

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 June 2018

STATEMENT OF FINANCIAL POSITION	GROUP				BANK			
	Jun. 2018 Shs 000 Unaudited	Mar. 2018 Shs 000 Unaudited	Dec. 2017 Shs 000 Audited	Jun. 2017 Shs 000 Unaudited	Jun. 2018 Shs 000 Unaudited	Mar. 2018 Shs 000 Unaudited	Dec. 2017 Shs 000 Audited	Jun. 2017 Shs 000 Unaudited
ASSETS								
Cash (both local and foreign)	6,667,543	6,615,749	7,632,063	5,271,437	3,701,307	4,311,328	4,888,042	3,050,604
Balances due from Central Banks	15,488,792	18,227,429	17,376,788	21,647,087	7,832,939	11,292,367	10,162,149	13,774,119
Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-
Investment Securities:								
(a) Held to Maturity:								
i. Kenya Government securities	99,726,123	89,463,010	84,895,740	83,703,864	99,726,123	89,463,010	84,895,740	83,703,864
ii. Other securities	27,021,580	27,927,171	27,642,068	21,704,814	-	-	-	-
(b) At Fair Value:								
i. Kenya Government securities	626,828	200,405	15,474	-	626,828	200,405	15,474	-
ii. Other securities	1,797,617	1,797,617	1,797,617	-	1,797,617	1,797,617	1,797,617	-
Deposits and balances due from local banking institutions	47,275	40,544	34,925	69,117	47,275	40,544	34,925	69,117
Deposits and balances due from banking institutions abroad	11,177,328	13,731,343	12,481,446	5,241,784	2,205,782	4,160,792	2,875,544	1,291,980
Income tax recoverable	937,006	322,650	829,434	911,353	582,535	-	652,699	710,661
Loans and advances to customers (net)	198,233,933	194,112,646	196,048,155	191,469,262	153,055,987	149,100,604	148,515,793	140,698,717
Balances due from group companies	-	-	-	-	-	-	-	57,712
Investments in associate	41,317	39,500	35,462	34,560	-	-	-	-
Investment in subsidiary companies	-	-	-	-	5,752,700	5,600,404	5,600,404	4,544,025
Investments in joint ventures	-	-	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-	-	-
Property and equipment	6,867,039	6,838,824	6,716,249	6,750,128	4,974,680	4,927,082	5,020,237	5,004,074
Prepaid lease rentals	-	-	-	-	-	-	-	-
Intangible assets	1,155,975	1,193,138	1,327,057	1,249,179	1,013,751	1,035,809	1,072,640	958,725
Goodwill	173,372	173,372	173,372	173,372	-	-	-	-
Deferred tax asset	3,686,655	3,690,447	3,745,935	2,644,539	2,893,916	2,893,916	2,893,916	2,242,582
Retirement benefit asset	-	-	-	-	-	-	-	-
Other assets	2,429,368	3,310,826	2,551,615	2,839,768	1,523,712	2,230,964	1,656,357	2,018,022
Total Assets	376,077,751	367,684,671	363,303,400	343,710,264	285,735,153	277,054,843	270,081,538	258,159,603
LIABILITIES								
Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-
Customer deposits	281,745,588	271,852,174	266,246,854	256,338,364	206,927,924	196,864,036	190,468,570	185,230,167
Deposits and balances due to local banking institutions	14,704,406	10,056,233	11,792,569	8,637,311	14,704,406	10,056,233	11,792,569	8,637,311
Deposits and balances due to banking institutions abroad	4,024,977	9,009,678	8,711,424	8,699,893	3,366,428	8,531,321	6,993,117	8,942,763
Other money market deposits	-	-	-	-	-	-	-	-
Borrowed funds	16,936,274	18,304,789	17,174,934	17,143,582	13,509,970	14,915,176	13,562,268	13,451,958
Balances due to group companies	-	-	-	-	-	-	-	-
Current income tax payable	23,332	123,264	-	6,276	-	106,759	-	-
Dividends payable	-	-	-	-	-	-	-	-
Deferred income tax liability	11,915	11,906	-	7,154	-	-	-	-
Retirement benefit liability	-	-	-	-	-	-	-	-
Other liabilities	3,640,991	3,479,099	5,757,864	4,332,464	2,456,704	2,258,022	4,261,042	3,345,488
Total Liabilities	321,087,483	312,837,143	309,683,645	295,160,044	240,965,432	232,731,547	227,077,566	219,607,687
Shareholders' equity								
Paid up capital	1,118,409	1,118,409	1,118,409	1,065,284	1,118,409	1,118,409	1,118,409	1,065,284
Share premium	9,006,569	9,006,569	9,006,569	7,294,767	9,006,569	9,006,569	9,006,569	7,294,767
Revaluation reserve	(291,215)	(52,858)	226,088	418,352	1,357,296	1,357,296	1,357,296	1,386,184
Retained earnings	39,180,454	37,644,794	35,934,013	34,137,782	33,287,447	32,114,056	30,794,732	28,805,681
Statutory loan loss reserve	997,743	1,232,468	1,357,750	602,750	-	-	-	-
Proposed dividends	-	726,966	726,966	-	-	726,966	726,966	-
Capital grants	-	-	-	-	-	-	-	-
Total Shareholders' Equity	50,011,960	49,676,348	48,369,795	43,518,935	44,769,721	44,323,296	43,003,972	38,551,916
Non controlling interests	4,978,308	5,171,180	5,249,960	5,026,285	-	-	-	-
Total Equity	54,990,268	54,847,528	53,619,755	48,545,220	44,769,721	44,323,296	43,003,972	38,551,916
Total Liabilities and Shareholders' Equity	376,077,751	367,684,671	363,303,400	343,710,264	285,735,153	277,054,843	270,081,538	258,159,603
OTHER DISCLOSURES								
(1) Non-performing loans and advances								
(a) Gross non-performing loans and advances	15,278,642	15,395,417	14,833,944	9,228,694	13,012,645	12,759,926	11,901,308	7,148,554
(b) Interest in suspense	2,354,179	2,194,436	1,783,544	1,995,393	2,126,579	1,969,137	1,303,560	1,359,572
(c) Total non-performing loans and advances (a-b)	12,924,463	13,200,981	13,050,400	7,233,301	10,886,066	10,790,789	10,597,748	5,788,982
(d) Loan loss provisions	8,453,524	8,314,056	8,233,546	6,019,066	7,518,183	7,146,167	7,023,575	4,793,106
(e) Net non-performing loans (c-d)	4,470,939	4,886,925	4,816,854	1,214,235	3,367,883	3,644,622	3,574,173	995,876
(f) Discounted value of securities	4,470,939	4,886,925	4,816,854	1,214,235	3,367,883	3,644,622	3,574,173	995,876
(g) Net NPLs exposure (e-f)	-	-	-	-	-	-	-	-
(2) Insider loans and advances								
(a) Directors, shareholders and associates	3,408,382	3,306,412	3,007,298	3,567,216	2,591,330	2,651,439	2,616,943	3,077,382
(b) Employees	1,446,099	1,456,471	1,574,884	1,416,131	1,313,032	1,316,341	1,273,982	1,254,006
(c) Total insider loans and advances	4,854,481	4,762,883	4,582,182	4,983,347	3,904,362	3,967,780	3,890,925	4,331,388
(3) Off-balance sheet items								
(a) Letters of credit, guarantees, acceptances	25,117,717	30,203,017	32,196,173	27,646,866	22,818,893	25,289,617	27,478,167	24,305,895
(b) Forwards, swaps, and options	31,001,106	18,939,272	5,500,003	11,860,481	29,296,861	17,542,508	4,235,970	10,380,041
(c) Other contingent liabilities	-	-	-	-	-	-	-	-
(d) Total contingent liabilities	56,118,823	49,142,289	37,696,176	39,507,347	52,115,754	42,832,125	31,714,137	34,685,936
(4) Capital strength								
(a) Core capital	36,195,432	35,959,980	35,343,676	31,185,189	1,000,000	1,000,000	1,000,000	1,000,000
(b) Minimum statutory capital	35,195,432	34,959,980	34,343,676	30,185,189	-	-	-	-
(c) Excess/(deficiency)	2,759,868	3,332,511	3,446,708	3,848,301	-	-	-	-
(d) Supplementary capital	38,955,300	39,292,491	38,790,384	35,033,490	-	-	-	-
(e) Total capital (a+d)	208,568,679	205,393,844	204,038,636	194,661,267	-	-	-	-
(f) Total risk weighted assets	17.5%	18.2%	18.5%	16.8%	-	-	-	-
(g) Core capital/total deposit liabilities	8.0%	8.0%	8.0%	8.0%	-	-	-	-
(h) Minimum statutory ratio	9.5%	10.2%	10.5%	8.8%	-	-	-	-
(i) Excess/(deficiency) (g-h)	17.4%	17.5%	17.3%	16.0%	-	-	-	-
(j) Core capital/total risk weighted assets	10.5%	10.5%	10.5%	10.5%	-	-	-	-
(k) Minimum statutory ratio	6.9%	7.0%	6.8%	5.5%	-	-	-	-
(l) Excess/(deficiency) (j-k)	18.7%	19.1%	19.0%	18.0%	-	-	-	-
(m) Total capital/total risk weighted assets	14.5%	14.5%	14.5%	14.5%	-	-	-	-
(n) Minimum statutory ratio	4.2%	4.6%	4.5%	3.5%	-	-	-	-
(o) Excess/(deficiency) (m-n)	18.9%	19.9%	-	-	-	-	-	-
(p) Adjusted Core capital/total deposit liabilities*	18.5%	19.1%	-	-	-	-	-	-
(q) Adjusted Core capital/total risk weighted assets*	19.8%	20.7%	-	-	-	-	-	-
(r) Adjusted Total capital/total risk weighted assets*	-	-	-	-	-	-	-	-
(5) Liquidity								
(a) Liquidity ratio	51.1%	51.5%	49.9%	51.3%	-	-	-	-
(b) Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	-	-	-	-
(c) Excess/(deficiency) (a-b)	31.1%	31.5%	29.9%	31.3%	-	-	-	-

STATEMENT OF COMPREHENSIVE INCOME	GROUP				BANK			
	Jun. 2018 Shs 000 Unaudited	Mar. 2018 Shs 000 Unaudited	Dec. 2017 Shs 000 Audited	Jun. 2017 Shs 000 Unaudited	Jun. 2018 Shs 000 Unaudited	Mar. 2018 Shs 000 Unaudited	Dec. 2017 Shs 000 Audited	Jun. 2017 Shs 000 Unaudited
INTEREST INCOME								
Loans and advances	11,057,494	5,459,782	22,651,861	11,159,050	8,486,886	4,168,230	16,834,004	8,108,604
Government securities	6,312,011	3,069,619	11,744,676	5,557,097	4,919,370	2,351,038	8,694,690	4,074,366
Deposits and placements with banking institutions	133,994	55,295	232,253	135,128	30,135	12,366	101,556	86,021
Other interest income	-	-	-	-	-	-	3,143	2,098
Total interest income	17,503,499	8,584,696	34,628,790	16,851,275	13,436,391	6,531,634	25,633,393	12,271,089
INTEREST EXPENSES								
Customer deposits	6,766,442	3,321,996	13,497,804	6,660,299	5,651,669	2,748,339	10,659,671	5,155,984
Deposits and placements with banking institutions	371,943	197,697	490,587	221,065	328,632	179,058	481,658	183,477
Other interest expenses	436,621	198,616	965,321	476,085	362,941	163,475	754,968	405,224
Total interest expenses	7,575,006	3,718,309	14,953,712	7,357,449	6,343,242	3,090,872	11,896,297	5,744,685
NET INTEREST INCOME	9,928,493	4,866,387	19,675,078	9,493,826	7,093,149	3,440,762	13,737,096	6,526,404
OTHER OPERATING INCOME								
Fees and commissions on loans and advances	707,916	369,204						