

The Board of Directors of Diamond Trust Bank Kenya Limited is pleased to announce the unaudited Group and Bank results for the nine months period ended 30 September 2025

STATEMENT OF FINANCIAL POSITION	GROUP					BANK					STATEMENT OF COMPREHENSIVE INCOME	GROUP					BANK				
	Sep. 2025 Shs 000 Unaudited	Jun. 2025 Shs 000 Unaudited	Mar. 2025 Shs 000 Unaudited	Dec. 2024 Shs 000 audited	Sep. 2024 Shs 000 Unaudited	Sep. 2025 Shs 000 Unaudited	Jun. 2025 Shs 000 Unaudited	Mar. 2025 Shs 000 Unaudited	Dec. 2024 Shs 000 audited	Sep. 2024 Shs 000 Unaudited		Sep. 2025 Shs 000 Unaudited	Jun. 2025 Shs 000 Unaudited	Mar. 2025 Shs 000 Unaudited	Dec. 2024 Shs 000 audited	Sep. 2024 Shs 000 Unaudited	Sep. 2025 Shs 000 Unaudited	Jun. 2025 Shs 000 Unaudited	Mar. 2025 Shs 000 Unaudited	Dec. 2024 Shs 000 audited	Sep. 2024 Shs 000 Unaudited
ASSETS																					
Cash (both local and foreign)	27,715,188	20,356,558	18,579,619	19,042,398	18,431,136	4,455,441	4,438,470	5,027,437	5,602,351	5,987,749		24,761,557	16,132,748	8,261,702	32,475,744	24,000,451	16,490,545	10,766,551	5,517,856	22,351,209	16,625,616
Balances due from Central Banks	48,750,704	40,901,851	38,215,116	26,917,375	28,488,856	32,450,242	24,449,036	20,704,603	9,360,311	10,349,449		18,118,140	12,019,552	5,979,283	25,698,275	19,402,430	14,199,049	9,266,892	4,568,868	17,813,272	13,135,798
Kenya Government and other securities held for dealing purposes	-	2,695,413	-	609,187	-	-	2,695,413	-	609,187	-		2,095,278	1,220,956	410,459	1,521,328	1,155,197	1,076,519	616,107	176,408	772,422	617,863
Investment Securities:																					
(a) Held to Maturity:																					
a. Kenya Government securities	48,686,954	39,735,824	36,767,841	44,456,836	60,179,627	48,686,954	39,735,824	36,767,841	44,456,836	60,179,627											
b. Other securities	12,358,765	8,236,590	8,693,097	12,446,095	45,882,724	-	-	-	-	-		18,622,935	12,624,877	6,519,621	25,298,044	18,478,707	13,964,914	9,567,948	5,054,253	19,312,569	13,942,587
(b) At Fair Value:																					
a. Kenya Government securities	110,596,638	105,804,287	100,115,446	81,700,938	69,411,927	110,596,638	105,804,287	100,115,446	81,700,938	69,411,927		671,065	522,029	288,331	3,991,926	3,129,332	439,441	306,638	186,063	2,744,153	2,084,634
b. Other securities	25,754,005	27,645,031	33,111,423	34,734,134	7,819,390	50,000	50,000	50,000	50,000	50,000		547,575	368,546	186,690	2,013,929	1,633,354	436,210	296,962	151,706	1,823,836	1,507,184
Deposits and balances due from local banking institutions	99,075	109,159	89,089	96,382	999,577	99,075	109,159	89,089	96,382	999,577		19,841,575	13,515,452	6,994,642	31,303,899	23,241,393	14,840,565	10,171,548	5,392,022	23,880,558	17,534,405
Deposits and balances due from banking institutions abroad	35,488,441	41,667,388	38,122,810	30,716,010	47,237,652	6,917,248	10,170,609	9,910,549	12,350,192	29,843,256		25,133,400	15,857,804	7,656,802	28,391,448	21,316,685	16,925,548	10,478,002	4,871,110	17,056,345	12,844,872
Income tax recoverable	158,078	269,480	1,584,337	2,102,887	2,458,688	-	125,276	1,430,733	2,080,447	2,454,675		3,012,469	1,914,159	942,784	4,088,067	2,832,280	1,668,042	1,068,471	458,139	2,118,068	1,315,022
Loans and advances to customers (net)	296,399,231	288,469,901	284,257,617	285,296,663	275,031,365	204,294,235	200,506,612	198,732,389	197,492,660	193,521,128		2,221,167	1,528,102	745,951	4,747,371	3,725,777	985,593	671,699	230,744	2,965,189	2,245,039
Balances due from group companies	-	-	-	-	-	-	-	-	-	-		-	-	-	-	11,570	136,204	136,204	-	180,000	-
Investments in associate	70,168	74,324	80,370	76,875	73,417	1	1	1	1	1		1,996,322	1,466,643	753,429	1,984,434	1,521,781	948,200	726,605	424,942	220,506	451,213
Investment in subsidiary companies	-	-	-	-	-	5,752,701	5,752,701	5,752,701	5,752,701	5,752,701		471,001	310,919	155,967	540,708	390,928	279,328	180,592	88,178	301,384	217,816
Investments in joint ventures	-	-	-	-	-	-	-	-	-	-		7,029,354	4,709,495	2,178,017	8,517,920	6,442,024	3,552,252	2,276,544	1,012,779	4,314,467	3,111,258
Investment properties	-	-	-	681,008	-	-	-	-	681,008	-		9,143,534	6,069,710	3,019,502	13,040,487	9,707,860	5,060,916	3,382,832	1,548,077	7,180,847	5,229,163
Property and equipment	6,874,119	6,731,691	6,814,638	6,836,490	6,789,024	4,410,998	4,378,359	4,400,214	4,432,049	4,526,451		34,276,934	21,927,514	10,676,304	41,431,935	31,024,545	21,986,464	13,860,834	6,419,187	24,237,192	18,074,035
Right of use asset	3,982,075	4,407,305	4,673,706	4,762,433	4,994,769	2,634,202	3,049,493	3,191,494	3,186,707	3,467,561		5,671,422	3,242,406	886,264	8,714,773	5,268,875	4,321,522	2,422,753	578,835	6,016,757	3,623,539
Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-		7,747,524	5,174,724	2,713,337	9,825,682	6,941,542	5,104,268	3,414,989	1,803,984	5,966,900	4,258,051
Intangible assets	1,997,245	2,043,689	2,092,410	2,219,031	2,010,889	1,419,102	1,448,905	1,448,962	1,481,610	1,307,761		381,629	268,739	95,879	389,825	208,399	283,058	205,764	65,473	182,832	128,601
Goodwill	173,372	173,372	173,372	173,372	173,372	-	-	-	-	-		462,476	138,885	135,829	394,644	392,396	154,155	102,005	51,081	53,149	133,730
Deferred tax asset	17,792,597	16,494,725	15,899,419	16,696,672	15,214,999	10,571,473	10,422,094	9,820,634	9,566,085	9,121,733		1,305,902	908,548	452,048	1,778,290	1,426,461	703,660	464,915	231,565	862,621	634,941
Retirement benefit asset	-	-	-	-	-	-	-	-	-	-		471,001	310,919	155,967	540,708	390,928	279,328	180,592	88,178	301,384	217,816
Other assets	4,876,173	5,692,531	5,865,098	4,322,128	5,427,604	2,110,799	2,297,008	2,470,100	2,237,385	2,190,978		7,029,354	4,709,495	2,178,017	8,517,920	6,442,024	3,552,252	2,276,544	1,012,779	4,314,467	3,111,258
Total Assets	641,772,828	611,509,119	595,135,408	573,886,914	590,625,016	434,449,109	415,433,247	399,912,193	381,136,850	399,164,574		23,069,308	14,753,716	6,617,341	30,161,842	21,070,625	14,398,243	9,067,562	3,831,895	17,698,110	12,107,936
LIABILITIES																					
Balances due to Central Bank of Kenya	-	-	-	-	16,020,022	-	-	-	-	16,020,022		11,207,626	7,173,798	4,058,963	11,270,093	9,953,920	7,588,221	4,793,272	2,587,292	6,539,082	5,966,099
Customer deposits	510,258,092	483,167,802	463,581,204	447,216,813	441,879,303	339,895,292	319,556,619	306,97,													