

2018 business plan JSCMB «Ipoteka-bank»

(in thousands)

№	categories	01.04.2018	01.07.2018	01.10.2018	01.01.2019
I	Income	327 899 387	659 352 663	1 011 017 215	1 484 168 505
	Interest income	219 699 455	460 082 032	729 816 815	1 109 320 219
1	Interest income on accounts with other banks	3 114 844	6 385 430	11 493 774	18 390 039
2	Interest income on securities purchase and sale accounts	1 375 421	1 997 841	2 620 562	2 957 150
3	Interest income on bank loans	191 155 363	401 426 261	630 239 230	976 870 807
4	Other interest income	24 053 827	50 272 499	85 463 249	111 102 224
	Interest-free income	108 199 932	199 270 631	281 200 400	374 848 286
5	Income from commissions and service fees	56 405 980	115 068 198	172 602 298	229 561 056
6	Profit in foreign currency	36 044 174	43 253 008	55 363 851	75 018 018
7	Income received from investments	0	0	0	0
8	Other interest-free income	15 749 779	40 949 425	53 234 252	70 269 212
II	Expenses	272 369 989	545 052 265	824 473 772	1 269 676 235
	interest expenses	134 175 958	272 239 440	412 004 850	631 820 727
9	Interest-related expenses on term deposits	53 002 638	107 595 354	164 082 915	254 328 518
10	Interest expense on loans payable	29 803 863	60 203 803	92 713 856	167 812 080
11	Interest expense on accounts payable to other banks	28 620 834	57 527 877	88 592 931	116 056 740
12	Interest expense on issued securities	279 616	895 881	2 192 012	3 431 000
13	Other interest expenses	22 469 006	46 016 525	64 423 135	90 192 389
	Interest free expenses	19 619 735	36 300 246	55 529 882	79 908 437
14	Income from commissions and service fees	8 711 574	19 892 857	28 844 643	40 382 500
15	Profit in foreign currency	10 456 686	15 685 029	25 096 047	37 142 149
16	Other interest-free income	451 475	722 360	1 589 192	2 383 788
	Operating expenses	118 574 296	236 512 578	356 939 040	557 947 070
17	Salaries and other expenses for employees	67 515 473	135 030 946	202 546 420	315 972 415
18	Rent and maintenance	7 711 054	16 886 421	26 680 546	40 020 818
19	Administrative expenses	5 851 969	11 464 783	17 999 709	26 639 570
20	Representation and membership fees	5 176 643	8 110 784	11 355 097	20 893 376
21	Representation and charity	678 837	6 638 232	7 965 879	14 338 581
22	Depreciation expense	4 639 257	9 465 915	14 198 873	20 304 388
23	Insurance, taxes and other expenses	11 525 893	25 702 741	43 694 659	74 280 921
24	Loss reserve	15 475 170	23 212 756	32 497 858	45 497 001
	PURE PROFIT PAYING TAXES AND OTHER AMENDMENTS	55 529 398	114 300 398	186 543 443	214 492 270
25	Income tax	12 287 404	26 921 795	40 382 693	56 535 770
III	NET PROFIT	43 241 994	87 378 603	146 160 751	157 956 501
	Profitability	13%	13%	14%	10,6%