

DIB BANK KENYA LIMITED

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST DECEMBER 2025

| I STATEMENT OF FINANCIAL POSITION | | | II STATEMENT OF COMPREHENSIVE INCOME | | | III OTHER DISCLOSURES | | |
|---|-----------------------------------|-----------------------------------|---|-----------------------------------|-----------------------------------|---|-----------------------------------|-----------------------------------|
| | Dec 2025 Shs '000 (Audited) | Dec 2024 Shs '000 (Audited) | | Dec 2025 Shs '000 (Audited) | Dec 2024 Shs '000 (Audited) | | Dec 2025 Shs '000 (Audited) | Dec 2024 Shs '000 (Audited) |
| ASSETS | | | 1.0 PROFIT INCOME | | | 1.0 NON-PERFORMING FINANCING ARRANGEMENTS | | |
| 1 Cash (both Local & Foreign) | 380,039 | 283,185 | 1.1 Financing activities | 2,106,921 | 2,325,809 | (a) Gross Non-performing Financing arrangements | 4,960,756 | 4,371,303 |
| 2 Balances due from Central Bank of Kenya | 1,713,764 | 1,264,279 | 1.2 Government securities | - | - | (b) Less Profit in Suspense | 29,365 | 36,825 |
| 3 Kenya Government and other securities held for dealing purposes | - | - | 1.3 Deposits and placements with banking institutions | 374,237 | 227,343 | (c) Total Non-Performing financing arrangements (a-b) | 4,931,391 | 4,334,477 |
| 4 Financial Assets at fair value through profit and loss | - | - | 1.4 Other profit income | - | - | (d) Less Financing arrangements Loss Provision | 1,282,596 | 672,406 |
| 5 Investment Securities: | - | - | 1.5 Total profit income | 2,481,158 | 2,553,152 | (e) Net Non-Performing financing arrangements (c-d) | 3,648,795 | 3,662,071 |
| a) Held to Maturity: | - | - | 2.0 PROFIT EXPENSE | | | (f) Discounted Value of Securities | 5,553,032 | 4,665,742 |
| a. Kenya Government securities | - | - | 2.1 Customer deposits | 1,266,642 | 1,541,387 | (g) Net NPLs Exposure (e-f) | (1,904,237) | (1,003,671) |
| b. Other securities | - | - | 2.2 Deposits and placements from banking institutions | 2,304 | 29,477 | 2.0 INSIDER FINANCING ARRANGEMENTS | | |
| b) Available for sale: | - | - | 2.3 Other related expenses | 108 | 77,416 | (a) Directors, Shareholders and Associates | - | - |
| a. Kenya Government securities | - | - | 2.4 Total profit expenses | 1,269,054 | 1,648,280 | (b) Employees | 260,430 | 350,077 |
| b. Other securities | - | - | 3.0 NET PROFIT INCOME/(LOSS) | 1,212,104 | 904,872 | (c) Total insider financing arrangements and other facilities | 260,430 | 350,077 |
| 6 Deposits and balances due from local banking institutions | 6,506,997 | 1,717,077 | 4.0 OTHER OPERATING INCOME | | | 3.0 OFF-BALANCE SHEET ITEMS | | |
| 7 Deposits and balances due from banking institutions abroad | 132,672 | 4,097,546 | 4.1 Fees and commissions on financing arrangement | 24,059 | 68,037 | (a) Letters of credit, guarantees, acceptances | 2,001,418 | 929,497 |
| 8 Tax recoverable | 3,234 | 3,234 | 4.2 Other fees and commissions | 387,161 | 774,648 | (b) Forwards, swaps and options | 52,695 | - |
| 9 Financing arrangements to customers (net) | 20,226,899 | 17,837,036 | 4.3 Foreign exchange trading income/(loss) | 52,492 | 148,184 | (c) Other contingent liabilities | - | 12,925 |
| 10 Balances due from banking institutions in the group | - | - | 4.4 Dividend Income | - | - | (d) Total Contingent Liabilities | 2,054,113 | 942,422 |
| 11 Investments in associates | - | - | 4.5 Other Income | 143,806 | 1,135 | 4.0 CAPITAL STRENGTH | | |
| 12 Investments in subsidiary companies | - | - | 4.6 Total other operating income | 607,518 | 992,005 | (a) Core capital | 3,710,977 | 4,092,859 |
| 13 Investments in joint ventures | - | - | 5.0 TOTAL OPERATING INCOME | 1,819,622 | 1,896,877 | (b) Minimum statutory capital | 3,000,000 | 1,000,000 |
| 14 Investment properties | - | - | 6.0 OTHER OPERATING EXPENSES | | | (c) Excess (a-b) | 710,977 | 3,092,859 |
| 15 Property and equipment | 464,514 | 585,025 | 6.1 Financing arrangements Loss Provision | 72,065 | 480,736 | (d) Supplementary capital | 684,351 | - |
| 16 Prepaid lease rentals | - | - | 6.2 Staff costs | 516,587 | 496,180 | (e) Total capital (a+d) | 4,395,328 | 4,092,859 |
| 17 Intangible assets | 578,467 | 442,145 | 6.3 Directors' emoluments | 8,693 | 10,970 | (f) Total risk weighted assets | 20,797,606 | 22,914,917 |
| 18 Deferred tax asset | 1,417,317 | 1,521,724 | 6.4 Rental charges | 3,515 | 21,538 | (g) Core capital/Total deposits liabilities | 14.3% | 18.1% |
| 19 Retirement benefit asset | - | - | 6.5 Depreciation charge on property and equipment | 235,615 | 181,463 | (h) Minimum statutory Ratio | 8.0% | 8.0% |
| 20 Other assets | 743,442 | 1,097,126 | 6.6 Amortisation charges | 102,285 | 88,341 | (i) Excess/(Deficiency) | 6.3% | 10.1% |
| 21 TOTAL ASSETS | 32,167,345 | 28,848,376 | 6.7 Other operating expenses | 578,393 | 514,218 | (j) Core capital / Total risk weighted assets | 17.8% | 17.9% |
| B LIABILITIES | | | 6.8 Total Other Operating Expenses | 1,517,153 | 1,793,446 | (k) Minimum statutory Ratio | 10.5% | 10.5% |
| 22 Balances due to Central Bank of Kenya | - | - | 7.0 Profit/(Loss) before tax and exceptional items | 302,469 | 103,431 | (l) Excess (Deficiency) (j-k) | 7.3% | 7.4% |
| 23 Customer deposits | 25,921,360 | 22,635,208 | 8.0 Exceptional items | - | - | (m) Total capital/Total risk weighted assets | 21.1% | 17.9% |
| 24 Deposits and balances due to local banking institutions | - | 100,030 | 9.0 Profit/(Loss) after exceptional items | 302,469 | 103,431 | (n) Minimum statutory Ratio | 14.5% | 14.5% |
| 25 Deposits and balances due to foreign banking institutions | - | - | 10.0 Current tax | - | - | (o) Excess/ (Deficiency) (m-n) | 6.6% | 3.4% |
| 26 Other money Market deposits | - | - | 11.0 Deferred tax | 104,407 | 70,955 | 5.0 LIQUIDITY | | |
| 27 Borrowed funds | - | - | 12.0 Profit/(Loss) after tax and exceptional items | 198,062 | 32,476 | (a) Liquidity Ratio | 33.7% | 32.1% |
| 28 Balances due to banking institutions in the group | - | - | 13.0 Minority Interest | - | - | (b) Minimum statutory Ratio | 20.0% | 20.0% |
| 29 Tax payable | - | - | 14.0 Profit/(Loss) after tax, exceptional items and Minority Interest | 198,062 | 32,476 | (c) Excess/ (Deficiency) (a-b) | 13.7% | 12.1% |
| 30 Dividends payable | - | - | 15.0 Other Comprehensive Income | - | - | 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 and received an unqualified opinion. These financial statements and other disclosures can be accessed on the institution's website; www.dibkenya.co.ke . | | |
| 31 Deferred tax liability | - | - | 15.1 Gains/(Losses) from translating the financial statements of foreign operations | - | - | 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. | | |
| 32 Retirement benefit liability | - | - | 15.2 Fair value changes in available for sale financial assets | - | - | Shera Noorbhai Director | | |
| 33 Other liabilities | 433,340 | 498,555 | 15.3 Revaluation surplus on Property, plant and equipment | - | - | Mohamed Al Sharif Director | | |
| 34 TOTAL LIABILITIES | 26,354,700 | 23,233,793 | 15.4 Share of other comprehensive income of associates | - | - | DIB Bank is regulated by the Central Bank of Kenya | | |
| C SHAREHOLDERS' FUNDS | | | 15.5 Income tax relating to components of other comprehensive income | - | - | | | |
| 35 Paid up /Assigned capital | 9,626,754 | 9,626,754 | 16.0 Other Comprehensive Income for the year net of tax | 198,062 | 32,476 | | | |
| 36 Share premium/(discount) | - | - | 17.0 Total comprehensive income for the year | 198,062 | 32,476 | | | |
| 37 Revaluation reserves | - | - | | | | | | |
| 38 Retained earnings/Accumulated losses | (4,498,460) | (4,012,171) | | | | | | |
| 39 Statutory Financing arrangements loss reserves | 684,351 | - | | | | | | |
| 40 Other Reserves | - | - | | | | | | |
| 41 Proposed dividends | - | - | | | | | | |
| 42 Capital grants | - | - | | | | | | |
| 43 TOTAL SHAREHOLDERS' FUNDS | 5,812,645 | 5,614,583 | | | | | | |
| 44 Minority Interest | - | - | | | | | | |
| 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS | 32,167,345 | 28,848,376 | | | | | | |

DIB Kenya Full Year 2025 Performance Snapshot



Dec - 25 Dec - 24 Yoy Movement

Total Assets | Kes Bn | 32.2 | 28.8 | 12% ↑

Customer Deposits | Kes Bn | 25.9 | 22.6 | 15% ↑

Financing Arrangements (Net) | Kes Bn | 20.2 | 17.8 | 13% ↑

Net funded Income | Kes Mn | 1,212.1 | 904.9 | 34% ↑

Non Funded Income | Kes Mn | 607.5 | 992.0 | -39% ↓

PBT | Kes Mn | 302.5 | 103.4 | 193% ↑

Dubai Islamic Bank Group Full Year 2025 Financial Performance Snapshot



Total Income
USD **6.5 billion**
2% YoY ↑

Group Net Profit (Before Tax)
USD **2.5 billion**
20% YoY* ↑



Net Profit Margin
2.6%
(40) bps YoY ↓

Return on Tangible Equity (Before Tax)
22%
200 bps YoY* ↑

Return on Assets (Before Tax)
2.4%
10 bps YoY* ↑



Net Financing & Sukuk Investments
USD **96.1 billion**
20% YoY ↑

Total Assets
USD **113.3 billion**
21% YoY ↑

Total Deposits
USD **87.2 billion**
29% YoY ↑