

Fulfillment of a business plan JSCMB «Ipoteka-bank» 2019 year

No	categories	plan 01.01.2020	fakt 01.01.2020	deviation	%
I	Income	2 612 868	2 817 556	204 688	108%
	Interest income	2 051 561	2 279 823	228 261	111%
1	Interest income on accounts with other banks	52 000	26 917	-25 083	52%
2	Interest income on securities purchase and sale accounts	3 446	45 080	41 634	1308%
3	Interest income on bank loans	1 755 650	1 852 380	96 730	106%
4	Other interest income	240 466	355 446	114 981	148%
	Interest-free income	561 307	537 733	-23 574	96%
5	Income from commissions and service fees	330 799	283 960	-46 840	86%
6	Profit in foreign currency	59 516	105 828	46 312	178%
7	Income received from investments	254	2 158		
8	Other interest-free income	170 738	145 787	-24 950	85%
II	Expenses	2 103 142	2 298 643	195 501	109%
	interest expenses	1 122 039	1 249 273	127 233	111%
9	Interest-related expenses on term deposits	462 241	446 982	-15 259	97%
10	Interest expense on loans payable	292 802	369 459	76 657	126%
11	Interest expense on accounts payable to other banks	84 707	68 317	-16 390	81%
12	Interest expense on issued securities	6 134	9 961	3 827	162%
13	Other interest expenses	276 155	354 553	78 398	128%
	Interest free expenses	70 430	137 972	67 542	196%
14	Income from commissions and service fees	26 492	70 492	44 000	266%
15	Profit in foreign currency	42 705	67 136	24 431	157%
16	Other interest-free income	1 233	344	-889	28%
	Operating expenses	661 107	604 488	-56 619	91%
17	Salaries and other expenses for employees	479 435	419 310	-60 125	87%
18	Rent and maintenance	49 701	54 251	4 550	109%
19	Travel and transportation expenses	6 810	6 336		
20	Administrative expenses	33 011	27 278	-5 732	83%
21	Representation and membership fees	13 306	12 940	-366	97%
22	Representation and charity	13 822	13 648	-174	99%
23	Depreciation expense	30 005	36 423	6 419	121%
24	Insurance, taxes and other expenses	35 018	34 302	-716	98%
25	Loss reserve	249 566	306 910	57 344	123%
	PURE PROFIT PAYING TAXES AND OTHER AMENDMENTS	509 726	518 913	9 187	102%
26	Income tax	101 945	88 855	-13 090	87%
III	NET PROFIT	407 781	430 058	22 277	105%
	Profitability	15,6%	15,3%	0%	