



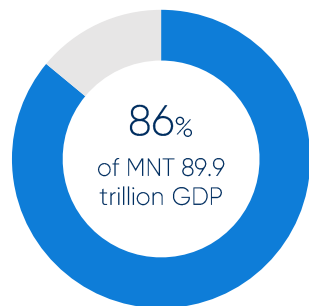
GOLOMT BANK

Investing for a Brighter Future

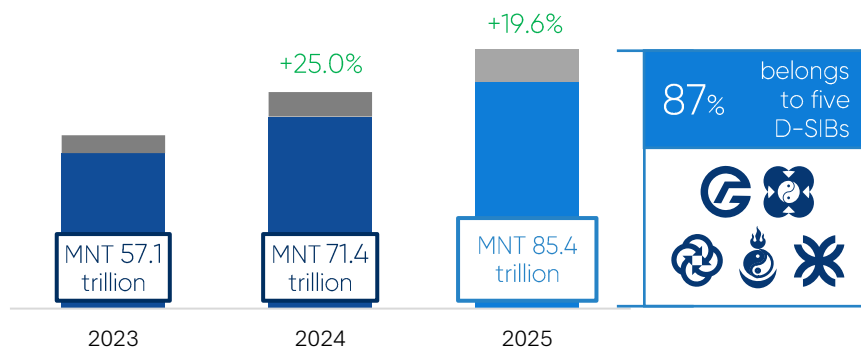
Golomt Bank as a Leading Bank

Market Dynamics

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



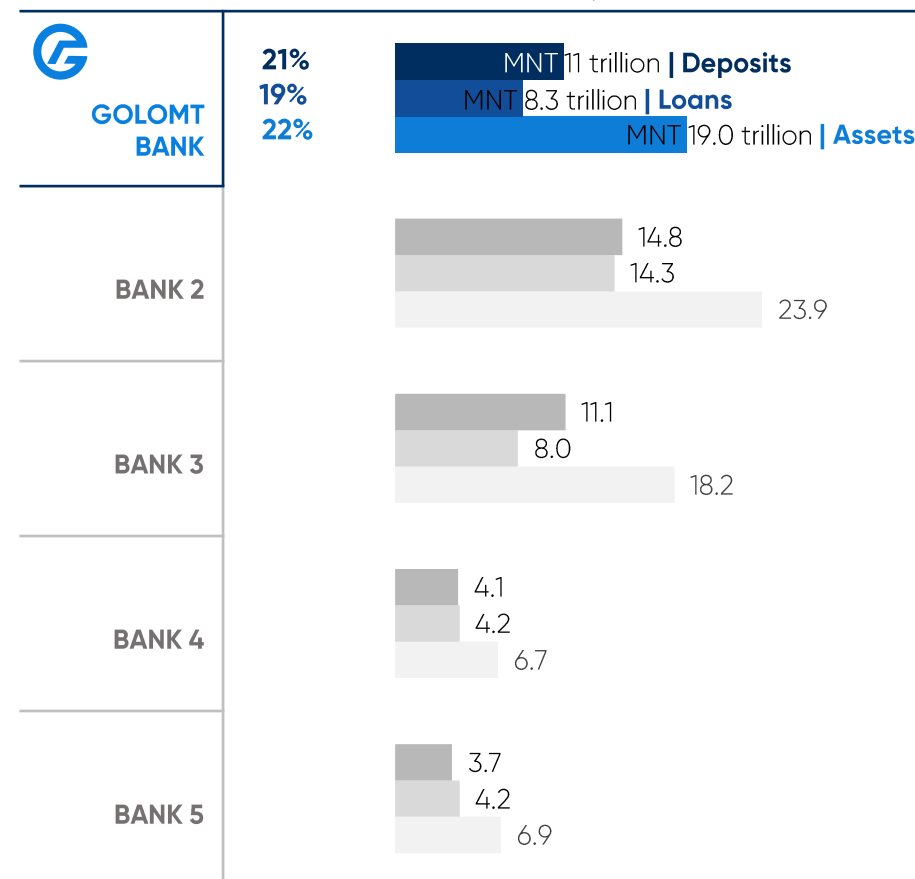
Banking sector total assets



Banking sector competitive landscape

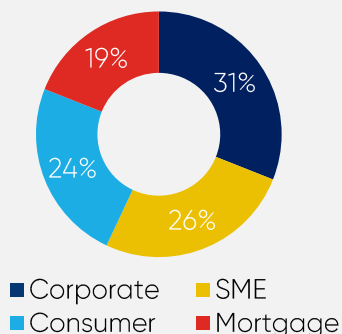
Market share of 2025YE

Total deposits | Total loans | Total assets

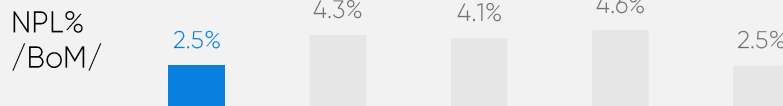


Bank Highlights

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



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



Rated B1 Stable & B+ Positive by



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.

Expanding Global Collaboration to Secure Long-Term Institutional Capital

Capital Markets Funding

GOLOMT BANK
US\$400M 11%
Tapped \$100M @8.5%
RegS/144A due 2027

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

SGX

GOLOMT BANK
US\$500M 7.95%
RegS/144A due 2029

JPMORGAN CHASE & CO. Deutsche Bank KGI

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

Highlights

21'000+
RETAIL INVESTORS

300+
FINANCIAL INSTITUTIONS

150+
FIXED INCOME INVESTORS

Impact Funds

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

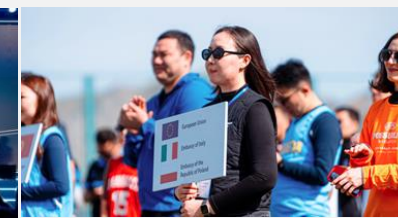


Exclusive Networking Access

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



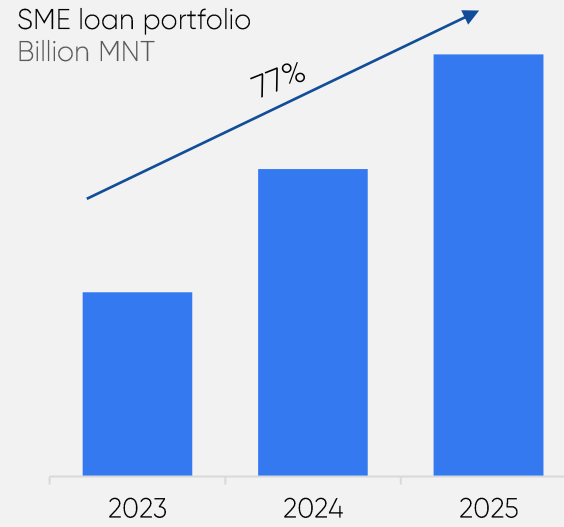
24%
SME Loan market share

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

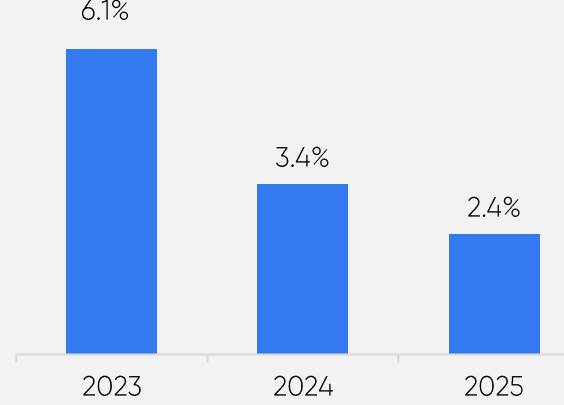


SME loan portfolio actively growing

SME loan portfolio
Billion MNT



NPL Percentage %



Supporting SMEs to growth

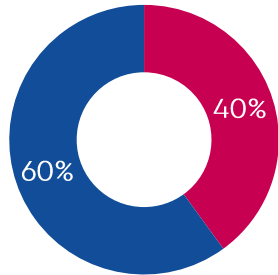


Rising Strong: Women-Owned SMEs Powering Economic Growth

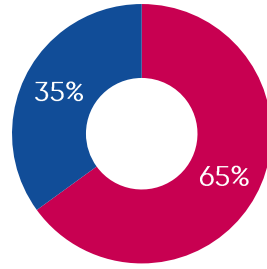


Women Business Supporting Bank

SME loan portfolio 2025



Number of Borrowers

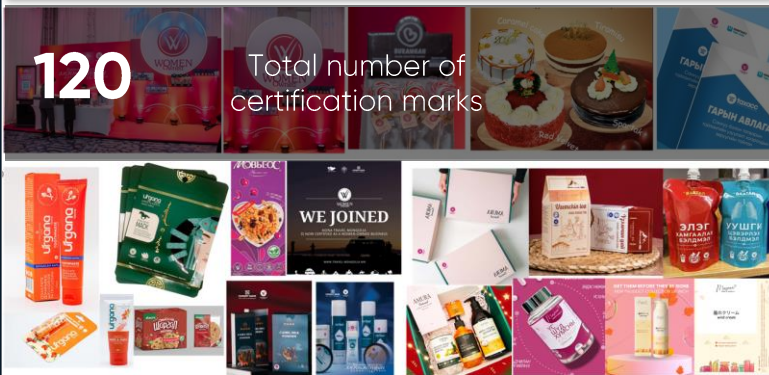


■ Women SME ■ SME



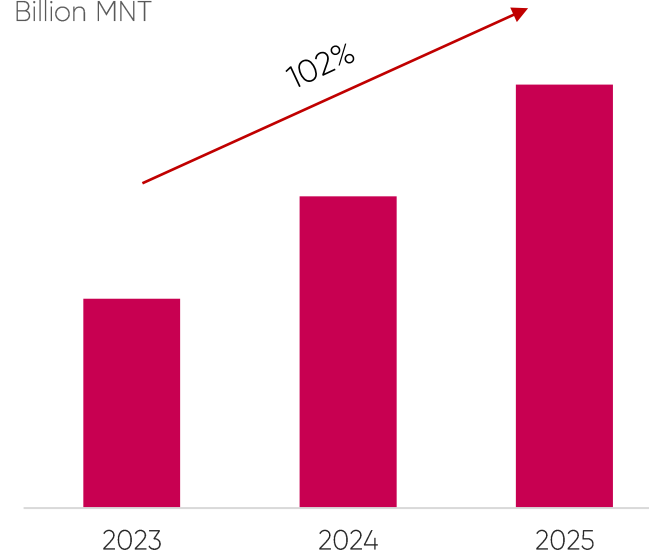
Trade mark for outstanding women entrepreneurs

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.

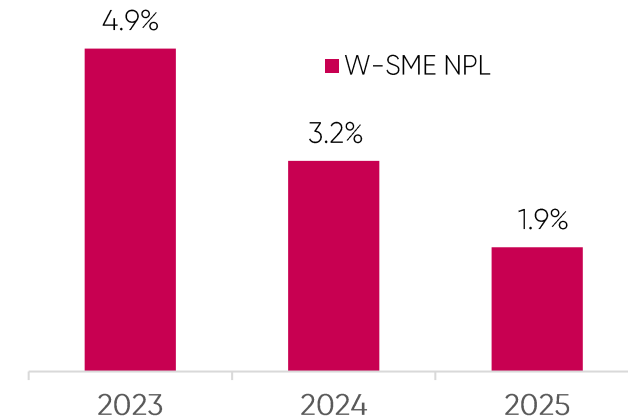


Women Businesses – Most disciplined

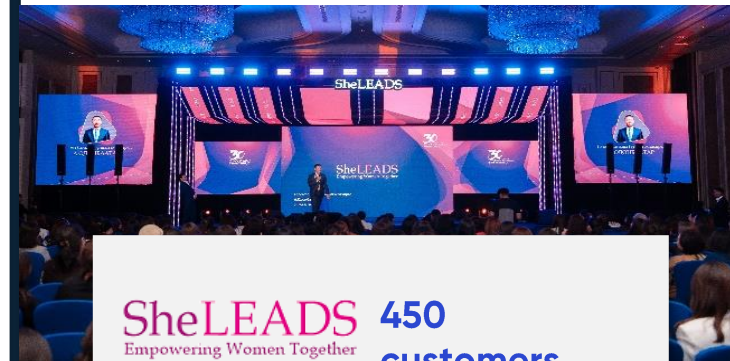
Women SME loan growth
Billion MNT



2023 NPL Ratio %



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>COCHU</p> <p>20%</p>	<p>FRIDAY</p> <p>URGOO</p> <p>10%</p>	<p>SATURDAY</p> <p>CU</p> <p>10%</p>	<p>SUNDAY</p> <p>CU</p> <p>10%</p>

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

2025.12.31-нийг дуустал | www.golomtbank.com | 1800-1646

A Lifetime Bank : Private Banking Service, Wealth Management



A Family Bank: Largest Mortgage Bank



Хамгийн өндөр

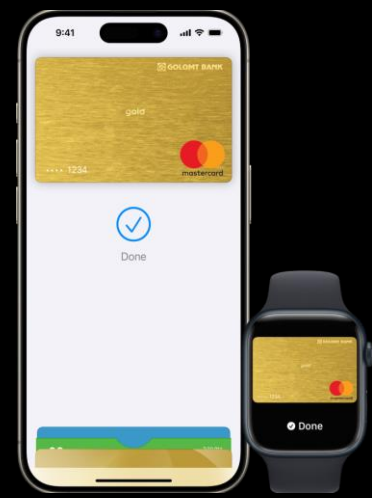
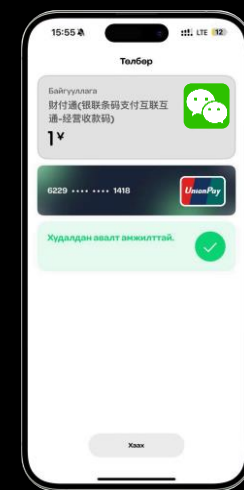
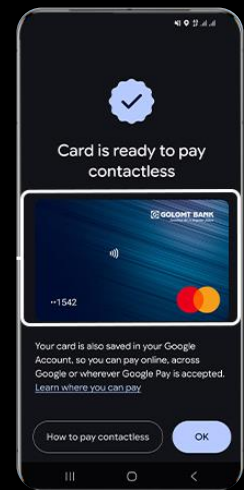
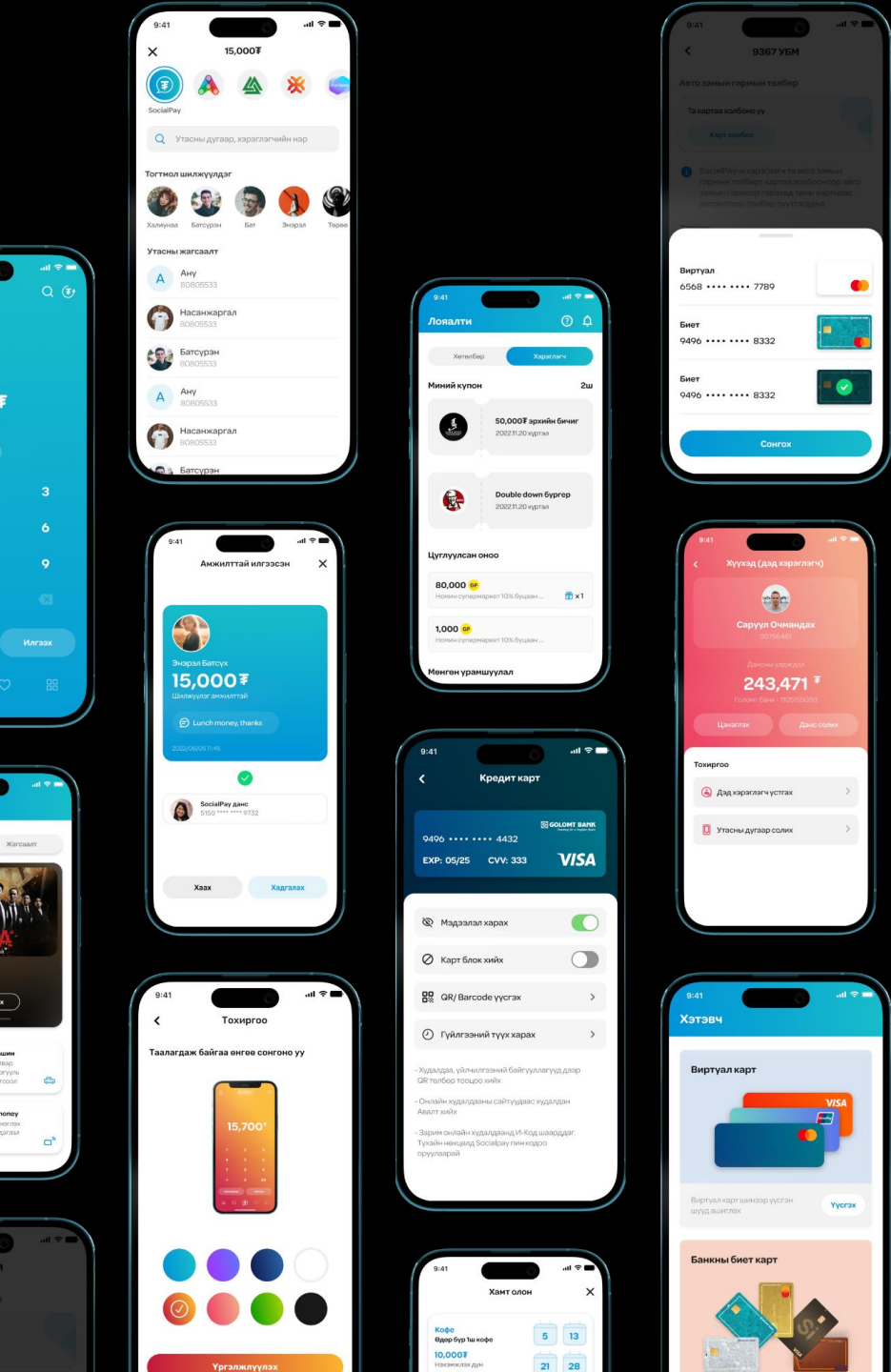
18%

хүүтэй

**ЯГ ОДООНООС
ХУРИМТЛУУЛЦГААЯ**

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

Chinese Partners



Golomt Bank has been actively cooperating with Chinese partners and is one of the leading Mongolian banks providing essential services to clients conducting business with China. In the areas of **international payments, trade finance, custody services, bond investments, and digital payments**, Golomt Bank works closely with leading financial institutions in the Chinese market.

PAYMENT PARTNERS



MEMBER ASSOCIATIONS



CIBM



TRADE FINANCE



CUSTODIAN BANK



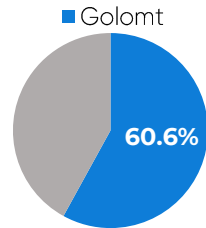
CORRESPONDENT BANKS



Trade Finance & International Payments

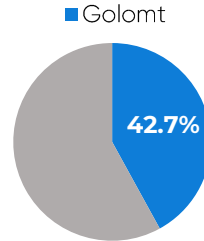
Market Share of Imports LC and Bank guarantee

By value of transactions



Market Share of Imports LC and Bank guarantee

By volume of transactions



Golomt bank's trade finance business turnover has reached **MNT 2.26 billion** as of Q4 2025. 8% of which was allocated to supporting SME clients in trade business.

Letters of credit: Import letter of credit amount has reached **MNT 718.6 billion**, 13% of which were confirmed by our Correspondent banks.

The Bank supported the local infrastructure projects worth **MNT 164.7 billion** through collaboration with foreign banks as of Q4, 2025.



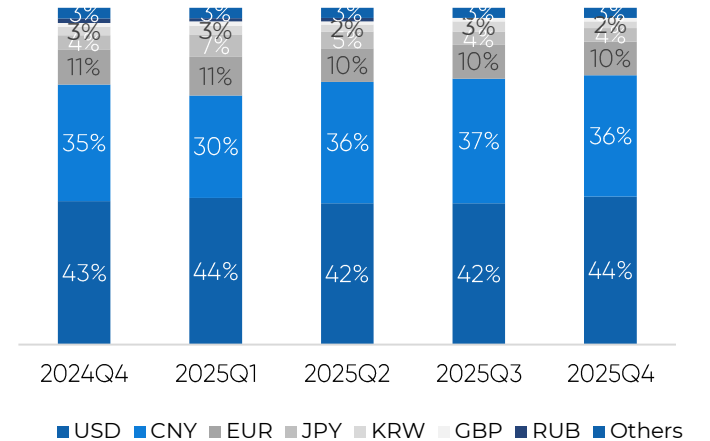
DFI covered transactions: As of Q4 2025. Golomt Bank financed the import of goods, equipment and issued guarantees worth of **MNT 83.4 billion** in cooperation with IFC and ADB under the trade finance program.



CURRENCY OF OVERSEAS PAYMENTS

US\$, CNY, and EUR remained the top 3 currencies in outgoing customer payments.

CNY payments have shown a significant increase since Q2, while EUR payments have remained steady throughout the periods.



CROSS-BORDER INTERBANK PAYMENT SYSTEM

Golomt Bank successfully obtained approval to connect to CIPS (Cross-Border Interbank Payment System) in December 2024, and officially went live on September 1, 2025.

The CIPS system supports 24/7 clearing and enables direct transactions between participating institutions. With this system, Golomt Bank is now able to make CNY payments directly to any CIPS participant worldwide.



Trade Finance Cooperation With Chinese Banks

In cooperation with Bank of China, Agricultural Bank of China, Industrial and Commercial Bank of China, China Construction Bank, China CITIC Bank, China Minsheng Bank; **Golomt Bank has issued counter-guarantees totaling 144.4 billion MNT** to support **major ongoing projects in Mongolia**, including construction, roadworks, and mining equipment. These guarantees include tender/bid, advance payment guarantees, performance guarantees, and quality guarantees.

ROAD PROJECTS



中國銀行
BANK OF CHINA



中国建设银行

Tender, advance payment guarantee, performance guarantee



PUBLIC TRANSPORTATION



中國銀行
BANK OF CHINA



Tender, **advance payment** guarantee, performance guarantee, **quality** guarantee



CONSTRUCTION MATERIALS



Trade loan



MINING EQUIPMENT



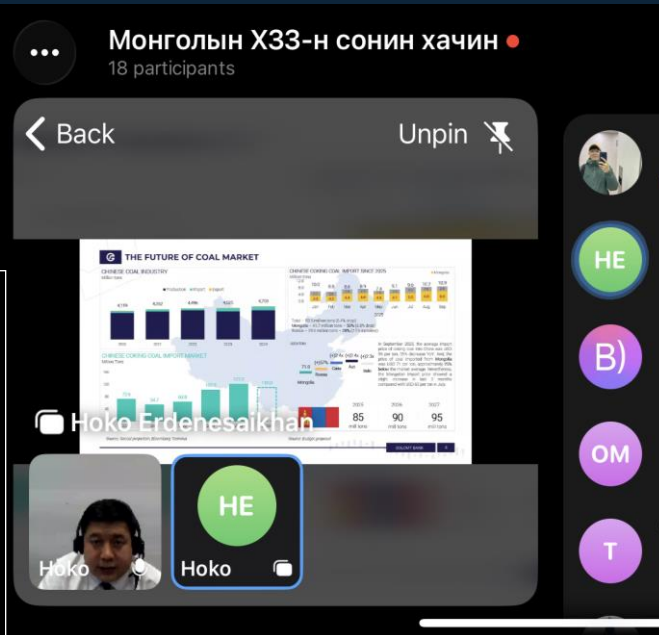
Import LC, back to back LC



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 CEO's Letter to Shareholders	2026.04.03 Publication of the Management Discussion and Analysis (MD&A)	2026.04.06 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



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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THANK YOU

investornews@golomtbank.com



Insights
podcast

Эдийн засаг, бизнесийн сонирхолтой
сэдвүүдийг салбарын экспертүүдтэй ярилцана.



@insights

Пост /
инфографик

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

