

## Fulfillment of a business plan JSCMB «Ipoteka-bank» 2018 year

№	categories	plan 01.01.201	fakt 01.01.201	deviation	%
<b>I</b>	<b>Income</b>	<b>1 740 221 260</b>	<b>1 775 114 614</b>	<b>34 893 355</b>	<b>102%</b>
	<b>Interest income</b>	<b>1 288 461 481</b>	<b>1 304 946 371</b>	<b>16 484 890</b>	<b>101%</b>
1	Interest income on accounts with other banks	19 250 681	20 413 573	1 162 893	106%
2	Interest income on securities purchase and sale accounts	2 019 248	2 231 590	212 342	111%
3	Interest income on bank loans	1 074 803 539	1 082 318 064	7 514 525	101%
4	Other interest income	192 388 015	199 983 145	7 595 130	104%
	<b>Interest-free income</b>	<b>451 759 778</b>	<b>470 168 243</b>	<b>18 408 465</b>	<b>104%</b>
5	Income from commissions and service fees	270 109 643	285 187 362	15 077 719	106%
6	Profit in foreign currency	77 018 017	79 568 624	2 550 606	103%
7	Other interest-free income	104 632 118	105 412 257	780 139	101%
<b>II</b>	<b>Expenses</b>	<b>1 494 753 305</b>	<b>1 468 073 340</b>	<b>-26 679 964</b>	<b>98%</b>
	<b>interest expenses</b>	<b>748 579 943</b>	<b>751 173 093</b>	<b>2 593 151</b>	<b>100%</b>
8	Interest-related expenses on term deposits	269 751 166	265 864 306	-3 886 860	99%
9	Interest expense on loans payable	196 867 165	200 356 487	3 489 322	102%
10	Interest expense on accounts payable to other banks	85 289 147	84 707 486	-581 661	99%
11	Interest expense on issued securities	1 139 057	1 117 232	-21 826	98%
12	Other interest expenses	195 533 407	199 127 583	3 594 175	102%
	<b>Interest free expenses</b>	<b>103 886 691</b>	<b>101 943 446</b>	<b>-1 943 245</b>	<b>98%</b>
13	Income from commissions and service fees	47 125 295	49 543 392	2 418 096	105%
14	Profit in foreign currency	55 948 209	51 167 105	-4 781 104	91%
15	Other interest-free income	813 187	1 232 950	419 763	152%
	<b>Operating expenses</b>	<b>642 286 670</b>	<b>614 956 801</b>	<b>-27 329 870</b>	<b>96%</b>
16	Salaries and other expenses for employees	337 415 780	293 857 560	-43 558 220	87%
17	Rent and maintenance	40 020 819	42 706 973	2 686 154	107%
18	Administrative expenses	28 639 570	24 966 051	-3 673 519	87%
19	Representation and membership fees	14 499 215	12 662 948	-1 836 267	87%
20	Representation and charity	14 338 581	12 700 131	-1 638 450	89%
21	Depreciation expense	27 066 457	27 564 694	498 238	102%
22	Insurance, taxes and other expenses	74 280 921	76 484 899	2 203 978	103%
23	Loss reserve	106 025 328	124 013 545	17 988 216	117%
	<b>PURE PROFIT PAYING TAXES AND OTHER AMENDMENTS</b>	<b>245 467 955</b>	<b>307 041 274</b>	<b>61 573 319</b>	<b>125%</b>
24	Income tax	58 000 069	56 879 259	-1 120 810	98%
<b>III</b>	<b>NET PROFIT</b>	<b>187 467 886</b>	<b>250 162 015</b>	<b>62 694 129</b>	<b>133%</b>
	<b>Profitability</b>	12%	14%	2%	