

**KEY INDICATORS OF BANKING SYSTEM CONSOLIDATED BALANCE SHEET**

/in million of togrogs/

| <i>Assets</i>               | 2/28/2015           | 3/31/2015           | 4/30/2015           | 5/31/2015           | 6/30/2015           | 7/31/2015           | 8/31/2015           | 9/30/2015           | 10/31/2015          | 11/30/2015          | 12/31/2015          | 1/31/2016           | 2/29/2016           |
|-----------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Bank reserves               | 2,385,492.4         | 2,166,627.6         | 1,901,156.0         | 1,977,990.3         | 2,009,193.0         | 2,612,697.8         | 2,465,327.7         | 2,096,368.9         | 1,783,749.4         | 1,714,789.3         | 2,064,802.2         | 1,884,265.2         | 1,955,884.9         |
| Central bank bills          | 429,574.9           | 384,618.6           | 316,311.6           | 1,169,805.0         | 1,150,480.3         | 459,441.2           | 510,485.8           | 628,681.1           | 655,435.5           | 801,201.3           | 1,024,770.8         | 502,263.4           | 781,138.6           |
| Foreign assets              | 869,351.4           | 678,991.1           | 807,647.8           | 834,536.1           | 933,597.8           | 1,045,590.1         | 1,206,115.8         | 1,034,485.9         | 879,777.6           | 840,606.4           | 977,926.2           | 967,508.1           | 1,238,957.2         |
| Government securities       | 2,151,081.5         | 2,129,362.7         | 2,115,626.7         | 2,197,673.0         | 2,291,034.0         | 2,253,350.8         | 2,152,374.4         | 2,141,525.6         | 2,292,502.4         | 2,305,908.0         | 2,543,100.8         | 2,550,042.8         | 2,519,390.1         |
| Other securities            | 850,378.8           | 433,905.1           | 477,838.3           | 498,898.2           | 791,068.6           | 499,731.8           | 770,072.4           | 604,210.5           | 624,720.9           | 651,200.5           | 762,088.6           | 733,087.0           | 1,084,448.8         |
| Loans                       | 12,117,433.0        | 12,211,911.3        | 12,237,222.5        | 12,110,369.2        | 11,881,967.3        | 11,927,123.6        | 11,775,464.5        | 11,873,157.6        | 11,847,871.5        | 11,827,124.3        | 11,633,582.6        | 11,720,824.2        | 11,565,212.9        |
| <i>In domestic currency</i> | 9,199,251.3         | 9,315,301.6         | 9,342,935.6         | 9,292,009.1         | 9,009,262.3         | 8,991,513.3         | 8,833,852.0         | 8,986,030.4         | 9,020,920.8         | 9,058,675.6         | 8,857,639.7         | 8,991,798.2         | 8,824,124.7         |
| <i>In foreign currency</i>  | 2,918,181.7         | 2,896,609.7         | 2,894,286.9         | 2,818,360.1         | 2,872,704.9         | 2,935,610.3         | 2,941,612.5         | 2,887,127.2         | 2,826,950.7         | 2,768,448.7         | 2,775,942.9         | 2,729,026.0         | 2,741,088.2         |
| <i>Non-performing loans</i> | 665,454.5           | 701,393.4           | 745,479.4           | 737,032.4           | 771,939.9           | 822,664.7           | 863,233.5           | 850,227.0           | 868,871.3           | 862,892.0           | 867,288.7           | 891,398.2           | 907,607.5           |
| <b>Total Assets</b>         | <b>20,740,751.0</b> | <b>20,778,313.4</b> | <b>20,498,826.8</b> | <b>21,462,990.8</b> | <b>21,861,631.6</b> | <b>21,459,232.4</b> | <b>21,597,132.2</b> | <b>21,316,424.7</b> | <b>20,736,717.1</b> | <b>20,711,461.8</b> | <b>21,521,242.5</b> | <b>20,858,066.6</b> | <b>21,844,684.3</b> |

| <i>Liabilities</i>          | 2/28/2015           | 3/31/2015           | 4/30/2015           | 5/31/2015           | 6/30/2015           | 7/31/2015           | 8/31/2015           | 9/30/2015           | 10/31/2015          | 11/30/2015          | 12/31/2015          | 1/31/2016           | 2/29/2016           |
|-----------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Current Accounts            | 2,264,276.2         | 2,142,904.5         | 2,109,284.1         | 2,205,790.6         | 2,298,855.5         | 2,213,557.2         | 2,297,937.9         | 2,248,819.0         | 2,155,244.8         | 2,142,182.7         | 2,208,520.6         | 2,066,761.7         | 2,163,933.2         |
| <i>In domestic currency</i> | 1,135,881.7         | 1,055,584.0         | 1,088,734.9         | 1,171,249.1         | 1,233,720.2         | 1,200,536.9         | 1,233,162.7         | 1,206,297.8         | 1,162,589.1         | 1,129,902.3         | 1,226,775.5         | 1,121,332.6         | 1,109,279.6         |
| <i>In foreign currency</i>  | 1,128,394.5         | 1,087,320.5         | 1,020,549.3         | 1,034,541.4         | 1,065,135.2         | 1,013,020.3         | 1,064,775.2         | 1,042,521.2         | 992,655.7           | 1,012,280.4         | 981,745.1           | 945,429.1           | 1,054,653.6         |
| Deposits                    | 7,472,210.3         | 7,327,177.8         | 7,160,322.7         | 7,072,554.8         | 7,262,890.4         | 7,146,890.2         | 7,169,898.2         | 7,230,539.0         | 7,233,505.7         | 7,190,925.5         | 7,339,720.7         | 7,253,933.7         | 7,394,502.1         |
| <i>In domestic currency</i> | 5,316,359.9         | 5,144,588.5         | 5,072,054.0         | 5,154,282.5         | 5,244,138.0         | 5,105,427.0         | 5,027,071.6         | 5,135,099.1         | 5,171,257.2         | 5,152,403.6         | 5,390,685.4         | 5,269,150.3         | 5,327,494.8         |
| <i>In foreign currency</i>  | 2,155,850.4         | 2,182,589.3         | 2,088,268.7         | 1,918,272.3         | 2,018,752.4         | 2,041,463.2         | 2,142,826.6         | 2,095,439.9         | 2,062,248.6         | 2,038,521.8         | 1,949,035.3         | 1,984,783.4         | 2,067,007.3         |
| Foreign liabilities         | 2,595,552.9         | 2,543,800.2         | 2,471,017.8         | 3,342,482.2         | 3,526,325.8         | 3,783,774.8         | 3,759,561.2         | 3,158,428.2         | 3,176,308.7         | 3,291,054.8         | 3,291,054.8         | 3,601,792.6         | 3,720,904.9         |
| Government deposits         | 1,452,148.8         | 1,413,505.0         | 1,384,956.1         | 1,373,122.5         | 1,357,006.6         | 1,282,293.4         | 1,265,111.9         | 1,466,673.9         | 1,434,126.6         | 1,472,362.9         | 1,453,863.8         | 1,495,838.4         | 1,469,081.0         |
| <b>Total Liabilities</b>    | <b>18,547,419.4</b> | <b>18,561,507.4</b> | <b>18,238,770.9</b> | <b>19,125,922.5</b> | <b>19,535,743.5</b> | <b>19,111,696.5</b> | <b>19,292,687.4</b> | <b>18,937,145.9</b> | <b>18,327,310.2</b> | <b>18,331,752.9</b> | <b>19,094,433.4</b> | <b>18,531,266.0</b> | <b>19,509,713.9</b> |

| <b>Capital</b>              | 2,193,331.6 | 2,216,805.9 | 2,260,055.8 | 2,337,068.2 | 2,325,888.1 | 2,347,535.9 | 2,304,444.7 | 2,379,278.9 | 2,409,406.9 | 2,379,708.9 | 2,426,809.1 | 2,326,800.6 | 2,334,970.4 |
|-----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Profit/loss of current year | 48,213.8    | 73,971.0    | 103,228.2   | 183,847.4   | 179,045.6   | 173,378.9   | 143,949.9   | 176,135.3   | 190,508.1   | 206,472.3   | 218,253.8   | (64,686.1)  | (68,947.1)  |

**Excl. BANKS IN LIQUIDATION**

/in million of togrogs/

| <i>Assets</i>               | 2/28/2015           | 3/31/2015           | 4/30/2015           | 5/31/2015           | 6/30/2015           | 7/31/2015           | 8/31/2015           | 9/30/2015           | 10/31/2015          | 11/30/2015          | 12/31/2015          | 1/31/2016           | 2/29/2016           |
|-----------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Bank reserves               | 2,384,940.7         | 2,166,468.1         | 1,901,054.2         | 1,977,820.1         | 2,009,151.4         | 2,612,635.5         | 2,465,294.8         | 2,096,323.5         | 1,783,234.9         | 1,714,306.1         | 2,064,580.8         | 1,884,186.5         | 1,955,733.8         |
| Central bank bills          | 429,574.9           | 384,618.6           | 316,311.6           | 1,169,805.0         | 1,150,480.3         | 459,441.2           | 510,485.8           | 628,681.1           | 655,435.5           | 801,201.3           | 1,024,770.8         | 502,263.4           | 781,138.6           |
| Foreign assets              | 869,351.4           | 678,991.1           | 807,647.8           | 834,536.1           | 933,597.8           | 1,045,590.1         | 1,206,115.8         | 1,034,485.9         | 879,777.6           | 840,606.4           | 977,926.2           | 967,508.1           | 1,238,957.2         |
| Government securities       | 2,151,081.5         | 2,129,362.7         | 2,115,626.7         | 2,197,673.0         | 2,291,034.0         | 2,253,350.8         | 2,152,374.4         | 2,141,525.6         | 2,292,502.4         | 2,305,908.0         | 2,543,100.8         | 2,550,042.8         | 2,519,390.1         |
| Other securities            | 850,378.8           | 433,905.1           | 477,838.3           | 498,898.2           | 791,068.6           | 499,731.8           | 770,072.4           | 604,210.5           | 624,720.9           | 651,200.5           | 762,088.6           | 733,087.0           | 1,084,448.8         |
| Loans                       | 11,874,097.9        | 11,972,628.8        | 11,998,895.3        | 11,874,531.5        | 11,644,480.3        | 11,688,460.5        | 11,536,677.2        | 11,634,963.7        | 11,610,064.1        | 11,589,233.3        | 11,396,818.4        | 11,483,672.7        | 11,327,359.9        |
| <i>In domestic currency</i> | 9,033,339.5         | 9,153,739.5         | 9,181,553.7         | 9,130,959.8         | 8,848,363.1         | 8,830,686.8         | 8,673,168.7         | 8,825,411.8         | 8,860,482.2         | 8,898,254.7         | 8,698,411.6         | 8,832,781.1         | 8,665,396.3         |
| <i>In foreign currency</i>  | 2,840,758.3         | 2,818,889.4         | 2,817,341.7         | 2,743,571.7         | 2,796,117.2         | 2,857,773.7         | 2,863,508.5         | 2,809,551.8         | 2,749,582.0         | 2,690,978.5         | 2,698,406.8         | 2,650,891.6         | 2,661,963.6         |
| <i>Non-performing loans</i> | 422,866.9           | 462,814.8           | 507,847.3           | 501,585.2           | 534,762.5           | 584,308.1           | 624,696.4           | 612,279.8           | 631,300.0           | 625,120.5           | 630,643.9           | 654,365.4           | 669,873.2           |
| <b>Total Assets</b>         | <b>20,720,951.5</b> | <b>20,759,733.9</b> | <b>20,480,179.0</b> | <b>21,446,055.5</b> | <b>21,846,120.2</b> | <b>21,443,826.8</b> | <b>21,581,778.0</b> | <b>21,300,695.0</b> | <b>20,721,032.8</b> | <b>20,696,270.8</b> | <b>21,506,524.4</b> | <b>20,843,475.3</b> | <b>21,830,236.6</b> |

| <i>Liabilities</i>          | 2/28/2015           | 3/31/2015           | 4/30/2015           | 5/31/2015           | 6/30/2015           | 7/31/2015           | 8/31/2015           | 9/30/2015           | 10/31/2015          | 11/30/2015          | 12/31/2015          | 1/31/2016           | 2/29/2016           |
|-----------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Current Accounts            | 2,264,032.6         | 2,142,698.8         | 2,109,095.9         | 2,205,621.1         | 2,298,704.1         | 2,213,432.3         | 2,297,837.9         | 2,248,736.2         | 2,155,170.8         | 2,142,129.1         | 2,208,494.7         | 2,066,742.2         | 2,163,925.2         |
| <i>In domestic currency</i> | 1,135,638.0         | 1,055,378.3         | 1,088,546.7         | 1,171,079.7         | 1,233,568.8         | 1,200,412.0         | 1,233,062.7         | 1,206,215.0         | 1,162,515.1         | 1,129,848.7         | 1,226,749.6         | 1,121,313.0         | 1,109,271.6         |
| <i>In foreign currency</i>  | 1,128,394.5         | 1,087,320.5         | 1,020,549.3         | 1,034,541.4         | 1,065,135.2         | 1,013,020.3         | 1,064,775.2         | 1,042,521.2         | 992,655.7           | 1,012,280.4         | 981,745.1           | 945,429.1           | 1,054,653.6         |
| Deposits                    | 7,472,210.3         | 7,327,177.8         | 7,160,322.7         | 7,072,554.8         | 7,262,890.4         | 7,146,890.2         | 7,169,898.2         | 7,230,539.0         | 7,233,505.7         | 7,190,925.5         | 7,339,720.7         | 7,253,933.7         | 7,394,502.1         |
| <i>In domestic currency</i> | 5,316,359.9         | 5,144,588.5         | 5,072,054.0         | 5,154,282.5         | 5,244,138.0         | 5,105,427.0         | 5,027,071.6         | 5,135,099.1         | 5,171,257.2         | 5,152,403.6         | 5,390,685.4         | 5,269,150.3         | 5,327,494.8         |
| <i>In foreign currency</i>  | 2,155,850.4         | 2,182,589.3         | 2,088,268.7         | 1,918,272.3         | 2,018,752.4         | 2,041,463.2         | 2,142,826.6         | 2,095,439.9         | 2,062,248.6         | 2,038,521.8         | 1,949,035.3         | 1,984,783.4         | 2,067,007.3         |
| Foreign liabilities         | 2,595,552.9         | 2,543,800.2         | 2,471,017.8         | 3,342,482.2         | 3,526,325.8         | 3,783,774.8         | 3,759,561.2         | 3,158,428.2         | 3,176,308.7         | 3,291,054.8         | 3,291,054.8         | 3,601,792.6         | 3,720,904.9         |
| Government deposits         | 1,425,441.5         | 1,413,505.0         | 1,384,956.1         | 1,373,122.5         | 1,357,006.6         | 1,282,293.4         | 1,265,111.9         | 1,466,673.9         | 1,434,126.6         | 1,472,362.9         | 1,453,863.8         | 1,495,838.4         | 1,469,081.0         |
| <b>Total Liabilities</b>    | <b>18,326,243.3</b> | <b>18,374,243.4</b> | <b>18,051,531.9</b> | <b>18,938,686.4</b> | <b>19,348,644.8</b> | <b>18,924,511.1</b> | <b>19,105,538.2</b> | <b>18,750,188.3</b> | <b>18,140,267.7</b> | <b>18,144,827.4</b> | <b>18,903,511.6</b> | <b>18,340,424.6</b> | <b>19,318,887.1</b> |

| <b>Capital</b>              | 2,394,708.2 | 2,385,490.5 | 2,428,647.1 | 2,507,369.1 | 2,497,475.4 | 2,519,315.7 | 2,476,239.7 | 2,550,506.7 | 2,580,765.1 | 2,551,443.4 | 2,603,012.8 | 2,503,050.7 | 2,511,349.5 |
|-----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Profit/loss of current year | 47,909.3    | 74,476.0    | 103,639.9   | 185,968.8   | 182,453.4   | 176,979.2   | 147,565.4   | 179,183.5   | 193,686.9   | 210,027.2   | 226,278.0   | (64,640.0)  | (68,772.0)  |