

SHAREHOLDERS MEETING RESOLUTION



Date: 09 October 2026

No. SR-2026-06

Ulaanbaatar

Declaration and Distribution of Interim Dividend
from the 2026 First Half-Year Earnings

Based on Article 46.1 of the Company Law and Clause 8.6(ii) of the Charter of XacBank JSC (the “**Bank**”), and pursuant to decisions made through its online ballot voting held between 17 September 2026 and 09 October 2026, the Shareholders’ meeting of the Bank hereby adopt the following resolutions:

IT IS NOTED THAT:

1. **WHEREAS**, dividend distribution is considered a Strategic Matter as defined in the Bank Charter, and it is thereby required that such decisions receive the approval of the Shareholders of the Bank;
2. **WHEREAS**, the Board of Directors of the Bank (the “**Board**”), by its Resolution No. R-2026-37 dated 20 August 2026, has recommended to the Shareholders the distribution of an interim cash dividend from the Bank’s earnings for the first half of the year 2026 to the Shareholders of the Bank (the “**Interim Dividend**”); and
3. **WHEREAS**, as per Clause 8.6(ii) of the Charter of the Bank and subject to the Bank of Mongolia’s consent, the Shareholders now wish to declare and distribute the Interim Dividend in the amount as stated below, as recommended by the Board.

NOW THEREFORE BE IT RESOLVED THAT:

1. The declaration and distribution of the Interim Dividend is hereby approved in the amount of MNT 18.00 (eighteen) per share.
2. It is hereby approved that the Interim Dividend shall be paid in cash, within 7 days of the later of obtaining the Bank of Mongolia’s consent or the date of this Resolution. The funds will be disbursed via the Mongolian Central Securities Depository unless an influential shareholder of the Bank expressly requests in writing that the disbursement be made through their bank account, in accordance with the Resolution No.28 “Detailed Procedure for Dividend Distribution” of the Financial Regulatory Commission dated 29 January 2020.

CHAIRMAN OF THE
SHAREHOLDERS MEETING



SANJAY GUPTA