

STATEMENT OF INCOME AND EXPENSES		THIS QUARTER ENDED 30.09.2020	YEAR TO DATE 30.09.2020
Interest income from:		390,417	913,936
Loans and Overdrafts	119,024		362,329
Banks and financial institutions	3,854		19,511
Securities	265,720		530,277
Other	1,819		1,819
Interest Expense		130,703	327,108
Deposits	102,139		283,259
Paid to banks and financial institutions	28,563		43,848
Subordinated debt	-		-
Other	-		-
Net interest income		259,715	586,829
Provision for loan losses	44,167		37,278
Net interest income after provision for loan losses		215,548	549,551
Non interest income		43,326	126,524
Commission fees and service charges	22,102		61,753
Foreign Exchange:			
Fees from foreign exchange transactions	8,381		21,548
Realised trading gains (losses)	12,584		34,383
Unrealised trading gains(losses) from foreign exchange holdings			
Dividends income			
Other	258		8,839

Net income and Other income		258,874		676,075
Non interest expenses		164,411		410,002
Depreciation	4,310		13,129	
Other	160,102		396,874	
Income(losses) before taxes and extraordinary items		94,462		266,072
Taxation		44,000		103,811
Income(losses)after taxes before extraordinary items		50,462		162,261
Extraordinary items		-		
Net income (loss)		50,462		162,261