

3.3 Profit and Loss Statements for 2019 and 2018

	Note No.	2019	2018
Interest income	3.4.2.20	30,964,836,304	30,135,305,125
Interest expense	3.4.2.20	-11,996,210,634	-12,302,501,417
Net interest income/expense		18,968,625,670	17,832,803,707
Fee and commission income	3.4.2.20	827,391,458	713,448,983
Fee and commission expense	3.4.2.20	-55,031,485	-37,264,289
Net fee and commission income/expense		772,359,973	676,184,695
Non-interest income	3.4.2.20	72,665,390,994	75,941,945,672
Non-interest expense	3.4.2.20	-36,625,358,815	-27,569,466,882
Net non-interest income/expense		36,040,032,179	48,372,478,791
Net profit/loss before tax		55,781,017,822	66,881,467,192
Tax expense		-11,048,211,079	-10,601,911,759
Tax provision		-11,051,920,643	-10,610,547,065
Deferred tax income/expense	3.4.2.14	3,709,564	8,635,306
Net profit/loss of the period		44,732,806,743	56,279,555,434