

"Al Hilal" Islamic Bank" JSC
Statement of Financial Position as at 1-07 -2021

	30.06.2021 (in KZT'000)	31.12.2020 (in KZT'000)
ASSETS		
Cash and cash equivalents	2,191,712	1,645,183
Cash and balances with National Bank of the Republic of Kazakhstan	11,878,684	14,424,928
Placements with banks and other financial institutions	4,366,695	5,572,957
Receivables under financing trading activities	31,136,524	31,308,817
Available-for-sale investments	0	0
Accounts receivables	1,267,261	3,439,480
Property, equipment & intangible assets	1,068,030	1,276,669
Other assets	4,600,061	156,876
Total assets	56,508,967	57,824,910
Information: Trust activities		
Murabaha and Wakala placements with banks and FI		
Receivables from Islamic finance activities	72,789,124	63,328,946
Ijara	677,779	1,000,226
Investment deposit settlement accounts		2,263,233
Total	73,466,903	66,592,405
LIABILITIES AND EQUITY		
Due to banks and other financial institutions	10,266,395	10,298,645
Current accounts and customer deposits	18,161,435	20,503,531
Accounts payable	2,091,949	1,173,309
Other liabilities	9,055,890	8,101,370
Total liabilities	39,575,669	40,076,855
Information: Trust Liabilities		
Investment Accounts - Wakala Deposit from banks	12,194,865	6,313,650
Investment Accounts - Mudaraba/Wakala Deposit	52,332,824	56,781,133
Other liabilities	8,922,646	3,497,622
Total	73,450,335	66,592,405
Equity		
Share capital	10,732,338	10,732,338
Retained earnings of past periods	7,014,736	6,583,821
Revaluation reserve for investment securities available-for-sale	0	0
Retained earnings	(813,776)	431,896
Total equity	16,933,298	17,748,055
Total liabilities and equity	56,508,967	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 1-07-2021

	30.06.2021 (in KZT'000)	30.06.2020 (in KZT'000)
Profit income	1,525,332	1,098,642
Profit expense	(482,623)	(214,014)
Net margin income	1,042,709	884,628
Fee and commission income	1,320,607	883,045
Fee and commission expense	(27,089)	(37,592)
Net fee and commission income	1,293,518	845,453
Net gain/ (loss) from dealing operations with foreign currency	(184,327)	(109,436)
Net realized gain/ (loss) from transactions with assets available-for-sale		
Impairment charges	(1,571,494)	(371,228)
Other income (loss)	(47,611)	(34,413)
Operating income	532,795	1,215,004
General and administrative expenses	(1,264,061)	(1,208,259)
Profit before tax	(731,266)	6,745
Income tax expense	(82,510)	(45,481)
Net income (loss)	(813,776)	(38,736)

Chairman of the Management Board

Chief Accountant





Gordon Haskins
Aidyn Tairov