

The Board of Directors of Diamond Trust Bank Kenya Limited is pleased to announce the audited Group and Bank results for the year ended 31 December 2025

STATEMENTS OF FINANCIAL POSITION	GROUP		BANK		STATEMENTS OF COMPREHENSIVE INCOME	GROUP		BANK	
	Dec. 2025 Shs 000 Audited	Dec. 2024 Shs 000 Audited	Dec. 2025 Shs 000 Audited	Dec. 2024 Shs 000 Audited		Dec. 2025 Shs 000 Audited	Dec. 2024 Shs 000 Audited	Dec. 2025 Shs 000 Audited	Dec. 2024 Shs 000 Audited
ASSETS					INTEREST INCOME				
Cash (both local and foreign)	13,060,799	19,042,398	4,606,134	5,602,351	Loans and advances	33,362,174	32,165,844	22,349,001	22,351,209
Balances due from Central Banks	65,266,583	26,917,375	36,149,553	9,360,311	Government securities	24,186,308	25,630,837	19,167,938	17,813,272
Kenya Government and other securities held for dealing purposes	492,236	609,187	492,236	609,187	Deposits and placements with banking institutions	3,448,874	1,515,064	1,584,005	772,422
Investment Securities:					Other interest income	-	-	-	-
(a) Held to Maturity:					Total interest income	60,997,356	59,311,745	43,100,944	40,936,903
a. Kenya Government securities	24,466,453	44,456,836	24,466,453	44,456,836	INTEREST EXPENSES				
b. Other securities	13,214,433	12,446,095	-	-	Customer deposits	24,496,964	25,217,946	18,260,891	19,312,569
(b) At Fair Value:					Deposits and placements from banking institutions	824,840	3,985,548	588,536	2,744,153
a. Kenya Government securities	124,300,435	81,700,938	124,300,435	81,700,938	Other interest expenses	792,771	2,010,142	566,623	1,823,836
b. Other securities	24,443,318	34,734,134	50,000	50,000	Total interest expenses	26,114,575	31,213,636	19,416,050	23,880,558
Deposits and balances due from local banking institutions	123,346	96,382	123,346	96,382	NET INTEREST INCOME	34,882,781	28,098,109	23,684,894	17,056,345
Deposits and balances due from banking institutions abroad	32,886,840	30,716,010	4,730,880	12,350,192	OTHER OPERATING INCOME				
Income tax recoverable	17,786	2,102,887	-	2,080,447	Fees and commissions on loans and advances	2,512,988	2,215,418	2,061,202	1,697,084
Loans and advances to customers (net)	324,172,604	285,296,663	226,062,444	197,492,660	Other fees and commissions income	4,405,874	4,050,936	1,863,102	2,118,068
Balances due from group companies	-	-	-	-	Foreign exchange trading income	2,278,047	4,737,994	1,224,818	2,965,189
Investments in associate	1	76,875	1	1	Dividend income	-	-	316,204	180,000
Investment in subsidiary companies	-	-	5,115,794	5,752,701	Other income	2,612,384	1,981,928	1,087,663	220,506
Investments in joint ventures	-	-	-	-	Total Non-interest income	11,809,293	12,986,276	6,552,989	7,180,847
Assets held for sale	-	681,008	-	681,008	TOTAL OPERATING INCOME	46,692,074	41,084,385	30,237,883	24,237,192
Property and equipment	6,623,997	6,836,490	4,459,691	4,432,049	OPERATING EXPENSES				
Right of use assets	4,590,415	4,762,433	3,156,157	3,186,707	Loan loss provision	9,956,003	8,688,849	8,263,951	6,016,757
Prepaid lease rentals	-	-	-	-	Staff costs	10,969,024	9,757,360	6,896,774	5,966,900
Intangible assets	1,872,489	2,219,031	1,281,356	1,481,610	Directors' emoluments	489,905	389,825	359,032	182,832
Goodwill	173,372	173,372	-	-	Rentals charges	565,702	394,644	209,055	53,149
Deferred tax asset	18,326,969	16,696,672	11,137,527	9,566,085	Depreciation charge on property and equipment	1,863,170	1,756,296	941,018	862,621
Retirement benefit asset	-	-	-	-	Amortisation charges	634,051	535,606	383,691	301,384
Other assets	5,086,402	4,322,128	3,081,591	2,237,385	Other operating expenses	8,260,497	8,391,823	4,617,524	4,314,467
Total Assets	659,118,478	573,886,914	449,213,598	381,136,850	Total operating expenses	32,738,352	29,914,403	21,671,045	17,698,110
LIABILITIES					(Loss)/gain on modified assets	(19,614)	(99,572)	(10,075)	17,225
Balances due to Central Bank of Kenya	-	-	-	-	Profit before tax and exceptional items	13,934,418	11,070,410	8,556,763	6,556,307
Customer deposits	509,139,215	447,216,813	343,963,066	294,072,059	(Loss)/profit from discontinued operations net of tax	(532,610)	50,620	592,500	-
Deposits and balances due to local banking institutions	11,510,567	9,040,207	11,510,567	9,040,207	PROFIT BEFORE TAX	13,401,498	11,121,030	9,149,263	6,556,307
Deposits and balances due to banking institutions abroad	9,525,057	8,102,950	1,279,799	2,056,362	Current tax	(4,308,267)	(2,969,338)	(2,771,837)	(546,032)
Other money market deposits	-	-	-	-	Deferred tax credit/(charge)	1,613,968	667,717	1,479,620	(699,788)
Borrowed funds	1,505,015	3,667,451	1,278,256	3,366,172	Profit after tax and exceptional items	10,707,199	8,819,409	7,857,046	5,310,487
Lease liability	4,484,552	4,759,731	3,335,138	3,285,308	Non controlling interests	1,299,960	1,176,967	-	-
Balances due to group companies	-	-	-	-	Profit for the period after tax and non controlling interests	9,407,239	7,642,442	7,857,046	5,310,487
Tax payable	898,318	510,468	531,505	-	OTHER COMPREHENSIVE INCOME				
Dividends payable	-	-	-	-	Gain/(loss) from translating the financial statements of foreign operations	2,022,709	(6,259,900)	-	-
Deferred income tax liability	-	-	-	-	Net gain from changes in fair value of Government Securities	11,790,926	4,756,204	11,086,815	5,211,585
Retirement benefit liability	-	-	-	-	Income tax relating to the fair value of Government securities	(211,296)	367,038	-	-
Other liabilities	9,016,786	8,232,632	5,030,108	3,779,503	Other comprehensive income for the year net of tax	13,602,339	(1,136,658)	11,086,815	5,211,585
Total Liabilities	546,079,510	481,530,252	366,928,439	315,599,611	Total comprehensive income for the year	24,309,538	7,682,751	18,943,861	10,522,072
SHAREHOLDERS' EQUITY					Earnings per Share (Shs per share) - basic and diluted	33.65	27.33	28.10	18.99
Paid up capital	1,118,409	1,118,409	1,118,409	1,118,409	Dividend per Share (Shs per share)	9.00	7.00	9.00	7.00
Share premium	9,006,569	9,006,569	9,006,569	9,006,569					
Revaluation and other reserves	12,331,541	(639,259)	8,752,391	(1,788,257)					
Retained earnings	71,143,527	64,017,345	56,148,466	49,438,206					
Statutory loan loss reserve	4,987,601	6,318,592	4,742,904	5,805,096					
Proposed dividends	2,516,420	1,957,216	2,516,420	1,957,216					
Capital grants	-	-	-	-					
Total Shareholders' Equity	101,104,067	81,778,872	82,285,159	65,537,239					
Non controlling interests	11,934,901	10,577,790	-	-					
Total Equity	113,038,968	92,356,662	82,285,159	65,537,239					
Total Liabilities and Shareholders' Equity	659,118,478	573,886,914	449,213,598	381,136,850					
OTHER DISCLOSURES									
(1) NON-PERFORMING LOANS AND ADVANCES									
(a) Gross non-performing loans and advances	39,071,410	37,853,305	36,001,807	33,791,708					
(b) Interest in suspense	1,389,794	164,177	777,271	79,058					
(c) Total non-performing loans and advances (a-b)	37,681,616	37,689,128	35,224,536	33,712,650					
(d) Loan loss provisions	19,251,890	14,921,658	18,043,050	13,515,858					
(e) Net non-performing loans (c-d)	18,429,726	22,767,470	17,181,486	20,196,792					
(f) Discounted value of securities	13,246,915	18,698,630	10,720,427	14,746,987					
(g) Net NPLs exposure (e-f)	5,182,811	4,068,840	6,461,059	5,449,805					
(2) INSIDER LOANS AND ADVANCES									
(a) Directors, shareholders and associates	2,516,463	2,606,212	1,675,756	1,868,833					
(b) Employees	4,530,850	3,215,900	3,083,858	2,228,099					
(c) Total insider loans and advances	7,047,313	5,822,112	4,759,614	4,096,932					
(3) OFF-BALANCE SHEET ITEMS									
(a) Letters of credit, guarantees, acceptances	73,121,243	68,581,362	65,710,028	59,820,065					
(b) Forwards, swaps, and options	15,420,034	21,742,074	12,055,330	18,461,232					
(c) Other contingent liabilities	-	-	-	-					
(d) Total contingent liabilities	88,541,277	90,323,436	77,765,358	78,281,297					
(4) CAPITAL STRENGTH									
(a) Core capital	-	-	56,519,356	49,049,883					
(b) Minimum statutory capital	-	-	3,000,000	1,000,000					
(c) Excess/(deficiency)	-	-	53,519,356	48,049,883					
(d) Supplementary capital	-	-	4,887,493	5,023,413					
(e) Total capital (a+d)	-	-	61,406,849	54,073,296					
(f) Total risk weighted assets	-	-	364,046,584	312,388,433					
(g) Core capital/total deposit liabilities	-	-	16.4%	16.7%					
(h) Minimum statutory ratio	-	-	8.0%	8.0%					
(i) Excess/(deficiency) (g-h)	-	-	8.4%	8.7%					
(j) Core capital/total risk weighted assets	-	-	15.5%	15.7%					
(k) Minimum statutory ratio	-	-	10.5%	10.5%					
(l) Excess/(deficiency) (j-k)	-	-	5.0%	5.2%					
(m) Total capital/total risk weighted assets	-	-	16.9%	17.3%					
(n) Minimum statutory ratio	-	-	14.5%	14.5%					
(o) Excess/(deficiency) (m-n)	-	-	2.4%	2.8%					
(5) LIQUIDITY									
(a) Liquidity ratio	-	-	54.6%	49.9%					
(b) Minimum statutory ratio	-	-	20.0%	20.0%					
(c) Excess/(deficiency) (a-b)	-	-	34.6%	29.9%					

***Restatement of 2024 Group balances**

In September 2025, management entered into an agreement to sell its Burundi subsidiary to a consortium of investors primarily based in Burundi. The transaction was finalised on 31 December 2025. The subsidiary was previously not classified as held for sale or as a discontinued operation since the sale of the Burundi operations had not been envisaged in 2024. The comparative consolidated statement of comprehensive income has been re-presented to show the discontinued operations separately from continuing operations.

DECLARATION OF DIVIDEND

Based on the year-end results achieved, the Directors will recommend to the Shareholders at the Annual General Meeting payment of a first and final dividend of 225% (i.e. at Shs 9.00 per share) for the year 2025 on the issued and paid-up share capital of Shs 1,118,408,880, subject to withholding tax, where applicable.

For purposes of payment of the dividend, the Share Register of the Bank will be closed on 22 May 2026 and payment of dividend due to Shareholders on the Register as at the close of business on 22 May 2026, will be made from 26 June 2026

By order of the Board
Stephen Kodumbe
Company Secretary

23 March 2026

MESSAGE FROM DIRECTORS

These financial statements are extracts from the books of the institution as audited by KPMG, Kenya and received an unqualified opinion.

The complete set of these financial statements will be available at our registered office at DTB Centre Mombasa Road and online at www.dtbafrika.com for inspection prior to the Annual General Meeting to be held on 25 June 2026.

Linus Gitahi
CHAIRMAN

Murali Natarajan
MANAGING DIRECTOR AND CHIEF EXECUTIVE OFFICER, KENYA