

	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.													
The Board of Directors of Diame	ond Trus	t Bank K	enva Lir	nited is	pleased	to annou	unce the unaudited Group and Ba	nk resul	ts for th	e perioc	ended :	31 March	2020.	
GROUP BANK							GROUP BANK							
STATEMENT OF FINANCIAL POSITION	Mar. 2020	Dec. 2019	Mar. 2019	Mar. 2020	Dec. 2019	Mar. 2019	STATEMENT OF COMPREHENSIVE INCOME	Mar. 2020	Dec. 2019	Mar. 2019	Mar. 2020	Dec. 2019	Mar. 2019	
400570	Shs 000 Unaudited	Shs 000 Audited	Shs 000 Unaudited	Shs 000 Unaudited	Shs 000 Audited	Shs 000 Unaudited	IN ITEREST IN CONT.	Shs 000 Unaudited	Shs 000 Audited	Shs 000 Unaudited	Shs 000 Unaudited	Shs 000 Audited	Shs 000 Unaudited	
ASSETS Cash (both local and foreign)	7,070,057	8,193,800	6,933,420	4,305,979	5,233,608	4,548,935	INTEREST INCOME Loans and advances	4,820,281	19,953,866	4,909,294	3,499,162	14,795,260	3,709,857	
Balances due from Central Banks	21,579,049	19,025,103	18,303,962	14,820,454		11,670,752	Government securities	3,107,499	12,498,862	3,144,683	2,315,636	9,500,476	2,424,535	
Kenya Government and other securities held for							Deposits and placements with banking institutions	26,445	398,385	94,356	2,441	159,528	35,272	
dealing purposes Investment Securities:	-	-	-	-	-	-	Other interest income Total interest income	7,954,225	32,851,113	8,148,333	5.817.239	24,455,264	6,169,664	
(a) Held to Maturity:								7,00 1,000	52,651,115	0,110,000	0,0,200	,,		
<ul> <li>a. Kenya Government securities</li> <li>b. Other securities</li> </ul>	94,115,367 20,970,150	97,564,656 21,736,467	95,276,994 19,095,143	94,115,367	97,564,656	95,276,994	INTEREST EXPENSES Customer deposits	2,790,836	12,136,834	3,026,313	2,254,637	10,073,158	2,537,719	
(b) At Fair Value:	20,370,130	21,730,407	15,055,145				Deposits and placements from banking institutions	191,354	635,891	225,598	162,644	601,748	151,483	
a. Kenya Government securities	304,215	615,493	117,220	304,215		117,220	Other interest expenses	298,336	1,367,417	353,494	249,261	1,031,773	273,496	
b. Other securities Deposits and balances due from local banking	12,776,318	12,545,373	11,292,761	1,513,048	1,513,048	1,847,617	Total interest expenses	3,280,526	14,140,142	3,605,405	2,666,542	11,706,679	2,962,698	
institutions	350,169	65,258	50,101	350,169	65,258	50,101		4,673,699	18,710,971	4,542,928	3,150,697	12,748,585	3,206,966	
Deposits and balances due from banking institutions	0 202 170	0.255.272	11 004 210	1 220 172	1 402 0 42	1112 420	OTHER OPERATING INCOME	200 151	1 220 201	272.021	201 0 47	077.705	100 705	
abroad Income tax recoverable	8,283,178 172,957	8,255,273 851,554	11,004,318 815,902	1,328,172	1,492,042 140,488	1,113,429 103,007	Fees and commissions on loans and advances Other fees and commissions income	380,151 507,662	1,339,301 2,042,164	272,931 536,908	281,847 198,146	977,785 901,871	189,785 247,947	
Loans and advances to customers (net)	201,269,373			151,990,082			Foreign exchange trading income	558,744	1,830,399	642,967	400,216	1,139,278	385,507	
Balances due from group companies Investments in associate	- 55,065	66,632	71,258	1	- 1	- 1	Dividend income Other income	144,427	535,480	86,397	35,983	65,806 131,096	14,147	
Investment in subsidiary companies	-	-	7 1,236	5,752,700	5,752,700	5,752,700	Total Non-Interest Income	1,590,984	5,747,344	1,539,203	916,192	3,215,836	837,386	
Investments in joint ventures	-	-	-	-	-	· · -	TOTAL OPEN TIME NAME AT							
Investment properties Property and equipment	5,903,105	6,030,321	6,557,564	4,356,791	4,602,783	4,882,590	TOTAL OPERATING INCOME	6,264,683	24,458,315	6,082,131	4,066,889	15,964,421	4,044,352	
Right of use asset	3,293,627	3,430,300	4,599,298	1,856,296			OPERATING EXPENSES Loan loss provision	408,093	1,323,010	268,403	185,356	(12,346)	100,769	
Prepaid lease rentals	4250.007	4 424 566	-	4.070.02.4	4 44 4 700	-	Staff costs	1,196,158	4,669,986	1,083,457	703,385	2,719,604	648,116	
Intangible assets Goodwill	1,358,097 173,372	1,421,566 173,372	931,952 173,372	1,079,034	1,114,729	699,358	Directors' emoluments	43,912	178,603	44,813	30,946	127,033	32,093	
Deferred tax asset	4,758,458	4,726,025	3,389,012	3,297,177	3,297,177	2,372,988	Rentals charges Depreciation charge on property and equipment	49,830 361,124	581,654 1,498,754	43,014 404,791	36,835 179,807	150,241 730,103	34,936 202,223	
Retirement benefit asset	2544040	2 420 622	2.016.460	1 202 705	1 422 402	1702.026	Amortisation charges	87,846	581,496	72,038	51,681	474,520	47,550	
Other assets	2,544,940	2,439,622	2,916,460	1,293,705	1,433,482	1,783,826	Other operating expenses	1,169,358	4,391,381	1,234,780	519,141	2,495,961	633,889	
Total Assets	384,977,497	386,230,186	370,091,181	286,363,190	287,250,595	277,153,801	Total operating expenses	3,316,321	13,224,884	3,151,296	1,707,151	6,685,116	1,699,576	
LIABILITIES							Profit before tax and exceptional items	2,948,362	11,233,431	2,930,835	2,359,738	9,279,305	2,344,776	
Balances due to Central Bank of Kenya	_	_	-	_	_	_	Exceptional items Profit after exceptional items	2,948,362	11,233,431	2,930,835	2,359,738	9,279,305	2,344,776	
Customer deposits	272,804,970	280,186,953	275,331,216	191,444,066	199,489,226	199,828,276	Share of associate profit after tax	5,326	29,483	8,372	2,333,136	9,219,303	2,344,776	
Deposits and balances due to local banking	17,989,979	17,151,756	7102024	17,989,979	17,151,756	7102 024	•							
institutions Deposits and balances due to banking institutions	17,969,979	17,151,750	7,103,024	פופ,פספ, זו	17,151,756	7,103,024	PROFIT BEFORE TAX Current tax	<b>2,953,688</b> (911,245)	<b>11,262,914</b> (5,140,380)	<b>2,939,207</b> (969,572)	<b>2,359,738</b> (755,116)	9,279,305 (4,332,111)	<b>2,344,776</b> (820,672)	
abroad	5,356,853	5,302,103	5,682,173	5,017,960	4,397,392	5,893,476	Deferred tax credit	(311,243)	1,146,058	(303,312)	(755,110)	767,797	(020,072)	
Other money market deposits Borrowed funds	15,064,574	- 11,356,847	12,524,349	13,637,911	9,741,233	9,588,702	Profit after tax and exceptional items	2,042,443	7,268,592	1,969,635	1,604,622	5,714,991	1,524,104	
Lease Liability	2,448,450	4,237,765	4,693,469	2,547,280		2,870,967	Non controlling interests  Profit for the period after tax and non controlling	131,511	482,989	137,518	-	-	-	
Balances due to group companies	-	-	-	-	-	-	interests	1,910,932	6,785,603	1,832,117	1,604,622	5,714,991	1,524,104	
Tax payable Dividends payable	12,774	-	38,193	610,841	-	-	OTHER COMPREHENSIVE INCOME							
Deferred income tax liability	4,616	-	15,585	-	-	-	Gain/ (loss) from translating the financial							
Retirement benefit liability	4 404 510	2 470 417	2.010.166	1 500 155	1 002 221	2 622 415	statements of foreign operations	306,981	(96,995)	(173,738)	-	-	-	
Other liabilities	4,404,519	3,479,417	3,919,166	1,509,155	1,893,221	2,632,415	Net gain/ (loss) from changes in fair value of Treasury bills	37,137	(4 260)	69,806				
Total Liabilities	318,086,735	321,714,841	309,307,175	232,757,192	235,249,217	227,916,860	Net loss from changes in fair value of Equity	51,151	(4,368)	09,600	-	-	-	
SHAREHOLDERS' EQUITY							Investments	-	(334,569)	-	-	(334,569)	-	
Paid up capital	1,118,409	1,118,409	1,118,409	1,118,409	1,118,409	1,118,409	Income tax relating to these items  Other comprehensive income for the period net	(11,141)	1,313	(20,942)	-	-	-	
Share premium	9,006,569	9,006,569	9,006,569	9,006,569	9,006,569	9,006,569	of tax	332,977	(434,619)	(124,874)	-	(334,569)	-	
Revaluation reserve and other reserves Retained earnings	(278,566) 49,119,329	(575,082) 47,483,370	(161,735) 43,894,418	964,951 41,761,143		1,328,408 37,056,589	Total comprehensive income for the period	2,375,420	6,833,973	1,844,761	1,604,622	5,380,422	1,524,104	
Statutory loan loss reserve	1,300,665	1,062,649	863,530	-1,701,145	-0,150,525	-	Earnings per Share (Shs per share) - basic and diluted	6.83	24.27	6.55	5.74	20.44	5.45	
Proposed dividends	754,926	754,926	726,966	754,926	754,926	726,966	Dividend per Share (Shs per share)	-	2.70	-	-	2.70	-	
Capital grants	-	-	-	-	-	-								
Total Shareholders' Equity	61,021,332	58,850,841	55,448,157	53,605,998	52,001,378	49,236,941								
Non controlling interacts	5 960 420	5,664,504	E 22E 040				MESSAGE FROM DIRECTORS							
Non controlling interests  Total Equity	5,869,430 <b>66,890,762</b>		5,335,849 <b>60,784,006</b>	53,605,998	52,001,378	49,236,941	These financial statements are extracts fr	om the boo	oks of the in	stitution.	These guar	terly financ	ial	
							statements, statutory and qualitative disc				•	-		
Total Liabilities and Shareholders' Equity	384,977,497	386,230,186	370,091,181	286,363,190	287,250,595	277,153,801	www.dtbafrica.com. They may also be ac							
OTHER DISCLOSURES							, ,	cessed at ti	ne institutio	on s nead o	тисе госате	at DIRC	entre,	
(1) NON -PERFORMING LOANS AND							Mombasa Road, Nairobi, Kenya.							
ADVANCES														
(a) Gross non-performing loans and advances	16,615,606			13,316,264										
(b) Interest in suspense (c) Total non-performing loans and advances (a-b)	2,532,342 <b>14,083,264</b>		2,005,643 12,357,381	2,346,071 10,970,193	2,139,442 10,752,208		Linus Gitahi				Nasim I	Devji		
(d) Loan loss provisions	4,509,906	4,517,413	5,275,548	3,679,370	3,665,927	4,082,228						SING DIREC	CTOR	
(e) Net non-performing loans (c-d) (f) Discounted value of securities	9,573,358		7,081,833 7,081,833	7,290,823 7,290,823										
(g) Net NPLs exposure (e-f)	9,573,358	9,067,506	- 1,001,033	1,290,023	7,000,201	5,418,698	DTB'S RESPONSE TO THE COVID -19 PANDE	MIC						
(2) INSIDER LOANS AND ADVANCES														
(a) Directors, shareholders and associates	3,309,637	2,633,103	2,900,746	2,396,319	2,289,837	2,289,767	DTB Group has implemented a variety of	measures t	o help limit	the spread	d of COVID	-19 by prot	ecting	
(b) Employees	1,542,086	1,665,508	1,467,857	1,407,526	1,378,539	1,328,813	employees, customers and suppliers. The Group has also rolled out relief measures to cushion the most							
(c) Total insider loans and advances	4,851,723	4,298,611	4,368,603	3,803,845	3,668,376	3,618,580	vulnerable members of society against th	-				22311131111		
(3) OFF-BALANCE SHEET ITEMS	EC 207 55	F2 400 T2	42.004.005	40.040.55	46 400 55	27.050.10	valuerable members or society against th	e economil	. enects of	u 16 CI 1515.				
(a) Letters of credit, guarantees, acceptances (b) Forwards, swaps, and options	56,297,601 21,279,129		43,904,828 16,687,339	48,043,135 15,953,770										
(c) Other contingent liabilities			-		-	-	Along with other players in the banking se	ector, DTB	Group has e	extended n	neasures to	customers	whose	
(d) Total contingent liabilities	77,576,730	70,162,667	60,592,167	63,996,905	59,429,233	51,940,596			•					
(4) CADITAL STRENGTH							revenues have been interrupted by the crisis. As at mid- May 2020, DTB Kenya has restructured loans							

Along with other players in the banking sector, DTB Group has extended measures to customers whose revenues have been interrupted by the crisis. As at mid- May 2020, DTB Kenya has restructured loans amounting to KShs. 40.7 billion to cushion borrowers whose businesses have been interrupted by the crisis.

DTB 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.

## (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

- (f) Total risk weighted assets (g) Core capital/total depos it 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)

- (n) Filiminitarisaction y auto
  (o) Excess/(deficiency) (m-n)
  (p) Adjusted core capital/total deposit liabilities\*
  (q) Adjusted core capital/total risk weighted assets\*
  (r) Adjusted total capital/total risk weighted assets\*
- (5) LIQUIDITY
- (a) Liquidity ratio (b) Minimum statutory ratio (c) Excess/(deficiency) (a-b)
- 20.0% 34.7% \* The adjusted Capital Ratios include the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9

44 555 022

45,347,208 44,555,022 40,689,534 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

19.1% 10.5%

8.6%

20.9% 14.5%

21.8%

54.8%

19.3% 10.5% 8.8%

21.0% 14.5% 6.5% 24.6% 19.7% 21.5%

54.7%

40,689,534

18.5%

8.0%

20.7% 14.5%

21.5%

53.4%