



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 2022

STATEMENT OF FINANCIAL POSITION	GROUP					BANK					STATEMENT OF COMPREHENSIVE INCOME	GROUP					BANK				
	Sep. 2022	Jun. 2022	Mar. 2022	Dec. 2021	Sep. 2021	Sep. 2022	Jun. 2022	Mar. 2022	Dec. 2021	Sep. 2021		Sep. 2022	Jun. 2022	Mar. 2022	Dec. 2021	Sep. 2021	Sep. 2022	Jun. 2022	Mar. 2022	Dec. 2021	Sep. 2021
	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											INTEREST INCOME										
Cash (both local and foreign)	7,375,833	7,341,000	6,915,514	7,144,446	6,683,556	4,362,577	4,138,393	4,173,171	4,185,061	3,940,498	Loans and advances	15,248,968	9,854,991	4,839,865	18,586,241	13,936,108	10,230,594	6,605,382	3,276,881	12,928,806	9,784,200
Balances due from Central Banks	29,248,864	27,782,113	28,079,167	20,551,062	25,909,259	12,978,507	11,202,088	9,613,153	13,033,998	15,767,969	Government securities	13,573,539	8,827,057	4,341,282	15,082,348	11,001,130	9,899,925	6,415,930	3,102,038	10,632,804	7,741,762
Kenya Government and other securities held for dealing purposes	-	1,670,504	1,968,115	-	509,029	-	1,670,504	1,968,115	-	509,029	Deposits and placements with banking institutions	173,027	113,064	50,440	235,790	188,006	4,944	1,926	1,594	86,585	80,272
Investment Securities:											Other interest income	-	-	-	-	-	-	-	-	-	-
(a) Held to Maturity:											Total interest income	28,995,534	18,795,112	9,231,587	33,904,379	25,125,244	20,135,463	13,023,238	6,380,513	23,648,195	17,606,234
a. Kenya Government securities	77,039,889	79,050,489	85,635,879	83,286,893	83,660,793	77,039,889	79,050,489	85,635,879	83,286,893	83,660,793	INTEREST EXPENSES										
b. Other securities	37,860,834	32,055,184	27,986,465	25,266,128	15,463,942	-	-	-	-	-	Customer deposits	10,542,204	6,799,126	3,342,489	12,399,992	9,239,802	8,169,423	5,311,786	2,597,725	9,757,426	7,278,085
(b) At Fair Value:											Deposits and placements from banking institutions	688,977	318,712	82,812	374,293	305,705	480,697	179,610	40,309	214,118	178,304
a. Kenya Government securities	58,019,135	49,903,000	40,099,464	41,022,810	30,886,275	58,019,135	49,903,000	40,099,464	41,022,810	30,886,275	Other interest expenses	957,698	547,541	270,280	1,137,521	850,181	817,165	453,496	221,359	931,450	699,012
b. Other securities	6,998,675	11,997,412	13,340,080	19,400,037	27,254,151	1,339,691	1,339,691	1,339,691	1,339,691	1,252,570	Total interest expenses	12,188,879	7,665,379	3,695,581	13,911,806	10,395,688	9,467,285	5,944,892	2,859,393	10,902,994	8,155,401
Deposits and balances due from local banking institutions	63,675	59,487	66,447	104,632	55,515	63,675	59,487	66,447	104,632	55,515	NET INTEREST INCOME	16,806,655	11,129,733	5,536,006	19,992,573	14,729,556	10,668,178	7,078,346	3,521,120	12,745,201	9,450,833
Deposits and balances due from banking institutions abroad	18,127,840	13,936,442	15,831,884	16,031,591	15,612,228	6,858,569	4,169,841	2,220,783	3,746,020	3,615,399	OTHER OPERATING INCOME										
Income tax recoverable	1,029,319	1,335,805	384,479	570,906	1,555,732	620,846	995,884	-	39,450	675,985	Fees and commissions on loans and advances	1,297,119	617,784	314,610	1,307,165	960,423	981,052	422,409	230,831	925,453	685,017
Loans and advances to customers (net)	243,665,643	233,621,787	224,799,830	220,425,335	205,552,632	173,591,893	169,124,853	164,714,711	159,180,869	152,564,763	Other fees and commissions income	1,739,714	1,142,525	555,069	2,317,410	1,478,246	694,058	463,191	230,239	727,011	632,036
Balances due from group companies	-	-	-	-	-	-	-	-	-	-	Foreign exchange trading income	3,265,726	1,914,897	773,133	2,448,624	1,808,599	2,487,633	1,456,940	535,518	1,818,437	1,353,779
Investments in associate	19,608	18,719	18,329	62,756	112,293	1	1	1	1	1	Dividend income	12,228	12,228	12,228	-	56,156	-	-	300,000	150,000	178,004
Investment in subsidiary companies	-	-	-	-	-	5,752,701	5,752,701	5,752,701	5,752,701	5,752,701	Other income	557,361	227,979	124,274	234,733	486,255	68,552	30,740	12,677	306,137	368,631
Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	Total Non-Interest Income	6,872,148	3,915,413	1,779,314	6,307,932	4,789,679	4,231,295	2,373,280	1,009,265	4,077,038	3,189,463
Investment properties	-	-	-	-	-	-	-	-	-	-	TOTAL OPERATING INCOME	23,678,803	15,045,146	7,315,320	26,300,505	19,519,235	14,899,473	9,451,626	4,530,385	16,822,239	12,640,296
Property and equipment	7,733,734	7,488,977	7,341,666	6,835,347	6,355,490	4,968,206	4,896,737	4,748,476	4,612,727	4,081,318	OPERATING EXPENSES										
Right of use asset	3,344,881	3,162,168	3,367,968	3,437,595	3,391,932	1,774,568	1,597,774	1,737,090	1,784,519	1,692,972	Loan loss provision	4,000,789	2,431,829	582,044	7,558,119	3,064,647	2,494,252	1,562,667	207,402	5,766,375	1,782,166
Intangible assets	854,149	781,208	674,460	675,803	654,315	471,732	454,503	370,166	356,697	354,457	Staff costs	4,377,018	2,883,772	1,428,425	4,839,802	3,646,578	2,533,623	1,695,556	838,568	2,785,987	2,092,426
Goodwill	173,372	173,372	173,372	173,372	173,372	-	-	-	-	-	Directors' emoluments	165,985	115,654	55,570	201,490	161,108	108,225	73,606	35,834	134,854	102,978
Deferred tax asset	10,152,889	9,402,857	9,380,705	9,279,037	7,499,068	6,939,170	6,449,795	6,449,795	6,449,795	4,979,763	Rentals charges	123,120	217,413	101,634	423,821	315,439	116,271	82,161	30,639	148,455	107,517
Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	Depreciation charge on property and equipment	931,257	608,221	286,805	1,587,941	925,186	464,608	302,603	150,154	663,404	503,784
Other Assets	5,782,295	5,260,061	5,272,601	2,574,967	3,062,510	3,809,695	3,568,537	3,651,770	1,480,866	1,685,976	Amortisation charges	257,424	163,838	78,609	306,605	230,248	127,427	79,722	37,968	164,569	125,326
Total Assets	507,490,635	485,040,585	471,336,425	456,842,717	434,392,092	358,590,855	344,374,278	332,541,413	326,376,730	311,475,984	Other operating expenses	4,856,684	2,949,772	1,360,758	4,966,055	3,766,097	2,408,054	1,535,277	662,035	2,743,347	1,954,435
LIABILITIES											Total operating expenses	14,712,277	9,370,499	3,893,845	19,883,833	12,109,303	8,252,460	5,331,592	1,962,600	12,406,991	6,668,632
Balances due to Central Bank of Kenya	1,997,143	-	-	-	-	1,997,143	-	-	-	-	Profit before tax and exceptional items	8,966,526	5,674,647	3,421,475	6,416,672	7,409,932	6,647,013	4,120,034	2,567,785	4,415,248	5,971,664
Customer deposits	359,684,028	346,492,243	343,144,126	331,451,673	323,737,312	238,428,828	235,462,586	232,890,534	225,782,765	223,590,479	Exceptional items	-	-	-	-	-	-	-	-	-	-
Deposits and balances due to local banking institutions	28,923,227	17,602,471	14,514,845	8,940,752	3,895,961	28,923,227	17,602,471	14,514,845	8,940,752	3,895,961	Profit after exceptional items	8,966,526	5,674,647	3,421,475	6,416,672	7,409,932	6,647,013	4,120,034	2,567,785	4,415,248	5,971,664
Deposits and balances due to banking institutions abroad	8,216,359	10,203,318	9,250,253	5,853,822	3,705,733	3,997,440	3,246,386	3,591,812	2,731,350	1,738,587	Share of associate results	(2,039)	(1,993)	(7,821)	(47,015)	(39,594)	-	-	-	-	-
Other money market deposits	-	-	-	-	-	-	-	-	-	-	(Loss) / gain on modified assets	(29,161)	(53,503)	(26,417)	256,000	62,865	-	(36,571)	(18,308)	280,822	-
Borrowed funds	20,078,441	23,395,768	16,081,459	20,171,452	20,257,979	19,286,280	22,514,630	15,225,579	19,205,520	19,312,816	PROFIT BEFORE TAX	8,935,326	5,619,151	3,387,237	6,625,657	7,433,203	6,647,013	4,083,463	2,549,477	4,696,070	5,971,664
Lease liability	4,339,711	4,126,401	4,308,050	4,378,520	4,385,456	2,499,118	2,299,647	2,455,812	2,478,269	2,472,693	Current tax charge	(3,419,757)	(1,824,241)	(1,096,026)	(4,210,195)	(2,526,089)	(2,616,419)	(1,347,543)	(841,327)	(3,238,217)	(1,921,149)
Current income tax payable	77,466	53,965	826,253	-	31,409	-	-	800,117	-	-	Deferred tax credit	777,797	161,530	97,114	1,998,011	288,117	489,375	-	-	1,505,294	-
Dividends payable	-	-	-	-	-	-	-	-	-	-	Profit after tax and exceptional items	6,293,366	3,956,440	2,388,325	4						