



I STATEMENT OF FINANCIAL POSITION			
	Dec 2017 Shs 000 (Audited)	Sep 2017 Shs 000 (Unaudited)	Jun 2017 Shs 000 (Unaudited)
A ASSETS			
1 Cash (both Local & Foreign)	70,744	83,952	44,251
2 Balances due from Central Bank of Kenya	38,840	13,435	-
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	761,400	532,473	457,003
7 Deposits and balances due from banking institutions abroad	-	-	-
8 Tax recoverable	182	-	-
9 Financing arrangements to customers (net)	290,621	20,632	-
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	336,996	397,726	425,225
16 Prepaid lease rentals	-	-	-
17 Intangible assets	492,607	433,816	452,411
18 Deferred tax asset	521,470	282,019	282,019
19 Retirement benefit asset	-	-	-
20 Other assets	97,449	91,195	33,825
21 TOTAL ASSETS	2,610,309	1,855,248	1,694,734
B LIABILITIES			
22 Balances due to Central Bank of Kenya	-	-	-
23 Customer deposits	1,181,421	512,892	121,672
24 Deposits and balances due to local banking institutions	103,337	-	-
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	56,711	46,177	38,318
34 TOTAL LIABILITIES	1,341,469	559,069	159,990
C SHAREHOLDERS' FUNDS			
35 Paid up /Assigned capital	2,561,271	2,561,271	2,561,271
36 Share premium/(discount)	-	-	-
37 Revaluation reserves	-	-	-
38 Retained earnings/Accumulated losses	(1,294,202)	(1,265,092)	(1,026,526)
39 Statutory loan loss reserves	1,772	-	-
40 Other Reserves	-	-	-
41 Proposed dividends	-	-	-
42 Capital grants	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	1,268,840	1,296,179	1,534,745
44 Minority Interest	-	-	-
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	2,610,309	1,855,248	1,694,734

II STATEMENT OF COMPREHENSIVE INCOME			
	Dec 2017 Shs 000 (Audited)	Sep 2017 Shs 000 (Unaudited)	Jun 2017 Shs 000 (Unaudited)
1.0 PROFIT INCOME			
1.1 Financing activities	5,198	108	-
1.2 Government securities	-	-	-
1.3 Deposits and placements with banking institutions	7,964	1,600	-
1.4 Other profit Income	-	-	-
1.5 Total profit income	13,162	1,709	-
2.0 PROFIT EXPENSE			
2.1 Customer deposits	8,909	570	37
2.2 Deposits and placements with banking institutions	-	-	-
2.3 Other related expenses	-	-	-
2.4 Total profit expenses	8,909	570	37
3.0 NET PROFIT INCOME/(LOSS)	4,253	1,139	(37)
4.0 OTHER OPERATING INCOME			
4.1 Fees and commissions on financing arrangement	6,320	3,378	-
4.2 Other fees and commissions	2,917	2,663	220
4.3 Foreign exchange trading income/(loss)	-	-	-
4.4 Dividend Income	-	-	-
4.5 Other income	-	-	-
4.6 Total other operating income	9,237	6,041	220
5.0 TOTAL OPERATING INCOME	13,490	7,180	183
6.0 OTHER OPERATING EXPENSES			
6.1 Financing arrangements Loss Provision	1,146	208	-
6.2 Staff costs	387,344	283,457	190,738
6.3 Directors' emoluments	8,586	5,582	-
6.4 Rental charges	82,073	60,106	38,868
6.5 Depreciation charge on property and equipment	125,325	85,031	64,476
6.6 Amortisation charges	34,737	23,712	4,961
6.7 Other operating expenses	213,600	110,143	44,089
6.8 Total Other Operating Expenses	852,791	568,239	343,132
7.0 Profit/(Loss) before tax and exceptional items	(839,301)	(561,059)	(342,950)
8.0 Exceptional items	-	-	-
9.0 Profit/(Loss) after exceptional items	(839,301)	(561,059)	(342,950)
10.0 Current tax	-	-	-
11.0 Deferred tax	239,454	-	-
12.0 Profit/(Loss) after tax and exceptional items	(599,847)	(561,059)	(342,950)
13.0 Minority interest	-	-	-
14.0 Profit/(Loss) after tax, exceptional items and Minority Interest	(599,847)	(561,059)	(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	(599,847)	(561,059)	(342,950)

III OTHER DISCLOSURES			
	Dec 2017 Shs 000 (Audited)	Sep 2017 Shs 000 (Unaudited)	Jun 2017 Shs 000 (Unaudited)
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	80,418	12,930	-
(c) Total Insider financing arrangements and other facilities	80,418	12,930	-
3.0 OFF-BALANCE SHEET ITEMS			
(a) Letters of credit, guarantees, acceptances	9,740	-	-
(b) Forwards, swaps and options	-	-	-
(c) Other contingent liabilities	-	-	-
(d) Total Contingent Liabilities	9,740	-	-
4.0 CAPITAL STRENGTH			
(a) Core capital	1,267,069	1,296,179	1,534,745
(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000
(c) Excess (a-b)	267,069	296,179	534,745
(d) Supplementary capital	1,772	-	-
(e) Total capital (a+d)	1,268,840	1,296,179	1,534,745
(f) Total risk weighted assets	1,811,320	1,387,701	1,022,861
(g) Core capital/Total deposits liabilities	107.2%	252.7%	1261.4%
(h) Minimum statutory Ratio	8.00%	8.00%	8.00%
(i) Excess/(Deficiency)	99.2%	244.7%	1253.4%
(j) Core capital / Total risk weighted assets	70.0%	93.4%	153.0%
(k) Minimum statutory Ratio	10.50%	10.50%	10.50%
(l) Excess (Deficiency) [j-k]	59.5%	82.9%	142.5%
(m) Total capital/Total risk weighted assets	70.1%	93.4%	153.0%
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%
(o) Excess/ (Deficiency) (m-n)	55.6%	78.9%	138.5%
5.0 LIQUIDITY			
(a) Liquidity Ratio	65.0%	122.8%	412.0%
(b) Minimum statutory Ratio	20.0%	20.0%	20.0%
(c) Excess/ (Deficiency) (a-b)	45.0%	102.8%	392.0%

The above Statement of Financial Position and Statement of Comprehensive Income are extracts from the institution's financial statements which have been audited by KPMG - Kenya and received an unqualified opinion. These financial statements and other disclosures can be accessed on the institution's website: www.dibkenya.co.ke. They may also be accessed at the institution's Head Office located at DIB Bank Kenya Ltd Headquarters, Bunyala Road / Lower Hill Road Junction.

Dan Omoro
Managing Director/CEO

Mohamed Al Sharif
Director



Dubai Islamic Bank A Global Islamic Bank

- The **1st** Islamic bank in the world
- Among the **top 3** Islamic banks worldwide
- Presence in **7** countries
- More than **8000** employees
- Nearly **3 million** customers globally
- A growing network of **500 branches** across the Group
- Market capitalization of over USD **\$8 bn.**
- Strong Credit Ratings - Moody's: '**A3**' - Stable; Fitch: '**A**' - Stable
- Ranks in the **top 4** banks in UAE which form the 'billion dollar profit' club

FINANCIAL HIGHLIGHTS

