

2022 business plan JSCMB «Ipoteka-bank»

(in millions)

№	categories	01.04.2022	01.07.2022	01.10.2022	01.01.2023
I	Income	1 712 874	3 482 078	5 294 407	7 148 587
	Interest income	1 336 013	2 711 206	4 127 097	5 594 998
1	Interest income on accounts with other banks	19 406	39 188	58 469	82 227
2	Interest income on securities purchase and sale accounts	10 290	22 641	36 951	53 015
3	Interest income on bank loans	905 912	1 840 586	2 803 966	3 802 668
4	Other interest income	400 405	808 791	1 227 711	1 657 088
	Interest-free income	376 861	770 872	1 167 310	1 553 589
5	Income from commissions and service fees	85 007	186 117	289 962	381 631
6	Profit in foreign currency	88 211	177 469	266 420	349 797
7	Income received from investments	0	0	0	2 400
8	Other interest-free income	203 643	407 286	610 928	819 761
II	Expenses	1 499 490	3 052 571	4 621 718	6 216 970
	interest expenses	865 997	1 757 697	2 672 608	3 632 459
9	Interest-related expenses on term deposits	210 378	435 706	671 895	936 793
10	Interest expense on loans payable	146 580	295 711	446 852	600 200
11	Interest expense on accounts payable to other banks	17 661	35 163	52 482	73 699
12	Interest expense on issued securities	92 896	186 169	279 431	372 684
13	Other interest expenses	398 483	804 948	1 221 948	1 649 083
	Interest free expenses	97 694	195 975	294 548	389 713
14	Income from commissions and service fees	27 599	55 785	84 263	114 725
15	Profit in foreign currency	70 056	140 112	210 168	274 826
16	Other interest-free income	39	78	116	162
	Operating expenses	219 138	508 736	785 081	1 103 182
17	Salaries and other expenses for employees	141 345	328 991	483 744	685 954
18	Rent and maintenance	35 993	84 109	144 769	195 650
19	Travel and transportation expenses	2 669	5 702	7 901	11 347
20	Administrative expenses	7 440	15 510	22 986	31 297
21	Representation and membership fees	1 725	3 030	10 167	21 398
22	Representation and charity	1 855	11 618	19 167	24 750
23	Depreciation expense	21 143	42 129	64 007	85 809
24	Insurance, taxes and other expenses	6 969	17 647	32 341	46 976
25	Loss reserve	316 661	590 163	869 482	1 091 616
	PURE PROFIT PAYING TAXES AND OTHER AMENDMENTS	213 384	429 507	672 689	931 617
26	Income tax	42 677	85 901	134 538	186 323
III	NET PROFIT	170 708	343 606	538 151	745 293