

Fulfillment of a business plan JSCMB «Ipoteka-bank» 2020 year

| № | categories | plan 01.01.2021 | fakt 01.01.2021 | % |
|------------|--|------------------|------------------|---------------|
| | | | | |
| I | Income | 3 290 809 | 3 972 302 | 120,7% |
| | Interest income | 2 624 839 | 3 197 393 | 121,8% |
| 1 | Interest income on accounts with other banks | 47 115 | 81 248 | 172,4% |
| 2 | Interest income on securities purchase and sale accounts | 24 047 | 87 552 | 364,1% |
| 3 | Interest income on bank loans | 2 291 961 | 2 327 021 | 101,5% |
| 4 | Other interest income | 261 716 | 701 572 | 268,1% |
| | | | | |
| | Interest-free income | 665 970 | 774 909 | 116,4% |
| 5 | Income from commissions and service fees | 281 466 | 323 643 | 115,0% |
| 6 | Profit in foreign currency | 155 697 | 195 480 | 125,6% |
| 7 | Income received from investments | 1 271 | 3 605 | 283,6% |
| 8 | Other interest-free income | 227 536 | 252 181 | 110,8% |
| | | | | |
| II | Expenses | 2 725 738 | 3 398 714 | 124,7% |
| | interest expenses | 1 330 590 | 1 802 441 | 135,5% |
| 9 | Interest-related expenses on term deposits | 513 666 | 497 096 | 96,8% |
| 10 | Interest expense on loans payable | 434 676 | 471 486 | 108,5% |
| 11 | Interest expense on accounts payable to other banks | 74 662 | 69 266 | 92,8% |
| 12 | Interest expense on issued securities | 48 066 | 84 203 | 175,2% |
| 13 | Other interest expenses | 259 520 | 680 390 | 262,2% |
| | | | | |
| | Interest free expenses | 185 525 | 223 721 | 120,6% |
| 14 | Income from commissions and service fees | 94 294 | 104 641 | 111,0% |
| 15 | Profit in foreign currency | 90 767 | 118 836 | 130,9% |
| 16 | Other interest-free income | 464 | 245 | 52,8% |
| | | | | |
| | Operating expenses | 723 386 | 658 994 | 91,1% |
| 17 | Salaries and other expenses for employees | 500 176 | 453 395 | 90,6% |
| 18 | Rent and maintenance | 66 165 | 55 315 | 83,6% |
| 19 | Travel and transportation expenses | 7 553 | 5 589 | 74,0% |
| 20 | Administrative expenses | 31 103 | 29 322 | 94,3% |
| 21 | Representation and membership fees | 14 965 | 9 832 | 65,7% |
| 22 | Representation and charity | 16 851 | 12 150 | 72,1% |
| 23 | Depreciation expense | 46 225 | 52 901 | 114,4% |
| 24 | Insurance, taxes and other expenses | 40 348 | 40 489 | 100,3% |
| 25 | Loss reserve | 486 237 | 713 558 | 146,8% |
| | | | | |
| | PURE PROFIT PAYING TAXES AND OTHER AMENDMENTS | 565 070 | 573 589 | 101,5% |
| 26 | Income tax | 113 014 | 90 848 | 80,4% |
| III | NET PROFIT | 452 056 | 482 741 | 106,8% |