

"Al Hilal" Islamic Bank" JSC
Statement of Financial Position as at 1-04 -2021

	31.03.2021	31.12.2020
	(in KZT'000)	(in KZT'000)
ASSETS		
Cash and cash equivalents	1,611,366	1,645,183
Cash and balances with National Bank of the Republic of Kazakhstan	16,124,161	14,424,928
Placements with banks and other financial institutions	4,533,078	5,572,957
Receivables under financing trading activities	25,776,302	31,308,817
Available-for-sale investments		
Accounts receivables	3,468,349	3,439,480
Property, equipment & intangible assets	1,168,331	1,276,669
Other assets	5,388,718	156,876
Total assets	58,070,305	57,824,910
Information: Trust activities		
Murabaha and Wakala placements with banks and FI		
Receivables from Islamic finance activities	71,088,571	63,328,946
Ijara	664,319	1,000,226
Investment deposit settlement accounts		2,263,233
Total	71,752,890	66,592,405
LIABILITIES AND EQUITY		
Due to banks and other financial institutions	10,484,740	10,298,645
Current accounts and customer deposits	20,478,932	20,503,531
Accounts payable	1,620,731	1,173,309
Other liabilities	8,270,354	8,101,370
Total liabilities	40,854,757	40,076,855
Information: Trust Liabilities		
Investment Accounts - Wakala Deposit from banks	10,409,805	6,313,650
Investment Accounts - Mudaraba/Wakala Deposit	51,630,290	56,781,133
Other liabilities	9,712,795	3,497,622
Total	71,752,890	66,592,405
Equity		
Share capital	10,732,338	10,732,338
Reserve capital	7,015,716	6,583,821
Revaluation reserve for investment securities available-for-sale		
Retained earnings	(532,506)	431,896
Total equity	17,215,548	17,748,055
Total liabilities and equity	58,070,305	57,824,910

Chairman of the Management Board

Gordon Haskins

Chief Accountant

Aidyn Tairov



"Al Hilal" Islamic Bank" JSC
Statement of Profit or Loss for the period ended 1-04-2021

	31.03.2021 (in KZT'000)	31.03.2020 (in KZT'000)
Profit income	786,688	571,898
Profit expense	<u>(242,182)</u>	<u>(18,234)</u>
Net margin income	544,506	553,664
Fee and commission income	810,737	1,249,178
Fee and commission expense	<u>(13,772)</u>	<u>(18,817)</u>
Net fee and commission income	796,965	1,230,361
Net gain/ (loss) from dealing operations with foreign currency	(327,898)	(750,361)
Net realized gain/ (loss) from transactions with assets available-for-sale		
Impairment charges	(847,359)	(194,641)
Other income (loss)	<u>(20,152)</u>	<u>(17,270)</u>
Operating income	146,062	821,753
General and administrative expenses	<u>(607,101)</u>	<u>(626,536)</u>
Profit before tax	(461,039)	195,217
Income tax expense	(71,467)	(45,481)
Net income (loss)	<u>(532,506)</u>	<u>149,736</u>

Chairman of the Management Board

Gordon Haskins

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Aidyn Tairov

