

Mortgage loan report, September of 2017

in MNT millions

Source type	A	Issued by domestic currency								Issued by foreign currency			Total	Mortgage loan transferred to MMC (Mongolian Mortgage Corp)	Total /including mortgage loan transferred to MMC/		
		By banks' own sources	By Housing Mortgage Program (with 8% interest rate)	Refinanced mortgage loan (to HMP, with 8% interest rate)	By Housing Mortgage Program (with 5% interest rate)	Refinanced mortgage loan (to HMP, with 5% interest rate)	By State Housing Corporation's sources	By Asian Development Bank's sources	Loan transferred to the MMC, excluding HPM	By banks' own sources	Loan transferred to the MMC, excluding HPM	By other sources					
The loan Application	Number of requests	1	443.0	349.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	794.0		794.0	
	Amount of the loan requested	2	25,020.6	26,122.2	0.0	77.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51,220.5		51,220.5	
Amount of Mortgage loans	Outstanding loan at the beginning of the period	3	798,837.5	582,773.5	41,591.4	172,739.5	41,659.9	91,502.3	4.4	28,963.9	20,623.6	0.0	0.0	1,778,695.9	2,417,474.1	4,196,170.1	
	In the reporting month	Loan issued	4	25,205.2	24,357.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	49,562.5	0.0	49,562.5	
		Loan repaid	5	14,433.3	2,318.1	309.7	786.8	221.3	726.0	1.1	750.8	961.8	0.0	0.0	20,508.9	18,605.6	39,114.6
		from which: paid before the due date	6	4,716.0	363.9	10.7	51.2	70.3	67.5	0.0	273.1	536.3	0.0	0.0	6,088.9	3,735.3	9,824.2
	Refinanced loan and loan transferred to MMC	Debit	7	137.0	0.0	1,696.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,833.5	0.0	1,833.5	
		Credit	8	1,696.6	0.0	0.0	0.0	0.0	0.0	0.0	137.0	0.0	0.0	1,833.5	0.0	1,833.5	
	Other changes	Debit	9	949.4	630.9	56.5	0.0	0.0	0.0	0.0	0.0	265.0	0.0	1,901.8	0.0	1,901.8	
		Credit	10	122.1	647.1	56.5	0.0	0.0	0.0	0.0	408.4	468.8	0.0	1,702.8	0.0	1,702.8	
		Outstanding loan at the end of the period	11	808,877.2	604,796.5	42,978.3	171,952.6	41,438.6	90,776.3	3.2	27,667.7	19,458.0	0.0	0.0	1,807,948.5	2,398,868.5	4,206,816.9
	Number of borrowers	Provided with mortgage loan in reporting month	12	461.0	347.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	808.0		808.0
Total number of borrowers		13	20,259.0	9,324.0	894.0	3,852.0	1,064.0	3,060.0	5.0	698.0	130.0	0.0	0.0	39,286.0	53,330.0	92,616.0	
Weighted average maturity (in months)	Max	14	361.0	370.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	370.0		370.0	
	Min	15	3.0	48.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0		3.0	
	Weighted average	Loan issued in reporting month	16	178.9	251.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	214.8		214.8
		Loan outstanding (term of loan agreement)	17	169.0	245.4	205.8	228.9	209.2	208.6	119.9	152.3	163.7	0.0	0.0	203.7	198.8	200.9
		Loan outstanding (remaining time for last payment)	18	133.8	232.4	173.0	214.2	181.6	143.4	2.0	100.2	111.9	0.0	0.0	176.2		176.2
Annual lending rate of mortgage loan issued in the reporting month, (by percent)	Max	19	26.4	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.4		26.4	
	Min	20	6.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0		6.0	
	Weighted average	Loan issued in reporting month	21	16.9	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5		12.5
		Loan outstanding in reporting month	22	13.3	8.0	8.1	5.0	4.9	6.8	15.0	16.5	13.1	0.0	0.0	10.1		10.1
Debt to income ratio of mortgage loan	Loan issued in reporting month	23	41.6	36.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	39.2		39.2	
Collateral value of mortgage loan	Loan issued in reporting month	24	40,773.8	37,654.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	78,427.8		78,427.8	
	Loan outstanding in reporting month	25	1,672,205.4	974,606.8	75,878.4	286,765.2	70,733.4	156,219.0	150.6	81,220.2	34,889.9	0.0	0.0	3,352,668.9	4,297,305.5	7,649,974.3	
Past due arrears and non-performing mortgage loan	Loan transferred to this classification during the reporting month	26	5,791.0	2,171.7	140.8	122.7	145.6	7.0	0.0	530.7	96.3	0.0	0.0	9,005.9	18,042.3	27,048.2	
	Outstanding loan at the end of the period	27	83,568.8	8,551.6	925.7	453.5	479.4	3,239.0	1.5	2,019.9	6,199.7	0.0	0.0	105,439.1	75,825.3	181,264.5	
	Of which:	Past due in arrears	28	32,745.3	5,784.4	373.9	431.5	289.0	1,742.9	1.5	1,961.5	738.4	0.0	0.0	44,068.4	55,299.4	99,367.8
		Substandard	29	11,929.6	1,163.7	88.3	0.0	0.0	690.7	0.0	20.0	537.9	0.0	0.0	14,430.3	9,500.5	23,930.8
		Doubtful	30	12,068.5	512.7	210.5	22.0	97.3	466.4	0.0	38.4	2,557.9	0.0	0.0	15,973.7	7,994.1	23,967.9
		Loss	31	26,825.4	1,090.8	253.0	0.0	93.1	338.9	0.0	0.0	2,365.5	0.0	0.0	30,966.7	3,031.3	33,997.9
The amount of collateral assets transferred to the bank	Transferred in the reporting month	Number of borrowers	32	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0		1.0	
		Outstanding loan	33	48.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.4		48.4
	Total transferred loan at the end of the period	Number of borrowers	34	48.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.0		48.0
		Outstanding loan	35	1,481.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,481.5		1,481.5