

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 2022.

STATEMENT OF FINANCIAL POSITION	GROUP			BANK		
	Mar. 2022 Shs 000 Unaudited	Dec. 2021 Shs 000 Audited	Mar. 2021 Shs 000 Unaudited	Mar. 2022 Shs 000 Unaudited	Dec. 2021 Shs 000 Audited	Mar. 2021 Shs 000 Unaudited
ASSETS						
Cash (both local and foreign)	6,915,514	7,144,446	7,350,108	4,173,171	4,185,061	4,357,402
Balances due from Central Banks	28,079,167	20,551,062	15,321,068	9,613,153	13,033,998	7,104,937
Kenya Government and other securities held for dealing purposes	1,968,115	-	304,215	1,968,115	-	304,215
Investment Securities:						
(a) Held to Maturity:						
a. Kenya Government securities	85,635,879	83,286,893	98,868,952	85,635,879	83,286,893	98,868,952
b. Other securities	27,986,465	25,266,128	27,113,327	-	-	-
(b) At Fair Value:						
a. Kenya Government securities	40,099,464	41,022,810	14,695,580	40,099,464	41,022,810	14,695,580
b. Other securities	13,340,080	19,400,037	12,123,907	1,339,691	1,339,691	1,252,570
Deposits and balances due from local banking institutions	66,447	104,632	53,206	66,447	104,632	53,206
Deposits and balances due from banking institutions abroad	15,831,884	16,031,591	13,544,050	2,220,783	3,746,020	4,689,882
Income tax recoverable	384,479	570,906	808,688	-	39,450	-
Loans and advances to customers (net)	224,799,830	220,425,335	205,805,841	164,714,711	159,180,869	154,895,747
Balances due from group companies	-	-	-	-	-	-
Investments in associate	18,329	62,756	61,166	1	1	1
Investment in subsidiary companies	-	-	-	5,752,701	5,752,701	5,752,701
Investments in joint ventures	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-
Property and equipment	7,341,666	6,835,347	6,498,623	4,748,476	4,612,727	4,201,671
Right of use assets	3,367,968	3,437,595	3,571,667	1,737,090	1,784,519	1,818,096
Prepaid lease rentals	-	-	-	-	-	-
Intangible assets	674,460	675,803	668,300	370,166	356,697	372,836
Goodwill	173,372	-	173,372	-	-	-
Deferred tax asset	9,380,705	9,279,037	7,214,577	6,449,795	6,449,795	4,979,763
Retirement benefit asset	-	-	-	-	-	-
Other assets	5,272,601	2,574,967	3,165,457	3,651,770	1,480,866	1,819,123
Total Assets	471,336,425	456,842,717	417,342,104	332,541,413	326,376,730	305,166,682
LIABILITIES						
Balances due to Central Bank of Kenya	-	-	-	-	-	-
Customer deposits	343,144,126	331,451,673	301,758,762	232,890,534	225,782,765	211,882,330
Deposits and balances due to local banking institutions	14,514,845	8,940,752	4,212,485	14,514,845	8,940,752	4,212,485
Deposits and balances due to banking institutions abroad	9,250,253	5,853,822	10,439,544	3,591,812	2,731,350	7,969,853
Other money market deposits	-	-	-	-	-	-
Borrowed funds	16,081,459	20,171,452	21,787,070	15,225,579	19,205,520	20,741,825
Lease liability	4,308,050	4,378,520	4,492,802	2,455,812	2,478,269	2,569,806
Balances due to group companies	-	-	-	-	-	-
Tax payable	826,253	-	291,357	800,117	-	269,839
Dividends payable	-	-	-	-	-	-
Deferred income tax liability	13,380	-	10,111	-	-	-
Retirement benefit liability	-	-	-	-	-	-
Other liabilities	6,591,467	11,493,514	3,867,966	4,227,805	9,670,690	1,850,956
Total Liabilities	394,729,833	382,289,733	346,860,097	273,706,504	268,809,346	249,497,094
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	1,162,639	1,476,079	(155,097)	778,398	1,219,020	627,280
Retained earnings	56,783,724	54,854,274	53,394,740	47,092,726	45,384,579	44,917,330
Statutory loan loss reserve	186,700	-	615,800	-	-	-
Proposed dividends	838,807	838,807	-	838,807	838,807	-
Capital grants	-	-	-	-	-	-
Total Shareholders' Equity	69,096,848	67,294,138	63,980,421	58,834,909	57,567,384	55,669,588
Non controlling interests	7,509,744	7,258,846	6,501,586	-	-	-
Total Equity	76,606,592	74,552,984	70,482,007	58,834,909	57,567,384	55,669,588
Total Liabilities and Shareholders' Equity	471,336,425	456,842,717	417,342,104	332,541,413	326,376,730	305,166,682
OTHER DISCLOSURES						
(1) NON -PERFORMING LOANS AND ADVANCES						
(a) Gross non-performing loans and advances	29,982,780	30,056,035	22,946,950	27,663,739	27,150,732	19,796,707
(b) Interest in suspense	1,418,521	1,201,187	558,725	1,308,909	1,092,856	494,880
(c) Total non-performing loans and advances (a-b)	28,564,259	28,854,848	22,388,225	26,354,830	26,057,876	19,301,827
(d) Loan loss provisions	11,236,998	11,354,391	10,118,367	9,872,964	9,733,402	8,588,232
(e) Net non-performing loans (c-d)	17,327,261	17,500,457	12,269,858	16,481,866	16,324,474	10,713,595
(f) Discounted value of securities	17,327,261	17,500,457	12,269,858	16,481,866	16,324,474	10,713,595
(g) Net NPLs exposure (e-f)	-	-	-	-	-	-
(2) INSIDER LOANS AND ADVANCES						
(a) Directors, shareholders and associates	3,139,713	2,945,431	3,090,513	2,280,311	2,054,185	2,213,264
(b) Employees	1,701,255	1,853,296	1,631,949	1,530,357	1,477,106	1,431,908
(c) Total insider loans and advances	4,840,968	4,798,727	4,722,462	3,810,668	3,531,291	3,645,172
(3) OFF-BALANCE SHEET ITEMS						
(a) Letters of credit, guarantees, acceptances	36,606,599	40,329,759	43,122,333	26,192,427	32,814,050	35,736,197
(b) Forwards, swaps, and options	29,588,894	21,114,779	27,846,956	26,105,806	15,353,857	23,800,630
(c) Other contingent liabilities	-	-	-	-	-	-
(d) Total contingent liabilities	66,195,493	61,444,538	70,969,289	52,298,233	48,167,907	59,536,827
(4) CAPITAL STRENGTH						
(a) Core capital				50,641,619	49,790,343	48,359,930
(b) Minimum statutory capital				1,000,000	1,000,000	1,000,000
(c) Excess/(deficiency)				49,641,619	48,790,343	47,359,930
(d) Supplementary capital				3,027,096	3,240,675	3,725,733
(e) Total capital (a+d)				53,668,715	53,031,018	52,085,663
(f) Total risk weighted assets				246,603,652	250,695,308	232,514,663
(g) Core capital/total depos it liabilities				21.7%	22.0%	22.8%
(h) Minimum statutory ratio				8.0%	8.0%	8.0%
(i) Excess/(deficiency) (g-h)				13.7%	14.0%	14.8%
(j) Core capital/total risk weighted assets				20.5%	19.9%	20.8%
(k) Minimum statutory ratio				10.5%	10.5%	10.5%
(l) Excess/(deficiency) (j-k)				10.0%	9.4%	10.3%
(m) Total capital/total risk weighted assets				21.8%	21.2%	22.4%
(n) Minimum statutory ratio				14.5%	14.5%	14.5%
(o) Excess/(deficiency) (m-n)				7.3%	6.7%	7.5%
(p) Adjusted core capital/total deposit liabilities*				21.8%	22.1%	23.3%
(q) Adjusted core capital/total risk weighted assets*				20.6%	20.0%	21.3%
(r) Adjusted total capital/total risk weighted assets*				21.8%	21.3%	22.9%
(5) LIQUIDITY						
(a) Liquidity ratio				58.3%	61.6%	58.7%
(b) Minimum statutory ratio				20.0%	20.0%	20.0%
(c) Excess/(deficiency) (a-b)				38.3%	41.6%	38.7%
STATEMENT OF COMPREHENSIVE INCOME						
INTEREST INCOME						
Loans and advances						