

## NOTE 23. Net gains / (losses) from fees and commissions income

Net fee and commission income is analysed as follows::

(Thousands of AOA)

	31.12.2018	31.12.2017
<b>Fee and commission income</b>	21,250,115	13,947,733
Documentary credits openings	5,255,694	2,815,504
Transfers issued/received	3,163,471	1,614,407
Guarantees provided	2,390,735	564,374
Electronic transactions	2,131,526	1,796,056
VISA fees	2,107,014	2,149,589
Credit facilities openings/extension and maintenance	1,743,306	1,168,264
Foreign currency transactions	1,409,190	668,364
Maintenance of demand deposits accounts	987,831	1,035,427
Customs - revenue collection	604,439	371,039
Withdrawals	117,677	223,788
Structuring operations and financial advisory	36,650	677,501
Other fee and commission income	1,302,582	863,420
<b>Fee and commission expense</b>	(610,385)	(288,880)
Foreign transactions	(504,951)	(276,418)
Other fee and commissions	(105,434)	(12,462)
	20,639,730	13,658,853