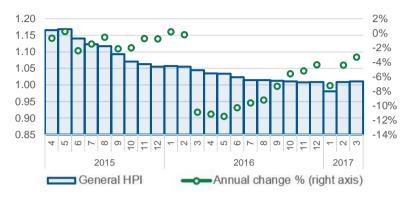


Real Estate Market Indicators – 2017.I quarter

The House Price Index is estimated by the Hedonics regression method, as of March 2017, it reached 1.010 units that is 3.3% lower than previous year. New house price index dropped by 0.7 percent to 1,154, while the old house price index dropped by 6.1 percent to 0.913.

Graphic: House Price index (2015.4 - 2017.3)



The average price of a new apartment per square meter is 2.05 million MNT, its square meter price depends upon class is from 1.7 to 7.2 million MNT. The average price of old 2 bedroom apartment per square meter is 1.77 million MNT.

The office building is an average of 1m2 by 3.61 million MNT, one household and one household with a family of 1m2 with 1.96 million MNT and a fence with 38.85 million MNT.

From the beginning of the year, a total of 3,027 apartments were sold, of which 75.9% were new apartments and 24.1% were old apartments. Sales activity of the apartment has increased by 20.9% compared to the previous year.

In the market, construction projects of the 84,000 household apartments are carried out, thus the project of 41,000 household apartments is receiving orders, the project of 30,000 household is commissioned and remaining project of 11,000 household apartments has not yet been commissioned.

90.3% of these apartments are standard and middle class while 9.7% are business and high class.

The number of apartment with receiving order increased by 23.0% from the previous year and 68.2% of the 1,033 apartment with receiving order is multi-family and 48.2% is single-family house. 67.4% or 696 of apartment with receiving order is in use.

The most demanded rental apartment in real estate market is two bedroom apartment and average rental price increased by 1.0 percent to 556 thousand MNT from last year.

Office rental price per square meter is between 15,000 and 29,000 MNT depending on the district and the highest average price of rental office is in the Sukhbaatar district.

- 2017.1 quarter		
Real estate price	2016-03	2017-03
House price index (2013.1 ba	se)	
General index	1.045	1.010
New apartment	1.162	1.154
Old apartment	0.972	0.913
Apartment price (1м2 million	₮)	
New apartment	2.04	2.05
High grade	5.85	7.19
Business grade	3.47	3.40
Average grade	2.16	2.16
Standart grade	1.63	1.69
Old apartment (2 room)	1.89	1.77
Other real estate price (1м2 n	niiion ≉)	
Average office price	3.47	3.61
Average price house price	1.84	1.96
Detached housing price	40.60	38.85
Source: Bank of M Apartment sale	-	-
	2016-03	2017-03
Sale, from the beginning of the	he year (nou	senola)
New apartment	1,867.0	2,299.0
Old apartment	636.0	728.0
Detached house	6,163.0	6,519.0
Order status (household)	04.047	00.007
Under construction in total	91,817	83,607
Order did not start	40,169	33,511
Order stopped	7,637 44,011	9,075 41,021
Receiving order Commission time (household		41,021
Receiving order	27,656	30,066
Commissioned	15,570	10,439
This year to be		
commissioned	785	516
Next year to be commissione	0	C
Class (household)		
High class	814	642
Business class	3,954	3,346
Middle class	22,581	22,009
Standart class	16,662 Source: Tenkhi	15,024 lea zuuch LLC
House sale	2016-03	2017-03
Order status (household)		
Under construction in total	4,951	4,682
Receiving order	840	1,033
Order stopped	4,111	3,649
Order did not start	0	C
Order type (household)	040	705
Townhouse (multi-family) House (single-family)	942 333	705 498
Commission date (household		490
Commissioned	. 297	696
This year to be commissioned	978	507
Next year to be		
commissioned	0 Source: Tenkhi	0 ו ו میں دوما
Rent	Source: Tenkhi 2016-03	2017-03
Apartment rental price (thous		2011-03
1 room apartment	423.7	417.3
2 bedroom apartment	549.9	555.5
3 bedroom apartment	693.6	680.1
4 bedroom apartment	858.0	862.8
Office rental price (1m2 thous		
Average rental price	23.6	21.9

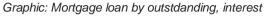
Average rental price



MARKET REVIEWS INDICATORS

Mortgage loan performance – 2017.l quarter

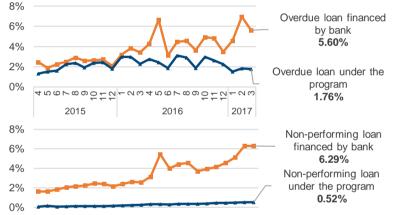
Total mortgage loan accounts reached 69,876 and loan outstanding reached MNT 4,091.2 billion, which indicates an increase of 14.7 percent from the previous year. 77.8% of the mortgage loan outstanding is issued under "Program on Stabilizating Mortgage Financing System" and 70.4% of which was purchased by MIK.



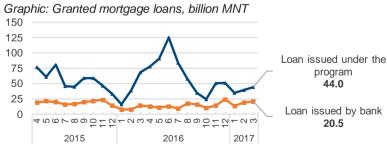


As of March, loan with violation more than 0 day was increased from 3.47% to 4.28%. 2.60% of total loan portfolio is overdue loan and 1.68% of total loan portfolio is non-performing loan. Non-performing loan percentage is increased by 101.1% from the previous year.

Graphic: Quality indicators of mortgage loan by percentage



Mortgage grant has increased by 12.2% from the beginning of the year and of which loan grant of "Program on Stabilizating Mortgage Financing System" decreased by 3.6% to MNT 118.4 billion, and loan grant by banks and other sources increased by 77.2% to MNT 52.9 billion.



Weighted average term of granted mortgage loan in that month is 18.8 years and 10.26% interest rate. As of March, the average mortgage loan outstanding is MNT 58.55 million.

The general characteristics of the MIK's purchased loan portfolio are shown in the "Indicators of Aggregate loan portfolio".

Loan outstanding 2016-03 2017-03 Amount (billion ₮)
Total mortgage loan 3,565.3 4,091.2 Loan of "Program on Stabilizating Mortgage 2,679.8 3,182.0 Not sold to MIK 521.8 940.8 8% interest 488.5 701.3 5% interest 33.3 239.4 Sold to MIK 2,158.0 2,241.2 Banks, other sources 63.4 92.67 Account number (account) Total mortgage loan 2,716 69,876 Loan of "Program on Source: Banks, other source 1,924 3,158 Source: Banks, other source 1,924 3,158 Source: Banks, other source 1,924 3,158 Source: Banks, other source 2,26% 1.76% Financing System" 3,42% 5.60% Non-performing loan (%) Total mortgage loan 2.64% 0.52% Financing System" Sauks, other source 3.42% 5.60% Non-performing loan (%) Total mortgage loan 0.84% 1.68% Loan of "Program on Stabilizating Mortgage 2.53% 6.29% <td< th=""></td<>
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Total mortgage loan15.717.0
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