

"ADCB" Islamic Bank" JSC
Statement of Financial Position as at 01-04-2026

	31.03.2026	31.12.2025
	(in KZT'000)	(in KZT'000)
ASSETS		
Cash and cash equivalents	1 549 990	521 828
Cash and balances with National Bank of the Republic of Kazakhstan	44 833 674	50 804 364
Placements with banks and other financial institutions	15 008 607	2 701 152
Receivables under financing trading activities	144 777 251	168 161 207
Investments in associates	1 127 843	1 092 843
Accounts receivables	2 915 605	2 974 615
Property, equipment & intangible assets	1 507 340	1 521 607
Other assets	296 663	260 667
Total assets	<u>212 016 973</u>	<u>228 038 283</u>
Information: Trust activities		
Murabaha and Wakala placements with banks and FI	38 408 461	0
Receivables from Islamic finance activities	105 919 349	104 692 833
Ijara	0	0
Investment deposit settlement accounts	0	0
Total	<u>144 327 810</u>	<u>104 692 833</u>
LIABILITIES AND EQUITY		
Due to banks and other financial institutions	27 994 761	32 150 087
Current accounts and customer deposits	142 560 169	157 120 789
Accounts payable	1 690 840	1 419 967
Other liabilities	3 149 519	2 536 009
Total liabilities	<u>175 395 289</u>	<u>193 226 852</u>
Information: Trust Liabilities		
Investment Accounts - Wakala Deposit from banks	0	0
Investment Accounts - Mudaraba/Wakala Deposit	125 796 899	86 443 932
Other liabilities	25 775 881	23 481 756
Total	<u>151 572 780</u>	<u>109 925 688</u>
Equity		
Share capital	10 732 338	10 732 338
Retained earnings of past periods	24 079 093	17 769 826
Revaluation reserve for investment securities available-for-sale	0	0
Retained earnings	1 810 253	6 309 267
Total equity	<u>36 621 684</u>	<u>34 811 431</u>
Total liabilities and equity	<u>212 016 973</u>	<u>228 038 283</u>

Chairman of the Management Board

Gordon Haskins

Chief Accountant

Aidyn Tairov

"ADCB" Islamic Bank" JSC
Statement of Profit or Loss for the period ended 01-04-2026

	31.03.2026	31.03.2025
	(in KZT'000)	(in KZT'000)
Profit income	5 054 983	4 126 108
Profit expense	<u>(1 877 441)</u>	<u>(1 889 899)</u>
Net margin income	3 177 542	2 236 209
Fee and commission income	357 554	231 157
Fee and commission expense	<u>(73 474)</u>	<u>(11 071)</u>
Net fee and commission income	284 080	220 086
Net gain/ (loss) from dealing operations with foreign currency	232 873	216 959
Net realized gain/ (loss) from transactions with assets available-for-sale	0	0
Impairment charges	(4 531)	(261 812)
Other income (loss)	<u>(44 611)</u>	<u>(51 829)</u>
Operating income	3 645 353	2 359 613
Share of profit (loss) of associates	35 000	70 000
General and administrative expenses	<u>(1 407 944)</u>	<u>(1 128 766)</u>
Profit before tax	2 272 409	1 300 847
Income tax expense	(462 156)	(228 347)
Net income (loss)	<u>1 810 253</u>	<u>1 072 500</u>

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Chief Accountant

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