

**"Al Hilal" Islamic Bank" JSC**  
Statement of Financial Position as at 1-10 -2022

	30.09.2022 (in KZT'000)	31.12.2021 (in KZT'000)
<b>ASSETS</b>		
Cash and cash equivalents	1 888 651	1 867 411
Cash and balances with National Bank of the Republic of Kazakhstan	10 525 739	10 635 968
Placements with banks and other financial institutions	2 111 621	5 921 476
Receivables under financing trading activities	42 024 584	39 260 775
Available-for-sale investments	0	0
Accounts receivables	2 763 397	3 057 952
Property, equipment & intangible assets	2 445 272	3 003 769
Other assets	1 771 208	81 125
<b>Total assets</b>	<b>63 530 472</b>	<b>63 828 476</b>
<b>Information: Trust activities</b>		
Murabaha and Wakala placements with banks and FI	0	0
Receivables from Islamic finance activities	87 623 618	54 699 299
Ijara	0	0
Investment deposit settlement accounts	0	1 760 788
<b>Total</b>	<b>87 623 618</b>	<b>56 460 087</b>
<b>LIABILITIES AND EQUITY</b>		
Due to banks and other financial institutions	10 474 545	10 254 250
Current accounts and customer deposits	18 896 109	22 587 437
Accounts payable	3 435 429	1 962 707
Other liabilities	10 536 708	11 161 011
<b>Total liabilities</b>	<b>43 342 791</b>	<b>45 965 405</b>
<b>Information: Trust Liabilities</b>		
Investment Accounts - Wakala Deposit from banks	15 046 365	6 908 800
Investment Accounts - Mudaraba/Wakala Deposit	65 722 612	45 807 564
Other liabilities	6 923 068	3 754 827
<b>Total</b>	<b>87 692 045</b>	<b>56 471 191</b>
<b>Equity</b>		
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	2 302 715	115 997
<b>Total equity</b>	<b>20 187 680</b>	<b>17 863 071</b>
<b>Total liabilities and equity</b>	<b>63 530 472</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 1-10-2022**

	30.09.2022 (in KZT'000)	30.09.2021 (in KZT'000)
Profit income	3 261 414	2 444 621
Profit expense	(730 387)	(721 281)
<b>Net margin income</b>	<b>2 531 027</b>	<b>1 723 340</b>
Fee and commission income	3 497 442	1 902 522
Fee and commission expense	(69 947)	(43 428)
<b>Net fee and commission income</b>	<b>3 427 495</b>	<b>1 859 094</b>
Net gain/ (loss) from dealing operations with foreign currency	(552 178)	(120 362)
Net realized gain/ (loss) from transactions with assets available-for-sale	0	0
Impairment charges	(209 136)	(1 502 754)
Other income (loss)	(74 435)	(68 388)
<b>Operating income</b>	<b>5 122 772</b>	<b>1 890 930</b>
General and administrative expenses	(2 150 317)	(1 869 422)
<b>Profit before tax</b>	<b>2 972 456</b>	<b>21 508</b>
Income tax expense	(669 741)	(176 911)
<b>Net income (loss)</b>	<b>2 302 715</b>	<b>(155 403)</b>

Chairman of the Management Board

Chief Accountant



Gordon Haskins

Aidyn Tairov