

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 2020.

OTHER DISCLOSURES

(1) NON -PERFORMING LOANS AND ADVANCES

- (a) Gross non-performing loans and advances
- (b) Interest in suspense
- (c) Total non-performing loans and advances (a-b)**
- (d) Loan loss provisions
- (e) Net non-performing loans (c-d)
- (f) Discounted value of securities
- (g) Net NPLs exposure (e-f)

(2) INSIDER LOANS AND ADVANCES

- (a) Directors, shareholders and associates
- (b) Employees
- (c) Total insider loans and advances**

(3) OFF-BALANCE SHEET ITEMS

- (a) Letters of credit, guarantees, acceptances
- (b) Forwards, swaps, and options
- (c) Other contingent liabilities
- (d) Total contingent liabilities**

(4) CAPITAL STRENGTH

- (a) Core capital
- (b) Minimum statutory capital
- (c) Excess/(deficiency)
- (d) Supplementary capital
- (e) Total capital (a+d)
- (f) Total risk weighted assets
- (g) Core capital/total deposit liabilities
- (h) Minimum statutory ratio
- (i) Excess/(deficiency) (g-h)
- (j) Core capital/total risk weighted assets
- (k) Minimum statutory ratio
- (l) Excess/(deficiency) (j-k)
- (m) Total capital/total risk weighted assets
- (n) Minimum statutory ratio
- (o) Excess/(deficiency) (m-n)
- (p) Adjusted core capital/total deposit liabilities*
- (q) Adjusted core capital/total risk weighted assets*

(r) Adjusted total

(5) LIQUIDITY

- (a) Liquidity ratio
- (b) Minimum statutory ratio
- (c) Excess/(deficiency) (a-b)

16,615,606	15,914,586	14,363,024	13,316,264	12,891,650	11,276,640
2,532,342	2,309,865	2,005,643	2,346,071	2,139,442	1,775,714
14,083,264	13,604,721	12,357,381	10,970,193	10,752,208	9,500,926
4,509,906	4,517,413	5,275,548	3,679,370	3,665,927	4,082,228
9,573,358	9,087,308	7,081,833	7,290,823	7,086,281	5,418,698
9,573,358	9,087,308	7,081,833	7,290,823	7,086,281	5,418,698
3,309,637	2,633,103	2,900,746	2,396,319	2,289,837	2,289,767
1,542,086	1,665,508	1,467,857	1,407,526	1,378,539	1,328,813
4,851,723	4,298,611	4,368,603	3,803,845	3,668,376	3,618,580
56,297,601	53,498,727	43,904,828	48,043,135	46,498,651	37,659,126
21,279,129	16,663,940	16,687,339	15,953,770	12,930,582	14,281,470
77,576,730	70,162,667	60,592,167	63,996,905	59,429,233	51,940,596
			45,347,208	44,555,022	40,689,534
			1,000,000	1,000,000	1,000,000
			44,347,208	43,555,022	39,689,534
			4,211,278	4,352,281	4,893,161
			49,558,486	48,907,303	45,582,695
			235,549,379	233,853,549	219,768,255
			23.7%	22.3%	20.3%
			8.0%	8.0%	8.0%
			15.7%	14.3%	12.3%
			19.3%	19.1%	18.5%
			10.5%	10.5%	10.5%
			8.8%	8.6%	8.0%
			21.0%	20.9%	20.7%
			14.5%	14.5%	14.5%
			6.5%	6.4%	6.2%
			24.6%	23.3%	21.6%
			19.7%	19.9%	19.3%
			21.5%	21.8%	21.5%
			54.7%	54.8%	53.4%
			20.0%	20.0%	20.0%
			24.7%	24.8%	23.4%

MESSAGE FROM DIRECTORS

These financial statements are extracts from the books of the institution. These quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.dtbafrica.com. They may also be accessed at the institution's head office located at DTB Centre, Mombasa Road, Nairobi, Kenya.

**Enus Gitahi
HAIRMAN**

Nasim Devji
MANAGING DIRECTOR

DTB'S RESPONSE TO THE COVID-19 PANDEMIC

DTB Group has implemented a variety of measures to help limit the spread of COVID-19 by protecting employees, customers and suppliers. The Group has also rolled out relief measures to cushion the most vulnerable members of society against the economic effects of the crisis.

OTB has also committed KShs. 100 Million towards measures in Kenya to protect the society from the effects of the COVID-19 pandemic. The Bank donated KShs. 50 million directly to the COVID-19 Emergency Response Fund, while the other KShs. 50 million is being utilised towards related initiatives which will provide relief to the vulnerable members of society and frontline workers directly affected by the pandemic.