Mortgage loan report, March of 2021

in MNT millions

Source type			A	Issued by domestic currency								Issued by foreign currency			Total	Mortgage loan transferred to MMC (Mongolian		
				By banks' own sources	By Housing Mortgage Program (with 6% and 8% interest rate)	Refinanced mortgage loan (to HMP, with 6% and 8% interest rate)	By Housing Mortgage Program (with 5% interest rate)	Refinanced mortgage loan loan (to HMP, with 5% interest rate)	By State Housing Corporation's sources	By Asian Developmnet Bank's sources	Loan transferred to the MMC, excluding HPM	By banks' own sources	Loan transferred to the MMC, excluding HPM	By other sources		By Housing Mortgage Program	Excluding House Mortgage Program	Total /including mortgage loan transferred to MMC/
The loan Application	Number of requests		1	512	1,765	-	-	-	-	-	-	-	-	-	2,277			2,277
	Amount of the loan requestsed		2	41,618.9	132,839.0	-	-	-	-	-	-	-	-	-	174,457.9			174,457.9
Amount of Mortgage loans	Outstanding loan at the beginning of the period		3	1,082,937.6	508,280.3	79,571.4	51,035.4	12,148.4	59,559.7	-	116,742.2	7,338.4	-	-	1,917,613.6	3,020,019.4	9,525.9	4,947,158.8
	In the reporting month	Loan issued	4	42,602.4	106,980.2	-	-	-	-	-	-	-	-	-	149,582.6	-	-	149,582.6
		Loan repaid	5	37,208.5	1,947.7	434.5	332.7	96.1	1,052.0	-	4,342.1	492.4	-	-	45,906.1	30,496.5	19.7	76,422.4
		from which: paid before the due date	6	14,103.1	414.2	263.3	142.7	58.6	438.2	-	1,199.0	0.9	-	-	16,619.8	13,625.8	5.3	30,250.9
	Refinanced loan and loan transferred to MMC	Debit	7	1,357.5	-	4,750.4	-	-	-	-	-	-	-	-	6,107.9	21,317.8	2,027.2	29,452.9
		Credit	8	6,439.9	337.7	-	-	-	-	-	1,357.5	-	-	-	8,135.1	21,317.8	-	29,452.9
	Other changes	Debit	9	8.7	0.1	81.0	-	-	0.3	-	-	0.9	-	-	90.9	-	-	90.9
		Credit	10	79.5	-	-	-	-	-	-	-	-	-	-	79.5		-	79.5
	Outstanding loan at the end of the period		11	1,083,178.2	612,975.2	83,968.3	50,702.7	12,052.3	58,508.0	-	111,042.6	6,847.0	-	-	2,019,274.4	2,989,522.9	11,533.3	5,020,330.5
Number of borrowers	Provided with mortgage loan in reporting month		12	426	1,444	-	-	-	-	-	-	-	-	-	1,870		-	1,870
	Total number of borrowers		13	20,785	8,589	1,425	1,311	395	2,314	-	1,986	35	-	-	36,840	63,850	177	100,867
Weighted average maturity (in months)	Max		14	246.1	360.0	-	-	-	-	-	-	-	-	-	360.0		-	360.0
	Min		15	1.0	24.0	-	-	-	-	-	-	-	-	-	1.0		-	1.0
	Weighted average	Loan issued in reporting month	16	156.3	244.9	-	-	-	-	-	-	-	-	-	219.7		-	219.7
		Loan outstanding (term of loan agreement)	17	173.0	249.7	231.1	250.4	222.5	224.6	-	198.3	146.5	-	-	203.8	238.1	381.8	224.6
		Loan outstanding (remaining time for last payment)	18	133.1	243.3	206.0	198.1	153.0	118.0	-	158.3	65.3	-	-	172.0	177.3	259.3	175.4
Annual lending rate of mortgage loan issued in the reporting month , (by percent)	Max		19	22.8	6.0	-	-	-	-	-	-	-	-	-	22.8		-	22.8
	Min		20	5.0	6.0	-	-	-	-	-	-	-	-	-	5.0		-	5.0
	Weighted average	Loan issued in reporting month	21	12.9	6.0	-	-	-	-	-	-	-	-	-	8.0		-	8.0
		Loan outstanding in reporting month	22	12.1	2.7	2.6	2.0	2.1	2.7	-	14.6	7.6	-	-	8.4	7.9	9.3	8.1
Debt to income ratio of mortgage loan	Loan issued in reporting month		23	42.0	33.1	-	-	-	-	-	-	-	-	-	35.6		-	35.6
Collateral value of mortgage loan	Loan issued in reporting month		24	77,068.1	168,163.2	-	-	-	-	-	-	-	-	-	245,231.3		-	245,231.3
	Loan outstanding in reporting month		25	2,245,551.0	969,746.2	142,310.8	96,220.6	24,591.7	125,340.2	-	240,793.7	8,690.6	-	-	3,853,244.7	5,751,294.1	20,860.8	9,625,399.5
Past due arrears and non-performing mortgage loan	Loan transferred to this classification during the reporting month		26	4,562.1	1,705.4	141.5	144.5	-	301.4	-	-	14.6	-	-	6,869.5	21,825.7		28,695.2
	Outstanding loan at the end of the period		27	104,864.6	13,777.3	3,946.6	2,376.4	467.9	1,194.4	-	11.3	1,682.2	-	-	128,320.7	178,339.8		306,660.5
	Of which:	Past due in arrears	28	24,288.2	5,813.6	1,430.2	973.3	181.7	166.8	-	-	14.6	-	-	32,868.4	33,878.4		66,746.9
		Substandard	29	19,679.9	3,001.0	1,202.9	820.3	91.3	281.2	-	-	202.0	-	-	25,278.6	89,306.4		114,585.0
		Doubtful	30	21,541.4	1,553.7	651.0	351.6	70.7	353.4	-	-	71.1	-	-	24,593.0	31,072.0		55,664.9
		Loss	31	39,355.2	3,409.0	662.5	231.2	124.2	393.1	-	11.3	1,394.4	-	-	45,580.7	24,083.0		69,663.7
The amount of collateral assets transferred to the bank	Transferred in the reporting month	Number of borrowers	32	-	-	-	-	-	-	-	-	-	-	-	-			-
		Outstanding loan	33	-	-	-	-	-	-	-	-	-	-	-	-			-
	Total transferred loan at the end of the period	Number of borrowers	34	-	-	-	-	-	-	-	-	-	-	-	-			-
		Outstanding loan	35	-	-	-	-	-	-	-	-	-	-	-	-			-