

"Al Hilal" Islamic Bank" JSC
Statement of Financial Position as at 01-04-2023

	31.03.2023 (in KZT'000)	31.12.2022 (in KZT'000)
ASSETS		
Cash and cash equivalents	2 648 275	1 501 796
Cash and balances with National Bank of the Republic of Kazakhstan	4 541 124	4 464 049
Placements with banks and other financial institutions	1 005 050	2 662 251
Receivables under financing trading activities	35 757 959	44 135 555
Available-for-sale investments	0	0
Accounts receivables	2 691 466	1 000 677
Property, equipment & intangible assets	2 434 120	2 487 656
Other assets	6 570 348	4 063 872
Total assets	55 648 342	60 315 857
Information: Trust activities		
Murabaha and Wakala placements with banks and FI	0	0
Receivables from Islamic finance activities	96 052 038	97 880 932
Ijara	0	0
Investment deposit settlement accounts	0	0
Total	96 052 038	97 880 932
LIABILITIES AND EQUITY		
Due to banks and other financial institutions	10 473 551	10 241 365
Current accounts and customer deposits	12 111 246	17 088 495
Accounts payable	834 595	912 483
Other liabilities	10 134 501	11 065 726
Total liabilities	33 553 893	39 308 069
Information: Trust Liabilities		
Investment Accounts - Wakala Deposit from banks	22 811 355	15 046 365
Investment Accounts - Mudaraba/Wakala Deposit	60 420 941	73 090 022
Other liabilities	12 743 100	9 686 832
Total	95 975 396	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	1 086 654	3 122 823
Total equity	22 094 449	21 007 788
Total liabilities and equity	55 648 342	60 315 857

Chairman of the Management Board

Gordon Haskins

Chief Accountant

Aidyn Tairov



"Al Hilal" Islamic Bank" JSC
Statement of Profit or Loss for the period ended 01-04-2023

	31.03.2023 (in KZT'000)	31.03.2022 (in KZT'000)
Profit income	1 100 298	1 014 352
Profit expense	<u>(268 753)</u>	<u>(234 659)</u>
Net margin income	831 544	779 693
Fee and commission income	666 609	1 149 297
Fee and commission expense	<u>(17 131)</u>	<u>(18 346)</u>
Net fee and commission income	649 478	1 130 951
Net gain/ (loss) from dealing operations with foreign currency	520 952	(144 149)
Net realized gain/ (loss) from transactions with assets available-for-sale	0	0
Impairment charges	272 171	(217 532)
Other income (loss)	<u>(87 910)</u>	<u>(24 207)</u>
Operating income	2 186 235	1 524 756
General and administrative expenses	<u>(825 723)</u>	<u>(687 691)</u>
Profit before tax	1 360 512	837 065
Income tax expense	<u>(273 858)</u>	<u>(190 395)</u>
Net income (loss)	1 086 654	646 670

Chairman of the Management Board

Gordon Haskins

Chief Accountant

Aidyn Tairov



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