

**NOTICE RELATING TO THE REPURCHASE OF A PORTION OF THE
US\$225,000,000 11.50% SENIOR NOTES DUE 2027**



Rule 144A Notes: ISIN No.: XS2744912051
Regulation S Notes: ISIN No.: XS2744911756

11 February 2026 – Mongolian Mortgage Corporation HFC LLC (the “Company”) announces that it has repurchased an aggregate principal amount of US\$25,615,000 of its US\$225,000,000 11.50% Senior Notes due 18 January 2027 (ISIN: XS2744911756) (the “2027 Notes”), which were issued on 18 January 2024 and are unconditionally and irrevocably guaranteed by MIK Holding JSC (the “Guarantor”).

The repurchases were carried out through open-market purchases in a series of transactions conducted between 6 January 2026 and 29 January 2026. The repurchased 2027 Notes were subsequently cancelled on 11 February 2026.

Following such cancellation, the aggregate outstanding principal amount of the 2027 Notes is US\$159,534,000. The repurchases were effected at an average price of 103.69 per US\$1,000 in principal amount of the 2027 Notes.

On the behalf of the Company,

Gantulga Badamkhatan
Chief Executive Officer
Mongolian Mortgage Corporation HFC LLC