

"Al Hilal" Islamic Bank" JSC
Statement of Financial Position as at 01-01-2024

	31.12.2023 (in KZT'000)	31.12.2022 (in KZT'000)
ASSETS		
Cash and cash equivalents	2 374 465	1 501 796
Cash and balances with National Bank of the Republic of Kazakhstan	23 493 466	4 464 049
Placements with banks and other financial institutions	2 342 315	2 662 905
Receivables under financing trading activities	145 507 210	142 016 487
Available-for-sale investments	0	
Accounts receivables	1 204 815	1 016 707
Property, equipment & intangible assets	2 909 820	2 487 657
Other assets	167 030	245 566
Total assets	177 999 121	154 395 167
LIABILITIES AND EQUITY		
Due to banks and other financial institutions	35 313 942	32 217 240
Current accounts and customer deposits	98 998 743	83 259 617
Accounts payable	2 693 865	904 907
Other liabilities	15 647 951	16 991 970
Total liabilities	152 654 501	133 373 734
Equity		
Share capital	10 732 338	10 732 338
Retained earnings of past periods	10 275 457	7 152 627
Revaluation reserve for investment securities available-for-sale	0	
Retained earnings	4 336 825	3 136 468
Total equity	25 344 620	21 021 433
Total liabilities and equity	177 999 121	154 395 167

Chairman of the Management Board

Chief Accountant



Gordon Haskins

Aidyn Tairov

These financial statements have been prepared according to changes in the Accounting Policy with IFRS 8, regarding the recognition in accordance with IFRS of assets financed by investment deposits, as well as liabilities on investment deposits.

Financial statements as of December 31, 2022 have also been restated taking into account changes to the Accounting Policy to ensure comparability and consistency between reporting periods

"Al Hilal" Islamic Bank" JSC
Statement of Profit or Loss for the period ended 01-01-2024

	31.12.2023 (in KZT'000)	31.12.2022 (in KZT'000)
Profit income	14 846 854	9 580 608
Profit expense	(6 967 409)	(3 678 261)
Net margin income	7 879 445	5 902 347
Fee and commission income	316 491	252 522
Fee and commission expense	(205 921)	(97 789)
Net fee and commission income	110 570	154 733
Net gain/ (loss) from dealing operations with foreign currency	684 677	1 424 149
Net realized gain/ (loss) from transactions with assets available-for-sale	682 573	(315 285)
Impairment charges	(373 534)	(125 289)
Other income (loss)	8 983 731	7 040 655
Operating income	8 983 731	7 040 655
General and administrative expenses	(3 568 667)	(2 969 886)
Profit before tax	5 415 064	4 070 769
Income tax expense	(1 078 239)	(934 301)
Net income (loss)	4 336 825	3 136 468

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