



**ХӨГЖИЛД  
ХАМТДАА**

**TRADE AND DEVELOPMENT BANK JOINT STOCK COMPANY**

FINANCIAL AND OPERATIONAL REPORT FOR THE FIRST HALF OF 2024

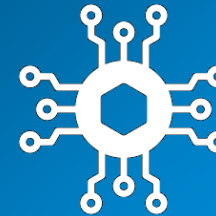
## LONG-TERM STRATEGIC THEMES OF THE BANK



CUSTOMER  
CENTRIC BANK



INTERNATIONAL  
AND GREEN  
BANK



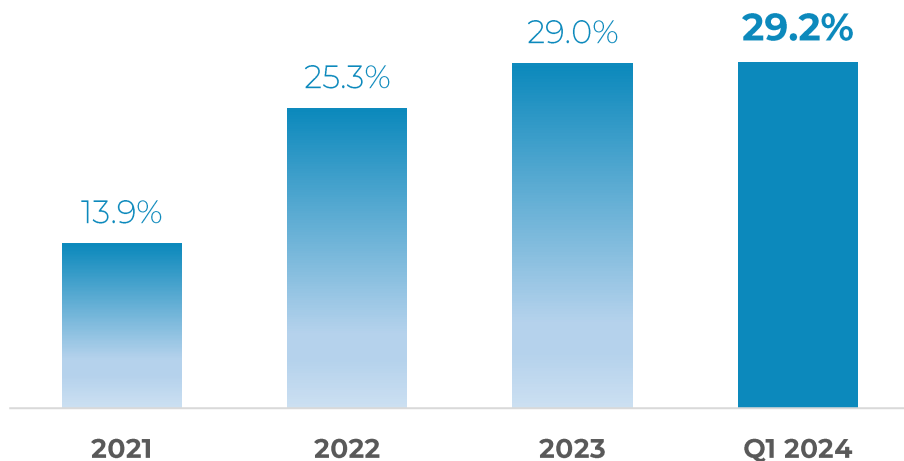
PLATFORM  
BANK

# CUSTOMER CENTRIC BANK



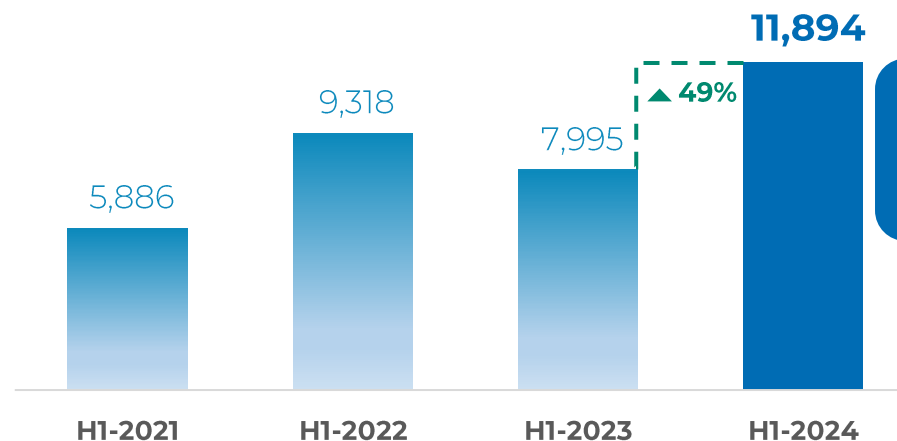
The “**Britto**” loyalty ecosystem has been successfully **established** and is continuously **expanding**.

## VISA card market share



Effectively advancing the “**Mongolians with Savings**” campaign to enhance **citizen’s financial literacy** and **steadily increase our stable deposit base**.

## # of Customers\* participating in the “Mongolians with Savings” campaign

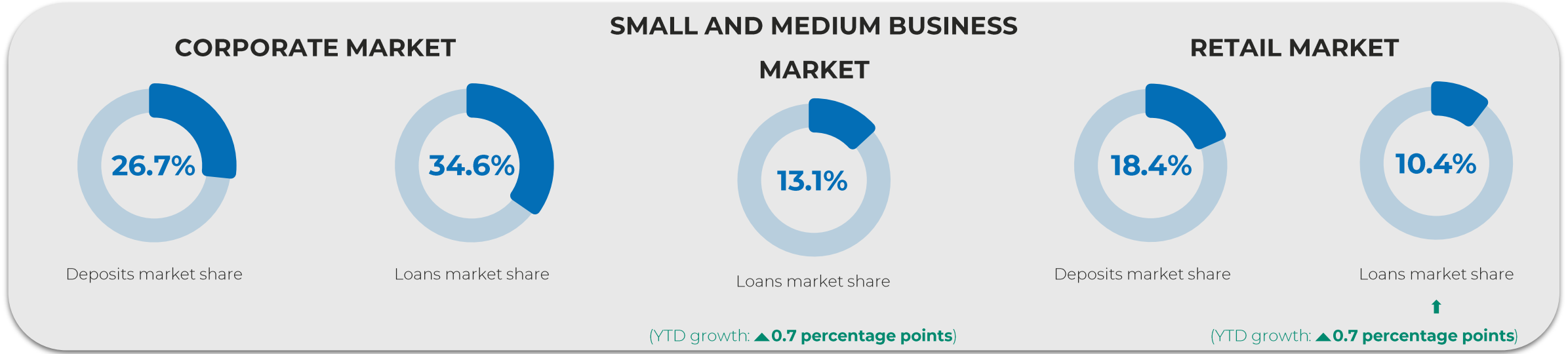


As of H1 – 2024, over **390,000+** customers are **actively participating** in the campaign.

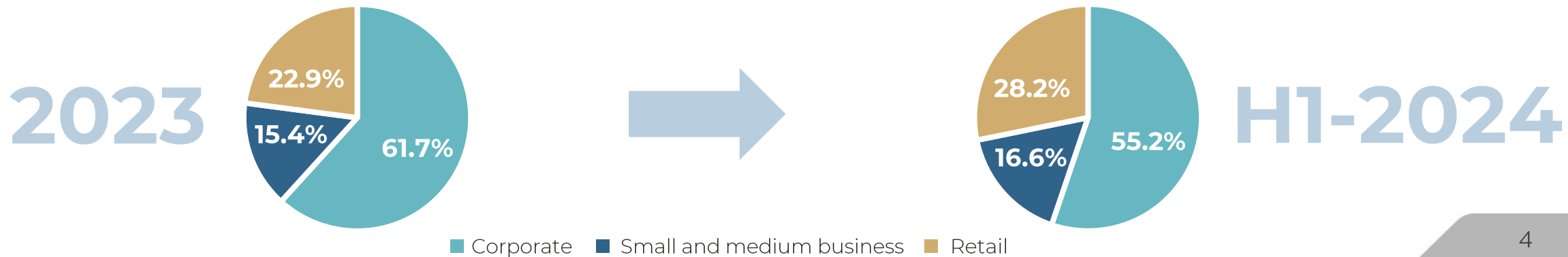
\* The number of customers who have newly registered with the bank and opened a term savings account of six months or longer.

# CUSTOMER CENTRIC BANK

We continue to **lead in corporate market** while successfully **approaching an optimal assets structure** by **expanding into Small and medium business** and **Retail markets**.



## SEGMENTS SHARE IN TOTAL LOANS



As of the first half of 2024, we have **provided our customers** with the following **opportunities** and **solutions**.

## FOR CORPORATE AND SMB CUSTOMERS



Introduced an **updated version of “Corporate Gateway” service** to provide **streamlined digital services** for **organizations**.



Implemented the **comprehensive POS merchant project**, which **tripled the efficiency of customer service** by reducing waiting times, **quickly executing requests** made via calls, and creating a **unified management and control system**.

# CUSTOMER CENTRIC BANK

As of the first half of 2024, we have **provided our customers** with the following **opportunities** and **solutions**.

## FOR RETAIL CUSTOMERS



Improved the **UX/UI** of the **International Settlement section** on **TDB Online**, which is **decreasing** the number of **incorrect transactions** and **boosting customer satisfaction**.



Introduced **new software** that **registers customers with electronic forms** instead of paper, using **digital signatures** to conclude **paperless master contracts** and **simplifying archive operations**.

As of the first half of 2024, we have **provided our customers** with the following **opportunities** and **solutions**.

## FOR RETAIL CUSTOMERS



Launched **new software** that **automatically calculates customer income** and **classifies it using artificial intelligence**, enhancing the **productivity** of our **loan officers**.



Optimized the **research** and **decision-making process** for **mortgage** and **auto loans** for **customers with business income**, thereby **accelerating decision-making**.

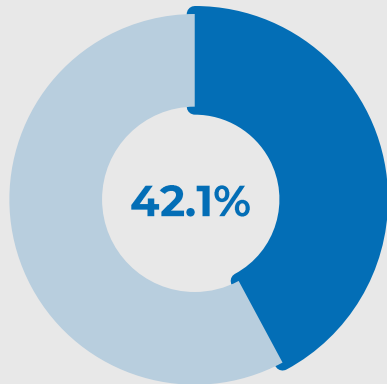


Introduced a **solution** that **calculates the potential mortgage loan amount** based on the **customer's income in advance**.

# INTERNATIONAL AND GREEN BANK

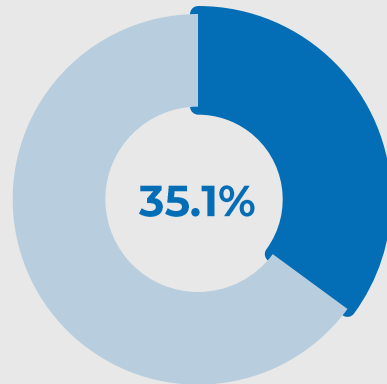
We are **strengthening** our **dominant position** in the **international banking market**.

## INTERNATIONAL SETTLEMENT OPERATIONS, H1-2024



Share of total number of transactions sent from Mongolia

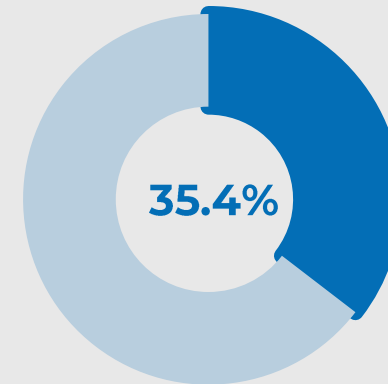
(YTD growth: ▲ **3.0 percentage points**)



Share of total amount of transaction sent from Mongolia

(YTD growth: ▲ **3.9 percentage points**)

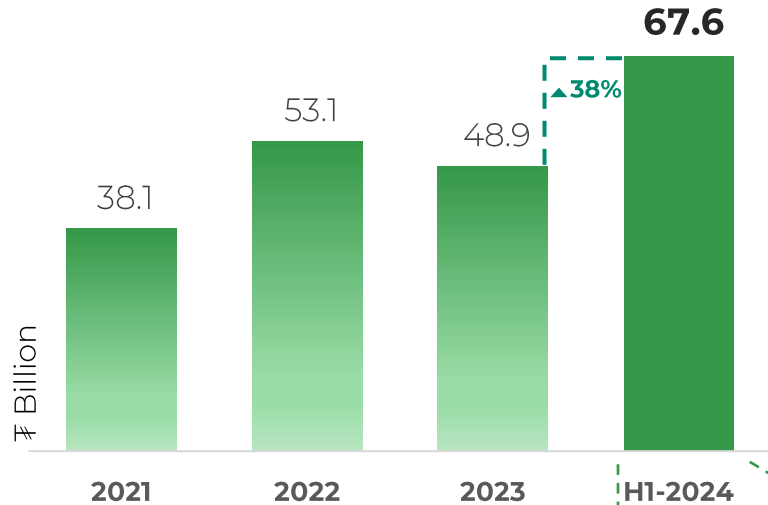
## TRADE FINANCE OPERATIONS, H1-2024



Share of total amount of guarantee issued from Mongolia

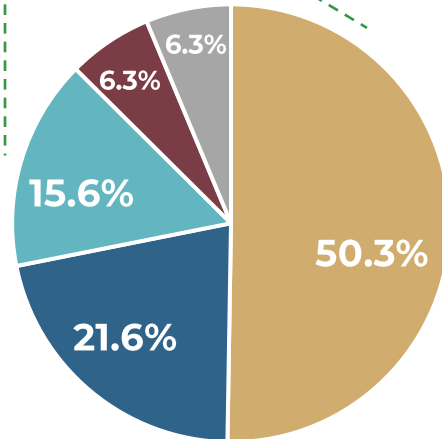


## GREEN LOANS



As of mid-2024, **green loans constitute 1%** of our **total loan portfolio**. We are actively **diversifying our green loan offerings** and **aim to increase this percentage** through strategic **partnerships with international banks** and **financial institutions**.

- Energy efficiency
- Clean transport
- Sustainable water and waste use
- Sustainable agriculture, land use, forestry, & eco tourism
- Other



**81.4%** of the bank's green loan balance consists of **business-related green loans**, while the remaining **18.6%** pertains to **retail green loans**.

We are **accelerating** our **digital transformation** and enhancing **platform banking services** by significantly **investing in IT infrastructure** and **innovative solutions**.



### Core Banking System

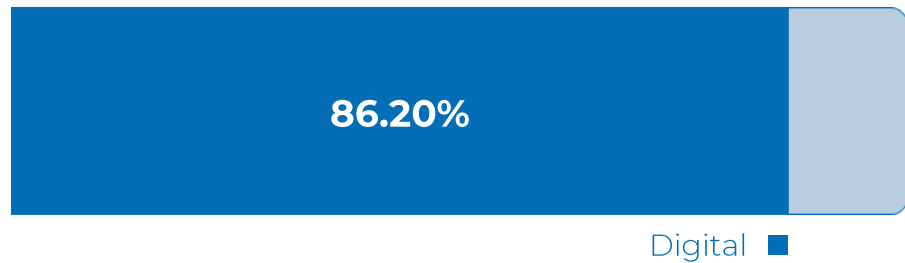
Preparing to launch  
Temenos Transact 24



### Digital Banking Platform

Preparing to launch  
Temenos Infinity

**SALARY LOANS ISSUANCE, H1-2024**



**DIGITAL VS. PHYSICAL CHANNEL TRANSACTION RATIO, H1-2024**



# KEY HIGHLIGHTS



In collaboration with **CU** and **GS25** convenience chains, we have **introduced the opportunity to order cards at 700 of their branches**, a first in the banking industry.



Introduced **agent banking services** and **begun registering new customers through agents**, expanding our reach to areas without our physical branches.



- As part of the **“Happy Pay”** program, we **awarded cash rewards to 5,626 customers**, with **one lucky customer** receiving a **trip for two** to the **Paris Olympics**.
- Under the **“Travel to France?”** initiative aimed at **boosting Lady card sales**, **two customers** won the opportunity to **travel to France** and **attend the Paris Olympics**.



As part of the **“Mongolians with Savings”** campaign, we **rewarded 300 customers** in the first half of 2024, with **one customer winning a townhouse**.

## KEY HIGHLIGHTS



Successfully organized the annual **“Trade Finance Forum 2024”**, which saw participation from **over 400 customers**, more than **30 international organizations**, and nearly **10 government agencies**.

# CORPORATE SOCIAL RESPONSIBILITY



As part of the **“Boundless Dream”** project, the bank fully **furnished the classroom** at the **“Academy of Autism and Other Children with Disability”**.



**Paid the fees for 100 teachers from 21 provinces** who participated in **“STEAMEX 2024”**, an educational event held for the first time in Mongolia.



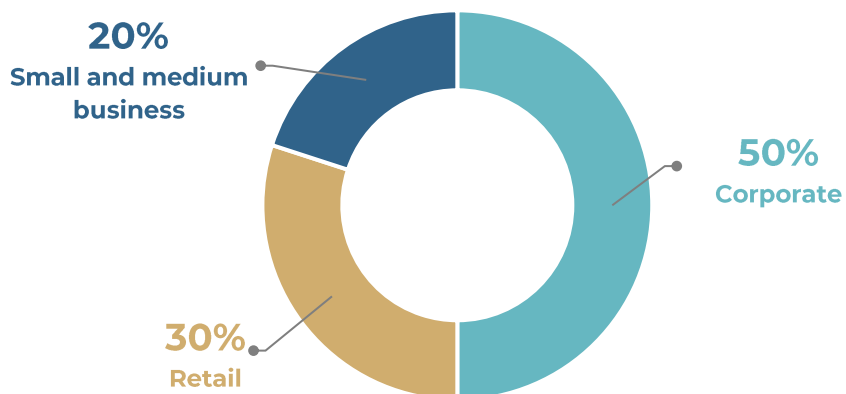
Joined the **“Let’s Adjust Our Electricity Usage”** campaign to promote proper energy use and **encouraged** both bank **employees** and **customers** to participate.



Increased **employees’ salaries by up to 30 percent**.

# ALLOCATION OF IPO PROCEEDS

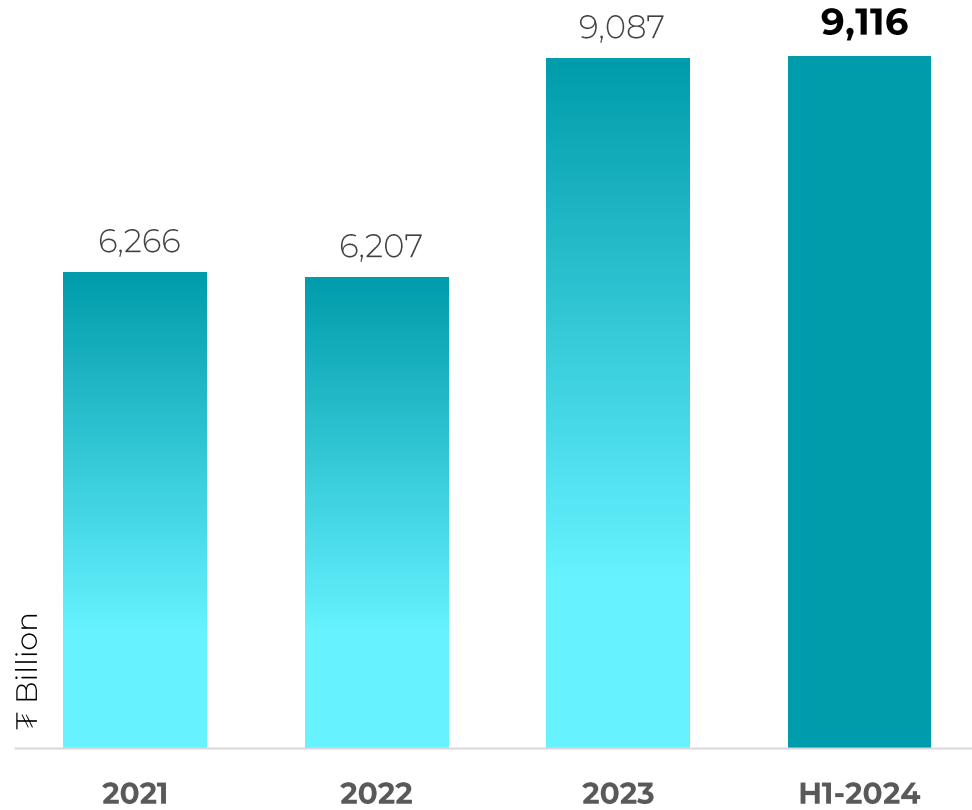
As part of our long-term strategy to **become a green bank**, we planned to allocate our **IPO proceeds** to **sustainable financing**, aligned with the **green** and **social loan categories outlined** in the Bank of Mongolia’s **“Sustainable Financing Framework”**.



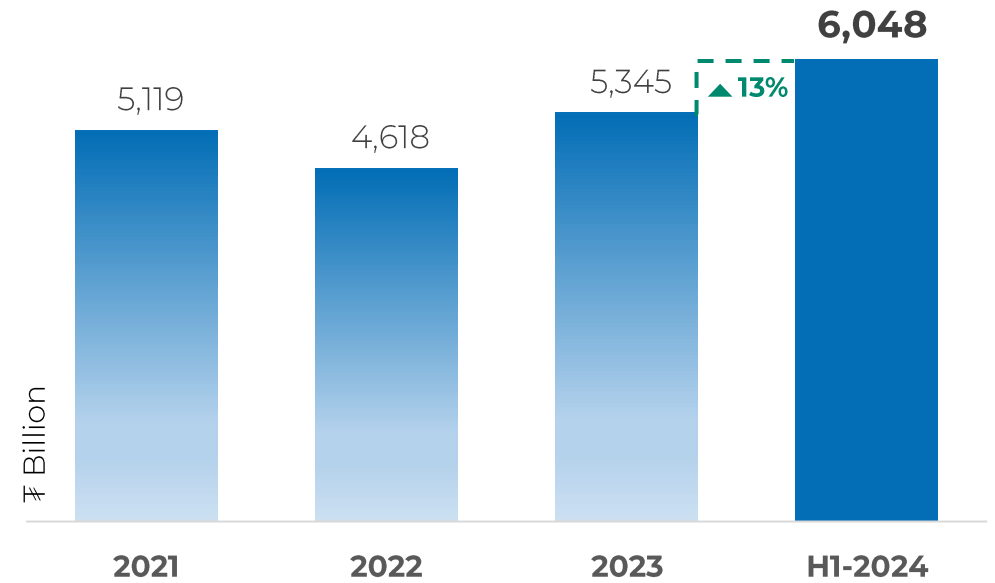
	IPO proceeds / Allocation	Use of funds, H1-2024	Use of funds %
<b>Total</b>	<b>₮ 83,500,000,000</b>	<b>₮ 72,501,683,965</b>	<b>87%</b>
Corporate	₮ 41,750,000,000	₮ 30,751,683,965	74%
Retail	₮ 25,050,000,000	₮ 25,050,000,000	100%
Small and medium business	₮ 16,700,000,000	₮ 16,700,000,000	100%

# FINANCIAL RESULTS

## DEPOSITS

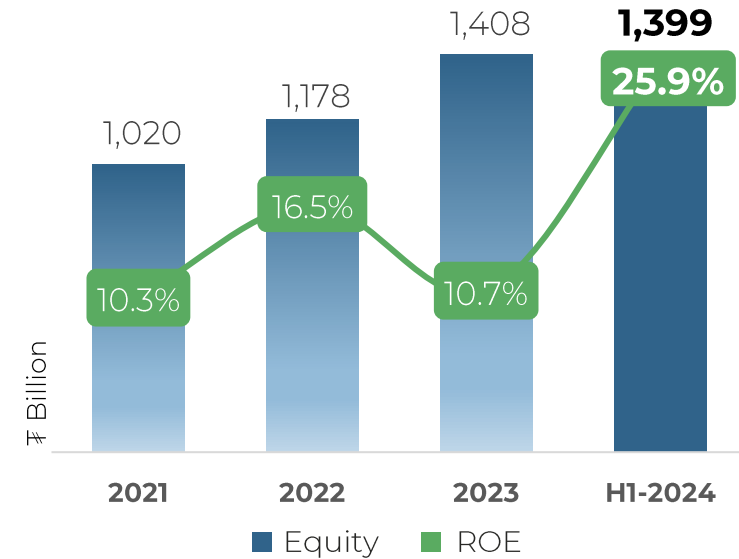
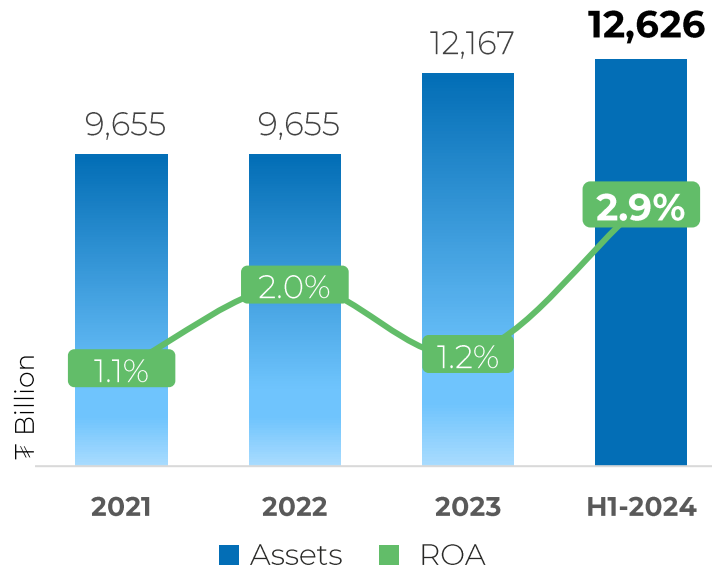
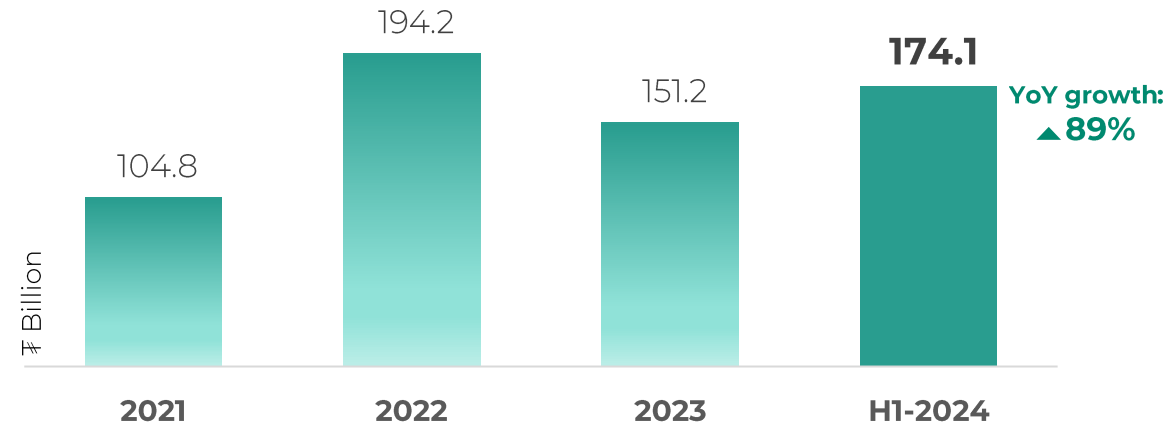


## LOANS



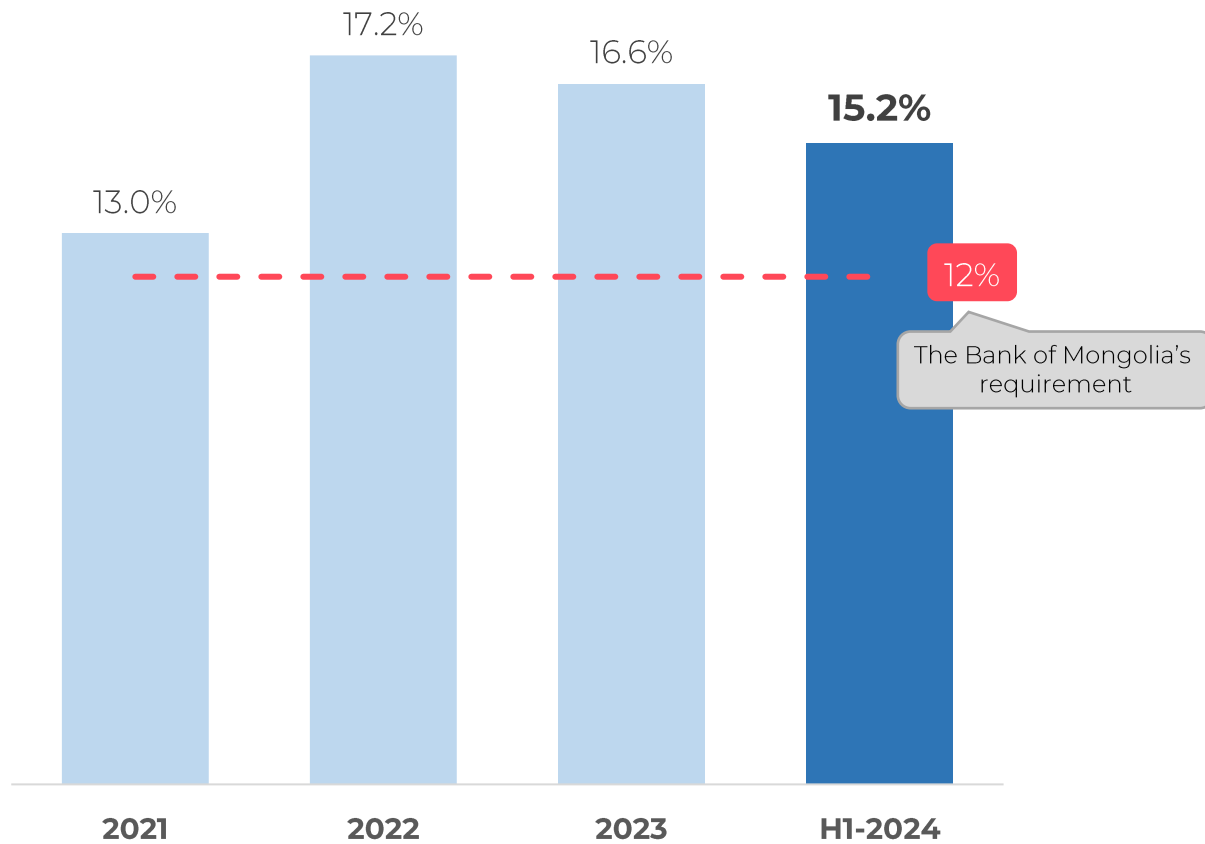
# FINANCIAL RESULTS

## PROFIT AFTER TAX

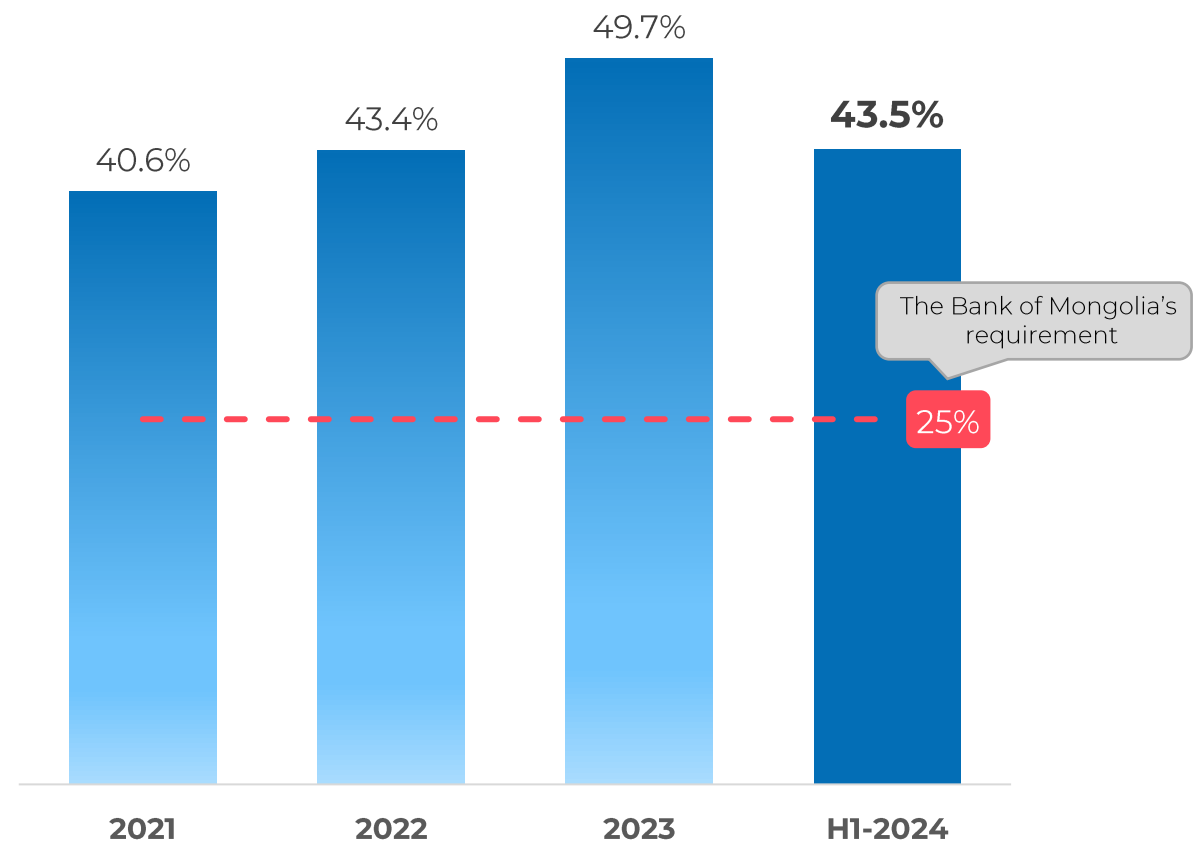




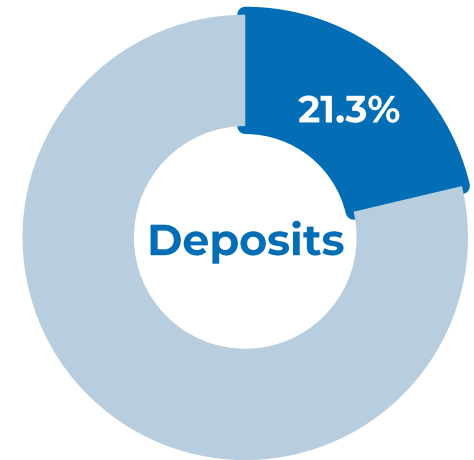
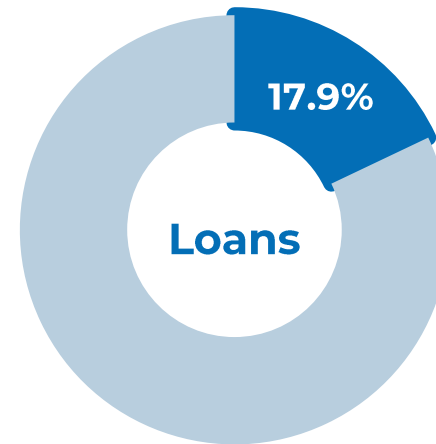
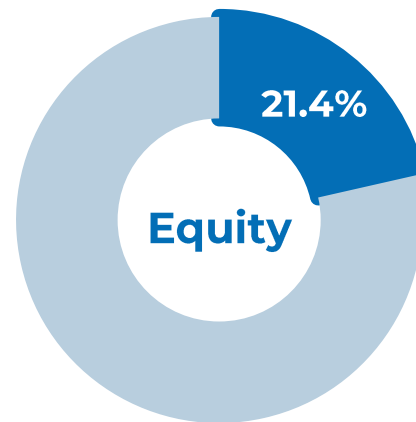
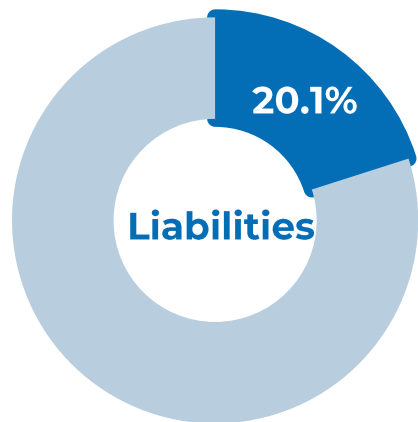
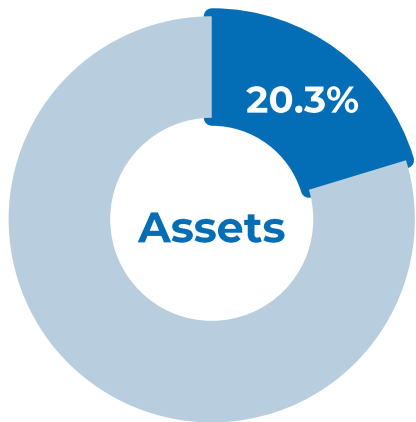
## CAPITAL ADEQUACY RATIO



## LIQUIDITY RATIO



## MARKET SHARE IN THE BANKING SECTOR, H1-2024



# THANK YOU



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