

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			STATEMENT OF COMPREHENSIVE INCOME	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		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		8,261,702	32,475,744	7,934,428	5,517,856	22,351,209	5,435,985
Balances due from Central Banks	38,215,116	26,917,375	27,105,720	20,704,603	9,360,311	14,160,713		5,979,283	25,698,275	6,427,229	4,568,868	17,813,272	4,167,183
Kenya Government and other securities held for dealing purposes								410,459	1,521,328	270,210	176,408	772,422	90,144
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							
Investments in group companies													
Investments in associate	80,370	76,875	76,460	1	1	1							
Investment in subsidiary companies													
Investments in joint ventures													
Assets held for sale													
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													
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	79,059	606,837							
(c) Total non-performing loans and advances (a-b)													
(d) Loan loss provisions	39,340,855	37,689,128	42,314,234	34,359,096	33,712,650	37,321,596							
(e) Net non-performing loans (c-d)	15,490,858	14,921,658	18,261,331	13,649,957	13,515,858	15,805,665							
(f) Discounted value of securities	23,849,997	22,767,470	24,502,903	20,709,141	20,196,792	21,515,931							
(g) Net NPLs exposure (e-f)	17,596,705	18,698,630	20,755,830	14,233,299	14,746,987	18,218,858							
(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													