

DIB BANK KENYA LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST MARCH 2025

I STATEMENT OF FINANCIAL POSITION				II STATEMENT OF COMPREHENSIVE INCOME				III OTHER DISCLOSURES			
	Mar 2025 Shs '000 (Unaudited)	Dec 2024 Shs '000 (Audited)	Mar 2024 Shs '000 (Unaudited)		March 2025 Shs '000 (Unaudited)	Dec 2024 Shs '000 (Audited)	March 2024 Shs '000 (Unaudited)		Mar 2025 Shs '000 (Unaudited)	Dec 2024 Shs '000 (Audited)	Mar 2024 Shs '000 (Unaudited)
A ASSETS				1.0 PROFIT INCOME				1.0 NON-PERFORMING FINANCING ARRANGEMENTS			
1 Cash (both Local & Foreign)	402,403	283,185	315,908	1.1 Financing activities	504,634	2,325,809	547,914	(a) Gross Non-performing Financing arrangements	5,060,266	4,371,303	2,040,725
2 Balances due from Central Bank of Kenya	983,980	1,264,279	1,308,857	1.2 Government securities	-	-	-	(b) Less Profit in Suspense	12,466	36,825	13,557
3 Kenya Government and other securities held for dealing purposes	-	-	-	1.3 Deposits and placements with banking institutions	78,139	227,343	39,080	(c) Total Non-Performing financing arrangements [a-b]	5,047,800	4,334,477	2,027,168
4 Financial Assets at fair value through profit and loss	-	-	-	1.4 Other profit Income	-	-	-	(d) Less Financing arrangements Loss Provision	595,342	672,406	217,912
5 Investment Securities:	-	-	-	1.5 Total profit income	582,773	2,553,152	586,994	(e) Net Non-Performing financing arrangements (c-d)	4,452,458	3,662,071	1,809,256
a) Held to Maturity:	-	-	-	2.0 PROFIT EXPENSE				(f) Discounted Value of Securities	6,619,429	4,665,742	3,154,119
a. Kenya Government securities	-	-	-	2.1 Customer deposits	355,910	1,541,387	338,526	(g) Net NPAs Exposure (e-f)	(2,166,971)	(1,003,671)	(1,344,864)
b. Other securities	-	-	-	2.2 Deposits and placements from banking institutions	89	29,477	7,233				
b) Available for sale:	-	-	-	2.3 Other related expenses	-	77,416	29,539				
a. Kenya Government securities	-	-	-	2.4 Total profit expenses	355,999	1,648,280	375,298				
b. Other securities	-	-	-	3.0 NET PROFIT INCOME/(LOSS)	226,774	904,872	211,696				
6 Deposits and balances due from local banking institutions	2,726,831	1,717,077	3,134,168	4.0 OTHER OPERATING INCOME				2.0 INSIDER FINANCING ARRANGEMENTS			
7 Deposits and balances due from banking institutions abroad	3,941,147	4,097,546	3,357,045	4.1 Fees and commissions on financing arrangement	6,018	68,037	14,351	(a) Directors, Shareholders and Associates	-	-	-
8 Tax recoverable	3,234	3,234	3,234	4.2 Other fees and commissions	9,741	774,648	8,682	(b) Employees	347,009	350,077	316,330
9 Financing arrangements to customers [net]	16,574,875	17,837,036	17,185,307	4.3 Foreign exchange trading income/[loss]	13,705	148,184	71,786	(c) Total Insider financing arrangements and other facilities	347,009	350,077	316,330
10 Balances due from banking institutions in the group	-	-	-	4.4 Dividend Income	-	-	-				
11 Investments in associates	-	-	-	4.5 Other income	137,791	1,135	187	3.0 OFF-BALANCE SHEET ITEMS			
12 Investments in subsidiary companies	-	-	-	4.6 Total other operating income	167,254	992,005	95,006	(a) Letters of credit, guarantees, acceptances	1,153,402	929,497	748,613
13 Investments in joint ventures	-	-	-	5.0 TOTAL OPERATING INCOME	394,028	1,896,877	306,702	(b) Forwards, swaps and options	-	-	1,358,247
14 Investment properties	-	-	-					(c) Other contingent liabilities	9,849	12,925	-
15 Property and equipment	563,511	585,025	386,344	6.0 OTHER OPERATING EXPENSES				(d) Total Contingent Liabilities	1,163,250	942,422	2,106,860
16 Prepaid lease rentals	-	-	-	6.1 Financing arrangements Loss Provision	32,593	480,736	5,992				
17 Intangible assets	437,201	442,145	622,275	6.2 Staff costs	131,201	496,180	116,198	4.0 CAPITAL STRENGTH			
18 Deferred tax asset	1,521,724	1,521,724	1,592,680	6.3 Directors' emoluments	2,000	10,970	2,344	(a) Core capital	4,089,700	4,092,859	3,883,558
19 Retirement benefit asset	-	-	-	6.4 Rental charges	1,010	21,538	784	(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000
20 Other assets	1,226,357	1,097,126	267,767	6.5 Depreciation charge on property and equipment	57,494	181,463	34,888	(c) Excess [a-b]	3,089,700	3,092,859	2,883,558
21 TOTAL ASSETS	28,381,261	28,848,376	28,173,584	6.6 Amortisation charges	25,402	88,341	21,128	(d) Supplementary capital	8,780	-	109,042
B LIABILITIES				6.7 Other operating expenses	133,085	514,218	119,023	(e) Total capital [a+d]	4,098,480	4,092,859	3,992,600
22 Balances due to Central Bank of Kenya	-	-	-	6.8 Total Other Operating Expenses	382,786	1,793,446	300,358	(f) Total risk weighted assets	22,238,122	22,914,917	21,130,543
23 Customer deposits	22,311,965	22,635,208	21,617,923	7.0 Profit/(Loss) before tax and exceptional items	11,242	103,431	6,344	(g) Core capital/Total deposits liabilities	18.3%	18.1%	15.0%
24 Deposits and balances due to local banking institutions	-	100,030	263,676	8.0 Exceptional items	-	-	-	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%
25 Deposits and balances due to foreign banking institutions	-	-	-	9.0 Profit/(Loss) after exceptional items	11,242	103,431	6,344	(i) Excess/(Deficiency)	10.3%	10.1%	10.0%
26 Other money Market deposits	-	-	-	10.0 Current tax	-	-	-	(j) Core capital / Total risk weighted assets	18.4%	17.9%	18.4%
27 Borrowed funds	-	-	-	11.0 Deferred tax	-	70,955	-	(k) Minimum statutory Ratio	10.5%	10.5%	10.5%
28 Balances due to banking institutions in the group	-	-	-	12.0 Profit/(Loss) after tax and exceptional items	11,242	32,476	6,344	(l) Excess (Deficiency) [j-k]	7.4%	7.4%	7.9%
29 Tax payable	-	-	-	13.0 Minority Interest	-	-	-	(m) Total capital/Total risk weighted assets	18.4%	17.9%	18.9%
30 Dividends payable	-	-	-	14.0 Profit/(Loss) after tax, exceptional items and Minority Interest	11,242	32,476	6,344	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%
31 Deferred tax liability	-	-	-	15.0 Other Comprehensive Income	-	-	-	(o) Excess/ (Deficiency) [m-n]	3.9%	3.4%	4.4%
32 Retirement benefit liability	-	-	-	15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-				
33 Other liabilities	443,471	498,555	703,534	15.2 Fair value changes in available for sale financial assets	-	-	-	5.0 LIQUIDITY			
34 TOTAL LIABILITIES	22,755,435	23,233,793	22,585,133	15.3 Revaluation surplus on Property, plant and equipment	-	-	-	(a) Liquidity Ratio	36.1%	32.1%	36.3%
C SHAREHOLDERS' FUNDS				15.4 Share of other comprehensive income of associates	-	-	-	(b) Minimum statutory Ratio	20.0%	20.0%	20.0%
35 Paid up /Assigned capital	9,626,754	9,626,754	9,626,754	15.5 Income tax relating to components of other comprehensive income	-	-	-	(c) Excess/ (Deficiency) [a-b]	16.1%	12.1%	11.3%
36 Share premium/(discount)	-	-	-	16.0 Other Comprehensive Income for the year net of tax	-	-	-				
37 Revaluation reserves	-	-	-	17.0 Total comprehensive income for the year	11,242	32,476	6,344				
38 Retained earnings/Accumulated losses	(4,009,709)	(4,012,171)	(4,147,345)								
39 Statutory financing arrangements Loss Provision	8,780	-	109,042								
40 Other Reserves	-	-	-								
41 Proposed dividends	-	-	-								
42 Capital grants	-	-	-								
43 TOTAL SHAREHOLDERS' FUNDS	5,625,826	5,614,583	5,588,451								
44 Minority Interest	-	-	-								
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	28,381,261	28,848,376	28,173,584								

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. They may also be accessed at the Registered Office of DIB Bank Kenya Ltd located at Upper Hill Building, Junction of Bunyala Road / Upper Hill Road, Nairobi.


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DIB Bank Kenya is regulated by the Central Bank of Kenya.