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:	**2024.01.01-2024.12.31**
Full name, job title, contact information of the person responsible for this report:	**U.Dorj, Head of the Sustainable development and External relations department /99218291/ dorj.u@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	*If not available, explain*	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	*If not available, explain*	GRI 103, ISO 14001
MS2.2		Governance structure	Does your company have dedicated committees that are entirely/partially responsible for sustainability?	No	No		The company addresses sustainable development matters through its Executive Management Committee and Risk Management Committee, both of which report to the CEO. In 2025, the company is working to formally include sustainable development as a standing agenda item for the Executive Management Committee. Additionally, a Sustainable Development Committee operates under the Board of Directors.	*If not available, explain*	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 The Chairperson and members of the Standing Sustainable Development Committee under the Board of Directors are responsible for overseeing sustainable development matters.	*If not available, explain*	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.	*If not available, explain*	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.	*If not available, explain*	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.	*If not available, explain*	GRI 102

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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 2022, 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	1.5	5.1	hr	Representatives from relevant departments regularly participate in international training programs focused on global best practices. In addition, employees involved in sustainability and finance attend trainings and seminars organized by international financial institutions, financial organizations, and sustainability-focused associations.	*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)	577.7	556.3	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)	139.4	144.1	mWh '000	The company implements regular initiatives to reduce office electricity consumption, such as placing reminder posters above light switches, displaying recommendation notices next to 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)	1,254Gj 348.6 mWh	1,175Gj 326.6 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)	8,026 liter, 89.7 mWh	8,560 liter 85.6 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.	*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

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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: 1,835,350.22 Other: 13.62 /	CO2/тонн	The company has conducted a GHG emissions assessment, categorizing emissions into two groups: those resulting from financed activities and those from its own operations. For financed emissions, the company applied the Partnership for Carbon Accounting Financials (PCAF) methodology in alignment with the GHG Protocol, with a specific focus on Scope 3 emissions. For operational emissions, the company identified and calculated emissions from the following sources: Scope 1 – Fuel consumption from company-owned and leased vehicles Scope 2 – Electricity and heating consumption related to office operations Scope 3 – Emissions from financed activities, business travel, waste generation, and water usage Emissions were calculated using the Greenhouse Gas Protocol methodology, specifically by multiplying activity data by corresponding emission factors. For Scope 1 and 3, the emission factors were selected from the public database provided by the Greenhouse Gas Protocol. For Scope 2, some emission factors were sourced from major domestic research studies. While this calculation reflects an accurate report based on the company's selected methodology, it is important to note that no officially approved national methodology currently exists in Mongolia for GHG emissions accounting. Therefore, the company does not assume responsibility for any consequences arising from the use of the chosen emission factors or the resulting calculations.	*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	-	-	CO2/тонн	The company has selected 2024 as the baseline year for its GHG emissions accounting. As such, data on GHG emission reductions is not yet available for reporting at this stage.	*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)	No	58.55	CO2/тонн	As part of the spring and autumn tree-planting days, the company not only organized tree-planting activities but also supported employees in planting trees at their summer houses and home yards by providing professional guidance, training, and saplings. Additionally, the company established the "MIK Grove" and is working toward expanding this initiative on a regular basis. In 2024, under the "Billion Trees" national campaign, a total of 2,342 trees were planted. (According to common estimates, one tree absorbs an average of 25 kg of CO_2 per year, resulting in an estimated 58,550 kg (or 58.55 metric tons) of CO_2 potentially absorbed annually from this initiative.)	*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?	No	Yes		Since October 2023, the company has been implementing its Environmental and Social Risk Management Procedure, which was formally approved and integrated into operations. In the section titled "Environmental and Social Risk Mitigation and Management Measures", the procedure outlines specific actions to be taken when risks are assessed as medium or high. These measures are actively followed in the company's operations to effectively manage and reduce environmental and social risks.	*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.)?	No	Yes		In alignment with IFRS S2, which came into effect in 2024, the company has identified and assessed potential physical and transition risks related to climate change. As part of this process, climate-related hazards such as wildfires, droughts, dzud (severe winter conditions), and flooding were evaluated. Among these, flood risk was assessed as a potentially material risk to the company. To quantify the potential financial impact, the company performed climate scenario analysis and stress testing. The results indicated that flooding could have a significant effect on the value of mortgage collateral. As a result, beginning in Q4 2024, the company has incorporated this risk into its financial reporting by applying stressed collateral values and recognizing the impact through adjustments to impairment provisions.	*If not available, explain*	GRI 201, TCFD, SDG 13

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E3.3		Economic loss	Total amount of economic loss faced due to climate related disasters and events	No	Yes	MNT	In 2024, the company did not incur any economic losses directly attributable to climate change. However, flood risk related to climate change has been identified as a potential threat that may reduce the value of collateral assets backing residential mortgage-backed securities (RMBS) and increase the likelihood of loan defaults. Based on climate scenario analysis, the annual probability of flooding was estimated under two global temperature change scenarios: High-temperature scenario: 1.6% annual flood probability Low-temperature scenario: 0.45% annual flood probability Under the 0.45% flood probability scenario, an estimated 101 khoroos (subdistricts) in Ulaanbaatar are expected to be at risk of flooding. If the flood probability increases to 1.6%, the number of at-risk khoroos is projected to rise by an additional 52, highlighting the increasing exposure to flood-related risks.	*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?	No	Yes		In 2024, the company developed a methodology titled "Assessment and Identification of Climate-Related Risks and Opportunities", drawing from international best practices. Using this methodology, climate-related risks were assessed across three time intervals: current, medium-term (2030), and long-term (2050). A total of 36 risks were identified at the company level, comprising 18 physical risks and 18 transition risks. In response, the company has begun implementing a risk mitigation, adaptation, and response plan, aligning it with its core business operations to effectively manage potential risks associated with climate change.	*If not available, explain*	GRI, SASB, World Economic Forum
E4.1	**Water**	Water usage	Total amount of water withdrawn/used	1192	940	m3	Connected to the central water supply network.	*If not available, explain*	GRI 303,
E4.2		Saved water	Total amount of water saved due to conservation and efficiency improvements	61	252	m3	To reduce office water consumption, water-saving faucet aerators were installed on all restroom sinks across floors starting from March 2024. Posters with the message "Let's Save Water" were placed near kitchen faucets, and regular tips and recommendations on responsible water usage are shared with all employees. As a result, in 2024, the office consumed 940 m³ of water, achieving a savings of 252 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	8.5	8.1	ton	To reduce waste and promote sorting habits, individual waste bins were removed from employees' workspaces, and segregated waste bins were installed on each floor. Regular recommendations and guidelines on waste separation are shared with all staff, and informative posters and instructions are consistently displayed throughout the office. In 2024, the company generated 8.1 tons of waste, marking a reduction of 0.4 tons compared to the previous year.	*If not available, explain*	GRI 306, SDG 12
E5.2		Waste recycling	Waste recycling percentage	2.25	5	%	Recyclable wastes are sorted and delivered to the "Sudalt" Waste Sorting Center. Starting from March 2024, used coffee grounds have also been collected and delivered to designated facilities, significantly contributing to waste reduction. In total, 445.3 kg of recyclables were delivered in that year.	*If not available, explain*	GRI 306, SDG 12
E5.3		Hazardous waste	Total amount of hazardous waste (including e-waste) discharged	0.1	0.05	ton	Hazardous waste, such as used batteries and irreparable electronic devices, is handed over to New Method LLC, a certified recycling company. Decommissioned electronic assets, which have been written off from accounting records, 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	%	A total of 47.5 m² of space has been converted into green landscaping. Out of the total 1,527 m² area, 450 m² is built-up, and 1,029.5 m² is paved. To enhance greenery around the office environment, an additional 202 trees—including 200 elms and 2 spruces—were planted surrounding the office.	*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								

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S1.1	**Human capital development**	Employee turnover	Year-over-year change of full-time employees (%)	23.4	21	%		*If not available, explain*	GRI 401, SDG 8
S1.2		Jobs created	Increase in the total number of full-time employees compared to the same period of the previous year	0	0	number	There were no changes in the company's staffing 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	40.25	hr	In 2024, the company organized 51 training sessions across 30 different topics, involving a total of 547 participant attendances. On average, each employee attended approximately 40.25 hours of training during the year.	*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	2	4	hr	In 2024, Occupational Health and Safety (OHS) training was conducted for all employees, covering four key topics.	*If not available, explain*	GRI 403. SDG 3
S2.4		Health programs	Percentage of employees covered by voluntary health programs such as medical checks	120	0	employee		*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 38%, female 62%	%	38% of the company's total employees are male, while 62% 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 75%, female 25%	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 33%, female 67%	%	Among employees at the junior-level positions, 33% are male and 67% 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

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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 an grievance policy/mechanism?	Yes	Yes		The process for grievence 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	0.02	%	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	35.7	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	7.1	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		линк	*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.	*If not available, explain*	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	*If not available, explain*	GRI 102, OECD Principles of Corporate Governance, SDG 16
G3.1	**Compliance**	Compliance policy	Does your company have a Compliance policy?	Yes	Yes		линк	*If not available, explain*	GRI 102, OECD Principles of Corporate Governance, SDG 16

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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"	*If not available, explain*	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	38,166	53,239	participants	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, LinkedIn, and Threads. These posts aim to improve public understanding of financial topics and support informed decision-making. The company currently has a combined total of 53,239 followers across these five public channels.	*If not available, explain*	SDG 1
FS2		E&S risk management	Percentage of transactions assessed by ESG risk criteria and Exclusion lists	0	0	%	Within the framework of investment and loan portfolio acquisitions, MIK HFC LLC conducts Environmental and Social Risk Assessments (ESRA) for partner institutions in accordance with its "Environmental and Social Risk Management Procedure." For sectors such as mining, agriculture, and construction, additional sector-specific risk assessment questionnaires are used to account for their unique characteristics. The results of these assessments are factored into all investment and portfolio acquisition decisions. As of the end of 2024, there were no partner entities operating in sectors listed under the Exclusion list defined in the Environmental and Social Risk Management Procedure. In 2024, 100% of new counterparties entering into transactions underwent a full ESRA, and the outcomes were duly considered in the decision-making process.	*If not available, explain*	Mongolian Sustainable Finance Principles
FS3		Sustainable issuance	Share of green/sustainable loans in compliance with Mongolia green/SDG taxonomy as of total loan portfolio	37.4 44.3	37.5 44.4	%	37.5% of the households receiving mortgage loans had transitioned from ger districts to apartment housing. 44.4% of the loans were issued to households with a female primary borrower.	*If not available, explain*	SDG 13, Mongolia Green Taxonomy

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