

(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

(i) Cine capital water isk weighted assets
(ii) Excess/(deficiency) (i-k)
(m) Total capital/total risk weighted assets
(n) Minimum statutory ratio

(a) Liquidity ratio

(n) Minimum saututoly rauo (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\*

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 June2020.																	
The Board of Directors of Dia	amond			nya Lim	ited is	pleased	l to ann	ounce	the unaudited Group and Ba	nk resu			nonths	period	ended	30 June	2020.
STATEMENT OF	lun, 2020		OUP Dec. 2019	lun. 2019	lun. 2020	BA Mar. 2020	NK Dec. 2019	lun. 2019	STATEMENT OF	lun. 2020		DUP Dec. 2019	lun. 2019	lun. 2020	BAI Mar. 2020		lun, 2019
FINANCIAL POSITION	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	COMPREHENSIVE INCOME	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000
ASSETS	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	INTEREST INCOME	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited	Unaudited
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	_	_	_	_	_	_	_	_	Deposits and placements with banking institutions	60,013	26,445	398,385	166,422	6,392	2,441	159,528	49,137
Investment Securities:									Other interest income	-	-	-	-	-	· -	-	-
(a) Held to Maturity: a. Kenya Government securities	98.905.810	94,115,367	97,564,656	88,968,521	98,905,810	94,115,367	97,564,656	88,968,521	Total interest income INTEREST EXPENSES	15,807,667	7,954,225	32,851,113	16,343,804	11,514,869	5,817,239	24,455,264	12,286,195
b. Other securities	20,504,025	- ,, ,		19,474,071	-	34,113,307 -	-	-	Customer deposits	5,560,912	2,790,836	12,136,834	6,071,562	4,484,496	2,254,637	10,073,158	5,084,140
(b) At Fair Value:		204 215	C1F 402	F00 000		204 215	C1E 402	F00.000	Deposits and placements from banking	257.044	101.254	C2F 001	204576	200142	162.644	CO1740	201.051
a. Kenya Government securities b. Other securities	13,117,114	304,215 12,776,318	615,493 12,545,373	500,000 11,782,007	1,513,048	304,215 1,513,048	615,493 1,513,048	500,000 1,797,617	institutions Other interest expenses	357,044 595,013	191,354 298,336	635,891 1,367,417	394,576 689,965	296,142 490,452	162,644 249,261	601,748 1,031,773	291,951 543,392
Deposits and balances due from local banking									Total interest expenses	6,512,969	3,280,526		7,156,103	5,271,090	2,666,542	11,706,679	5,919,483
institutions Deposits and balances due from banking institutions	142,364	350,169	65,258	54,354	142,364	350,169	65,258	54,354	NET INTEREST INCOME OTHER OPERATING INCOME	9,294,698	4,673,699	18,710,971	9,187,701	6,243,779	3,150,697	12,748,585	6,366,712
abroad	9,987,596		8,255,273	11,261,456	1,360,716	1,328,172	1,492,042	1,397,584	Fees and commissions on loans and advances	741,929	380,151	1,339,301	597,300	549,520	281,847	977,785	439,633
Income tax recoverable  Loans and advances to customers (net)	1,509,090 201,455,170		851,554 199,089,371	1,904,758 190,777,859	736,349 151,604,796	151,990,082	140,488	999,652 144,797,740		853,590 1,283,274	507,662 558,744		1,053,910 996,933	338,069 955,640	198,146 400,216	901,871 1,139,278	485,169 581,386
Balances due from group companies	-	-	-	-	-	-	-	-	Dividend income	- 1,203,214		-	-	500,000	-100,210	65,806	65,806
Investments in associate	59,651	55,065	66,632	124,814	1 E 7E2 700	1 E 7E 2 700	1 E 7E 2 700	F 902 700	Other income Total Non-Interest Income	273,012 <b>3.151.805</b>	144,427 1.590.984	535,480 <b>5,747,344</b>	328,799 <b>2,976,942</b>	111,459 <b>2,454,688</b>	35,983 <b>916,192</b>	131,096 3,215,836	70,221 <b>1,642,215</b>
Investment in subsidiary companies Investments in joint ventures			-		5,752,700 -	5,752,700 -	5,752,700 -	5,802,700	TOTAL OPERATING INCOME	12,446,503	6,264,683		12,164,643	8,698,467	4,066,889	15,964,421	8,008,927
Investment properties	6.027.622	E002405	6.020.221	6 244 071	4.462.065	4356701	4.002.702	4.000.4	OPERATING EXPENSES								(101.105)
Property and equipment Right of use asset	6,037,639 3,243,761		6,030,321 3,430,300	6,311,971 4,500,700	4,463,061 1,826,148	4,356,791 1,856,296	4,602,783 1,919,046	4,600,177 2,730,707		1,865,552 2,371,265	408,093 1,196,158		534,192 2,219,767	1,310,554 1,377,117	185,356 703,385	(12,346) 2,719,604	(101,105) 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	Directors' emoluments	92,106	43,912	178,603	109,179	65,511	30,946	127,033	66,739
Goodwill Deferred tax asset	173,372 4,581,420		173,372 4,726,025	173,372 3,301,296	- 2,974,121	3,297,177	3,297,177	2,372,988	Rentals charges  Depreciation charge on property and equipment	201,685 725,075	49,830 361,124		80,735 811,268	70,765 361,059	36,835 179,807	150,241 730,103	40,784 402,274
Retirement benefit asset	4,361,420	-	4,720,023	3,301,230 -	2,314,121	J,Z31,111	3,231,111 -	2,312,300	Amortisation charges	438,367	87,846		146,440	370,354	51,681	474,520	96,844
Other assets	3,034,645		2,439,622	2,287,904	1,704,271	1,293,705	1,433,482	1,365,236		2,279,729	1,169,358		2,323,889 <b>6,225,470</b>	1,166,124	519,141	2,495,961	1,215,942 3,063,725
Total Assets	388,254,21/	384,977,497	386,230,186	375,929,082	284,319,070	286,363,190	287,250,595	280,115,753	Total operating expenses	7,973,779	3,316,321	13,224,884	6,225,470	4,471,482	1,707,151	6,685,116	3,063,725
LIABILITIES									Profit before tax and exceptional items	4,472,724	2,948,362	11,233,431	5,939,173	3,976,985	2,359,738	9,279,305	4,945,202
Balances due to Central Bank of Kenya 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	Exceptional items Profit after exceptional items	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									Share of associate profit after tax	10,115	5,326	29,483	12,174	-	-	-	-
institutions Deposits and balances due to 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	PROFIT BEFORE TAX Current tax	<b>4,482,839</b> (1,643,492)	<b>2,953,688</b> (911,245)		<b>5,951,347</b> (1,707,194)	3,976,985 (1,274,784)	<b>2,359,738</b> (755,116)	<b>9,279,305</b> (4,332,111)	<b>4,945,202</b> (1,581,565)
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	Deferred tax charge	(216,735)	(511,245)	1,146,058	(111,785)	(323,056)	(/ 55,110)	767,797	(1,505,1505)
Other money market deposits 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	Profit after tax and exceptional items  Non controlling interests	<b>2,622,612</b> 220,915	<b>2,042,443</b> 131,511	<b>7,268,592</b> 482,989	<b>4,132,368</b> 248,338	2,379,145	1,604,622	5,714,991	3,363,637
Lease liability	3,637,288		4,237,765	4,569,623	2,534,200	2,547,280	2,576,389			220,915	15,151	402,909	240,330	_	_	_	_
Tax payable	6,742	12,774	-	3,419	-	610,841	-	-	controlling interests	2,401,697	1,910,932	6,785,603	3,884,030	2,379,145	1,604,622	5,714,991	3,363,637
Dividends payable Deferred income tax liability	4,599	4,616	-	15,558	-	-	-	-	OTHER COMPREHENSIVE INCOME Gain/loss from translating the financial statements								
Retirement benefit liability	-	-	-	· -	<u>-</u>	<del>-</del>	<del>.</del>		of foreign operations	673,779	306,981	(96,995)	129,337	-	-	-	-
Other liabilities Total Liabilities	4,371,660 321,127,724			3,869,828 313,424,594	2,788,443 230.693.475	1,509,155 232,757,192	1,893,221 235,249,217	2,399,171 <b>229,766,245</b>	Net gain/(loss)from changes in fair value of Treasury bills	99,547	37,137	(4,368)	52,870	_	_	_	_
			<u>,,</u>	,,		,,			Net loss from changes in fair value of equity	55,5	5,,,5,	, , ,	32,0.0				
SHAREHOLDERS' EQUITY Paid up capital	1,118,409	1,118,409	1,118,409	1,118,409	1,118,409	1,118,409	1,118,409	1,118,409	investments Income tax relating to these items	(29,864)	(11,141)	(334,569)	(15,861)	-	-	(334,569)	
Share premium	9,006,569	9,006,569	9,006,569	9,006,569	9,006,569	9,006,569	9,006,569	9,006,569	Other comprehensive income for the period net	(25,001)	(11,111)	1,515	(15,001)				
Revaluation reserve Retained earnings	(5,051) 49,440,149		(575,082) 47,483,370	(638) 45,930,211	964,951 42,535,666	964,951 41,761,143	964,951 40,156,523	1,328,408 38,896,122		743,462 3,366,074			166,346 4,298,714	2,379,145	1,604,622	(334,569) 5,380,422	3,363,637
Statutory loan loss reserve	1,470,940			886,495	42,333,000	41,701,143	-	30,030,122	rotat comprehensive income for the period	3,300,074	2,373,420	0,033,313	4,230,714	2,373,143	1,004,022	3,360,422	3,303,037
Proposed dividends	-	754,926	754,926	-	-	754,926	754,926	-	Earnings per Share (Shs per share) - basic and	0.50	602	24.27	12.00	0.51	F 7.4	20.44	12.02
Capital grants Total Shareholders' Equity	61,031,016	61,021,332	58,850,841	56,941,046	53,625,595	53,605,998	52,001,378	50,349,508	diluted Dividend per Share (Shs per share)	8.59 -	6.83	24.27 2.70	13.89 -	8.51 -	5.74 -	20.44 2.70	12.03
Non controlling interests Total Equity	6,095,477 <b>67,126,493</b>		5,664,504 64,515,345		53,625,595	53,605,998	52,001,378	50,349,508	MESSAGE FROM DIRECTORS								
									These financial statements are extracts from t disclosures can be accessed on the institution'								
Total Liabilities and Shareholders' Equity	588,254,21/	584,977,497	386,230,186	<u> </u>	284,319,070	280,363,190	281,250,595	280,115,/53	located at DTB Centre, Mombasa Road, Nairo				, 4.50 00	at	situtii	s nead of	
OTHER DISCLOSURES									INTERIM DIVIDENDE								
(1) NON-PERFORMING LOANS AND ADVANCES									INTERIM DIVIDENDS								
(a) Gross non-performing loans and advances	17,542,022 2.804.088	16,615,606 2,532,342	15,914,586 2,309,865	15,119,006 2,255,515	13,886,394 2,593,112	13,316,264 2,346,071	12,891,650 2,139,442	11,248,354 1,940,613	In line with the practice adopted in recent yea	irs, the direct	ors do not p	propose the p	ayment of a	an interim di	vidend.		
(b) Interest in suspense (c) Total non-performing loans and advances (a-b)					11,293,282	10,970,193			Linus Gitahi					Nas	sim Devji		
(d) Loan loss provisions	6,179,662			5,350,843	4,877,145	3,679,370	3,665,927	4,246,151							NAGING D	IRECTOR	
(e) Net non-performing loans (c-d) (f) Discounted value of securities	8,558,272 8,558,272			7,512,648 7,512,648	6,416,137 6,416,137	7,290,823 7,290,823	7,086,281 7,086,281	5,061,590 5,061,590									
(g) Net NPLs exposure (e-f)	-	-	-	-	-	-				_							
(2) INSIDER LOANS AND ADVANCES (a) Directors, shareholders and associates	3,340,197	3,309,637	2,633,103	2,987,748	2,397,239	2,396,319	2,289,837	2,227,256									
(a) Directors, snarenotoers and associates (b) Employees	1,533,885	1,542,086	1,665,508	1,451,588	1,390,124	1,407,526	1,378,539	1,318,815									
(c) Total insider loans and advances	4,874,082	4,851,723	4,298,611	4,439,336	3,787,363	3,803,845	3,668,376	3,546,071					0/_				
(3) OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances	56,511,987	56,297,601	53,498,727	43,735,722	48,132,000	48,043,135	46,498,651	37,611,356					/ /0				
(b) Forwards, swaps, and options	25,609,659				23,063,483	15,953,770		14,459,224			N I A	N 1 🗸 1	NIC.				
(c) Other contingent liabilities (d) Total contingent liabilities	82,121,646	77,576.730	70,162,667	61,736,049	71,195.483	63,996.905	59,429.233	52,070.580		FI	INA	NCI	INC	l			
(4) CAPITAL STRENGTH	,,	, -,-		, -,													
(a) Core capital (b) Minimum statutory capital					45,682,882 1,000,000	45,347,208 1,000,000											
(c) Excess/(deficiency)							43,555,022		Тоу	yota Hilux			Toyo	ta Rush			

44,555,022 41,612,741 1,000,000 1,000,000 43,555,022 40,612,741 4,352,281 4,802,972 48,907,303 46,415,713

12.3% 18.9%

10.5% 8.4%

21.1% 14.5%

6.6%

19.6%

21.8%

54.3%

14.3%

10.5%

20.9%

6.4% 23.3%

19.9%

44,347,208 4,211,278 49,558,486

237,008,084 235,549,379 233,853,549 220,398,294 23,4% 23,7% 22,3% 20,3% 8,0% 8,0% 8,0% 8,0%

15.7%

10.5%

21.0% 14.5%

6.5%

19.7%

21.5%

44,682,822 4,125,940

49.808.822

15.4%

19.3%

10.5%

21.0% 14.5%

6.5%

19.7%

21.4%

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