DTB DIAMOND TRUST BANK

Bank with us. Bank on us.

The Board of Directors of Diamond Trust Bank Kenya Limited is pleased to announce the unaudited Group and Bank results for the nine months period ended 30 September 2026

STATEMENT OF FINANCIAL POSITION

	GROUP					BANK				
	Sep. 2026 Shs 000 Unaudited	Jun. 2026 Shs 000 Unaudited	Mar. 2026 Shs 000 Unaudited	Dec. 2025 Shs 000 audited	Sep. 2025 Shs 000 Unaudited	Sep. 2026 Shs 000 Unaudited	Jun. 2026 Shs 000 Unaudited	Mar. 2026 Shs 000 Unaudited	Dec. 2025 Shs 000 audited	Sep. 2025 Shs 000 Unaudited
ASSETS										
Cash (both local and foreign)	10,918,811	14,922,546	15,175,147	13,060,799	27,715,188	4,589,393	4,443,504	4,332,855	4,606,134	4,455,441
Balances due from Central Banks	30,545,937	37,522,221	44,412,472	65,266,583	48,750,704	13,311,168	19,279,847	26,517,071	36,149,553	32,450,242
Kenya Government and other securities held for dealing purposes	-	-	3,740,653	492,236	-	-	-	3,740,653	492,236	-
Investment Securities:										
(a) Held to Maturity:										
a. Kenya Government securities	68,175,972	52,510,014	21,802,717	24,466,453	48,686,954	68,175,972	52,510,014	21,802,717	24,466,453	48,686,954
b. Other securities	10,874,933	11,678,149	7,283,318	13,214,433	12,358,765	-	-	-	-	-
(b) At Fair Value:										
a. Kenya Government securities	119,801,621	116,672,242	134,267,622	124,300,435	110,596,638	119,801,621	116,672,242	134,267,622	124,300,435	110,596,638
b. Other securities	21,170,942	24,169,621	24,673,034	24,443,318	25,754,005	50,000	50,000	50,000	50,000	50,000
Deposits and balances due from local banking institutions	50,350	2,071,716	1,100,332	123,346	99,075	50,350	2,071,716	1,100,332	123,346	99,075
Deposits and balances due from banking institutions abroad	52,715,167	50,174,572	48,895,051	32,886,840	35,488,441	3,639,765	5,042,588	6,419,022	4,730,880	6,917,248
Income tax recoverable	234,567	1,045,353	141,180	17,786	158,078	76,041	877,882	-	-	-
Loans and advances to customers (net)	328,466,929	327,993,936	323,597,234	324,172,604	296,399,231	231,588,633	230,225,043	229,747,955	226,062,444	204,294,235
Balances due from group companies	-	-	-	-	-	-	-	-	-	-
Investments in associate	1	1	1	1	70,168	1	1	1	1	1
Investment in subsidiary companies	-	-	-	-	-	5,115,794	5,115,794	5,115,794	5,115,794	5,752,701
Investments in joint ventures	-	-	-	-	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-	-	-	-	-
Property and equipment	6,472,168	6,493,400	6,542,310	6,623,997	6,874,119	4,514,725	4,428,236	4,422,593	4,459,691	4,410,998
Right of use asset	4,709,748	4,367,956	4,446,547	4,590,415	3,982,075	3,087,883	3,155,809	3,171,459	3,156,157	2,634,202
Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
Intangible assets	1,846,526	1,721,465	1,721,620	1,872,489	1,997,245	1,360,492	1,172,217	1,198,448	1,281,356	1,419,102
Goodwill	173,372	173,372	173,372	173,372	173,372	-	-	-	-	-
Deferred tax asset	18,916,604	18,235,700	18,037,569	18,326,969	17,792,597	12,972,022	12,051,250	11,612,916	11,137,527	10,571,473
Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
Other assets	5,078,114	5,333,841	4,922,824	5,086,402	4,876,173	2,489,387	2,501,690	2,879,116	3,081,591	2,110,799
Total Assets	680,151,762	675,086,105	660,933,003	659,118,478	641,772,828	470,823,247	459,597,833	456,378,554	449,213,598	434,449,109
LIABILITIES										
Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-
Customer deposits	532,564,093	534,153,949	511,933,499	509,139,215	510,258,092	367,023,154	362,123,070	346,297,335	343,963,066	339,895,292
Deposits and balances due to local banking institutions	8,979,672	3,887,507	10,166,955	11,510,567	2,308,378	8,979,672	3,887,507	10,166,955	11,510,567	2,308,378
Deposits and balances due to banking institutions abroad	8,535,739	9,019,115	5,694,863	9,525,057	2,762,927	2,699,908	3,167,279	3,305,211	1,279,799	2,591,561
Other money market deposits	-	-	-	-	-	-	-	-	-	-
Borrowed funds	635,750	345,868	352,847	1,505,015	1,320,376	158,585	161,524	164,422	1,278,256	1,096,955
Lease liability	4,628,478	4,285,332	4,300,410	4,484,552	4,436,882	3,242,531	3,323,202	3,308,560	3,335,138	3,264,669
Balances due to group companies	-	-	-	-	-	-	-	-	-	-
Tax payable	431,185	397,992	2,188,072	898,318	911,387	-	-	1,730,803	531,505	723,666
Dividends payable	-	-	-	-	-	-	-	-	-	-
Deferred income tax liability	-	-	-	-	-	-	-	-	-	-
Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
Other liabilities	7,686,123	8,167,849	8,605,166	9,016,786	8,526,816	4,483,452	4,515,074	4,933,290	5,030,108	3,960,597
Total Liabilities	563,461,040	560,257,612	543,241,812	546,079,510	530,524,858	386,587,302	377,177,656	369,906,576	366,928,439	353,841,118
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	1,118,409	1,118,409
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	9,006,569	9,006,569
Revaluation reserve	8,714,001	9,736,927	13,666,544	12,331,541	11,119,749	6,382,389	6,895,727	10,203,624	8,752,391	9,257,805
Retained earnings	80,818,356	78,915,618	74,664,284	71,143,527	71,553,111	63,453,130	62,113,184	59,295,788	56,148,466	55,191,154
Statutory loan loss reserve	4,578,201	3,607,390	4,652,270	4,987,601	6,649,770	4,275,448	3,286,288	4,331,168	4,742,904	6,034,054
Proposed dividends	-	-	2,516,420	2,516,420	-	-	-	2,516,420	2,516,420	-
Capital grants	-	-	-	-	-	-	-	-	-	-
Total Shareholders' Equity	104,235,536	102,384,913	105,624,496	101,104,067	99,447,608	84,235,945	82,420,177	86,471,978	82,285,159	80,607,991
Non controlling interests	12,455,186	12,443,580	12,066,695	11,934,901	11,800,362	-	-	-	-	-
Total Equity	116,690,722	114,828,493	117,691,191	113,038,968	111,247,970	84,235,945	82,420,177	86,471,978	82,285,159	80,607,991
Total Liabilities and Shareholders' Equity	680,151,762	675,086,105	660,933,003	659,118,478	641,772,828	470,823,247	459,597,833	456,378,554	449,213,598	434,449,109

STATEMENT OF COMPREHENSIVE INCOME

	GROUP					BANK				
	Sep. 2026 Shs 000 Unaudited	Jun. 2026 Shs 000 Unaudited	Mar. 2026 Shs 000 Unaudited	Dec. 2025 Shs 000 audited	Sep. 2025 Shs 000 Unaudited	Sep. 2026 Shs 000 Unaudited	Jun. 2026 Shs 000 Unaudited	Mar. 2026 Shs 000 Unaudited	Dec. 2025 Shs 000 audited	Sep. 2025 Shs 000 Unaudited
INTEREST INCOME										
Loans and advances	27,152,462	18,182,353	9,172,669	33,362,174	24,761,557	17,977,507	12,151,533	6,155,664	22,349,001	16,490,545
Government securities	18,749,879	11,930,271	5,813,518	24,186,308	18,118,140	15,734,750	9,903,104	4,757,500	19,167,938	14,199,049
Deposits and placements with banking institutions	2,951,448	2,163,777	1,176,262	3,448,874	2,095,278	958,595	857,392	541,980	1,584,005	1,076,519
Other interest income	-	-	-	-	-	-	-	-	-	-
Total interest income	48,853,789	32,276,401	16,162,449	60,997,356	44,974,975	34,670,852	22,912,029	11,455,144	43,100,944	31,766,113
INTEREST EXPENSES										
Customer deposits	17,617,820	11,614,923	5,785,888	24,496,964	18,622,935	12,756,752	8,384,045	4,200,683	18,260,891	13,964,914
Deposits and placements from banking institutions	478,156	331,354	205,126	824,840	671,065	289,833	199,275	134,144	588,536	439,441
Other interest expenses	466,563	287,828	148,789	792,771	547,575	329,375	212,707	108,783	566,623	436,210
Total interest expenses	18,562,539	12,234,105	6,139,803	6,114,575	19,841,575	13,375,960	8,796,027	4,443,610	19,416,050	14,840,565
NET INTEREST INCOME	30,291,250	20,042,296	10,022,646	34,882,781	25,133,400	21,294,892	14,116,002	7,011,534	23,684,894	16,925,548
OTHER OPERATING INCOME										
Fees and commissions on loans and advances	1,704,119	1,333,855	610,841	2,512,988	1,913,576	905,408	607,218	458,419	2,061,202	1,322,877
Other fees and commissions income	3,258,984	1,827,227	941,713	4,405,874	3,012,469	2,061,277	1,275,541	489,279	1,863,102	1,668,042
Foreign exchange trading income	2,070,861	1,448,622	744,445	2,278,047	2,221,167	889,304	593,190	280,540	1,224,818	985,593
Dividend income	-	-	-	-	-	168,207	-	-	316,204	136,204
Other income	2,507,819	1,862,897	624,808	2,612,384	1,996,322	757,052	337,609	441,558	1,087,663	948,200
Total Non-Interest Income	9,541,783	6,472,601	2,921,807	11,809,293	9,143,534	4,781,248	2,813,558	1,669,796	6,552,989	5,060,916
TOTAL OPERATING INCOME	39,833,033	26,514,897	12,944,453	46,692,074	34,276,934	26,076,140	16,929,560	8,681,330	30,237,883	21,986,464
OPERATING EXPENSES										
Loan loss provision	7,200,518	4,427,296	2,231,595	9,956,003	5,671,422	6,273,720	3,741,741	1,945,888	8,263,951	4,321,522
Staff costs	8,598,238	5,711,969	2,858,897	10,969,024	7,747,524	5,590,313	3,755,157	1,880,722	6,896,774	5,104,268
Directors' emoluments	344,811	230,327	115,509	489,905	381,629	249,375	163,292	83,511	359,032	283,058
Rentals charges	413,482	287,902	142,757	568,964	462,476	155,480	106,899	50,976	209,055	154,155
Depreciation charge on property and equipment	1,422,541	938,633	483,494	1,863,170	1,305,902	508,282	513,425	257,938	941,018	703,660
Amortisation charges	481,558	324,546	165,204	634,051	471,001	574,910	207,888	105,413	383,691	279,328
Other operating expenses	7,153,215	4,699,079	2,137,949	8,257,235	7,029,354	3,801,374	2,524,694	1,087,687	4,617,524	3,552,252
Total operating expenses	25,614,363	16,619,752	8,135,405	32,738,352	23,069,308	17,153,454	11,013,096	5,412,135	21,671,045	14,398,243
Share of results of associate	-	-	-	-	19,449	-	-	-	-	-
(Loss)/gain on modified assets	(29,941)	(58,239)	(3,910)	(19,614)	(5,464)	(20,072)	(11,539)	(2,081)	(10,075)	12,195
Profit before tax and exceptional items	14,188,729	9,836,906	4,805,138	13,934,108	11,221,611	8,902,614	5,904,925	3,267,114	8,556,763	7,600,416
(Loss)/profit from discontinued operations net of tax	-	-	-	(532,610)	-	-	-	-	592,500	-
Profit before tax and exceptional items	14,188,729	9,836,906	4,805,138	13,401,498	11,221,611	8,902,614	5,904,925	3,267,114	9,149,263	7,600,416
Current tax charge	(5,328,017)	(3,200,756)	(1,602,103)	(4,308,267)	(4,051,993)	(3,899,901)	(2,284,697)	(1,200,916)	(2,771,837)	(2,813,671)
Deferred tax credit	1,655,473	658,117	275,082	1,613,968	1,186,704	1,834,495	913,722	475,389	1,479,620	913,567
Profit after tax and exceptional items	10,516,185	7,294,267	3,478,117	10,707,199	8,356,322	6,837,208	4,533,950	2,541,587	7,857,046	5,700,312
Non controlling interests	1,250,748	902,387	292,683	1,299,960	885,381	-	-	-	-	-
Profit for the period after tax and non controlling interests	9,265,437	6,391,880	3,185,434	9,407,239	7,470,941	6,837,208	4,533,950	2,541,587	7,857,046	5,700,312
OTHER COMPREHENSIVE INCOME										
(Loss)/gain from translating the financial statements of foreign operations	(2,987,284)	(1,944,455)	(1,170,668)	2,022,709	1,179,991	-	-	-	-	-
Net (loss)/gain from changes in fair value of Government Securities	(811,748)	(568,027)	2,738,798	11,790,926	11,670,247	(2,370,003)	(1,882,511)	(1,425,386)	11,086,815	11,566,382
Income tax relating to these items	(467,476)	(394,345)	(394,024)	(211,296)	(31,160)	-	-	-	-	-
Other comprehensive income for the period net of tax	(4,266,508)	(2,906,827)	1,174,106	13,602,339	12,819,078	(2,370,003)	(1,882,511)	1,425,386	11,086,815	11,566,382
Total comprehensive income for the period	6,249,677	4,387,440	4,652,223	24,309,538	21,175,400	4,467,205	2,651,439	3,966,973	18,943,861	17,266,694
Annualised Earnings per Share (Shs per share) - basic and diluted	44.18	45.72	45.57	33.65	35.63	32.60	32.43	36.36	28.10	27.18
Dividend per Share (Shs per share)	-	-	-	9.00	-	-	-	-	9.00	-

OTHER DISCLOSURES

	GROUP					BANK				
	Sep. 2026 Shs 000 Unaudited	Jun. 2026 Shs 000 Unaudited	Mar. 2026 Shs 000 Unaudited	Dec. 2025 Shs 000 audited	Sep. 2025 Shs 000 Unaudited	Sep. 2026 Shs 000 Unaudited	Jun. 2026 Shs 000 Unaudited	Mar. 2026 Shs 000 Unaudited	Dec. 2025 Shs 000 audited	Sep. 2025 Shs 000 Unaudited
(1) NON -PERFORMING LOANS AND ADVANCES										
(a) Gross non-performing loans and advances	43,725,948	43,059,217	40,795,963	39,071,410	40,888,478	40,157,350	39,560,273	36,420,250	36,001,807	36,278,141
(b) Interest in suspense	1,974,649	1,582,970	1,516,907	1,389,794	1,492,005	1,666,045	1,384,274	1,116,605	777,271	706,042
(c) Total non-performing loans and advances (a-b)	41,751,299	41,476,247	39,279,056	37,681,616	39,396,473	38,491,305	38,175,999	35,303,645	35,224,536	35,572,099
(d) Loan loss provisions	24,415,392	23,461,120	21,381,155	19,251,890	19,043,712	22,640,639	21,707,328	19,708,815	18,043,050	17,140,402
(e) Net non-performing loans (c-d)	17,335,907	18,015,127	17,897,901	18,429,726	20,352,761	15,850,666	16,468,671	15,594,830	17,181,486	18,431,697
(f) Discounted value of securities	12,427,200	11,532,077	11,301,186	13,246,915	17,556,496	9,014,357	10,157,822	9,295,242	10,720,427	14,512,771
(g) Net NPLs exposure (e-f)	4,908,707	6,483,050	6,596,715	5,182,811	2,796,265	6,836,309	6,310,849	6,299,588	6,461,059	3,918,926
(2) INSIDER LOANS AND ADVANCES										
(a) Directors, shareholders and associates	2,000,562	2,155,991	1,987,597	2,516,463	2,420,747	1,369,869	1,496,786	1,492,324	1,675,756	1,821,719
(b) Employees	5,207,615	5,102,722	4,486,021	4,530,850	4,430,824	3,436,916	3,412,095	3,185,250	3,083,858	2,997,661
(c) Total insider loans and advances	7,208,177	7,258,713	6,473,618	7,047,313	6,851,571	4,806,785	4,908,881	4,677,574	4,759,614	4,819,380
(3) OFF-BALANCE SHEET ITEMS										
(a) Letters of credit, guarantees, acceptances	78,506,786	79,263,419	86,434,096	73,121,243	87,591,167	70,091,617	70,133,098	77,177,270	65,710,028	78,997,789
(b) Forwards, swaps, and options	21,873,910	19,691,261	12,997,283	15,420,034	16,794,200	16,001,315	13,626,781	10,237,878	12,055,330	12,035,265
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-
(d) Total contingent liabilities	100,380,696	98,954,680	99,431,379	88,541,277	104,385,367	86,092,932	83,759,879	87,415,148	77,765,358	91,033,054
(4) CAPITAL STRENGTH										
(a) Core capital						58,594,660	59,304,723	57,760,328	56,519,356	51,982,565
(b) Minimum statutory capital						3,000,000	3,000,000	3,000,000	3,000,000	1,000,00
(c) Excess/(deficiency)						55,594,660	56,304,723	54,760,328	53,519,356	50,982,565
(d) Supplementary capital						4,558,714	3,576,015	4,620,895	4,887,493	4,887,239
(e) Total capital (a+d)						63,153,374	62,880,738	62,381,223	61,406,849	56,869,804
(f) Total risk weighted assets						393,337,362	378,957,032	376,747,113	364,046,584	350,600,966
(g) Core capital/total deposit liabilities						16.0%	16.4%	16.7%	16.4%	15.3%
(h) Minimum statutory ratio						8.0%	8.0%	8.0%	8.0%	8.0%
(i) Excess/(deficiency) (g-h)						8.0%	8.4%	8.7%	8.4%	7.3%
(j) Core capital/total risk weighted assets						14.9%	15.6%	15.3%	15.5%	14.8%
(k) Minimum statutory ratio						10.5%	10.5%	10.5%	10.5%	10.5%
(l) Excess/(deficiency) (j-k)						4.4%	5.1%	4.8%	5.0%	4.3%
(m) Total capital/total risk weighted assets						16.1%	16.6%	16.6%	16.9%	16.2%
(n) Minimum statutory ratio						14.5%	14.5%	14.5%	14.5%	14.5%
(o) Excess/(deficiency) (m-n)						1.6%	2.1%	2.1%	2.4%	1.7%
(5) LIQUIDITY										
(a) Liquidity ratio						55.4%	54.2%	55.9%	54.6%	60.1%
(b) Minimum statutory ratio						20.0%	20.0%	20.0%	20.0%	20.0%
(c) Excess/(deficiency) (a-b)						35.4%	34.2%	35.9%	34.6%	40.1%

Key Performance Highlights:

Profit before tax
Shs.14.2Bn
(26.4% Growth)

Profit after tax
Shs. 10.5Bn
(25.8% Growth)

Total Assets
Shs. 680.2Bn
(6.0% Growth)

Net Loans and Advances
Shs. 328.5Bn
(10.8% Growth)

Total Customer Deposits
Shs. 532.6Bn
(4.4% Growth)

Shareholders' Funds
Shs. 104.2Bn
(4.8% Growth)

MESSAGE FROM DIRECTORS

These financial statements are extracts from the books of the institution. These quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.dtbafrica.com. They may also be accessed at the institution's head office located at DTB Centre, Mombasa Road, Nairobi, Kenya.

Linus Gitahi
CHAIRMAN

Murali Natarajan
MANAGING DIRECTOR