

"Al Hilal" Islamic Bank" JSC
Statement of Financial Position as at 01-10-2023

	30.09.2023	31.12.2022
	(in KZT'000)	(in KZT'000)
ASSETS		
Cash and cash equivalents	2 642 625	1 501 796
Cash and balances with National Bank of the Republic of Kazakhstan	42 433 255	4 464 049
Placements with banks and other financial institutions	2 560 756	2 662 251
Receivables under financing trading activities	29 219 851	44 135 555
Available-for-sale investments	0	0
Accounts receivables	4 155 183	1 000 677
Property, equipment & intangible assets	2 046 318	2 487 656
Other assets	249 814	4 063 872
Total assets	83 307 802	60 315 857
Information: Trust activities		
Murabaha and Wakala placements with banks and FI	0	0
Receivables from Islamic finance activities	112 525 721	97 880 932
Ijara	0	0
Investment deposit settlement accounts	22 462 634	0
Total	134 988 355	97 880 932
LIABILITIES AND EQUITY		
Due to banks and other financial institutions	10 512 935	10 241 365
Current accounts and customer deposits	37 160 043	17 088 495
Accounts payable	1 849 213	912 483
Other liabilities	9 552 121	11 065 726
Total liabilities	59 074 312	39 308 069
Information: Trust Liabilities		
Investment Accounts - Wakala Deposit from banks	30 840 550	15 046 365
Investment Accounts - Mudaraba/Wakala Deposit	96 351 396	73 090 022
Other liabilities	7 923 499	9 686 832
Total	135 115 445	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	3 225 695	3 122 823
Total equity	24 233 490	21 007 788
Total liabilities and equity	83 307 802	60 315 857

Chairman of the Management Board

Gordon Haskins

Chief Accountant

Aldin Fairrov



"Al Hilal" Islamic Bank" JSC
Statement of Profit or Loss for the period ended 01-10-2023

	30.09.2023 (in KZT'000)	30.09.2022 (in KZT'000)
Profit income	4 096 535	3 261 414
Profit expense	<u>(827 011)</u>	<u>(730 387)</u>
Net margin income	3 269 524	2 531 027
Fee and commission income	3 009 476	3 497 442
Fee and commission expense	<u>(59 227)</u>	<u>(69 947)</u>
Net fee and commission income	2 950 249	3 427 495
Net gain/ (loss) from dealing operations with foreign currency	142 984	(552 178)
Net realized gain/ (loss) from transactions with assets available-for-sale	0	0
Impairment charges	593 433	(209 136)
Other income (loss)	<u>(233 204)</u>	<u>(74 435)</u>
Operating income	6 722 986	5 122 772
General and administrative expenses	<u>(2 733 524)</u>	<u>(2 150 317)</u>
Profit before tax	3 989 463	2 972 456
Income tax expense	<u>(763 768)</u>	<u>(669 741)</u>
Net income (loss)	3 225 695	2 302 715

Chairman of the Management Board

Gordon Haskins

Chief Accountant

Aidyn Tairov

