

"Al Hilal" Islamic Bank" JSC
Statement of Financial Position as at 1-07 -2022

	30.06.2022	31.12.2021
	(in KZT'000)	(in KZT'000)
ASSETS		
Cash and cash equivalents	3 793 186	1 867 411
Cash and balances with National Bank of the Republic of Kazakhstan	7 377 479	10 635 968
Placements with banks and other financial institutions	3 800 573	5 921 476
Receivables under financing trading activities	48 830 974	39 260 775
Available-for-sale investments	0	0
Accounts receivables	2 875 615	3 057 952
Property, equipment & intangible assets	2 725 843	3 003 769
Other assets	3 213 452	81 125
Total assets	<u>72 617 121</u>	<u>63 828 476</u>
Information: Trust activities		
Murabaha and Wakala placements with banks and FI	0	0
Receivables from Islamic finance activities	81 591 954	54 699 299
Ijara	0	0
Investment deposit settlement accounts	0	1 760 788
Total	<u>81 591 954</u>	<u>56 460 087</u>
LIABILITIES AND EQUITY		
Due to banks and other financial institutions	10 276 760	10 254 250
Current accounts and customer deposits	26 985 182	22 587 437
Accounts payable	4 925 270	1 962 707
Other liabilities	11 215 189	11 161 011
Total liabilities	<u>53 402 401</u>	<u>45 965 405</u>
Information: Trust Liabilities		
Investment Accounts - Wakala Deposit from banks	15 521 220	6 908 800
Investment Accounts - Mudaraba/Wakala Deposit	58 046 358	45 807 564
Other liabilities	7 867 827	3 754 827
Total	<u>81 435 405</u>	<u>56 471 191</u>
Equity		
Share capital	10 732 338	10 732 338
Retained earnings of past periods	7 152 627	7 014 736
Revaluation reserve for investment securities available-for-sale	0	0
Retained earnings	1 329 755	115 997
Total equity	<u>19 214 720</u>	<u>17 863 071</u>
Total liabilities and equity	<u>72 617 121</u>	<u>63 828 476</u>

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 1-07-2022

	30.06.2022 (in KZT'000)	30.06.2021 (in KZT'000)
Profit income	2 039 634	1 525 332
Profit expense	(466 981)	(482 623)
Net margin income	1 572 653	1 042 709
Fee and commission income	2 261 025	1 320 607
Fee and commission expense	(43 912)	(27 089)
Net fee and commission income	2 217 113	1 293 518
Net gain/ (loss) from dealing operations with foreign currency	(388 800)	(184 327)
Net realized gain/ (loss) from transactions with assets available-for-sale	0	0
Impairment charges	(207 049)	(1 571 494)
Other income (loss)	(50 577)	(47 611)
Operating income	3 143 340	532 795
General and administrative expenses	(1 407 377)	(1 264 061)
Profit before tax	1 735 962	(731 266)
Income tax expense	(406 207)	(82 510)
Net income (loss)	1 329 755	(813 776)

Chairman of the Management Board

Gordon Haskins

Chief Accountant

Aidyn Tairov

