

PRESS RELEASE

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“GOLOMT BANK” JSC PUBLISHES 2025’Q2 FINANCIAL STATEMENT

Ulaanbaatar City, Mongolia - (2025.07.21) “Golomt” JSC has published the Financial results for the second quarter of 2025.

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

- Mongolia’s economy grew by 2.4% in the 1st quarter of 2025, mainly driven by stronger activity in trade, services, and agriculture.
- Inflation eased to 8.2% in June, down from previous month. At its June Monetary Policy Committee meeting, the Bank of Mongolia decided to keep the policy rate steady at 12%.
- In the first half of this year, total exports reached USD 6.5 billion, while imports stood at USD 5.5 billion, resulting in a trade surplus. Copper exports contributed positively to trade, while declining coal prices had a negative impact.
- Mongolia’s foreign exchange reserves are at USD 5.2 billion, playing a key role in maintaining exchange rate stability.
- According to forecasts by international organizations, Mongolia’s economy is expected to grow by 6.3%–6.6% in 2025. Specifically, the World Bank projects 6.3%, the IMF projects 6%, and the ADB projects 6.6% growth for Mongolia in 2025.

Key highlights of the 2nd quarter of 2025 financials were as follows:

- The bank’s total asset increased by 2.7 trillion MNT, representing a 21.8 percent growth from the year-on-year, reaching 14.9 trillion MNT, and customer funds increased by 22.5 percent to 8.8 trillion MNT.
- Total equity increased by 25.8 percent to 1.4 trillion MNT, and the capital adequacy ratio improved to 14.9 percent.
- The bank expanded its net loan portfolio by 23.3 percent year-on-year to 7.9 trillion MNT. The bank maintained a well-balanced loan structure, with 54 percent of total loans are corporate loans and 46 percent are retail loans. The non-performing loan ratio improved by 0.5 percent to 2.7 percent through effective asset quality management.
- As of 2nd quarter of 2025, Golomt bank achieved a profit of 215.2 billion MNT, with operating profit reaching 235.5 billion MNT. The annualized return on equity also reached 31.6 percent.
- Golomt bank has fully met all prudential ratios set by the Bank of Mongolia and other foreign institutions.

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

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