



UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE, 2017

I. STATEMENT OF FINANCIAL POSITION	June 2017 (Unaudited) KShs '000
A. ASSETS	
1. Cash (both Local & Foreign)	44,251
2. Balances due from Central Bank of Kenya	-
3. Kenya Government and other securities held for dealing purposes	-
4. Financial assets at fair value through profit and loss	-
5. Investment Securities:	-
a) Held to maturity:	-
a. Kenya Government securities	-
b. Other securities	-
b) Available for sale:	-
a. Kenya Government securities	-
b. Other securities	-
6. Deposits and balances due from local banking institutions	457,003
7. Deposits and balances due from banking institutions abroad	-
8. Tax recoverable	-
9. Financing arrangements to customers (net)	-
10. Balances due from banking institutions in the Group	-
11. Investments in associates	-
12. Investments in subsidiary companies	-
13. Investments in joint ventures	-
14. Investment properties	-
15. Property and equipment	425,225
16. Prepaid lease rentals	-
17. Intangible assets	452,411
18. Deferred tax asset	-
19. Retirement benefit asset	-
20. Other assets	33,825
21. TOTAL ASSETS	1,412,715
B. LIABILITIES	
22. Balances due to Central Bank of Kenya	-
23. Customer deposits	121,672
24. Deposits and balances due to local banking institutions	-
25. Deposits and balances due to foreign banking institutions	-
26. Other money market deposits	-
27. Borrowed funds	-
28. Balances due to banking institutions in the Group	-
29. Tax payable	-
30. Dividends payable	-
31. Deferred tax liability	-
32. Retirement benefit liability	-
33. Other liabilities	38,318
34. TOTAL LIABILITIES	159,990
C. SHAREHOLDERS' FUNDS	
35. Paid up/assigned capital	2,561,270
36. Share premium/(discount)	-
37. Revaluation reserves	-
38. Retained earnings/accumulated losses	(1,308,545)
39. Statutory loan loss reserves	-
40. Other reserves	-
41. Proposed dividends	-
42. Capital grants	-
43. TOTAL SHAREHOLDERS' FUNDS	1,252,725
44. Minority interest	-
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	1,412,715

II. STATEMENT OF COMPREHENSIVE INCOME	June 2017 (Unaudited) KShs '000
1.0 PROFIT INCOME	
1.1 Financing activities	-
1.2 Government securities	-
1.3 Deposits and placements with banking institutions	-
1.4 Other profit Income	-
1.5 Total profit income	-
2.0 PROFIT EXPENSE	
2.1 Customer deposits	37
2.2 Deposits and placement from banking institutions	-
2.3 Other related expenses	-
2.4 Total profit expenses	37
2.5 NET PROFIT INCOME/(LOSS)	(37)
3.0 OTHER OPERATING INCOME	
4.0 Fees and commissions on financing arrangement	
4.1 Other fees and commissions	220
4.2 Foreign exchange trading income/(loss)	-
4.3 Dividend income	-
4.4 Other income	-
4.5 Total other operating income	220
5.0 TOTAL OPERATING INCOME	183
6.0 OTHER OPERATING EXPENSES	
6.1 Financing arrangements loss provision	-
6.2 Staff costs	190,738
6.3 Directors' emoluments	-
6.4 Rental charges	38,868
6.5 Depreciation charge on property and equipment	64,476
6.6 Amortisation charges	4,961
6.7 Other operating expenses	44,089
6.8 Total other operating expenses	343,132
7.0 Profit/(Loss) before tax and exceptional items	(342,950)
8.0 Exceptional items	
9.0 Profit/(Loss) after exceptional items	(342,950)
10.0 Current tax	
11.0 Deferred tax	
12.0 Profit/(Loss) after tax and exceptional items	(342,950)
13.0 Minority interest	
14.0 Profit/(Loss) after tax, exceptional items and minority interest	(342,950)
15.0 Other comprehensive income	
15.1 Gains/(losses) from translating the financial statements of foreign operations	-
15.2 Fair value changes in available for sale financial assets	-
15.3 Revaluation surplus on property, plant and equipment	-
15.4 Share of other comprehensive income of associates	-
15.5 Income tax relating to components of other comprehensive income	-
16.0 Other comprehensive income for the year net of tax	
17.0 Total comprehensive income for the year	(342,950)

III. OTHER DISCLOSURES	June 2017 (Unaudited) KShs '000
1.0 NON-PERFORMING FINANCING ARRANGEMENTS	
a) Gross non-performing financing arrangements	-
b) Less profit in suspense	-
c) Total non-performing financing arrangements (a-b)	-
d) Less financing arrangements losses provision	-
e) Net non-performing financing arrangements (c-d)	-
f) Discounted value of securities	-
g) Net NPLs exposure (e-f)	-
2.0 INSIDER FINANCING ARRANGEMENTS	
a) Directors, shareholders and associates	-
b) Employees	-
c) Total insider financing arrangements and other facilities	-
3.0 OFF-BALANCE SHEET ITEMS	
a) Letters of credit, guarantees and acceptances	-
b) Forwards, swaps and options	-
c) Other contingent liabilities	-
d) Total contingent liabilities	-
4.0 CAPITAL STRENGTH	
a) Core capital	1,252,725
b) Minimum statutory capital	1,000,000
c) Excess (a-b)	252,725
d) Supplementary capital	-
e) Total capital (a+d)	1,252,725
f) Total risk weighted assets	1,002,861
g) Core capital/total deposits liabilities	1029.6%
h) Minimum statutory ratio	8.00%
i) Excess/(deficiency)	1021.6%
j) Core capital/total risk weighted assets	124.9%
k) Minimum statutory ratio	10.50%
l) Excess (deficiency) (j-k)	114.4%
m) Total capital/total risk weighted assets	124.9%
n) Minimum statutory ratio	14.5%
o) Excess/(deficiency) (m-n)	110.4%
5.0 LIQUIDITY	
a) Liquidity ratio	412.0%
b) Minimum statutory ratio	20.0%
c) Excess/(deficiency) (a-b)	392.0%

The above statement of financial position, statements of comprehensive income and other disclosures are extracts from the books of the institution. These financial statements and other disclosures can be accessed on the institution's website: www.dibkenya.co.ke

The statements may also be accessed at the institution's Head Office located at DIB Bank Kenya Limited Headquarters, Bunyala Road/Lower Hill Road Junction.

Dan Omoro

Managing Director/CEO

Mohamed Al Sharif

Director