3.3 Profit and Loss Statements for 2022 and 2021

	Note No.	2022	2021
Interest income	3.4.2.20	166,619,106,946	131,631,094,941
Interest expense	3.4.2.20	-26,892,216,179	-25,946,169,110
Net interest income/expense		139,726,890,767	105,684,925,831
Fee and commission income	3.4.2.20	18,615,352,189	1,758,296,393
Fee and commission expense	3.4.2.20	-161,923,168	-98,818,846
Net fee and commission income/expense		18,453,429,021	1,659,477,547
Non-interest income	3.4.2.20	61,810,163,251	35,151,292,055
Non-interest expense	3.4.2.20	-126,688,790,179	-68,302,677,227
Net non-interest income/expense		-64,878,626,928	-33,151,385,172
Profit/Loss before tax		93,301,692,859	74,193,018,206
Tax expense		-21,279,804,867	-16,709,858,910
Tax provision		-21,352,295,697	-16,718,403,274
Deferred tax income/expense	3.4.2.15	72,490,830	8,544,364
Net profit/loss of the period		72,021,887,992	57,483,159,296