

The Board of Directors of Diamond Trust Bank Kenya Limited is pleased to announce the unaudited Group and Bank results for the period ended 31 March 2025

STATEMENT OF FINANCIAL POSITION	GROUP			BANK		
	Mar. 2025 Shs 000 Unaudited	Dec. 2024 Shs 000 Audited	Mar. 2024 Shs 000 Unaudited	Mar. 2025 Shs 000 Unaudited	Dec. 2024 Shs 000 Audited	Mar. 2024 Shs 000 Unaudited
ASSETS						
Cash (both local and foreign)	18,579,619	19,042,398	12,242,736	5,027,437	5,602,351	5,138,224
Balances due from Central Banks	38,215,116	26,917,375	27,105,720	20,704,603	9,360,311	14,160,713
Kenya Government and other securities held for dealing purposes	-	609,187	-	-	609,187	-
Investment Securities:						
(a) Held to Maturity:						
a. Kenya Government securities	36,767,841	44,456,836	52,804,502	36,767,841	44,456,836	52,804,502
b. Other securities	8,693,097	12,446,095	19,179,024	-	-	-
(b) At Fair Value:						
a. Kenya Government securities	100,115,446	81,700,938	62,567,766	100,115,446	81,700,938	62,567,766
b. Other securities	33,111,423	34,734,134	48,519,562	50,000	50,000	50,000
Deposits and balances due from local banking institutions	89,089	96,382	746,938	89,089	96,382	746,938
Deposits and balances due from banking institutions abroad	38,122,810	30,716,010	41,892,626	9,910,549	12,350,192	26,220,541
Income tax recoverable	1,584,337	2,102,887	1,401,048	1,430,733	2,080,447	1,343,878
Loans and advances to customers (net)	284,257,617	285,296,663	268,946,905	198,732,389	197,492,660	187,730,574
Balances due from group companies	-	-	-	-	-	-
Investments in associate	80,370	76,875	76,460	1	1	1
Investment in subsidiary companies	-	-	-	5,752,701	5,752,701	5,752,701
Investments in joint ventures	-	-	-	-	-	-
Assets held for sale	-	681,008	-	-	681,008	-
Property and equipment	6,814,638	6,836,490	6,809,404	4,400,214	4,432,049	4,324,959
Right of use assets	4,673,706	4,762,433	5,341,570	3,191,494	3,186,707	3,586,086
Prepaid lease rentals	-	-	-	-	-	-
Intangible assets	2,092,410	2,219,031	1,334,913	1,448,962	1,481,610	868,239
Goodwill	173,372	173,372	173,372	-	-	-
Deferred tax asset	15,899,419	16,696,672	15,920,040	9,820,634	9,566,085	10,615,402
Retirement benefit asset	-	-	-	-	-	-
Other assets	5,865,098	4,322,128	6,824,957	2,470,100	2,237,385	4,278,374
Total Assets	595,135,408	573,886,914	571,887,543	399,912,193	381,136,850	380,188,898
LIABILITIES						
Balances due to Central Bank of Kenya	-	-	20,058,493	-	-	20,058,493
Customer deposits	463,581,204	447,216,813	425,209,823	306,975,167	294,072,059	273,664,425
Deposits and balances due to local banking institutions	9,627,362	9,040,207	3,356,432	9,627,362	9,040,207	3,356,432
Deposits and balances due to banking institutions abroad	6,597,807	8,102,950	11,808,430	2,727,727	2,056,362	520,708
Other money market deposits	-	-	-	-	-	-
Borrowed funds	2,438,770	3,667,451	18,479,052	2,187,470	3,366,172	18,035,283
Lease liability	4,661,157	4,759,731	4,638,748	3,262,684	3,285,308	2,987,321
Balances due to group companies	-	-	-	-	-	-
Tax payable	126,143	510,468	169,239	-	-	-
Dividends payable	-	-	-	-	-	-
Deferred income tax liability	-	-	-	-	-	-
Retirement benefit liability	-	-	-	-	-	-
Other liabilities	10,334,211	8,232,632	6,805,376	5,106,810	3,779,503	3,837,610
Total Liabilities	497,366,654	481,530,252	490,525,593	329,887,220	315,599,611	322,460,272
SHAREHOLDERS' EQUITY						
Paid up capital	1,118,409	1,118,409	1,118,409	1,118,409	1,118,409	1,118,409
Share premium	9,006,569	9,006,569	9,006,569	9,006,569	9,006,569	9,006,569
Revaluation and other reserves	1,376,069	(639,259)	(7,212,421)	321,953	(1,788,257)	(7,894,770)
Retained earnings	67,037,172	64,017,345	66,023,726	51,759,962	49,438,206	53,259,805
Statutory loan loss reserve	6,426,657	6,318,592	1,270,335	5,860,864	5,805,096	561,000
Proposed dividends	1,957,216	1,957,216	1,677,613	1,957,216	1,957,216	1,677,613
Capital grants	-	-	-	-	-	-
Total Shareholders' Equity	86,922,092	81,778,872	71,884,231	70,024,973	65,537,239	57,728,626
Non controlling interests	10,846,662	10,577,790	9,477,719	-	-	-
Total Equity	97,768,754	92,356,662	81,361,950	70,024,973	65,537,239	57,728,626
Total Liabilities and Shareholders' Equity	595,135,408	573,886,914	571,887,543	399,912,193	381,136,850	380,188,898
OTHER DISCLOSURES						
(1) NON -PERFORMING LOANS AND ADVANCES						
(a) Gross non-performing loans and advances	39,687,237	37,853,305	42,982,404	34,609,142	33,791,708	37,928,433
(b) Interest in suspense	346,382	164,177	668,170	250,044	79,058	606,837
(c) Total non-performing loans and advances (a-b)	39,340,855	37,689,128	42,314,234	34,359,098	33,712,650	37,321,596
(d) Loan loss provisions	15,490,858	14,921,658	18,261,331	13,649,957	13,515,858	15,805,665
(e) Net non-performing loans (c-d)	23,849,997	22,767,470	24,052,903	20,709,141	20,196,792	21,515,931
(f) Discounted value of securities	17,596,705	18,698,630	20,755,830	14,233,299	14,746,987	18,218,858
(g) Net NPLs exposure (e-f)	6,253,292	4,068,839	3,297,073	6,475,842	5,449,804	3,297,073
(2) INSIDER LOANS AND ADVANCES						
(a) Directors, shareholders and associates	4,308,632	4,454,534	2,592,755	3,713,634	3,717,155	1,697,885
(b) Employees	3,673,347	3,215,900	2,864,175	2,555,102	2,228,099	1,939,728
(c) Total insider loans and advances	7,981,979	7,670,434	5,456,930	6,268,736	5,945,254	3,637,613
(3) OFF-BALANCE SHEET ITEMS						
(a) Letters of credit, guarantees, acceptances	60,175,792	66,733,040	67,516,241	48,472,988	57,971,743	54,436,152
(b) Forwards, swaps, and options	20,248,545	21,742,074	24,596,007	16,645,498	18,461,232	20,836,534
(c) Other contingent liabilities	-	-	-	-	-	-
(d) Total contingent liabilities	80,424,337	88,475,114	92,112,248	65,118,486	76,432,975	75,272,686
(4) CAPITAL STRENGTH						
(a) Core capital				50,943,095	49,049,883	51,031,705
(b) Minimum statutory capital				1,000,000	1,000,000	1,000,000
(c) Excess/(deficiency)				49,943,095	48,049,883	50,031,705
(d) Supplementary capital				4,948,905	5,023,413	2,197,269
(e) Total capital (a+d)				55,892,000	54,073,295	53,228,974
(f) Total risk weighted assets				329,734,251	312,388,433	293,143,011
(g) Core capital/total deposit liabilities				16.6%	16.7%	18.6%
(h) Minimum statutory ratio				8.0%	8.0%	8.0%
(i) Excess/(deficiency) (g-h)				8.6%	8.7%	10.6%
(j) Core capital/total risk weighted assets				15.4%	15.7%	17.4%
(k) Minimum statutory ratio				10.5%	10.5%	10.5%
(l) Excess/(deficiency) (j-k)				4.9%	5.2%	6.9%
(m) Total capital/total risk weighted assets				17.0%	17.3%	18.2%
(n) Minimum statutory ratio				14.5%	14.5%	14.5%
(o) Excess/(deficiency) (m-n)				2.5%	2.8%	3.7%
(5) LIQUIDITY						
(a) Liquidity ratio				54.6%	49.9%	50.5%
(b) Minimum statutory ratio				20.0%	20.0%	20.0%
(c) Excess/(deficiency) (a-b)				34.6%	29.9%	30.5%
STATEMENT OF COMPREHENSIVE INCOME						
INTEREST INCOME						
Loans and advances	8,261,702	32,475,744	7,934,428	-	-	-
Government securities	5,979,283	25,698,275	6,427,229	-	-	-
Deposits and placements with banking institutions	410,459	1,521,328	270,210	-	-	-
Other interest income	-	-	-	-	-	-
Total interest income	14,651,444	59,695,347	14,631,867	-	-	-
INTEREST EXPENSES						
Customer deposits	6,519,621	25,298,044	5,860,689	-	-	-
Deposits and placements from banking institutions	288,331	3,991,926	1,069,341	-	-	-
Other interest expenses	186,690	2,013,929	611,338	-	-	-
Total interest expenses	6,994,642	31,303,899	7,541,368	-	-	-
NET INTEREST INCOME	7,656,802	28,391,448	7,090,499	-	-	-
OTHER OPERATING INCOME						
Fees and commissions on loans and advances	577,338	2,220,615	568,289	-	-	-
Other fees and commissions income	288,331	3,991,926	901,712	-	-	-
Foreign exchange trading income	745,951	4,747,371	1,680,308	-	-	-
Dividend income	-	-	-	-	-	-
Other income	753,429	1,984,434	556,006	-	-	-
Total Non-Interest Income	3,019,502	13,040,487	3,706,315	-	-	-
TOTAL OPERATING INCOME	10,676,304	41,431,935	10,796,814	-	-	-
OPERATING EXPENSES						
Loan loss provision	886,264	8,714,773	1,545,295	-	-	-
Staff costs	2,713,337	9,825,682	2,257,695	-	-	-
Directors' emoluments	95,879	389,825	67,672	-	-	-
Rentals charges	135,829	394,644	125,131	-	-	-
Depreciation charge on property and equipment	452,048	1,778,290	487,108	-	-	-
Amortisation charges	155,967	540,708	121,883	-	-	-
Other operating expenses	2,178,017	8,517,920	2,209,384	-	-	-
Total operating expenses	6,617,341	30,161,842	6,814,168	-	-	-
Profit before tax and exceptional items	4,058,963	11,270,093	3,982,646	-	-	-
Exceptional items	-	-	-	-	-	-
Profit after exceptional items	4,058,963	11,270,093	3,982,646	-	-	-
Share of results of associate	-	14,837	8,771	-	-	-
(Loss)/gain on modified assets	(7,695)	(99,572)	(8,279)	-	-	-
PROFIT BEFORE TAX	4,051,268	11,185,358	3,983,138	-	-	-
Current tax	(815,587)	(3,027,636)	(1,413,416)	-	-	-
Deferred tax (charge)/credit	(6,470)	661,687	367,843	-	-	-
Profit after tax and exceptional items	3,229,211	8,819,409	2,937,565	-	-	-
Non controlling interests	373,828	1,176,967	313,162	-	-	-
Profit for the period after tax and non controlling interests	2,855,383	7,642,442	2,624,403	-	-	-
OTHER COMPREHENSIVE INCOME						
Loss from translating the financial statements of foreign operations	(963,144)	(6,259,900)	(6,692,864)	-	-	-
Net gain/(loss) from changes in fair value of Government securities	3,707,990	4,756,204	(1,368,631)	-	-	-
Income tax relating to these items	(323,238)	367,038	134,356	-	-	-
Other comprehensive income for the period net of tax	2,421,608	(1,136,658)	(7,927,139)	-	-	-
Total comprehensive income for the period	5,650,819	7,682,751	(4,989,574)	-	-	-
Earnings per Share (Shs per share) - basic and diluted	10.21	27.33	9.39	-	-	-
Dividend per Share (Shs per share)	-	7.00	-	-	-	-

Linus Gitahi
CHAIRMAN

Murali Natarajan
MANAGING DIRECTOR & CHIEF
EXECUTIVE OFFICER, KENYA

DTB

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Ts & Cs Apply