

The Board of Directors of Diamond Trust Bank Kenya Limited is pleased to announce the unaudited Group and Bank results for the period ended 30 September 2023

STATEMENT OF FINANCIAL POSITION	GROUP					BANK					STATEMENT OF COMPREHENSIVE INCOME	GROUP					BANK				
	Sep. 2023	Jun. 2023	Mar. 2023	Dec. 2022	Sep. 2022	Sep. 2023	Jun. 2023	Mar. 2023	Dec. 2022	Sep. 2022		Sep. 2023	Jun. 2023	Mar. 2023	Dec. 2022	Sep. 2022	Sep. 2023	Jun. 2023	Mar. 2023	Dec. 2022	Sep. 2022
	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	Shs 000	Shs 000	Shs 000	Shs 000
	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited		Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited
ASSETS																					
Cash (both local and foreign)	8,618,201	9,211,590	9,123,211	9,610,935	7,375,833	4,424,511	5,054,127	4,514,712	5,116,888	4,362,577	INTEREST INCOME	20,539,273	13,164,204	6,430,523	21,070,891	15,248,968	13,825,607	8,862,526	4,349,999	14,091,521	10,230,594
Balances due from Central Banks	33,978,809	23,885,669	32,485,588	27,381,187	29,248,864	15,714,327	9,601,553	15,129,307	10,686,309	12,978,507	Loans and advances	17,622,917	11,488,083	5,636,105	18,692,325	13,573,539	11,420,029	7,554,626	3,749,918	13,546,387	9,899,925
Kenya Government and other securities held for dealing purposes	380,175	-	-	509,115	-	380,175	-	-	509,115	-	Deposits and placements with banking institutions	397,428	236,508	125,782	303,671	173,027	84,121	73,192	54,468	54,887	4,944
Investment securities:											Other interest income	-	-	-	-	-	-	-	-	-	-
(a) Held to Maturity:											Total interest income	38,559,618	24,888,795	12,192,410	40,066,887	28,995,534	25,329,757	16,490,344	8,154,385	27,692,795	20,135,463
a. Kenya Government securities	67,556,800	73,923,466	71,088,925	73,529,470	77,039,889	67,556,800	73,923,466	71,088,925	73,529,470	77,039,889	INTEREST EXPENSES	14,904,186	9,404,402	4,497,608	14,636,005	10,542,204	10,144,124	6,458,168	3,172,074	11,239,814	8,169,423
b. Other securities	65,355,330	64,861,975	56,049,014	39,557,546	37,860,834	-	-	-	-	-	Customer deposits	1,715,802	1,154,633	412,073	1,051,438	688,977	1,360,086	954,894	303,893	780,032	480,697
(b) Fair Value:											Deposits and placements from banking institutions	1,843,649	1,224,219	603,195	1,492,347	957,698	1,689,108	1,130,070	556,571	1,301,198	817,165
a. Kenya Government securities	61,467,512	62,165,344	60,545,575	59,655,225	58,019,135	61,467,512	62,165,344	60,545,575	59,655,225	58,019,135	Other interest expenses	18,463,637	11,783,254	5,512,876	17,179,790	12,188,879	13,193,318	8,543,132	4,032,538	13,321,044	9,467,285
b. Other securities	12,343,133	10,633,223	9,644,853	15,081,978	6,998,675	50,000	50,000	50,000	50,000	1,339,691	NET INTEREST INCOME	20,095,981	13,105,541	6,679,534	22,887,097	16,806,655	12,136,439	7,947,212	4,121,847	14,371,751	10,668,178
Deposits and balances due from local banking institutions	398,705	1,083,145	77,166	75,225	63,675	398,705	1,083,145	77,166	75,225	63,675	OTHER OPERATING INCOME										
Deposits and balances due from banking institutions abroad	22,947,862	19,042,030	13,915,723	19,377,907	18,127,840	6,170,200	6,298,292	4,931,793	8,314,603	6,858,569	Fees and commissions on loans and advances	1,499,227	981,097	398,345	1,684,793	1,297,119	1,128,349	729,432	275,765	1,245,073	981,052
Income tax recoverable	1,617,204	1,724,575	87,291	156,874	1,029,319	1,076,938	1,300,811	-	138,388	620,846	Other fees and commissions income	2,302,196	1,425,960	701,902	2,580,423	1,739,714	1,025,349	642,009	324,325	919,065	694,058
Loans and advances to customers (net)	289,137,689	281,165,112	270,368,769	253,674,906	243,665,643	201,009,832	196,628,624	188,685,989	177,757,616	173,591,893	Foreign exchange trading income	4,542,917	2,754,741	1,469,453	4,304,957	3,265,726	3,315,219	2,055,812	1,103,679	3,368,585	2,487,633
Balances due from group companies	-	-	-	-	-	-	-	-	-	-	Dividend income	842,311	387,975	241,456	482,649	557,361	88,698	59,311	32,496	87,709	68,552
Investments in associate	80,587	65,529	21,079	70,453	19,608	1	1	1	1	1	Total Non-Interest Income	9,186,651	5,549,773	2,811,156	9,052,822	6,859,920	5,557,615	3,486,564	1,736,265	5,770,432	4,231,295
Investment in subsidiary companies	-	-	-	-	-	5,752,701	5,752,701	5,752,701	5,752,701	5,752,701	TOTAL OPERATING INCOME	29,282,632	18,655,314	9,490,690	31,939,919	23,666,575	17,694,054	11,433,776	5,858,112	20,142,183	14,899,473
Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	OPERATING EXPENSES										
Investment properties	7,234,362	6,989,009	6,483,625	6,221,764	6,361,372	4,160,873	3,942,215	3,745,399	3,762,662	3,595,844	Loan loss provision	6,005,548	3,258,363	1,366,104	7,141,776	4,000,789	3,772,662	1,923,110	833,911	4,989,763	2,494,252
Property and equipment	5,280,405	5,085,679	5,176,801	5,107,693	4,717,243	3,275,823	3,260,958	3,299,516	3,268,111	3,146,930	Staff costs	6,260,591	4,067,064	2,001,927	6,142,788	4,377,018	3,636,064	2,411,362	1,180,282	3,550,484	2,533,623
Right of use asset	1,142,471	843,935	811,123	919,193	854,149	759,773	512,964	471,633	476,891	471,732	Directors' emoluments	173,530	115,368	55,155	236,594	165,985	109,754	73,668	37,244	145,996	108,225
Intangible assets	173,372	173,372	173,372	173,372	173,372	-	-	-	-	-	Rentals charges	395,498	254,912	119,794	456,477	123,120	116,615	76,613	37,279	154,988	116,271
Goodwill	173,372	173,372	173,372	173,372	173,372	-	-	-	-	-	Depreciation charge on property and equipment	1,287,126	832,463	427,179	1,447,240	931,257	539,447	349,956	170,302	644,254	464,608
Deferred tax asset	14,385,941	12,924,470	12,358,034	11,945,520	10,152,889	9,251,352	8,195,082	8,205,242	8,205,242	6,939,170	Amortisation charges	284,803	181,133	89,013	352,580	257,424	162,503	102,258	50,478	176,407	127,427
Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	Other operating expenses	6,261,374	3,992,618	1,796,443	6,304,584	4,856,684	3,174,585	1,914,865	796,951	3,576,519	2,408,054
Other assets	5,900,573	5,440,666	4,891,578	3,934,906	5,782,295	1,997,153	1,701,001	1,992,856	1,971,439	3,809,695	Total operating expenses	20,668,470	12,701,921	5,855,615	22,082,039	14,712,277	11,511,630	6,851,832	3,106,447	13,238,411	8,252,460
Total Assets	597,999,131	579,218,789	553,301,727	526,983,269	507,490,635	383,446,676	379,470,284	368,490,815	359,269,886	358,590,855	Profit before tax and exceptional items	8,614,162	5,953,393	3,635,075	9,857,880	8,954,298	6,182,424	4,581,944	2,751,665	6,903,772	6,647,013
LIABILITIES																					
Balances due to Central Bank of Kenya	6,008,548	3,992,937	-	-	1,997,143	6,008,548	3,992,937	-	-	1,997,143	Exceptional items	-	-	-	-	-	-	-	-	-	-
Customer deposits	457,743,381	417,990,648	404,632,388	38																	