


ENVIRONMENT, SOCIAL, GOVERNANCE REPORT

Date:	
Name of the issuer:	"MIK Holding" JSC
Issuer code (MSE symbol):	MIK
Sector:	Financial services
Reporting boundary (legal entities/subsidiaries included in this report):	"MIK Holding" JSC "MIK HFC" LLC
Reporting period:	2025.01.01-2025.12.31
Full name, job title, contact information of the person responsible for this report:	B.Bolortuya, Head of the Sustainable development and External relations department /976-99993231/ bolortuya@mik.mn
Full name, job title, contact information of CEO or Chairman of the Board:	B.Gantulga, Chief Executive Officer
Sign off by CEO or Chairman of the Board:	

	Area	Indicator	Performance (previous year)	Performance (reporting year)	Unit	Additional information	Comments	Reference
	Sustainable Management system indicators							
MS1.1	Sustainable Management system indicators	Senior management commitment	Does your company have a sustainability commitment statement in place?	Yes	Yes	The MIK group company's strategic and business plan outlines a comprehensive approach to achieving the company's long-term sustainable growth. Also, the company's Sustainable Development Policy sets out and formally approves its Sustainable Development Mission. https://www.mik.mn/mn/m310	<i>If not available, explain</i>	GRI 102
MS2.1		Sustainability strategy/policy and procedures	Does your company have a sustainability policy and/or strategy with targets?	Yes	Yes	he Sustainable Development Policy was officially approved in February 2024. https://www.mik.mn/w/content/2024/02-27/Annex_2404_Resolution_MIK%20Holding%20BOD_SDPolicy_20240213.pdf	<i>If not available, explain</i>	GRI 103, ISO 14001
MS2.2		Governance structure	Does your company have dedicated committees that are entirely/partially responsible for sustainability?	Yes	Yes	Sustainable Development Committee operates under the Board of Directors. The company addresses sustainable development matters through its Executive Management Committee and Risk Management Committee, both of which report to the CEO.	<i>If not available, explain</i>	GRI 103, ISO 14001
MS3.1			Does your company have a dedicated ESG/sustainability director/s (full-time/part-time) at the board level?	Yes	Yes	The Sustainable Development Committee under the Board of Directors was established by Order No. 23/17 of MIK Holding JSC, dated December 11, 2023. https://www.mik.mn/mn/m348	<i>If not available, explain</i>	GRI 102
MS3.2			Does your company have a dedicated ESG/sustainability manager/s (full-time/part-time) at the executive level?	Yes	Yes	The company's Chief Executive Officer and the Deputy CEO in charge of Business Development are responsible for overseeing the company's sustainable development matters. They provide direct supervision of the Sustainable Development and External Relations Department.	<i>If not available, explain</i>	GRI 102
MS3.3			Does your company have a dedicated ESG/sustainability officer (full-time/part-time) at the operational level?	Yes	Yes	The Director of the Sustainable Development and External Relations Department, the Senior Specialist for Sustainable Development, and the Sustainable Development Specialist are all employed on a full-time basis.	<i>If not available, explain</i>	GRI 102
MS3.4		Does your company cover sustainability issues in board meetings as part of the official agenda on a regular basis?	Yes	Yes	The implementation of the Sustainable Development Policy is included in the Board of Directors' operational plan, and a progress report is submitted semi-annually to the Sustainable Development Committee under the Board. Additionally, the agenda of the Sustainable Development Committee has been clearly defined and officially approved.	<i>If not available, explain</i>	GRI 102	

MS3.5	Materiality assessment	Does your company have publicly available materiality process, assessment and/or matrix, explaining how your company avoids, mitigates, or remediates negative impacts to the economy, environment, and society, and enhances positive ones?	Yes	Yes		In 2023, MIK has conducted materiality assessment and defined materiality matrix. https://www.mik.mn/mn/m420	If not available, explain	SASB	
MS4.1	Organization capacity	Annual average hours of sustainability training per employee (hr), by gender	5.1	0	hr	No classroom-based training was conducted; however, sustainability-related information was shared with employees via email.	If not available, explain	GRI 102	
MS4.2	Monitoring	Is sustainability included under the scope of the audit committee (and other relevant board committee) and internal control functions?	Yes	Yes		Audit unit develops a risk-based audit plan for internal audit, taking into account risk levels and indicators of sustainability issues.	If not available, explain	GRI 102, SDG 12	
MS4.3	Sustainability reporting and verification	Does your company disclose a sustainability report (stand-alone or integrated into annual report) at least annually?	Yes	Yes		Sustainability report is integrated into annual report. https://mik.mn/mn/m332	If not available, explain	GRI 102, SDG 12	
MS5.1		Does the company prepare a TCFD-aligned climate disclosure?	No	No			If not available, explain	GRI 102, SDG 12	
MS5.2	Membership	Number of sustainability associations, networks, and national or international advocacy organizations in which the company participates with a significant role including business declaration on human rights	Yes	Yes		Mongolian Sustainable Finance Association /Principal Member/ PCAF /Partnership for Carbon Accounting Financials/ - Member	If not available, explain	GRI 102, SDG 17	
MS6.1	Environmental indicators								
E1.1	Energy	Energy consumption	Total direct energy consumption (kWh) and cost spent (MNT)	556.3	532.0	mWh '000	Connected to central electricity and heating network.	If not available, explain	GRI 302, SDG 12
E1.2		Electricity	Total electricity consumption, cost spent (kWh, MNT), and reduction (year-to-year)	144.1	136.2	mWh '000	The company implements regular initiatives to reduce office electricity consumption, such as placing reminder posters above light switches, displaying notes next to the elevators, distributing energy-saving tips to all employees, and encouraging the habit of turning off lights in unoccupied rooms and offices.	If not available, explain	GRI 302, SDG 12
E1.3		Heat	Total heat consumption, cost spent (Gj - Gegajoule or kWh, MNT), and reduction (year-to-year)	1,175Gj 326.6 mWh	1,164Gj 323.5 mWh	Gj	To promote heat conservation, the company regularly initiates awareness campaigns and consistently adjusts indoor heating levels based on the outdoor temperature.	If not available, explain	GRI 302, SDG 12
E1.4		Fuel	Total fuel consumption (coal, oil, gas etc.) (Liter / kg &%, Gj), cost spent (MNT), and reduction (year-to-year)	8,560 liter 85.6 mWh	7,236 liter 72.3 mWh	Liter	The amount of fuel consumed by official vehicles has been recorded. These vehicles are equipped with gasoline engines and use high-combustion efficiency AI-95 gasoline. In 2025, three vehicles used by the organization were sold.	If not available, explain	GRI 302, SDG 12
E1.5		Non-renewable energy	Share of non-renewable energy consumption (%)	100	100	%	Central electricity system	If not available, explain	SFRD
E1.6		Renewable energy	Share of renewable energy consumption, and type of renewable energy source (%)	0	0	%		If not available, explain	GRI 302, SDG 7
E2.1	GHG emissions	GHG emissions	Total Scope 1, 2 and 3 emissions	Total GHG emissions: 1,835,679.63 Scope 1: 19.93 Scope 2: 295.85 /Scope 3 aggregate: 1,835,363.84 Financed emissions: 334,418.9 Other: 13.62 /	Total GHG emissions: 344,774.77 Scope 1: 16.97 Scope 2: 315.23 /Scope 3 aggregate: 344,442.57 Financed emissions: 344,418.9 Other: 23.67 /	CO2/tons	As of 2025, the Company has updated the calculation of greenhouse gas (GHG) emissions arising from both its financed activities and its own operations. Financed greenhouse gas emissions under Scope 3 have been calculated in accordance with the Partnership for Carbon Accounting Financials (PCAF) methodology and the Greenhouse Gas Protocol for measuring and reporting GHG emissions. The emission sources from the Company's own operations have been identified and calculated across the following scopes: Scope 1 – Fuel consumption of owned and leased vehicles Scope 2 – Electricity and heat consumption of offices in which the Company operates Scope 3 – Financed emissions, business travel, waste generation, and water consumption In terms of methodology, the Company applied the most commonly used GHG calculation approach under the Greenhouse Gas Protocol, known as the "emissions factor-based method," whereby activity data are multiplied by the relevant emission factors (coefficients). Emission factors were primarily selected from publicly available databases under the Greenhouse Gas Protocol for Scope 1 and Scope 3 emissions. Certain emission factors used for Scope 2 calculations were sourced from major domestic research studies.	If not available, explain	GRI 305, SDG 13, WRI/WBCSD GHG protocol.

E2.2		Reduction of GHG emissions	Reduction of total Scope 1,2 and 3 emissions	-	19.86	CO2/tons	As of 2025, the Company's total greenhouse gas emissions arising from its operations amounted to 355.87 tons of CO ₂ equivalent. This represents a positive result, reflecting a reduction of 19.86 tons, or 1.4%, compared to the previous year. This reduction was driven in part by decreases in Scope 2 emissions—specifically electricity and heat consumption—which declined by 9.3 tons, or 2.9%. In addition, reductions in fuel consumption contributed to a decrease of 16.8 tons, or 15.3%, in emissions under the Company's direct control (Scope 1). The decrease observed under Scope 3 emissions, relating to indirect activities such as financed emissions, is attributable to improvements in data quality and methodology. This reduction does not represent an actual decrease in greenhouse gas emissions.	If not available, explain	GRI 305, SDG 13, WRI/WBCSD GHG protocol.
E2.3		Total carbon offset	Total carbon offset (Tree planting programs and by supporting external projects aimed at reducing GHG emissions etc)	134.67	134.67	CO2/tons	In 2023–2024, the Company planted a total of 5,387 trees. No tree-planting program was implemented in 2025. The 5,387 trees planted by the Company are estimated to absorb approximately 134.67 tons of greenhouse gas emissions annually. According to international studies, one tree absorbs an average of approximately 25 kg of CO ₂ per year.	If not available, explain	GRI 305, SDG 13, WRI/WBCSD GHG protocol.
E3.1	Climate change	Climate change policy	Does your company have a stand-alone/integrated climate change policy?	Yes	Yes		Since October 2023, the Company has approved and implemented its Environmental and Social Risk Management Policy and has been complying with the policy in its operations. In accordance with the section titled "Activities for Mitigating and Managing Environmental and Social Risks," when Environmental and Social (E&S) risks are assessed as medium or high, specific mitigation measures and actions to reduce such risks are defined and implemented as part of the Company's operational practices.	If not available, explain	GRI 201, TCFD, SDG 13
E3.2		Climate risk and opportunity assessment	Did your company conduct a climate risk and opportunity assessment (scenario analysis, stress test, set science-based targets etc.)?	Yes	Yes		In compliance with IFRS S2, which came into effect in 2024, the Company identified potential climate-related physical and transition risks and quantified their impacts. In assessing the impacts of climate change-related risks such as forest and steppe fires, drought and dzud, and floods, flood risk was identified as having the potential to pose a material risk to the Company. To quantify the impact of this risk, climate scenario analysis and stress testing were conducted, and the results were derived accordingly. Based on these analyses, the impacts of flood risk in Ulaanbaatar have been incorporated into the calculation of the Regulatory Capital Adequacy Ratio (CAR) through stressed collateral valuations starting from Q4 2024, while the impacts of flood risk in rural areas have been reflected starting from Q3 2025. These impacts have been recognized in the financial statements and reported with assurance provided by an independent external audit team.	If not available, explain	GRI 201, TCFD, SDG 13
E3.3		Economic loss	Total amount of economic loss faced due to climate related disasters and events	No	No	MNT	In 2025, the Company did not incur any direct economic losses resulting from climate change. However, flood risks associated with climate change may potentially affect the valuation of collateral assets under mortgage-backed loans and could lead to loan deterioration or non-performing loans. Climate scenario analysis indicates that under scenarios of high and low global temperature increase, the annual probability of flood occurrence is estimated at 1.6% and 0.45%, respectively. Under a flood probability of 0.45%, the number of khorooos in Ulaanbaatar exposed to flood risk is estimated at 101. As the flood probability increases to 1.6%, the number of affected khorooos is projected to increase by an additional 52. Furthermore, climate scenario analysis shows that a total of 267 baghs across 57 soums nationwide may be exposed to flood risks both currently and in the future.	If not available, explain	GRI 201, TCFD, SDG 13
E3.4		Climate investment	Total amount invested, annually, in climate-related infrastructure, resilience, and product development	0	0	MNT		If not available, explain	GRI 201, TCFD, SDG 13
E3.5		Prevention/adaptation to climate change	Does your company have activities/steps to prevent and (if not preventable) adapt to the impact of climate change?	Yes	Yes		In 2024, the Company developed a "Methodology for Identifying and Assessing Climate Change-Related Risks and Opportunities" at the company level, based on a review of international best practices. In accordance with this methodology, climate change-related risks were assessed across three time horizons—short term (current), medium term (2030), and long term (2050). As a result of the assessment, a total of 36 risks were identified, comprising 18 physical risks and 18 transition risks. In 2025, the Company implemented measures aligned with its mitigation, adaptation, and response action plan to address potential climate change-related risks, ensuring integration with business operations. To prevent and mitigate potential flood risks arising from climate change, the Company is pursuing a policy to increase insurance coverage of collateral assets for mortgage loans. Mortgage collateral insurance includes protection against flood risks. Currently, insurance coverage of collateral assets located in flood-risk areas stands at 55% in Ulaanbaatar and 68% in rural areas.	If not available, explain	GRI, SASB, World Economic Forum
E4.1	Water	Water usage	Total amount of water withdrawn/used	940	917	m3	Connected to the central water supply network.	If not available, explain	GRI 303, SDG 6

E4.2		Saved water	Total amount of water saved due to conservation and efficiency improvements	252	23	m3	In order to reduce office water consumption, water-saving faucets were installed in all restroom sinks on each floor starting from March 2024. Posters encouraging water conservation were placed near kitchen faucets, and guidance and recommendations on proper water use are regularly communicated to all employees. In 2025, total water consumption amounted to 917 m³, achieving a water saving of 23 m³.	If not available, explain	GRI 303, SDG 6
E4.3		Water reuse and recycle	Percentage and total volume of water recycled and reused	0	0	%		If not available, explain	GRI 303, SDG 6
E4.4		Water discharges	Total wastewater discharged by destination	0	0	m3/Liter		If not available, explain	GRI 303, SDG 6
E5.1	Waste	Waste discharged	Total amount of waste discharged	8.1	0.8	ton	In order to reduce waste generation and instill the practice of waste separation, individual trash bins were collected from each employee, and centralized waste sorting bins were installed on each floor. Waste segregation guidance and recommendations are regularly communicated to all employees, and informational posters and instructions are consistently displayed throughout the office. In 2025, a total of 0.8 tons of waste was generated, representing a reduction of 7.3 tons compared to the previous year.	If not available, explain	GRI 306, SDG 12
E5.2		Waste recycling	Waste recycling percentage	5	2.3	%	Recyclable waste is sorted and delivered to the "Sudalt" recycling and sorting center. Starting from March 2024, coffee grounds have been collected and handed over to the NGO "Muujig muug," which has made a significant contribution to reducing the amount of waste. In total, 293.9 kg of coffee grounds were delivered during the year. In addition, 230.6 kg of recyclable materials, including plastic, plastic bags, cans, and glass, were handed over to "Sudalt" center.	If not available, explain	GRI 306, SDG 12
E5.3		Hazardous waste	Total amount of hazardous waste (including e-waste) discharged	0.05	0.03	ton	Hazardous waste—such as used batteries and irreparable electrical equipment—is handed over to New Method LLC, a licensed recycling company. During the reporting year, the following items were classified and disposed of as hazardous waste: 2 power adapters, 13 keyboards, 11 computer mice, and 434 AA batteries. Decommissioned electronic assets (written off from inventory) are either donated or sold to employees at discounted prices.	If not available, explain	GRI 306, SDG 12
E6.1	Biodiversity	Landscape planning, design greenery	Share of sustainably managed public space, or green space created as of total area	3.1	3.1	%	47.5 m² of the total area has been developed as green space. To create a greener office environment, a total of 202 trees—200 elm trees and 2 fir trees—were additionally planted in the green areas located to the east, west, and south of the office. The trees planted in the outdoor area are being properly maintained and protected.	If not available, explain	GRI 304, SDG 15
E6.2		Wild plants and animals	Number of species conserved	0	0	Number of species		If not available, explain	GRI 304, SDG 15
E6.3		Activities negatively affecting biodiversity-sensitivity	Share of operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity or cultural value)	0	0	%		If not available, explain	SFRD, IFC Performance Standard 6
Social indicators									
S1.1	Human capital development	Employee turnover	Year-over-year change of full-time employees (%)	21	21	%		If not available, explain	GRI 401, SDG 8
S1.2		Jobs created	Increase in the number of approved full-time employee positions compared to the same period of the previous year?	0	0	number	The total number of approved full-time positions remained unchanged during the reporting period.	If not available, explain	GRI 401, SDG 8
S1.3		Training	Annual average hours of training per employee (hr)	40.25	38.75	hr	In 2025, a total of 15 training sessions covering all employees were organized, involving 450 employee participations on a cumulative basis, and 43 training agreements were concluded. On average, one employee participated in 38.75 hours of training in 2025.	If not available, explain	GRI 401, SDG 8
S2.1	Occupational, health and safety (OHS)	Policy	Does your company have an OHS Policy (stand-alone or integrated)?	Yes	Yes		On April 25, 2023, the company's Occupational Health and Safety (OHS) Policy was approved by the Executive Director's order for organization-wide implementation. An OHS Council was established, and an OHS officer was appointed to oversee the policy. In accordance with the policy, the officer regularly conducts relevant trainings and briefings. The policy is periodically revised and updated as needed, in accordance with applicable provisions.	If not available, explain	GRI 103, SDG 10
S2.2		Injury rate	Does your company have an OHS Policy (stand-alone or integrated)?	0	0	%	To prevent accidents and incidents, weekly safety instructions and reminders are communicated to all employees through the company's internal network.	If not available, explain	GRI 403, SDG 3
S2.3		Average training hours	Annual average hours of OHS training per employee	4	2	hr	Occupational Health and Safety (OHS) training for all employees was organized by the "Amjilt Garts" Training Center on May 9, 2025, and October 31, 2025. Safety instructions are regularly provided to service staff and implemented in daily operations.	If not available, explain	GRI 403, SDG 3
S2.4		Health programs	Percentage of employees covered by voluntary health programs such as medical checks	0	112	employee	In 2025, a total of 112 employees underwent medical check-ups after selecting from health check-up packages offered by four hospitals.	If not available, explain	GRI 403, SDG 3
S3.1	Equal opportunity	Gender policy	Does your company have a Gender Policy (stand-alone or integrated)?	Yes	Yes		The "Sustainable Development Policy" outlines and upholds principles of gender equality and the commitment to a discrimination-free environment, ensuring that all forms of gender-based discrimination are actively prevented and not tolerated in the workplace.	If not available, explain	GRI 405, SDG 5
S3.2		Anti-sexual harassment policy	Does your company have an anti-sexual harassment policy (stand-alone/integrated)?	Yes	Yes		These principles are incorporated into the company's operations in accordance with Chapter 7 of the Internal Labor Regulations.	If not available, explain	GRI 103, SDG 5

S3.3		Non-discrimination policy	Does your company have a non-discrimination policy (stand alone/integrated)	Yes	Yes		These principles are incorporated into the company's operations in accordance with clause 6.1.9.21 of the Internal Labor Regulations.	If not available, explain	GRI 103,SDG 10
S3.4		Gender balance	Percentage of total employee headcount by men and women	male 38%, female 62%	male 36.2%, female 63.8%	%	36.2% of the company's total employees are male, while 63.8% are female.	If not available, explain	GRI 405, SDG 5
S3.5		Board level gender balance	Percentage of board-level positions held by men and women	male 90%, female 10%	male 89%, female 11%	%	89% of the Board of Directors members are male, while 11% are female.	If not available, explain	GRI 405, SDG 5
S3.6		C- level gender balance	Percentage of C-level positions held by men and women	male 60%, female 40%	male 60%, female 40%	%	60% of the C-level positions are held by male, while 40% are female.	If not available, explain	GRI 405, SDG 5
S3.7		Junior level gender balance	Percentage of junior-level positions held by men and women	male 33%, female 67%	male 34.7%, female 65.3%	%	Among employees at the junior-level positions, 34.7% are male and 65.3% are female.	If not available, explain	GRI 405, SDG 5
S3.8		Gender pay gap	Ratio of average male salary to average female salary	0	0	ratio	There is no gender-based pay gap within the company.	If not available, explain	GRI 405, SDG 5, SFRD
S4.1	Access & Inclusion	Disability policy	Disability policy (stand-alone/integrated)	No	No			If not available, explain	SDG 10
S4.2		Employees with disability	Percentage of employees with disability	0	0	%	In accordance with legal requirements, the organization makes monthly contributions to the Sub-Fund for Supporting Employment of Persons with Disabilities, based on the mandatory payment amount per every 4% of total staffing positions.	If not available, explain	SDG 10
S4.3		Access to facilities	Assessment of facility accessibility	No	No			If not available, explain	SDG 10
S4.4		Fines	Amount of fines paid for noncompliance with laws and regulations regarding disability	0	0	MNT		If not available, explain	SDG 10
S5.1	Community engagement & disclosure	Stakeholder engagement	Does your company have a stakeholder/community engagement policy?	No	No			If not available, explain	IFC
S5.2		Policy and process for social impact assessment and land acquisition	Does your company have a policy or process for social impact assessment (Includes land acquisition)?	No	No			If not available, explain	IFC Performance Standards
S5.3		Grievance policy	Does your company have a grievance policy/mechanism?	Yes	Yes		The process for grievance is carried out in accordance with the "Official Documentation Procedure", which was approved by the company's Executive Director under Order No. A-24/02 dated January 10, 2024.	If not available, explain	GRI 102, SDG 16
S5.4		Disclosure to communities	Does your company have a grievance mechanism and system to disclose relevant information to affected communities?	Yes	Yes		Public communication and the handling of complaints and suggestions are conducted through the company's website, phone, and social media channels. Submissions are processed in accordance with the Official Documentation Procedure, and are handled by the relevant departments and the administrative officer on a case-by-case basis.	If not available, explain	IFC Performance Standards
S5.5		Worker/community complaints	Percentage of community complaints i) addressed and ii) resolved	100	100	%	Public feedback and requests are received through the following channels: - By phone at 11-328267 - Via email (info@mik.mn, securitization@mik.mn, finance@mik.mn) - Through social media channels - In written form or in person All feedback is handled in accordance with the company's Official Documentation Procedure and relevant laws and legal regulations of Mongolia, ensuring adherence to established response timelines.	If not available, explain	GRI 413, SDG 8
S5.6		Community investment	Percentage of revenue invested in community programs and initiatives	0.24	1.27	%	As part of its commitment to corporate social responsibility, the company consistently implements various projects, programs, and initiatives. For more detailed information, please visit the official website at www.mik.mn or refer to the company's annual report.	If not available, explain	GRI 413, SDG 8
S6.1	Supply chain management	Procurement policy	Does your company have a policy in place to related to local procurement and supply chain ESG risk and opportunity management?	Yes	Yes		The company has begun implementing sustainable procurement in accordance with Clause 2.1.1 of its Procurement Policy, approved on August 28, 2024. This clause states that procurement activities must aim to reduce negative environmental impacts, support local, green, and sustainable purchases, and increase their share within total procurement.	If not available, explain	GRI 204, SDG 8
S6.2		Local procurement share	Percentage of the procurement budget used for significant locations of operation that is spent on local suppliers	15	15	%	15% of all suppliers are domestic, indicating the company's commitment to sourcing locally manufactured products.	If not available, explain	GRI 204, SDG 8
S6.3		Sustainable procurement share	Percentage of new suppliers selected by ESG/sustainability criteria	1	1	%	As the value of supplied goods and materials is not high, a formal tender process is not conducted. However, certain items are selected and purchased based on their environmentally friendly and eco-conscious attributes.	If not available, explain	GRI 204, SDG 8
Governance indicators									
G1.1	Corruption and ethics	Anti-corruption policy	Does your company have an Anti-corruption policy and/or Code of Ethics?	Yes	Yes		https://www.mik.mn/w/content/2022/09-08/Ethic.pdf	If not available, explain	GRI 205, SDG 16
G2.1	Corporate governance	Board independence	Percentage of board seats occupied by independent members	33.3	33.3	%	According to the charter of "MIK Holding" JSC, 3 out of the 9 members of the Board of Directors are required to be independent members.	If not available, explain	GRI 102, OECD Principles of Corporate Governance, SDG 16

G2.2		Treatment/rights of minority shareholders	Does your company have a policy to protect minority shareholders	Yes	Yes		There is no separate regulation on this matter; however, it is addressed within the company's Corporate Governance Code.	<i>If not available, explain</i>	GRI 102, OECD Principles of Corporate Governance, SDG 16
G2.3		Corporate governance policy	Does your company have a Corporate Governance policy/code?	Yes	Yes		линк	<i>If not available, explain</i>	GRI 102, OECD Principles of Corporate Governance, SDG 16
G3.1	Compliance	Compliance policy	Does your company have a Compliance policy?	Yes	Yes		линк	<i>If not available, explain</i>	GRI 102, OECD Principles of Corporate Governance, SDG 16
G3.2		Compliance program	Does your company have a compliance program including information on employee training, auditing, and monitoring systems, reporting violations, guidance for conflicts of interest, sanctions etc.?	Yes	Yes		"Compliance Operations Procedure" "AML/CTF Procedure" (Anti-Money Laundering and Counter-Terrorism Financing Procedure) "Annual Compliance operational plan"	<i>If not available, explain</i>	GRI 102, OECD Principles of Corporate Governance, SDG 16
Additional sector specific indicators									
FS1	Financial services	Access to finance	Annual number of participants in financial literacy and inclusion initiatives	53,239	71,746	people	As part of its efforts to enhance financial literacy and protect financial consumers, the company has actively shared information related to mortgage loans and financial education content through various social media platforms, including Facebook, Instagram, Twitter and LinkedIn. These posts aim to improve public understanding of financial topics and support informed decision-making. The company currently has a combined total of 71,746 followers across these five public channels.	<i>If not available, explain</i>	SDG 1
FS2		E&S risk management	Percentage of transactions assessed by ESG risk criteria and Exclusion lists	100	71	%	Within the framework of MIC HFC LLC's Environmental and Social Risk Management Policy, Environmental and Social (E&S) risk assessments are conducted for client institutions when carrying out investments and loan portfolio acquisitions. In addition, sector-specific supplementary risk assessment questionnaires are applied for the mining, agriculture, and construction sectors, taking into account their particular characteristics. The results of the E&S risk assessment are considered in all investment and portfolio acquisition decision-making processes. As of the end of 2025, there were no counterparties operating in sectors included in the list of prohibited activities stipulated in the Environmental and Social Risk Management Operational Procedures. In 2025, E&S risk assessments were completed and taken into account in decision-making for 71% of newly concluded transactions.	<i>If not available, explain</i>	Mongolian Sustainable Finance Principles
FS3		Sustainable issuance	Share of green/sustainable loans in compliance with Mongolia green/SDG taxonomy as of total loan portfolio	37.5 44.4	37.31 44.93	%	37.3% of the households receiving mortgage loans had transitioned from ger districts to apartment housing. 44.9% of the loans were issued to households with a female primary borrower.	<i>If not available, explain</i>	SDG 13, Mongolia Green Taxonomy