

"Al Hilal" Islamic Bank" JSC
Statement of Financial Position as at 1-10 -2021

	30/09/2021 (in KZT'000)	(тыс.тенге) (in KZT'000)
ASSETS		
Cash and cash equivalents	1,221,576	1,645,183
Cash and balances with National Bank of the Republic of Kazakhstan	14,868,709	14,424,928
Placements with banks and other financial institutions	3,946,453	5,572,957
Receivables under financing trading activities	36,058,750	31,308,817
Available-for-sale investments	0	0
Accounts receivables	1,494,069	3,439,480
Property, equipment & intangible assets	955,685	1,276,669
Other assets	123,770	156,876
Total assets	58,669,012	57,824,910
Information: Trust activities		
Murabaha and Wakala placements with banks and FI		
Receivables from Islamic finance activities	51,001,561	63,328,946
Ijara	0	1,000,226
Investment deposit settlement accounts	1,647,205	2,263,233
Total	52,648,766	66,592,405
LIABILITIES AND EQUITY		
Due to banks and other financial institutions	10,480,822	10,298,645
Current accounts and customer deposits	18,412,830	20,503,531
Accounts payable	2,015,243	1,173,309
Other liabilities	10,168,446	8,101,370
Total liabilities	41,077,341	40,076,855
Information: Trust Liabilities		
Investment Accounts - Wakala Deposit from banks	4,257,000	6,313,650
Investment Accounts - Mudaraba/Wakala Deposit	44,651,774	56,781,133
Other liabilities	3,739,992	3,497,622
Total	52,648,766	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	(155,403)	431,896
Total equity	17,591,671	17,748,055
Total liabilities and equity	58,669,012	57,824,910

Chairman of the Management Board

Chief Accountant



Gordon Haskins

Aidyn Tairov

"Al Hilal" Islamic Bank" JSC
Statement of Profit or Loss for the period ended 1-10-2021

	30/09/2021	30/09/2020
	(in KZT'000)	(in KZT'000)
Profit income	2,444,621	1,807,451
Profit expense	(721,281)	(406,266)
Net margin income	1,723,340	1,401,185
Fee and commission income	1,902,522	1,185,898
Fee and commission expense	(43,428)	(54,832)
Net fee and commission income	1,859,094	1,131,066
Net gain/ (loss) from dealing operations with foreign currency	(120,362)	(63,156)
Net realized gain/ (loss) from transactions with assets available-for-sale		
Impairment charges	(1,502,754)	(348,846)
Other income (loss)	(68,388)	(90,205)
Operating income	1,890,930	2,030,044
General and administrative expenses	(1,869,422)	(1,764,883)
Profit before tax	21,508	265,161
Income tax expense	(176,911)	(59,276)
Net income (loss)	(155,403)	205,885

Chairman of the Management Board

Chief Accountant



Gordon Haskins

Aidyn Tairov