

Fulfillment of a business plan JSCMB «Ipoteka-bank» 2017year

№	categories	plan 01.01.2018	fakt 01.01.2018	deviation	%
I	Income	1 274 310 661	1 292 280 586	17 969 924	101%
	Interest income	601 441 885	610 146 886	8 705 001	101%
1	Interest income on accounts with other banks	8 728 840	9 488 511	759 671	109%
2	Interest income on securities purchase and sale accounts	2 509 694	2 510 760	1 067	100%
3	Interest income on bank loans	497 627 330	504 655 929	7 028 599	101%
4	Other interest income	92 576 021	93 491 686	915 665	101%
	Interest-free income	672 868 777	682 133 699	9 264 923	101%
5	Income from commissions and service fees	269 887 247	276 736 655	6 849 408	103%
6	Profit in foreign currency	366 841 064	365 589 709	-1 251 354	100%
7	Profit and dividends from investments	100 411	481 868	381 458	480%
8	Other interest-free income	36 040 055	39 325 467	3 285 411	109%
II	Expenses	962 261 696	987 238 884	24 977 188	103%
	interest expenses	370 651 543	368 356 646	-2 294 897	99%
9	Interest-related expenses on term deposits	152 559 786	150 991 159	-1 568 627	99%
10	Interest expense on loans payable	80 356 684	81 187 315	830 631	101%
11	Interest expense on accounts payable to other banks	40 045 012	40 178 715	133 703	100%
12	Interest expense on issued securities	3 017 730	2 760 723	-257 007	91%
13	Other interest expenses	94 672 332	93 238 735	-1 433 597	98%
	Interest free expenses	134 896 515	133 881 605	-1 014 911	99%
14	Income from commissions and service fees	35 215 706	36 158 302	942 596	103%
15	Profit in foreign currency	97 980 355	96 116 242	-1 864 112	98%
16	Other interest-free income	1 700 455	1 607 061	-93 394	95%
	Operating expenses	456 713 638	485 000 633	28 286 995	106%
17	Salaries and other expenses for employees	253 867 794	253 000 111	-867 683	100%
18	Rent and maintenance	29 279 064	30 594 520	1 315 455	104%
19	Administrative expenses	20 606 346	17 564 091	-3 042 255	85%
20	Representation and membership fees	16 898 945	17 137 689	238 744	101%
21	Representation and charity	9 425 677	9 290 666	-135 011	99%
22	Depreciation expense	16 058 642	15 417 735	-640 907	96%
23	Insurance, taxes and other expenses	52 369 331	50 945 801	-1 423 530	97%
24	Loss reserve	58 207 837	91 050 019	32 842 182	156%
	PURE PROFIT PAYING TAXES AND OTHER AMENDMENTS	312 048 965	305 041 702	-7 007 263	98%
25	Income tax	34 436 666	26 133 713	-8 302 953	76%
III	NET PROFIT	277 612 299	278 907 989	1 295 690	100%
	Profitability	21,8%	21,6%	-0,2%	