

**"Al Hilal" Islamic Bank" JSC**  
**Statement of Financial Position as at 1-04 -2022**

	<b>31.03.2022</b>	<b>31.12.2021</b>
	<b>(in KZT'000)</b>	<b>(in KZT'000)</b>
<b>ASSETS</b>		
Cash and cash equivalents	1 900 230	1 867 411
Cash and balances with National Bank of the Republic of Kazakhstan	9 044 089	10 635 968
Placements with banks and other financial institutions	5 019 389	5 921 476
Receivables under financing trading activities	37 626 465	39 260 775
Available-for-sale investments	0	0
Accounts receivables	1 863 076	3 057 952
Property, equipment & intangible assets	2 888 215	3 003 769
Other assets	226 852	81 125
<b>Total assets</b>	<b>58 568 316</b>	<b>63 828 476</b>
<b>Information: Trust activities</b>		
Murabaha and Wakala placements with banks and FI	1 865 243	0
Receivables from Islamic finance activities	83 444 759	54 699 299
Ijara	0	0
Investment deposit settlement accounts	350 127	1 760 788
<b>Total</b>	<b>85 660 129</b>	<b>56 460 087</b>
<b>LIABILITIES AND EQUITY</b>		
Due to banks and other financial institutions	10 564 152	10 254 250
Current accounts and customer deposits	16 028 253	22 587 437
Accounts payable	2 615 713	1 962 707
Other liabilities	10 850 456	11 161 011
<b>Total liabilities</b>	<b>40 058 574</b>	<b>45 965 405</b>
<b>Information: Trust Liabilities</b>		
Investment Accounts - Wakala Deposit from banks	20 517 640	6 908 800
Investment Accounts - Mudaraba/Wakala Deposit	60 300 832	45 807 564
Other liabilities	4 611 711	3 754 827
<b>Total</b>	<b>85 430 183</b>	<b>56 471 191</b>
<b>Equity</b>		
Share capital	10 732 338	10 732 338
Retained earnings of past periods	7 130 734	7 014 736
Revaluation reserve for investment securities available-for-sale	0	0
Retained earnings	646 670	115 997
<b>Total equity</b>	<b>18 509 742</b>	<b>17 863 071</b>
<b>Total liabilities and equity</b>	<b>58 568 316</b>	<b>63 828 476</b>

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 1-04-2022**

	<b>31.03.2022</b> <b>(in KZT'000)</b>	<b>31.03.2021</b> <b>(in KZT'000)</b>
Profit income	1 014 352	786 688
Profit expense	<u>(234 659)</u>	<u>(242 182)</u>
<b>Net margin income</b>	<b>779 693</b>	<b>544 506</b>
Fee and commission income	1 149 297	810 737
Fee and commission expense	<u>(18 346)</u>	<u>(13 772)</u>
<b>Net fee and commission income</b>	<b>1 130 951</b>	<b>796 965</b>
Net gain/ (loss) from dealing operations with foreign currency	(144 149)	(327 898)
Net realized gain/ (loss) from transactions with assets available-for-sale	0	0
Impairment charges	(217 532)	(847 359)
Other income (loss)	<u>(24 207)</u>	<u>(20 152)</u>
<b>Operating income</b>	<b>1 524 756</b>	<b>146 062</b>
General and administrative expenses	<u>(687 691)</u>	<u>(607 101)</u>
<b>Profit before tax</b>	<b>837 065</b>	<b>(461 039)</b>
Income tax expense	(190 395)	(71 467)
<b>Net income (loss)</b>	<b>646 670</b>	<b>(532 506)</b>

Chairman of the Management Board

Gordon Haskins

Chief Accountant

Aidyn Tairov

