DIB BANK KENYA LIMITED

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

I STATEMENT OF FINANCIAL POSITION	Sept 2025 Shs '000 (Unaudited)	June 2025 Shs '000 (Unaudited)	March 2025 Shs '000 (Unaudited)	Dec 2024 Shs '000 (Audited)	Sept 2024 Shs '000 (Unaudited)
A ASSETS					
1 Cash (both Local & Foreign)	432,396	359,980	402,403	283,185	352,991
2 Balances due from Central Bank of Kenya	1,249,256	1,306,094	983,980	1,264,279	1,219,001
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	5,630,581	3,361,322	2,726,831	1,717,077	1,941,597
7 Deposits and balances due from banking institutions abroad	289,654	3,058,169	3,941,147	4,097,546	3,913,623
8 Tax recoverable	3,234	3,234	3,234	3,234	3,234
9 Financing arrangements to customers (net)	19,672,821	15,965,744	16,574,875	17,837,036	19,539,379
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	578,350	586,631	563,511	585,025	570,639
16 Prepaid lease rentals	-	-	-	-	-
17 Intangible assets	465,464	475,493	437,201	442,145	502,214
18 Deferred tax asset	1,521,724	1,521,724	1,521,724	1,521,724	1,592,680
19 Retirement benefit asset	-	-	-	-	-
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**
B LIABILITIES					
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
24 Deposits and balances due to local banking institutions	-	-	-	100,030	801,936
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	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	9,626,754	9,626,754	9,626,754	9,626,754
36 Share premium/(discount)	-	-	-	-	-
37 Revaluation reserves	-	-	-	-	-
38 Retained earnings/Accumulated losses	(4,454,655)	(4,203,749)	(4,009,709)	(4,012,171)	(4,323,600)
39 Statutory Financing arrangements loss reserves	341,207	83,758	8,780	-	109,042
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	-	-	-	-	-
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	**30,339,919**	**27,733,422**	**28,381,261**	**28,848,376**	**29,965,218**

II STATEMENT OF COMPREHENSIVE INCOME	Sept 2025 Shs '000 (Unaudited)	June 2025 Shs '000 (Unaudited)	March 2025 Shs '000 (Unaudited)	Dec 2024 Shs '000 (Audited)	Sept 2024 Shs '000 (Unaudited)
1.0 PROFIT INCOME					
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	9,887	6,018	68,037	60,235
4.2 Other fees and commissions	28,506	19,089	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**	**225,562**
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	64,034	32,593	480,736	112,676
6.2 Staff costs	388,168	263,532	131,201	496,180	366,939
6.3 Directors' emoluments	6,381	4,000	2,000	10,970	8,444
6.4 Rental charges	2,763	2,012	1,010	21,538	2,255
6.5 Depreciation charge on property and equipment	178,781	117,349	57,494	181,463	127,756
6.6 Amortisation charges	75,752	50,684	25,402	88,341	64,217
6.7 Other operating expenses	423,207	283,159	133,085	514,218	389,932
6.8 Total Other Operating Expenses	**1,166,146**	**784,769**	**382,786**	**1,793,446**	**1,072,219**
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	-	-	-	-	-
14.0 Profit /(Loss) after tax, exceptional items and Minority Interest	**(101,277)**	**(107,820)**	**11,242**	**32,476**	**(169,912)**
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	**(101,277)**	**(107,820)**	**11,242**	**32,476**	**(169,912)**

III OTHER DISCLOSURES	Sept 2025 Shs '000 (Unaudited)	June 2025 Shs '000 (Unaudited)	March 2025 Shs '000 (Unaudited)	Dec 2024 Shs '000 (Audited)	Sept 2024 Shs '000 (Unaudited)
1.0 NON-PERFORMING FINANCING ARRANGEMENTS					
(a) Gross Non-performing Financing arrangements	5,110,515	5,097,899	5,060,266	4,371,303	2,902,016
(b) Less Profit in Suspense	12,734	12,871	12,466	36,825	13,086
(c) Total Non-Performing financing arrangements (a-b)	**5,097,781**	**5,085,028**	**5,047,800**	**4,334,477**	**2,888,930**
(d) Less Financing arrangements Loss Provision	966,115	708,483	595,342	672,406	296,114
(e) Net Non-Performing financing arrangements (c-d)	**4,131,666**	**4,376,545**	**4,452,458**	**3,662,071**	**2,592,816**
(f) Discounted Value of Securities	5,997,043	4,077,028	6,619,429	4,665,742	3,568,020
(g) Net NPAs Exposure (e-f)	**(1,865,377)**	**299,517**	**(2,166,971)**	**(1,003,671)**	**(975,204)**
2.0 INSIDER FINANCING ARRANGEMENTS					
(a) Directors, Shareholders and Associates	-	-	-	-	-
(b) Employees	273,592	309,096	347,009	350,077	329,194
(c) Total Insider financing arrangements and other facilities	**273,592**	**309,096**	**347,009**	**350,077**	**329,194**
3.0 OFF-BALANCE SHEET ITEMS					
(a) Letters of credit,guarantees, acceptances	1,931,603	3,121,957	1,153,402	929,497	1,452,344
(b) Forwards, swaps and options	87,950	123,165	-	-	68,048
(c) Other contingent liabilities	-	-	9,849	12,925	-
(d) Total Contingent Liabilities	**2,019,553**	**3,245,122**	**1,163,250**	**942,422**	**1,520,392**
4.0 CAPITAL STRENGTH					
(a) Core capital	**3,650,375**	**3,901,281**	**4,089,700**	**4,092,859**	**3,710,474**
(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c) Excess (a-b)	**2,650,375**	**2,901,281**	**3,089,700**	**3,092,859**	**2,710,474**
(d) Supplementary capital	341,207	83,758	8,780	-	109,042
(e) Total capital (a+d)	**3,991,583**	**3,985,039**	**4,098,480**	**4,092,859**	**3,819,516**
(f) Total risk weighted assets	20,604,317	21,959,348	22,238,122	22,914,917	23,363,199
(g) Core capital/Total deposits liabilities	**15.0%**	**18.1%**	**18.3%**	**18.1%**	**16.0%**
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
(I) Excess/(Deficiency)	**7.0%**	**10.1%**	**10.3%**	**10.1%**	**8.0%**
(j) Core capital / Total risk weighted assets	**17.7%**	**17.8%**	**18.4%**	**17.9%**	**15.9%**
(k) Minimum statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
(l) Excess (Deficiency) (j-k)	**7.2%**	**7.3%**	**7.9%**	**7.4%**	**5.4%**
(m) Total capital/Total risk weighted assets	**19.4%**	**18.1%**	**18.4%**	**17.9%**	**16.3%**
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
(o) Excess/ (Deficiency) (m-n)	**4.9%**	**3.6%**	**3.9%**	**3.4%**	**1.8%**
5.0 LIQUIDITY					
(a) Liquidity Ratio	**31.3%**	**37.5%**	**36.1%**	**32.1%**	**28.5%**
(b) Minimum statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
(c) 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
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