

2021 business plan JSCMB «Ipoteka-bank»

(in millions)

№	categories	01.04.2021	01.07.2021	01.10.2021	01.01.2022
I	Income	1 037 596	2 235 730	3 687 758	4 916 818
	Interest income	823 810	1 792 386	2 981 174	3 861 302
1	Interest income on accounts with other banks	15 120	30 588	51 279	60 000
2	Interest income on securities purchase and sale accounts	12 660	25 338	37 223	50 000
3	Interest income on bank loans	673 658	1 470 885	2 388 528	3 142 588
4	Other interest income	122 372	265 575	504 144	608 714
	Interest-free income	213 786	443 344	706 583	1 055 516
5	Income from commissions and service fees	97 407	201 403	327 592	546 818
6	Profit in foreign currency	17 055	30 910	62 356	83 087
7	Income received from investments	15	106	746	1 215
8	Other interest-free income	99 309	210 925	315 888	424 396
II	Expenses	836 732	1 799 278	2 962 470	4 056 784
	interest expenses	471 510	979 761	1 594 636	2 212 733
9	Interest-related expenses on term deposits	149 971	307 165	501 603	699 232
10	Interest expense on loans payable	135 989	279 382	439 580	601 677
11	Interest expense on accounts payable to other banks	13 375	28 229	48 022	70 045
12	Interest expense on issued securities	56 678	110 558	174 125	234 163
13	Other interest expenses	115 495	251 427	431 306	607 616
	Interest free expenses	39 992	86 742	188 916	209 907
14	Income from commissions and service fees	31 359	62 582	143 637	159 596
15	Profit in foreign currency	8 581	24 046	45 011	50 012
16	Other interest-free income	52	114	269	299
	Operating expenses	191 798	386 604	614 288	891 210
17	Salaries and other expenses for employees	117 319	234 638	376 757	558 661
18	Rent and maintenance	28 313	57 129	94 281	141 193
19	Administrative expenses	2 010	4 187	7 253	10 199
20	Travel and transportation expenses	7 819	16 350	26 082	36 005
21	Representation and membership fees	6 232	8 881	12 238	16 221
22	Representation and charity	4 806	14 382	18 314	20 221
23	Depreciation expense	16 656	33 749	53 431	74 133
24	Insurance, taxes and other expenses	8 644	17 289	25 933	34 577
25	Loss reserve	133 431	349 172	564 629	742 934
	PURE PROFIT PAYING TAXES AND OTHER AMENDMENTS	200 864	436 452	725 288	860 034
26	Income tax	39 882	86 341	144 118	172 007
III	NET PROFIT	160 982	350 110	581 169	688 027