

GOLOMT BANK

2023H1 OPERATIONAL REPORT

August 23, 2023

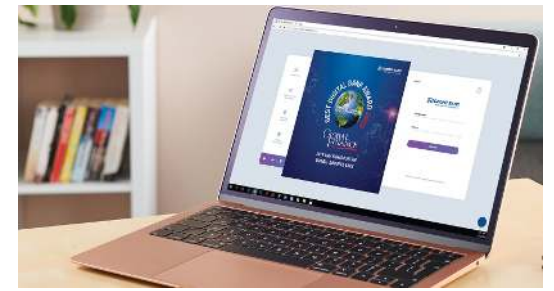




Customer-centric bank



Employee-centric bank



Digital bank

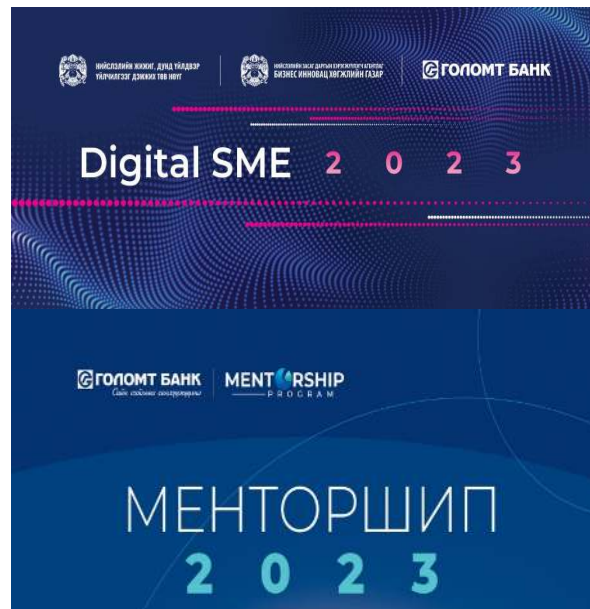
Risk management

FEATURED EVENTS

Digital province



Digital SME



Gold forum



NEW DIGITAL PRODUCTS AND SERVICES



SocialPay Junior

- ✓ Mongolia's first digital wallet designed for children/teenagers



All in One services

- ✓ KIOSK
- ✓ Cash withdrawal using SocialPay
- ✓ E-Signatures
- ✓ E-Mongolia
- ✓ CRM



Soft POS

- ✓ Mobile phone NFC based POS
- ✓ Transaction receipt is sent to email and phone number
- ✓ Transactions, cancellations, payments and reports are all available
- ✓ Master Visa UPI, T card accepted



Metaland

- ✓ Mongolia's first bank branch in Metaverse



Digital loan

- ✓ Digital loan on the phone app
- ✓ POS income backed loan
- ✓ Consumer loan
- ✓ Salary loan
- ✓ E-commerce loan



Virtual credit card

- ✓ A virtual credit card issued in partnership with CU

CAMPAIGN AND PROMOTION PROGRAMS



LOYALTY program

In the H1, **310,000 customers** were enrolled in this program and were actively engaged in the related loyalty promotions.



UNIVERSAL BEIJING RESORT trip

As a result of the campaign, **6 children** received the prize to travel to Universal Beijing resort.



“VISA B2B PROMOTION”

VISAB2B Connect, a completely new channel for foreign transfers, has been introduced in collaboration with VISA to offer commission discounts to customer organizations.



“NATIONAL SAVINGS PROGRAM”

A total of **220,000 customers** were enrolled in this program offering the highest interest return to the clients.



PENSION PROMOTION CAMPAIGN

A total of **6,500 customers** from 15 provinces were enrolled in this campaign that is aimed at providing accessible financial services for the elderly.



BILLION TREE NATIONAL CAMPAIGN

We are supporting this national campaign by allocating a certain percentage of the bank's fee income to the Support fund of this campaign.

CARD PROMOTION CAMPAIGNS



International transaction activation

We started giving cashback when VISA card is used for subscriptions at foreign merchandises and transactions at dining places.



Card refunds

SI, VIP, and Co-brand cards can be used to receive discounts at certain merchandises.



A joint campaign

In cooperation with the merchandises, promotion was announced for a certain period and a campaign to care for a kiosk service providers was organized.



Card points program

A program has been implemented to collect points when the card is used and being able to spend the points as needed.



Card refunds

A digital magazine was issued with all of the information of the service organizations that provide discounts.



SocialPay, discount campaign

In cooperation with the merchandises, a customer and kiosk service provider care campaign was organized.

A total of 200 million MNT refunds were given back to customers through our incentive programs, and 2,401 purchases were made with coupons.



BUSINESS GROWTH /YTD/



VEHICLE LOAN PORTFOLIO INCREASED BY 25%



CONSUMER LOAN PORTFOLIO INCREASED BY 19%



1574 FAMILIES MOVED TO NEW APARTMENTS.



91% OF MORTGAGE LOAN BORROWERS ARE COVERED WITH INSURANCE



TOTAL NUMBER OF CARD OWNERS INCREASED BY 13%



A TOTAL OF 33.2 BN OF FUNDING WAS PROVIDED UNDER THE LOAN PROGRAM TO SUPPORT THE FOOD AND AGRICULTURAL INDUSTRY.

INFORMATION SECURITY

The bank is continuously compliant with the international security standards

Numeric Statistics

Number of blocked attack attempts in 2023H1
5.5 mil.

Bank's system vulnerability
0

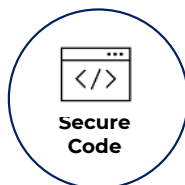
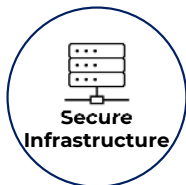
Information security Employee evaluation
95%

Data breach by hacker
0

Data Encryption on banking
100%

Non-Compliance Security Penalty
0

Secure banking

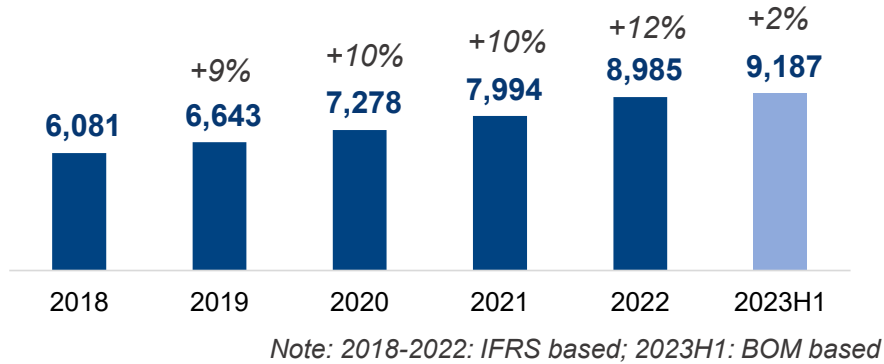


Maturity of information security in 2023H1

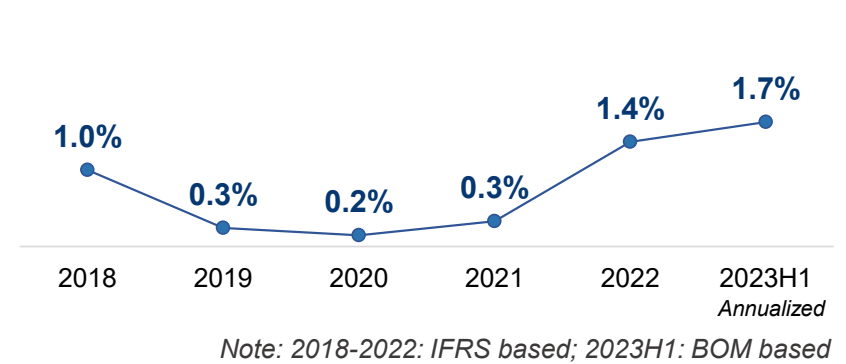


FINANCIAL RESULT

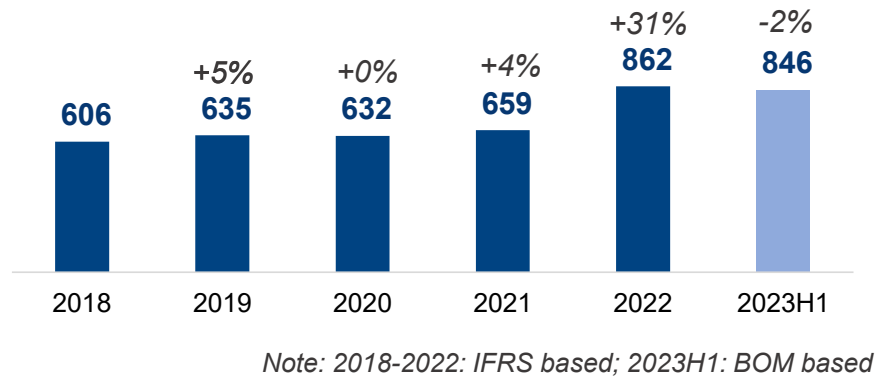
TOTAL ASSETS (bIn ₹)



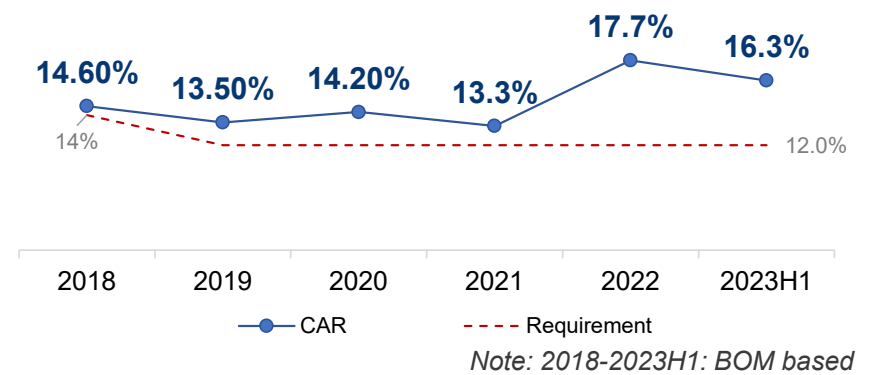
ROA (%)



TOTAL EQUITY (bIn ₹)

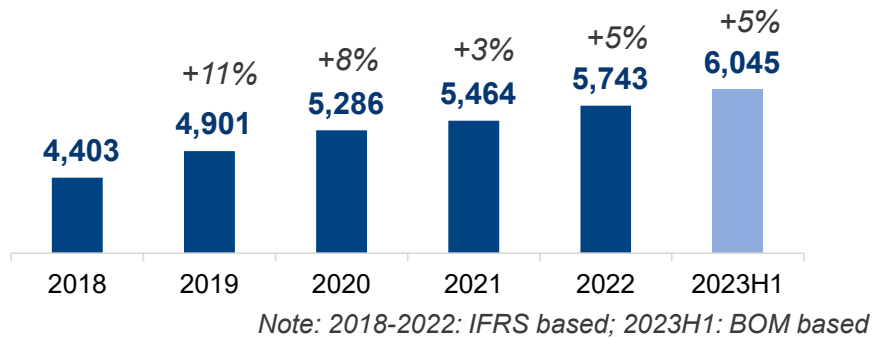


CAR(%)

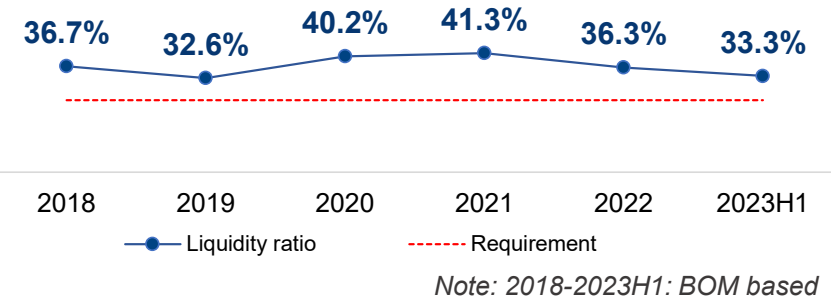


FINANCIAL RESULT

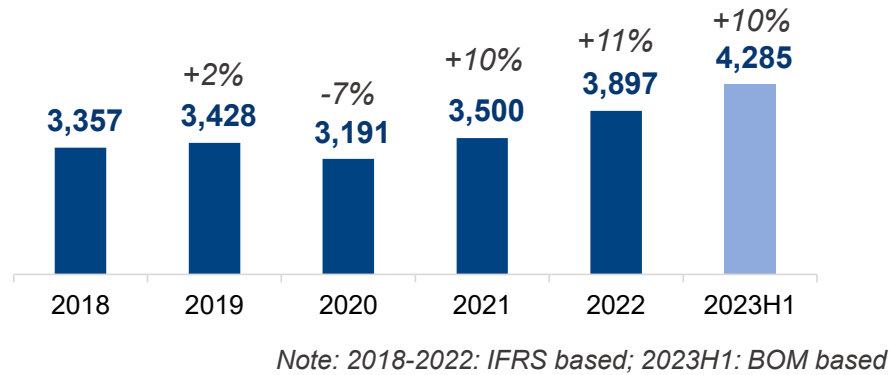
CUSTOMER FUNDS (bIn ₹)



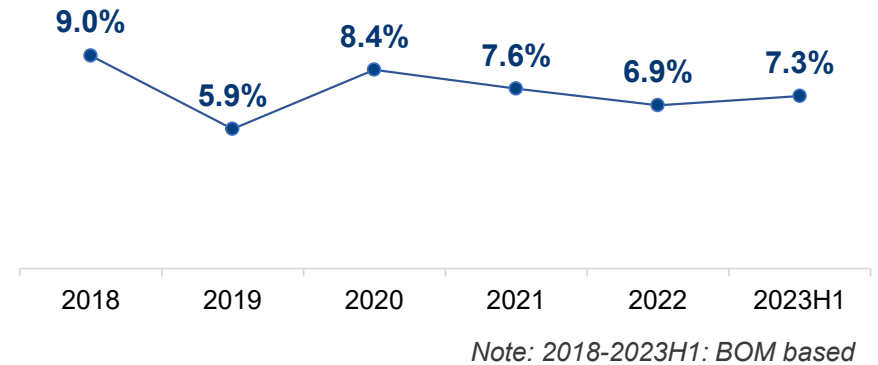
LIQUIDITY RATIO (%)



TOTAL LOAN (bIn ₹)

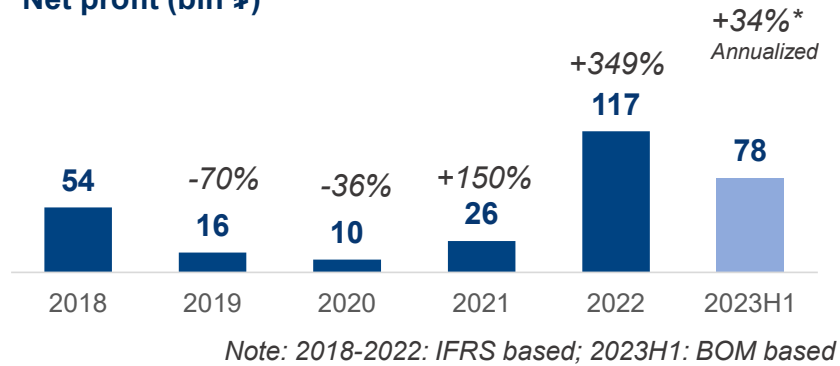


NPL ratio (%)

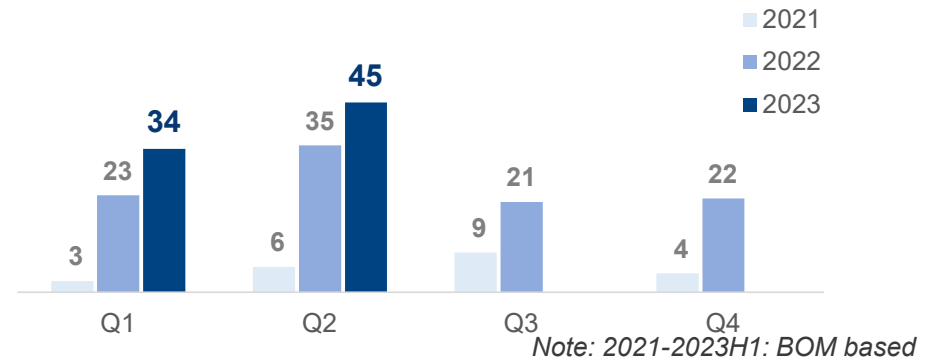


FINANCIAL RESULT

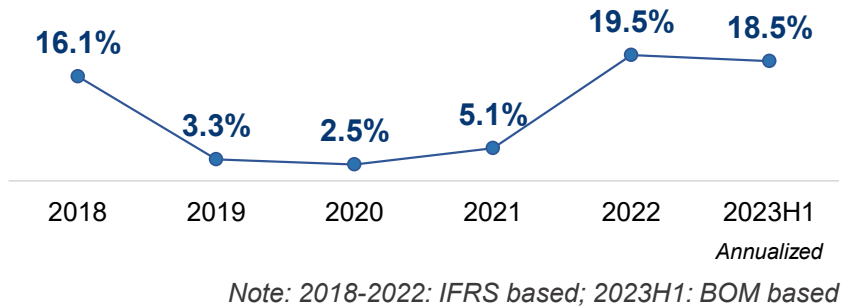
Net profit (bln ¥)



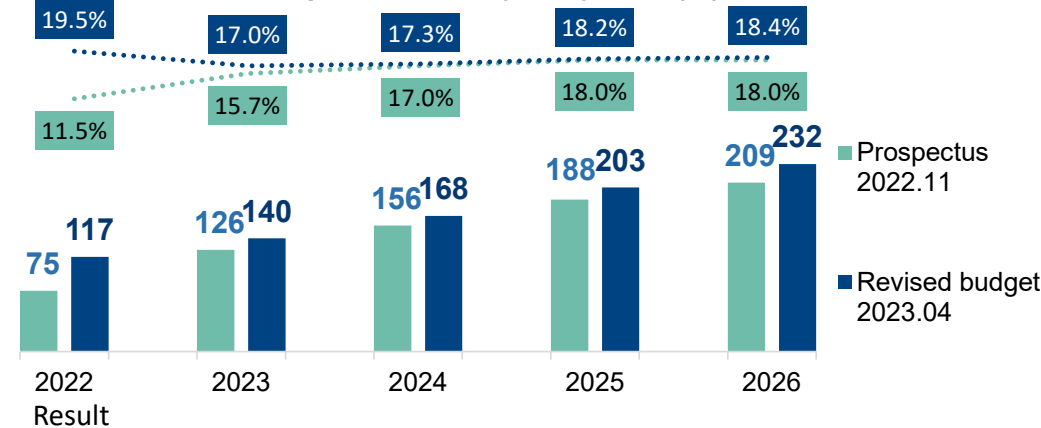
Quarterly net profit (bln ¥)



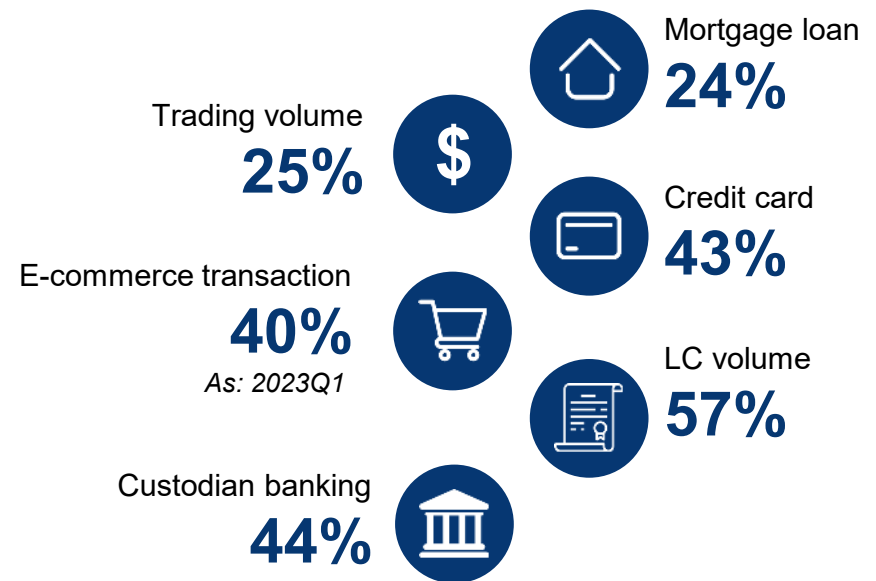
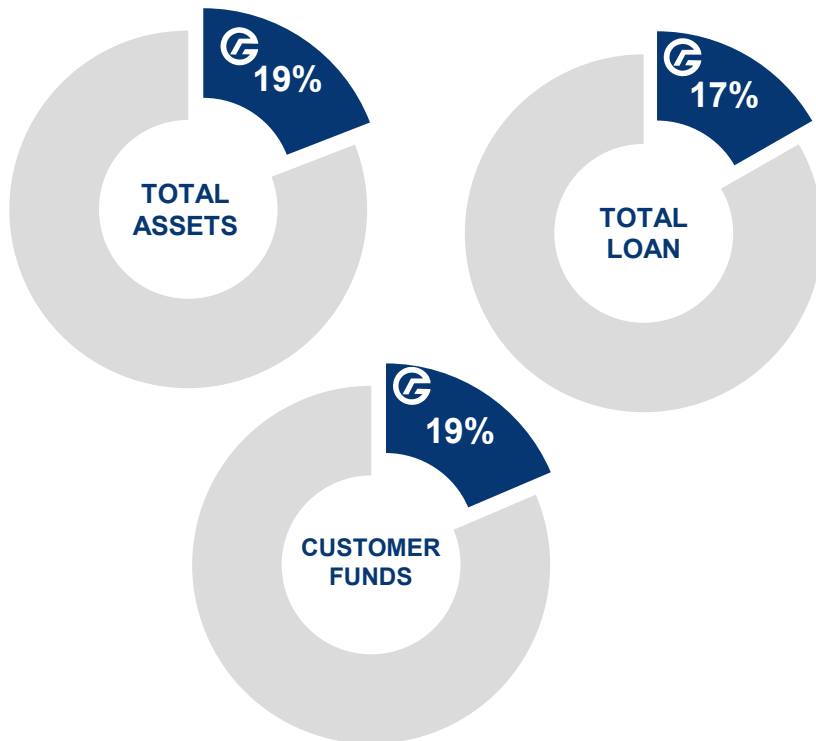
ROE (%)



PROJECTION: New profit – IFRS (bln ¥), ROE(%)



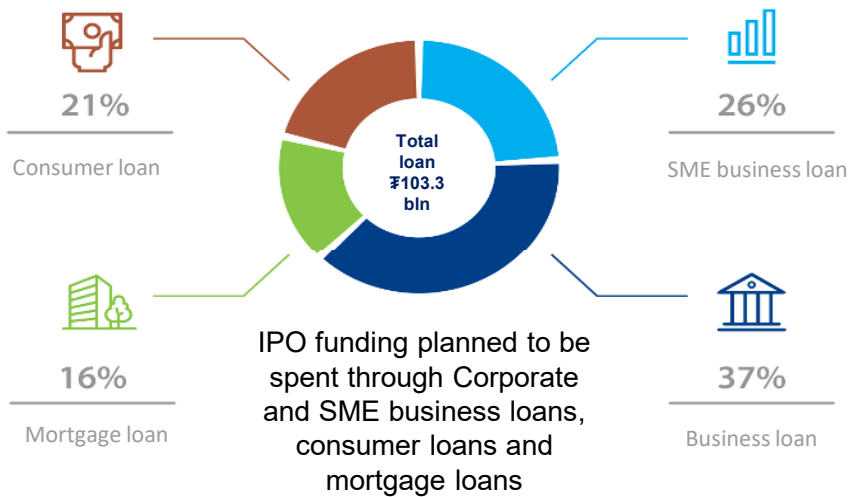
 MARKET SHARE /2023'H1/



THE SPENDING OF THE IPO FUNDING

Prospectus

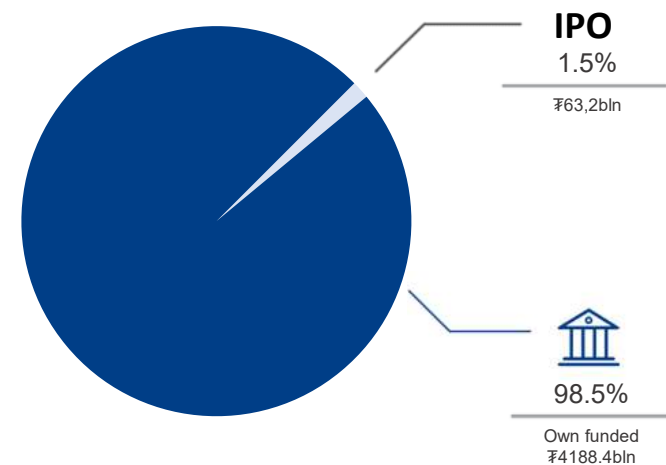
- Direct issuance cost
- Loan disbursement structure



Performance

The breakdown of the expenditure of the IPO amount of 118,815,152,890 MNT:

- Direct cost: ₪2.1 bln
- Loan disbursement: ₪63.2 bln



AWARDS

MNCCI – Mongolia's TOP-100 enterprises



MONGOLIAN NATIONAL CHAMBER OF
COMMERCE AND INDUSTRY

Infosys Finacle – Ecosystem-Led Innovation 2023



Euromoney – Mongolian Best Bank of 2023



EUROMONEY
AWARDS FOR EXCELLENCE
MONGOLIA
BEST BANK
2023

Sustainable development:

- Golomt Bank's 2022 Sustainable Development Report was presented to the public.
- Golomt Bank presented the 2022 Progress report to the public in accordance with the UNEP FI Principles for Responsible Banking.
- Joined PCAF (Partnership for Carbon Accounting Financials) as a signatory bank.



**THANK YOU FOR
YOUR ATTENTION**