

NOTE 23**Net fee and commission income**

This caption is analysed as follows:

	(Thousands of AOA)	
	31-12-2021	31-12-2020 (restated)
FEES AND COMMISSION INCOME		
Electronic transactions	7,236,174	3,881,666
VISA fees	3,829,954	3,140,997
Transfers issued/received	3,228,818	2,897,401
Maintenance of demand deposits account	1,098,788	1,023,988
Guarantees provided	1,054,897	640,240
Custody and market transactions	922,888	571,408
Opening of credit facilities/extensions and maintenance	836,653	751,031
Opening of documentary credits	764,961	903,124
Structuring of operations and financial advisory services	135,478	222,157
Withdrawals	126,739	111,780
Foreign exchange transactions	64,244	79,697
Customs - Revenue collection	-	3,551
Other fees and commissions	1,890,888	1,001,748
	21,190,482	15,228,788
FEES AND COMMISSION EXPENSE		
Electronic transactions	(4,233,400)	(2,172,308)
Foreign transactions	(527,039)	(613,746)
Other fees and commissions	(121,602)	(661,714)
	(4,882,041)	(3,447,768)
	16,308,441	11,781,020

As at 31 December 2021 and 2020, the caption Fee and commission income – Electronic transactions, is essentially related to gains obtained with commissions from transactions carried out in the Bank's own Automated Teller Machines (ATM) and Point-of-Sale (POS), which recorded a significant growth justified by the increase in the number of transactions carried out in these payment subsystems.

As at 31 December 2021 and 2020, the increase in Fee and commission expense – Other fees and commissions, is essentially due to the increase in the number of transactions carried out by ATLANTICO Customers in ATMs and TPAs belonging to other Banks.

NOTE 24**Net gains/(losses) arising from financial assets and liabilities at fair value through profit or loss**

This caption is analysed as follows:

	(Thousands of AOA)		
	31-12-2021		
	Income	Expense	Total
Other variable-income securities			
Shares	4,751,318	-	4,751,318
Loans and advances to Customers	-	(805,920)	(805,920)
Derivatives	-	(16)	(16)
	4,751,318	(805,936)	3,945,382