"ADCB" Islamic Bank" JSC
Statement of Financial Position as at 01-10-2026

	30.09.2026 (in KZT'000)	31.12.2025 (in KZT'000)
ASSETS		
Cash and cash equivalents	1 099 735	521 828
Cash and balances with National Bank of the Republic of Kazakhstan	74 432 051	50 804 364
Placements with banks and other financial institutions	7 900 029	2 701 152
Receivables under financing trading activities	161 144 145	168 161 207
Investments in associates	1 165 375	1 092 843
Accounts receivables	3 135 983	2 974 615
Property, equipment & intangible assets	1 465 433	1 521 607
Other assets	527 297	260 671
Total assets	**250 870 048**	**228 038 287**
Information: Trust activities		
Murabaha and Wakala placements with banks and FI	71 223 118	0
Receivables from Islamic finance activities	133 746 848	104 692 833
Ijara	0	0
Investment deposit settlement accounts	0	0
Total	**204 969 966**	**104 692 833**
LIABILITIES AND EQUITY		
Due to banks and other financial institutions	114 155 569	32 150 087
Current accounts and customer deposits	90 360 032	157 120 789
Accounts payable	2 734 454	1 419 971
Other liabilities	3 660 964	2 536 009
Total liabilities	**210 911 019**	**193 226 856**
Information: Trust Liabilities		
Investment Accounts - Wakala Deposit from banks	0	0
Investment Accounts - Mudaraba/Wakala Deposit	186 645 285	86 443 932
Other liabilities	25 417 679	23 481 756
Total	**212 062 964**	**109 925 688**
Equity		
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	5 114 453	6 309 267
Total equity	**39 959 029**	**34 811 431**
Total liabilities and equity	**250 870 048**	**228 038 287**

Chairman of the Management Board **Gordon Haskins**

Chief Accountant **Tastan Zhailybayev**

"ADCB" Islamic Bank" JSC
Statement of Profit or Loss for the period ended 01-10-2026

	30.09.2026 (in KZT'000)	30.09.2025 (in KZT'000)
Profit income	16 524 496	14 282 539
Profit expense	(7 102 948)	(6 440 789)
Net margin income	**9 421 548**	**7 841 750**
Fee and commission income	1 032 058	816 731
Fee and commission expense	(108 003)	(50 690)
Net fee and commission income	**924 055**	**766 041**
Net gain/ (loss) from dealing operations with foreign currency	758 498	637 854
Net realized gain/ (loss) from transactions with assets available-for-sale	0	0
Impairment charges	(312 790)	(858 136)
Other income (loss)	(292 473)	55 258
Operating income	**10 498 838**	**8 442 767**
Share of profit (loss) of associates	118 186	170 691
General and administrative expenses	(4 077 125)	(3 530 621)
Profit before tax	**6 539 899**	**5 082 837**
Income tax expense	(1 425 446)	(952 330)
Net income (loss)	**5 114 453**	**4 130 507**

Chairman of the Management Board **Gordon Haskins**

Chief Accountant **Tastan Zhailybayev**