

**MBf BANK Limited**  
**Statement of Comprehensive Income**  
**For the year ended 31 December 2015**

	<b>2015</b>	<b>2014</b>
	<b>TOP</b>	<b>TOP</b>
Interest income	9,028,322	7,385,203
Interest expense	<u>(3,934,572)</u>	<u>(3,289,639)</u>
<b>Net interest income</b>	<u>5,093,750</u>	<u>4,095,564</u>
Fees and commission income	2,080,254	1,920,171
Foreign exchange trading gain	377,851	303,047
Other income	<u>117,886</u>	<u>84,505</u>
<b>Other operating income</b>	<u>2,575,991</u>	<u>2,307,723</u>
<b>Operating income</b>	7,669,741	6,403,287
<b>Operating expenses</b>		
Personnel expenses	(1,065,586)	(1,002,043)
Premises expenses	(158,677)	(156,851)
Other expenses	<u>(410,570)</u>	<u>(422,653)</u>
<b>Profit before impairment loss and income tax</b>	6,034,908	4,821,740
Impairment loss	<u>(785,269)</u>	<u>(360,000)</u>
<b>Profit before income tax</b>	5,249,639	4,461,740
Income tax expense	<u>(1,312,410)</u>	<u>(1,115,435)</u>
<b>Profit for the year</b>	<u>3,937,229</u>	<u>3,346,305</u>
Other comprehensive income, net of income tax	-	-
<b>Total comprehensive income for the year</b>	<u>3,937,229</u>	<u>3,346,305</u>

**MBf BANK Limited**  
**Statement of Financial Position**  
**For the year ended 31 December 2015**

	<b>2015</b>	<i>restated</i> * <b>2014</b>
	<b>TOP</b>	<b>TOP</b>
<b>Assets</b>		
Cash and cash equivalents	28,011,978	25,645,958
Loans and advances to customers	49,960,432	42,361,955
Investment securities	15,549,711	13,634,851
Regulatory deposit	3,995,000	3,513,000
Inventories	79,811	73,244
Other assets	5,655,491	5,086,116
Plant and equipment	100,094	122,869
Investment in subsidiaries	99,998	99,998
Deferred tax asset	<u>470,091</u>	<u>298,105</u>
<b>Total assets</b>	<u>103,922,606</u>	<u>90,836,096</u>
<b>Liabilities</b>		
Deposits from customers	78,280,995	69,484,308
Income tax payable	1,484,396	628,453
Other liabilities	<u>1,470,832</u>	<u>1,289,601</u>
<b>Total liabilities</b>	<u>81,236,223</u>	<u>71,402,362</u>
<b>Net assets</b>	<u>22,686,383</u>	<u>19,433,734</u>
<b>Shareholders' equity</b>		
Issued capital	5,266,000	5,266,000
Retained earnings	<u>17,420,383</u>	<u>14,167,734</u>
<b>Total shareholders' equity</b>	<u>22,686,383</u>	<u>19,433,734</u>