

INDIVIDUAL AND SME LOAN REPORT

Second quarter of 2012

/in thousands of togrog/

| INDICATORS | | Outstanding loan at the beginning of the period | Second quarter of 2012 | | Transaction outside of the balance sheet | | Outstanding loan at the end of the period | Interest rate | | Number of borrowers |
|------------|-------------------------|---|------------------------|----------------|---|--------------|---|---------------|------|------------------------|
| | | | Loan issuance | Loan repayment | Debit | Credit | | MAX | MIN | |
| | | | | | | | | | | |
| 1 | Individual loans | 2,540,564,601.7 | 925,011,417.6 | 659,578,118.6 | 39,414,717.5 | 88,991,789.1 | 2,756,420,829.0 | 46.1 | 2.4 | 608,357.0 |
| | Of which: | 756,009,984.5 | 88,952,727.4 | 42,424,847.9 | 3,749,509.0 | 3,522,428.6 | 802,764,944.4 | 30.0 | 2.4 | 29,081.0 |
| 1.1 | Mortgage loan | 586,749,789.5 | 195,708,721.2 | 150,792,937.6 | 21,685,545.6 | 18,123,755.0 | 635,227,363.7 | 46.1 | 4.8 | 57,106.0 |
| 1.2 | Small business | 163,229,042.0 | 105,292,273.3 | 87,964,550.3 | 2,579,106.9 | 4,108,289.2 | 179,027,582.8 | 36.0 | 7.2 | 105,657.0 |
| 1.3 | Consumer loan | 566,466,156.2 | 201,097,600.9 | 129,021,678.7 | 820,937.2 | 10,350,039.9 | 629,012,975.6 | 43.2 | 9.6 | 172,408.0 |
| 1.4 | Salary loan | 136,249,191.3 | 106,784,039.0 | 68,058,568.5 | 448,083.6 | 33,873,661.2 | 141,549,084.1 | 24.0 | 15.6 | 145,858.0 |
| 1.5 | Pension loan | 331,860,438.2 | 227,176,055.6 | 181,315,535.6 | 10,131,535.2 | 19,013,615.1 | 368,838,878.4 | 36.4 | 2.7 | 98,247.0 |
| 1.6 | Other | 482,970,926.1 | 169,715,700.9 | 103,560,266.9 | 14,327,368.2 | 13,600,563.7 | 549,853,164.7 | 36.0 | 5.4 | 3,528.0 |
| 2 | SME loan | 473,681,466.4 | 101,907,308.2 | 92,165,647.1 | 9,768,021.4 | 10,220,221.5 | 482,970,927.4 | 36.0 | 5.1 | 3,381.0 |