DIB Bank Kenya Limited

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2026

I	STATEMENT OF FINANCIAL POSITION	Sept 2026 Shs '000 Unaudited	Jun 2026 Shs '000 Unaudited	Mar 2026 Shs '000 Unaudited	Dec 2025 Shs '000 Audited	Sept 2025 Shs '000 Unaudited
A	**ASSETS**					
1	Cash (both Local & Foreign)	313,346	375,325	392,448	380,039	432,396
2	Balances due from Central Bank of Kenya	1,359,260	1,505,674	1,686,742	1,713,764	1,249,256
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	8,151,028	8,039,277	6,807,074	6,506,997	5,630,581
7	Deposits and balances due from banking institutions abroad	474,314	145,989	444,250	132,672	289,654
8	Tax recoverable	3,234	3,234	3,234	3,234	3,234
9	Financing arrangements to customers (net)	28,481,717	27,923,385	24,335,538	20,226,899	19,672,821
10	Balances due from banking institutions in the group	23,446	24,744	-	-	-
11	Investments in associates	-	-	-	-	-
12	Investments in subsidiary companies	-	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-
14	Investment properties	-	-	-	-	-
15	Property and equipment	597,919	366,187	420,328	464,514	578,350
16	Prepaid lease rentals	-	-	-	-	-
17	Intangible assets	570,891	572,310	589,005	578,467	465,464
18	Deferred tax asset	1,294,630	1,339,729	1,384,921	1,417,317	1,521,724
19	Retirement benefit asset	-	-	-	-	-
20	Other assets	971,737	1,019,197	863,170	743,442	496,441
21	**TOTAL ASSETS**	**42,241,522**	**41,315,050**	**36,926,710**	**32,167,345**	**30,339,919**
B	**LIABILITIES**					
22	Balances due to Central Bank of Kenya	-	-	-	-	-
23	Customer deposits	35,339,455	34,470,098	30,488,570	25,921,360	24,268,093
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	848,041	879,276	562,343	433,340	558,519
34	**TOTAL LIABILITIES**	**36,187,496**	**35,349,374**	**31,050,913**	**26,354,700**	**24,826,612**
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	(4,918,017)	(4,817,293)	(4,659,984)	(4,498,460)	(4,454,655)
39	Statutory Financing arrangements loss reserves	1,345,289	1,156,215	909,027	684,351	341,207
40	Other Reserves	-	-	-	-	-
41	Proposed dividends	-	-	-	-	-
42	Capital grants	-	-	-	-	-
43	**TOTAL SHAREHOLDERS' FUNDS**	**6,054,026**	**5,965,676**	**5,875,797**	**5,812,645**	**5,513,307**
44	Minority Interest	-	-	-	-	-
45	**TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**42,241,522**	**41,315,050**	**36,926,710**	**32,167,345**	**30,339,919**

II	STATEMENT OF COMPREHENSIVE INCOME	Sept 2026 Shs '000 Unaudited	Jun 2026 Shs '000 Unaudited	Marc 2026 Shs '000 Unaudited	Dec 2025 Shs '000 Audited	Sept 2025 Shs '000 Unaudited
1.0	**PROFIT INCOME**					
1.1	Financing activities	2,238,801	1,384,472	640,490	2,106,921	1,521,166
1.2	Government securities	-	-	-	-	-
1.3	Deposits and placements with banking institutions	431,395	286,949	143,040	374,237	254,194
1.4	Other profit Income	-	-	-	-	-
1.5	**Total profit income**	**2,670,196**	**1,671,421**	**783,530**	**2,481,158**	**1,775,360**
2.0	**PROFIT EXPENSE**					
2.1	Customer deposits	1,181,302	741,598	346,812	1,266,642	937,076
2.2	Deposits and placements from banking institutions	1,422	1,377	888	2,304	2,223
2.3	Other related expenses	49	35	18	108	90
2.4	**Total profit expenses**	**1,182,772**	**743,010**	**347,718**	**1,269,054**	**939,389**
3.0	**NET PROFIT INCOME (LOSS)**	**1,487,424**	**928,411**	**435,812**	**1,212,104**	**835,971**
4.0	**OTHER OPERATING INCOME**					
4.1	Fees and commissions on financing arrangement	23,181	14,703	7,018	24,059	17,492
4.2	Other fees and commissions	33,783	22,348	12,734	387,161	28,506
4.3	Foreign exchange trading income/(loss)	41,337	25,478	10,705	52,492	39,622
4.4	Dividend Income	-	-	-	-	-
4.5	Other income	1,884	1,509	1,070	143,806	143,279
4.6	**Total other operating income**	**100,185**	**64,038**	**31,527**	**607,518**	**228,898**
5.0	**TOTAL OPERATING INCOME**	**1,587,609**	**992,449**	**467,339**	**1,819,622**	**1,064,869**
6.0	**OTHER OPERATING EXPENSES**					
6.1	Financing arrangements Loss Provision	(8,464)	(20,033)	(3,314)	72,065	91,093
6.2	Staff costs	460,451	297,496	140,999	516,587	388,168
6.3	Directors' emoluments	8,347	5,234	2,458	8,693	6,381
6.4	Rental charges	2,129	1,422	752	3,515	2,763
6.5	Depreciation charge on property and equipment	170,160	111,667	55,751	235,615	178,781
6.6	Amortisation charges	92,999	61,405	30,339	102,285	75,752
6.7	Other operating expenses	497,919	304,639	144,806	578,393	423,207
6.8	**Total Other Operating Expenses**	**1,223,541**	**761,831**	**371,791**	**1,517,153**	**1,166,146**
7.0	**Profit/(Loss) before tax and exceptional items**	**364,068**	**230,618**	**95,547**	**302,469**	**(101,277)**
8.0	Exceptional items	-	-	-	-	-
9.0	**Profit/(Loss) after exceptional items**	**364,068**	**230,618**	**95,547**	**302,469**	**(101,277)**
10.0	Current tax	-	-	-	-	-
11.0	Deferred tax	122,688	77,588	32,396	104,407	-
12.0	**Profit /(Loss) after tax and exceptional items**	**241,380**	**153,030**	**63,151**	**198,062**	**(101,277)**
13.0	Minority Interest	-	-	-	-	-
14.0	**Profit /(Loss) after tax, exceptional items and Minority Interest**	**241,380**	**153,030**	**63,151**	**198,062**	**(101,277)**
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**	**241,380**	**153,030**	**63,151**	**198,062**	**(101,277)**

III	OTHER DISCLOSURES	Sept 2026 Shs '000 Unaudited	Jun 2026 Shs '000 Unaudited	Marc 2026 Shs '000 Unaudited	Dec 2025 Shs '000 (Audited)	Sept 2025 Shs '000 Unaudited
1.0	**NON-PERFORMING FINANCING ARRANGEMENTS**					
	a. Gross Non-performing Financing arrangements	5,106,991	4,812,969	5,000,411	4,960,756	5,110,515
	b. Less Profit in Suspense	30,862	27,842	26,647	29,365	12,734
	c. Total Non-Performing financing arrangements (a-b)	**5,076,129**	**4,785,127**	**4,973,764**	**4,931,391**	**5,097,781**
	d. Less Financing arrangements Loss Provision	1,813,529	1,636,679	1,460,889	1,282,596	966,115
	e. Net Non-Performing financing arrangements (c-d)	**3,262,600**	**3,148,448**	**3,512,874**	**3,648,795**	**4,131,666**
	f. Discounted Value of Securities	5,128,575	5,035,292	5,626,050	5,553,032	5,997,043
	g. Net NPAs Exposure (e-f)	**(1,865,975)**	**(1,886,843)**	**(2,113,176)**	**(1,904,237)**	**(1,865,377)**
2.0	**INSIDER FINANCING ARRANGEMENTS**					
	a. Directors, Shareholders and Associates	-	-	-	-	-
	b. Employees	347,772	297,784	290,583	260,430	273,592
	c. Total Insider financing arrangements and other facilities	**347,772**	**297,784**	**290,583**	**260,430**	**273,592**
3.0	**OFF-BALANCE SHEET ITEMS**					
	a. Letters of credit, guarantees, acceptances	2,211,582	2,163,574	2,105,323	2,001,418	1,931,603
	b. Forwards, swaps and options	64,225	35,250	35,420	52,695	87,950
	c. Other contingent liabilities	50,523	-	45,470	-	-
	d. Total Contingent Liabilities	**2,326,330**	**2,198,824**	**2,186,213**	**2,054,113**	**2,019,553**
4.0	**CAPITAL STRENGTH**					
	a. Core capital	**3,293,417**	**3,393,217**	**3,550,274**	**3,710,977**	**3,650,375**
	b. Minimum statutory capital	3,000,000	3,000,000	3,000,000	3,000,000	1,000,000
	c. Excess (a-b)	**293,417**	**393,217**	**550,274**	**710,977**	**2,650,375**
	d. Supplementary capital	272,179	287,746	278,722	684,351	341,207
	e. Total capital (a-d)	**3,565,596**	**3,680,964**	**3,828,995**	**4,395,328**	**3,991,583**
	f. Total risk weighted assets	21,774,332	23,019,717	22,297,738	20,797,606	20,604,317
	g. Core capital/Total deposits liabilities	**9.3%**	**9.8%**	**11.6%**	**14.3%**	**15.0%**
	h. Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
	i. Excess/(Deficiency)	**1.3%**	**1.8%**	**3.6%**	**6.3%**	**7.0%**
	j. Core capital /Total risk weighted assets	**15.1%**	**14.7%**	**15.9%**	**17.8%**	**17.7%**
	k. Minimum statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
	l. Excess (Deficiency) (j-k)	**4.6%**	**4.2%**	**5.4%**	**7.3%**	**7.2%**
	m.Total capital/Total risk weighted assets	**16.4%**	**16.0%**	**17.2%**	**21.1%**	**19.4%**
	n. Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
	o. Excess/ (Deficiency) (m-n)	**1.9%**	**1.5%**	**2.7%**	**6.6%**	**4.9%**
5.0	**LIQUIDITY**					
	a. Liquidity Ratio	**29.1%**	**29.2%**	**30.6%**	**33.7%**	**31.3%**
	b. Minimum statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
	c. Excess/ (Deficiency) (a-b)	**9.1%**	**9.2%**	**10.6%**	**13.7%**	**11.3%**

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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