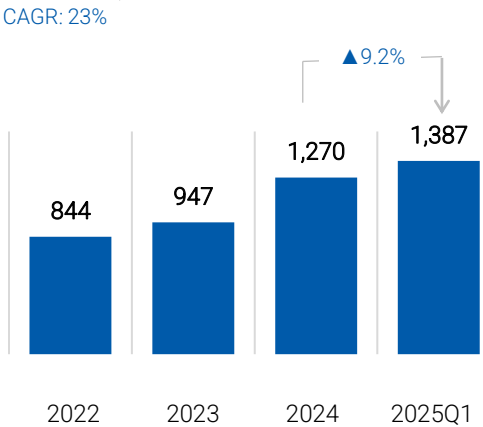
TOTAL DEPOSITS /billion MNT/
CAGR: 29%



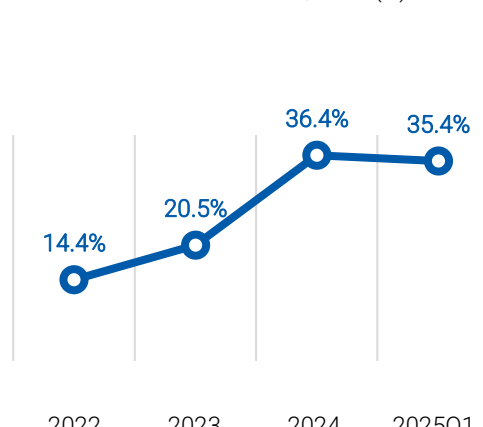
NET PROFITS /billion MNT/



TOTAL EQUITY /billion MNT/
CAGR: 23%

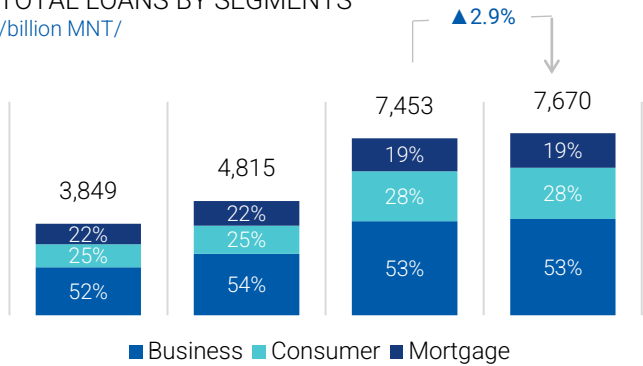


RETURN ON AVERAGE EQUITY (%)

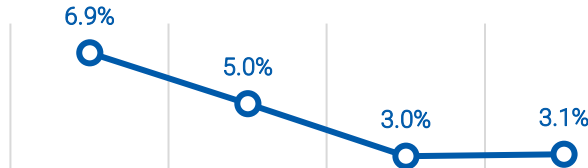


FINANCIAL RESULTS

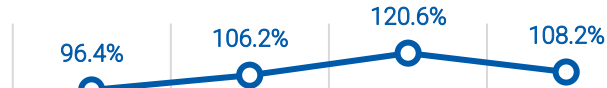
TOTAL LOANS BY SEGMENTS
/billion MNT/



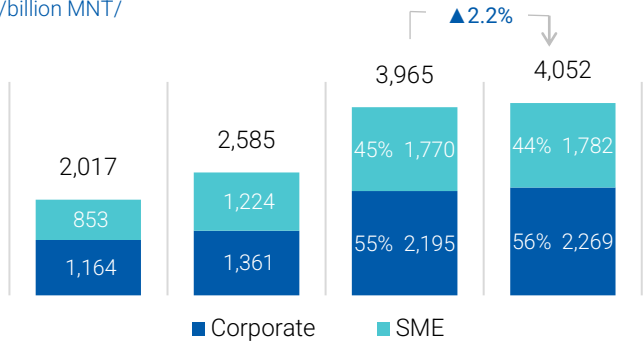
NON-PERFORMING LOAN RATIO (%)



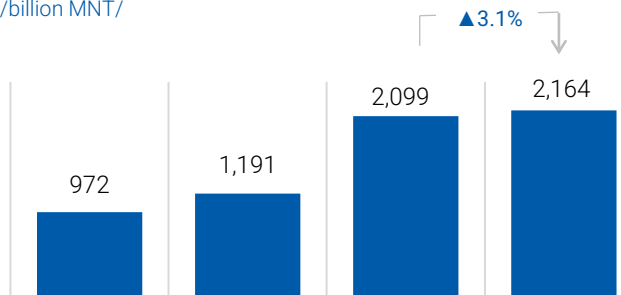
NPL COVERAGE RATIO (%)



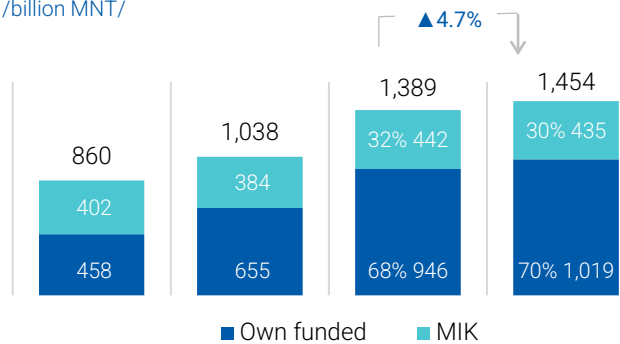
BUSINESS LOANS
/billion MNT/



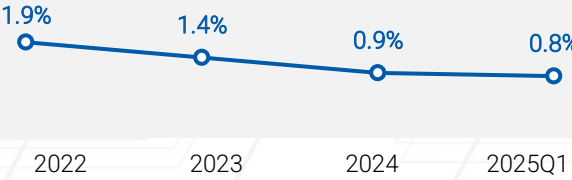
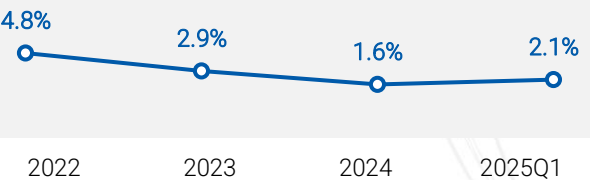
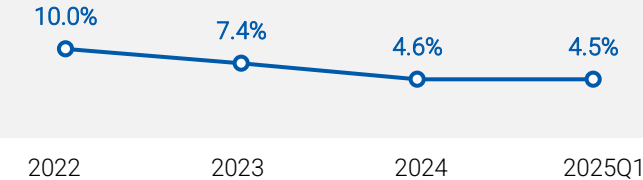
CONSUMER LOANS
/billion MNT/



MORTGAGE LOANS
/billion MNT/

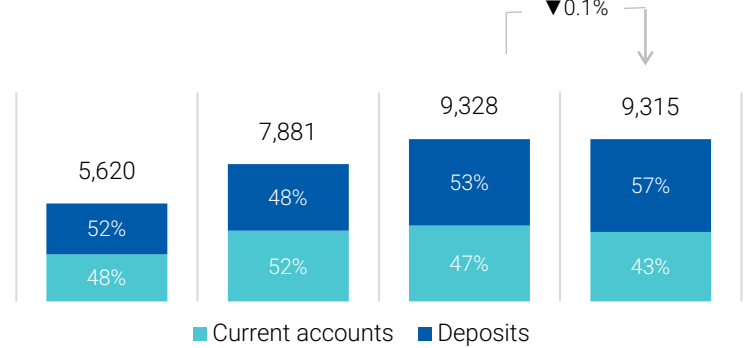


—●— NPL ratio

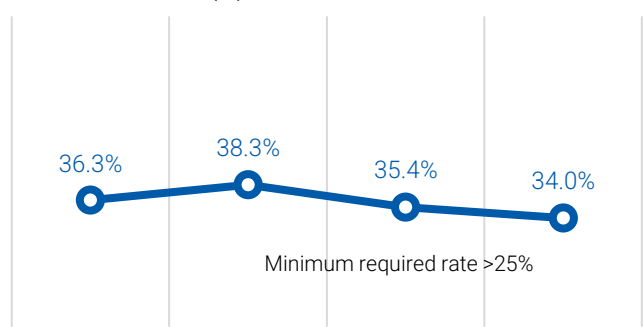


FINANCIAL RESULTS

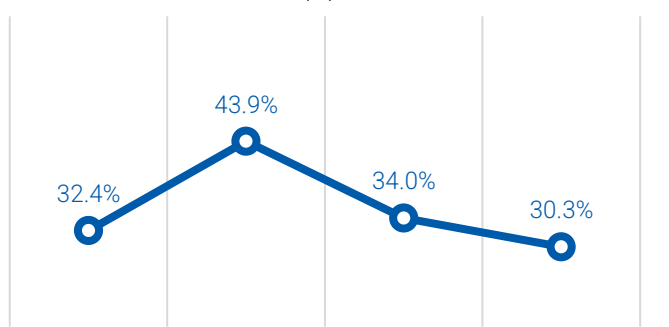
TOTAL DEPOSITS
/billion MNT/



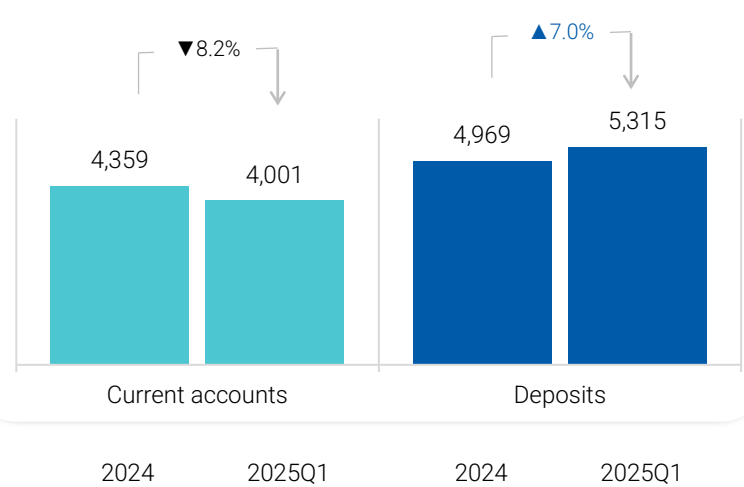
LIQUIDITY RATIO (%)



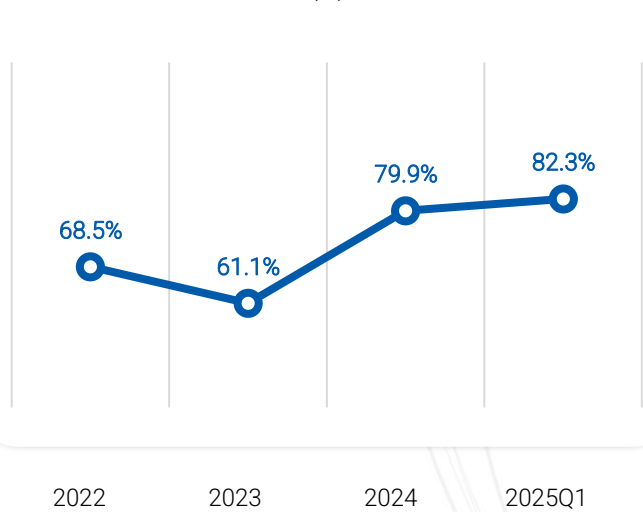
COST TO INCOME RATIO (%)



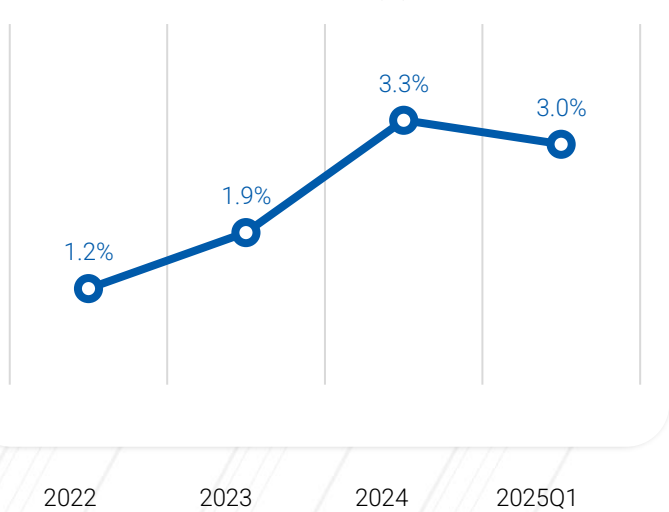
TOTAL DEPOSITS
/billion MNT/



LOAN TO DEPOSIT RATIO (%)

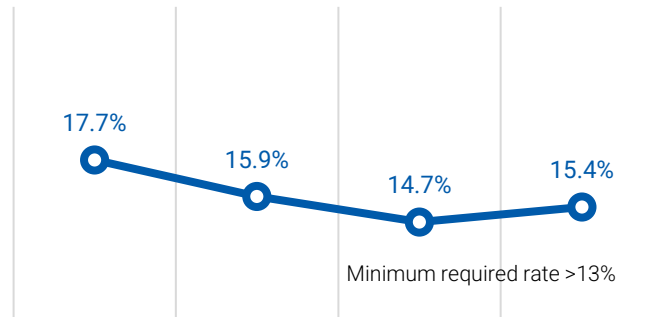


RETURN ON AVERAGE ASSETS (%)

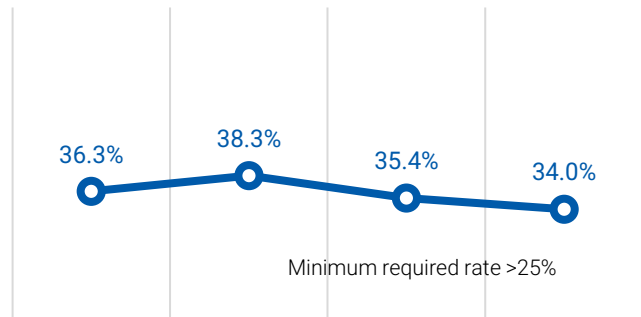


PRUDENTIAL RATIOS

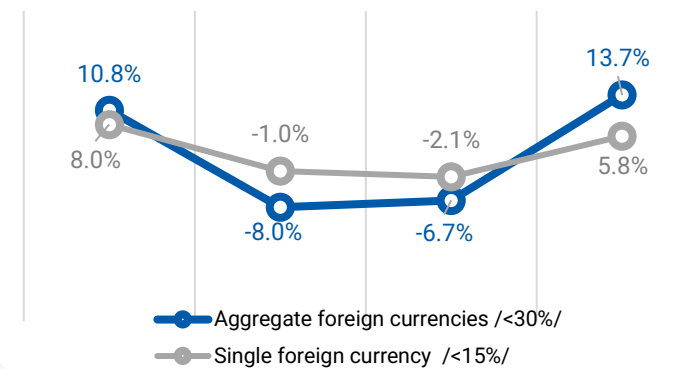
CAPITAL ADEQUACY RATIO (%)



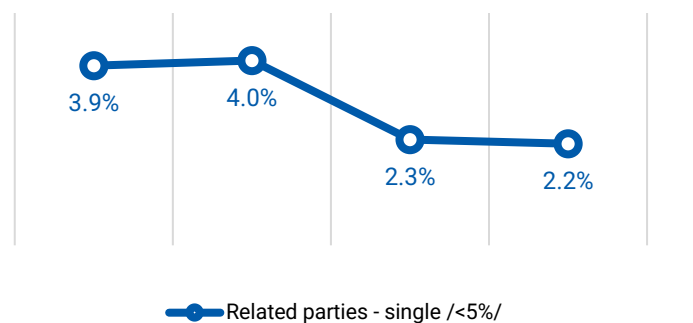
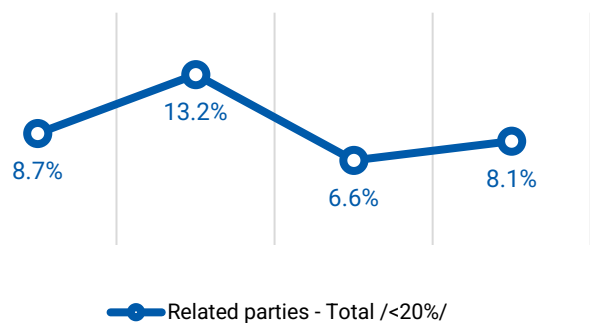
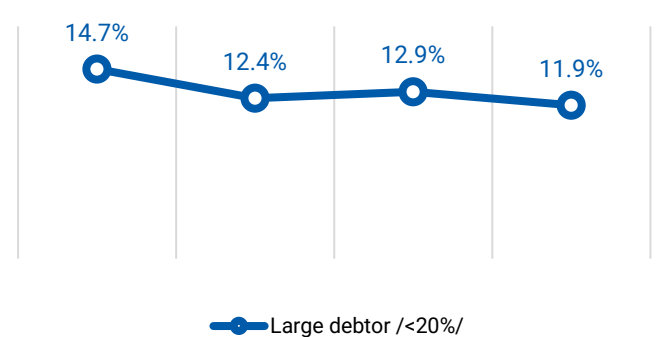
LIQUIDITY RATIO (%)



FOREIGN CURRENCY EXPOSURE RATIO (%)



LOAN CONCENTRATION RISK (%)



2022 2023 2024 2025Q1

2022 2023 2024 2025Q1

2022 2023 2024 2025Q1

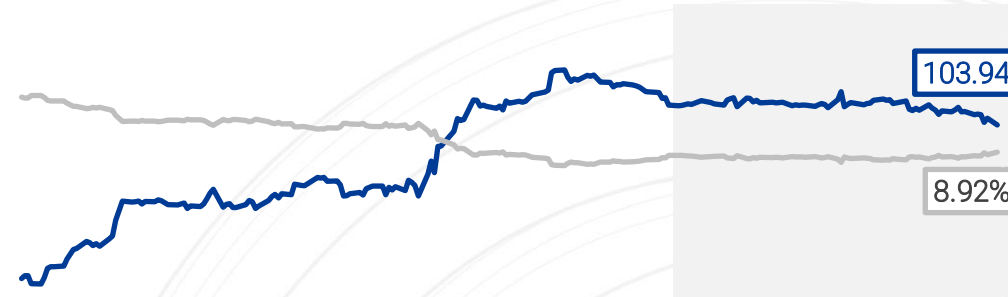
DIVIDENDS 2024 MSE:GLMT; SGX: GLMTMO27

GLMT STOCK PRICE



Source: Mongolian Stock Exchange

GLMTMO27 BOND PRICE /REGS/



Source: Bloomberg Terminal

100
MNT

DIVIDEND PER SHARE

▶ 419
BILLION MNT

NET PROFITS OF 2024

▶ 20%

DIVIDEND PAYOUT RATIO FROM
NET PROFIT AFTER TAX FOR
2024

▶ 81
BILLION MNT

TOTAL DIVIDENDS

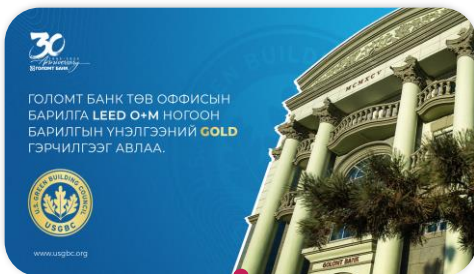
2025/02/18

THE BOARD OF DIRECTORS DECLARED
DIVIDENDS.

2025/04/25

DIVIDEND PAYMENT WAS WIRED TO
SHAREHOLDERS' ACCOUNTS THROUGH
THE MONGOLIAN CENTRAL SECURITIES
DEPOSITORY.

AWARDS OF 2025Q1



Golomt Bank's Head office has been awarded the **LEED O+M** (Leadership in Energy and Environmental Design – Operations and Maintenance) **"GOLD"** certification by the U.S. Green Building Council (USGBC), recognizing its sustainable and environmentally responsible building operations.



IFR Asia announces the winners of the 2024 IFR Asia Awards, and Golomt Bank has been honored with the prestigious **"Frontier Markets Deal of the Year"** award on its issuance of the debut Reg S/144A US\$300 million international bond.



Golomt Bank's SocialPay and SocialPay Junior apps have won the **"Customer Experience Award"** for the first time in Mongolia in the banking and financial sector at the Qorus Reinvention Awards 2025 in the APAC region, organized by Qorus Global (Emfa).



Golomt Bank has received the official certifications for the Quality Management System **ISO 9001:2015** standard from AFNOR Group in the Republic of France and the Service Excellence **ISO 23592:2021** standard from the "MonCert" LLC.



THANK YOU



investornews@golomtbank.com