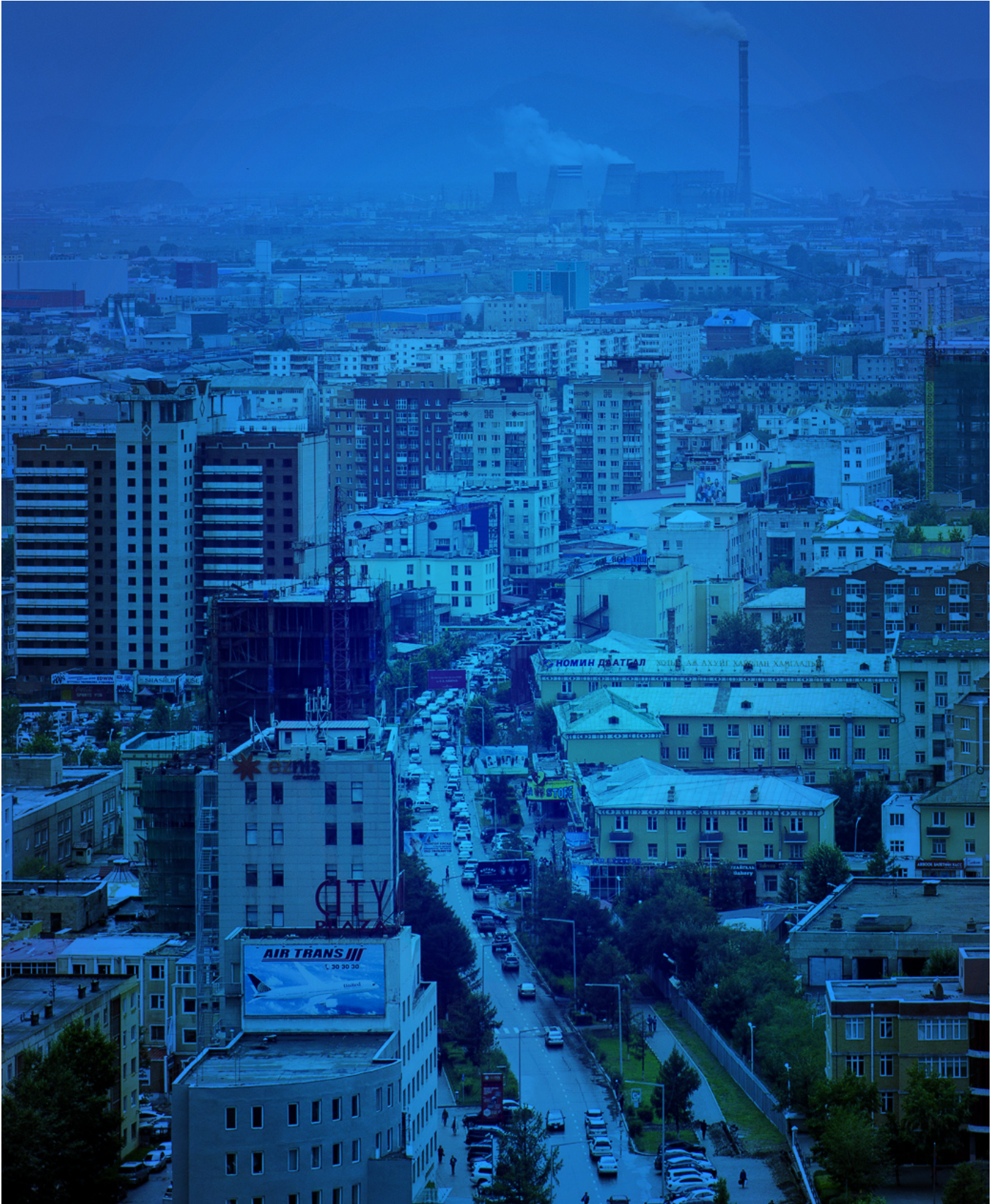




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Badrakh Energy

REASSURES ITS COMMITMENTS TOWARDS THE LOCAL AUTHORITIES AND COMMUNITIES IN DORNOGOBI AIMAG

Pursuant to Article 42.1 of the Minerals Law of Mongolia, Badrakh Energy LLC, on the one hand, and Ulaanbadrakh soum of Dornogobi aimag and Zuunbayan bagh of Sainshand soum, on the other hand, signed a "Cooperation Agreement" on July 25, 2018. This Agreement coordinates the relationship between the

company, governors and local communities on environmental and employment issues during the Zuuvch Ovoo pilot project, and implements the social projects in soum and bagh supporting the local development.

SCHOLARSHIP PROGRAM

Another project gaining more and more appreciation from local communities is the Scholarship project. Launched in 2010 in order to train qualified personnel and support education in the region, the scholarship program provides scholarships for the entire duration of the undergraduate program. In 2020, two more students from Ulaanbadrakh soum of Dornogovi aimag and six more students from Zuunbayan bagh of Sainshand soum enrolled in the program. Since the launch of the scholarship program, a

total of 60 students participated in the program, totaling to 140 scholarships awarded through a financing of nearly 290 million tugrugs. While Badrakh Energy LLC has invested 6 billion MNT for the local development since 2006, only for the last three years the company implemented a total of 943.5 million MNT worth of projects and programs thus supporting the social and economic development of local communities.



Student scholarship program registrant
D. Erdenetuya,
studying in the University of Finance and Economics



Student scholarship program registrant
Kh. Khatanbuuvei,
teacher at a secondary school, Zuunbayan bagh



Golomt Bank

HAS SIGNED A MEMORANDUM OF UNDERSTANDING WITH THE WOMEN ENTREPRENEURS OF A MENTOR'S CLUB

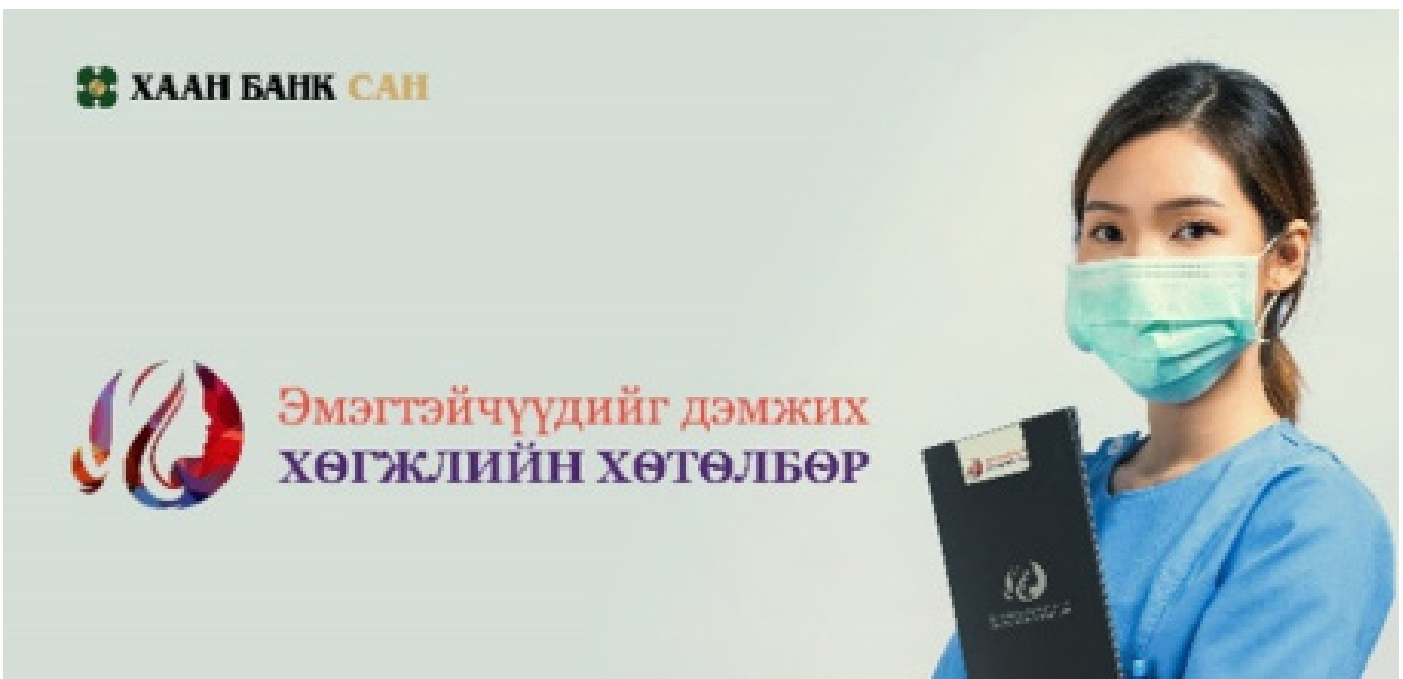
"Women Entrepreneurs of a Mentor's Club" and Golomt Bank have signed a memorandum of understanding on March 5, 2021. Ms. Uyanga, Chief Executive Officer of the Women Entrepreneurs Mentor's Club, and Ts.Baigalmaa, Director of Retail & SME Business Division of Golomt Bank, concluded the signing ceremony. Golomt Bank has agreed to cooperate with the club on promotion of women entrepreneurs, their role and contribution in the socio-economy, provide and implement joint training programs for knowledge and information sharing. The parties also agreed to exchange information on challenges faced by woman businesses,

while providing support to overcome them. Furthermore Golomt Bank will also offer cheaper loan terms for members of the association, as well as provide comprehensive financial services. Golomt Bank does not only ensure gender equality internally, but have also continued to focus on gender-based economic development and its issues. Golomt Bank is continuing its commitment and efforts to support women entrepreneurs and business owners to improve their financial capacity so that they have more opportunities to grow their businesses.



KHAN BANK **Signature** **CUSTOMER SUPPORT**

Khan Bank allocates money from debit card fees of Signature customers to contribute to social well-being every year through projects carried out by the Khan Bank Foundation, which executes Khan Bank's social responsibility and sustainable development policy. This year, the Khan Bank Foundation donated SafeGate systems to five major hospitals: the National Maternal and Child Health Center, National Cancer Center of Mongolia, Amgalan Maternity Hospital, Khuree Maternity Hospital, and State Third Central Hospital.



KHAN BANK'S **WOMEN'S** **DEVELOPMENT** **PROGRAM**

In honor of International Women's Day, Khan Bank Foundation focused on Sustainable Development Goal Number 5, Gender Equality, and launched the first year of the Women's Development Program. The program will involve 120 nurses and caregivers, who will be able to take part in personal development and professional training. The top 40 participants will receive a substantial scholarship to study in a specialized program at a domestic university.

IMPLEMENTING A MORTGAGE PAYMENT DEFERRAL PROGRAM FOR AFFORDABLE HOUSING PROGRAM



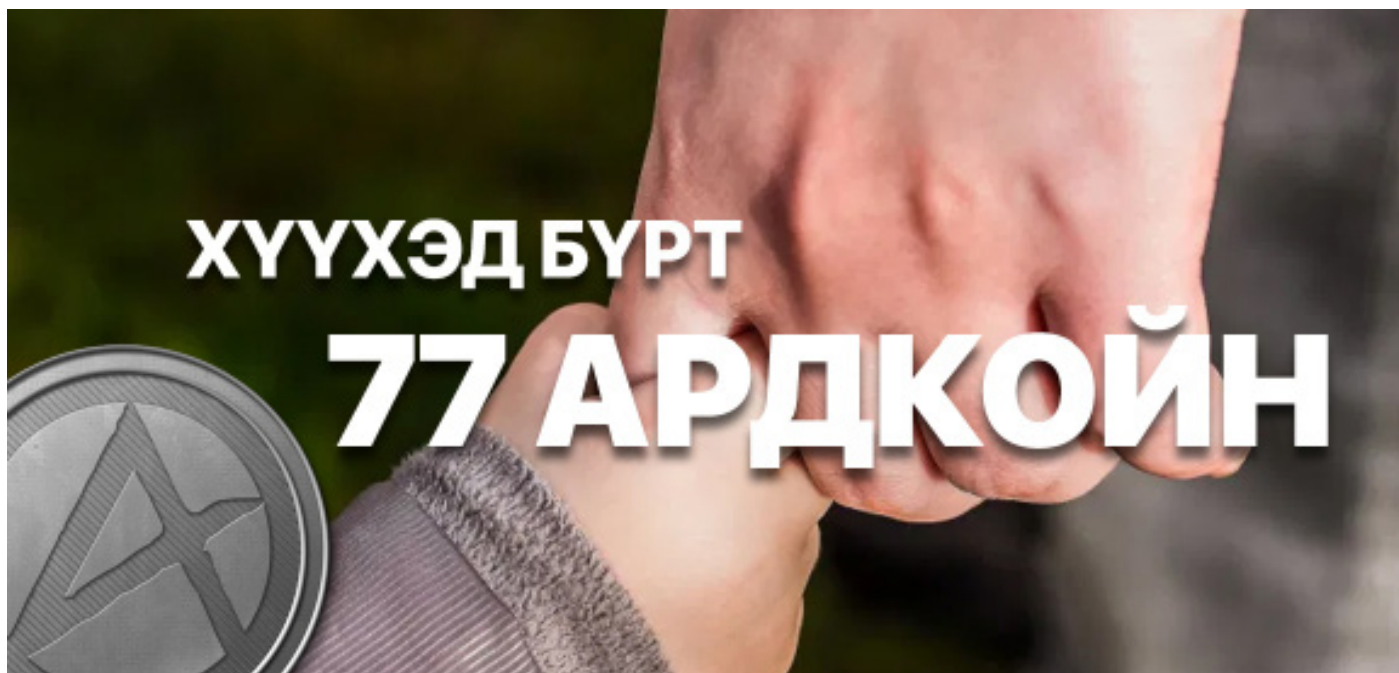
In response to the adverse impact of the COVID-19 pandemic on people's income and households' financial burden, the Government of Mongolia has decided to implement mortgage payment deferral programs for mortgage loans issued under the Affordable Housing Finance Program a couple of times. To implement the following decision, MIK HFC LLC is solely responsible for the potential risks, protects the country and mortgage borrowers from financial difficulties.

As a result of the 1st mortgage payment deferral program, a total of 35,291 or 64% of the borrowers deferred their mortgage payments from May 1, 2020 to November 1, 2020. Within the 2nd mortgage payment deferral program, a total of 47,591 or 81% of

the borrowers had elected to participate in the mortgage payment deferral program until July 1, 2021.

Issuance of an international bond worth USD 250 million

On February 1, 2021, MIK HFC LLC successfully raised USD 250 million worth of bonds on the international capital market during the global economic downturn. The bond's annual coupon is 8.85% with a tenor of 3 years. The purpose of the new bond was issued to refinance the previous USD 300 million bond traded in 2019. We were successfully extended the maturity of the USD 300 million bond to 2024 and lowered the coupon rate to 8.85%.



77 ARDCOINS

PROMOTION CAMPAIGN FOR MONGOLIAN CITIZENS AND CHILDREN

As part of its social responsibility, Ard Financial Group is providing 77 ArdCoins to every Mongolian child. We hope that your child's wealth will be kept in a valuable account until the age of 18 and it will be the beginning of your child's future and financial guarantee.

Registration: From March 13, 2021 to May 31, 2021, the registration form must be completed accurately through Ard Group's registry.



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**1 тэрбум төгрөгийн хандивыг
АрдКойноор олгох аян эхлүүлээ**



Хүчтэй. Хамтдаа.

1 BILLION MNT TO SUPPORT MONGOLIANS STUCK ABROAD

"Together we are stronger" campaign provides 1 billion MNT worth of ArdCoin grant worth 1 billion MNT to Mongolians stranded around the world. Citizens stuck abroad during the COVID-19 pandemic must still invest in their future for financial security.

Registration: You will be eligible to receive emotional support by completing the questionnaire between 2:00 pm on March 18 and 11:55 pm on March 28, 2021.

Our members in 2021

