

Fulfillment of a business plan JSCMB «Ipoteka-bank» 2021 year

№	categories	plan 01.01.2022	fakt 01.01.2022	%
I	Income	4 916 818	6 397 093	130,1%
	Interest income	3 861 302	4 890 358	126,7%
1	Interest income on accounts with other banks	60 000	162 935	271,6%
2	Interest income on securities purchase and sale accounts	50 000	117 422	234,8%
3	Interest income on bank loans	3 142 588	3 188 622	101,5%
4	Other interest income	608 714	1 421 380	233,5%
	Interest-free income	1 055 516	1 506 735	142,7%
5	Income from commissions and service fees	546 818	389 625	71,3%
6	Profit in foreign currency	83 087	346 693	417,3%
7	Income received from investments	1 215	2 921	240,3%
8	Other interest-free income	424 396	767 496	180,8%
II	Expenses	4 056 784	5 508 477	135,8%
	interest expenses	2 212 733	2 994 503	135,3%
9	Interest-related expenses on term deposits	699 232	672 998	96,2%
10	Interest expense on loans payable	601 677	550 651	91,5%
11	Interest expense on accounts payable to other banks	70 045	57 629	82,3%
12	Interest expense on issued securities	234 163	295 300	126,1%
13	Other interest expenses	607 616	1 417 925	233,4%
	Interest free expenses	209 907	363 919	173,4%
14	Income from commissions and service fees	159 596	107 082	67,1%
15	Profit in foreign currency	50 012	256 776	513,4%
16	Other interest-free income	299	61	20,4%
	Operating expenses	891 210	810 811	91,0%
17	Salaries and other expenses for employees	558 661	563 506	100,9%
18	Rent and maintenance	141 193	66 195	46,9%
19	Travel and transportation expenses	10 199	6 436	63,1%
20	Administrative expenses	36 005	26 188	72,7%
21	Representation and membership fees	16 221	16 938	104,4%
22	Representation and charity	20 221	21 093	104,3%
23	Depreciation expense	74 133	63 805	86,1%
24	Insurance, taxes and other expenses	34 577	46 649	134,9%
25	Loss reserve	742 934	1 339 243	180,3%
	PURE PROFIT PAYING TAXES AND OTHER AMENDMENTS	860 034	888 616	103,3%
26	Income tax	172 007	194 896	113,3%
III	NET PROFIT	688 027	693 720	101%
	Profitability of income	14%	14%	100%