| | QUARTERLY FINANCIA | LSIAIEM | ENISAND | DISCLUSU | res as at 3 | USEPIEM | BEK ZUZ: |) |
|-----------------------------------|---------------------------|-------------|-------------|--------------|--------------|-------------|-------------|-------------|
| I STATEMENT OF FINANCIAL POSITION | | | | | | | | |
| | BAN | (BANK | BANK | BANK | BANK | GROUP | GROUP | GROUP |
| | 30 SEP 202 | 31 DEC 2024 | 31 MAR 2025 | 30 JUNE 2025 | 30 SEPT 2025 | 30 SEP 2024 | 31 DEC 2024 | 31 MAR 2025 |
| | Shs '00 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 | Shs '000 |
| | _(Unaudited |) Audited | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | Audited | (Unaudited) |

| | 30 SEP 2024 Shs '000 (Unaudited) | Shs '000 | Shs '000 | | 30 SEPT 2025 Shs '000 (Unaudited) | | Shs '000 | | |
|----------|--|--------------------|--------------------|--------------------|---|--------------------|--------------------|--------------------|--|
| of Kenya | 168,600 536,414 | 179,017 731,430 | 180,548 583,040 | 199,728 746,135 | 144,095 1,626,412 | 168,600 536,414 | 179,017 731,430 | 180,548 583,040 | |

1 487128

6,056,202 6,056,202

456,781

456,781 1,855,189 237,044

42,732 11,575,754

268,490 35.524

157,578 100 538

124.678

402,233 **19,611,456**

1042 500

392,946 1,051,112

592,806 391,952 64,139

1,048,897

712,641 152,543

91,464 243,778

28 450

31.050

31.050

31.050

2.744.441

1,598,751 **735,782** 735,782

470,593 114,394

92 **585,079**

2.078.368

1,000,000 1,078,368 277.852

14.5% 8.0% 6.5% 13.6% 10.5% 3.1% 15.4% 14.5% 0.9%

4 090 568

4,316,378 4,316,378

456.781

456,781 1,989,335 183.044

26,116 11,682,355

268,490 35,524

132,670 96,211 9,104 124,678

175,239 **25.357.000**

427,954 **21,446,233**

3.910.767

19.806.416 21.233.095 21.752.749 23.502.640 25.357.000 19.798.349 21.224.402 21.744.647 23.490.804 25.352.309

| BANK | GROUP | GRO

1,068,289

1,339,975

137,943 **161,743 451,73**8

43703

182,39 371,178 80,560

56.392

56,392

56,392

2.783.497

582,594 11,717

92 **594,403**

13.4% 8.0% 5.4%

14.0% 10.5% 3.5% 15.9% 14.5% 1.4%

1,042,500

324 152

4,095,112 4,095,112

456.781

456,781 2,155,430 337,634

24,734 10,897,995

268.490

129 365

176,697 157,422 19.798,349 21.224,402

401,249 433,868 15,937,312 17,334,941

1042 500

1,265,072 493,548 151,651

1,910,271

1.207.547

36,909 1,687,116 223,155

73,601 296,756

70 290

(4,386) 83.041

83.041

83.041

503,381

355,029 80,150

14,881 450,060 53,321

37,856 91,177

14 056

19.207

19.207

19.207

3,861,037 3,889,461 3,908,666 3,912,522

1042 500

964,086 347,972 90,435

1,402,493

855,091 348,243

13,280 1,216,614 185,879

23,321 209,200

(237,245) 150,637 11,203

53 275

153,305 131,175 78,025

54.618

54.618

54.618

531 178

4,236,539 4,236,539

456,781

456,781 3,095,532 165,626 63,340 10,944,078

268 490

142,886 109,193 17,910 124,980

2 042 081

4,310,469 4,310,469

456,781

456,781 1,584,270 422,622

55,107 11,292,759

268 490

129 395

158,596 **21,744,647**

394,035 17,835,981

1 042 500

1 487128

6,077,115 6,077,115

456,781

456,781 1,855,189 237,044

44,968 11,575,754

268.490

124.979

159,377 **23,490,804**

1042 500

1,050,153

712,503 152,543

31,399 **896,445 153,708**

4,494 2,571 3,587

91,464 245,172

(55,228) 108,321 8,786

28 450

109,461 199,790 45,382

31.766

31.766

31,766

JOHNSON KINITI. CHIEF EXECUTIVE

1,066,613

44,589 1,338,299 292,181

137,947 161,743 453,924

(32,687) 163,580 14,266

43 703

183,449 372,311 81,613

57.129

57.129

57.129

/, non 569

4,337,911 4,337,911

456,781

456,781 1,996,051 183,044

28,378 11,682,355

268.490

132,670 96,211 9,104 124,979

175,260 **25.352.309**

2 042 081

4,288,929 4,288,929

456,781

456,781 1,584,132 422,622

53,198 11,292,759

268,490 32,048

129,094

391,809 17,868,558

1042 500

502.822

355,167 80,150

1,033 2,390 1,367

37,856 90,480

14 056

18.830

18.830

18.830

| 30 SEP 2024 | 31 MAR 2025 | 30 JUNE 2025 | 30 SEP 72025 | Shs'000 | Shs'000 | Shs'000 | Shs'000 | Shs'000 | Unaudited | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) |

2.689.981

1,581,903

704,468 704,468

207,901 **493,721**

490,088 10,165

92 **500,345**

2.077.485

1,000,000 1,077,485 275.322

16.3% 8.0% 8.3% 14.7% 10.5% 4.2% 16.6% 14.5% 2.1%

158,538 159,139 21,752,749 23,502,640

Your solid financial Partner

Development Bank of Kenya Ltd

ASSETS ASSET 19 Cash (both local and foreign) Balances due from Central Bank of Kenya Kenya Oovernment and other securities held for dealing purposes Financial Assets aftai value through profit and loss Investment Securities 731,430 583,040 746,135 1,626,412 536,414 731,430 536,414

531 178

4,215,557 4,215,557

456.781

456,781 3,095,532 165,626

61,268 10,944,078

142,886 109,193 17,910 124,679

324 152

4,073,564 4,073,564

456.781

456,781 2,155,430 337,634

22,610 10,897,995

268,490 32,048

129.094

176,659 157,422 19.806.416 21.233.095

399,274 431,767 15,969,109 17,367,735

1042 500

392,946 1,098,621

1,265,072 491,313 151,651

1.908.036

1.208.107

36,909 ,687,676 220,360

73,601 293,961

70 290

214,26 223,553 70,408

81.671

81.671

2.706.734

1,623,788 **684,843**

588,075 118,991

92 **707,158**

1,000,000 1,141,401 282,181

17.7% 8.0% 9.7% 14.6% 10.5% 4.1% 16.5% 14.5% 2.0%

3,837,307 3,865,360 3,884,191 3,891,184

1042 500

392,946 1,127,100 1,274,480 281

964,086 346,296 90,154

855.229

13,280 1,216,752 183,784

2,902 7,959 12,460

23,321

53 275

130,508 76,597

53.618

53.618

53,618

2.620.180

1,602,065

621,189 621,189

488,088 16,011

92 **504,191**

2.143.072

1,000,000 1,143,072 259,171 2,402,243

2,402,243 **12,874,775**

20.2% 8.0% 12.2% 16.6% 10.5% 6.1% 18.7% 14.5% 4.2%

1,400,536

Financial Assets at fair value through profit and loss investment Securities a)Held to Maturity:
a. Kenya Government Securities
b)Wallable for sale:
a. Kenya Government Securities
b)Wallable for sale:
a. Kenya Government Securities
b. Other securities
b. Other securities
c. Annya Government Securities
b. Other securities
d. Beposits and balances due from local banking institutions
To Deposits and balances due from banking institutions abroad
Tax recoverable

Tax recoverable

Loans and advances to customers (net)

Balances due from banking institutions in the group
Investments in associates
Investments in subsidiary companies
Investment in joint ventures

15 Propiet Ayant and equipment
16 Prepaid lesse rentals
17 Intangible assets
18 Defirred tax asset
19 Retirement benefit asset
20 Other assets
21 TOTAL ASSETS
22 Balances due to Central Bank of Kenya
22 Substamer deposits
24 Deposits and balances due to local banking institutions
25 Deposits and balances due to foreign banking institutions
26 Deposits and balances due to foreign banking institutions
27 Borrowed funds
28 Balances due to banking institutions in the group
29 Tax payable
30 Dividends payable
31 Deferred tax liability
32 Other liabilities
34 TOTAL LIABILITIES
5 Retirement benefit liability
35 Pald up/Assigned capital
36 Share Premium(discount)
37 Revaluation reserves
38 Retiande earnings
39 Statutory loan loss reserve
41 Proposed Dividends
42 Capital grants
43 TOTAL SHARREHOLDERS' EQUITY
44 Minority interest
45 TOTAL LIABILITIES SEQUITY
45 TOTAL LIABILITIES SEQUITY
45 TOTAL LIABILITIES SEQUITY
45 TOTAL LIABILITIES AND SHARREHOLDERS' EQUITY

II STATEMENT OF COMPREHENSIVE INCOME

INTEREST INCOME
 1.1 Loans and advances
 1.2 Government securities
 1.3 Deposits and placements with banking institutions

1.3 Deposits and placements with banking institutions
1.4 Other interest income
1.5 Total Interest income
2. INTEREST EXPENSES
2.1 Customer deposits
2.2 Deposits and placements from banking institutions
2.3 Other Interest Expenses
2.4 Total Interest Expenses
3. NET INTEREST INCOME
4. NON-OPERATING INCOME
4.1 Fees and commissions income on loans & advances
4.2 Other fees and commissions income
4.3 Foreign exchange trading income
4.4 Dividend income
4.5 Other income

4.5 Other income
4.6 Total Non-Interest income
5 TOTAL OPERATING INCOME
6 OTHER OPERATING EXPENSES

5 IOTAL OPERATING EXPENSES
61 Loan loss provision
6.2 Staff costs
6.3 Directors' emoluments
6.4 Rental charges
6.5 Depreciation on property and equipment
6.6 Annottastion charges
6.7 Other operating expenses
6.8 Total other operating Expenses
6.8 Total other operating Expenses
6.8 Total other operating Expenses
7 Profite before tax and exceptional Items
9 Profit after exceptional Items
10 Current tax
11 Deferred tax
12 Profit after tax and exceptional Items
13 I30 Gains (Lusses) from transleting the finan
15 Other Comprehensive Income
15.1 Gains/(Lusses) from translating the finan

Deterred tax

Profit after tax and exceptional Items
13.0 Gains/(Losses) from translating the financial Minority Interes

Profit after tax, exceptional Items and minority Interest
Other Comprehensive Income
15.1 Gains/(Losses) from translating the financial statements of

Is I Gains/[Losses] from translating the financial statement foreign operations
15.2 Fair value changes in available-for-sale financial assets
13.3 Revaluation Sulpius on property plant and equipment
13.4 Share of other comprehensive income of associates
15.5 Income tax relating to components of other comprehensive in Comprehen

Interest in suspense
Total Non-Performing Loans and Advances (a-b)

lotal runs - ...
losan loss provisions
Net Non-performing loans and adavances (c-d)
Discounted value of securities
Net NPLs exposure (e-f)
Insider Loans and Advances
Directors, shareholders and associates

Employees
Total Insider Loans, Advances and oth
Off-Balance Sheet Items
Letters of credit, guarantees, acceptances
Forwards, swaps, and options

Other contingent liabilities
Total Contingent Liabilities
Total Strength
Core capital
Minimum Statutory Capital

Minimum Statutory Capital excess Supplementary capital Total capital [4-d] Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio excess(g-h) Core capital/total risk weighted assets Minimum Statutory Ratio excess(j-k) Total capital/total risk weighted assets Minimum Statutory Ratio excess(j-k) Liquidity Ratio Minimum Statutory Ratio excess(g-h) Liquidity Ratio Minimum Statutory Ratio excess(g-h) Liquidity Ratio Minimum Statutory Ratio excess(g-h)

Message from the Directors. These financial statements are extracts from the b

These financial statements are extracts from the books of the institution. The complete set of quarterly finey may also be accessed at the institutions head office located at Finance house, Loita street, Nairobi. BARBARA LUNANI, DIRECTOR

III OTHER DISCLOSURES

defin21abc3abcd4abcdefinbjpkpmn05

Investment properties
Property, plant and equipment
Prepaid lease rentals
Intangible assets