

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

STATEMENT OF FINANCIAL POSITION	GROUP				BANK				STATEMENT OF COMPREHENSIVE INCOME	GROUP				BANK			
	Jun. 2025	Mar. 2025	Dec. 2024	Jun. 2024	Jun. 2025	Mar. 2025	Dec. 2024	Jun. 2024		Jun. 2025	Mar. 2025	Dec. 2024	Jun. 2024	Jun. 2025	Mar. 2025	Dec. 2024	Jun. 2024
	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000		Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000
	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited	Unaudited		Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited	Unaudited
ASSETS																	
Cash (both local and foreign)	20,356,558	18,579,619	19,042,398	18,041,777	4,438,470	5,027,437	5,602,351	4,736,898	INTEREST INCOME	16,132,748	8,261,702	32,475,744	15,979,730	10,766,551	5,517,856	22,351,209	11,169,426
Balances due from Central Banks	40,901,851	38,215,116	26,917,375	34,603,223	24,449,036	20,704,603	9,360,311	16,107,671	Loans and advances	12,019,552	5,979,283	25,698,275	12,723,031	9,266,892	4,568,868	17,813,272	8,394,480
Kenya Government and other securities held for dealing purposes	2,695,413	-	609,187	1,025,020	2,695,413	-	609,187	1,025,020	Deposits and placements with banking institutions	1,220,956	410,459	1,521,328	643,413	616,107	176,408	772,422	290,188
Investment Securities:									Other interest income	-	-	-	-	-	-	-	-
(a) Held to Maturity:									Total interest income	29,373,256	14,651,444	59,695,347	29,346,174	20,649,550	10,263,132	40,936,903	19,854,094
a. Kenya Government securities	39,735,824	36,767,841	44,456,836	60,128,907	39,735,824	36,767,841	44,456,836	60,128,907	INTEREST EXPENSES								
b. Other securities	8,236,590	8,693,097	12,446,095	15,036,967	-	-	-	-	Customer deposits	12,624,877	6,519,621	25,298,044	11,986,273	9,567,948	5,054,253	19,312,569	8,887,571
(b) At Fair Value:									Deposits and placements from banking institutions	522,029	288,331	3,991,926	2,034,527	306,638	186,063	2,744,153	1,336,705
a. Kenya Government securities	105,804,287	100,115,446	81,700,938	64,171,581	105,804,287	100,115,446	81,700,938	64,171,581	Other interest expenses	368,546	186,690	2,013,929	1,134,600	296,962	151,706	1,823,836	1,045,501
b. Other securities	27,645,031	33,111,423	34,734,134	48,761,159	50,000	50,000	50,000	50,000	Total interest expenses	13,515,452	6,994,642	31,303,899	15,155,400	10,171,548	5,392,022	23,880,558	11,269,777
Deposits and balances due from local banking institutions	109,159	89,089	96,382	1,055,064	109,159	89,089	96,382	1,055,064	NET INTEREST INCOME	15,857,804	7,656,802	28,391,448	14,190,774	10,478,002	4,871,110	17,056,345	8,584,317
Deposits and balances due from banking institutions abroad	41,667,388	38,122,810	30,716,010	40,790,924	10,170,609	9,910,549	12,350,192	25,885,878	OTHER OPERATING INCOME								
Income tax recoverable	269,480	1,584,337	2,102,887	2,464,034	125,276	1,430,733	2,080,447	2,459,650	Fees and commissions on loans and advances	1,160,806	577,338	2,220,615	1,001,693	779,853	434,252	1,697,084	756,425
Loans and advances to customers (net)	288,469,901	284,257,617	285,296,663	267,859,329	200,506,612	198,732,389	197,492,660	184,989,572	Other fees and commissions income	1,914,159	942,784	4,088,067	1,822,258	1,068,471	458,139	2,118,068	845,842
Balances due from group companies	-	-	-	-	-	-	-	-	Foreign exchange trading income	1,528,102	745,951	4,747,371	2,608,586	671,699	230,744	2,965,189	1,560,611
Investments in associate	74,324	80,370	76,875	73,967	1	1	1	1	Dividend income	-	-	-	11,570	136,204	-	180,000	-
Investment in subsidiary companies	-	-	-	-	5,752,701	5,752,701	5,752,701	5,752,701	Other income	1,466,643	753,429	1,984,434	943,128	726,605	424,942	220,506	390,530
Investments in joint ventures	-	-	-	-	-	-	-	-	Total Non-Interest Income	6,069,710	3,019,502	13,040,487	6,387,235	3,382,832	1,548,077	7,180,847	3,553,408
Assets held for sale	-	-	681,008	-	-	-	681,008	-	TOTAL OPERATING INCOME	21,927,514	10,676,304	41,431,935	20,578,009	13,860,834	6,419,187	24,237,192	12,137,725
Property and equipment	6,731,691	6,814,638	6,836,490	6,988,567	4,378,359	4,400,214	4,432,049	4,480,288	OPERATING EXPENSES								
Right of use assets	4,407,305	4,673,706	4,762,433	5,174,648	3,049,493	3,191,494	3,186,707	3,521,943	Loan loss provision	3,242,406	886,264	8,714,773	3,619,862	2,422,753	578,835	6,016,757	2,383,796
Prepaid lease rentals	-	-	-	-	-	-	-	-	Staff costs	5,174,724	2,713,337	9,825,682	4,534,274	3,414,989	1,803,984	5,966,900	2,795,318
Intangible assets	2,043,689	2,092,410	2,219,031	1,730,747	1,448,905	1,448,962	1,481,610	1,126,506	Directors' emoluments	268,739	95,879	389,825	105,628	205,764	65,473	182,832	83,921
Goodwill	173,372	173,372	173,372	173,372	-	-	-	-	Rentals charges	138,885	135,829	394,644	260,466	102,005	51,081	53,149	90,370
Deferred tax asset	16,494,725	15,899,419	16,696,672	15,162,468	10,422,094	9,820,634	9,566,085	9,372,828	Depreciation charge on property and equipment	908,548	452,048	1,778,290	952,274	464,915	231,565	862,621	410,690
Retirement benefit assets	-	-	-	-	-	-	-	-	Amortisation charges	310,919	155,967	540,708	247,368	180,592	88,178	301,384	137,852
Other assets	5,692,531	5,865,098	4,322,128	2,119,512	2,297,008	2,470,100	2,237,385	2,403,095	Other operating expenses	4,709,495	2,178,017	8,517,920	4,513,624	2,276,544	1,012,779	4,314,467	2,069,105
Total Assets	611,509,119	595,135,408	573,886,914	585,361,266	415,433,247	399,912,193	381,136,850	387,267,603	Total operating expenses	14,753,716	6,617,341	30,161,842	14,233,496	9,067,562	3,831,895	17,698,110	7,971,052
LIABILITIES																	
Balances due to Central Bank of Kenya	-	-	-	18,055,003	-	-	-	18,055,003	Profit before tax and exceptional items	7,173,798	4,058,963	11,270,093	6,344,513	4,793,272	2,587,292	6,539,082	4,166,673
Customer deposits	483,167,802	463,581,204	447,216,813	431,909,777	319,556,619	306,975,167	294,072,059	278,341,843	Exceptional items	-	-	-	-	-	-	-	-
Deposits and balances due to local banking institutions	1,004,179	9,627,362	9,040,207	5,257,878	1,004,179	9,627,362	9,040,207	5,257,878	Profit after exceptional items	7,173,798	4,058,963	11,270,093	6,344,513	4,793,272	2,587,292	6,539,082	4,166,673
Deposits and balances due to banking institutions abroad	10,318,027	6,597,807	8,102,950	15,446,436	11,382,718	2,727,727	2,056,362	539,275	Share of associate profit after tax (Loss)/gain on modified assets	19,449	-	14,837	11,796	-	-	-	-
Other money market deposits	-	-	-	-	-	-	-	-	(10,834)	(7,695)	(99,572)	(82,859)	2,017	276	17,225	(62,108)	
Borrowed funds	2,499,772	2,438,770	3,667,451	18,096,135	2,235,771	2,187,470	3,366,172	17,647,614	PROFIT BEFORE TAX	7,182,413	4,051,268	11,185,358	6,273,450	4,795,289	2,587,568	6,556,307	4,104,565
Lease liabilities	4,513,446	4,661,157	4,759,731	4,560,276	3,232,505	3,262,684	3,285,308	2,969,491	Current tax	(2,664,845)	(815,587)	(3,027,636)	(837,959)	(1,963,009)	(654,365)	(546,032)	10,364
Balances due to group companies	-	-	-	-	-	-	-	-	Deferred tax credit/(charge)	852,520	(6,470)	661,687	(577,328)	764,187	162,727	(699,788)	(893,045)
Tax payable	96,510	126,143	510,468	133,614	-	-	-	-	Profit after tax and exceptional items	5,370,088	3,229,211	8,819,409	4,858,163	3,596,467	2,095,930	5,310,487	3,221,884
Dividends payable	-	-	-	-	-	-	-	-	Non controlling interests	604,492	373,828	1,176,967	514,297	-	-	-	-
Deferred income tax liability	-	-	-	-	-	-	-	-	Profit for the period after tax and non controlling interests	4,765,596	2,855,383	7,64					