

### 3.3 Profit and Loss Statements for 2020 and 2019

	Note No.	2020	2019
Interest income	3.4.2.20	46,189,978,935	30,964,836,304
Interest expense	3.4.2.20	-7,669,229,528	-11,996,210,634
<b>Net interest income/expense</b>		<b>38,520,749,407</b>	<b>18,968,625,670</b>
Fee and commission income	3.4.2.20	4,303,931,821	827,391,458
Fee and commission expense	3.4.2.20	-75,126,000	-55,031,485
<b>Net fee and commission income/expense</b>		<b>4,228,805,821</b>	<b>772,359,973</b>
Non-interest income	3.4.2.20	142,179,285,548	72,665,390,994
Non-interest expense	3.4.2.20	-141,892,308,780	-36,625,358,815
<b>Net non-interest income/expense</b>		<b>286,976,768</b>	<b>36,040,032,179</b>
<b>Net profit/loss before tax</b>		<b>43,036,531,996</b>	<b>55,781,017,822</b>
<b>Tax expense</b>		<b>-8,538,600,284</b>	<b>-11,048,211,079</b>
Tax provision		-8,530,907,395	-11,051,920,643
Deferred tax income/expense	3.4.2.14	-7,692,889	3,709,564
<b>Net profit/loss of the period</b>		<b>34,497,931,712</b>	<b>44,732,806,743</b>