

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 Shs 000	Mar. 2025 Shs 000	Dec. 2024 Shs 000	Jun. 2024 Shs 000	Jun. 2025 Shs 000	Mar. 2025 Shs 000	Dec. 2024 Shs 000	Jun. 2024 Shs 000	Jun. 2025 Shs 000	Mar. 2025 Shs 000	Dec. 2024 Shs 000	Jun. 2024 Shs 000	Jun. 2025 Shs 000	Mar. 2025 Shs 000	Dec. 2024 Shs 000	Jun. 2024 Shs 000	Jun. 2025 Shs 000	Mar. 2025 Shs 000	Dec. 2024 Shs 000	Jun. 2024 Shs 000
<b>ASSETS</b>										<b>INTEREST INCOME</b>											
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		Loans and advances	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		Government securities	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	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) Held to Maturity:										Total interest income	-	-	-	-	-	-	-	-	-	-	-
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		<b>INTEREST EXPENSES</b>											
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		<b>NET INTEREST INCOME</b>	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		<b>OTHER OPERATING INCOME</b>											
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	-	-	-	-	-	-	-	-	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	-	-	-	<b>TOTAL OPERATING INCOME</b>	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	<b>OPERATING EXPENSES</b>												
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	2,422,573	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	<b>Total operating expenses</b>	14,753,716	6,617,341	30,161,842	14,233,496	9,067,562	3,831,895	17,698,110	7,971,052				
<b>LIABILITIES</b>									<b>Profit before tax and exceptional items</b>	7,173,798	4,058,963	11,270,093	6,344,513	4,793,272	2,587,292	6,539,082	4,166,673				
Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	Exceptional items	-	-	-	-	-	-	-	-	-	-	-	
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	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 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	Share of associate profit after tax	19,449	-	14,837	11,796	-	-	-	-	-	-	-	
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	(Loss)/gain on modified assets	(10,834)	(7,695)	(99,572)	(82,859)	2,017	276	17,225	(62,108)				
Other money market deposits	-	-	-	-	-	-	-	-	<b>PROFIT BEFORE TAX</b>												
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	Current 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																		