DTB | DIAMOND TRUST BANK

Investor Presentation H1 2026

80 Years of Enriching Lives

Our strengths

- Strong market presence
- Trusted brand
- Loyal customer base
- Customer service obsession
- Well capitalised & liquid

Positioning

- Tier I across our markets
- Strategically placed in SME and trade corridors

Scalability

- Digital expansion
- Mid-markets, SMEs & retail through ecosystem banking

Sustainability

- Purpose beyond profits

DTB 80 YEARS ENRICHING LIVES

DTB DIAMOND TRUST BANK

80 Years in the Making – *A Legacy of Trust and a Future of Growth*

1946-1996

1946 – Established by Aga Khan III as the Diamond Jubilee Investment Trust (DJIT) and operated as a NBFI

1965 – Split to three companies – Kenya, Uganda and Tanzania

1972 – Changed name to Diamond Trust of Kenya (DTK) and listed at the NSE

1997

All three entities licensed to operate as commercial banks. DTK, Diamond Trust of Tanzania (DTT) and Diamond Trust of Uganda (DTU) renamed to Diamond Trust Bank Kenya (DTBK), Diamond Trust Bank Tanzania (DTBT) and Diamond Trust Bank Uganda (DTBU) respectively.

DTB 1.0 – 2005-2010

Scaling up through branch expansion - From 8 to 65 branches across East Africa

Assets – **KShs 16Bn – KShs 84Bn**
CAGR: 39%

2007

DTBT became a subsidiary of DTBK – Increased stake from 33% to 55%

Corporate rebranding

Before DIAMOND TRUST After DTB DIAMOND TRUST BANK

2008

DTBU became a subsidiary of DTBK – Increased stake from 27% to 51%

2009

Set up greenfield operations in Burundi with one branch in Bujumbura – 67% shareholding

DTB 2.0 – 2011-2021

'DTB Vision 2020'
Deposit (CASA) led growth strategy through branch expansion, centered on achieving Tier I ranking in all markets.

Assets – **KShs 108Bn - KShs 457Bn**
CAGR: 16%

2015

DTBK achieved Tier I Bank status
Adopted and rolled out emerging alternate digital channels– Mobile & Internet

2017

DTBK acquired HBL's branch operations and assets in Kenya by way of merger.

2025

DTBK sold its stake in DTB Burundi which is no longer a subsidiary of DTBK

DTB 3.0 – 2022 to Present

Business Growth Strategy
Aimed at improving profitability and growing market share through
- Customer reach – 6M customers
- Digital transformation
- Sustainability excellence

Assets – **KShs 527Bn – KShs 675Bn**
CAGR: 7%

Supported by

Solid brand equity | **Strong relationships** | **Customer service obsession**

Operating environment - *Resilience in our markets despite uncertainty*

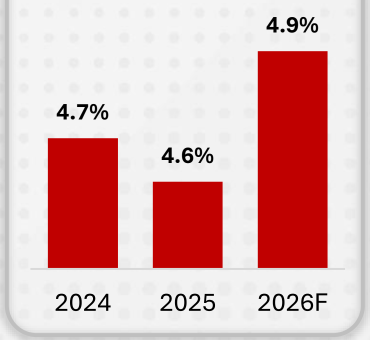


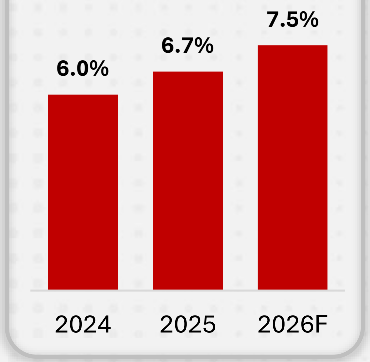
	Jun-26	Jun-25	Jun-26	Jun-25	Jun-26	Jun-25
Inflation	6.4%	3.8%	3.7%	3.9%	4.0%	3.3%
Currency/US$	129	129	3,711	3,606	3,638	2,617
FX Reserves US$ Bn	14.05	11.09	6.12	4.30	5.54	5.97
Months of imports	6.0	4.9	4.1	3.0	4.3	4.9
Policy Rate	8.75%	9.75%	9.75%	9.75%	6.25%	6.00%
Private sector credit growth (YoY)	9.3%	1.3%	9.1%	12.5%	23.0%	15.9%

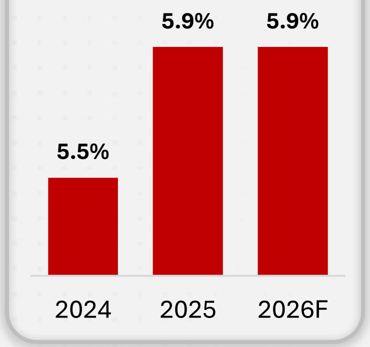
Source: The CBK, KNBS, BoU, BoT

GDP Growth

Source: IMF, CBK



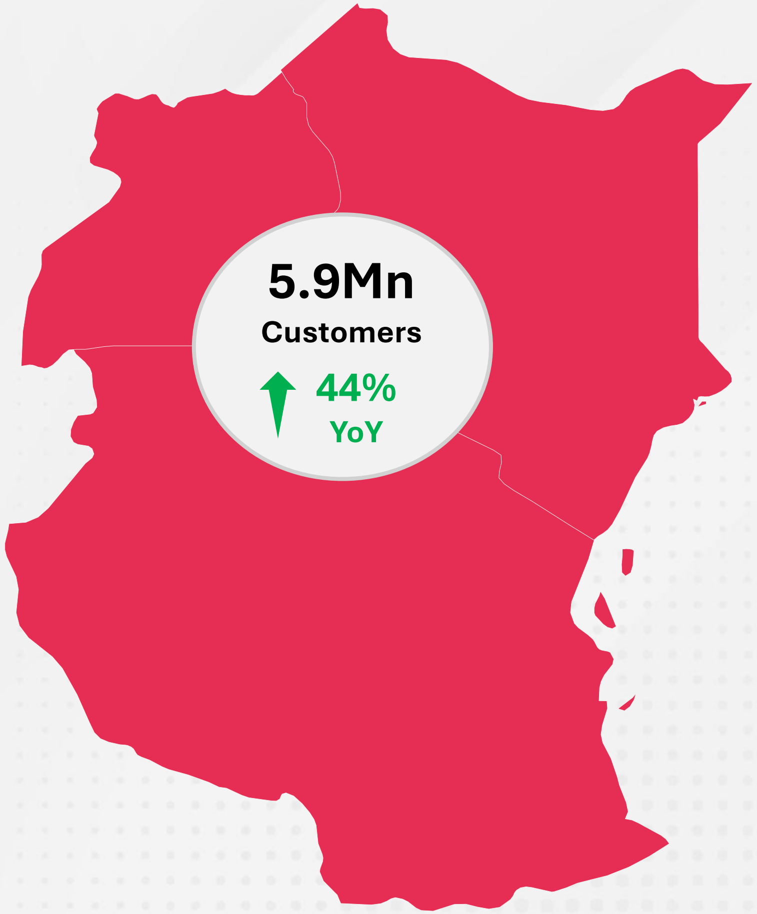




- Inflation remains contained although volatile energy prices heralds upside pressure to the outlook.
- Monetary policy is supportive, but central banks stand ready to tighten if external and inflation risks gather pace.
- A robust stock of FX reserves is cushioning the economies against external shocks and anchoring investor confidence.
- Oil-driven swings in trade balances may keep currency risks in play, even as underlying fundamentals hold steady.
- Growth is resilient, anchored by sustained public investments, supportive financial conditions and steady domestic demand.
- Geopolitical uncertainty will continue to shape the path of inflation, interest rates & growth.

DTB DIAMOND TRUST BANK

DTB Group: A scaling East African franchise serving 5.9 million customers



DTB DIAMOND TRUST BANK H1 2026				H1 2025 Excl. Burundi
5.9 Mn Customers	562K	809K	4.5Mn	4.1 Mn Customers
156 Branches	93	34	29	154 Branches
3,204 Employees	1,883	676	645	2,901 Employees
169 ATMs	80	52	37	174 ATMs
4,822 Agents	-	884	3,938	4,440 Agents

Our DTB 3.0 Strategy is driving customer growth, strengthening digital capabilities & enriching the lives of the communities we serve

DIAMOND TRUST BANK

Key Milestones

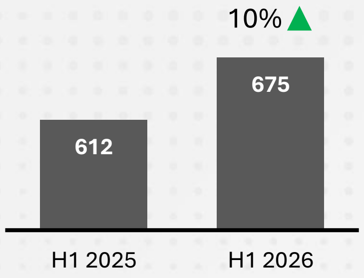
SOCIO-ECONOMIC RELEVANCE

CUSTOMER REACH

Group Customers

- **5.9 Mn** customers, +44% YoY
- **910K** conventional customers, +2.2% YoY
- **5.0 Mn** digital customers, +56% YoY
- Growth is across all segments
- Focus on high-value accounts

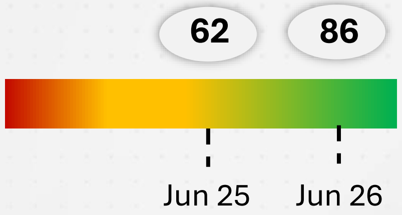
Assets (KShs Bn)



DIGITAL TRANSFORMATION

- **86%** of transactions are off - branch
- **KShs 9.7Bn** digital loans disbursed (H1-2026)
- **26 RPAs** live, **100+** initiatives identified for automation
- **24** tech-enabled businesses – KShs 15Bn in transactions

Net Promoter Score



SUSTAINABILITY EXCELLENCE

- **1.9 Mn** trees planted & monitored since 2024
- #MuchMoreThanTrees - **618K** planted in H1 2026
- Approx. 100K tonnes of CO2 sequestration in 10 years
- **KShs 18Bn+** green portfolio, 5.5% of book
- **63K** girls impacted by #AchieveMoreGirl initiative

MUCH MORE THAN TREES

The Group will achieve carbon neutrality in scope 1 and scope 2 by 2030 through reduction measures and offsets

DTB DIAMOND TRUST BANK

How we are growing – Five levers driving profitable, sustained growth

Growth opportunities across Retail, Business Banking and Corporate converging around ecosystem-led customer acquisition, digital transaction growth, targeted lending and sustained revenue generation.

1. Ecosystem-led acquisition

- ✓ Leveraging 3000+ corporate relationships
- ✓ Sectoral diversification – Agri, Public Sector
- ✓ Deepening workplace banking portfolio
- ✓ Merchants and SME ecosystems
- ✓ Partnerships with telcos & fintechs

Customers – 44% YoY

2. Digital-first growth

- ✓ Deepened channel usage
- ✓ Scaled digital acquisition
- ✓ Scale mobile banking
- ✓ Deepen agency banking
- ✓ Use of QR, POS, wearables
- ✓ Scale digital lending
- ✓ Online Acquiring

86% of transactions outside branches

99% of new customers digitally acquired

3. Transaction-led deposits

Grow CASA deposits

- ✓ Branch & sales force-led mobilisation.
- ✓ Enhanced payments
- ✓ Merchant collections
- ✓ SME deposits
- ✓ Payroll flows
- ✓ Agent networks
- ✓ Ecosystem banking

CASA –9.2% YoY

Total Deposits –10.6% YoY

4. Targeted lending

- ✓ Corporate-led
- ✓ Ecosystem-led lending – supply chain financing.
- ✓ Scheme lending
- ✓ Digital loans
- ✓ Salary advances – Rafiki (TZ)
- ✓ Mortgages
- ✓ Scheme lending to government employees – (KE & TZ)

Loan growth – 14%

5. Sharper propositions – digitally anchored & customer focused

Tailor propositions for;

Live

- ✓ Platform banking – EATTA
- ✓ Digitally active mass-market customers

Pipeline

- ✓ HNW customers – Wealth management.
- ✓ Upgraded mobile and internet banking platforms
- ✓ Supply chain financing
- ✓ School payment propositions

Our **Digital pivot** is driving efficiency & elevating customer experience

H1 Outcomes

Digital Banking Platform

- **Group** - 86% of transactions are outside branches

Digital lending

- KShs 9.7Bn in digital lending across Kenya, Tanzania and Uganda in 2026

Digital Partnerships

- ASTRA – API Banking with 24 tech-enabled businesses
- Public sector payment partnerships - (SHA, E-Citizen, SAGAs – KShs 47Bn in collections)
- Bank to Till/Paybill enabled (7.9Mn transactions worth KShs 28.6Bn)

Digital Customer Experience & Enablement

- Refreshed customer Relationship Management platform
- Key processes earmarked for automation via Business Process Management and Robotic Process Automation

Powered By

Cloud Computing

Data Analytics & AI

Enterprise Digitisation

Purpose in action: *Measurable, lasting & sustainable enrichment of lives*

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Key Milestones & Achievements

Over 70 hectares of degraded mangrove area restored, contributing to biodiversity conservation and uplifting the community

Climate action – Mitigation & adaptation

Trees Planted

MUCH MORE THAN TREES

- 620K+ trees in 2026
- 1.9Mn planted & monitored since 2024

Screening for E&S risk

- Amounts above US$ 1.0Mn

Green Loans

- KShs **18Bn+**
- **6%** of loans

Solarisation of DTB buildings

- KShs 7Mn+ (28%) savings in electricity bills, 391.7 MWh in savings in H1 2026

Waste Recycle

- 80 tonnes recycled – 256 tonnes of emission avoided

Financial Health & Inclusion

SMEs Lending

- KShs 10Bn+ disbursed to MSMEs in 2026

Financial Literacy

- 1,374 in H1 2026
- over 13K individuals trained since 2024

Inclusive Procurement

- Special interest groups (women, youth & PWD-led enterprises) – 14% of procurement spend in Kenya

Gender Ratio

EXCO - Male : Female – 74: 26

Employee - Male : Female – 50: 50

Citizenship & spend

#AchieveMoreGirl

- 63K girls reached

>1.0% of net profit for Sustainability & citizenship initiatives

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Board changes : *Strong governance to continue underpinning our strategy*

Linus Gitahi, MBS
Chair

NED

9 Yrs , 3 Months

Shaffiq Dharamshi
Vice Chair

NED

11 Yrs, 3 Months

Nasim Devji
Group Chief Executive Officer

ED

25 Yrs, 1 Month

Murali Natarajan
Managing Director and Chief Executive Officer, Kenya

ED

I Yr, 8 Months

Pamella Ager
Director

NED

13 Yrs, 2 Months

Uday Bhasin
Director

INED

2 Yrs

Alkarim Jiwa
Finance & Strategy Director

ED

7 Yrs, 10 Months

Charles Luo
Director

INED

Appointed in June 2026

Sagheer Mufti
Director

INED

5 Yrs, 6 Months

Paul Muthaura
Director

INED

Appointed in July 2026

Jeremy Ngunze
Director

INED

5 Yrs

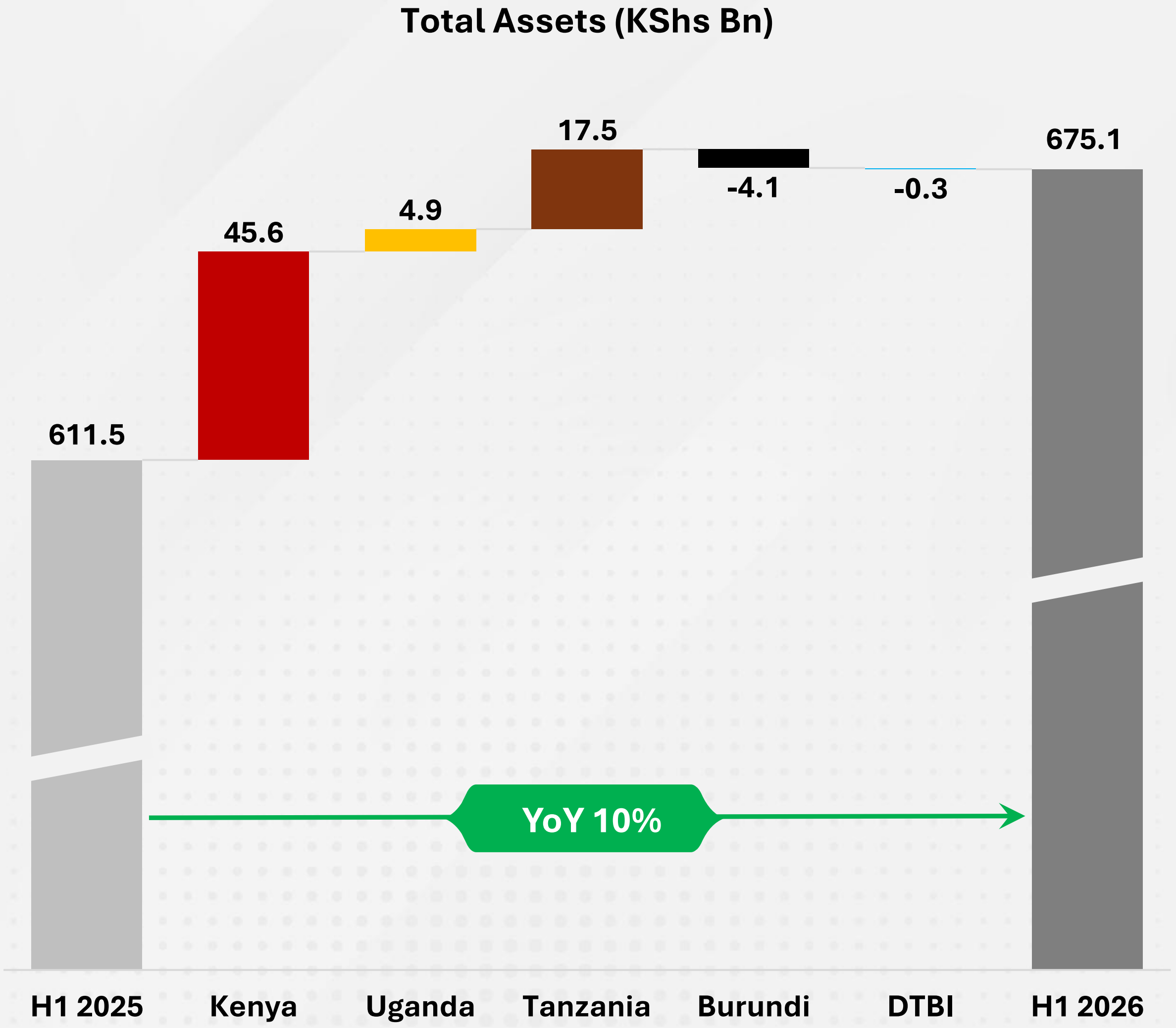
INED **Independent Non-executive Director**
NED **Non-executive Director**
ED **Executive Director**

Financial Performance H1 2026

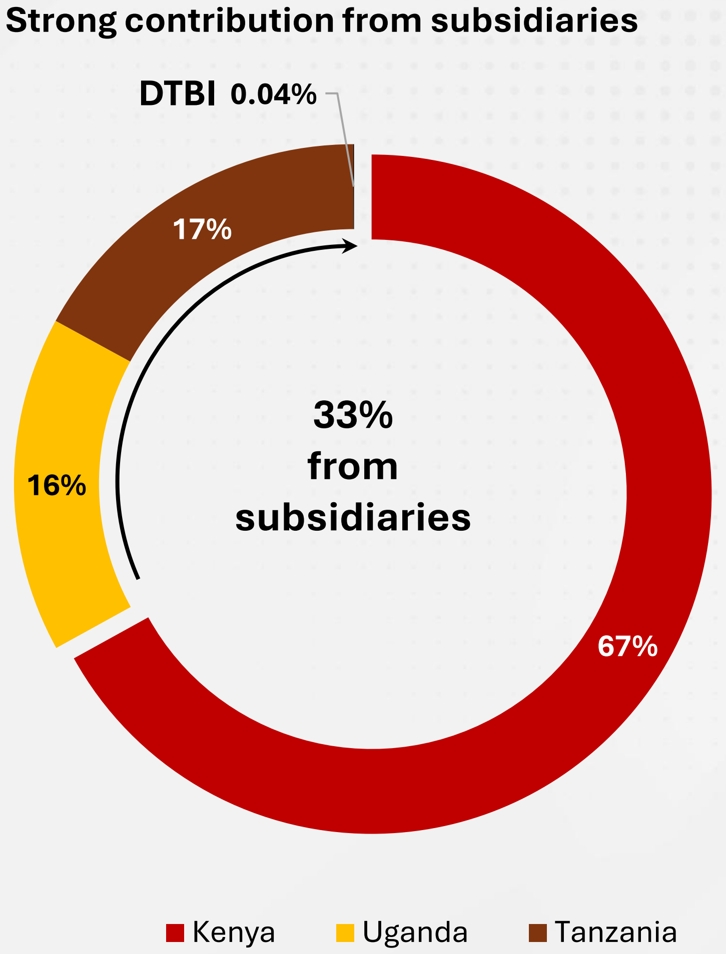
Our strategy is delivering a stronger, higher-quality Balance Sheet

H1 2026 Performance (KShs billion)			
Balance Sheet	**H1 2026**	**H1 2025**	**YOY**
Assets			
Balances due from Central Banks	37.5	40.9	-8%
Investment in Government Securities	205.0	181.4	13%
Loans and advances to customers (net)	328.0	288.5	14%
Other Assets	89.6	77.7	15%
Total Assets	**675.1**	**611.5**	**10%**
Liabilities			
Customer Deposits	534.2	483.2	11%
Balances due to banks	12.9	11.3	14%
Borrowed Funds	0.3	2.5	-86%
Other Liabilities	12.9	13.8	-7%
Total Liabilities	**560.3**	**510.8**	**10%**
Key Indicators			
Loan Deposit Ratio	61.4%	59.3%	**214bps**
Liquidity Ratio	52.9%	56.6%	**370bps**
NPL Ratio	11.6%	13.0%	**141bps**
Specific Provision Coverage Ratio	56.6%	40.7%	**1590bps**
Total Capital/Total Risk Weighted Assets	17.6%	17.3%	**30bps**

We continue to build balance sheet strength across the group



DTBI – Diamond Trust Bancassurance Intermediary – insurance agency subsidiary of Kenya



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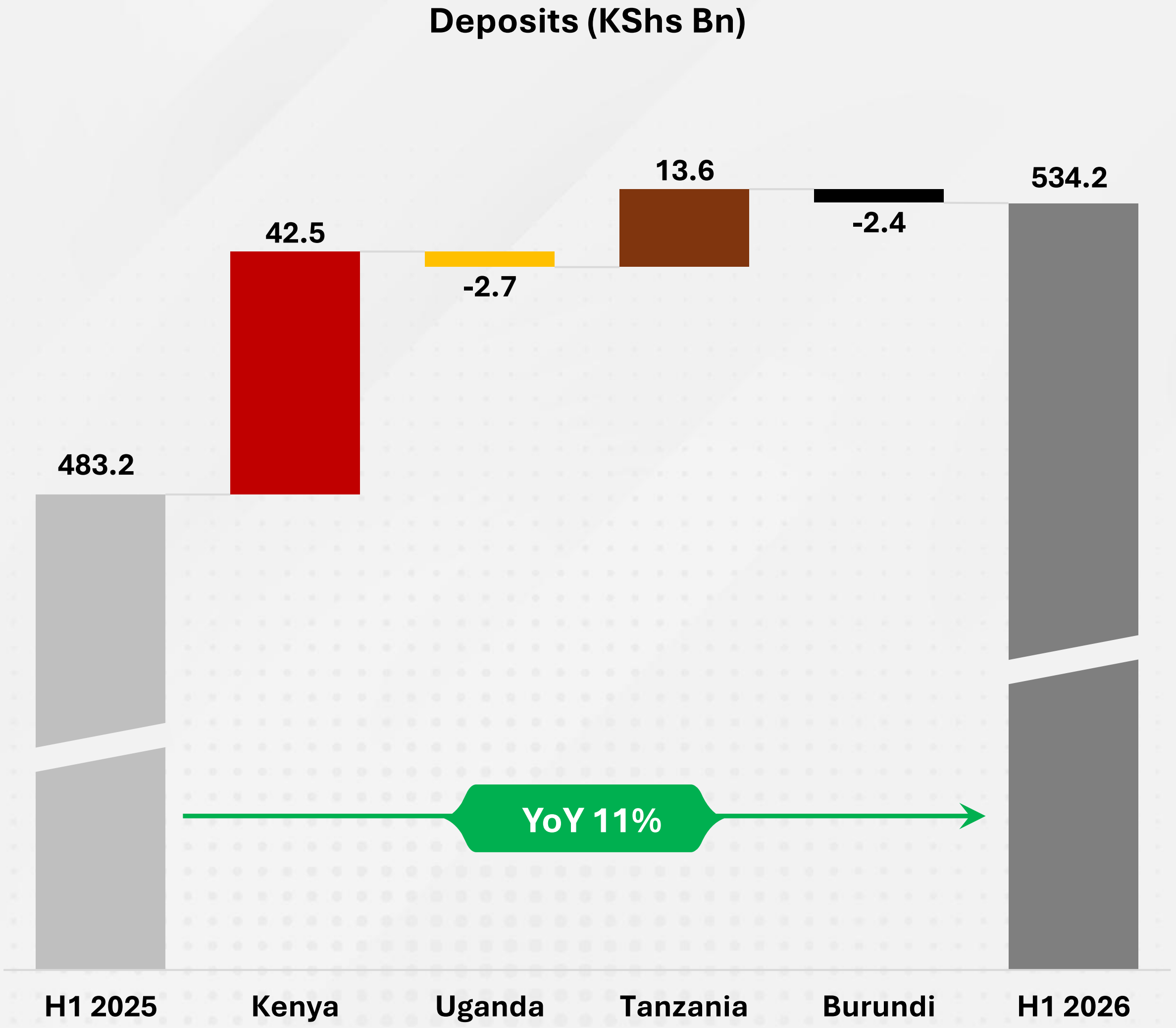
Deposits up 11% as more customers save and transact with us



Geographical distribution

	Kenya	Uganda	Tanzania
Contribution	68%	15%	17%

By Currency – Diversification from FCY

Currency	H1 2026	H1 2025
LCY	69%	67%
FCY	31%	33%

- Strong gains from N2B customers
- Continued shift to LCY for balance sheet resilience
- Focus on smaller, stickier deposits
- Ecosystem banking
- Favourable environment

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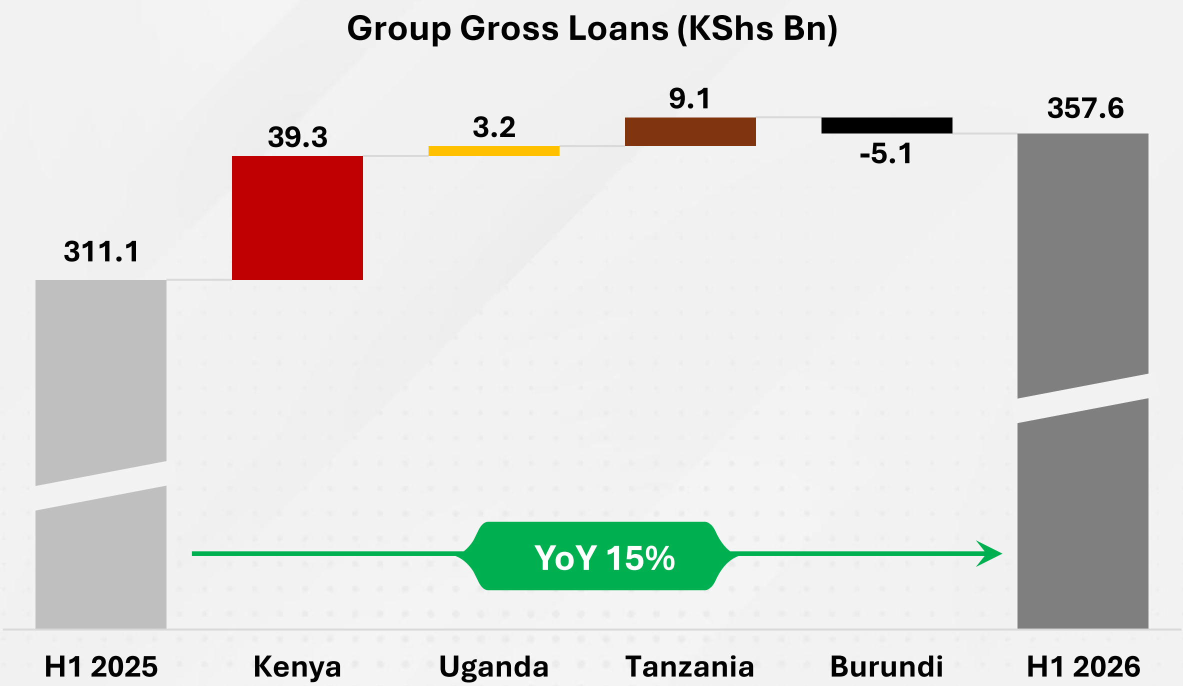
Gross loans up 15%, is more diversified and better quality



Geographical distribution

Net Loans	Kenya	Uganda	Tanzania
Amount (KShs Bn)	230	38	60
Contribution	70%	12%	18%

Distribution of earning assets - Group	H1 2026	H1 2025
Customer loans	49%	47%
Government securities	30%	30%
Other assets	21%	23%

By currency	H1 2026	H1 2025
LCY	62%	59%
FCY	38%	41%

- LCY loans up to 62% of book, lifting margins
- Momentum in retail & business banking is driving portfolio diversification

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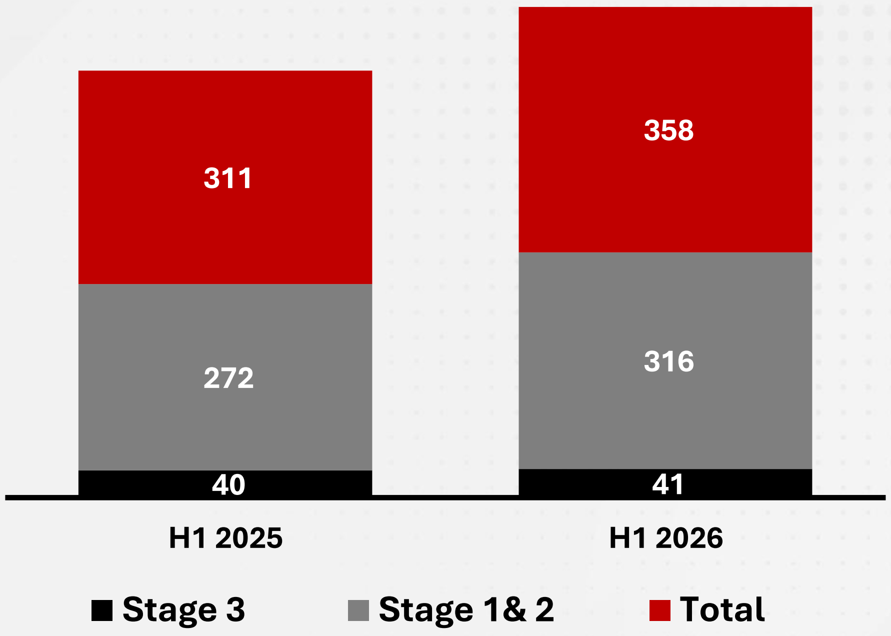
Asset quality improving, NPL ratio down to 11.6%

	H1 2026	H1 2025
Kenya Banking Industry NPL Ratio	14.6%	17.6%
DTB Kenya NPL ratio	14.9%	16.1%
DTB Group NPL Ratio	11.6%	13.0%
COR	2.7%	2.3%
Specific Provision Coverage ratio	56.6%	40.7%

Industry NPL as per latest CBK MPC publication

Loan Classification (KShs. Bn)



- Group NPL ratio down to below industry average
- Specific provision coverage strengthened to 56.6%
- Retail & business banking growth diluting concentration risk

Sectoral loan & NPL distribution

Sector	Contribution	Group NPL (KShs Bn)	Group Gross Loans (KShs Bn)	Contribution
Wholesale and retail trade	42%	17.3	103.5	29%
Manufacturing	23%	9.4	90.1	25%
Building & construction and real estate	11%	4.5	74.7	21%
Transport and communications	19%	7.9	24.2	7%
Business and financial services	0%	0.0	24.1	7%
Individuals	4%	1.6	21.9	6%
Agriculture	1%	0.4	8.0	2%
Other Services	0%	0.2	9.5	3%

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Improved earnings & sustained operational efficiencies drives growth in the Income Statement

H1 2026 Performance (KES billion)

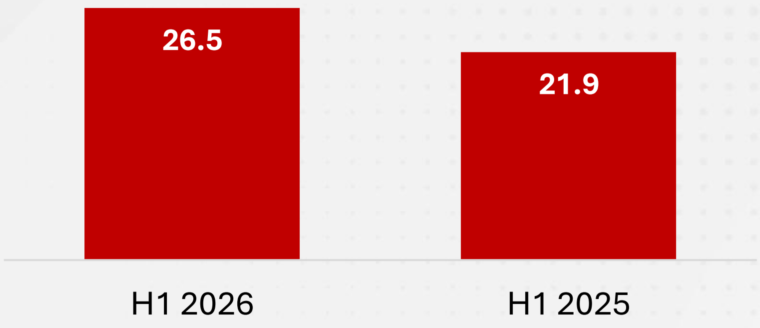
Income Statement	H1 2026	H1 2025	YOY
Net Interest Income	20.0	15.9	26.4%
Total Non- Interest Income	6.5	6.1	6.6%
Gross Operating Income	26.5	21.9	20.9%
Operating Expenses	12.2	11.5	5.9%
Operating Profit Before Provisions	14.3	10.4	36.8%
Loan Loss provision	4.4	3.2	36.5%
Profit before Taxation	9.8	7.2	37.0%
Profit after Taxation	7.3	5.4	35.8%
Profit after tax less non- controlling interests	**6.4**	**4.8**	**34.1%**
Annualised earning per share (KShs per share)	45.72	34.09	34.1%
Key Indicators			
NIMs (%)	6.8%	6.6%	**20bps**
Cost Income Ratio	46.0%	52.4%	**640bps**
Cost of Risk	2.7%	2.3%	**40bps**

Bank with us. Bank on us.

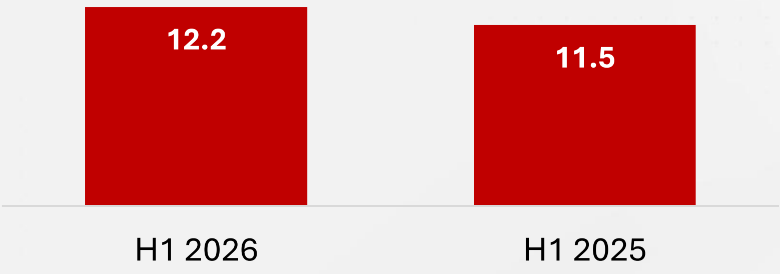
Accelerated earnings momentum reinforcing positive JAWS

- Operating income rose 21% driven by a 26% increase in net interest income to KShs 20.0Bn.
- NIMs expanded to 6.8% from 6.6% supported by lower cost of deposits and growth in the MSME & retail portfolios.
- Non-funded income grew by 6.6%, muted by narrow FX margins and slowdown in trade business.
- Operating costs grew by 5.9% in H1 2026, anchored on improved efficiency across the group.

Group Gross Operating Income (KShs Bn)

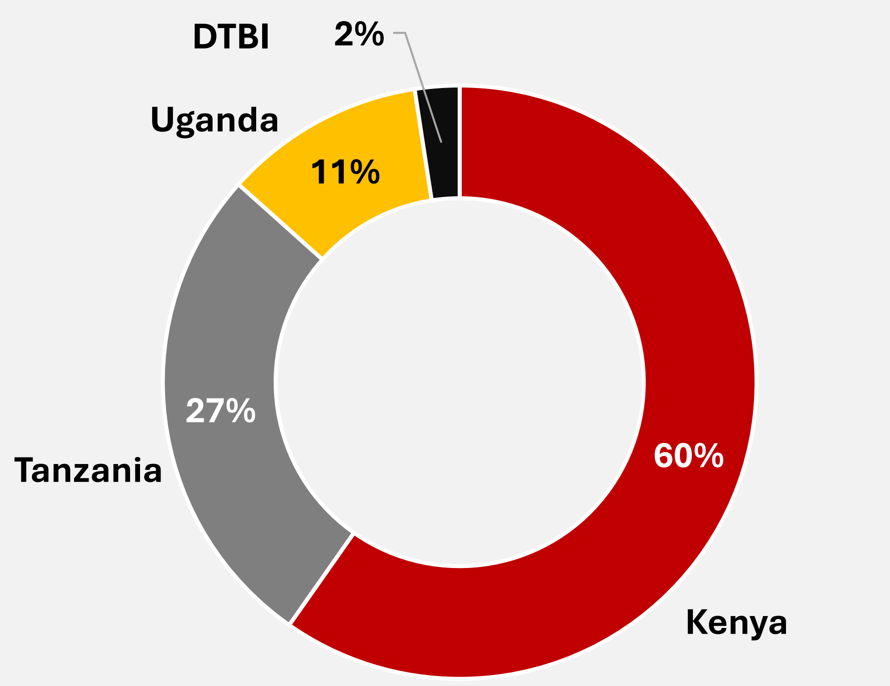


Group Operating Expenses (KShs Bn)

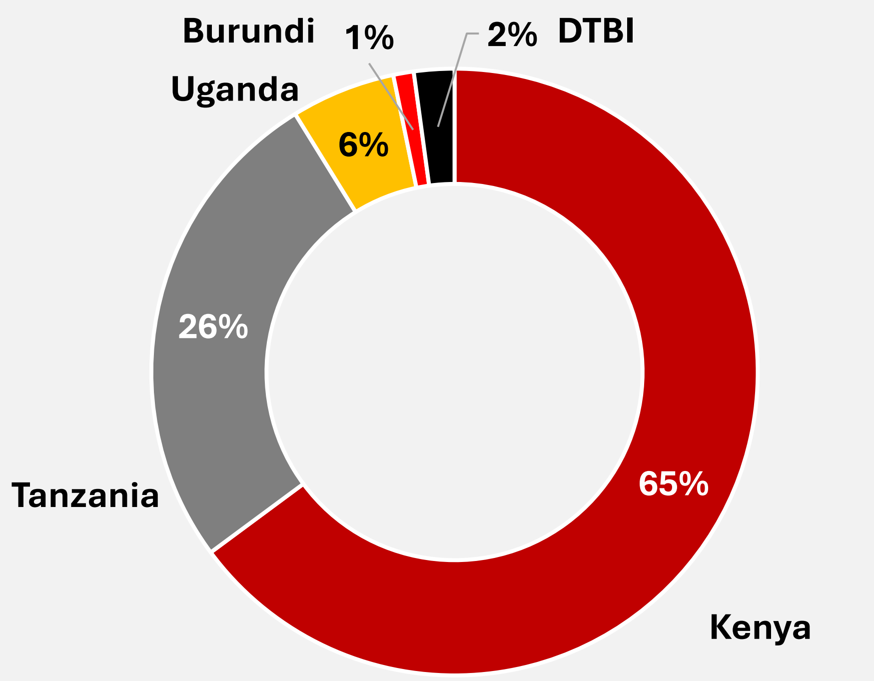


Subsidiary PBT contribution on an upward trajectory

Contribution to Group PBT H1 2026



Contribution to Group PBT H1 2025



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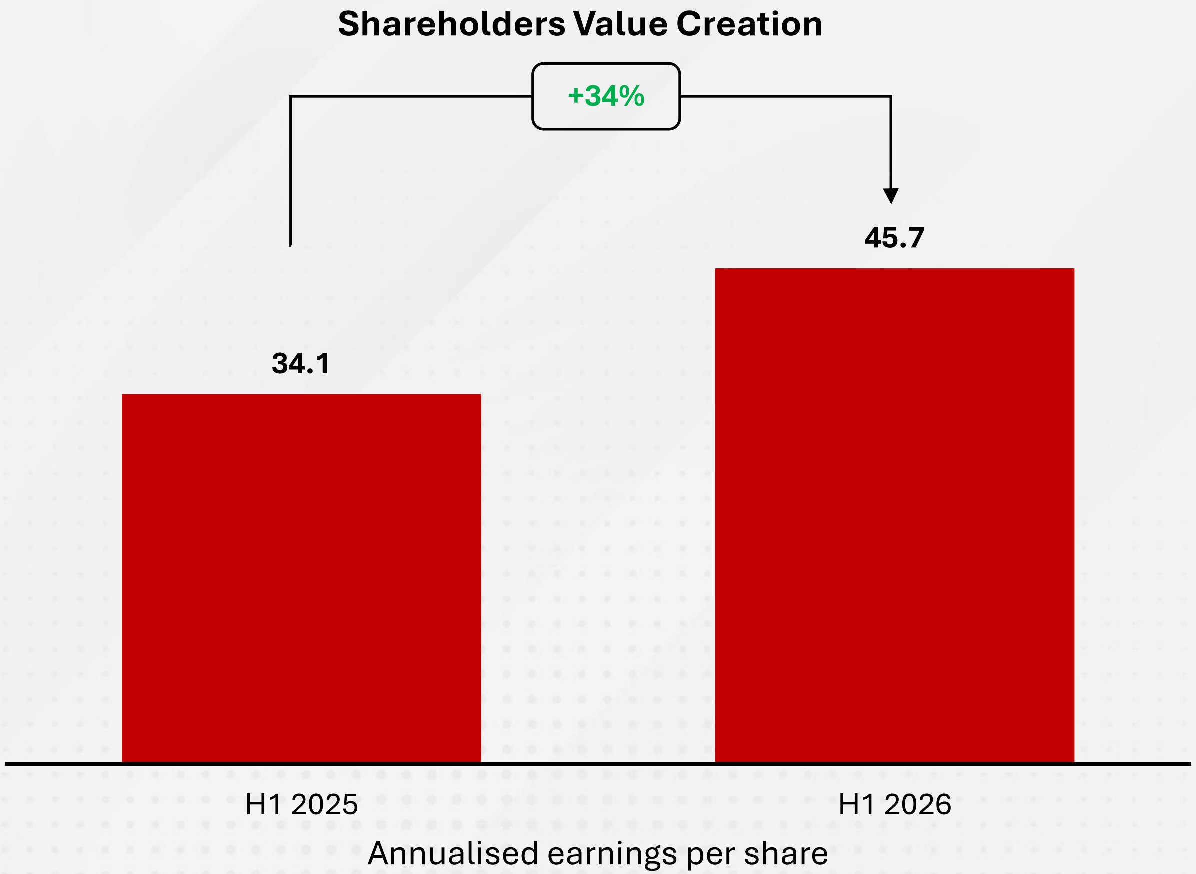
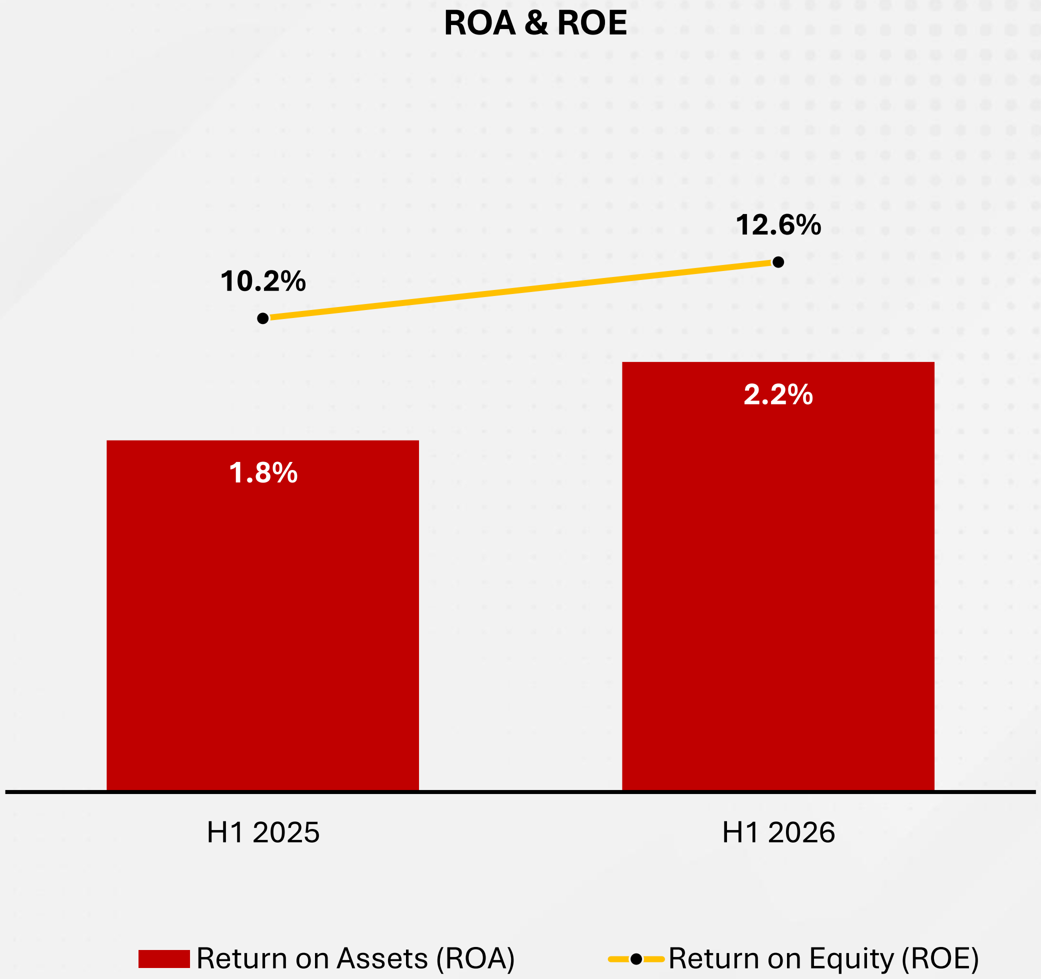
Journey to optimising long-term value for our investors





Medium term financial outlook/ambition

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Sustained balance sheet growth driving resilient earnings in 2026

H1 2026 ACTUAL PERFORMANCE VS COMMITMENT

Metric	H1 2026 actual	Medium term outlook
Return on equity	12.6%	17.0% - 22.5%
Return on assets	2.2%	2.5% - 3.5%
Cost-to-income ratio	46.0%	42.0% - 48.0%

Metric	H1 2026 actual	Medium term outlook
Net loans growth	13.7%	12.5% - 16.0%
NPL ratio	11.6%	6.0% - 10.0%
NPL Coverage ratio	56.6%	55.0% - 60.0%
Deposit growth	10.6%	10.0% - 15.0%

Metrics within target range | *Metrics near target range* | *Metrics negatively outside target.*

Value drivers – *Repositioning for sustained growth and profitability*

Key priorities & aspirations

- **Portfolio diversification and scale up -** Retail, business banking, mid-corporates focus
- **Deepen presence in new focus sectors -** agri, education, personal etc
- **Entrench position in core sectors –** trade, manufacturing, transport and real estate and construction.
- **Strengthen ecosystem banking – levers:** 100 branches in Kenya, 163 across East Africa by December 2026, digital channels and bespoke platforms
- **Asset quality improvement –** Single digit NPA ratio by 2027.
- **Strengthening digital capabilities –** End to end automation, AI to improve customer delivery, controls & compliance

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The Financial results of the Group can be sourced from the link
https://dtbk.dtbafrica.com/index.php/quarterly-financial-reports

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