



GOLOMT BANK:

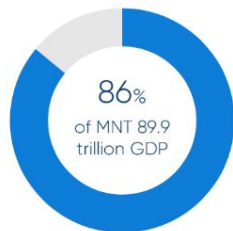
Investing for a Brighter Future

VESPER

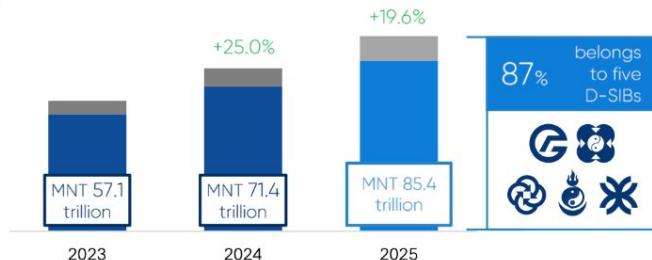
Golomt Bank as a Leading Bank

Market Dynamics

Banking sector's total asset as a percentage of GDP (2025)



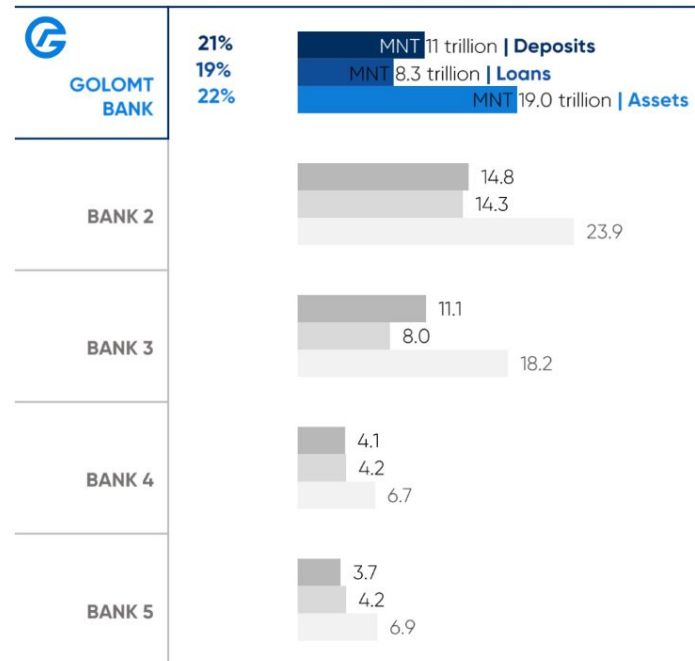
Banking sector total assets



Banking sector competitive landscape

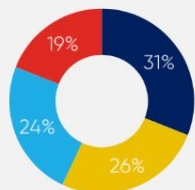
Market share of 2025YE

Total deposits |
Total loans | Total assets



Bank Highlights

Well balanced loan portfolio in Corporate, SME, Retail and Mortgage loans...



■ Corporate ■ SME
■ Consumer ■ Mortgage

- Largest corporate bank, second largest consumer bank in Mongolia
- Outperformed asset quality control compared to peers



Rated B1 Stable & B+ Positive by

MOODY'S RATINGS **FitchRatings** **S&P Global** Ratings

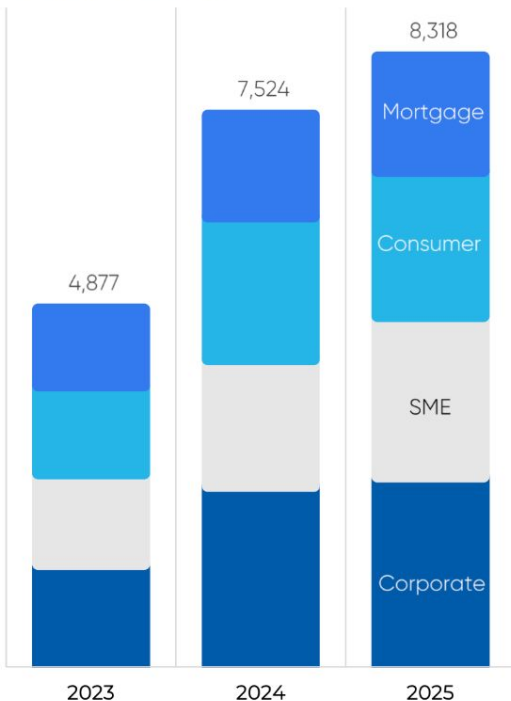
Source: Bank of Mongolia, annual reports of banks; 1. Market share defined as respective bank's total assets / total loans / total deposits as percentage of the Mongolia banking sector's; 2. Domestic Systemically Important Bank

Note: 1. Market shares are calculated from Bank of Mongolia standard based numbers.

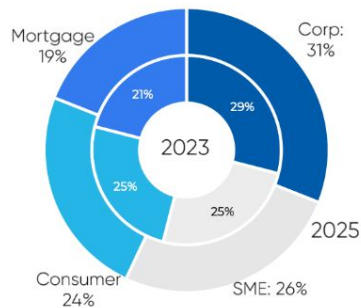
Credit Growth

Total loan

/billion MNT/
CAGR: 31% /2023-2025/

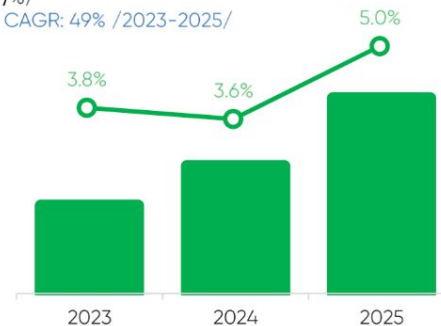


Structure

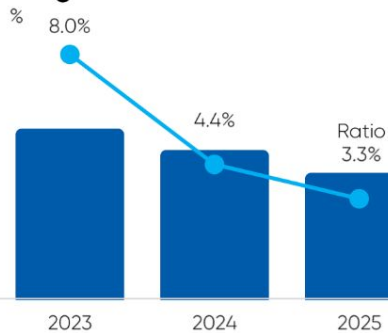


Green to total loan ratio

/%/
CAGR: 49% /2023-2025/

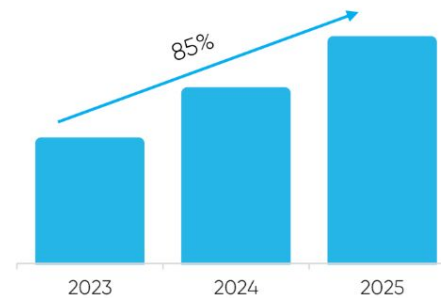


Stage-3 loan



Rural area loan

CAGR: 36% /2023-2025/



Trusted Partner of Mongolia's Top Enterprises



Best Corporate Banking



Through partnerships with 95% of Mongolia's TOP 100 enterprises, Golomt Bank channels capital into the country's most critical industries, strengthening corporate resilience and accelerating sustainable economic growth.

Golomt Bank is the largest corporate bank in Mongolia

95%
of TOP
enterprises

Contributes to 48% of the total gold purchase of the Central bank. (30% 2023YE) Of this, corporate clients alone account for 30%.

Focal Industries 2025



Long-Term Engagement Driving Client Attraction



500+ corporate financial managers
7th annual meeting

Gold Forum 2025

400+ responsible gold companies
6 consecutive years



Exclusive Networking Access

300+ top corporate companies, executives, and shareholders
10+ years of proven engagement

Diplomatic Community Football Tournament

400+ representatives of 18 organizations
13+ years



Supporting SMEs at Every Stage of Growth



Largest SME Banking



24%

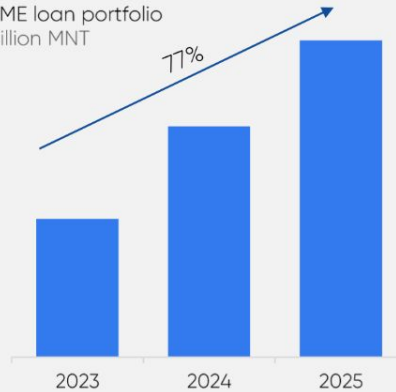
SME Loan market share

SME Banking is committed to empowering local small and medium enterprises by providing financial support and business education, and opportunity to synergize with a supply chain network

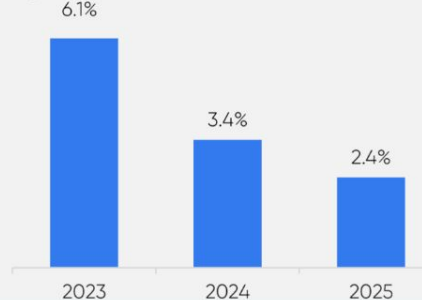


SME loan portfolio actively growing

SME loan portfolio
Billion MNT



NPL Percentage
%



Supporting SMEs to growth



162
SMEs

In its 4th year
Business fostering program
total of 162 businesses
participated



675

customers

In its 6th year
an event for business
leaders held in UB and
Darkhan cities

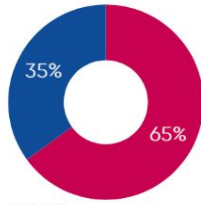
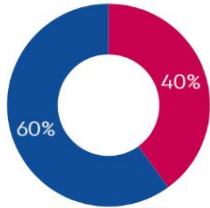
Rising Strong: Women-Owned SMEs Powering Economic Growth



Women Business Supporting Bank

SME loan portfolio 2025

Number of Borrowers



■ Women SME ■ SME



100 customers

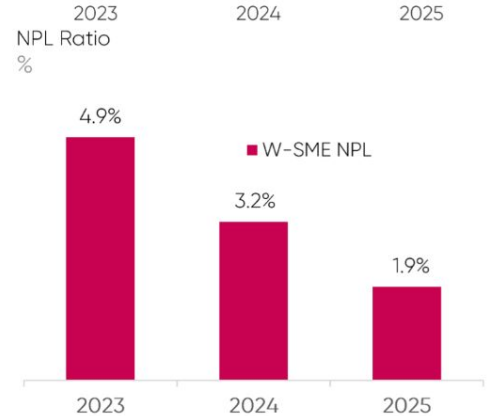
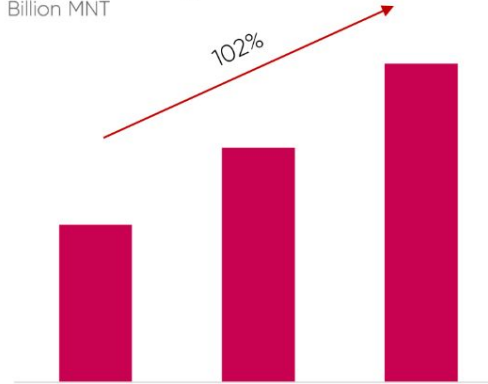
Trade mark for outstanding women entrepreneurs

Golomt Bank and MNCCI have jointly launched the Women Owned brand in 2023 to improve the business environment, develop women entrepreneurs, increase productivity, and support sustainable financing.

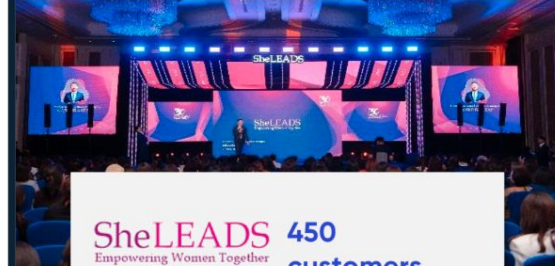


Women Businesses – Most disciplined

Women SME loan growth
Billion MNT



Empowering Beyond Financial Services



SheLEADS 450 customers
Empowering Women Together

The first-ever unified event for women entrepreneurs



SheSTARS 22 mentee
5 + 5 mentors

A program where leading women mentors in the business sector share their experience

A Lifetime Bank: Children's Bank



SocialPay Junior

Payment application especially designed for children



"COLOR CARD" created for children and adolescence aged 7-22



"GOLDEN KEY" CHILDREN'S SAVINGS



A Lifetime Bank : Youth Bank



30th Anniversary GOLOMT BANK

GenZ loyalty

100 Students

Scholarship Program

30th Anniversary GOLOMT BANK | SocialPay | The Color Card

EVERYDAY CASHBACK

<p>MONDAY</p> <p>Niji</p> <p>20%</p>	<p>TUESDAY</p> <p>BEAUTY SECRETS</p> <p>20%</p>	<p>WEDNESDAY</p> <p>BURGER KING</p> <p>20%</p>	
<p>THURSDAY</p> <p>GOCHU</p> <p>20%</p>	<p>FRIDAY</p> <p>URGOO</p> <p>10%</p>	<p>SATURDAY</p> <p>MONSTER</p> <p>10%</p>	<p>SUNDAY</p> <p>CU</p> <p>10%</p>

Дээрх байгууллагуудаас The Color Card-аар хийсэн худалдан авалтад буцаан олголттой.

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A Lifetime Bank : Private Banking Service, Wealth Management



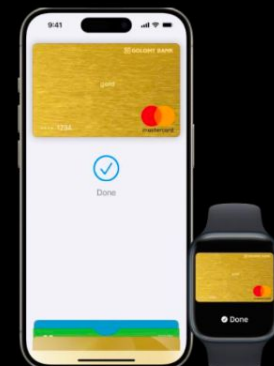
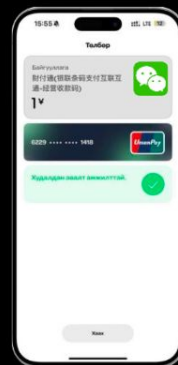
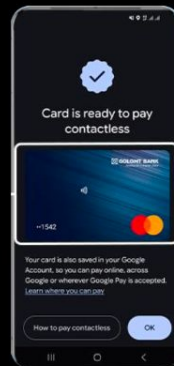
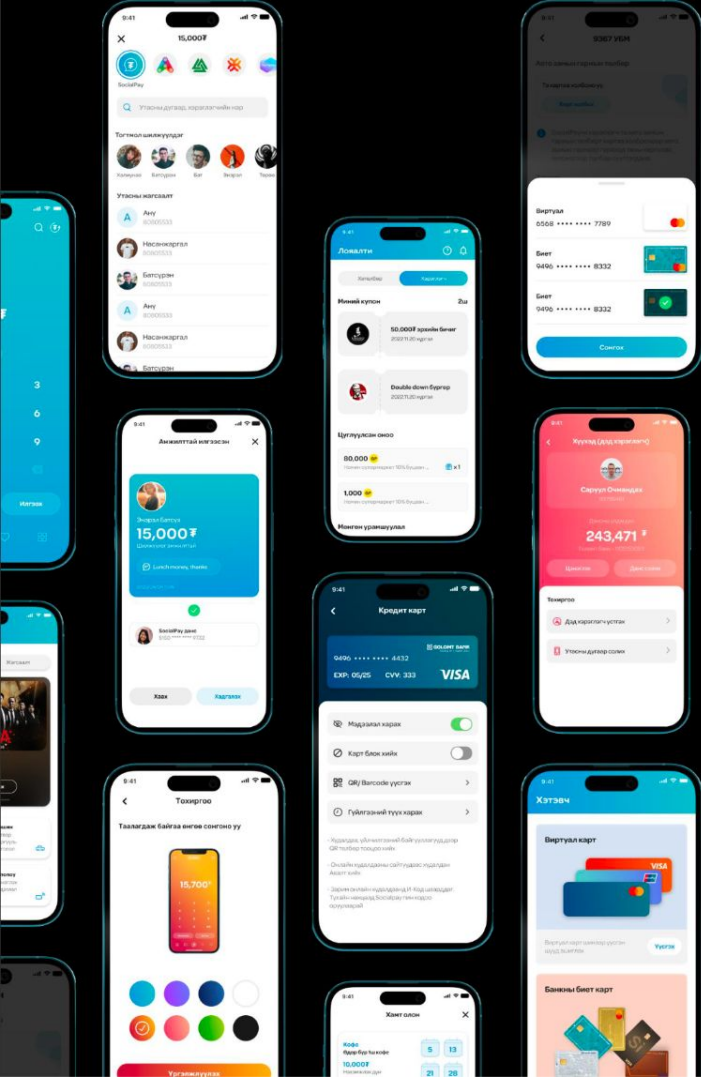
A Family Bank: Largest Mortgage Bank



Хамгийн өндөр
18% ЯГ ОДООНООС
ХУРИМТЛУУЛЦГААЯ
хүүтэй

Transforming Finance with Smart, Secure, and User-Centric Solutions

SocialPay: Award-winning, most widely used digital wallet in Mongolia



Transitioning To Next Generation – “AI Virtual Banking”



Golomt bank has initiated strategic partnerships by investing in the leading technology and national artificial intelligence companies

- Launched the AI Virtual Banking project in collaboration with Mongolia's leading technology company /system integration and ecosystem/ to implement the bank's generation transition strategy.



Internal chatbot: Receive information related to bank regulations, policies, procedures, manuals, and other documents through the chatbot



AI sales: Analyze customer data to generate profiles and recommend suitable products and services



AI branch assistant: Provide consultation, assistance, guidance, and information to customers visiting the bank's branches



Virtual employee: Assist and simplify employees' tasks both fully and partially

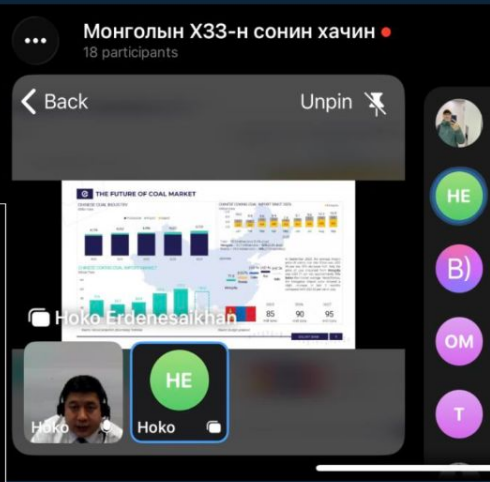


AI chatbot: Provide 33 commonly used services to customers through the chatbot

Setting a Domestic Benchmark for Investor Relations



In 2025, the Bank continued to strengthen its investor communications infrastructure through its dedicated in-house Investor Relations function. During the year, the IR team conducted quarterly earnings briefings, held one-on-one meetings with institutional and retail investors, and published the annual IR calendar. The Bank also facilitated analyst day sessions, organized online meetings and Q&A engagements with the Bank's management, and issued monthly newsletters. Throughout the year, the Bank maintained active outreach by aligning its disclosures and reporting practices with international standards. In addition, quarterly earnings calls were organized through the "Mongolian Capital Market: News and Insights" online community, which had more than 2,700 participating traders and shareholders in 2025.



IR Calendar

2026			
	2026.01.19 Publication of Quarterly Financial Statements	2026.02.05 Quarterly Earnings Call	
2026.02.13 Announcement of Dividend Decision	2026.03.16 Annual General Meeting (AGM)		
2026.03.31 Publication of Audited Annual Financial Statements	2026.03.31 Q&A Letter to Shareholders	2026.04.03 Publication of the Management Discussion and Analysis (MD&A)	2026.04.08 Publication of the Bank's Annual Report
2026.04.06 Holding the Annual General Meeting (AGM)			
	2026.04.20 Publication of Quarterly Financial Statements	2026.04.24 Quarterly Earnings Call	

2026 Annual Letter

GOLOMT BANK

Odonbaatar Amarzaya
CEO, Golomt Bank

Dear valued shareholders,

As we reflect on the past year and look toward the future, I am proud of the progress we continue to make at Golomt Bank. Last year marked the 30th anniversary of our bank a milestone that not only celebrates our legacy, but also underscores the resilience and progress we achieved throughout 2025.

GOLOMT BANK

MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS

"GOLOMT BANK JSC"

2025YE

AUDITED FINANCIAL RESULTS

The following discussion and analysis should be read in conjunction with our selected financial and operating data and our financial statements and related notes as of and for the years ended December 31, 2023, 2024 and 2025. These financial statements have been prepared in accordance with IFRS, which differs in certain respects from U.S. GAAP. The discussion contains forward-looking statements and reflects our current view with respect to

Expanding Global Collaboration to Secure Long-Term Institutional Capital

Capital Markets Funding

GOLOMT BANK
US\$300M 11%
due 2027

JPMORGAN CHASE & CO. Deutsche Bank truefriend Korea Investment & Securities Asia Ltd.

SGX

GOLOMT BANK
US\$100M
due 2027

Tap on debut bond at 8.5% yield

Deutsche Bank

SGX

GOLOMT BANK
US\$50M 8%
due 2029

truefriend Korea Investment & Securities Asia Ltd. LUXEMBOURG STOCK EXCHANGE

GOLOMT BANK
JPY\$15B 1.85%
due 2028

SMBC NIKKO SMBC SUMITOMO MITSUI BANKING CORPORATION

DFI Funding

GOLOMT BANK

IFC International Finance Corporation
WORLD BANK GROUP

US\$160M
due 2028

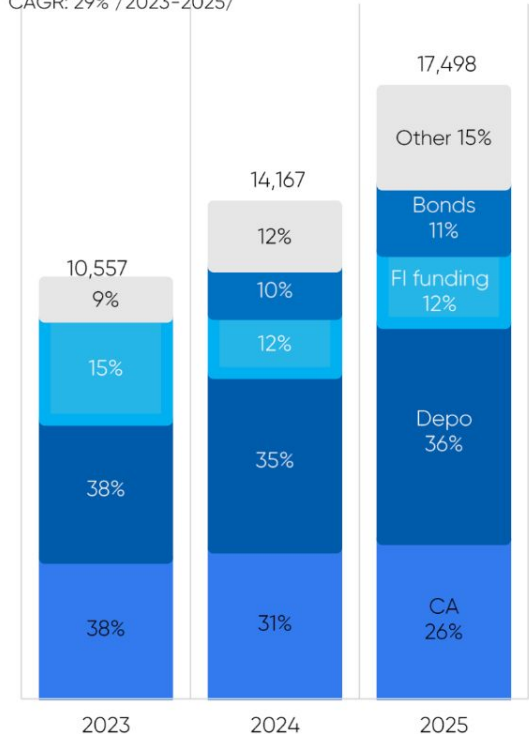
GOLOMT BANK

European Bank
for Reconstruction and Development

US\$20M
due 2029

Total liabilities

/billion MNT/
CAGR: 29% /2023-2025/



Impact Funds



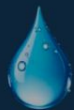
Investing for a Brighter Future

Partnership & Assessment

7 sectors out of 8
sector categories

MNT 406 billion
Sustainable and green financing

4,477 jobs
MNT 205 billion Value added

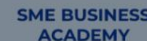


WATER AMBASSADOR BANK

- Assurance
 -  
 -  
- GHG Emission Calculation
 -  
- Second Party Opinion
 - 
- Advisory
 - 
- Gap Assessment
 - 



Non Financial Services



11 Networking events,
1,700 costumers

684 Hours,
Consulting service

55 Training sessions,
Duration: up to 3 hours

12 Mentors,
116 hours mentoring program



THANK YOU

investornews@golomtbank.com

insights

by Golomt Bank



Гадаад, дотоод орчныг мэдэрч
нөхцөл байдлыг

360° ХАРАХ БОЛОМЖ

Судалгаа, шинжилгээ | Пост, инфографик | Подкаст

Financial literacy for all

энгийн ойлгомжтой
хэлбэрээр танд хүргэнэ.

#Санхүүгийн боловсрол
#Эдийн засаг

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Пост / инфографик

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@insights

Дэлхийн болон Монголын эдийн засгийн хандлага, нөхцөл байдлыг хялбар, сонирхолтой дата өгөгдлөөр тайлбарлана.

Insights podcast

Эдийн засаг, бизнесийн сонирхолтой сэдвүүдийг салбарын экспертүүдтэй ярилцана.