DIB BANK KENYA LIMITED

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

AASSETS Cash [both Local & Foreign Cash						
Name	I STATEMENT OF FINANCIAL POSITION				Dec 2024	
AASSETS Cash [both Local & Foreign]						
Cash Doth Local & Foreign 2Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing 3 purposes 402,936 1,264,279 1,219,001 403,936 1,264,279 1,219,0		[Ollaudited]	Conaddited	Conaddited	(Addited)	Constantical
28alances due from Central Bank of Kenya 1,249,256 1,306,094 983,980 1,264,279 1,219,001 1,200,095	A ASSETS					
Remya Government and other securities held for dealing 3 purposes 4 Financial Assets at fair value through profit and loss 5						
3-purposes		1,249,256	1,306,094	983,980	1,264,279	1,219,001
Financial Assets at fair value through profit and loss S S S S S S S S S						
Sinvestment Securities:						
a) Held to Maturity: a. Kenya Government securities b. Other securities b) Available for sale: a. Kenya Government securities b. Other securities b. Other securities b. Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions 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 13 Investments in joint ventures 15 Property and equipment 16 Prepaid lease rentals 17 Intangible assets 18 Deferred tax asset 19 Retirement benefit asset 20 Other assets 465.644 475.493 43.201 442.145 50.2.214 18 Deferred tax asset 19 Retirement benefit asset 20 Other assets 496.441 (1095.032 1226.357 1.097.126 329.860 13 Dividends payable 31 Deferred tax liability 33 Other liabilities 28 Balances due to Central Bank of Kenya 29 Tax payable 31 Deferred tax liability 33 Other liabilities 40 Exposits 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 31 Deferred tax liability 33 Other liabilities 55 Paid up /Assigned capital 65 Share premium/(discount) 37 Revaluation reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 55,513,307 5,506,763 5,625,826 5,614,583 5,412,186 44 Minority interest				_	_	_
a. Kenya Government securities b. Other securities c. Other securities b. Other securities b. Other securities b. Other securities c. Other securities b. Other securities c. Other securities b. Other securities c. Other securi		_	-	-	-	_
b) Available for sale:		-	-	-	-	-
A. Kenya Government securities b. Other securities c. Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions 7 Deposits and balances due from banking institutions 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 sipoint ventures 14 Investment properties 15 Property and equipment 15 Property and equipment 16 Prepaid lease rentals 17 Intangible assets 18 Deferred tax asset 19 Retirement benefit asset 20 Other assets 496,44 1,095,032 1,227,24 1,521,724 1	b. Other securities	-	-	-	-	-
D. Other securities		-	-	-	-	-
6 Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions 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 associates 12 Investments in subsidiary companies 13 Investments in joint ventures 14 Investment properties 15 Property and equipment 16 Prepaid lease rentals 17 Intangible assets 18 Deferred tax asset 19 Retirement benefit asset 20 Other assets 19 RIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits 22 Beposits 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 foreign banking institutions 28 Balances due to banking institutions in the group 29 Tax payable 30 Dividends payable 31 Deferred tax liability 32 Retirement benefit liability 32 Retirement benefit liability 32 Retirement benefit liability 32 Retirement benefit liability 33 Other liabilities 34 TOTAL LABRILITIES C SHAREHOLDERS' FUNDS 35 Pajai up /Assigned capital 36 Share premium/ (discount) 37 Revaluation reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 5,533,05 8,68,63 3,281,267 2,726,838 1,778,370 1,973,26 3,234		-	-	-	-	-
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable 9 Flanacting arrangements to customers (net) 10 Balances due from banking institutions in the group 11 Investments in subsidiary companies 13 Investments in isubsidiary companies 13 Investments in joint ventures 14 Investment properties 15 Property and equipment 16 Prepaid lease rentals 17 Intrangible assets 18 Petirement benefit asset 20 Other assets 21 ITOTAL ASSETS 8 LIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits 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 32 Retirement benefit liability 32 Retirement benefit liability 32 Retirement benefit liability 33 Other liabilities 40 CSHAREHOLDERS' FUNDS 44 Minority Interest 45 Span Span Span Span Span Span Span Span		F 000 F01	0.001.000	0.700.001	1 717 077	10/1507
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9 Financing arrangements to customers (net) 10 Balances due from banking institutions in the group 11 Investments in associates 12 Investments in in associates 12 Investments in jubidiary companies 13 Investments in jubidiary companies 13 Investments in jubidiary companies 15 Property and equipment 15 Property and equipment 16 Prepaid lease rentals 17 Intangible assets 18 Deferred tax asset 19 Retirement benefit asset 20 Other assets 465,464 475,493 437,201 442,145 502,214 1521,724 15						
10 Balances due from banking institutions in the group 11 Investments in associates 12 Investments in jubididary companies 13 Investments in jubididary companies 13 Investments in jubididary companies 14 Investment properties 15 Property and equipment 16 Prepaid lease rentals 16 Prepaid lease rentals 17 Intangible assets 18 Deferred tax asset 19 Retirement benefit asset 20 Other assets 21 TOTAL ASSETS 30,339,919 27,733,422 28,381,261 28,848,376 29,965,218 BLIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits 24 Deposits and balances due to foreign banking institutions 25 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 32 Retirement benefit liability 32 Retirement benefit liability 32 Retirement benefit liability 33 Other liabilities 558,519 648,300 648,300 648,307 649,626,754 648,308 648,						
11 Investments in associates 12 Investments in subsidiary companies 13 Investments in joint ventures 14 Investment properties 15 Property and equipment 15 Property and equipment 15 Property and equipment 17 Intangible assets 16 Sefa 4 475,493 437,201 442,145 502,214 18 Deferred tax asset 1, 152,1724 1, 152,1724 1, 152,1724 1, 152,2724 1, 15		-	- 10,000,744	-	- 17,007,000	-
13 Investments in joint ventures 14 Investment properties 15 Property and equipment 15 Property and equipment 16 Prepaid lease rentals 17 Intangible assets 18 Deferred tax asset 19 Retirement benefit asset 20 Other assets 21 TOTAL ASSETS 30,339,919 27,733,422 28,381,261 28,848,376 29,965,218 BLIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits 24 Deposits and balances due to foreign banking institutions 25 Other money Market deposits 27 Borrowed funds 28 Ballances due to foreign banking institutions 26 Other money Market deposits 27 Borrowed funds 30 Dividends payable 31 Deferred tax liability 32 Retirement benefit liability 32 Retirement benefit liability 32 Retirement benefit liability 32 Retirement benefit liability 33 Other liabilities 44 Deposits and balances due to foreign banking institutions 55 Deposits and balances due to foreign banking institutions 56 Other money Market deposits 57 Borrowed funds 58 Other money Market deposits 58 Other money Market deposits 59 Boystis and balances due to foreign banking institutions 50 Other money Market deposits 50 Deposits and balances due to foreign banking institutions 50 Other money Market deposits 57 Borrowed funds 58 Other money Market deposits 59 Boystis and balances due to foreign banking institutions 50 Other money Market deposits 50 Deposits and balances due to foreign banking institutions 50 Other money Market deposits 50 Deposits and balances due to foreign banking institutions 50 Other money Market deposits 50 Deposits and balances due to foreign banking institutions 50 Other money Market deposits 50 Deposits and balances due to foreign banking institutions 50 Other money Market deposits 50 Deposits and balances due to foreign banking institutions 50 Other money Market deposits 50 Deposits and balances due to foreign banking institutions 50 Other money Market deposits 50 Deposits and balances due to foreign banking institutions 50 Other money Market deposits 50 Deposits and balances due to foreign banking institutions 50 Other mon		_	-	-	-	_
14 Investment properties 578,350 586,631 563,511 585,025 570,639 16 Prepaid lease rentals -		-	-	-	-	-
15 Property and equipment 578,350 586,631 563,511 585,025 570,639 16 Prepaid lease rentals 7 Intangible assets 465,464 475,493 437,201 442,145 502,214 19 Retirement benefit asset 1,521,724 1	13 Investments in joint ventures	-	-	-	-	-
16 Prepaid lease rentals 17 Intangible assets 18 Retirement bearefit asset 19 Retirement benefit asset 20 Other assets 20 Other assets 20 Other assets 21 TOTAL ASSETS 30,339,919 27,733,422 28,381,261 28,848,376 29,965,218 BLIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits 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 28 Distances due to banking institutions in the group 29 Tax, payable 30 Dividends payable 31 Deferred tax liability 32 Retirement benefit liability 32 Retirement benefit liability 33 Other liabilities 34 TOTAL LIABILITIES 24,826,812 22,226,859 22,755,435 23,237,93 24,553,023 C SHAREHOLDERS' FUNDS 38 Retained earnings/Accumulated losses 39 Statutory Financing arrangements loss reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 5,513,307 5,506,763 5,625,828 5,614,583 5,412,196 44 Minority Interest	14 Investment properties	-	-	-	-	-
17 Intangible assets 485,468 475,493 437,201 442,145 502,214 18 Deferred tax asset 1,521,724		578,350	586,631	563,511	585,025	570,639
18 Deferred tax asset 19 Retirement benefit asset 20 Other assets 21 TOTAL ASSETS 30,339,919 27,733,422 28,381,261 28,848,376 29,965,218 BLIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits 24 Deposits and balances due to foreign 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 32 Retirement benefit liability 32 Retirement benefit liability 34 TOTAL LIABILITIES 24,826,812 22,226,859 22,755,435 23,233,793 24,553,023 CSHAREHOLDERS' FUNDS 38 Statutory Financing arrangements loss reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 5,513,307 5,506,763 5,625,828 5,812,196 5,213,307 5,506,763 5,625,828 5,812,196 5,513,307 5,506,763 5,525,828 5,812,196 5,213,207 5,227,24 1,521,721 1,521,724 1,521,724 1,521,724 1,521,724 1,521,724 1,521,7		-	-	-	-	-
19 Retirement benefit asset 496,44 1,095,032 1,226,357 1,097,126 328,860 21 TOTAL ASSETS 30,339,919 27,733,422 28,381,261 28,848,376 29,965,218 22 Balances due to Central Bank of Kenya 23 Customer deposits 24,268,093 21,578,360 22,311,95 22,635,209 23,221,613 24 Deposits and balances due to local banking institutions 24,268,093 21,578,360 22,311,95 22,635,209 23,221,613 25 Balances due to foreign banking institutions 24,268,093 21,578,360 22,311,95 22,635,209 23,221,613 27 Borrowed funds 24,268,093 21,578,360 22,311,95 22,635,209 23,221,613 28 Balances due to banking institutions in the group 2	•		.,		, .	
20 Other assets 496,441 1,095,032 1,226,357 1,097,126 329,860 21 TOTAL ASSETS 30,339,919 27,733,422 28,381,261 28,848,376 29,965,218 BLIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits 24,268,093 21,578,360 22,311,965 22,635,208 23,221,613 25 Deposits and balances due to local banking institutions 25 Deposits and balances due to foreign 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 32 Retirement benefit liability 33 Other liabilities 58,519 648,300 443,471 498,555 529,474 47 TOTAL LIABILITIES 24,826,612 22,226,659 22,755,435 23,233,793 24,553,023 C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capital 56 Share persumur/(discount) 37 Revaluation reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 5,513,307 5,506,763 5,625,826 5,614,583 5,412,196 5,513,307 5,506,763 5,625,826 5,614,583 5,412,196		1,521,724	1,521,724	1,521,724	1,521,724	1,592,680
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22 Balances due to Central Bank of Kenya 23 Customer deposits 24 Leposits 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 33 Other liabilities 34 TOTAL LUBILITIES 24,826,812 22,226,859 22,755,435 22,233,793 24,553,023 C SHAREHOLDERS' FUNDS 38 Retained earnings/Accumulated losses 39 Retained earnings/Accumulated losses 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 5,513,307 5,506,763 5,625,828 5,614,583 5,412,196 5,513,307 5,506,763 5,625,828 5,263,520 5,203,230,030 5,203,130,030 5,22,313,965 22,231,965 22,2	21 TOTAL ASSETS	30,339,919	27,733,422	28,381,261	28,848,376	29,965,218
22 Balances due to Central Bank of Kenya 23 Customer deposits 24 Leposits 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 33 Other liabilities 34 TOTAL LUBILITIES 24,826,812 22,226,859 22,755,435 22,233,793 24,553,023 C SHAREHOLDERS' FUNDS 38 Retained earnings/Accumulated losses 39 Retained earnings/Accumulated losses 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 5,513,307 5,506,763 5,625,828 5,614,583 5,412,196 5,513,307 5,506,763 5,625,828 5,263,520 5,203,230,030 5,203,130,030 5,22,313,965 22,231,965 22,2	RI IARII ITIFS					
22 Customer deposits 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 32 Retirement benefit liability 32 Retirement benefit liability 34 TOTAL LIABILITIES 24,826,812 22,226,859 22,755,435 23,233,793 24,553,023 C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 5,513,307 5,506,763 5,625,826 5,614,583 5,412,196		_	-	-	-	_
25 Deposits and balances due to foreign banking institutions 28 Other money Market deposits 27 Borrowed funds 28 Balances due to banking institutions in the group 29 Tax payable 31 Deferred tax liability 31 Deferred tax liability 32 Retirement benefit liability 33 Other liabilities 558,519 648,300 443,471 498,555 529,474 40 TOTAL LLABILITIES 24,826,612 22,226,659 22,755,435 23,233,793 24,553,023 C SHAREHOLDERS' FUNDS 35 Paid up / Assigned capital 36 Share premium/ (discount) 37 Revaluation reserves 38 Retained earnings/Accumulated losses 48 Retained earnings/Accumulated losses 49 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 5,513,307 5,506,763 5,625,828 5,614,583 5,412,196 44 Minority Interest		24,268,093	21,578,360	22,311,965	22,635,208	23,221,613
28 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 32 Retirement benefit liability 32 Retirement benefit liability 34 TOTAL LIABILITIES 24,826,812 22,226,859 22,755,435 23,233,793 24,553,023 C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/Accumulated losses 38 Retained earnings/Accumulated losses 39 Statutory Financing arrangements loss reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 5,513,307 5,506,763 5,625,826 5,614,583 5,412,196	24 Deposits and balances due to local banking institutions	-	-	-	100,030	801,936
27 Borrowed funds 28 Balances due to banking institutions in the group 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 558,519 648,300 443,471 498,555 529,474 24,826,612 22,226,659 22,755,435 23,233,793 24,553,023 C SHAREHOLDERS'FUNDS 35 Paid up /Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/Accumulated losses 38 Retained earnings/Accumulated losses 39 Statutory Financing arrangements loss reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS'FUNDS 5,513,307 5,506,763 5,625,826 5,614,583 5,412,196 44 Minority Interest		-	-	-	-	-
28 Balances due to banking institutions in the group 29 Tax payable 30 Dividends payable 31 Deferred tax liability 32 Retirement benefit liability 32 Retirement benefit liability 33 Other liabilities 558,519 648,300 443,471 498,555 529,474 34 TOTAL LIABILITIES 24,826,612 22,226,659 22,755,435 23,233,793 24,553,023 C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capital 9,626,754 9,626,75		-	-	-	-	-
29 Tax payable 30 Dividends payable 31 Deferred tax liability 32 Retirement benefit liability 32 Retirement benefit liability 34 TOTAL LIABILITIES 558,519 648,300 443,471 498,555 529,474 24,826,612 22,226,659 22,755,435 23,233,793 24,553,023 C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capita 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/Accumulated losses 38 Retained earnings/Accumulated losses 39 Statutory Financing arrangements loss reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 5,513,307 5,506,763 5,625,826 5,614,583 5,412,196		-	-	-	-	-
30 Dividends payable 31 Deferred tax liability 32 Retirement benefit liability 33 Other liabilities 558.519 648.300 443.471 498.555 529.474 24,826,612 22,226,659 22,755,435 23,233,793 24,553,023 C SHAREHOLDERS' FUNDS 35 Paid tup / Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/Accumulated losses 38 Retained earnings/Accumulated losses 40 Other Reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 5,513,307 5,506,763 5,625,826 5,614,583 5,412,196 44 Minority Interest		-	-	-	-	-
31 Deferred tax liability		_	-	-	-	-
32 Retirement benefit liability 33 Other liabilities 558,519 648,300 443,471 498,555 529,473 34 TOTAL LIABILITIES 24,826,612 22,226,659 22,755,435 23,233,793 24,553,023 C SHAREHOLDERS' FUNDS S Paid up / Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/Accumulated losses 39 Statutory Financing arrangements loss reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 558,519 648,300 443,471 498,555 529,473 9,626,754 9,626				-		
33 Other liabilities 558,519 648,300 443,471 498,555 529,474 24,826,612 22,226,659 22,755,435 23,233,793 24,553,023 C SHAREHOLDERS' FUNDS 35 Paid up / Assigned capital 9,626,754 9,626		_	_	_	_	_
C SHAREHOLDERS' FUNDS 35 Paid up / Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/Accumulated losses 38 Retained earnings/Accumulated losses 341,207 40 Other Reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 9,626,754	•	558.519	648.300	443,471	498,555	529,474
35 Paid up /Assigned capital 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 96,	34 TOTAL LIABILITIES	24,826,612	22,226,659	22,755,435	23,233,793	24,553,023
35 Paid up /Assigned capital 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 9,626,754 96,						
36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/Accumulated losses 39 Statutory Financing arrangements loss reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 43 Honosed Signature State		0.000 75 /	0.000 75 /	0.000 75 /		
37 Revaluation reserves 38 Retained earnings/Accumulated losses 38 Retained earnings/Accumulated losses 341,207 39 Statutory Financing arrangements loss reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 43 TOTAL SHAREHOLDERS' FUNDS 5,513,307 5,506,763 5,625,826 5,614,583 5,412,196		9,626,/54	9,626,754	9,626,754	9,626,/54	9,626,754
38 Retained earnings/Accumulated losses (4,454,685) (4,203,749) (4,009,709) (4,012,171) (4,323,600) 39 Statutory Financing arrangements loss reserves 40 Other Reserves 41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest 5,513,307 5,506,763 5,625,826 5,614,583 5,412,196		_	-	-	-	-
39 Statutory Financing arrangements loss reserves 34,207 83,758 8,780 - 109,042 40 Other Reserves		(4 454 655)	[4 203 749]	r4 nng 7ng)	[4 012 1711	[4 323 600]
40 Other Reserves					(4,012,171)	
41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 5,513,307 5,506,763 5,625,826 5,614,583 5,412,196 44 Minority Interest				-,.00	-	-
42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS 5,513,307 5,506,763 5,625,826 5,614,583 5,412,196 44 Minority Interest		_	-	-	-	-
44 Minority Interest		-	-	-	-	-
		5,513,307	5,506,763	5,625,826	5,614,583	5,412,196
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 30,339,919 27,733,422 28,381,261 28,848,376 29,965,218	44 Minority Interest	-	-	-	-	-
40 TOTAL LIABILITIES AND SHAKEHULDERS FUNDS 50,338,818 27,733,422 20,381,261 28,848,376 29,965,218	AE TOTAL LIADILITIES AND CHAREHOLDEDS STUDE	20 220 010	27722/22	20 201 201	20 0/0 270	20 005 210
	40 TOTAL LIABILITIES AND STAKEHULDERS' FUNDS	30,338,919	£1,133,422	20,301,261	20,040,3/6	حع,505,∠الا

II STATEMENT OF COMPREHENSIVE INCOME	Sept 2025 Shs '000 (Unaudited)	Shs '000	March 2025 Shs '000 (Unaudited)	Dec 2024 Shs '000 (Audited)	Sept 2024 Shs '000 (Unaudited)
1.0 PROFIT INCOME	(Ollauditeu)	Conduction	(Ollauurteu)	(Addited)	Congranter
1.1 Financing activities	1,521,166	966,119	504,634	2,325,809	1,741,074
1.2 Government securities	-	-	-	-	-
1.3 Deposits and placements with banking institutions	254,194	164,651	78,139	227,343	172,174
1.4 Other profit Income	-	-	-	-	-
1.5 Total profit income	1,775,360	1,130,770	582,773	2,553,152	1,913,249
2.0 PROFIT EXPENSE					
2.1 Customer deposits	937,076	648,178	355,910	1,541,387	1,137,739
2.2 Deposits and placements from banking institutions	2,223	1,068	89	29,477	21,349
2.3 Other related expenses	90	34	-	77,416	77,416
2.4 Total profit expenses	939,389	649,281	355,999	1,648,280	1,236,504
3.0 NET PROFIT INCOME/(LOSS)	835,971	481,489	226,774	904,872	676,745
4.0 OTHER OPERATING INCOME					
4.1 Fees and commissions on financing arrangement	17,492	. ,	6,018	68,037	60,235
4.2 Other fees and commissions	28,506		9,741	774,648	27,009
4.3 Foreign exchange trading income/(loss)	39,622	27,812	13,705	148,184	137,544
4.4 Dividend Income	-	-	-	-	-
4.5 Other income	143,279	138,672	137,791	1,135	774
4.6 Total other operating income	228,898	195,460	167,254	992,005	
5.0 TOTAL OPERATING INCOME	1,064,869	676,949	394,028	1,896,877	902,307
6.0 OTHER OPERATING EXPENSES					
6.1 Financing arrangements Loss Provision	91,093	,	32,593	480,736	112,676
6.2 Staff costs	388,168	,	131,201	496,180	366,939
6.3 Directors' emoluments	6,381	,	2,000	10,970	8,444
6.4 Rental charges	2,763		1,010	21,538	2,255
6.5 Depreciation charge on property and equipment	178,781		57,494	181,463	127,756
6.6 Amortisation charges	75,752		25,402	88,341	64,217
6.7 Other operating expenses	423,207	,	133,085	514,218	389,932
6.8 Total Other Operating Expenses	1,166,146	. ,	382,786	1,793,446	
7.0 Profit/(Loss) before tax and exceptional items	(101,277)	(107,820)	11,242	103,431	(169,912)
8.0 Exceptional items	-	-	-	-	-
9.0 Profit/(Loss) after exceptional items	(101,277)	(107,820)	11,242	103,431	(169,912)
10.0 Current tax	-	-	-		-
11.0 Deferred tax	-	-	-	70,955	
12.0 Profit /(Loss) after tax and exceptional items	(101,277)	(107,820)	11,242	32,476	(169,912)
13.0 Minority Interest	-	-	-	-	-
Profit /(Loss) after tax, exceptional items and 14.0 Minority Interest	(101,277)	(107,820)	11,242	32,476	(169,912)
15.0 Other Comprehensive Income					
Gains/(Losses) from translating the financial 15.1 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			_	_	
Income tax relating to components of other		_	-	-	
15.5 comprehensive income	_	_	_	_	
16.0 Other Comprehensive Income for the year net of tax		_	_	_	
17.0 Total comprehensive income for the year	(101,277)	(107,820)	11.242	32,476	[169,912]
	(101,277)	(107,020)	11,242	0L,-770	[100,012]

	III OTI	HER DISCLOSURES	Sept 2025 Shs '000	June 2025 Shs '000	March 2025 Shs '000	Dec 2024 Shs '000	Sept 202 Shs '00
			(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited
	1.0 NO	N-PERFORMING FINANCING ARRANGEMENTS					
		Gross Non-performing Financing arrangements	5,110,515	5,097,899	5,060,266	4,371,303	2,902,01
ı		Less Profit in Suspense	12,734	12,871	12,466	36,825	13,08
	(c)	Total Non-Performing financing arrangements (a-b)	5.097.781	E 00E 020	5,047,800	4,334,477	2 000 02
ı	(4)	Less Financing arrangements Loss Provision	966.115	708,483		672,406	296.11
		Net Non-Performing financing arrangements	300,113	700,400	333,342	0/2,400	230,11
	(e)	(c-d)	4,131,666	4,376,545	4,452,458	3,662,071	2,592,81
	(f)	Discounted Value of Securities	5,997,043	4,077,028	6,619,429	4,665,742	3,568,02
	(g)	Net NPAs Exposure (e-f)	(1,865,377)	299,517	(2,166,971)	(1,003,671)	(975,204
	2.0 INS	SIDER FINANCING ARRANGEMENTS					
	(a)	Directors, Shareholders and Associates	-	-	-	-	
	(b)	Employees	273,592	309,096	347,009	350,077	329,19
	(c)	Total Insider financing arrangements and other					
		facilities	273,592	309,096	347,009	350,077	329,19
	3.0 OF	F-BALANCE SHEET ITEMS					
		Letters of credit, guarantees, acceptances	1,931,603	3,121,957	1.153.402	929,497	1,452,34
		Forwards, swaps and options	87,950	123,165		-	68,04
		Other contingent liabilities	_	-	9,849	12,925	
	(d)	Total Contingent Liabilities	2,019,553	3,245,122	1,163,250	942,422	1,520,39
	4.0 CA	PITAL STRENGTH					
	(a)	Core capital	3,650,375	3,901,281	4,089,700	4,092,859	3,710,47
		Minimum statutory capital	1,000,000	1,000,000	, ,	1,000,000	1,000,00
		Excess (a-b)	2,650,375			3,092,859	2,710,47
		Supplementary capital	341,207	83,758	.,	-	109,04
		Total capital (a+d)	3,991,583			4,092,859	3,819,51
		Total risk weighted assets	20,604,317		22,238,122	22,914,917	
	107	Core capital/Total deposits liabilities	15.0%	18.1%		18.1%	16.09
		Minimum statutory Ratio	8.0% 7.0%	8.0% 10.1%		8.0% 10.1%	8.09 8.09
	(I)	Excess/(Deficiency) Core capital / Total risk weighted assets	17.7%	17.8%		17.9%	15.9%
		Minimum statutory Ratio	10.5%	10.5%		10.5%	10.59
		Excess (Deficiency) (i-k)	7.2%	7.3%			5.49
		Total capital/Total risk weighted assets	19.4%	18.1%			16.39
		Minimum statutory Ratio	14.5%	14.5%		14.5%	14.59
		Excess/ (Deficiency) (m-n)	4.9%	3.6%		3.4%	1.89
	(U)	Excess (Beneficially) (iii ii)	7.5 70	0.070	0.070	J770	
	5.0 LIQ	UIDITY					
		Liquidity Ratio	31.3%	37.5%	36.1%	32.1%	28.59
		Minimum statutory Ratio	20.0%	20.0%		20.0%	20.09
		Excess/(Deficiency)(a-b)	11.3%	17.5%	16.1%	12.1%	8.5%

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.

Michael Murphy Director

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