

**"ADCB" Islamic Bank" JSC**  
**Statement of Financial Position as at 01-07-2026**

|                                                                    | <b>30.06.2026</b><br><b>(in KZT'000)</b> | <b>31.12.2025</b><br><b>(in KZT'000)</b> |
|--------------------------------------------------------------------|------------------------------------------|------------------------------------------|
| <b>ASSETS</b>                                                      |                                          |                                          |
| Cash and cash equivalents                                          | 1 571 879                                | 521 828                                  |
| Cash and balances with National Bank of the Republic of Kazakhstan | 79 986 534                               | 50 804 364                               |
| Placements with banks and other financial institutions             | 6 090 253                                | 2 701 152                                |
| Receivables under financing trading activities                     | 169 506 521                              | 168 161 207                              |
| Investments in associates                                          | 1 181 282                                | 1 092 843                                |
| Accounts receivables                                               | 2 035 780                                | 2 974 615                                |
| Property, equipment & intangible assets                            | 1 453 103                                | 1 521 607                                |
| Other assets                                                       | 241 769                                  | 260 671                                  |
| <b>Total assets</b>                                                | <b>262 067 121</b>                       | <b>228 038 287</b>                       |
| <b>Information: Trust activities</b>                               |                                          |                                          |
| Murabaha and Wakala placements with banks and FI                   | 12 126 523                               | 0                                        |
| Receivables from Islamic finance activities                        | 119 514 096                              | 104 692 833                              |
| Ijara                                                              | 0                                        | 0                                        |
| Investment deposit settlement accounts                             | 0                                        | 0                                        |
| <b>Total</b>                                                       | <b>131 640 619</b>                       | <b>104 692 833</b>                       |
| <b>LIABILITIES AND EQUITY</b>                                      |                                          |                                          |
| Due to banks and other financial institutions                      | 51 983 502                               | 32 150 087                               |
| Current accounts and customer deposits                             | 165 649 566                              | 157 120 789                              |
| Accounts payable                                                   | 2 304 727                                | 1 419 971                                |
| Other liabilities                                                  | 3 492 605                                | 2 536 009                                |
| <b>Total liabilities</b>                                           | <b>223 430 400</b>                       | <b>193 226 856</b>                       |
| <b>Information: Trust Liabilities</b>                              |                                          |                                          |
| Investment Accounts - Wakala Deposit from banks                    | 0                                        | 0                                        |
| Investment Accounts - Mudaraba/Wakala Deposit                      | 112 285 602                              | 86 443 932                               |
| Other liabilities                                                  | 26 337 172                               | 23 481 756                               |
| <b>Total</b>                                                       | <b>138 622 774</b>                       | <b>109 925 688</b>                       |
| <b>Equity</b>                                                      |                                          |                                          |
| Share capital                                                      | 10 732 338                               | 10 732 338                               |
| Retained earnings of past periods                                  | 24 112 238                               | 17 769 826                               |
| Revaluation reserve for investment securities available-for-sale   | 0                                        | 0                                        |
| Retained earnings                                                  | 3 792 145                                | 6 309 267                                |
| <b>Total equity</b>                                                | <b>38 636 721</b>                        | <b>34 811 431</b>                        |
| <b>Total liabilities and equity</b>                                | <b>262 067 121</b>                       | <b>228 038 287</b>                       |

**Chairman of the Management Board**

**Gordon Haskins**

**Chief Accountant**

**Aidyn Tairov**

**"ADCB" Islamic Bank" JSC**  
**Statement of Profit or Loss for the period ended 01-07-2026**

|                                                                            | <b>30.06.2026</b><br><b>(in KZT'000)</b> | <b>30.06.2025</b><br><b>(in KZT'000)</b> |
|----------------------------------------------------------------------------|------------------------------------------|------------------------------------------|
| Profit income                                                              | 10 691 069                               | 9 034 407                                |
| Profit expense                                                             | (4 374 761)                              | (4 013 422)                              |
| <b>Net margin income</b>                                                   | <b>6 316 308</b>                         | <b>5 020 985</b>                         |
| Fee and commission income                                                  | 692 314                                  | 505 580                                  |
| Fee and commission expense                                                 | (89 663)                                 | (28 977)                                 |
| <b>Net fee and commission income</b>                                       | <b>602 651</b>                           | <b>476 603</b>                           |
| Net gain/ (loss) from dealing operations with foreign currency             | 647 409                                  | 475 948                                  |
| Net realized gain/ (loss) from transactions with assets available-for-sale | 0                                        | 0                                        |
| Impairment charges                                                         | (27 072)                                 | (853 370)                                |
| Other income (loss)                                                        | (78 855)                                 | (98 093)                                 |
| <b>Operating income</b>                                                    | <b>7 460 441</b>                         | <b>5 022 073</b>                         |
| Share of profit (loss) of associates                                       | 63 186                                   | 120 691                                  |
| General and administrative expenses                                        | (2 759 931)                              | (2 257 640)                              |
| <b>Profit before tax</b>                                                   | <b>4 763 696</b>                         | <b>2 885 124</b>                         |
| Income tax expense                                                         | (971 551)                                | (553 547)                                |
| <b>Net income (loss)</b>                                                   | <b>3 792 145</b>                         | <b>2 331 577</b>                         |

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