

# UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30<sup>TH</sup> JUNE 2019

I STATEMENT OF FINANCIAL POSITION	June 2019	Mar 2019	Dec 2018	June 2018	II STATEMENT OF COMPREHENSIVE INCOME	June 2019	Mar 2019	Dec 2018	June 2018	III OTHER DISCLOSURES	June 2019	Mar 2019	Dec 2018	June 2018
	Shs 000 (Unaudited)	Shs 000 (Unaudited)	Shs 000 (Audited)	Shs 000 (Unaudited)		Shs 000 (Unaudited)	Shs 000 (Unaudited)	Shs 000 (Unaudited)	Shs 000 (Audited)		Shs 000 (Unaudited)	Shs 000 (Unaudited)	Shs 000 (Unaudited)	Shs 000 (Unaudited)
<b>A ASSETS</b>					<b>1.0 PROFIT INCOME</b>					<b>1.0 NON-PERFORMING FINANCING ARRANGEMENTS</b>				
1 Cash (both Local & Foreign)	153,099	101,302	266,331	94,375	1.1 Financing activities	148,334	59,070	130,716	42,035	(a) Gross Non-performing Financing arrangements	47,497	13,320	8,132	-
2 Balances due from Central Bank of Kenya	514,088	439,780	253,526	346,717	1.2 Government securities	-	-	-	-	(b) Less Profit in Suspense	1,228	473	174	-
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	1.3 Deposits and placements with banking institutions	8,202	5,512	48,187	18,343	(c) <b>Total Non-Performing financing arrangements [a-b]</b>	<b>46,269</b>	<b>12,847</b>	<b>7,958</b>	-
4 Financial Assets at fair value through profit and loss	-	-	-	-	1.4 Other profit Income	-	-	-	-	(d) Less Financing arrangements Loss Provision	3,031	1,286	-	-
5 Investment Securities:	-	-	-	-	1.5 <b>Total profit income</b>	<b>156,536</b>	<b>64,582</b>	<b>178,903</b>	<b>60,378</b>	(e) <b>Net Non-Performing financing arrangements [c-d]</b>	<b>43,238</b>	<b>11,561</b>	<b>7,958</b>	-
a) Held to Maturity:	-	-	-	-	<b>2.0 PROFIT EXPENSE</b>					(f) Discounted Value of Securities	58,525	7,671	8,075	-
i. Kenya Government securities	-	-	-	-	2.1 Customer deposits	94,304	37,354	123,604	45,151	(g) <b>Net NPLs Exposure (e-f)</b>	<b>(15,287)</b>	<b>3,890</b>	<b>(117)</b>	-
ii. Other securities	-	-	-	-	2.2 Deposits and placements with banking institutions	3,507	211	3,238	2,554	<b>2.0 INSIDER FINANCING ARRANGEMENTS</b>				
b) Available for sale:	-	-	-	-	2.3 Other related expenses	-	-	-	-	(a) Directors, Shareholders and Associates	-	-	-	-
i. Kenya Government securities	-	-	-	-	2.4 <b>Total profit expenses</b>	<b>97,811</b>	<b>37,565</b>	<b>126,841</b>	<b>47,705</b>	(b) Employees	238,343	253,342	242,718	224,186
ii. Other securities	-	-	-	-	3.0 <b>NET PROFIT INCOME/(LOSS)</b>	<b>58,725</b>	<b>27,017</b>	<b>52,062</b>	<b>12,673</b>	(c) <b>Total Insider financing arrangements and other facilities</b>	<b>238,343</b>	<b>253,342</b>	<b>242,718</b>	<b>224,186</b>
6 Deposits and balances due from local banking institutions	622,697	186,196	690,612	978,358	<b>4.0 OTHER OPERATING INCOME</b>					<b>3.0 OFF-BALANCE SHEET ITEMS</b>				
7 Deposits and balances due from banking institutions abroad	753,838	413,592	318,120	235,284	4.1 Fees and commissions on financing arrangement	18,607	13,643	33,517	26,373	(a) Letters of credit, guarantees, acceptances	90,132	80,521	74,006	81,577
8 Tax recoverable	433	367	367	367	4.2 Other fees and commissions	5,932	3,280	15,173	-	(b) Forwards, swaps and options	-	-	-	-
9 Financing arrangements to customers (net)	3,449,243	3,109,953	2,131,658	1,146,107	4.3 Foreign exchange trading income/(loss)	7,492	3,610	17,750	6,890	(c) Other contingent liabilities	-	-	-	-
10 Balances due from banking institutions in the group	-	-	-	-	4.4 Dividend Income	-	-	-	-	(d) <b>Total Contingent Liabilities</b>	<b>90,132</b>	<b>80,521</b>	<b>74,006</b>	<b>81,577</b>
11 Investments in associates	-	-	-	-	4.5 Other income	16,207	54	16,683	-	<b>4.0 CAPITAL STRENGTH</b>				
12 Investments in subsidiary companies	-	-	-	-	4.6 <b>Total other operating income</b>	<b>48,238</b>	<b>20,587</b>	<b>83,123</b>	<b>33,263</b>	(a) <b>Core capital</b>	<b>1,021,535</b>	<b>1,117,313</b>	<b>1,174,336</b>	<b>1,052,773</b>
13 Investments in joint ventures	-	-	-	-	5.0 <b>TOTAL OPERATING INCOME</b>	<b>106,963</b>	<b>47,604</b>	<b>135,185</b>	<b>45,936</b>	(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
14 Investment properties	-	-	-	-	<b>6.0 OTHER OPERATING EXPENSES</b>					(c) Excess (a-b)	21,535	117,313	174,336	52,773
15 Property and equipment	348,257	383,376	244,092	277,900	6.1 Financing arrangements Loss Provision	19,345	11,545	20,661	(7,868)	(d) Supplementary capital	1,433	1,433	1,433	1,772
16 Prepaid lease rentals	-	-	-	-	6.2 Staff costs	232,585	109,586	436,312	216,602	(e) <b>Total capital (a+d)</b>	<b>1,022,968</b>	<b>1,118,746</b>	<b>1,175,769</b>	<b>1,054,545</b>
17 Intangible assets	420,075	436,168	449,630	472,629	6.3 Directors' emoluments	4,600	2,500	9,450	5,250	(f) Total risk weighted assets	5,254,714	4,774,563	3,932,028	2,768,418
18 Deferred tax asset	769,491	769,491	769,491	521,470	6.4 Rental charges	79,131	39,462	107,627	65,319	(g) <b>Core capital/Total deposits liabilities</b>	<b>20.6%</b>	<b>33.1%</b>	<b>36.7%</b>	<b>45.6%</b>
19 Retirement benefit asset	-	-	-	-	6.5 Depreciation charge on property and equipment	32,186	16,093	63,313	31,446	(h) Minimum statutory Ratio	8.00%	8.00%	8.00%	8.00%
20 Other assets	146,301	84,823	126,787	95,850	6.6 Amortisation charges	142,667	75,441	281,921	134,309	(i) Excess/(Deficiency)	12.6%	25.1%	28.7%	37.6%
21 <b>TOTAL ASSETS</b>	<b>7,177,523</b>	<b>5,925,048</b>	<b>5,250,614</b>	<b>4,169,057</b>	6.7 Other operating expenses	510,515	254,627	1,008,510	488,985	(j) <b>Core capital / Total risk weighted assets</b>	<b>19.4%</b>	<b>23.4%</b>	<b>29.9%</b>	<b>38.0%</b>
					6.8 <b>Total/(Loss) before tax and exceptional items</b>	<b>(403,552)</b>	<b>(207,023)</b>	<b>(873,325)</b>	<b>(443,049)</b>	(k) Minimum statutory Ratio	10.50%	10.50%	10.50%	10.50%
<b>B LIABILITIES</b>					6.9 <b>Profit/(Loss) after exceptional items</b>	<b>(403,552)</b>	<b>(207,023)</b>	<b>(873,325)</b>	<b>(443,049)</b>	(l) Excess [ Deficiency] [j-k]	8.9%	12.9%	19.4%	27.5%
22 Balances due to Central Bank of Kenya	-	-	-	-	7.0 <b>Profit/(Loss) after tax and exceptional items</b>	<b>(403,552)</b>	<b>(207,023)</b>	<b>(625,754)</b>	<b>(443,049)</b>	(m) <b>Total capital/Total risk weighted assets</b>	<b>19.5%</b>	<b>23.4%</b>	<b>29.9%</b>	<b>38.1%</b>
23 Customer deposits	4,954,675	3,373,910	3,197,859	2,309,152	7.1 <b>Profit/(Loss) after tax, exceptional items and Minority Interest</b>	<b>(403,552)</b>	<b>(207,023)</b>	<b>(625,754)</b>	<b>(443,049)</b>	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%
24 Deposits and balances due to local banking institutions	200,093	300,147	-	226,552	7.2 <b>Other Comprehensive Income</b>					(o) Excess/ (Deficiency) [m-n]	5.0%	8.9%	15.4%	23.6%
25 Deposits and balances due to foreign banking institutions	-	-	-	-	7.3 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	(p) Adjusted Core Capital/Total Deposit Liabilities*	20.9%	33.6%	37.4%	45.2%
26 Other money market deposits	-	-	-	-	7.4 Fair value changes in available for sale financial assets	-	-	-	-	(q) Adjusted Core Capital/Total risk weighted assets*	19.7%	23.7%	30.4%	37.7%
27 Borrowed funds	-	-	-	-	7.5 Revaluation surplus on Property,plant and equipment	-	-	-	-	(r) Adjusted Total Capital/Total risk weighted assets*	19.7%	23.8%	30.4%	37.8%
28 Balances due to banking institutions in the group	-	-	-	-	7.6 Share of other comprehensive income of associates	-	-	-	-					
29 Tax payable	-	-	-	-	7.7 Income tax relating to components of other comprehensive income	-	-	-	-					
30 Dividends payable	-	-	-	-	7.8 <b>Other Comprehensive Income for the year net of tax</b>									
31 Deferred tax liability	-	-	-	-	7.9 <b>Total comprehensive income for the year</b>	<b>(403,552)</b>	<b>(207,023)</b>	<b>(625,754)</b>	<b>(443,049)</b>					
32 Retirement benefit liability	-	-	-	-										
33 Other liabilities	230,296	362,754	107,495	57,339										
34 <b>TOTAL LIABILITIES</b>	<b>5,385,064</b>	<b>4,036,811</b>	<b>3,305,354</b>	<b>2,593,042</b>										
<b>C SHAREHOLDERS' FUNDS</b>														
35 Paid up /Assigned capital	4,115,244	4,014,494	3,864,494	3,311,494										
36 Share premium/(discount)	-	-	-	-										
37 Revaluation reserves	-	-	-	-										
38 Retained earnings/Accumulated losses	(2,324,219)	(2,127,690)	(1,920,667)	(1,737,251)										
39 Statutory loan loss reserves	1,433	1,433	1,433	1,772										
40 Other Reserves	-	-	-	-										
41 Proposed dividends	-	-	-	-										
42 Capital grants	-	-	-	-										
43 <b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>1,792,459</b>	<b>1,888,237</b>	<b>1,945,260</b>	<b>1,576,015</b>										
44 Minority Interest	-	-	-	-										
45 <b>TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>7,177,523</b>	<b>5,925,048</b>	<b>5,250,614</b>	<b>4,169,057</b>										

The above Statement of Financial Position and Statement of Comprehensive Income are extracts from the institution's financial statements. These financial statements and other disclosures can be accessed on the institution's website; [www.dibkenya.co.ke](http://www.dibkenya.co.ke) They may also be accessed at the Registered Office of DIB Bank Kenya Ltd located at Upper Hill Building, Junction of Bunyala Road / Lower Hill Road, Nairobi.

  
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