

(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

(I) Excess/(deficiency) (j-k)
(m) Total capital/total risk weighted assets

(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*

(n) Minimum statutory ratio

(b) Minimum statutory ratio

(5) Liquidity
(a) Liquidity ratio

The Board of Dir	The Board of Directors of Diamond Trust Bank Kenya Limited is pleased to announce the unaudited Group and Bank results for the period ended 30 September 2019 GROUP BANK GROUP BANK																				
			GROUP					BANK						GROUP					BANK		
STATEMENT OF FINANCIAL	Sep. 2019 Shs 000	Jun. 2019 Shs 000		Dec. 2018 Shs 000	Sep. 2018 Shs 000	Sep. 2019 Shs 000	Jun. 2019 Shs 000	Mar. 2019 Shs 000	Dec. 2018 Shs 000		STATEMENT OF	Sep. 2019 Shs 000	Jun. 2019 Shs 000	Mar. 2019 Shs 000	Dec. 2018 Shs 000	Sep. 2018 Shs 000	Sep. 2019 Shs 000	Jun. 2019 Shs 000	Mar. 2019 Shs 000	Dec. 2018 Shs 000	Sep. 2018 Shs 000
POSITION	Unaudited	Unaudited			Unaudited	Unaudited	Unaudited	Unaudited		Unaudited	COMPREHENSIVE INCOME	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited		Unaudited
ASSETS											INTEREST INCOME										
Cash (both local and foreign) Balances due from Central Banks	7,769,022 20,179,419	7,170,328 26,198,495		7,928,396 29,788,551	6,532,656 20,840,296	4,922,026 14,196,374	4,749,326 19,057,012	4,548,935 11,670,752	5,192,180		Loans and advances Government securities	14,829,407 9,338,342	9,903,523 6,273,859	4,909,294 3,144,683	21,956,985 13,010,069	16,520,399 9,716,967	11,107,156 7,110,716	7,431,367 4,805,691	3,709,857 2,424,535	16,754,047 10,188,136	12,643,040 7,624,894
Kenya Government and other securities held	20,173,413	20,150,455	10,303,302	23,700,331	20,040,230	14, 150,574	15,057,012	11,070,732	22,171,419	12,775,109	Deposits and placements with banking	3,330,312	0,215,055	5,111,005	15,010,005	5,1 10,501	7,110,710	1,005,051	L, IL 1,555	10,100,150	7,02 1,05 1
for dealing purposes	-	-	-	-	-	-	-	-	-	-	institutions	355,452	166,422	94,356	301,449	214,177	155,619	49,137	35,272	99,802	54,384
Investment Securities:											Other interest income Total interest income	24,523,201	16,343,804	8,148,333	35,268,503	26,451,543	18,373,491	12,286,195	6,169,664	27,041,985	20,322,318
(a) Held to Maturity: a. Kenya Government securities	97,090,646	88,968,521	95,276,994	85,806,712	97,952,890	97,090,646	88,968,521	95,276,994	85,806,712	97,952,890	Totalinterestincome	24,323,201	10,242,004	0,140,555	33,200,303	20,731,373	10,575,01	12,200,133	0,105,004	21,041,303	20,322,310
b. Other securities	19,446,554	19,474,071	19,095,143	22,469,625	27,796,096	-	-	-	-	-	INTEREST EXPENSES										
(b) At Fair Value:	402,810	500,000	117,220	505,173	709,246	402,810	500,000	117,220	505,173	709,246	Customer deposits Deposits and placements from banking	9,157,660	6,071,562	3,026,313	13,463,538	10,256,391	7,634,904	5,084,140	2,537,719	11,327,165	8,631,406
a. Kenya Government securities b. Other securities	10,602,000	11,832,007	11,292,761	8,548,818	1,797,617	1,847,616	1,847,616	1,847,616	1,797,617	1,797,617	institutions	552,569	394,576	225,598	795,314	628,458	432,605	291,951	151,483	743,716	536,201
Deposits and balances due from local											Other interest expenses	1,029,339	689,965	353,494	988,137	664,360	834,133	543,392	273,496	743,597	553,499
banking institutions Deposits and balances due from banking	62,463	54,354	50,101	65,258	48,374	62,463	54,354	50,101	65,258	48,374	Total interest expenses NET INTEREST INCOME	10,739,568	7,156,103 9,187,701	3,605,405 4,542,928	15,246,989 20,021,514	11,549,209	8,901,642 9,471,849	5,919,483 6,366,712	2,962,698 3,206,966	12,814,478	9,721,106
institutions abroad	14,231,517	11,261,456	11,004,318	14,097,184	15,697,482	724,796	1,397,584	1,113,429	2,620,450	4,623,009	112	.5,. 65,655	3,107,101	.,5 .2,520	20,021,511	. 1,502,55 1	5,,0 .5	0,500,1.2	3,200,500	,	10,001,212
Income tax recoverable	2,386,675	1,904,758		1,470,570	1,258,467	1,249,959	999,652	103,007	922,872	763,081	OTHER OPERATING INCOME										
Loans and advances to customers (net) Balances due from group companies	192,006,907	190,777,859	188,562,444	193,074,357	197,654,564	144,824,218	144,797,740	144,128,859	146,781,681	152,184,073	Fees and commissions on loans and advances	959,156	597,300	272,931	1,284,128	1,005,786	715,292	439,633	189,785	894,583	707,995
Investments in associate	79,326	74,814	71,258	63,933	45,888	1	1	1	1	1	Other fees and commissions income	1,565,446	1,053,910	536,908	2,157,644	1,584,592	681,804	485,169	247,947	1,043,348	787,949
Investment in subsidiary companies	-	-	-	-	-	5,752,701	5,752,701	5,752,701	5,752,701	5,752,701	Foreign exchange trading income	1,407,444	996,933	642,967	1,570,669	1,192,633	843,880	581,386	385,507	1,005,450	779,886
Investments in joint ventures Investment properties		-	-	-				-			Dividend income Other income	435,564	328,799	86,397	422,194	348,260	65,806 91,755	65,806 70,221	14.147	65,475 25,568	65,475 72,223
Property and equipment	6,288,054	6,311,971	6,557,564	6,410,674	6,694,777	4,605,203	4,600,177	4,882,590	4,759,643	4,891,556	Total Non-Interest Income	4,367,610	2,976,942	1,539,203	5,434,635	4,131,271	2,398,537	1,642,215	837,386	3,034,424	2,413,528
Right of use asset	4,381,126	4,500,700		-	-	2,656,037	2,730,707	2,805,424	-	-	TOTAL OPERATING INCOME	18,151,243	12,164,643	6,082,131	25,456,149	19,033,605	11,870,386	8,008,927	4,044,352	17,261,931	13,014,740
Intangible assets Goodwill	1,237,563 173,372	1,137,776 173,372		1,230,071 173,372	1,169,122 173,372	985,852	922,139	699,358	982,437	991,071	OPERATING EXPENSES										
Deferred tax asset	3,317,856	3,301,296		3,379,287	3,985,029	2,372,988	2,372,988	2,372,988	2,372,988	3,050,842		870,271	534,192	268,403	2,982,261	2,394,379	81,113	(101,105)	100,769	1,556,629	1,674,114
Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	Staff costs	3,371,507	2,219,767	1,083,457	4,192,871	3,107,636	1,995,380	1,342,247	648,116	2,484,515	1,887,245
Other assets	2,841,137	2,287,904	2,916,460	2,707,333	2,620,529	1,887,605	1,365,235	1,783,826	1,784,571	1,688,257	Directors' emoluments Rentals charges	138,715 390,259	109,179 80,735	44,813 17,921	142,483 882,888	94,586 652,334	98,604 58,170	66,739 40,784	32,093 9,843	92,357 451,988	57,857 334,692
Total Assets	382,496,447	375,929,682	370,091,181	377,719,314	384,976,405	283,581,295	280,115,753	277,153,801	281,515,703	291,515,544	Depreciation charge on property and	330,233	00,133	11,521	002,000	032,331	30,170	10,701	3,013	15 1,500	33 1,032
											equipment	1,221,414	811,268	404,791	975,655	725,712	607,760	402,274	202,223	552,147	415,089
LIABILITIES Palances due to Control Pank of Komp											Amortisation charges Other operating expenses	225,347 3,262,127	146,440 2,323,889	72,038 1,259,873	267,422 5,041,780	196,769 3,665,052	148,541 1,762,783	96,844 1,215,942	47,550 658,982	190,224 2,669,297	143,432 2,037,167
Balances due to Central Bank of Kenya Customer deposits	283,091,375	283,065,287	275,331,216	282,860,003	282,195,323	- 201,658,560	205,023,293	199,828,276	206,059,510	205,703,565	Total operating expenses	9,479,640	6,225,470	3,151,296	14,485,360	10,836,468	4,752,351	3,063,725	1,699,576	7,997,157	6,549,596
Deposits and balances due to local banking											Profit before tax and exceptional items	8,671,603	5,939,173	2,930,835	10,970,789	8,197,137	7,118,035	4,945,202	2,344,776	9,264,774	6,465,144
institutions Deposits and balances due to banking	6,623,708	4,378,729	7,103,024	10,675,300	17,916,716	6,623,708	4,378,729	7,103,024	10,675,300	17,916,716	Exceptional items Profit after exceptional items	8,671,603	5,939,173	2,930,835	10,970,789	8,197,137	7,118,035	4,945,202	2,344,776	9,264,774	6,465,144
institutions abroad	7,642,787	4,318,506	5,682,173	6,467,907	9,056,486	7,800,047	4,032,961	5,893,476	4,049,030	8,430,988	Share of associate profit after tax	15,942	12,174	8,372	29,483	11,480		-,5-15,202		-	-
Other money market deposits	-	-	-	-	-	-	-	-	-	-	PROFIT BEFORE TAX	8,687,545	5,951,347	2,939,207	11,000,272	8,208,617	7,118,035	4,945,202	2,344,776	9,264,774	6,465,144
Borrowed funds	12,567,498 4,675,743	13,203,644 4,569,623		14,693,994	14,931,950	10,941,489 2,846,493	11,072,505 2,859,586	9,588,702 2,870,967	10,441,306	10,593,416	Current tax Deferred tax charge	(2,584,920) (111,785)	(1,707,194) (111,785)	(969,572)	(3,444,212) (473,945)	(2,566,263) (837)	(2,277,772)	(1,581,565)	(820,672)	(2,806,465)	(2,050,379)
Lease liability Current income tax payable	21,770	3,419	4,693,469 38,193	_	36,135	2,040,495	2,039,300	2,010,901	-	-	Profit after tax and exceptional items	5,990,840	4,132,368	1,969,635	7,082,115	5,641,517	4,840,263	3,363,637	1,524,104	5,786,916	4,414,765
Dividends payable	-	-	-	-	-	-	-	-	-	-	Non controlling interests	369,794	248,338	137,518	395,503	396,538	-	-	-	-	-
Deferred income tax liability Retirement benefit liability	15,713	15,558	15,585	-	11,812	-	-	-	-	-	Profit for the period after tax and non controlling interests	5,621,046	3,884,030	1,832,117	6,686,612	5,244,979	4,840,263	3,363,637	1,524,104	5,786,916	4,414,765
Other liabilities	3,160,097	3,869,828	3,919,166	4,082,861	3,846,589	1,884,862	2,399,171	2,632,415	2,577,719	2,545,249	condoung meresa	5,021,010	3,001,030	1,032,117	0,000,012	5,211,575	1,010,200	3,303,031	1,52 1,10 1	3,7 00,5 10	4,111,703
Total Liabilities	317,798,691	313,424,594	309,307,175	318,780,065	327,995,011	231,755,159	229,766,245	227,916,860	233,802,865	245,189,934	OTHER COMPREHENSIVE INCOME										
SHAREHOLDERS' EQUITY											Gain/loss from translating the financial statements of foreign operations	465,201	129,337	(173,738)	(579,625)	(836,320)	_	_	_	_	_
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	1,118,409	1,118,409	1 0 0 1 1 11 11	-	-	(175),55)	(575)025)	(030,320)	-	-	-	-	-
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			E0 40E	F2.070	60,006	(10.21.4)						
Revaluation reserve Retained earnings	231,465 46,993,409	(638) 45,930,211	(161,735) 43,894,418	(156,295) 42,070,633	(288,735) 40,992,563	1,328,408 40,372,750	1,328,408 38,896,122	1,328,408 37,056,589	1,328,408 35,532,486	1,357,296 34,843,336	of Treasury bills Income tax relating to these items	50,495 (15,149)	52,870 (15,861)	69,806 (20,942)	(19,314) 6,756		-	_	-	-	
Statutory loan loss reserve	1,559,763	886,495		890,768	1,044,987	-0,512,150	-	-	33,332,400	J+,0+J,JJ0	Other comprehensive income for the	(15)1.15)	(15,661)	(20)3 (2)	0,7.50						
Proposed dividends	-	-	726,966	726,966	-	-	-	726,966	726,966	-	period net of tax	500,547	166,346	(124,874)	(592,183)	(836,320)	-	-	-	-	-
Capital grants Total Shareholders' Equity	58,909,615	56,941,046	55,448,157	53,657,050	51,873,793	51 826 136	50,349,508	49 236 941	47,712,838	46,325,610	Total comprehensive income for the period	6,491,387	4,298,714	1,844,761	6,489,932	4,805,197	4,840,263	3,363,637	1,524,104	5,786,916	4,414,765
rotal shareholders Equity	30,303,013	30,341,040	33,446,137	33,037,030	31,013,133	31,820,130	30,349,306	43,230,341	47,712,030	40,323,610	Earnings per Share (Shs per share)	0,431,501	4,230,114		0,405,552	-1,005,157	-1,0-10,200	3,303,031	1,524,104	3,100,310	4,414,705
Non controlling interests	5,788,141	5,564,042	5,335,849	5,282,199	5,107,601	-	-	-	-	-	- basic and diluted	20.10	13.89	6.55	23.91	18.76	17.31	12.03	5.45	20.70	15.79
Total Equity	64,697,756	62,505,088	60,784,006	58,939,249	56,981,394	51,826,136	50,349,508	49,236,941	47,712,838	46,325,610	Dividend per Share (Shs per share)	-	-	-	2.60	-	-	-	-	2.60	-
Total Liabilities and Shareholders' Equity	382,496,447	375,929,682	370,091,181	377,719,314	384,976,405	283,581,295	280,115,753	277,153,801	281,515,703	291,515,544	MESSAGE FROM DIRECTORS										
											MESSAGE FROM DIRECTORS Those financial statements are o	vtrast-f	om tha L	kc of +b - :	ctitutic - 7	Thora are 1	orly fire-	cial ctata	onts st-t	tonuan i	alitative
OTHER DISCLOSURES											These financial statements are e disclosures can be accessed on t										
(1) Non-performing Loans And Advances											located at DTB Centre, Mombas				barried.com	in they ma	y also be t	accessed at	the motied	tion 5 nead	Onnec
(a) Gross non-performing loans and advances	17,905,783	15,119,006	14,363,024	13,610,880	16,342,508	13,268,612	11,248,354	11,276,640	11,035,904	13,705,220											
(b) Interest in suspense	2,849,151	2,255,515	2,005,643	1,465,556	2,528,647	2,419,766	1,940,613	1,775,714	1,325,259	2,282,607	Linus Gitahi CHAIRMAN								Nasim Dev MANAGIN	ji G DIRECT	OR
(c) Total non-performing loans and	15.056.633	12.062.401	12.257.201	12.145.224	12.012.001	10040046	0.207.744	0.500.000	0.740.645	44 422 642	CHAIRMAN			19					IANAGIN	d DIRECT	OK
advances (a-b) (d) Loan loss provisions	15,056,632 5,742,308	12,863,491 5,350,843	12,357,381 5,275,548	12,145,324 5,421,312	13,813,861 9,316,501	10,848,846 4,556,862	9,307,741 4,246,151	9,500,926 4,082,228	9,710,645 4,179,635	11,422,613 8,549,043											
(e) Net non-performing loans (c-d)	9,314,324	7,512,648	7,081,833	6,724,012	4,497,360	6,291,984	5,061,590	5,418,698	5,531,010	2,873,570											
(f) Discounted value of securities	9,314,324	7,512,648	7,081,833	6,724,012	4,497,360	6,291,984	5,061,590	5,418,698	5,531,010	2,873,570											
(g) Net NPLs exposure (e-f) (2) Insider Loans And Advances		-	-	-	-	-	-	-	-	-											
(a) Directors, shareholders and associates	3,426,470	2,987,748		2,694,348	3,032,954	2,375,648	2,227,256	2,289,767	2,476,886	2,456,705											
(b) Employees	1,437,217	1,451,588	1,467,857	1,584,175	1,467,981	1,308,724	1,318,815	1,328,813	1,290,860	1,322,246						'D 1	$\Gamma \Lambda V$	FM	VN	11 IN	1
(c) Total insider loans and advances (3) Off-balance Sheet Items	4,863,687	4,439,336	4,368,603	4,278,523	4,500,935	3,684,372	3,546,071	3,618,580	3,767,746	3,778,951							AN	LIM	- I Y		
(a) Letters of credit, guarantees, acceptances	47,276,156	43,735,722		41,305,237	29,551,700	38,728,364	37,611,356	37,659,126				1		Side of the last)/LL		VO	шь		
(b) Forwards, swaps, and options	16,680,938	18,000,327	16,687,339	13,722,022	11,378,468	13,098,844	14,459,224	14,281,470	11,350,645	7,929,833		1	1			WH	O V	<u>VO</u>	JLL		
(c) Other contingent liabilities (d) Total contingent liabilities	63,957,094	61,736,049	60,592,167	55,027,259	40,930,168	51,827,208	52,070,580	51,940,596	47,713,883	31,931,241				Jan .							
(4) Capital Strength	2,231,034	2.,. 30,0 13	25,252,101	50,000	.5,220,100	_,,==,,===	, 0,550	3.,5.0,550	11,1 13,003	5 1,55 1,E-F1		- W		A S			ĪΤΔ	KF	?		

39,935,899 37,038,561

1,000,000

10.0% 17.8% 10.5%

7.3% 19.1% 14.5% 4.6% 19.3%

18.8% 20.1%

51.9%

1,000,000

219,768,255 213,677,904 208,552,137

11.4% 18.7% 10.5%

8.2% 21.1% 14.5%

6.6%

19.6% 22.0%

53.5%



YOU TAKE?

TRANSACT WITH YOUR DTB MASTERCARD TO WIN A TRIP FOR 2 TO NEW YORK







20.0% 33.5% 20.0% 31.9% (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

1,000,000 41,352,545

1,000,000

8.4% 21.1% 14.5%

6.6%

19.6% 21.8%

1,000,000

10.5%

14.5% 6.2% 21.6%

19.3% 21.5%