

"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	72 617 121	63 828 476
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	81 591 954	56 460 087
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	53 402 401	45 965 405
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	81 435 405	56 471 191
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	19 214 720	17 863 071
Total liabilities and equity	72 617 121	63 828 476

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

