DTB | DIAMOND TRUST BANK



Investor Presentation Q3 2026

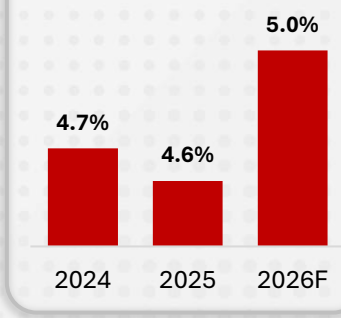
80 YEARS
ENRICHING LIVES

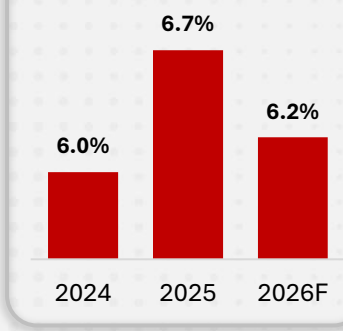
Operating environment: Volatility is back but our markets remain resilient

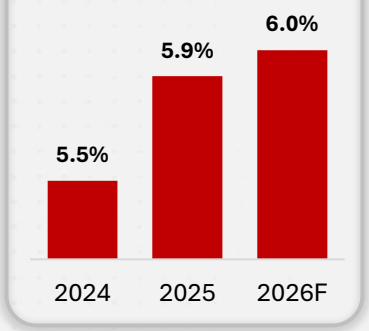
	Kenya		Uganda		Tanzania	
	Sep-26	Sep-25	Sep-26	Sep-25	Sep-26	Sep-25
Inflation	6.8%	4.6%	4.6%	4.0%	4.3%	3.4%
Currency/US$	130	129	3,920	3,490	2,642	2,443
FX Reserves US$ Bn	15.04	10.74	6.71	4.98	6.03	6.66
Months of imports	6.0	4.7	3.7	2.7	4.3	5.2
Policy Rate	8.75%	9.50%	9.75%	9.75%	6.25%	5.75%
Private sector credit growth (YoY)	10.6%	5.0%	22.1%	10.2%	34.2%	16.1%

Source: The CBK, KNBS, BoU, BoT

GDP Growth



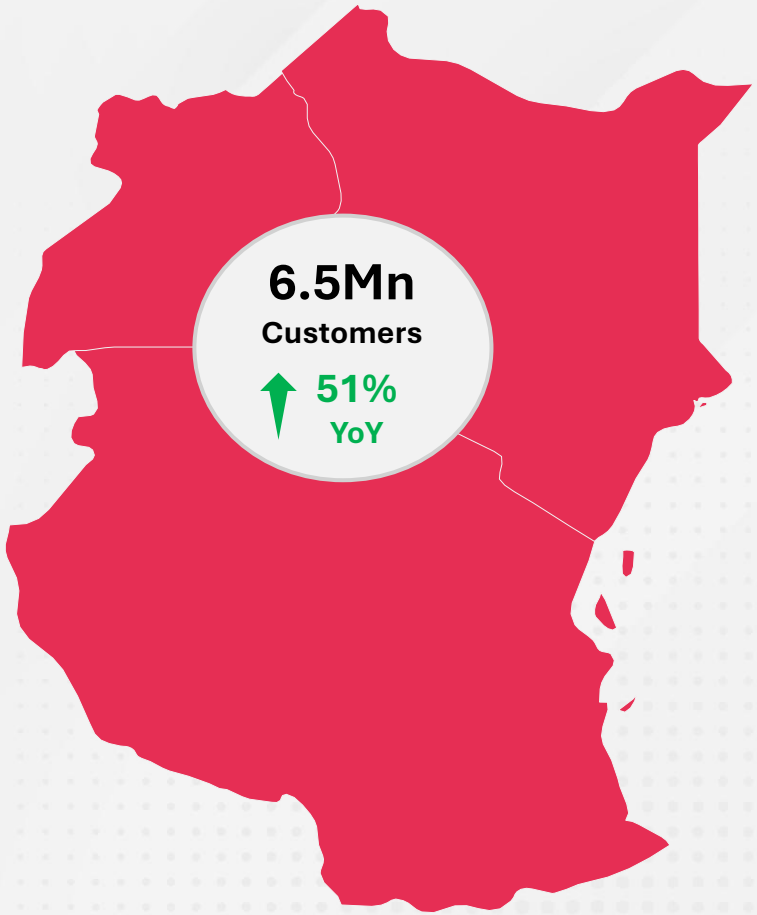




Source: IMF, CBK

- **Inflation has risen & remains elevated across our markets**, driven by high energy costs, supply disruptions, and currency volatility.
- **Currency volatility has increased,** particularly in Uganda & moderately in Tanzania. Kenya shilling is supported by strong FX reserves.
- **Central banks have began tightening financial conditions** through higher interest rates & Cash Reserve Ratios, which could constrain credit - Tanzania & Uganda.
- **Economic growth remains resilient across the markets**, supported by strong domestic demand and policy interventions.
- Geopolitics, climate shocks, rising production costs, and weakening consumer purchasing power to shape the path for the economies in 2027.
- Policy makers to weigh between growth and price stability, as elevated & prolonged uncertainty create difficult policy choices.

DTB Group: A trusted East African brand serving 6.5 million customers



DTB DIAMOND TRUST BANK Q3 2026			Q3 2025 Excl. Burundi
6.5 Mn Customers	587K	926K	5Mn	4.3 Mn Customers
155 Branches	Sept - 93 Nov - 96	34	28	157 Branches
3,209 Employees	1,882	682	645	2,957 Employees
169 ATMs	80	52	37	174 ATMs
4,915 Agents	-	936	3,979	4,662 Agents

DTB 3.0 Strategy is driving sustainable growth, digital strength & impact

SOCIO-ECONOMIC RELEVANCE

CUSTOMER REACH

6.5 Mn
group customers
10× growth in 4 years
+51% year on year

- **5.56Mn** digital customers
- **0.95 Mn** conventional customers with growth across all segments
- Focus on high-value accounts

DIGITAL TRANSFORMATION

87%
transactions off-branch

- KShs 27Bn+ digital loans YTD (KShs 25Bn in 2025)
- 26 RPAs live
- 200+ processes identified for automation
- 23+ tech-enabled partnerships
- KShs 15Bn in transactions

SUSTAINABILITY EXCELLENCE

2.3 Mn
trees since 2024

- 1.0M+ trees planted YTD
- Approx. 100K tonnes CO_2 sequestration in 10 years
- 63K girls impacted by #AchieveMoreGirl

OUTCOMES

BRANCHES SEPT 2022 → 2026

130 → 155
Group

64 → 93
Kenya

NET PROMOTER SCORE

66 → 85
FY 2025 → Aug 2026

2030
Carbon neutrality in Scope 1 and Scope 2 in our operations through reduction measures and offsets

STRATEGIC EFFECT Customer growth | Stronger digital capabilities | Sustainable impact

87% of transactions now digital, yet branches remain key customer touchpoints anchoring 61% of value

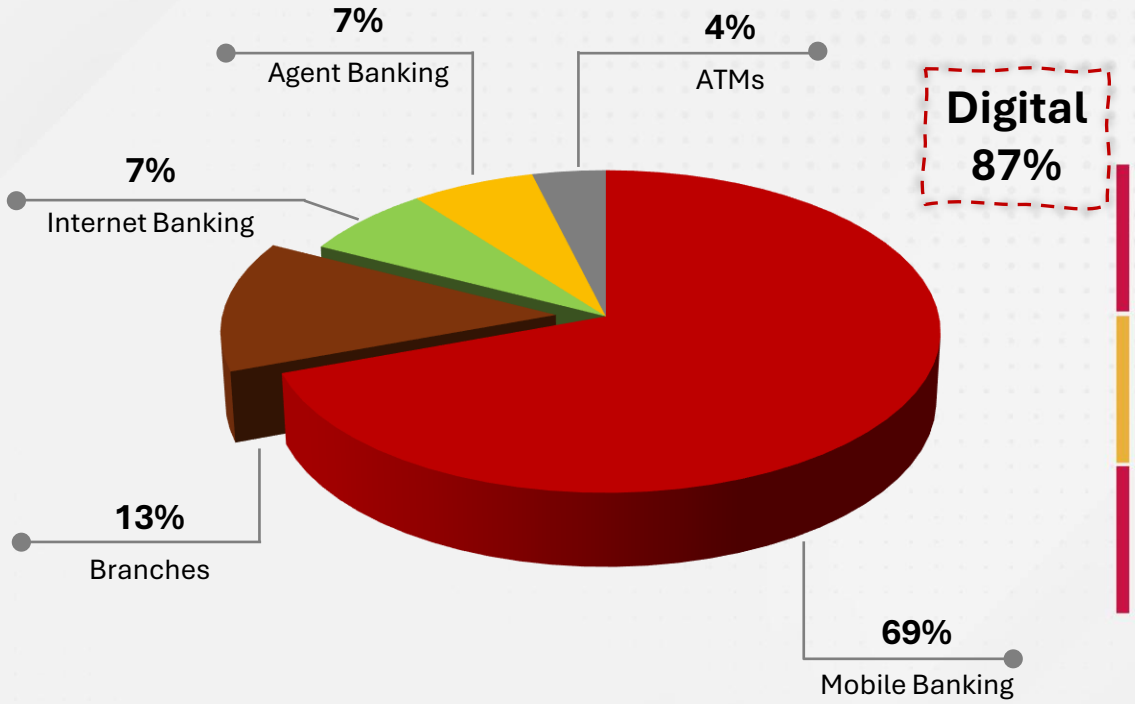
DTB DIAMOND TRUST BANK

Number of transactions (Mn) — Growth

	Q3 2025	Q3 2026	Growth
Branches	4.8	5.4	12%
Agent Banking	3.0	2.7	10%
ATMs	1.4	1.6	20%
Internet Banking	2.2	2.9	33%
Mobile Banking	22.4	28.6	28%

Q3 2025 Q3 2026 Percentages denote YoY change

No. of Transactions Contribution – YTD Sep 2026

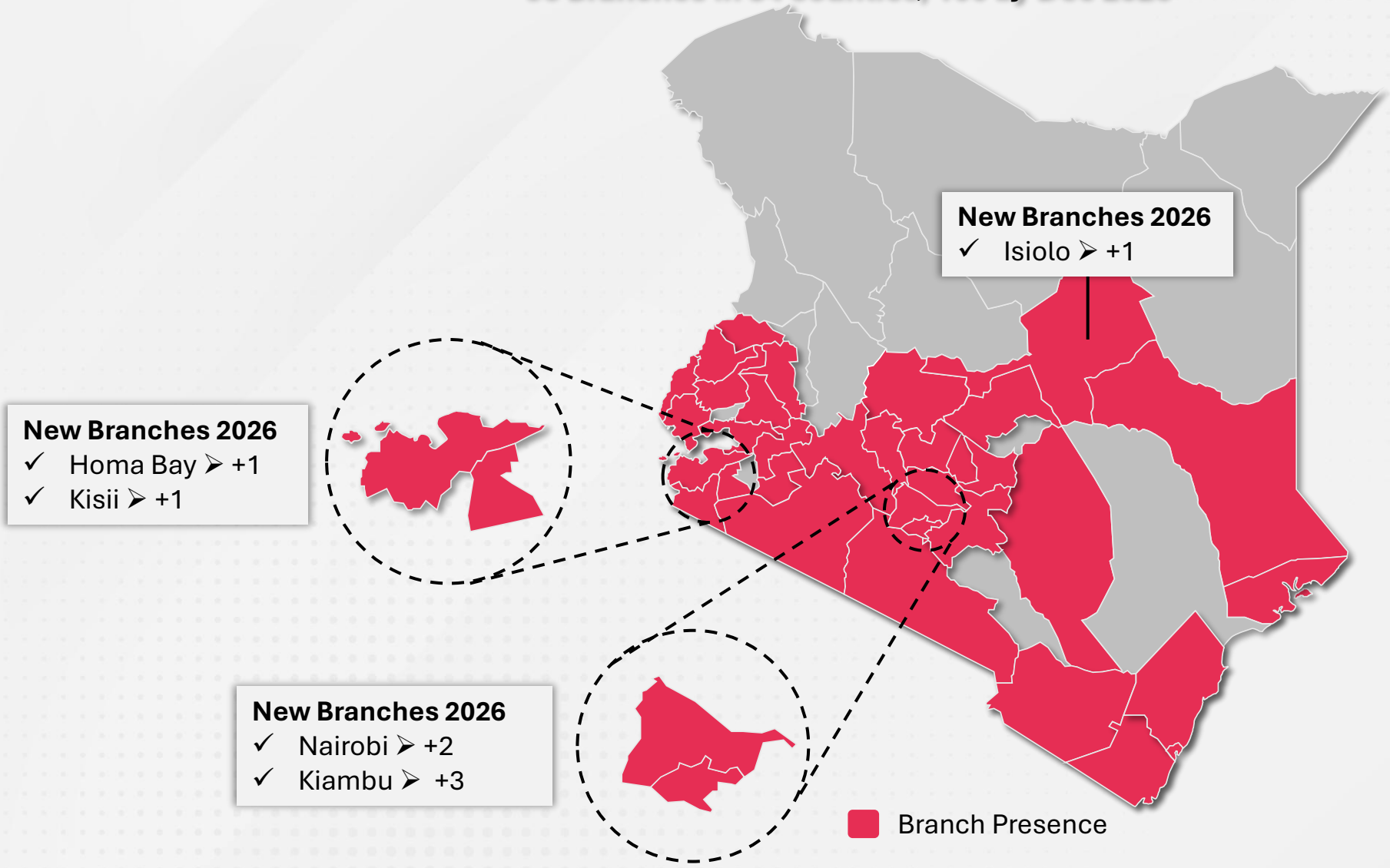


Value of transactions (KShs) – YTD Sep 2026

39%	1.9 Tn Digital Channels	3.0 Tn Branch Channels	61%

Branch network : On track to 100 branches in Kenya by December 2026

96 Branches in 34 counties, 100 by Dec 2026



4 new Branches opened

Opened this year

- ✓ Keroka
- ✓ Isiolo
- ✓ Redhill
- ✓ Homa Bay

Opening in Nov & Dec 2026

- ➢ Kawangware
- ➢ Ruiru
- ➢ Runda Mall
- ➢ Park view

We continue to drive impact in the communities we operate in

Climate action – Mitigation & adaptation

Trees Planted

- 1Mn+ trees in 2026
- 2.3Mn planted & monitored since 2024

Screening for E&S risk

- Amounts above US$ 1.0Mn
- 1150 loans valued at KShs 94.4Bn screened

Solarisation of DTB buildings

- KShs 10.2Mn savings in electricity bills

Green Loans

- KShs **18.5Bn - Kenya**
- **7%** of loans

Financial Health & Inclusion

SMEs Lending

- KShs 14.4Bn+ disbursed to MSMEs in 2026

Financial Literacy

- 2,000+ in 2026
- over 13K individuals trained since 2024

Sustainability & Citizenship spend

KShs 91Mn YTD

>1.0% of net profit for sustainability & citizenship initiatives

Key strategic focus for the group

Strategic priority	Key target
1 Expand distribution & sales force	1 110 branches by 2027 300+ sales force
2 Diversify portfolio, lift margins	2 Retail, Business & mid-Corporate loans 55% by 2028
3 Faster credit process, NPL management	3 System upgrade live in Q1 2027
4 Scale efficiency through digital	4 Automate 200+ manual processes, scale RPAs
5 Cost management	5 CIR of 42-48% in the medium term
6 Enhance customer experience	6 Maintain 80+ NPS
7 Enhance shareholder returns	7 ROE of 17-22.5% in the medium term

Awards: Feted for our Service Excellence

People's Choice Award - Winner



Best Contact Centre - Winner



ICX Service Excellence Awards 2026

People's Choice Award and **Best Contact Centre Winner**

DTB | DIAMOND TRUST BANK

Financial Performance Q3 2026

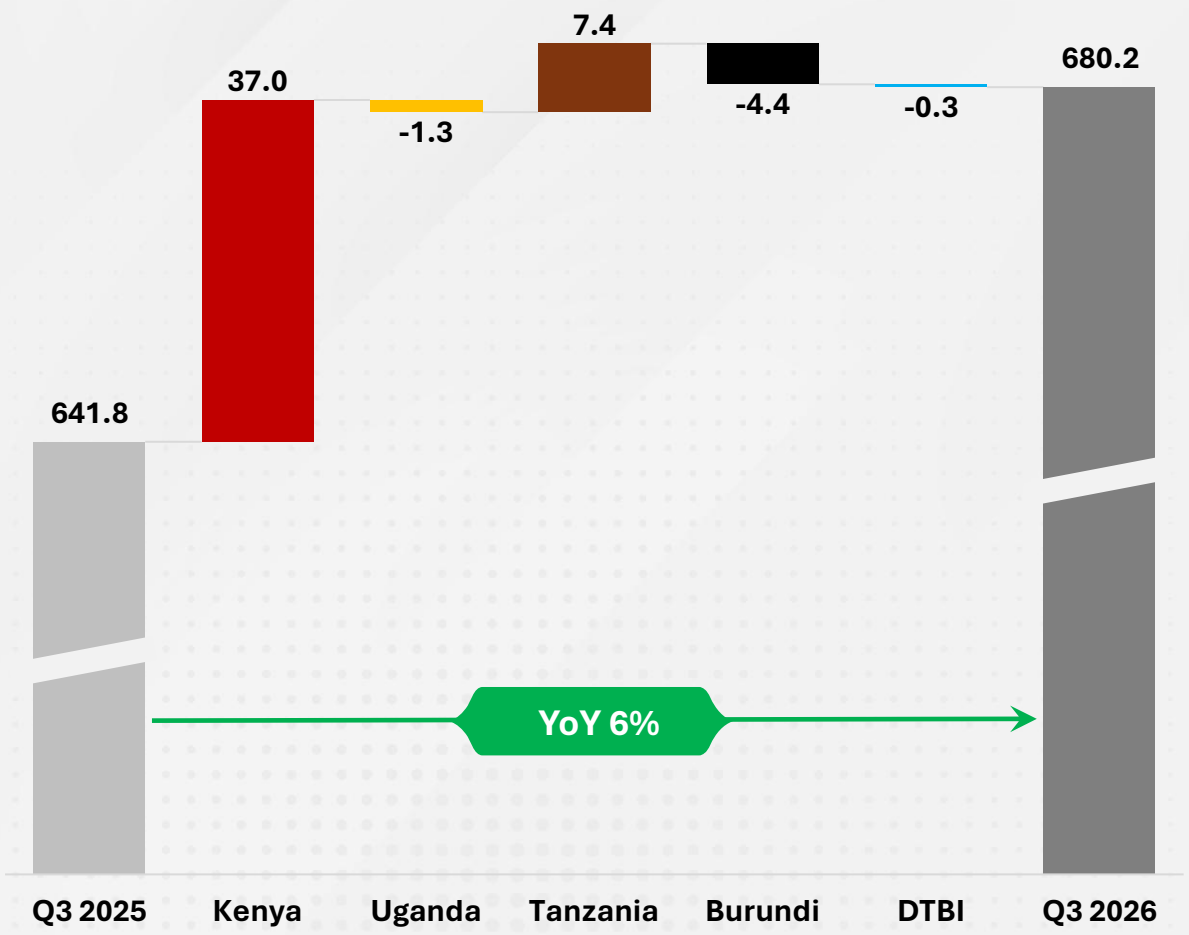
Our strategy is supporting growth & a more resilient balance sheet

Q3 2026 Performance (KShs billion)

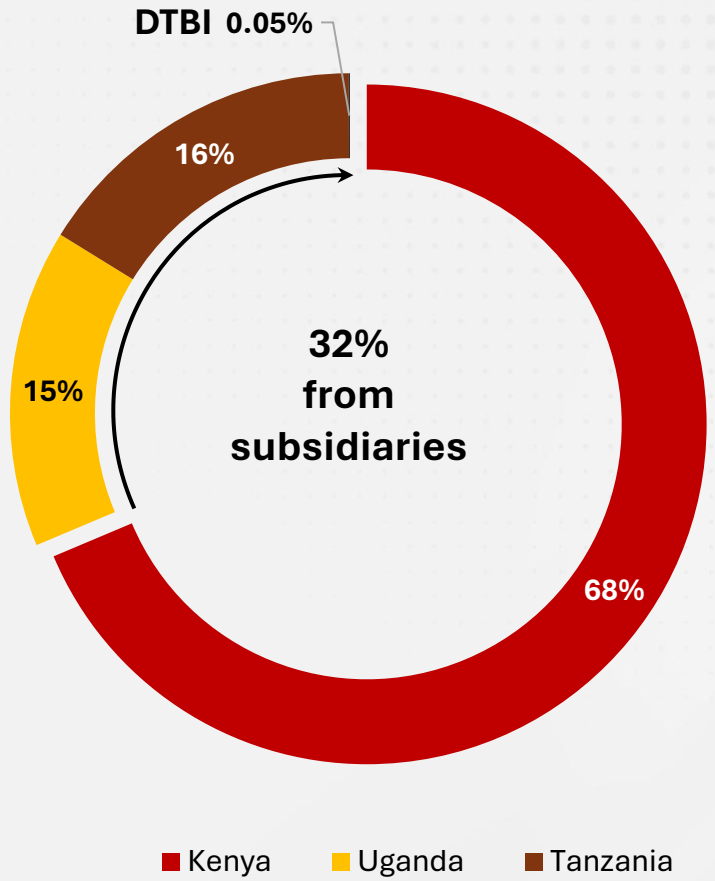
Balance Sheet	Q3 2026	Q3 2025	YOY
Assets			
Balances due from Central Banks	30.5	48.8	37%
Investment in Government Securities	220.0	197.4	11%
Loans and advances to customers (net)	328.5	296.4	11%
Other Assets	101.1	99.2	2%
Total Assets	**680.2**	**641.8**	**6%**
Liabilities			
Customer Deposits	532.6	510.3	4%
Balances due to banks	17.5	5.1	245%
Borrowed Funds	0.6	1.3	52%
Other Liabilities	12.7	13.9	8%
Total Liabilities	**563.5**	**530.5**	**6%**
Key Indicators			
Loan Deposit Ratio	61.7%	58.1%	**3.6 pp**
Liquidity Ratio	53.0%	59.9%	**6.9 pp**
NPL Ratio	11.6%	12.4%	**0.8 pp**
Specific Provision Coverage Ratio	58.5%	48.3%	**10.2 pp**
Total Capital/Total Risk Weighted Assets	17.3%	17.5%	**0.2 pp**

We continue to strengthen our asset base across the group

Total Assets (KShs Bn)



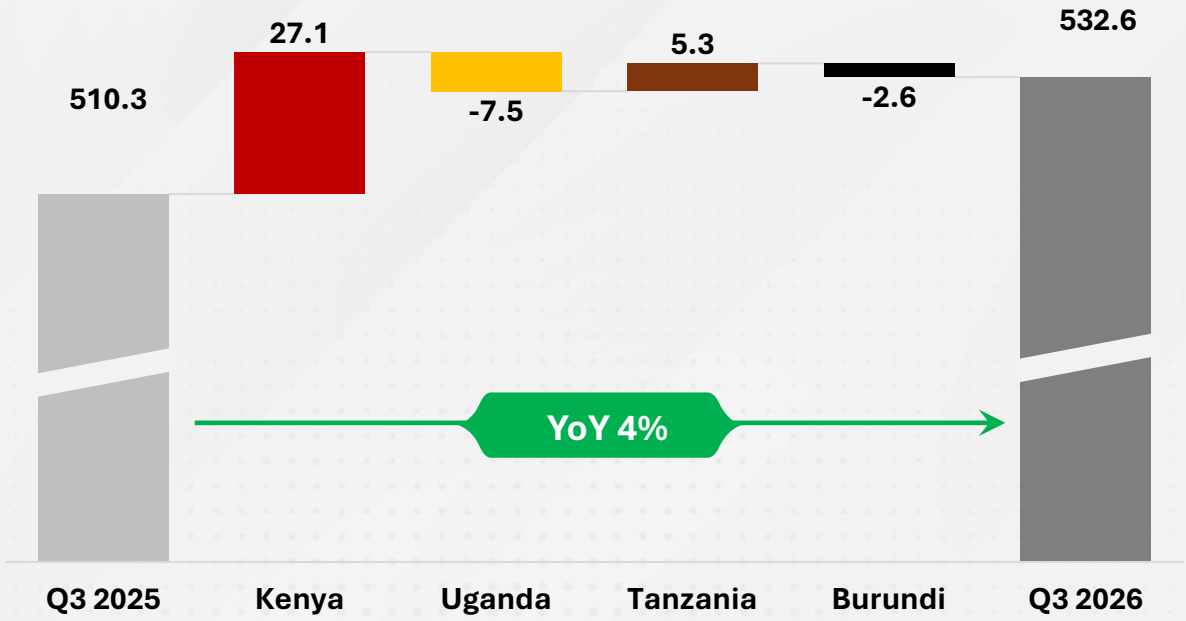
Strong contribution from subsidiaries



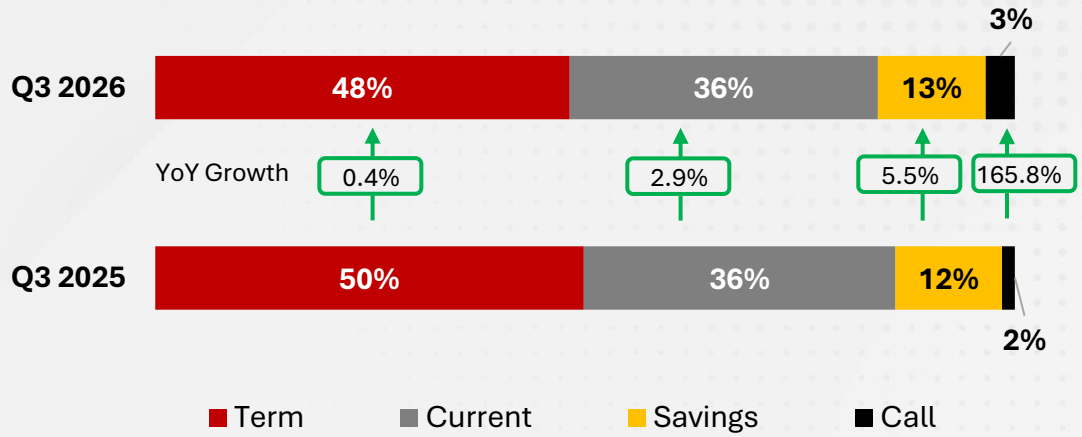
DTBI – Diamond Trust Bancassurance Intermediary – insurance agency subsidiary of Kenya

Steady deposits growth, with strengthening local-currency mix

Deposits (KShs Bn)



Deposit by type



By Currency – Diversification from FCY

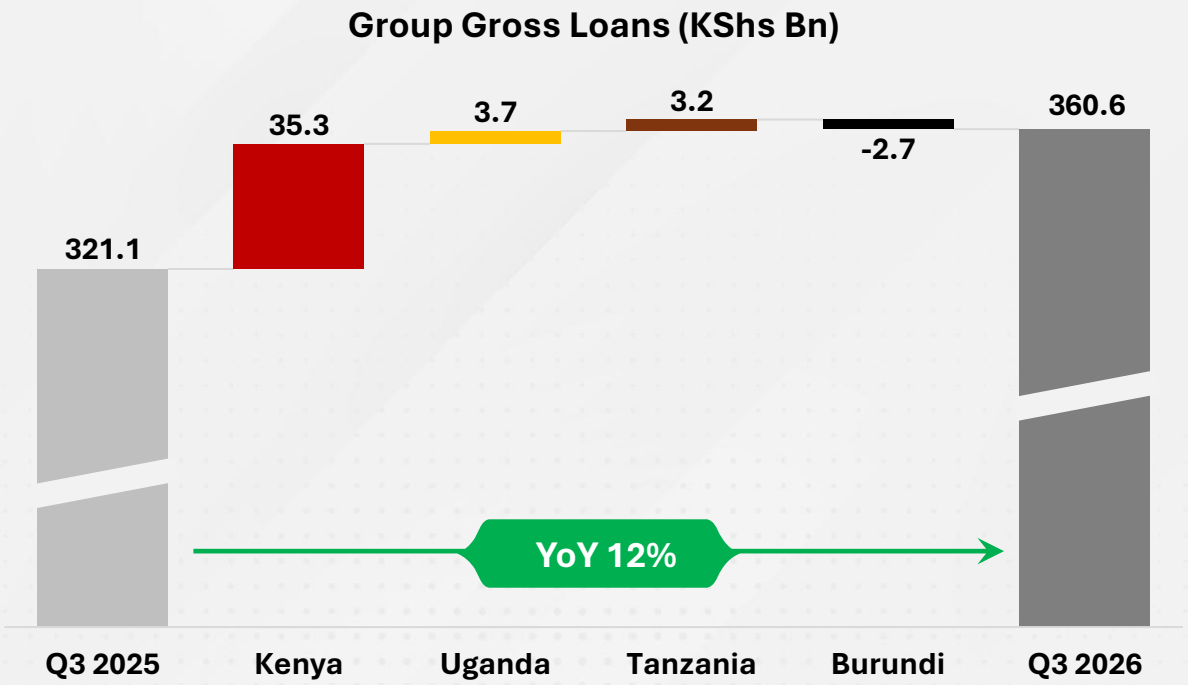
Currency	Q3 2026	Q3 2025
LCY	71%	70%
FCY	29%	30%

Geographical distribution

	Kenya	Uganda	Tanzania
Contribution	69%	14%	17%

- Strong gains from N2B customers
- Focus on smaller, stickier deposits
- Leveraging flows across ecosystem e.g agriculture, public sector, education

Loans up 12%, with deliberate & progressive shift to LCY across the group



Distribution of earning assets - Group	Q3 2026	Q3 2025
Customer loans	54%	55%
Government securities	37%	38%
Other assets	9%	7%

By currency	Q3 2026	Q3 2025
LCY	62%	61%
FCY	38%	39%

Geographical distribution

Net Loans	Kenya	Uganda	Tanzania
Amount (KShs Bn)	259	40	61
Contribution	72%	11%	17%

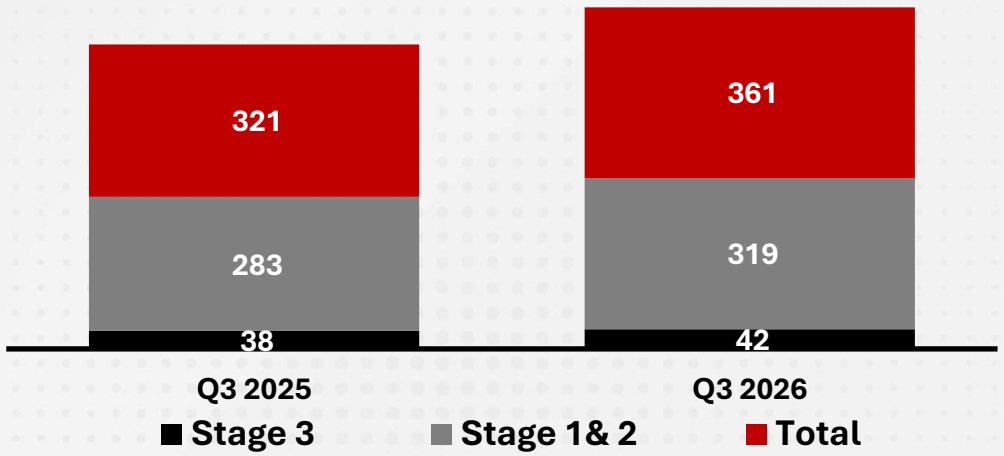
- LCY loans at 62% of book, protecting margins
- Retail & business banking driving diversification

Asset quality improving, with stronger provision coverage

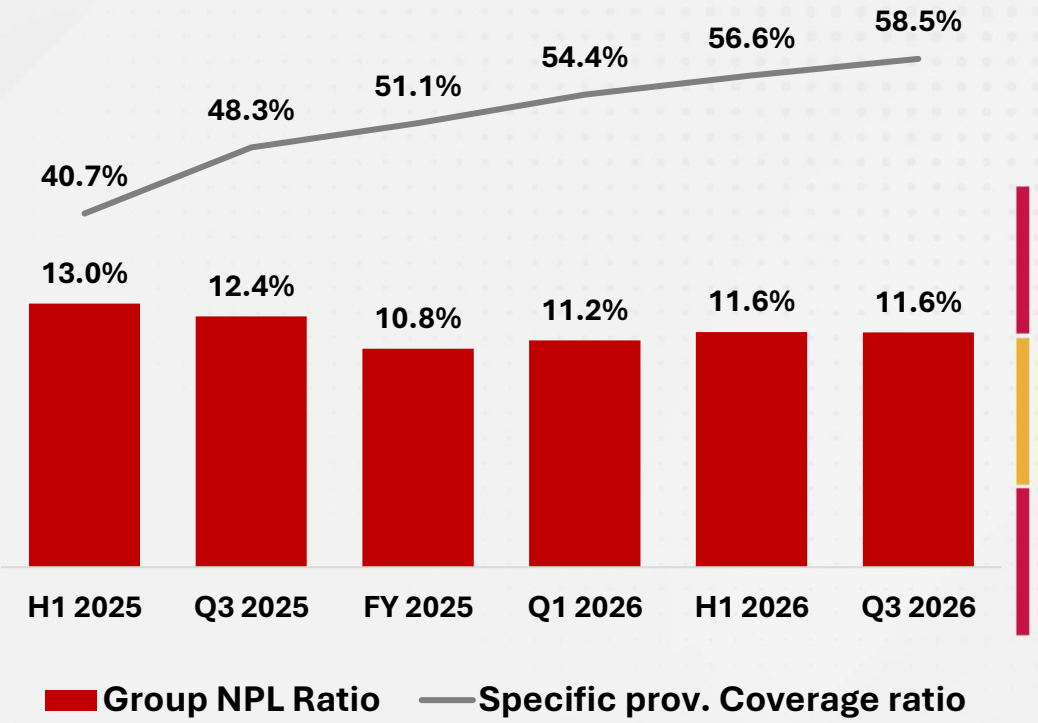
	Q3 2026	Q3 2025
Kenya Banking Industry NPL Ratio	13.9%	17.1%
DTB Kenya NPL ratio	14.8%	15.8%
DTB Group NPL Ratio	11.6%	12.4%
Group COR	2.9%	2.6%
Group Specific Provision Coverage ratio	58.5%	48.3%

Source: CBK, DTB

Loan Classification (KShs. Bn)

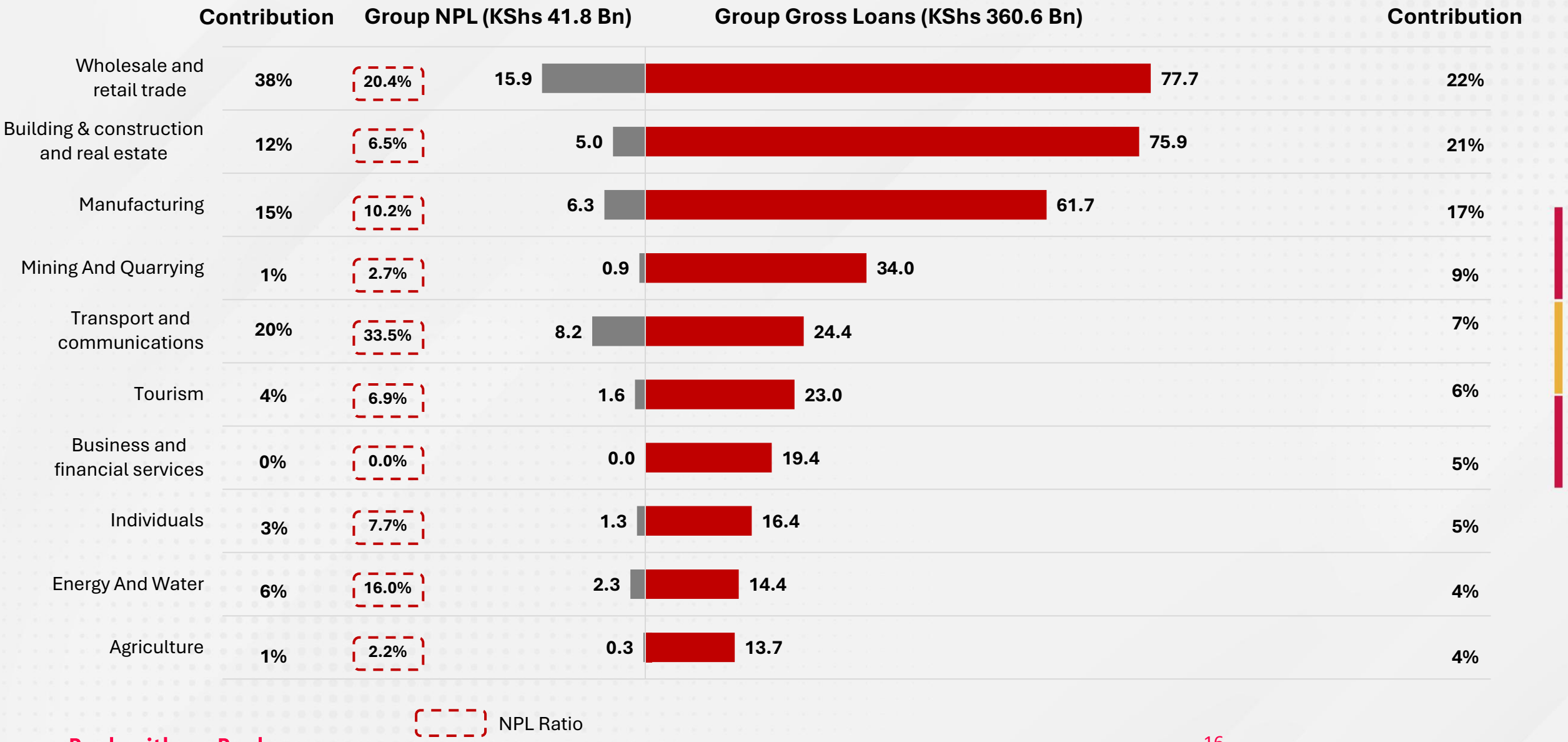


Group NPLs and Coverage Ratios



- Group NPL ratio continues to fall
- Specific provision coverage up to 58.5%
- Shift to Retail & Business banking reduces concentration risk

Sectoral loan & NPL distribution



Sustained strong profit momentum, while strengthening efficiency gains

Q3 2026 Performance (KES billion)

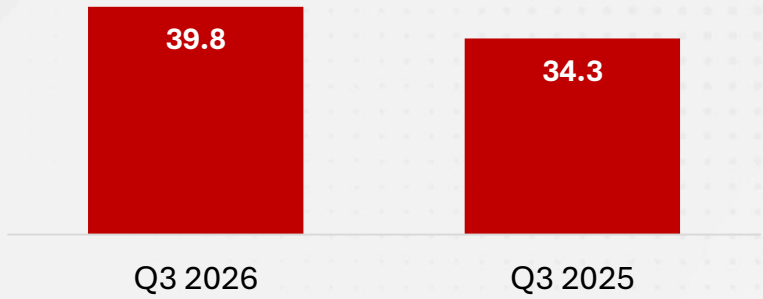
Income Statement	Q3 2026	Q3 2025	YOY
Net Interest Income	30.3	25.1	↑ 20.5%
Non- Interest Income	9.5	9.2	↑ 4.4%
Gross Operating Income	39.8	34.3	↑ 16.2%
Operating Expenses	18.4	17.4	↑ 5.8%
Operating Profit Before Provisions	21.4	16.9	↑ 26.6%
Loan Loss Provision	7.2	5.7	↑ 27.0%
Profit before Taxation	14.2	11.2	↑ 26.4%
Profit after Taxation before Minority Interest	10.5	8.3	↑ 25.8%
Profit after tax less Minority Interest	**9.3**	**7.5**	↑ **24.0%**
Annualised earning per share (KShs per share)	44.20	35.60	↑ 24.0%
Key Indicators			
NIMs (%)	6.8%	6.7%	↑ **0.1 pp**
Cost Income Ratio	**46.2%**	**50.8%**	↓ **4.5 pp**
Cost of Risk	2.9%	2.6%	↑ **0.3 pp**

Double-digit JAWS reflects accelerating income growth and cost discipline

JAWS – 10.4%

- Operating income grew 16.2% driven by a 20.5% increase in net interest income to KShs 30.3 Bn.
- NIM expanded to 6.8% supported by lower funding costs and growth in higher-yielding MSME and retail portfolios.
- Non-funded income increased 4.4% reflecting resilience despite narrower FX margins and softer trade activity.
- Cost growth remained well contained at 5.8% highlighting sustained efficiency gains across the Group.

Group Gross Operating Income (KShs Bn)

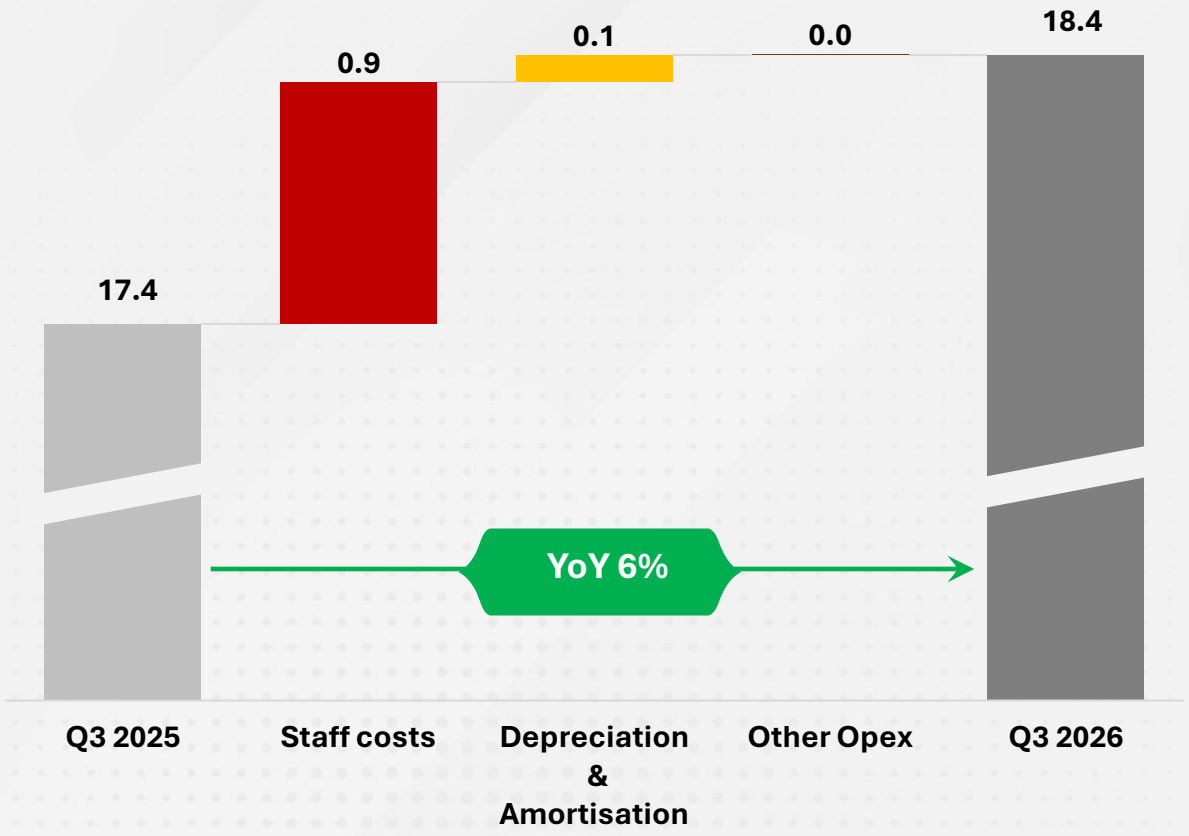


Group Operating Expenses (KShs Bn)

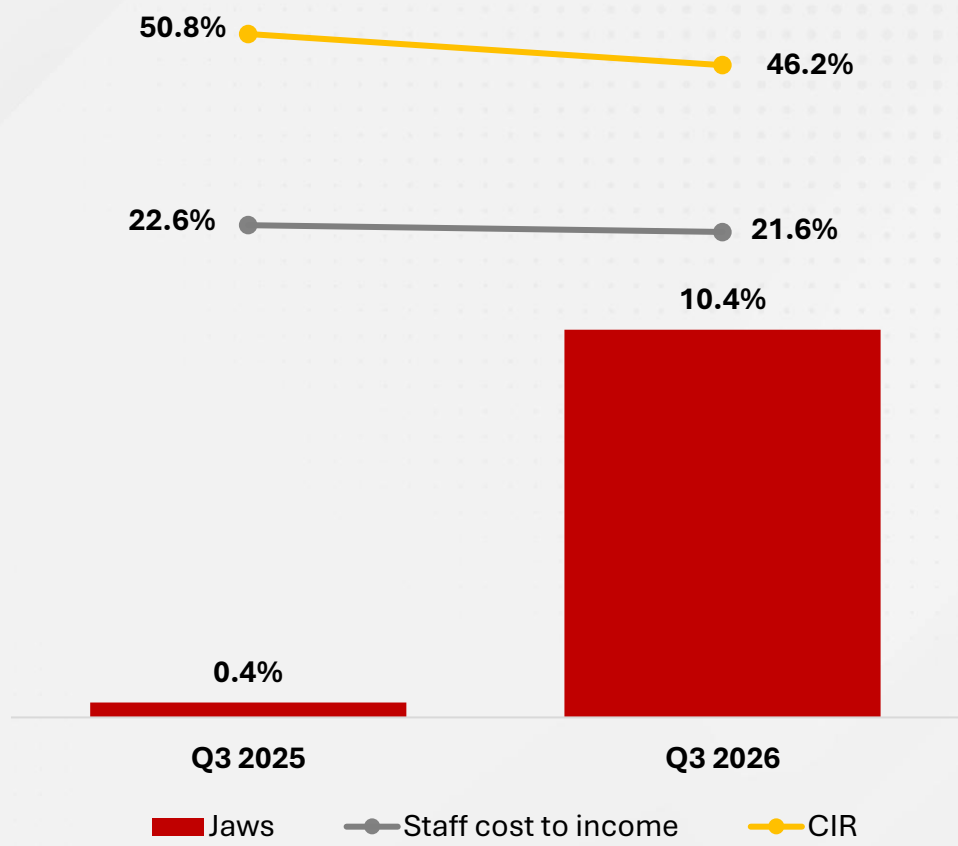


Cost discipline & efficiency gains across the Group

Operating Costs (KShs Bn)

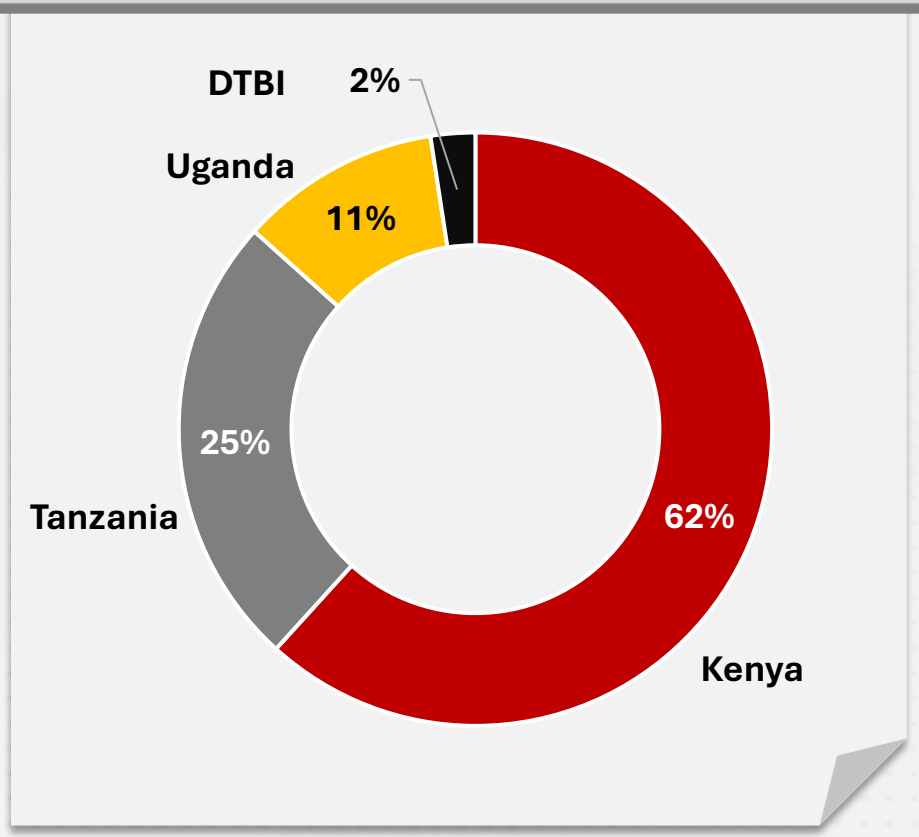


Group Efficiency Ratios

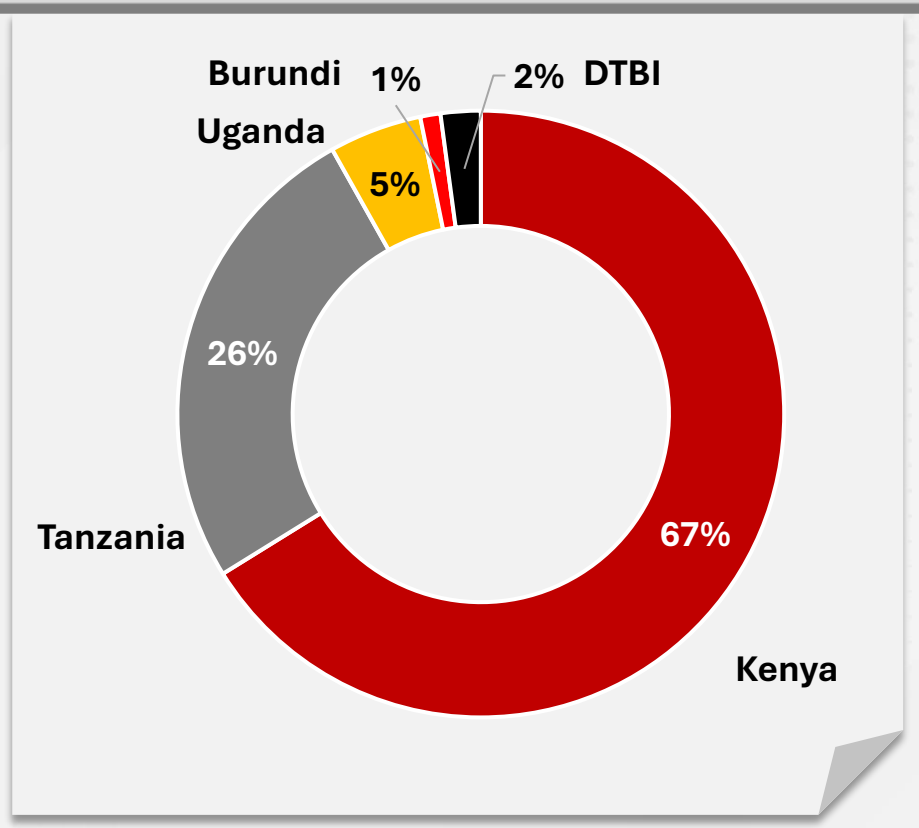


Subsidiary PBT contribution rose, with strong rebound in Uganda

Contribution to Group PBT Q3 2026

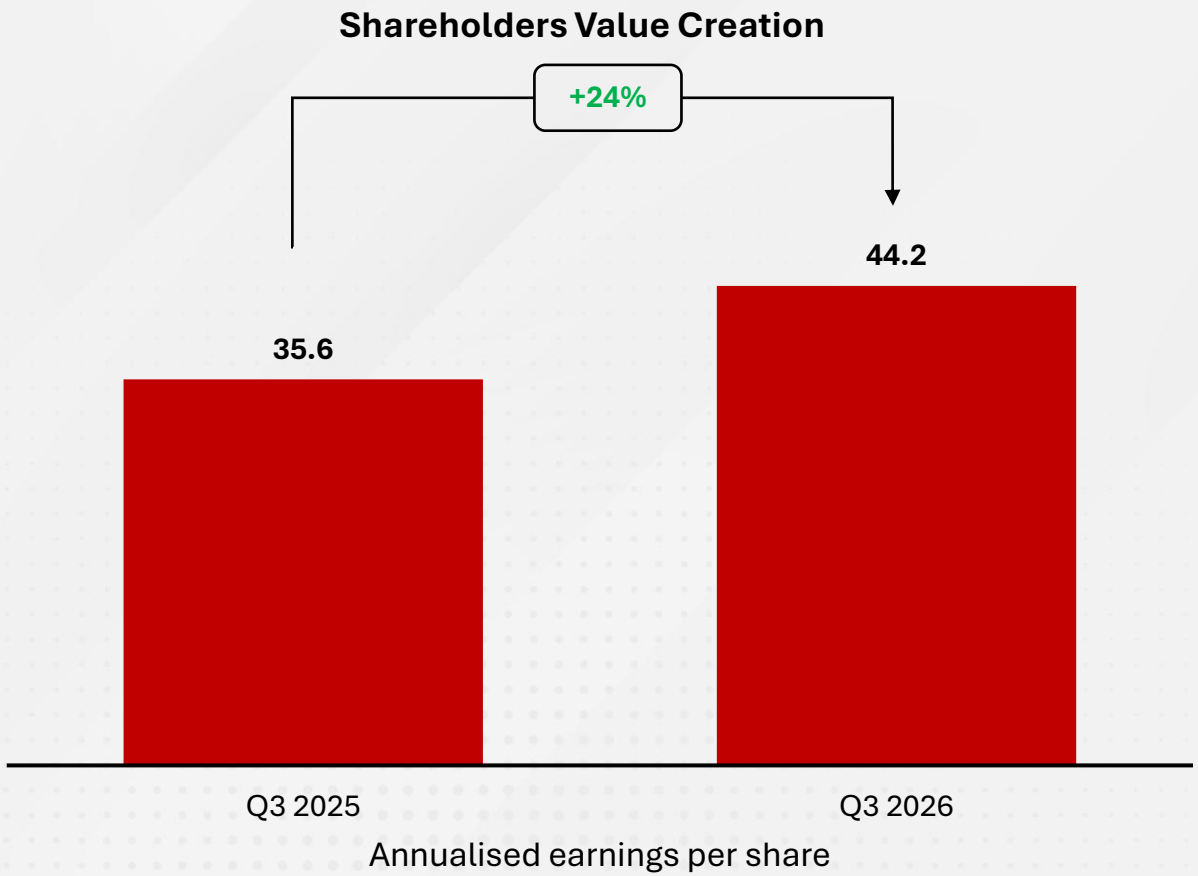


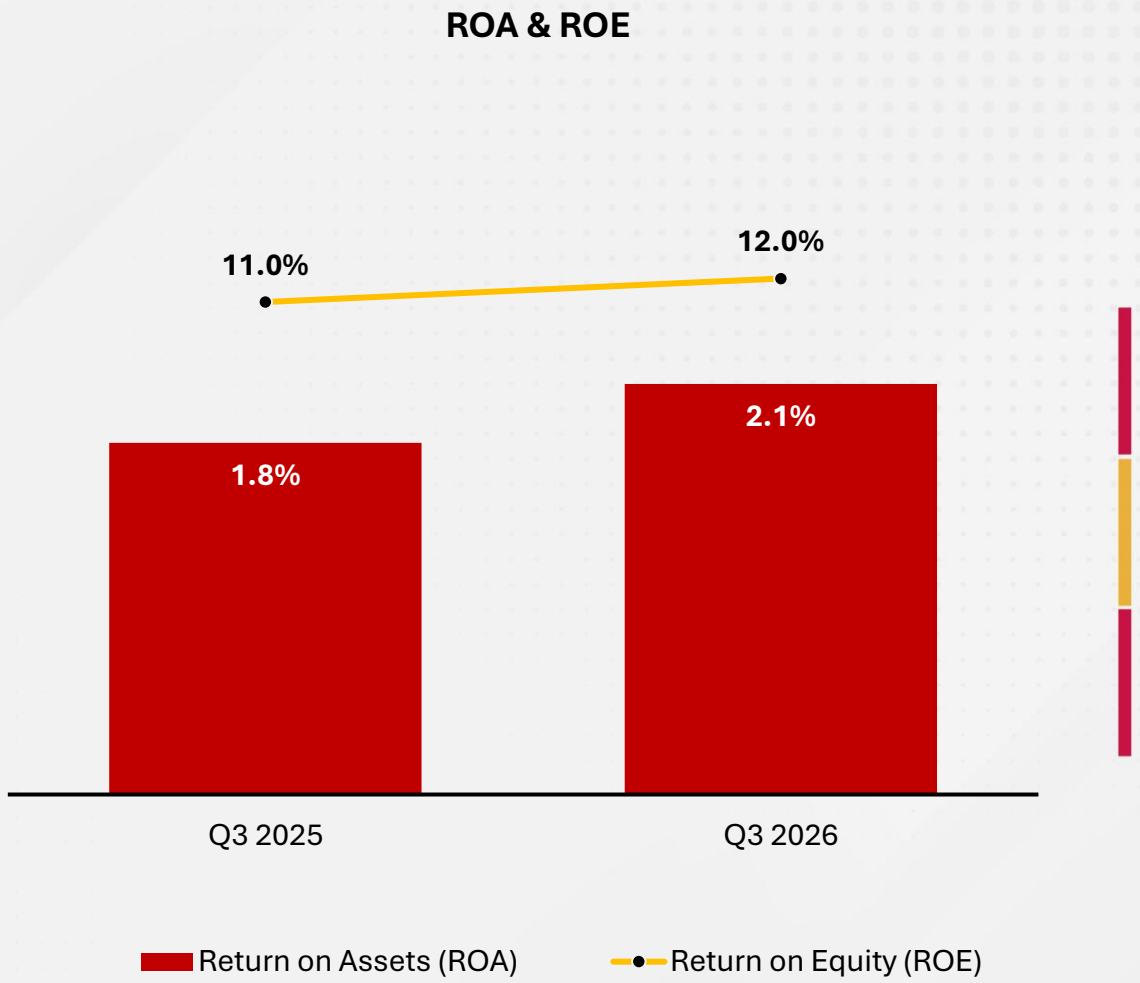
Contribution to Group PBT Q3 2025



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

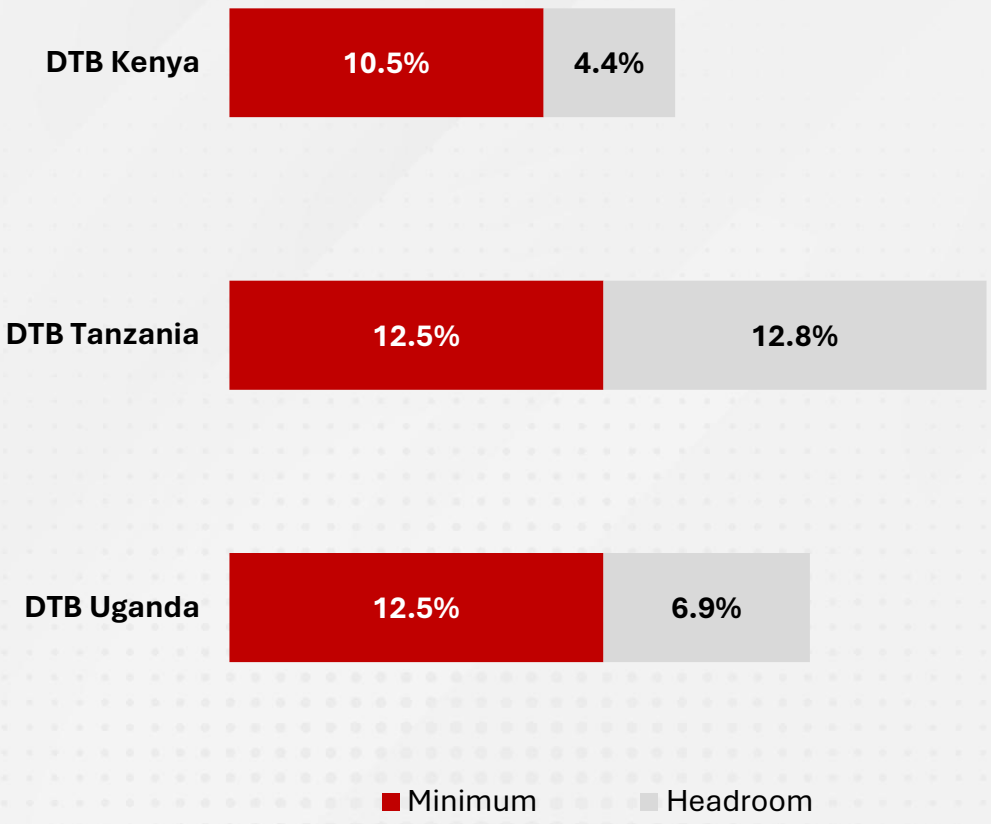
Progress in shareholder value creation, with improvement in ROA and ROE



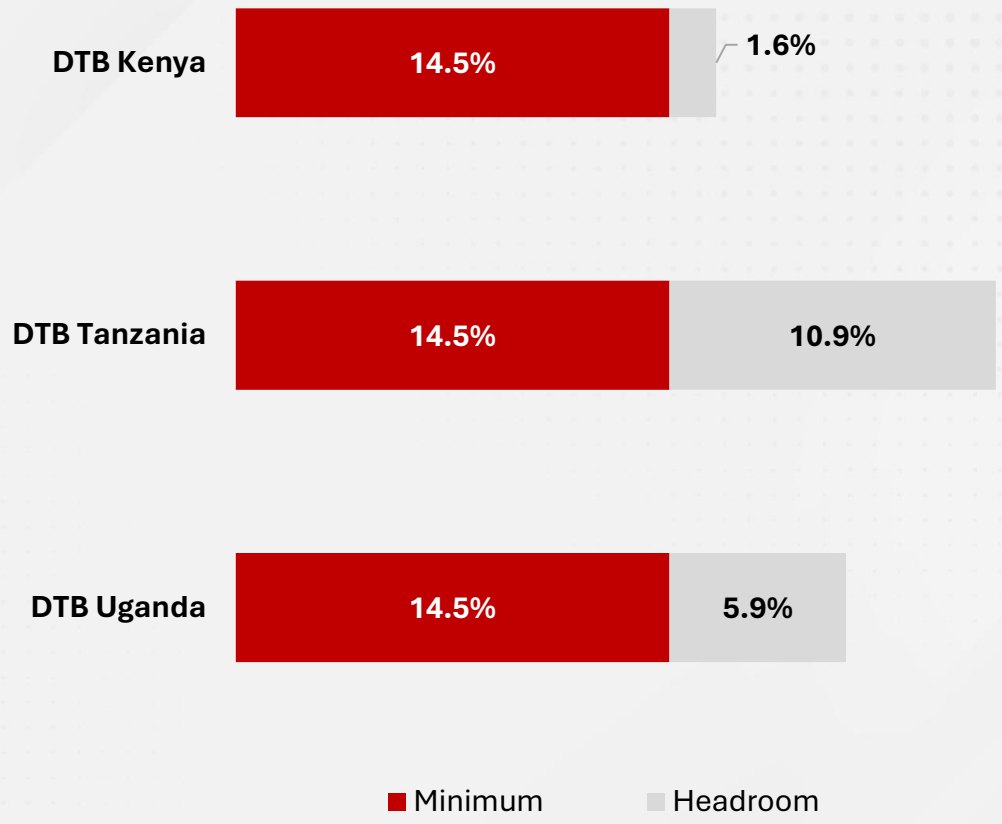


Strong capital buffers to underpin growth & resilience across our businesses

Q3 2026 Core Capital Ratios



Q3 2026 Total Capital Ratios



Medium term financial outlook/ambition

Q3 2026 ACTUAL PERFORMANCE VS COMMITMENT

Metric	Q3 2026 actual	Medium term outlook
Return on equity	12.0%	17.0% - 22.5%
Return on assets	2.1%	2.5% - 3.5%
Cost-to-income ratio	46.2%	42.0% - 48.0%

Metric	Q3 2026 actual	Medium term outlook
Net loans growth	11.0%	12.5% - 16.0%
NPL ratio	11.6%	6.0% - 10.0%
NPL Coverage ratio	58.5%	55.0% - 60.0%
Deposit growth	4.4%	10.0% - 15.0%

Metrics within target range

Metrics near target range

Metrics negatively outside target.

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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

THANK YOU

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Bank with us. Bank on us.