

**ENYAN DENKYIRA RURAL BANK LTD**  
**STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST DECEMBER 2021**

	<u>NOTES</u>	<u>2021</u> GH¢	<u>2020</u> GH¢
Interest Income	3	5,273,238	4,015,163
Interest Expenses	4	<u>(1,712,572)</u>	<u>(1,360,392)</u>
<b>Net Interest Income</b>		<b>3,560,666</b>	<b>2,654,771</b>
Commissions and Fees	5	1,104,599	840,116
Other Operating Income	6	<u>220,624</u>	<u>283,380</u>
<b>Total Operating Income</b>		<b>4,885,889</b>	<b>3,778,267</b>
Impairment Gain ( Loss) on Financial Assets	7	(250,739)	(159,352)
Operating Expenses	8	(4,070,658)	(3,648,913)
<b>Operating Profit(Loss)Before Taxation</b>		<b>564,492</b>	<b>(29,998)</b>
Tax Expense	18 c	<u>(205,908)</u>	<u>(123,223)</u>
<b>Net Profit (Loss) After Tax</b>		<b><u>358,584</u></b>	<b><u>(153,221)</u></b>
Total Comprehensive Income (Loss)		<b>358,584</b>	<b>(153,221)</b>
<b>Retained Earnings Account As At 31/12/2021</b>		-	-
Balance As At 1st January		285,030	516,198
Profit For The Year		358,584	(153,221)
Prior Year Adjustment		-	(77,947)
Transfer To Statutory Reserve Fund		(89,646)	-
Transfer To Stated Capital		-	-
Dividend Paid		-	-
Balance As At 31st December		<u>553,968</u>	<u>285,030</u>

Notes 1 - 32 form an intergral part of these financial statements  
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