

**2019 business plan JSCMB «Ipoteka-bank»**

(in millions)

<b>№</b>	<b>categories</b>	<b>01.04.2019</b>	<b>01.07.2019</b>	<b>01.10.2019</b>	<b>01.01.2020</b>
<b>I</b>	<b>Income</b>	<b>574 672</b>	<b>1 170 440</b>	<b>1 862 052</b>	<b>2 612 868</b>
	<b>Interest income</b>	<b>438 667</b>	<b>924 068</b>	<b>1 505 199</b>	<b>2 051 561</b>
1	Interest income on accounts with other banks	13 104	26 510	46 800	52 000
2	Interest income on securities purchase and sale accounts	872	1 746	2 634	3 446
3	Interest income on bank loans	376 348	790 900	1 256 609	1 755 650
4	Other interest income	48 342	104 912	199 156	240 466
	<b>Interest-free income</b>	<b>136 006</b>	<b>246 372</b>	<b>356 852</b>	<b>561 307</b>
5	Income from commissions and service fees	58 927	121 839	184 946	330 799
6	Profit in foreign currency	12 217	22 141	44 666	59 516
7	Income received from investments	3	22	156	254
8	Other interest-free income	64 859	102 369	127 084	170 738
<b>II</b>	<b>Expenses</b>	<b>478 619</b>	<b>958 995</b>	<b>1 514 494</b>	<b>2 103 142</b>
	<b>interest expenses</b>	<b>235 471</b>	<b>490 322</b>	<b>777 620</b>	<b>1 122 039</b>
9	Interest-related expenses on term deposits	99 141	203 057	322 349	462 241
10	Interest expense on loans payable	66 178	135 959	208 063	292 802
11	Interest expense on accounts payable to other banks	16 175	34 138	52 145	84 707
12	Interest expense on issued securities	1 485	2 896	4 561	6 134
13	Other interest expenses	52 492	114 271	190 501	276 155
	<b>Interest free expenses</b>	<b>12 749</b>	<b>31 391</b>	<b>63 387</b>	<b>70 430</b>
14	Income from commissions and service fees	5 205	10 388	23 843	26 492
15	Profit in foreign currency	7 328	20 533	38 434	42 705
16	Other interest-free income	216	469	1 110	1 233
	<b>Operating expenses</b>	<b>143 051</b>	<b>287 543</b>	<b>473 835</b>	<b>661 107</b>
17	Salaries and other expenses for employees	100 681	201 363	345 193	479 435
18	Rent and maintenance	9 966	20 109	30 702	49 701
19	Administrative expenses	1 342	2 796	4 571	6 810
20	Travel and transportation expenses	7 168	14 990	22 922	33 011
21	Representation and membership fees	5 112	7 285	10 039	13 306
22	Representation and charity	3 285	9 831	12 518	13 822
23	Depreciation expense	6 742	13 660	21 626	30 005
24	Insurance, taxes and other expenses	8 755	17 509	26 264	35 018
25	Loss reserve	87 348	149 739	199 652	249 566
	<b>PURE PROFIT PAYING TAXES AND OTHER AMENDMENTS</b>	<b>96 053</b>	<b>211 445</b>	<b>347 558</b>	<b>509 726</b>
26	Income tax	19 211	42 289	69 512	101 945
<b>III</b>	<b>NET PROFIT</b>	<b>76 843</b>	<b>169 156</b>	<b>278 046</b>	<b>407 781</b>
	<b>Profitability</b>	<b>13%</b>	<b>14%</b>	<b>15%</b>	<b>15,6%</b>