

"Al Hilal" Islamic Bank" JSC
Statement of Financial Position as at 01-07-2023

	30.06.2023 (in KZT'000)	31.12.2022 (in KZT'000)
ASSETS		
Cash and cash equivalents	2 933 255	1 501 796
Cash and balances with National Bank of the Republic of Kazakhstan	20 898 735	4 464 049
Placements with banks and other financial institutions	5 180 150	2 662 251
Receivables under financing trading activities	32 434 784	44 135 555
Available-for-sale investments	0	0
Accounts receivables	1 970 199	1 000 677
Property, equipment & intangible assets	2 138 145	2 487 656
Other assets	218 546	4 063 872
Total assets	65 773 814	60 315 857
Information: Trust activities		
Murabaha and Wakala placements with banks and FI	0	0
Receivables from Islamic finance activities	106 844 650	97 880 932
Ijara	0	0
Investment deposit settlement accounts	2 990 433	0
Total	109 835 083	97 880 932
LIABILITIES AND EQUITY		
Due to banks and other financial institutions	10 268 377	10 241 365
Current accounts and customer deposits	20 899 378	17 088 495
Accounts payable	1 458 049	912 483
Other liabilities	10 134 221	11 065 726
Total liabilities	42 760 025	39 308 069
Information: Trust Liabilities		
Investment Accounts - Wakala Deposit from banks	33 485 740	15 046 365
Investment Accounts - Mudaraba/Wakala Deposit	69 213 683	73 090 022
Other liabilities	7 119 545	9 686 832
Total	109 818 968	97 823 218
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	0
Retained earnings	2 005 994	3 122 823
Total equity	23 013 789	21 007 788
Total liabilities and equity	65 773 814	60 315 857

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 01-07-2023

	30.06.2023 (in KZT'000)	30.06.2022 (in KZT'000)
Profit income	2 263 292	2 039 634
Profit expense	<u>(569 496)</u>	<u>(466 981)</u>
Net margin income	1 693 795	1 572 653
Fee and commission income	1 671 459	2 261 025
Fee and commission expense	<u>(34 689)</u>	<u>(43 912)</u>
Net fee and commission income	1 636 770	2 217 113
Net gain/ (loss) from dealing operations with foreign currency	730 710	(388 800)
Net realized gain/ (loss) from transactions with assets available-for-sale	0	0
Impairment charges	494 560	(207 049)
Other income (loss)	<u>(182 294)</u>	<u>(50 577)</u>
Operating income	4 373 541	3 143 340
General and administrative expenses	<u>(1 866 974)</u>	<u>(1 407 377)</u>
Profit before tax	2 506 567	1 735 962
Income tax expense	<u>(500 574)</u>	<u>(406 207)</u>
Net income (loss)	2 005 994	1 329 755

Chairman of the Management Board

Gordon Haskins

Chief Accountant

Aidyn Tairov

