

A city skyline at sunset. The sky is a vibrant orange and yellow, with the sun low on the horizon, creating a strong lens flare effect. Several high-rise buildings are visible, including a prominent skyscraper on the right side of the frame. The foreground is dark, showing silhouettes of trees and other structures.

**DTB** | DIAMOND  
TRUST  
BANK

# INVESTOR PRESENTATION

**HY 2020**

# WHO WE ARE

## Vision:

Enabling people to advance with confidence and success.



## Values:

Our values are the fundamental principles that define our culture and are brought to life in both our attitudes and our behavior; as we create value for our various stakeholders. Our values shape the way we operate and serve our customers. Deeply entrenched in us, these values enable us to perform our roles meaningfully and ethically, as well as interact with our customers through that special human element which

**creates enriched connections and builds sustainable relationships.**



Over time, we have invested in the most valuable anchor of our strategy - our people. By continuously enriching our peoples' skills, re-architecting ourselves to make technology and innovation our backbone and **fostering a customer-centric culture**. DTB aims to become the top-of-mind, go-to- financial partner, deeply embedded in the lifestyles of our customers.

## Mission:

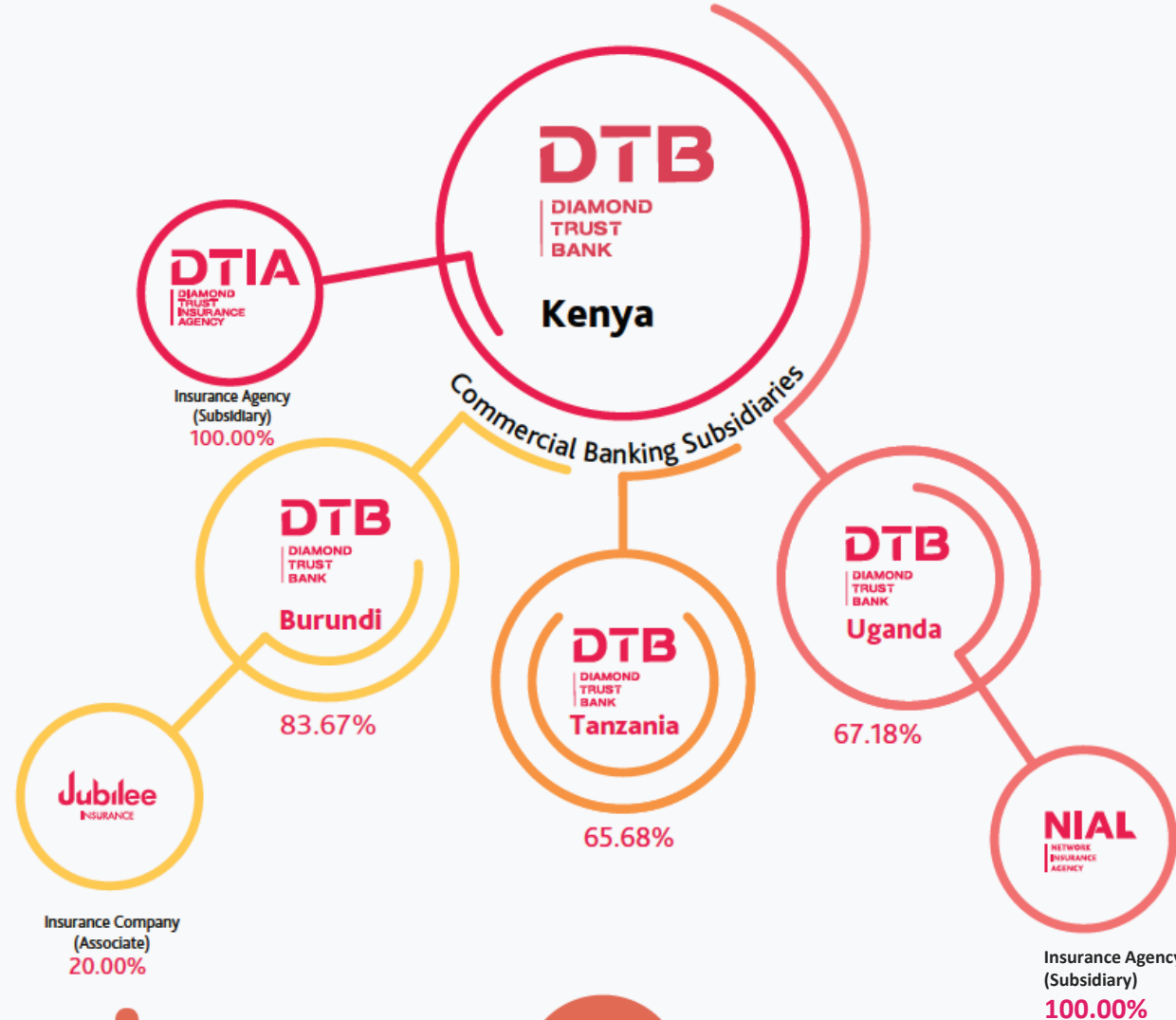
To make our customers prosper, our staff excel and create value for our stakeholders.



Our values make us unique and unmistakable:

- **Excellence** - This is the core of everything we do. We believe in being the best in everything we do in terms of our services, products and premises.
- **Integrity**: We steadfastly adhere to high moral principles and professional standards, knowing that our success depends on our customers' trust.
- **Customer Focus**: We fully understand the needs of our customers and we adapt our products and services to meet them. We always strive to put satisfaction of our customers first.
- **Meritocracy**: We believe in giving opportunities and advantages to our employees on the basis of their ability. We believe in rewarding achievement and in providing first-class career opportunities for all.
- **Progressiveness**: We believe in the advancement of society through the adoption of enlightened working practices, innovative new products and processes.

DTB GROUP  
STRUCTURE &  
FOOTPRINT



**DTB** | DIAMOND TRUST BANK



**618,058**  
Customers

Country	Customers
Kenya	246,084
Tanzania	209,086
Uganda	160,144
Burundi	2,744



**160**  
ATMs

Country	ATMs
Kenya	67
Tanzania	37
Uganda	56



**2,288**  
Staff

Country	Staff
Kenya	1,058
Tanzania	528
Uganda	655
Burundi	47



**137**  
Branches

Country	Branches
Kenya	69
Tanzania	28
Uganda	36
Burundi	4

Over **1,800**  
POS Merchants

Country	POS Merchants
Kenya	1,300
Tanzania	142
Uganda	414







## DTB's COVID-19 COMMUNITY RELIEF EFFORTS

Over **6,000** families  
reached through the  
initiative in over  
12 counties

Funded construction  
of boreholes in  
Mombasa and  
Migori counties.



Mombasa County Fund



Kiambu County Fund



Nairobi City Primary School



Kisumu (Pandangazi)



Kitale, Eldoret, Bungoma,  
Kakamega and Busia



Kenyatta National Hospital



Embu, Kajiado and Subukia



AKUH Field Hospital



Nyeri (Tetu)



Migori Central Sakwa  
Water Springs



Boreholes in Migori



Branded Bags of Food

KShs 2.5 Mn donated to  
the Kisii County towards  
a digital solution to  
enable data  
management to increase  
the efficiency and  
improve visibility in the  
county's response to the  
pandemic.

KShs 5 Mn committed  
towards feeding front  
line workers in  
partnership with Serena  
at KNH & Mbagathi  
Isolation Facility.

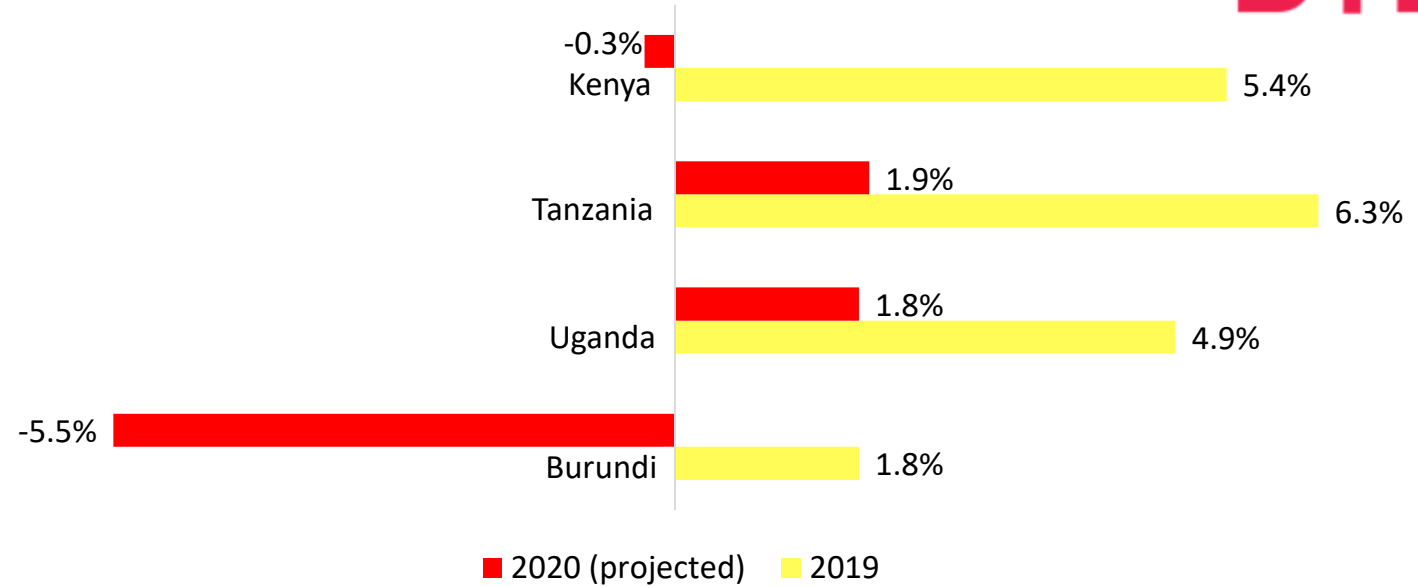


## MACRO- ECONOMIC HIGHLIGHTS



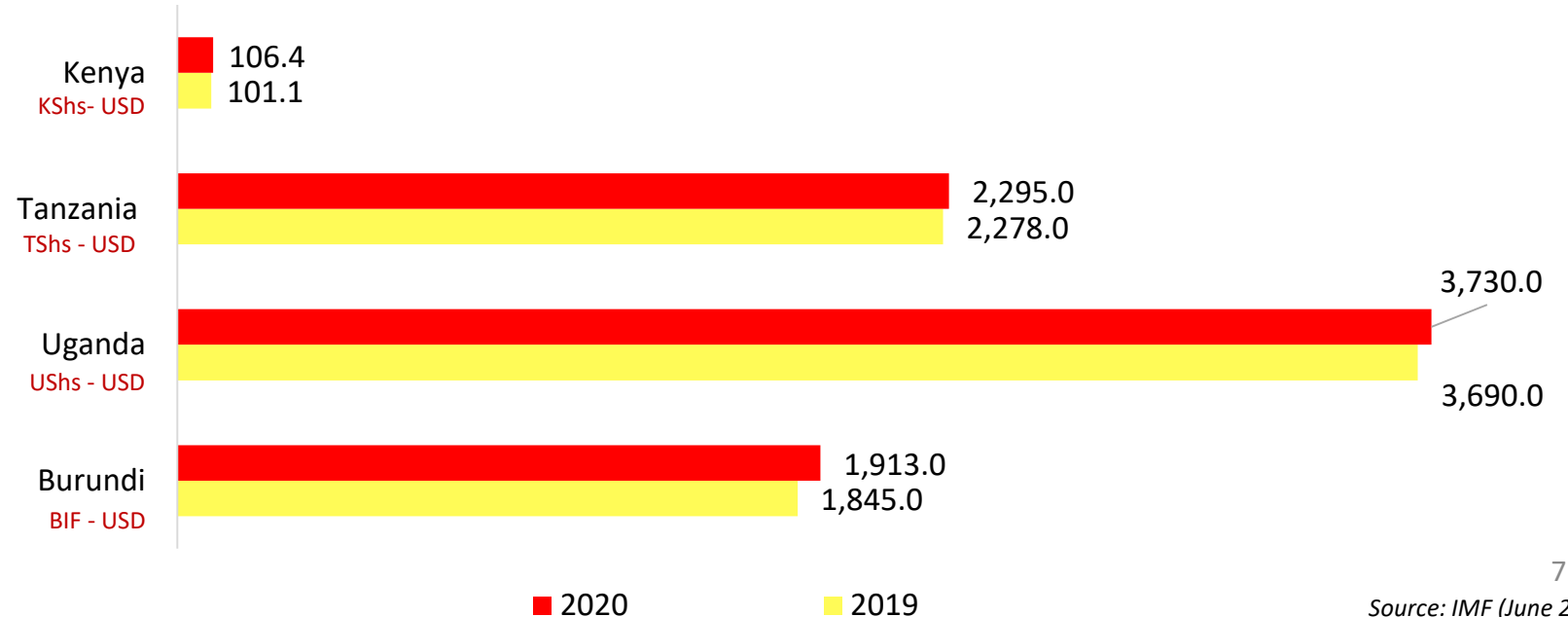
# MACRO- ECONOMIC HIGHLIGHTS- EAST AFRICA

## GDP Growth



Source: IMF (June 2020)

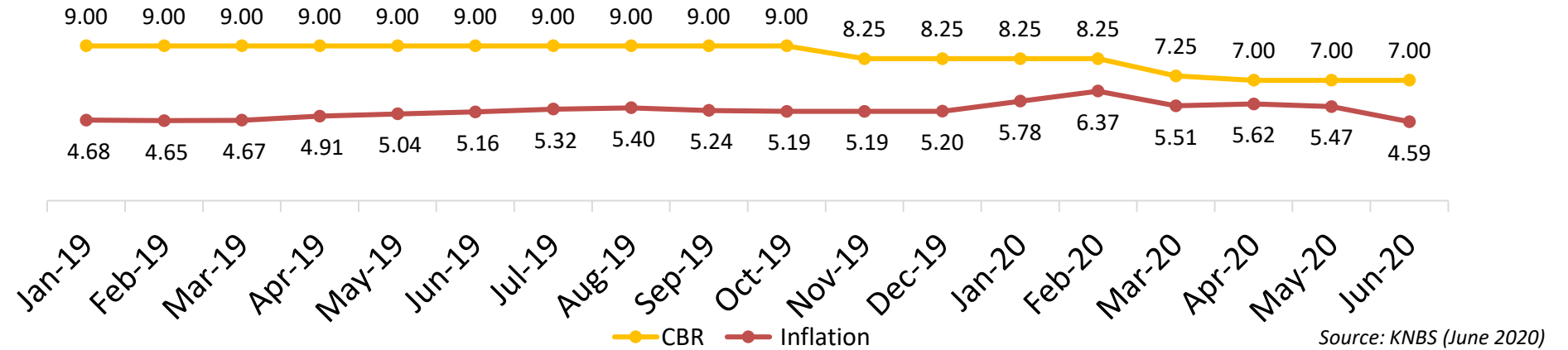
## Exchange Rate to USD



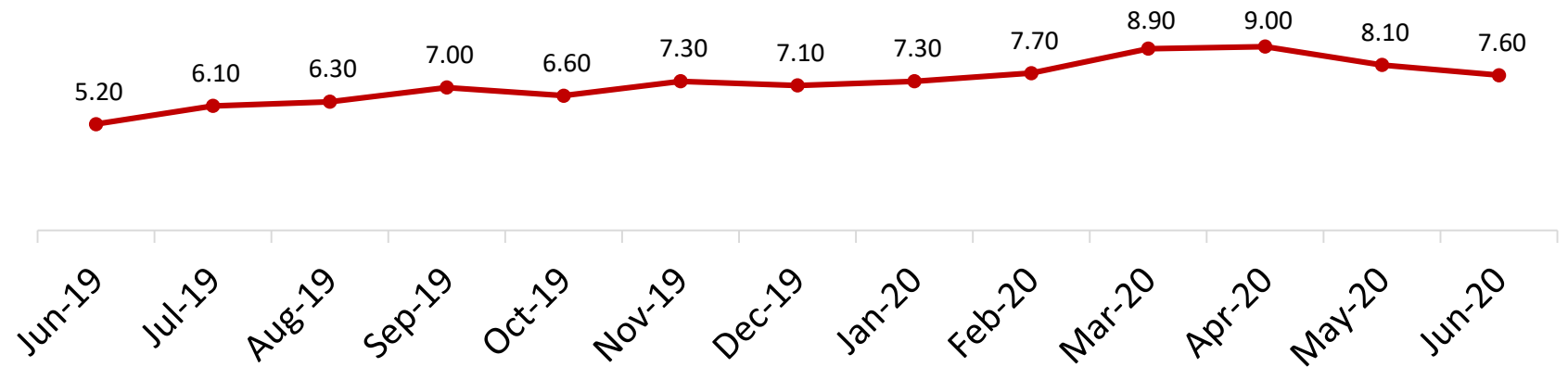
7  
Source: IMF (June 2020)

## MACRO- ECONOMIC HIGHLIGHTS- KENYA

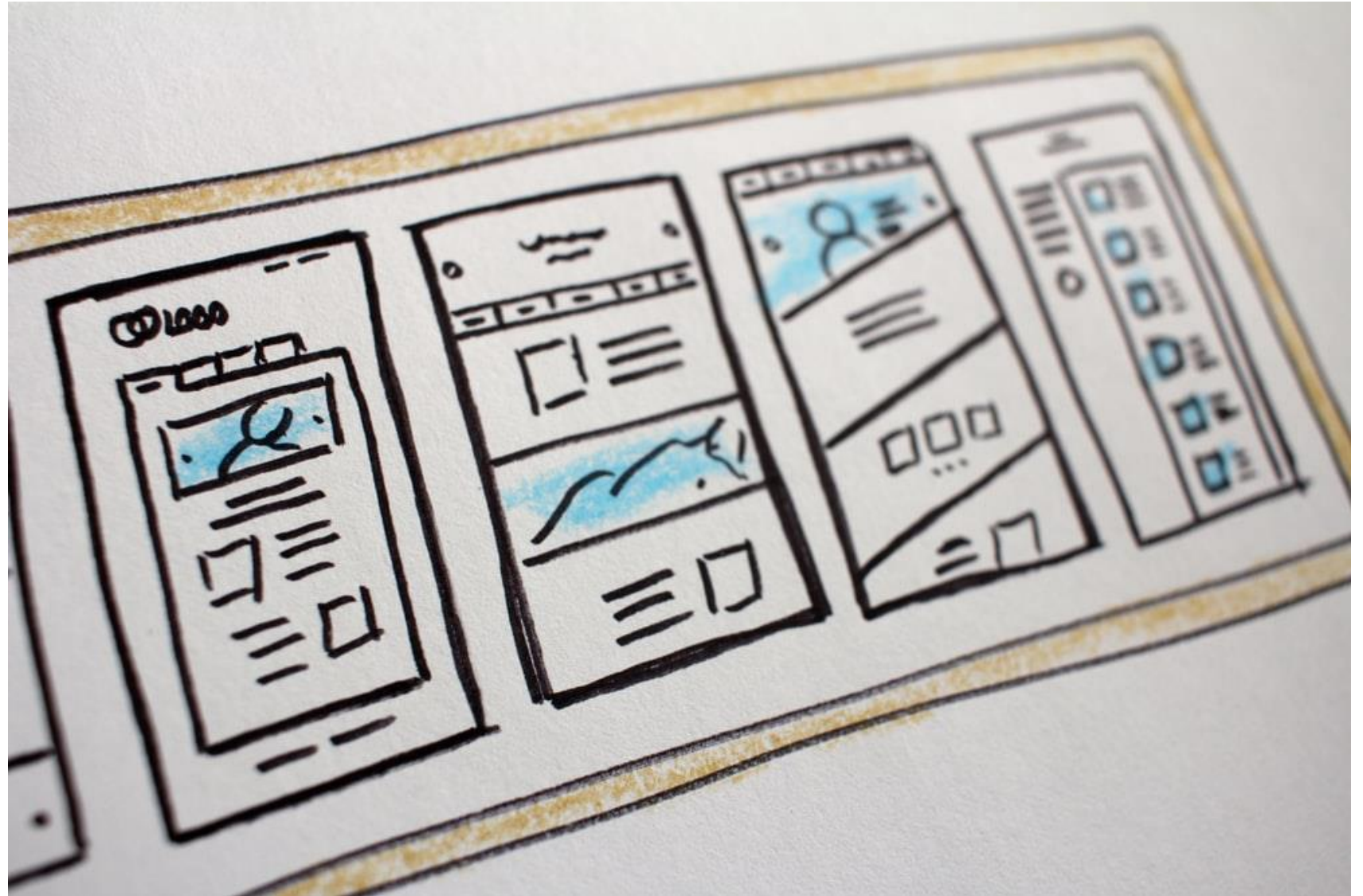
### CBR & Average Inflation Rates (%)



### 12 Month Private Sector Credit Growth (%)







# DTB VISION 2020

A **leading commercial bank** and a **significant participant** in the economies where it operates:

- Rank among the top tier banks by liabilities
- Be a sustainable deposit led bank (CASA)
- Play a leading role in transitioning economies to support economic development



Achieve the vision while maintaining a **conservative risk profile**

The above milestone has been achieved and, to build on this positioning and acquire a significant customer base, DTB's strategic focus in 2020 is geared towards developing a new strategic blue print - 'DTB Strategy 2030 and beyond' position DTB as a premier, digitally- driven SME Bank in East Africa. DTB Strategy 2030 will reinforce the Bank's core values to transform the lives of communities it operates in, through innovation and financial inclusion.

# DTB Vision 2020



DTB Vision  
2020





## CHANNEL PERFORMANCE



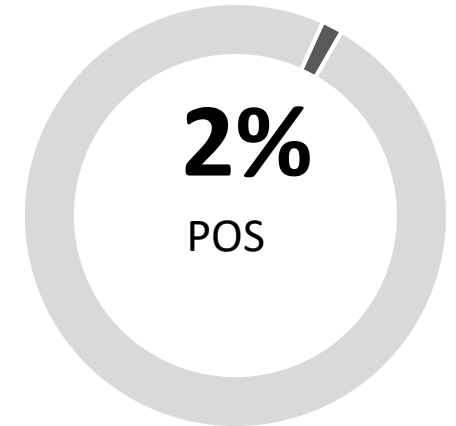
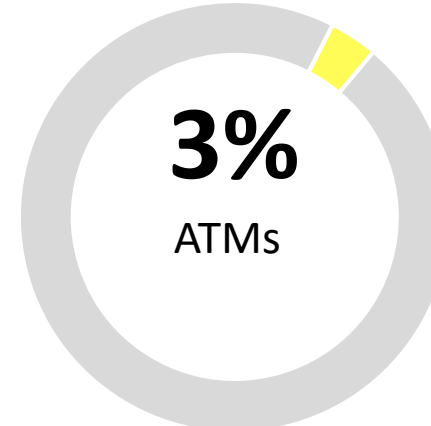
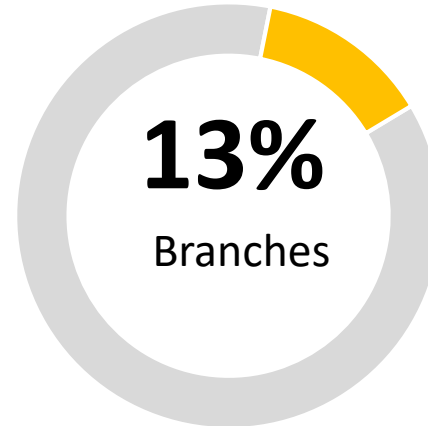
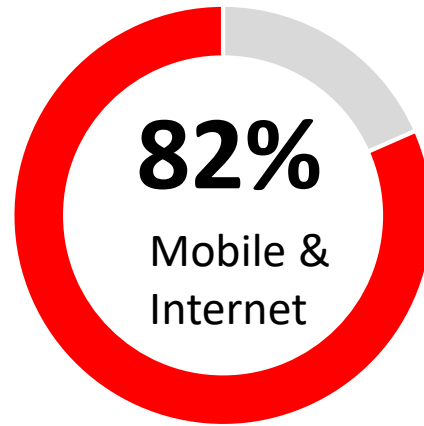
## CHANNEL PERFORMANCE-KENYA

**87%** of transactions done outside DTB branches.

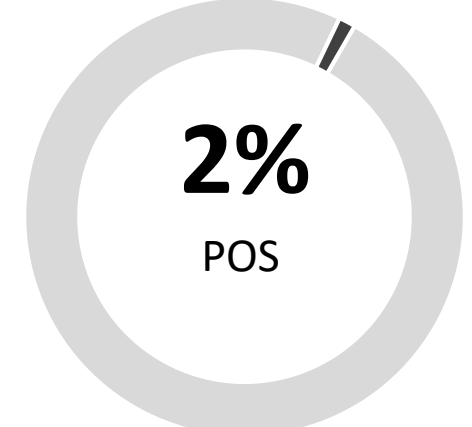
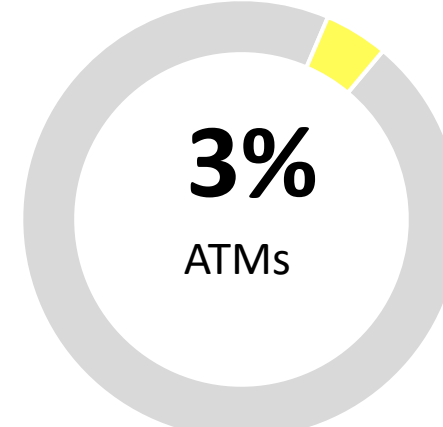
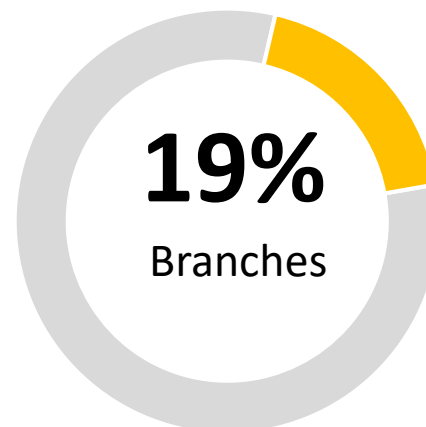
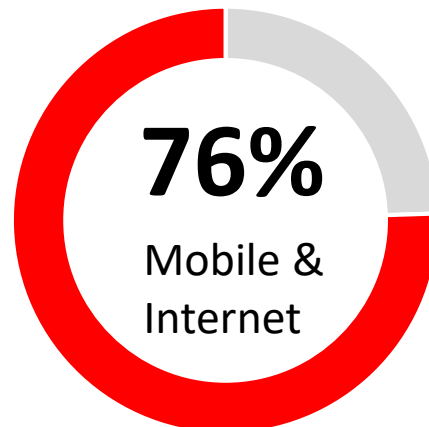
**70%** of DTB customers subscribe to mobile banking.

**80%** of mobile banking subscribers use the channel regularly.

H1 2020



H1 2019



# DTB MOBILE BANKING- *m24/7*



Transact on-the-go from the comfort of your location day and night with *m24/7*!

## Key Features:

- Check your account balances and statements
- Transfer funds to DTB accounts, via PesaLink or RTGS
- Transfer funds from your account to mobile money
- Pay bills and top up airtime
- Pay your credit card bills
- View daily forex rates
- Request for a chequebook, view cheque status or stop a cheque
- View all branch locations



**CHANNEL  
PERFORMANCE-  
KENYA  
MOBILE BANKING**

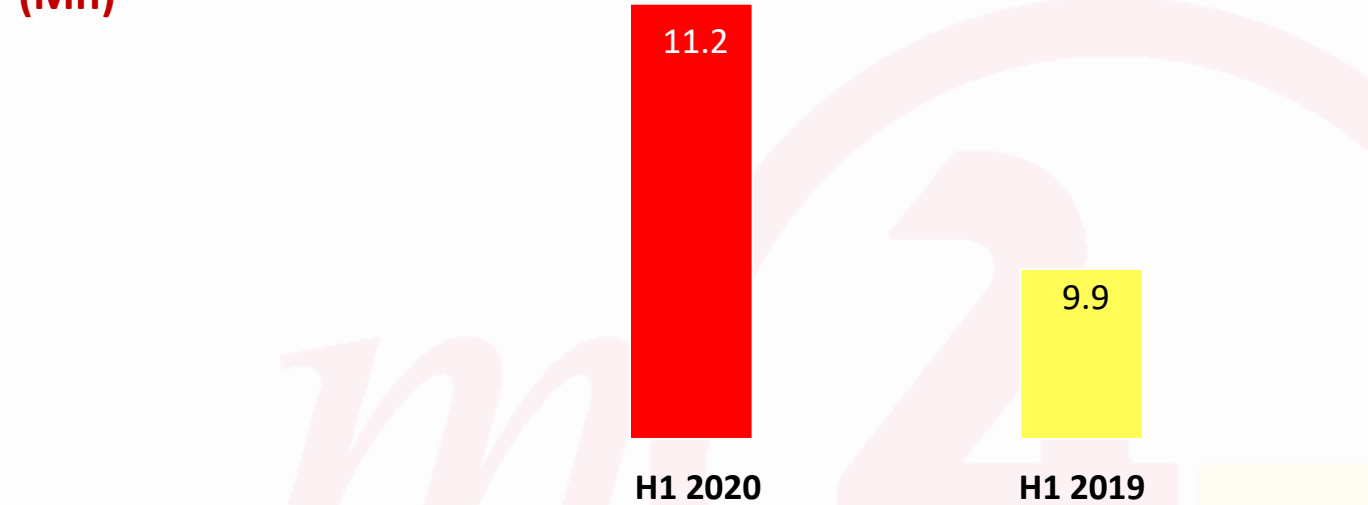
*m24/7*  
transaction count up by

 **14%**

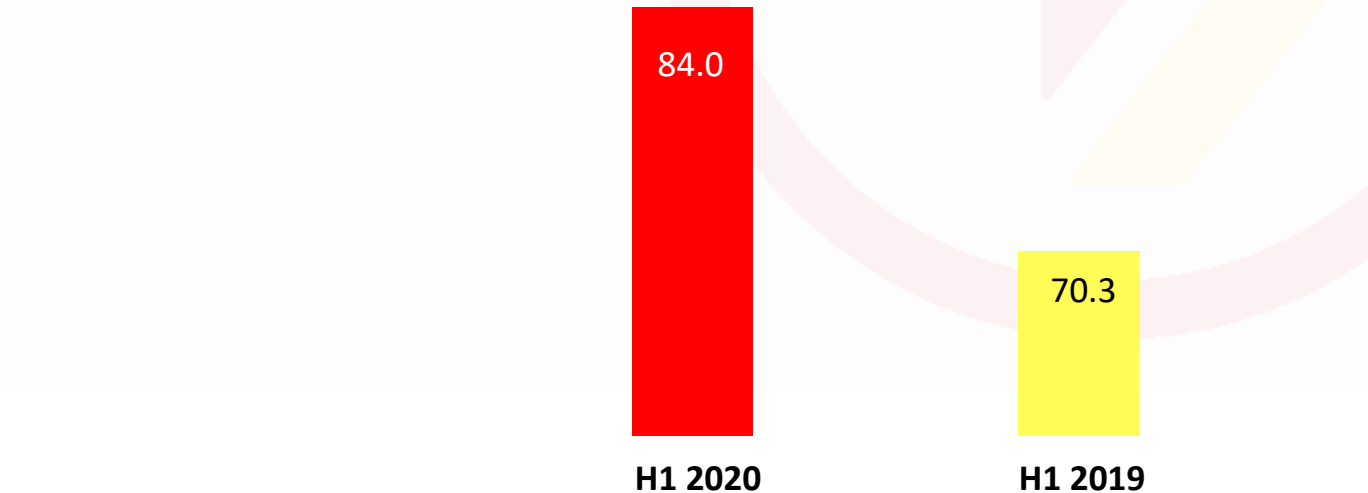
*m24/7*  
transaction values up by

 **19%**

**No. of Mobile Banking (*m24/7*) Transactions  
(Mn)**



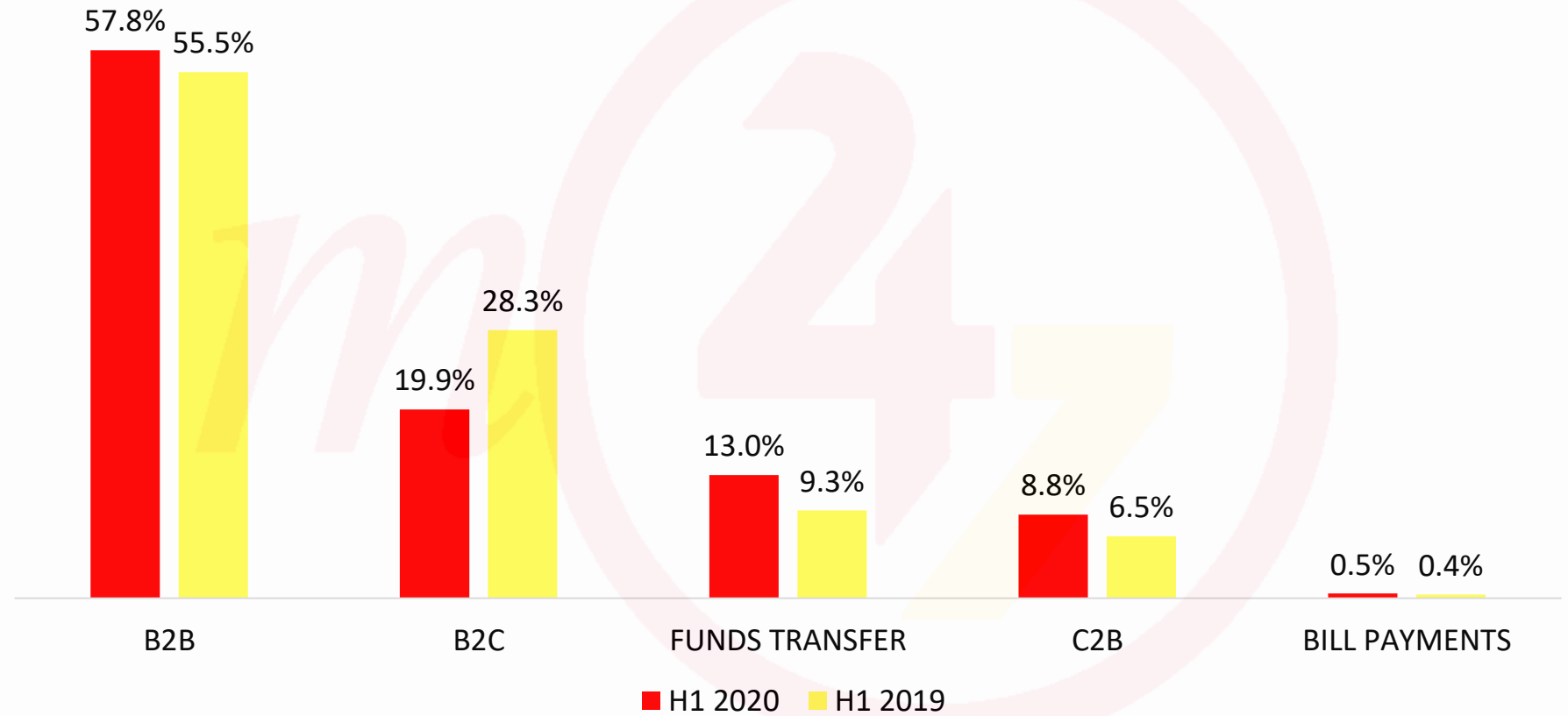
**Value of *m24/7* Transactions (KShs Bn)**



## CHANNEL PERFORMANCE-KENYA

KShs 49 Bn worth of B2B transfers in 2020.

Mobile Banking Transaction type (% value)



# DTB INTERNET BANKING- *i24/7*



*i24/7* enables businesses and individuals to transact seamlessly on internet-ready devices irrespective of their location.

## **Key Features:**

- Real-time access to account information from any where in the globe.
- Capability to initiate Single Payments and Bulk Payments at high speed of payment processing
- Own Account Transfers
- Improved Electronic Bulk Trade payments and Salary processing
- Future payments capability
- Multi-currency and Cross Currency local and international payments via IFT/ EFT/ RTGS, PesaLink/ Swift
- Mobile Money Bulk payment
- Users Profiles management functionality at corporate level.
- Cheque Book request services



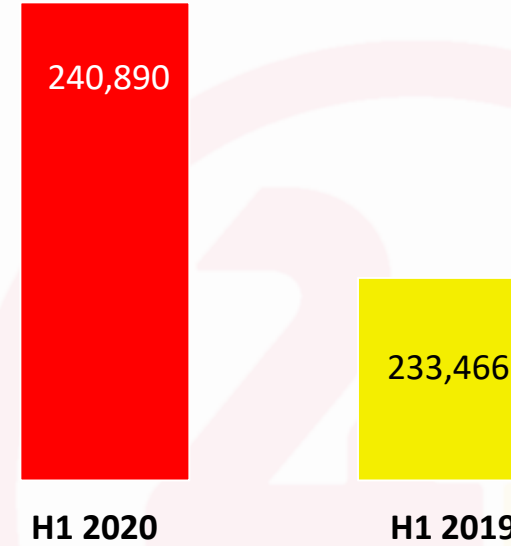
## CHANNEL PERFORMANCE-KENYA ONLINE BANKING

*i24/7*  
transactions up by

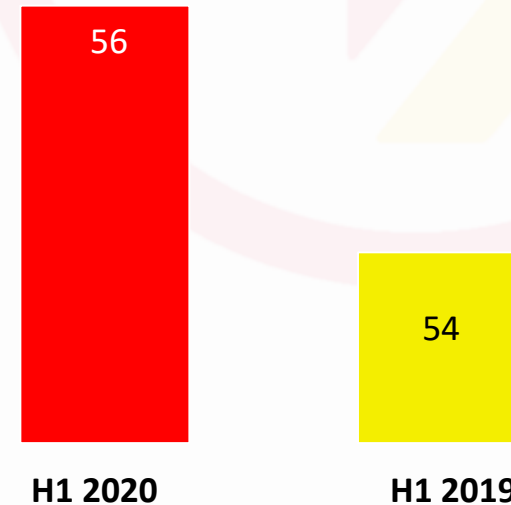
 3%

Average of **2,000**  
transactions per business  
day done on *i24/7*

### No. of Online Banking (*i24/7*) Transactions



### Value of *i24/7* Transactions (KShs Bn)



## CHANNEL PERFORMANCE-KENYA

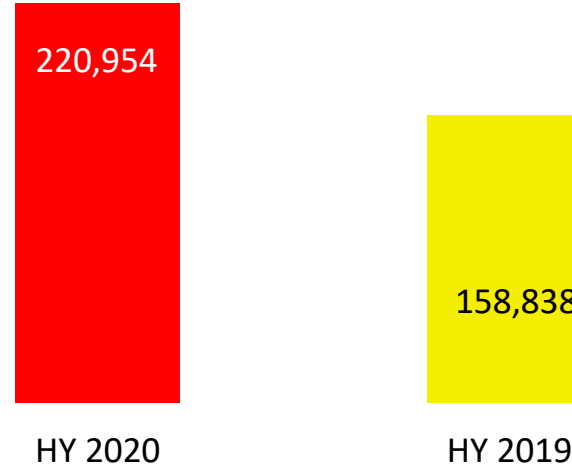
POS transaction count up by

 39%

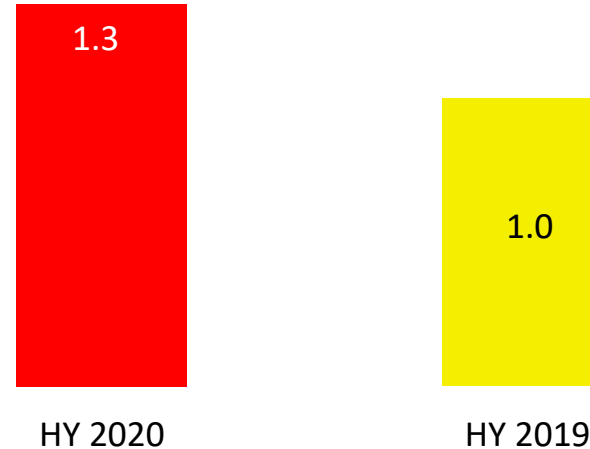
POS transaction value up by

 30%

### No. of POS Acquiring Transactions



### Value of POS Acquiring Transactions (KShs Bn)



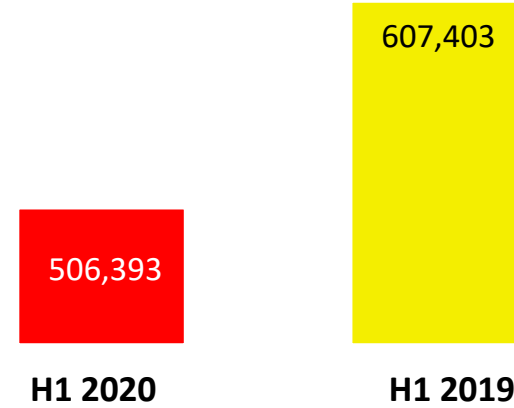
Expanding DTB's intermediary role to a wider eco system beyond just the Bank's customers

## CHANNEL PERFORMANCE-KENYA

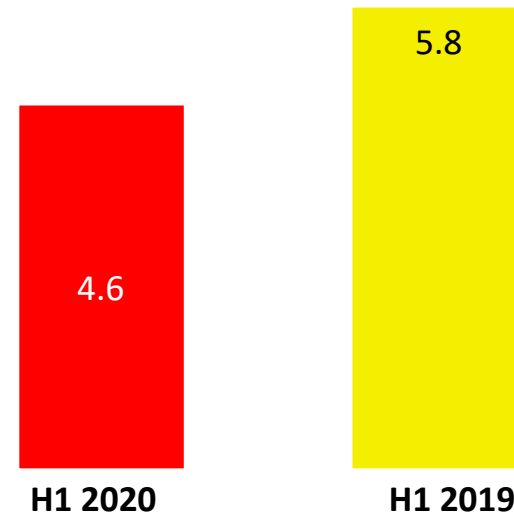
Decline in number of ATM transactions by

 **17%**

### No. of ATM Transactions



### Value of ATM Transactions (KShs Bn)







Shifting towards cashless transactions



## FINANCIAL PERFORMANCE



# BALANCE SHEET HIGHLIGHTS- GROUP JUNE 2020

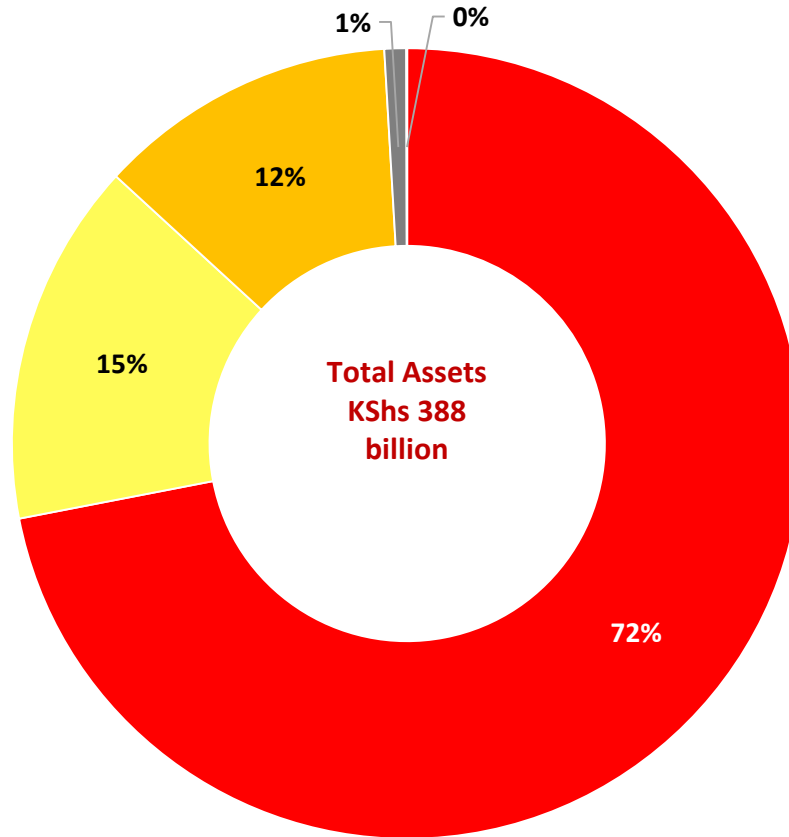
		H1 19	H1 20	
ASSETS	Net Loans & Advances	KShs 190.9 Bn	KShs 201.5 Bn	 6%
	Gov- Securities	KShs 118.3 Bn	KShs 131.0 Bn	 11%
	Total Assets	KShs 375.9 Bn	KShs 388.3 Bn	 3%
LIABILITIES	Customer Deposits	KShs 283.1 Bn	KShs 280.4 Bn	 -1%

# BALANCE SHEET HIGHLIGHTS-KENYA

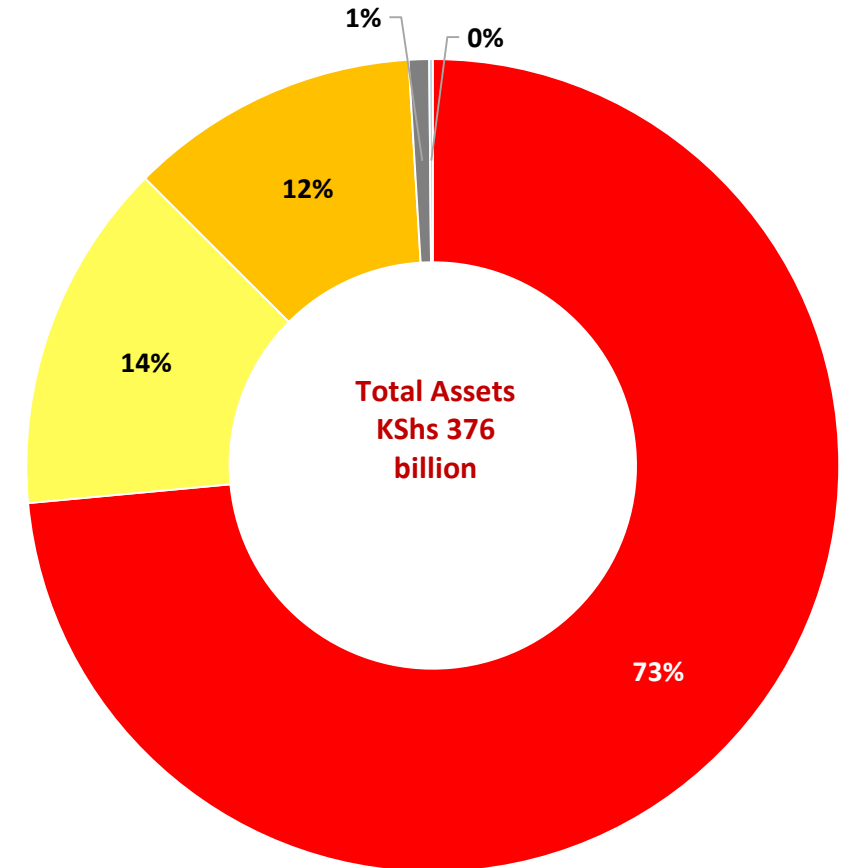
		H1 19	H1 20	
ASSETS	Net Loans & Advances	KShs 144.8 Bn	KShs 151.6 Bn	↑ 5%
	Gov-Securities	KShs 89.0 Bn	KShs 98.9 Bn	↑ 11%
	Total Assets	KShs 280.1 Bn	KShs 284.3 Bn	↑ 2%
LIABILITIES	Customer Deposits	KShs 205.0 Bn	KShs 195.3 Bn	↓ -5%

# TOTAL-ASSETS SUBSIDIARIES CONTRIBUTION

H1 2020



H1 2019

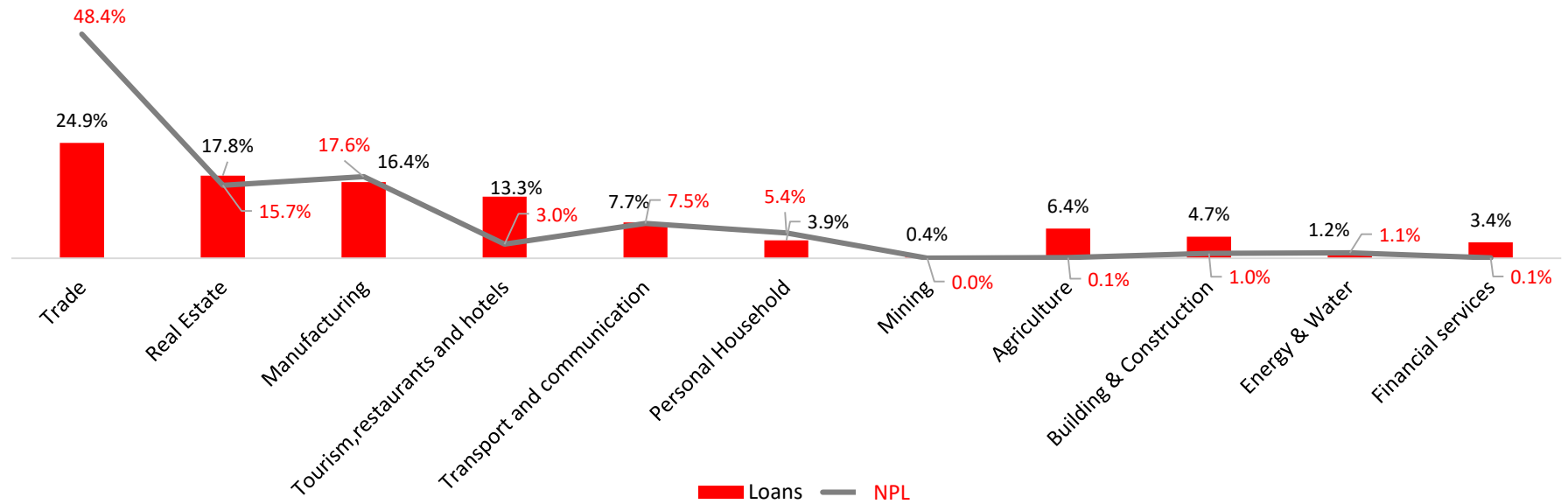




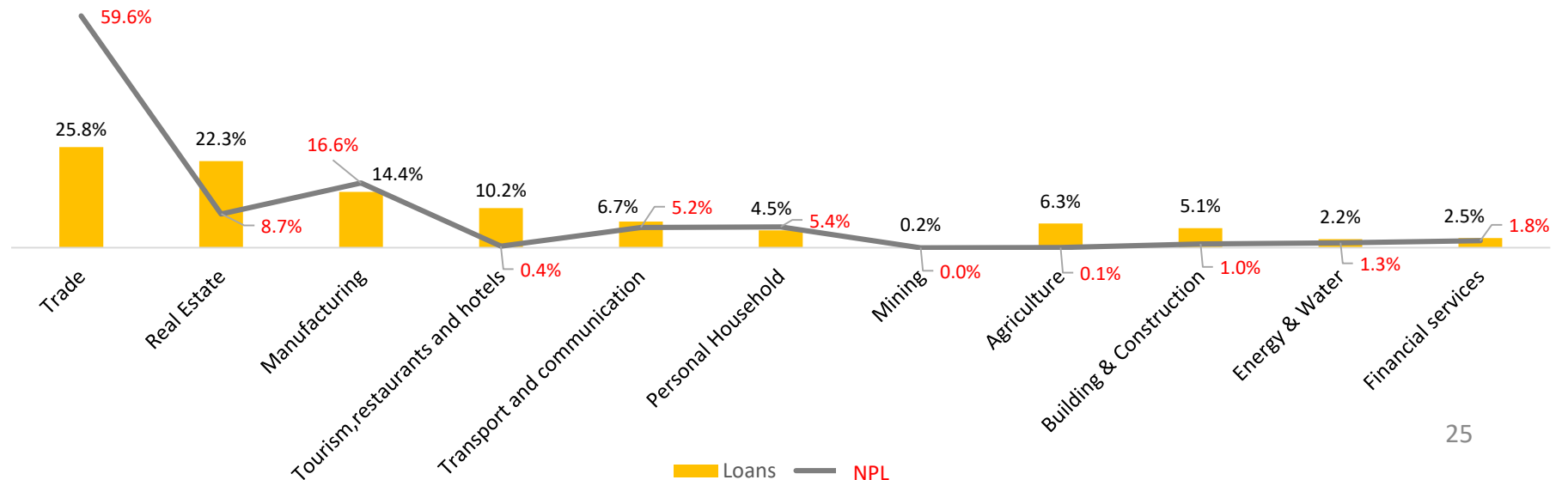
# SECTOR-WISE ANALYSIS OF LOAN BOOK AND NPLs-GROUP

Stable sector-wise exposure between H1 2019 and H1 2020.

**HY 2020**



**HY 2019**

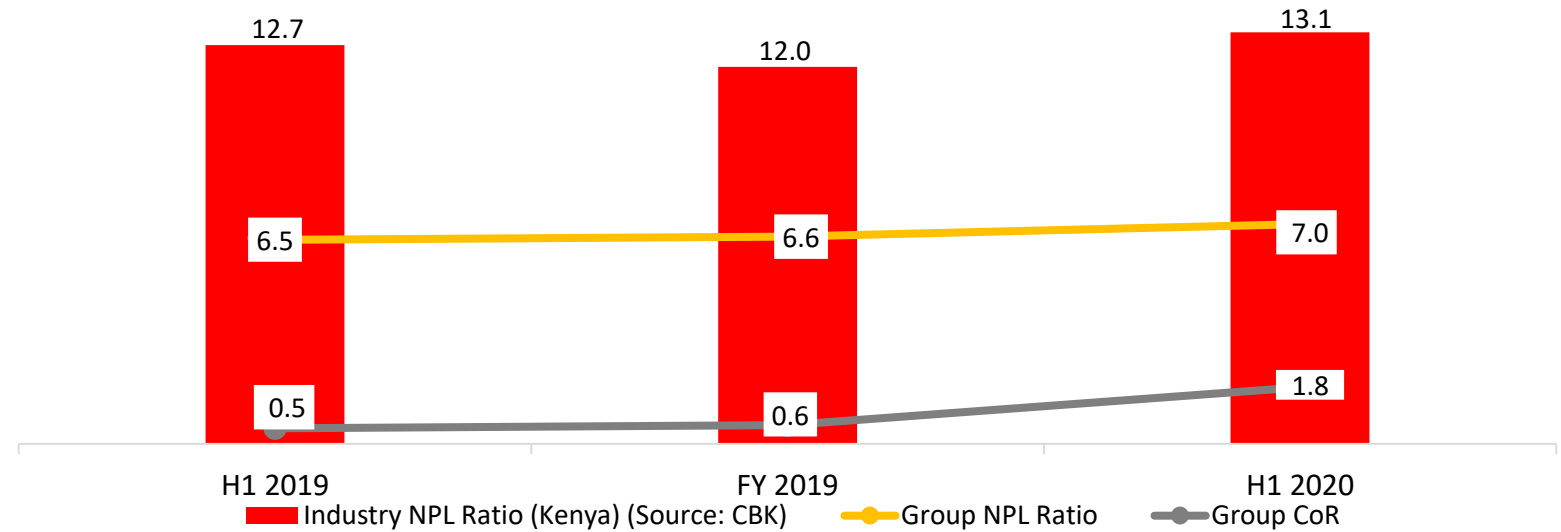


# LOANBOOK PERFORMANCE- NON PERFORMING LOANS- GROUP

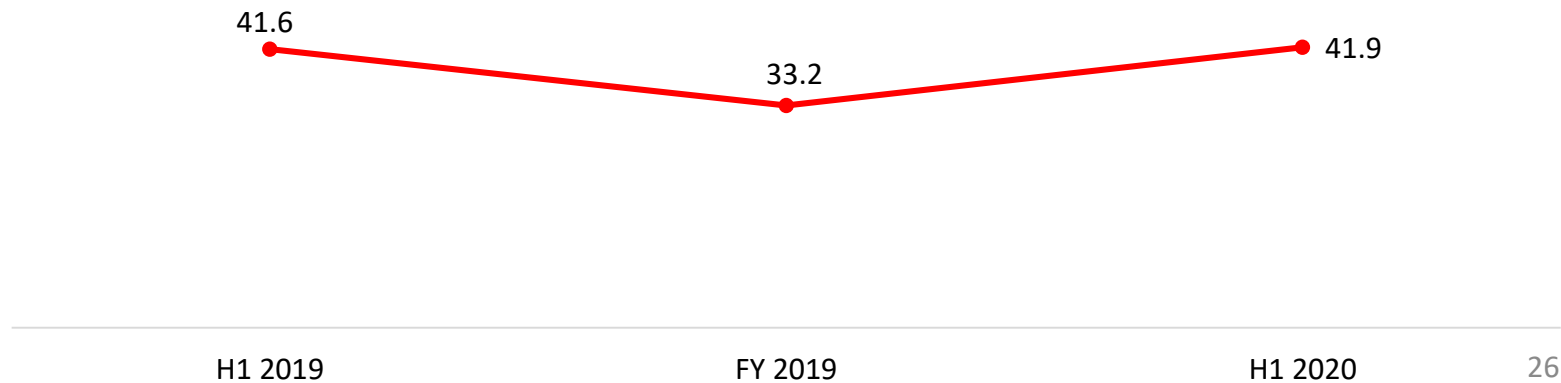
NPL ratio stable and well below industry average.

Increase in coverage anchored on prudence and conservatism.

## NPL Movement Analysis (%)

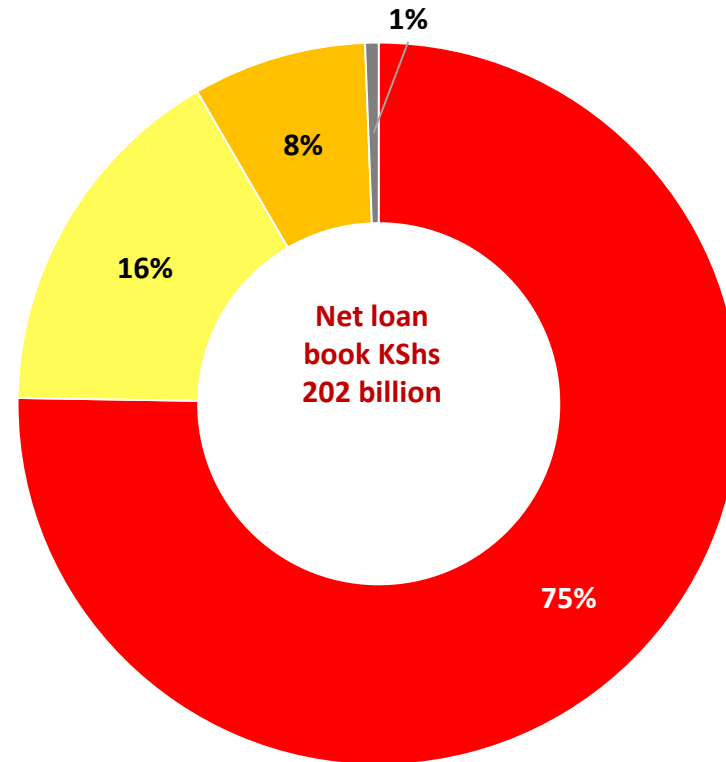


## Coverage Ratio Analysis (%)

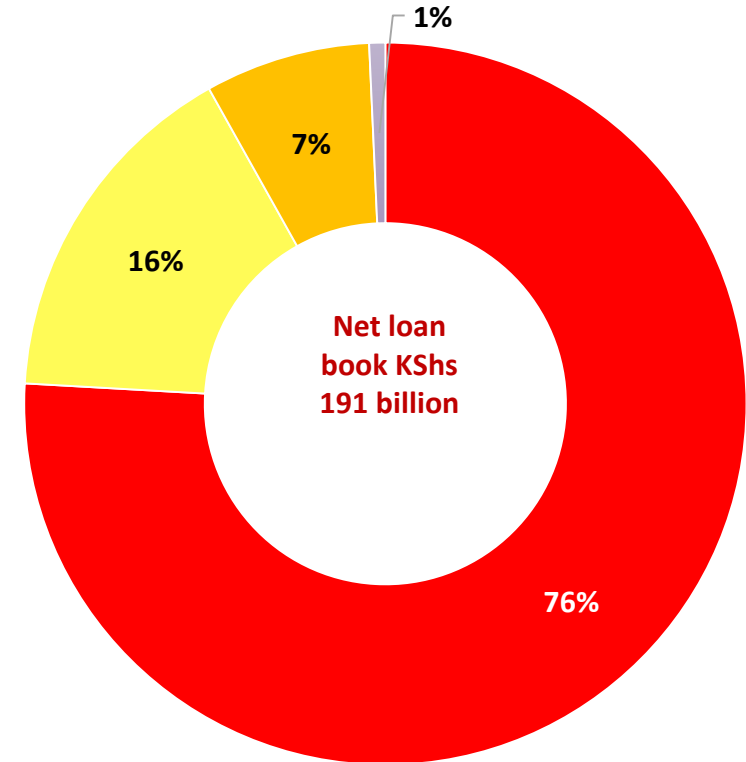


# NET LOANBOOK- CONTRIBUTION BY SUBSIDIARIES

H1 2020



H1 2019

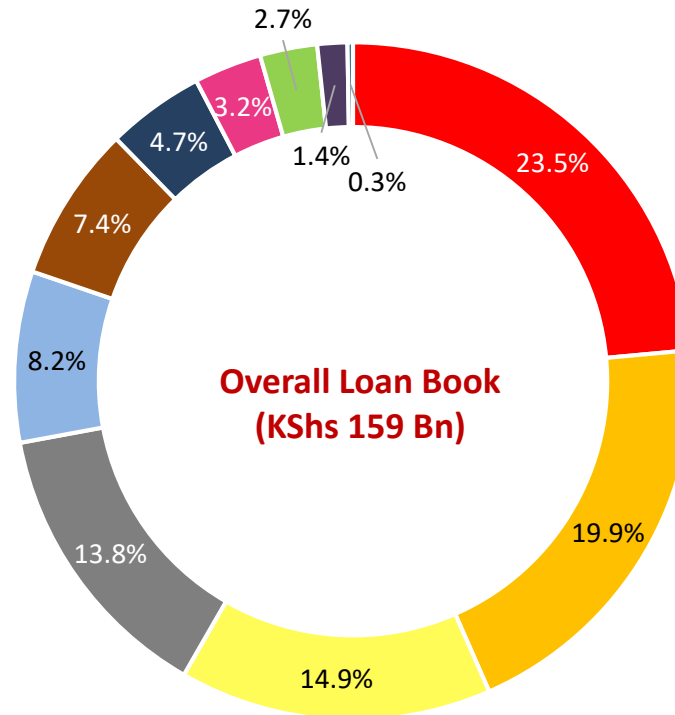


■ DTB Kenya ■ DTB Tanzania ■ DTB Uganda ■ DTB Burundi ■ DTIA

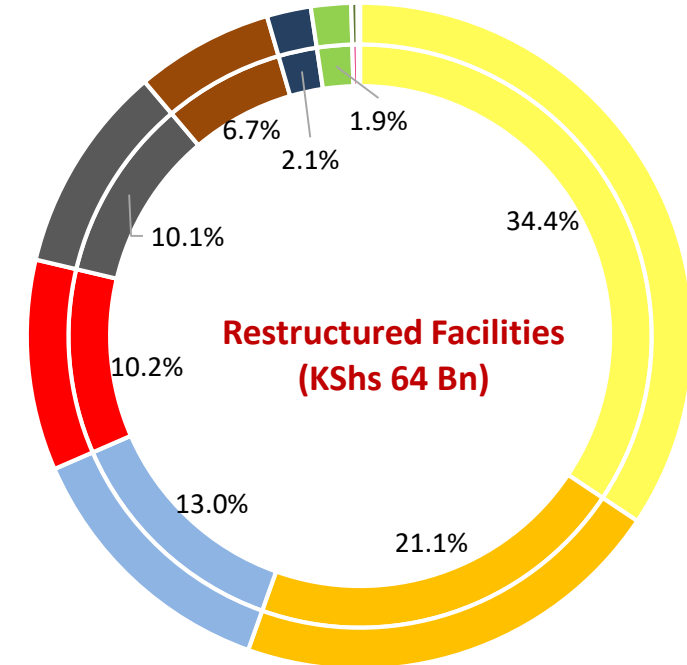
# SECTOR-WISE RESTRUCTURES- KENYA

- Moratorium of up to 12 months.
- Extension of tenor.
- Cost of restructuring absorbed by the Bank.

## Facilities Restructured Relating to COVID-19



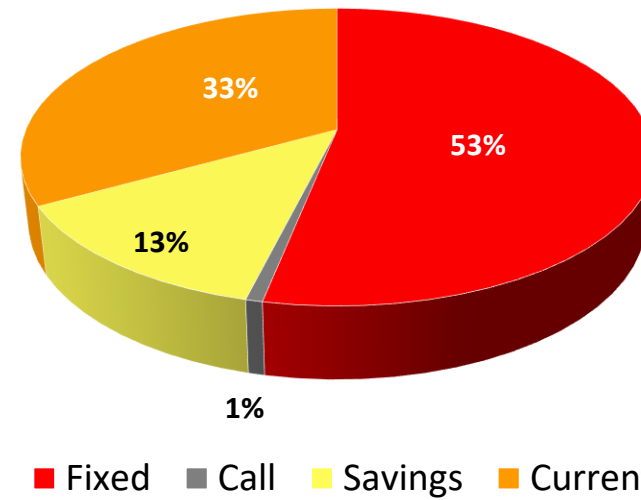
- Trade
- Real Estate
- Tourism, restaurants and hotels
- Manufacturing
- Transport and communication
- Agriculture
- Personal Household
- Financial services
- Building & Construction
- Energy & Water
- Mining



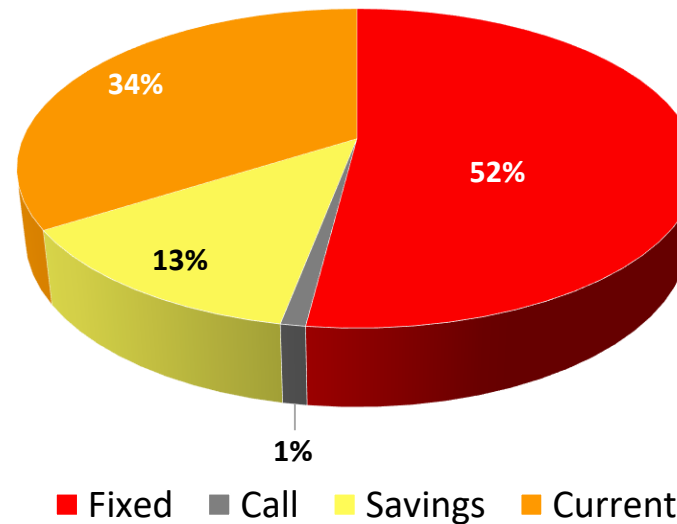
40% of the loan book restructured in Kenya as at June 2020



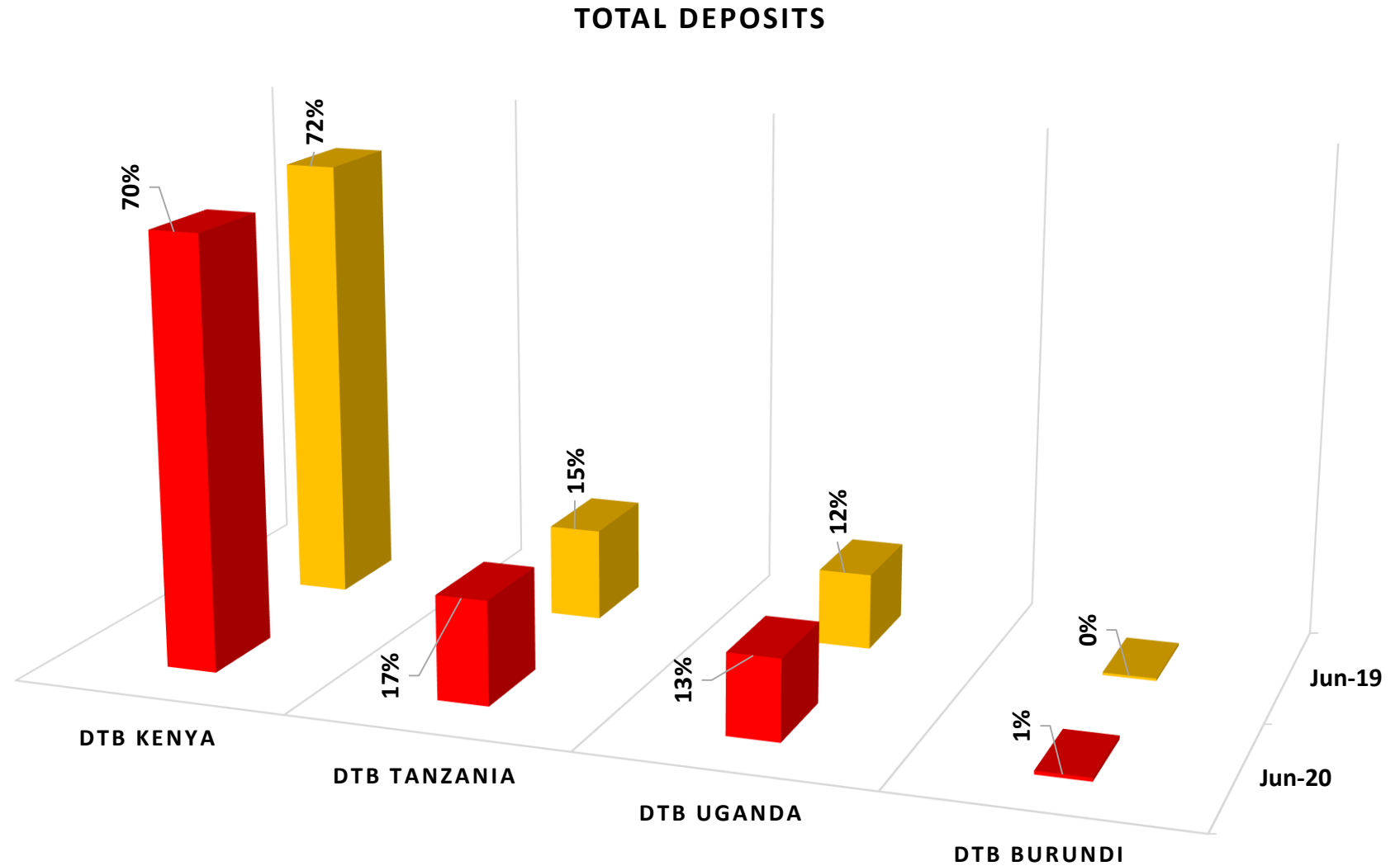
Deposit by Type H1 2019



Deposit by Type H1 2020



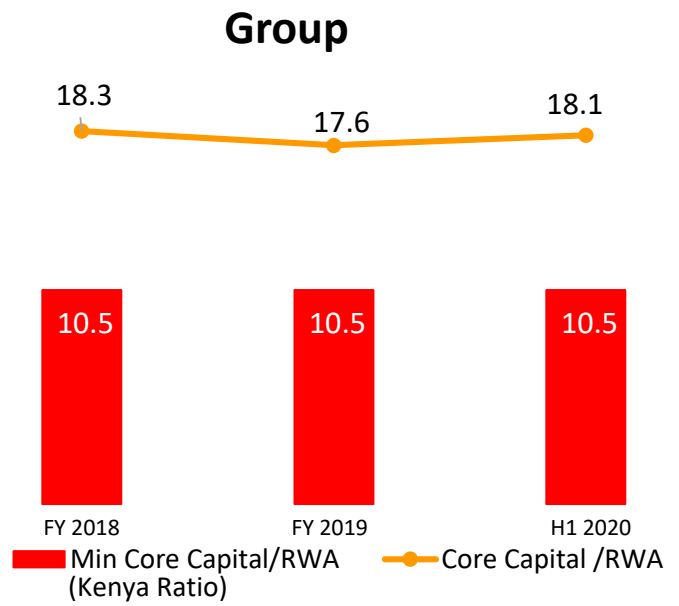
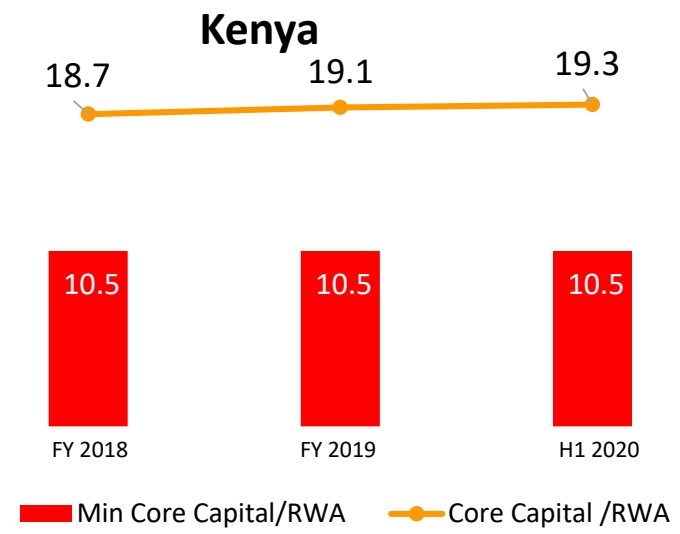
# TOTAL DEPOSITS- CONTRIBUTION BY SUBSIDIARIES



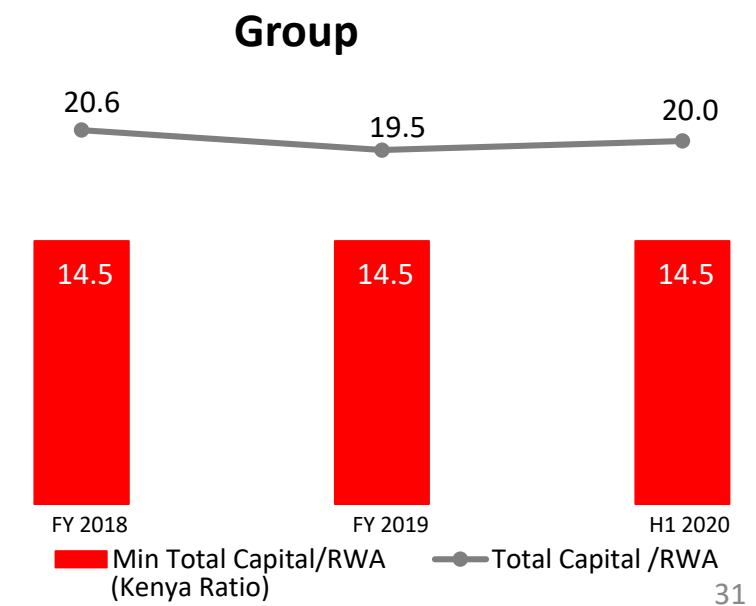
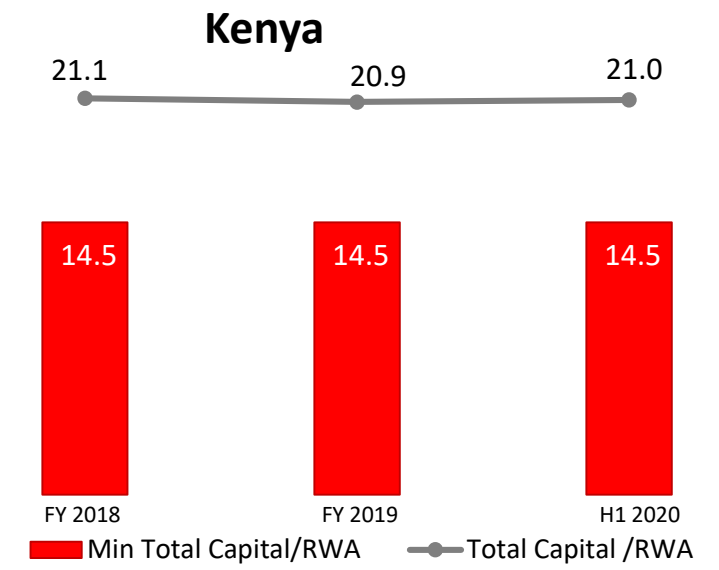
# STRONG CAPITAL BUFFERS

Ample headroom on key capital ratios

## Core Capital to RWA (%)



## Total Capital to RWA (%)

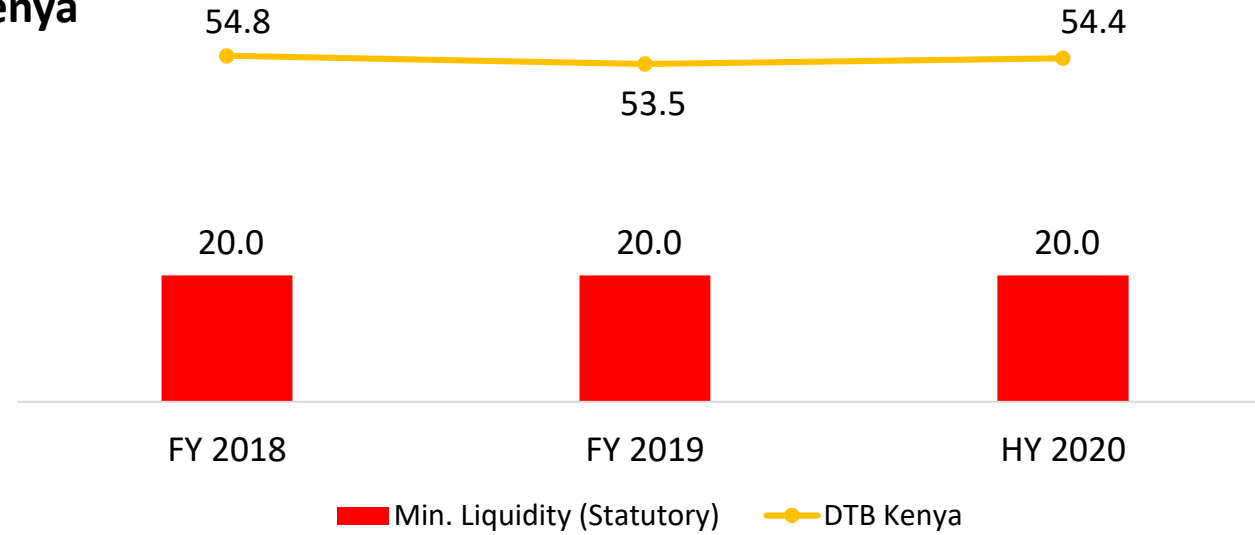


# LIQUIDITY

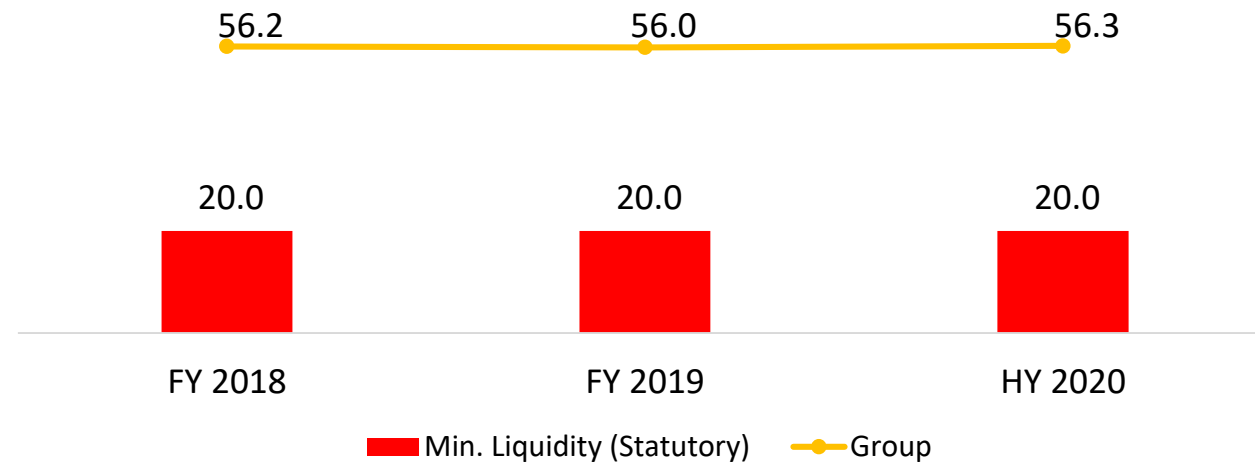
Pointer to  
underlying  
resilience

## Liquidity (%)

### Kenya



### Group





# P&L HIGHLIGHTS



PBT drop by  
25%

H1 19

H1 20

## Kenya

KShs 12.3 Bn	KShs 11.5 Bn	-6%
KShs 1.6 Bn	KShs 2.5 Bn	49%
KShs 13.9 Bn	KShs 14.0 Bn	0.3%
KShs 3.2 Bn	KShs 3.4 Bn	8%
KShs (0.1 Bn)	KShs 1.3 Bn	1,396%
KShs 4.9 Bn	KShs 4.0 Bn	-20%

## Net Interest Income

## Total Non-Interest Income

## Gross Operating Income

## Operating Expenses

## Loan Loss provision

## Profit before Tax (PBT)

## Group

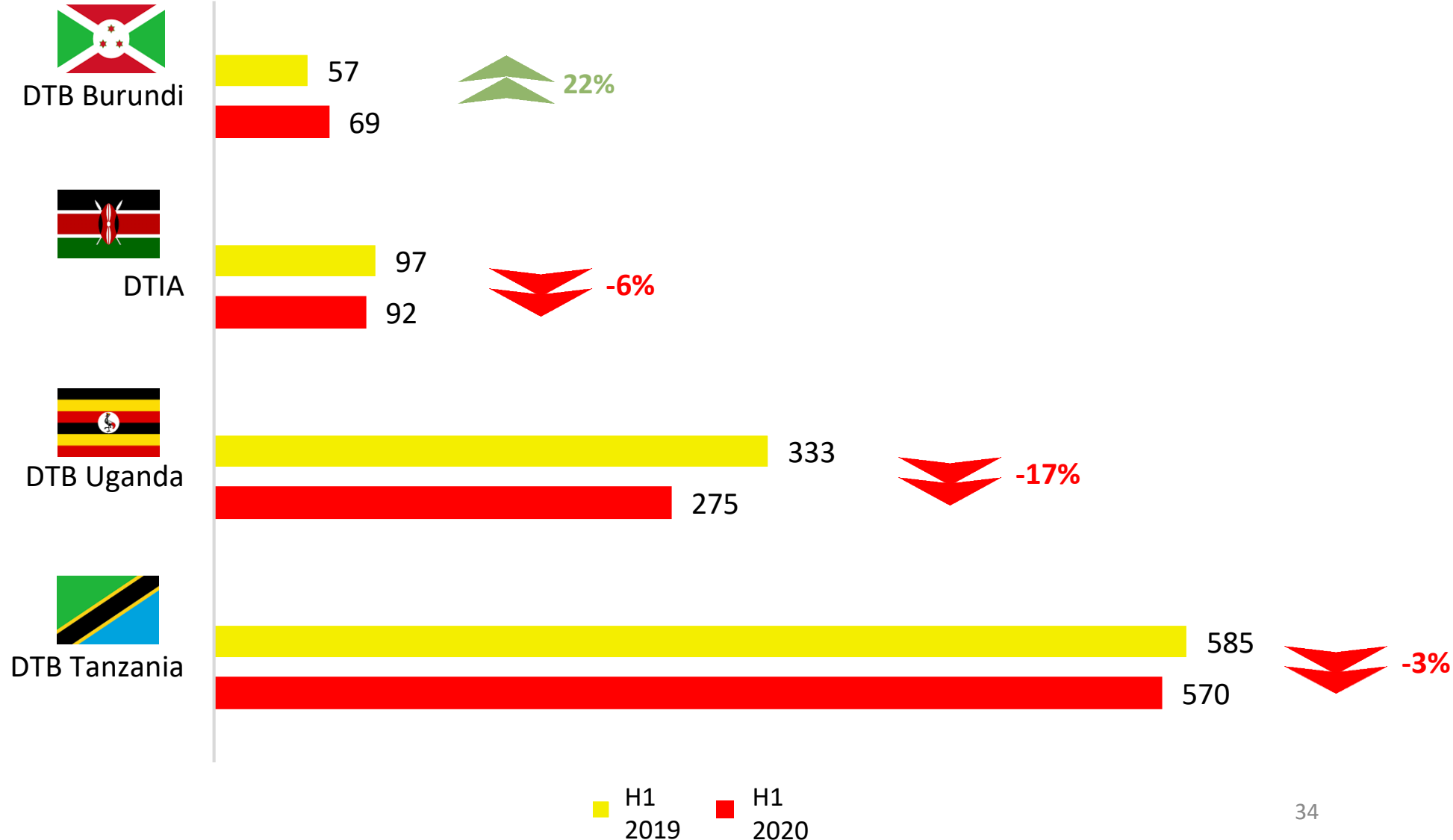
KShs 16.3 Bn	KShs 15.8 Bn	-3%
KShs 3.0 Bn	KShs 3.2 Bn	6%
KShs 19.3 Bn	KShs 19.0 Bn	-2%
KShs 5.7 Bn	KShs 6.1 Bn	7%
KShs 0.5 Bn	KShs 1.9 Bn	249%
KShs 6.0 Bn	KShs 4.5 Bn	-25%

# P&L HIGHLIGHTS

Overall H1 2020 PBT contribution from subsidiaries impacted by increased Cost of Risk, reinforced by prudence and conservatism

6%

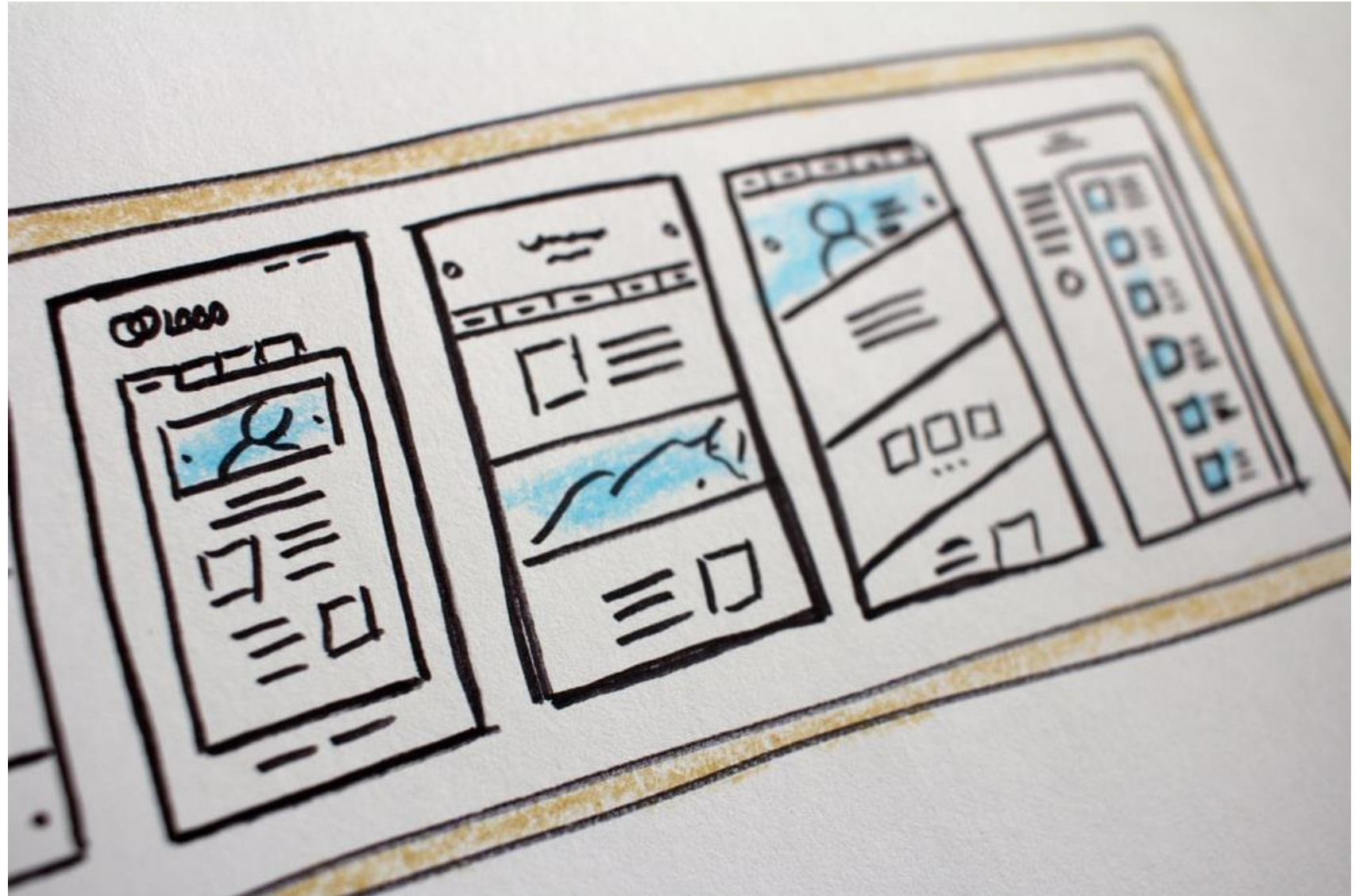
## Subsidiary PBT Contribution (KShs Mn)



# KEY FINANCIAL RATIOS

			H1 19	FY 19	H1 20		
		Kenya				Group	
Return on Equity	12.2%	11.5%	9.2%		12.8%	12.1%	8.1%
Return on Asset	1.8%	2.0%	1.7%		2.1%	1.9%	1.4%
NPL Ratio	6.2%	6.9%	7.1%		6.5%	6.6%	7.0%
NPL Coverage	45.6%	34.1%	43.2%		41.6%	33.2%	41.9%
Cost of Risk	-0.1%	-0.0%	1.7%		0.5%	0.6%	1.8%
Fee Income Ratio	20.5%	20.1%	28.2%		24.5%	23.5%	25.3%
Cost to Income	39.5%	42.0%	39.2%		47.4%	46.5%	49.7%
Loan to Deposit	73.7%	77.8%	81.2%		70.5%	73.6%	75.0%

# NEW INITIATIVES



# DTB NEW PRODUCTS- DIGITAL ACCOUNT



*With the DTB digital account, you can open an account whenever, wherever!*

## **Features:**

- Available in KES
- No opening balance
- No monthly fee
- No minimum balance
- Free access to m24/7 and e-statements
- Access to virtual card (optional)

## **Outgoing Limits:**

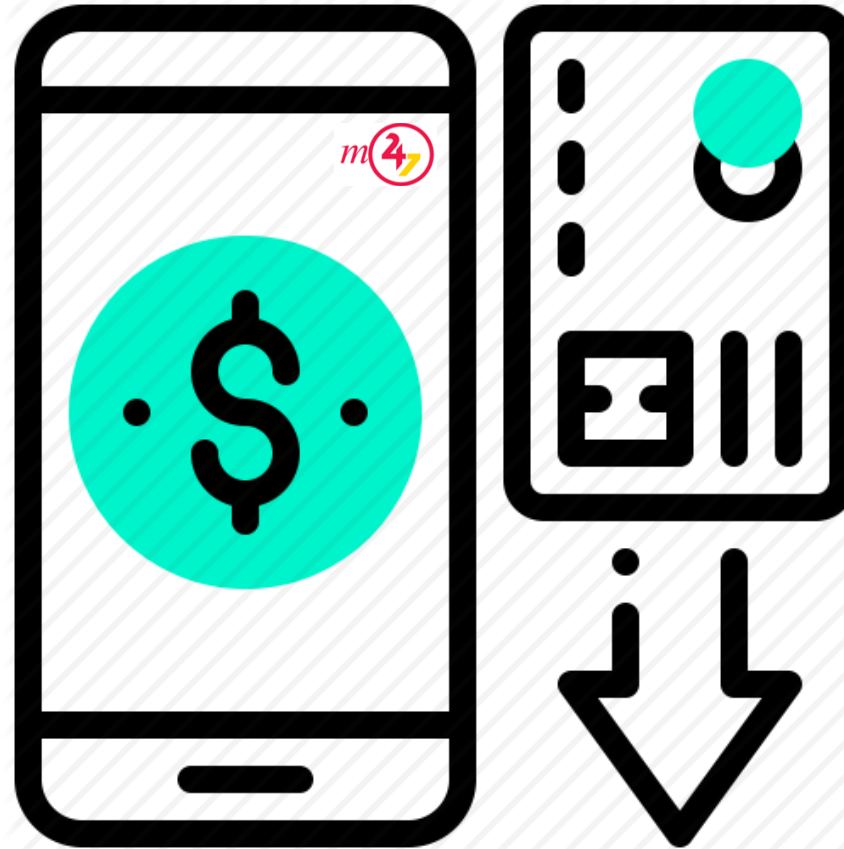
- Monthly – Kes 1 million
- Daily – Kes 300,000

## **Incoming Limits:**

- Monthly (Cash receipt) – Kes 500,000
- Monthly (Remittances) – Kes 1 million



# DTB NEW PRODUCTS- SALARY ADVANCE



*The Salary advance solution is aimed at enabling SMEs offer a salary advance proposition to their staff members to reduce additional financial constraints.*

## **Key Features & Benefits:**

- Digital loan product – No paper work required
- Pre-approved credit limit – The limit of the loan shall be 30-50% of the net salary.
- Instant disbursement into the DTB Salary Account - No follow up required for disbursement of the loan amount.
- Deduction at source – Saves the employee from constant follow-ups from the Bank on repayment of the loan.
- Short Tenure – Maximum of 30 days



Scan the QR to view  
DTB's 2019 Integrated  
Report and Financial  
Statements.



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