DIB BANK KENYA LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST MARCH 2026

I	STATEMENT OF FINANCIAL POSITION	March 2026 Shs '000 (Unaudited)	Dec 2025 Shs '000 (Audited)	March 2025 Shs '000 (Unaudited)
A	**ASSETS**			
1	Cash (both Local & Foreign)	392,448	380,039	402,403
2	Balances due from Central Bank of Kenya	1,686,742	1,713,764	983,980
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	6,807,074	6,506,997	2,726,831
7	Deposits and balances due from banking institutions abroad	444,250	132,672	3,941,147
8	Tax recoverable	3,234	3,234	3,234
9	Financing arrangements to customers (net)	24,335,538	20,226,899	16,574,875
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	420,328	464,514	563,511
16	Prepaid lease rentals	-	-	-
17	Intangible assets	589,005	578,467	437,201
18	Deferred tax asset	1,384,921	1,417,317	1,521,724
19	Retirement benefit asset	-	-	-
20	Other assets	863,170	743,442	1,226,357
21	**TOTAL ASSETS**	**36,926,710**	**32,167,345**	**28,381,261**
B	**LIABILITIES**			
22	Balances due to Central Bank of Kenya	-	-	-
23	Customer deposits	30,488,570	25,921,360	22,311,965
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	-	-	-
33	Other liabilities	562,343	433,340	443,471
34	**TOTAL LIABILITIES**	**31,050,913**	**26,354,700**	**22,755,435**
C	**SHAREHOLDERS' FUNDS**			
35	Paid up /Assigned capital	9,626,754	9,626,754	9,626,754
36	Share premium/(discount)	-	-	-
37	Revaluation reserves	-	-	-
38	Retained earnings/Accumulated losses	(4,659,984)	(4,498,460)	(4,009,709)
39	Statutory Financing arrangements loss reserves	909,027	684,351	8,780
40	Other Reserves	-	-	-
41	Proposed dividends	-	-	-
42	Capital grants	-	-	-
43	**TOTAL SHAREHOLDERS' FUNDS**	**5,875,797**	**5,812,645**	**5,625,826**
44	Minority Interest	-	-	-
45	**TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**36,926,710**	**32,167,345**	**28,381,261**

II	STATEMENT OF COMPREHENSIVE INCOME	March 2026 Shs '000 (Unaudited)	Dec 2025 Shs '000 (Audited)	March 2025 Shs '000 (Unaudited)
1.0	**PROFIT INCOME**			
1.1	Financing activities	640,490	2,106,921	504,634
1.2	Government securities	-	-	-
1.3	Deposits and placements with banking institutions	143,040	374,237	78,139
1.4	Other profit Income	-	-	-
1.5	**Total profit income**	**783,530**	**2,481,158**	**582,773**
2.0	**PROFIT EXPENSE**			
2.1	Customer deposits	346,812	1,266,642	355,910
2.2	Deposits and placements from banking institutions	888	2,304	89
2.3	Other related expenses	18	108	-
2.4	**Total profit expenses**	**347,718**	**1,269,054**	**355,999**
3.0	**NET PROFIT INCOME/(LOSS)**	**435,812**	**1,212,104**	**226,774**
4.0	**OTHER OPERATING INCOME**			
4.1	Fees and commissions on financing arrangement	7,018	24,059	6,018
4.2	Other fees and commissions	12,734	387,161	9,741
4.3	Foreign exchange trading income/(loss)	10,705	52,492	13,705
4.4	Dividend Income	-	-	-
4.5	Other income	1,070	143,806	137,791
4.6	**Total other operating income**	**31,527**	**607,518**	**167,254**
5.0	**TOTAL OPERATING INCOME**	**467,339**	**1,819,622**	**394,028**
6.0	**OTHER OPERATING EXPENSES**			
6.1	Financing arrangements Loss Provision	(3,314)	72,065	32,593
6.2	Staff costs	140,999	516,587	131,201
6.3	Directors' emoluments	2,458	8,693	2,000
6.4	Rental charges	752	3,515	1,010
6.5	Depreciation charge on property and equipment	55,751	235,615	57,494
6.6	Amortisation charges	30,339	102,285	25,402
6.7	Other operating expenses	144,806	578,393	133,085
6.8	**Total Other Operating Expenses**	**371,791**	**1,517,153**	**382,786**
7.0	**Profit/(Loss) before tax and exceptional items**	**95,547**	**302,469**	**11,242**
8.0	Exceptional items	-	-	-
9.0	**Profit/(Loss) after exceptional items**	**95,547**	**302,469**	**11,242**
10.0	Current tax	-	-	-
11.0	Deferred tax	32,396	104,407	-
12.0	**Profit /(Loss) after tax and exceptional items**	**63,151**	**198,062**	**11,242**
13.0	Minority Interest	-	-	-
14.0	**Profit /(Loss) after tax, exceptional items and Minority Interest**	**63,151**	**198,062**	**11,242**
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**	**63,151**	**198,062**	**11,242**

III	OTHER DISCLOSURES	March 2026 Shs '000 (Unaudited)	Dec 2025 Shs '000 (Audited)	March 2025 Shs '000 (Unaudited)
1.0	**NON-PERFORMING FINANCING ARRANGEMENTS**			
	(a) Gross Non-performing Financing arrangements	5,000,411	4,960,756	5,060,266
	(b) Less Profit in Suspense	26,647	29,365	12,466
	(c) Total Non-Performing financing arrangements (a-b)	**4,973,764**	**4,931,391**	**5,047,800**
	(d) Less Financing arrangements Loss Provision	1,460,889	1,282,596	595,342
	(e) Net Non-Performing financing arrangements (c-d)	**3,512,874**	**3,648,795**	**4,452,458**
	(f) Discounted Value of Securities	5,626,050	5,553,032	6,619,429
	(g) Net NPAs Exposure (e-f)	**(2,113,176)**	**(1,904,237)**	**(2,166,971)**
2.0	**INSIDER FINANCING ARRANGEMENTS**			
	(a) Directors, Shareholders and Associates	-	-	-
	(b) Employees	290,583	260,430	347,009
	(c) Total Insider financing arrangements and other facilities	**290,583**	**260,430**	**347,009**
3.0	**OFF-BALANCE SHEET ITEMS**			
	(a) Letters of credit,guarantees, acceptances	2,105,323	2,001,418	1,153,402
	(b) Forwards, swaps and options	35,420	52,695	-
	(c) Other contingent liabilities	45,470	-	9,849
	(d) Total Contingent Liabilities	**2,186,213**	**2,054,113**	**1,163,250**
4.0	**CAPITAL STRENGTH**			
	(a) Core capital	**3,550,274**	**3,710,977**	**4,089,700**
	(b) Minimum statutory capital	3,000,000	3,000,000	1,000,000
	(c) Excess (a-b)	**550,274**	**710,977**	**3,089,700**
	(d) Supplementary capital	278,722	684,351	8,780
	(e) Total capital (a+d)	**3,828,995**	**4,395,328**	**4,098,480**
	(f) Total risk weighted assets	22,297,738	20,797,606	22,238,122
	(g) Core capital/Total deposits liabilities	**11.6%**	**14.3%**	**18.3%**
	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%
	(I) Excess/(Deficiency)	**3.6%**	**6.3%**	**10.3%**
	(j) Core capital / Total risk weighted assets	**15.9%**	**17.8%**	**18.4%**
	(k) Minimum statutory Ratio	10.5%	10.5%	10.5%
	(l) Excess (Deficiency) (j-k)	**5.4%**	**7.3%**	**7.9%**
	(m) Total capital/Total risk weighted assets	**17.2%**	**21.1%**	**18.4%**
	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%
	(o) Excess/ (Deficiency) (m-n)	2.7%	6.6%	3.9%
5.0	**LIQUIDITY**			
	(a) Liquidity Ratio	**30.6%**	**33.7%**	**36.1%**
	(b) Minimum statutory Ratio	20.0%	20.0%	20.0%
	(c) Excess/ (Deficiency) (a-b)	**10.6%**	**13.7%**	**16.1%**

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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Director

Mohamed Al Sharif
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دبي الإسلامي
DIB

DIB Bank Kenya Ltd is licensed and regulated by the Central Bank of Kenya.