

DIB BANK KENYA LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE 2025

I STATEMENT OF FINANCIAL POSITION					II STATEMENT OF COMPREHENSIVE INCOME					III OTHER DISCLOSURES				
	June 2025 Shs '000	March 2025 Shs '000	Dec 2024 Shs '000	June 2024 Shs '000		June 2025 Shs '000	March 2025 Shs '000	Dec 2024 Shs '000	June 2024 Shs '000		June 2025 Shs '000	March 2025 Shs '000	Dec 2024 Shs '000	June 2024 Shs '000
	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)		(Unaudited)	(Unaudited)	(Audited)	(Unaudited)		(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
A ASSETS					1.0 PROFIT INCOME					1.0 NON-PERFORMING FINANCING ARRANGEMENTS				
1 Cash (both Local & Foreign)	359,980	402,403	283,185	309,648	1.1 Financing activities	966,119	504,634	2,325,809	1,142,567	(a) Gross Non-performing Financing arrangements	5,097,899	5,060,266	4,371,303	2,487,747
2 Balances due from Central Bank of Kenya	1,306,094	983,980	1,264,279	898,127	1.2 Government securities	-	-	-	-	(b) Less Profit in Suspense	12,871	12,466	36,825	13,101
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	1.3 Deposits and placements with banking institutions	164,651	78,139	227,343	110,337	(c) Total Non-Performing financing arrangements (a-b)	5,085,028	5,047,800	4,334,477	2,474,646
4 Financial Assets at fair value through profit and loss	-	-	-	-	1.4 Other profit income	-	-	-	-	(d) Less Financing arrangements Loss Provision	708,483	595,342	672,406	235,201
5 Investment Securities:	-	-	-	-	1.5 Total profit income	1,130,770	582,773	2,553,152	1,252,904	(e) Net Non-Performing financing arrangements (c-d)	4,376,545	4,452,458	3,662,071	2,239,445
a) Held to Maturity:	-	-	-	-						(f) Discounted Value of Securities	4,077,028	6,619,429	4,665,742	3,682,162
a. Kenya Government securities	-	-	-	-	2.0 PROFIT EXPENSE					(g) Net NPAs Exposure (e-f)	299,517	(2,166,971)	(1,003,671)	(1,442,717)
b. Other securities	-	-	-	-	2.1 Customer deposits	648,178	355,910	1,541,387	732,740					
b) Available for sale:	-	-	-	-	2.2 Deposits and placements from banking institutions	1,068	89	29,477	9,088	2.0 INSIDER FINANCING ARRANGEMENTS				
a. Kenya Government securities	-	-	-	-	2.3 Other related expenses	34	-	77,416	59,572	(a) Directors, Shareholders and Associates	-	-	-	-
b. Other securities	-	-	-	-	2.4 Total profit expenses	649,281	355,999	1,648,280	801,400	(b) Employees	309,096	347,009	350,077	302,673
6 Deposits and balances due from local banking institutions	3,361,322	2,726,831	1,717,077	1,944,530	3.0 NET PROFIT INCOME/(LOSS)	481,489	226,774	904,872	451,503	(c) Total Insider financing arrangements and other facilities	309,096	347,009	350,077	302,673
7 Deposits and balances due from banking institutions abroad	3,058,169	3,941,147	4,097,546	4,018,141										
8 Tax recoverable	3,234	3,234	3,234	3,234	4.0 OTHER OPERATING INCOME					3.0 OFF-BALANCE SHEET ITEMS				
9 Financing arrangements to customers (net)	15,965,744	16,574,875	17,837,036	19,959,775	4.1 Fees and commissions on financing arrangement	9,887	6,018	68,037	52,509	(a) Letters of credit, guarantees, acceptances	3,121,957	1,153,402	929,497	1,218,864
10 Balances due from banking institutions in the group	-	-	-	-	4.2 Other fees and commissions	19,089	9,741	774,648	17,169	(b) Forwards, swaps and options	123,165	-	-	715,402
11 Investments in associates	-	-	-	-	4.3 Foreign exchange trading income/(loss)	27,812	13,705	148,184	100,839	(c) Other contingent liabilities	-	9,849	12,925	-
12 Investments in subsidiary companies	-	-	-	-	4.4 Dividend Income	-	-	-	-	(d) Total Contingent Liabilities	3,245,122	1,163,250	942,422	1,934,266
13 Investments in joint ventures	-	-	-	-	4.5 Other income	138,672	137,791	1,135	351					
14 Investment properties	-	-	-	-	4.6 Total other operating income	195,460	167,254	992,005	170,868	4.0 CAPITAL STRENGTH				
15 Property and equipment	586,631	563,511	585,025	433,148	5.0 TOTAL OPERATING INCOME	676,949	394,028	1,896,877	622,372	(a) Core capital	3,901,281	4,089,700	4,092,859	3,808,611
16 Prepaid lease rentals	-	-	-	-						(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
17 Intangible assets	475,493	437,201	442,145	579,928	6.0 OTHER OPERATING EXPENSES					(c) Excess (a-b)	2,901,281	3,089,700	3,092,859	2,808,611
18 Deferred tax asset	1,521,724	1,521,724	1,521,724	1,592,680	6.1 Financing arrangements Loss Provision	64,034	32,593	480,736	70,786	(d) Supplementary capital	83,758	8,780	-	109,042
19 Retirement benefit asset	-	-	-	-	6.2 Staff costs	263,532	131,201	496,180	239,341	(e) Total capital (a+d)	3,985,039	4,098,480	4,092,859	3,917,652
20 Other assets	1,095,032	1,226,357	1,097,126	304,338	6.3 Directors' emoluments	4,000	2,000	10,970	5,394	(f) Total risk weighted assets	21,959,348	22,238,122	22,914,917	23,781,835
21 TOTAL ASSETS	27,733,422	28,381,261	28,848,376	30,043,549	6.4 Rental charges	2,012	1,010	21,538	1,451	(g) Core capital/Total deposits liabilities	18.1%	18.3%	18.1%	16.2%
					6.5 Depreciation charge on property and equipment	117,349	57,494	181,463	81,105	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%
B LIABILITIES					6.6 Amortisation charges	50,684	25,402	88,341	42,531	(i) Excess/(Deficiency)	10.1%	10.3%	10.1%	8.2%
22 Balances due to Central Bank of Kenya	-	-	-	-	6.7 Other operating expenses	283,158	133,085	514,218	253,538	(j) Core capital / Total risk weighted assets	17.8%	18.4%	17.9%	16.0%
23 Customer deposits	21,578,360	22,311,965	22,635,208	23,478,050	6.8 Total Other Operating Expenses	784,769	382,786	1,793,446	694,147	(k) Minimum statutory Ratio	10.5%	10.5%	10.5%	10.5%
24 Deposits and balances due to local banking institutions	-	-	100,030	250,274	7.0 Profit/(Loss) before tax and exceptional items	(107,820)	11,242	103,431	(71,775)	(l) Excess (Deficiency) (j-k)	7.3%	7.9%	7.4%	5.5%
25 Deposits and balances due to foreign banking institutions	-	-	-	-	8.0 Exceptional items	-	-	-	-	(m) Total capital/Total risk weighted assets	18.1%	18.4%	17.9%	16.5%
26 Other money Market deposits	-	-	-	-	9.0 Profit/(Loss) after exceptional items	(107,820)	11,242	103,431	(71,775)	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%
27 Borrowed funds	-	-	-	-	10.0 Current tax	-	-	-	-	(a) Excess/(Deficiency) (m-n)	3.6%	3.9%	3.4%	2.0%
28 Balances due to banking institutions in the group	-	-	-	-	11.0 Deferred tax	-	-	70,955	-					
29 Tax payable	-	-	-	-	12.0 Profit/(Loss) after tax and exceptional items	(107,820)	11,242	32,476	(71,775)	5.0 LIQUIDITY				
30 Dividends payable	-	-	-	-	13.0 Minority Interest	-	-	-	-	(a) Liquidity Ratio	37.5%	36.1%	32.1%	29.5%
31 Deferred tax liability	-	-	-	-	14.0 Profit/(Loss) after tax, exceptional items and Minority Interest	(107,820)	11,242	32,476	(71,775)	(b) Minimum statutory Ratio	20.0%	20.0%	20.0%	20.0%
32 Retirement benefit liability	-	-	-	-	15.0 Other Comprehensive Income					(c) Excess/(Deficiency) (a-b)	17.5%	16.1%	12.1%	11.3%
33 Other liabilities	648,300	443,471	498,555	804,892	15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-					
34 TOTAL LIABILITIES	22,226,659	22,755,435	23,233,793	24,533,216	15.2 Fair value changes in available for sale financial assets	-	-	-	-					
					15.3 Revaluation surplus on Property, plant and equipment	-	-	-	-					
C SHAREHOLDERS' FUNDS					15.4 Share of other comprehensive income of associates	-	-	-	-					
35 Paid up /Assigned capital	9,626,754	9,626,754	9,626,754	9,626,754	15.5 Income tax relating to components of other comprehensive income	-	-	-	-					
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	(107,820)	11,242	32,476	(71,775)					
38 Retained earnings/Accumulated losses	(4,203,749)	(4,009,709)	(4,012,171)	(4,225,464)										
39 Statutory Financing arrangements loss reserves	83,758	8,780	-	109,042										
40 Other Reserves	-	-	-	-										
41 Proposed dividends	-	-	-	-										
42 Capital grants	-	-	-	-										
43 TOTAL SHAREHOLDERS' FUNDS	5,506,763	5,625,826	5,614,583	5,510,332										
44 Minority Interest	-	-	-	-										
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	27,733,422	28,381,261	28,848,376	30,043,549										

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 / Lower Hill Road, Nairobi.


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