

The Board of Directors of Diamond Trust Bank Kenya Limited is pleased to announce the unaudited Group and Bank results for the six months period ended 30 June 2020.

STATEMENT OF FINANCIAL POSITION	GROUP				BANK				STATEMENT OF COMPREHENSIVE INCOME	GROUP				BANK			
	Jun. 2020 Shs 000 Unaudited	Mar. 2020 Shs 000 Unaudited	Dec. 2019 Shs 000 Audited	Jun. 2019 Shs 000 Unaudited	Jun. 2020 Shs 000 Unaudited	Mar. 2020 Shs 000 Unaudited	Dec. 2019 Shs 000 Audited	Jun. 2019 Shs 000 Unaudited		Jun. 2020 Shs 000 Unaudited	Mar. 2020 Shs 000 Unaudited	Dec. 2019 Shs 000 Audited	Jun. 2019 Shs 000 Unaudited	Jun. 2020 Shs 000 Unaudited	Mar. 2020 Shs 000 Unaudited	Dec. 2019 Shs 000 Audited	Jun. 2019 Shs 000 Unaudited
<b>ASSETS</b>																	
Cash (both local and foreign)	6,855,698	7,070,057	8,193,800	7,170,328	4,365,071	4,305,979	5,233,608	4,749,326		9,572,084	4,820,281	19,953,866	9,903,523	6,893,144	3,499,162	14,795,260	7,431,367
Balances due from Central Banks	17,594,813	21,579,049	19,025,103	26,198,495	8,179,917	14,820,454	13,004,770	19,057,012		6,175,570	3,107,499	12,498,862	6,273,859	4,615,333	2,315,636	9,500,476	4,805,691
Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-		60,013	26,445	398,385	166,422	6,392	2,441	159,528	49,137
Investment Securities:										15,807,667	7,954,225	32,851,113	16,343,804	11,514,869	5,817,239	24,455,264	12,286,195
(a) Held to Maturity:	98,905,810	94,115,367	97,564,656	88,968,521	98,905,810	94,115,367	97,564,656	88,968,521		5,560,912	2,790,836	12,136,834	6,071,562	4,484,496	2,254,637	10,073,158	5,084,140
a. Kenya Government securities	20,504,025	20,970,150	21,736,467	19,474,071	-	-	-	-		357,044	191,354	635,891	394,576	296,142	162,644	601,748	291,951
b. Other securities	-	-	-	-	-	-	-	-		595,013	298,336	1,367,417	689,965	490,452	249,261	1,031,773	543,392
(b) At Fair Value:	13,117,114	304,215	615,493	500,000	1,513,048	1,513,048	1,513,048	1,797,617		6,512,969	3,280,526	14,140,142	7,156,103	5,271,090	2,666,542	11,706,679	5,919,483
Deposits and balances due from local banking institutions	142,364	350,169	65,258	54,354	142,364	350,169	65,258	54,354		9,294,698	4,673,699	18,710,971	9,187,701	6,243,779	3,150,697	12,748,585	6,366,712
Deposits and balances due from banking institutions abroad	9,987,596	8,283,178	8,255,273	11,261,456	1,360,716	1,328,172	1,492,042	1,397,584		741,929	380,151	1,339,301	597,300	549,520	281,847	977,785	439,633
Income tax recoverable	1,509,090	172,957	851,554	1,904,758	736,349	-	140,488	999,652		853,590	507,662	2,042,164	1,053,910	338,069	198,146	901,871	485,169
Loans and advances to customers (net)	201,455,170	201,269,373	199,089,371	190,778,859	151,990,082	149,501,314	144,797,740	-		1,283,274	558,744	1,830,399	996,933	955,640	400,216	1,139,278	581,386
Investments in associate	59,651	55,065	66,632	124,814	1	1	1	1		273,012	144,427	535,480	328,799	111,459	50,000	65,806	65,806
Investment in subsidiary companies	-	-	-	-	-	-	-	-		3,151,805	1,590,984	5,747,344	2,976,942	2,454,688	916,192	3,215,836	1,642,215
Investments in joint ventures	-	-	-	-	-	-	-	-		12,446,503	6,264,683	24,458,315	12,164,643	8,698,467	4,066,889	15,964,421	8,008,927
Investment properties	-	-	-	-	-	-	-	-		7,973,779	3,316,321	13,224,884	6,225,470	4,471,482	1,707,151	6,685,116	3,063,725
Property and equipment	6,037,639	5,903,105	6,030,321	6,311,971	4,463,061	4,356,791	4,602,783	4,600,177		1,865,552	408,093	1,323,010	534,192	1,310,554	185,356	(12,346)	(101,105)
Right of use asset	3,243,761	3,293,627	3,430,300	4,500,700	1,826,148	1,856,296	1,919,046	2,730,707		2,371,265	1,196,158	4,669,986	2,219,767	1,377,117	703,385	2,719,604	1,342,247
Intangible assets	1,052,049	1,358,097	1,421,566	1,137,776	790,697	1,079,034	1,114,729	922,139		92,106	43,912	178,603	109,179	65,511	30,946	127,033	66,739
Goodwill	173,372	173,372	173,372	173,372	-	-	-	-		201,685	49,830	581,654	80,735	70,765	36,835	150,241	40,784
Deferred tax asset	4,581,420	4,758,458	4,726,025	3,301,296	2,974,121	3,297,177	3,297,177	2,372,988		725,075	361,124	1,498,754	811,268	361,059	179,807	730,103	402,274
Retirement benefit asset	-	-	-	-	-	-	-	-		438,367	87,846	581,496	146,440	370,354	51,681	474,520	96,844
Other assets	3,034,645	2,544,940	2,439,622	2,287,904	1,704,271	1,293,705	1,433,482	1,365,236		2,279,729	1,169,358	4,391,381	2,323,889	1,166,124	519,141	2,495,961	1,215,942
Total Assets	388,254,217	384,977,497	386,230,186	375,929,682	284,319,070	286,363,190	287,250,595	280,115,753		7,973,779	3,316,321	13,224,884	6,225,470	4,471,482	1,707,151	6,685,116	3,063,725
<b>LIABILITIES</b>																	
Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-		4,472,724	2,948,362	11,233,431	5,939,173	3,976,985	2,359,738	9,279,305	4,945,202
Customer deposits	280,369,955	272,804,970	280,186,953	283,065,287	195,329,806	191,444,066	199,489,226	205,023,293		4,472,724	2,948,362	11,233,431	5,939,173	3,976,985	2,359,738	9,279,305	4,945,202
Deposits and balances due to local banking institutions	10,396,053	17,989,979	17,151,756	4,378,729	10,396,053	17,989,979	17,151,756	4,378,729		10,115	5,326	29,483	12,174	-	-	-	-
Deposits and balances due to banking institutions abroad	5,283,942	5,356,853	5,302,103	4,318,506	4,059,300	5,017,960	4,397,392	4,032,961		4,482,839	2,953,688	11,262,914	5,951,347	3,976,985	2,359,738	9,279,305	4,945,202
Other money market deposits	-	-	-	-	-	-	-	-		(1,643,492)	(911,245)	(5,140,380)	(1,707,194)	(1,274,784)	(755,116)	(4,332,111)	(1,581,565)
Borrowed funds	17,057,485	15,064,574	11,356,847	13,203,644	15,585,673	13,637,911	9,741,233	11,072,505		(216,735)	-	-	114,058	(111,785)	-	767,797	-
Lease liability	3,637,288	2,448,450	4,237,765	4,569,623	2,534,200	2,547,280	2,576,389	2,859,586		2,622,612	2,042,443	7,268,592	4,132,368	2,379,145	1,604,622	5,714,991	3,363,637
Tax payable	6,742	12,774	-	-	3,419	-	610,841	-		220,915	131,511	482,989	248,338	-	-	-	-
Dividends payable	-	-	-	-	-	-	-	-		2,401,697	1,910,932	6,785,603	3,884,030	2,379,145	1,604,622	5,714,991	3,363,637
Deferred income tax liability	4,599	4,616	-	-	15,558	-	-	-		673,779	306,981	(96,995)	129,337	-	-	-	-
Retirement benefit liability	-	-	-	-	-	-	-	-		99,547	37,137	(4,368)	52,870	-	-	-	-
Other liabilities	4,371,660	4,404,519	3,479,417	3,869,828	2,788,443	1,509,155	1,893,221	2,399,171		(29,							