

"Al Hilal" Islamic Bank" JSC
Statement of Financial Position as at 1-01 -2022

	31.12.2021	31.12.2020
	(in KZT'000)	(in KZT'000)
ASSETS		
Cash and cash equivalents	1 867 411	1 645 183
Cash and balances with National Bank of the Republic of Kazakhstan	10 635 968	14 424 928
Placements with banks and other financial institutions	5 921 476	5 572 957
Receivables under financing trading activities	39 260 775	31 308 817
Available-for-sale investments		
Accounts receivables	3 057 952	3 439 480
Property, equipment & intangible assets	3 003 769	1 276 669
Other assets	81 125	156 876
Total assets	63 828 476	57 824 910
Information: Trust activities		
Murabaha and Wakala placements with banks and FI		
Receivables from Islamic finance activities	54 699 299	63 328 946
Ijara		1 000 226
Investment deposit settlement accounts	1 760 788	2 263 233
Total	56 460 087	66 592 405
LIABILITIES AND EQUITY		
Due to banks and other financial institutions	23 000	10 298 645
Current accounts and customer deposits	22 587 437	20 503 531
Accounts payable	12 193 957	1 173 309
Other liabilities	11 161 011	8 101 370
Total liabilities	45 965 405	40 076 855
Information: Trust Liabilities		
Investment Accounts - Wakala Deposit from banks	6 908 800	6 313 650
Investment Accounts - Mudaraba/Wakala Deposit	45 807 564	56 781 133
Other liabilities	3 754 827	3 497 622
Total	56 471 191	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		
Retained earnings	115 997	431 896
Total equity	17 863 071	17 748 055
Total liabilities and equity	63 828 476	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 1-01-2022

	31.12.2021 (in KZT'000)	31.12.2020 (in KZT'000)
Profit income	3 485 633	2 662 470
Profit expense	(957 775)	(634 491)
Net margin income	3 452 858	2 027 979
Fee and commission income	2 492 234	980 434
Fee and commission expense	(66 154)	(76 133)
Net fee and commission income	1 501 080	904 301
Net gain/ (loss) from dealing operations with foreign currency	126 913	479 237
Net realized gain/ (loss) from transactions with assets available-for-sale		
Impairment charges	(2 067 054)	(392 476)
Other income (loss)	(100 979)	(122 851)
Operating income	2 912 818	2 896 190
General and administrative expenses	(2 430 312)	(2 334 803)
Profit before tax	482 506	561 387
Income tax expense	(366 509)	(129 491)
Net income (loss)	115 997	431 896

Chairman of the Management Board

Chief Accountant



Gordon Haskins

Aidyn Tairov