

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 2023.

STATEMENT OF FINANCIAL POSITION	GROUP			BANK			STATEMENT OF COMPREHENSIVE INCOME	GROUP			BANK		
	Mar. 2023 Shs 000 Unaudited	Dec. 2022 Shs 000 Audited	Mar. 2022 Shs 000 Unaudited	Mar. 2023 Shs 000 Unaudited	Dec. 2022 Shs 000 Audited	Mar. 2022 Shs 000 Unaudited		Mar. 2023 Shs 000 Unaudited	Dec. 2022 Shs 000 Audited	Mar. 2023 Shs 000 Unaudited	Dec. 2022 Shs 000 Audited	Mar. 2022 Shs 000 Unaudited	
<b>ASSETS</b>													
Cash (both local and foreign)	9,123,211	9,610,935	6,915,514	4,514,712	5,116,888	4,173,171		6,430,523	21,070,891	4,839,865	4,349,999	14,091,521	3,276,881
Balances due from Central Banks	32,485,588	27,381,187	28,079,167	15,129,307	10,686,309	9,613,153		5,636,105	18,692,325	4,341,282	3,749,918	13,546,387	3,102,038
Kenya Government and other securities held for dealing purposes		509,115	1,968,115		509,115	1,968,115		125,782	303,671	50,440	54,468	54,887	1,594
Investment Securities:													
(a) Held to Maturity:													
a. Kenya Government securities	71,088,925	73,529,470	85,635,879	71,088,925	73,529,470	85,635,879		12,192,410	40,066,887	9,231,587	8,154,385	27,692,795	6,380,513
b. Other securities	56,049,014	39,557,546	27,986,465										
(b) At Fair Value:													
a. Kenya Government securities	60,545,575	59,655,225	40,099,464	60,545,575	59,655,225	40,099,464		4,497,608	14,636,005	3,342,489	3,172,074	11,239,814	2,597,725
b. Other securities	9,644,853	15,081,978	13,340,080	50,000	50,000	13,339,691		412,073	1,051,438	82,812	303,893	780,032	40,309
Deposits and balances due from local banking institutions	77,166	75,225	66,447	77,166	75,225	66,447		603,195	1,492,347	270,280	556,571	1,301,198	221,359
Deposits and balances due from banking institutions abroad	13,915,723	19,377,907	15,831,884	4,931,793	8,314,603	2,220,783		5,512,876	17,179,790	3,695,581	4,032,538	13,321,044	2,859,393
Income tax recoverable	87,291		384,479		138,388								
Loans and advances to customers (net)	270,368,769	253,674,906	224,799,830	188,685,989	177,757,616	164,714,711							
Investments in group companies													
Investments in subsidiary companies	21,079	70,453	18,329	1	1	1							
Investments in joint ventures													
Investment properties													
Property and equipment	6,483,625	6,221,764	5,957,729	3,745,399	3,762,662	3,364,539							
Right of use assets	5,176,801	5,107,693	4,751,905	3,299,516	3,268,111	3,121,027							
Prepaid lease rentals													
Intangible assets													
Goodwill	811,123	919,193	674,460	471,633	476,891	370,166							
Deferred tax asset	173,372	173,372	173,372										
Retirement benefit asset	12,358,034	11,945,520	9,380,705	8,205,241	8,205,242	6,449,795							
Other assets	4,891,578	3,934,906	5,272,601	1,992,857	1,971,439	3,651,770							
<b>Total Assets</b>	<b>553,301,727</b>	<b>526,983,269</b>	<b>471,336,425</b>	<b>368,490,815</b>	<b>359,269,886</b>	<b>332,541,413</b>							
<b>LIABILITIES</b>													
Balances due to Central Bank of Kenya													
Customer deposits	404,632,388	387,562,471	343,144,126	254,668,587	250,592,898	232,890,534							
Deposits and balances due to local banking institutions	22,391,724	18,821,857	14,514,845	22,391,724	18,821,857	14,514,845							
Deposits and balances due to banking institutions abroad													
Other money market deposits	7,933,753	7,857,089	9,250,253	1,343,584	3,391,930	3,591,812							
Borrowed funds	25,732,227	25,512,526	16,081,459	25,007,626	24,699,186	15,225,579							
Lease liability	4,465,082	4,303,857	4,308,050	2,705,843	2,552,003	2,455,812							
Balances due to group companies													
Tax payable	762,668	66,329	826,253	729,834		800,117							
Dividends payable													
Deferred income tax liability			13,380										
Retirement benefit liability													
Other liabilities	4,842,156	5,197,438	6,591,467	3,273,613	2,934,930	4,227,805							
<b>Total Liabilities</b>	<b>470,759,998</b>	<b>449,321,567</b>	<b>394,729,833</b>	<b>310,120,811</b>	<b>302,992,804</b>	<b>273,706,504</b>							
<b>SHAREHOLDERS' EQUITY</b>													
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	(368,092)	(2,004,468)	1,162,639	(3,582,050)	(3,777,516)	778,398							
Retained earnings	61,107,800	58,900,970	56,783,724	50,429,065	48,531,609	47,092,726							
Statutory loan loss reserve	680,768	542,996	186,700										
Proposed dividends	1,398,011	1,398,011	838,807	1,398,011	1,398,011	838,807							
Capital grants													
<b>Total Shareholders' Equity</b>	<b>72,943,465</b>	<b>68,962,487</b>	<b>69,096,848</b>	<b>58,370,004</b>	<b>56,277,082</b>	<b>58,834,909</b>							
Non controlling interests	9,598,264	8,699,215	7,509,744										
<b>Total Equity</b>	<b>82,541,729</b>	<b>77,661,702</b>	<b>76,606,592</b>	<b>58,370,004</b>	<b>56,277,082</b>	<b>58,834,909</b>							
<b>Total Liabilities and Shareholders' Equity</b>	<b>553,301,727</b>	<b>526,983,269</b>	<b>471,336,425</b>	<b>368,490,815</b>	<b>359,269,886</b>	<b>332,541,413</b>							
<b>OTHER DISCLOSURES</b>													
<b>(1) NON -PERFORMING LOANS AND ADVANCES</b>													
(a) Gross non-performing loans and advances	35,112,130	32,230,341	29,982,780	29,006,037	28,167,392	27,663,739							
(b) Interest in suspense	1,328,700	1,199,151	1,418,521	1,162,529	1,072,885	1,308,909							
(c) Total non-performing loans and advances (a-b)	<b>33,783,430</b>	<b>31,031,190</b>	<b>28,564,259</b>	<b>27,843,508</b>	<b>27,094,507</b>	<b>26,354,830</b>							
(d) Loan loss provisions	14,771,245	13,716,759	11,236,998	12,393,441	12,225,798	9,872,964							
(e) Net non-performing loans (c-d)	19,012,185	17,314,431	17,327,261	15,450,067	14,868,709	16,481,866							
(f) Discounted value of securities	19,012,185	17,314,431	17,327,261	15,063,560	14,868,709	16,481,866							
(g) Net NPLs exposure (e-f)				386,507									
<b>(2) INSIDER LOANS AND ADVANCES</b>													
(a) Directors, shareholders and associates	3,771,584	3,533,808	3,139,713	2,413,270	2,261,141	2,280,311							
(b) Employees	1,893,634	2,134,085	1,701,255	1,673,770	1,615,114	1,530,357							
(c) Total insider loans and advances	<b>5,665,218</b>	<b>5,667,893</b>	<b>4,840,968</b>	<b>4,087,040</b>	<b>3,876,255</b>	<b>3,810,668</b>							
<b>(3) OFF-BALANCE SHEET ITEMS</b>													
(a) Letters of credit, guarantees, acceptances	35,132,520	28,034,231	36,606,599	23,302,002	18,671,258	26,192,427							
(b) Forwards, swaps, and options	16,305,947												