

**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 2016**

STATEMENT OF FINANCIAL POSITION	GROUP				BANK			
	Jun. 2016	Mar. 2016	Dec. 2015	Jun. 2015	Jun. 2016	Mar. 2016	Dec. 2015	Jun. 2015
	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000
	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited	Unaudited
<b>ASSETS</b>								
Cash (both local and foreign)	4,448,596	4,596,013	4,325,186	5,293,055	2,274,749	2,415,974	2,208,872	2,951,032
Balances due from Central Banks	21,498,371	19,631,636	22,024,966	14,345,373	11,779,528	10,482,408	12,369,273	6,431,089
Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-
Investment Securities:								
(a) Held to Maturity:								
a. Kenya Government securities	63,582,851	48,940,232	34,310,709	23,527,633	63,582,851	48,940,232	34,310,709	23,527,633
b. Other securities	15,020,208	13,075,635	12,756,206	11,346,040	-	-	-	-
(b) At Fair Value:								
a. Kenya Government securities	-	-	-	-	-	-	-	-
b. Other securities	-	-	-	-	-	-	-	-
Deposits and balances due from local banking institutions	237,600	234,535	3,106,403	1,202,704	237,600	234,535	3,106,403	1,202,704
Deposits and balances due from banking institutions abroad	6,839,238	8,834,111	6,911,078	5,946,977	2,525,160	3,819,124	1,867,334	1,130,727
Income tax recoverable	162,557	90,947	6,206	123,813	-	-	-	-
Loans and advances to customers (net)	178,526,591	179,769,225	177,544,871	161,988,598	128,364,328	128,167,235	125,817,859	113,242,826
Balances due from group companies	-	-	-	-	168,757	227,640	227,794	275,107
Investments in associate	21,307	22,784	24,077	17,704	1	1	1	1
Investment in subsidiary companies	-	-	-	-	4,544,025	3,392,468	3,392,467	2,295,253
Investments in joint ventures	-	-	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-	-	-
Property and equipment	5,019,686	5,136,741	5,618,767	4,956,561	3,518,954	3,543,276	3,996,431	3,498,694
Prepaid lease rentals	-	-	-	-	-	-	-	-
Intangible assets	1,163,075	1,080,084	595,492	528,148	901,960	870,009	386,186	325,685
Goodwill	173,372	173,372	173,372	173,372	-	-	-	-
Deferred tax asset	2,133,069	1,709,390	1,735,405	1,348,115	1,859,187	1,430,461	1,430,461	1,178,285
Retirement benefit asset	-	-	-	-	-	-	-	-
Other assets	3,089,445	2,590,843	2,475,859	3,255,513	2,388,664	1,956,986	1,834,113	1,971,075
<b>Total Assets</b>	<b>301,915,966</b>	<b>285,885,548</b>	<b>271,608,597</b>	<b>234,053,606</b>	<b>222,145,764</b>	<b>205,480,349</b>	<b>190,947,903</b>	<b>158,030,111</b>
<b>LIABILITIES</b>								
Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-
Customer deposits	216,114,485	205,969,037	194,051,857	173,303,867	150,259,739	138,956,150	126,228,706	109,545,211
Deposits and balances due to local banking institutions	8,061,500	6,586,687	4,447,675	428,357	8,061,500	6,586,687	4,447,675	428,357
Deposits and balances due to banking institutions abroad	7,663,336	5,247,327	3,958,723	1,349,938	7,005,865	4,362,591	3,701,729	1,139,423
Other money market deposits	-	-	-	-	-	-	-	-
Borrowed funds	24,791,852	23,644,990	26,141,690	20,010,333	21,533,136	20,392,335	23,076,632	16,723,261
Balances due to group companies	-	-	-	-	-	-	-	-
Current income tax payable	346,451	924,797	291,958	84,238	326,882	896,432	239,276	40,046
Dividends payable	-	-	-	-	-	-	-	-
Deferred income tax liability	-	-	-	-	-	-	-	-
Retirement benefit liability	4,033,919	4,265,779	4,411,306	4,414,763	2,599,521	3,069,496	3,257,684	2,617,240
Other liabilities	-	-	-	-	-	-	-	-
<b>Total Liabilities</b>	<b>261,011,543</b>	<b>246,638,617</b>	<b>233,303,209</b>	<b>199,591,496</b>	<b>189,786,643</b>	<b>174,263,911</b>	<b>160,951,702</b>	<b>130,493,538</b>
Paid up capital	968,440	968,440	968,440	968,440	968,440	968,440	968,440	968,440
Share premium	7,294,767	7,294,767	7,294,767	7,294,767	7,294,767	7,294,767	7,294,767	7,294,767
Revaluation reserve	(589,344)	(268,235)	(27,970)	(132,491)	366,854	366,854	367,703	367,703
Retained earnings	27,818,769	25,320,552	25,293,925	22,873,015	23,729,060	21,981,322	20,760,865	18,905,663
Statutory loan loss reserve	852,614	1,241,563	-	-	-	-	-	-
Proposed dividends	-	605,275	605,275	-	-	605,275	605,275	-
Capital grants	-	-	-	-	-	-	-	-
<b>Total Shareholders' Equity</b>	<b>36,345,246</b>	<b>35,162,362</b>	<b>34,134,437</b>	<b>31,003,731</b>	<b>32,359,121</b>	<b>31,216,658</b>	<b>29,996,201</b>	<b>27,536,573</b>
Non controlling interests	4,559,177	4,084,569	4,170,951	3,458,379	-	-	-	-
<b>Total Equity</b>	<b>40,904,423</b>	<b>39,246,931</b>	<b>38,305,388</b>	<b>34,462,110</b>	<b>32,359,121</b>	<b>31,216,658</b>	<b>29,996,201</b>	<b>27,536,573</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>301,915,966</b>	<b>285,885,548</b>	<b>271,608,597</b>	<b>234,053,606</b>	<b>222,145,764</b>	<b>205,480,349</b>	<b>190,947,903</b>	<b>158,030,111</b>
<b>OTHER DISCLOSURES</b>								
<b>(1) NON-PERFORMING LOANS AND ADVANCES</b>								
(a) Gross non-performing loans and advances	7,402,105	7,202,441	4,914,257	2,355,268	5,324,914	4,033,289	3,656,066	1,497,243
(b) Interest in suspense	1,084,338	810,235	639,360	335,157	737,712	515,878	386,496	192,031
(c) Total non-performing loans and advances (a-b)	6,317,767	6,392,206	4,274,897	2,020,111	4,587,202	3,517,411	3,269,570	1,305,212
(d) Loan loss provisions	3,988,172	3,546,780	2,820,579	1,815,097	3,266,463	2,309,311	2,061,470	1,305,212
(e) Net non-performing loans (c-d)	2,329,595	2,845,426	1,454,318	205,014	1,320,739	1,208,100	1,208,100	-
(f) Discounted value of securities	2,329,595	2,845,426	1,454,318	205,014	1,320,739	1,208,100	1,208,100	-
(g) Net NPLs exposure (e-f)	-	-	-	-	-	-	-	-
<b>(2) INSIDER LOANS AND ADVANCES</b>								
(a) Directors, Shareholders and associates	4,582,197	4,236,817	3,545,443	3,172,604	3,919,749	3,537,644	3,059,775	2,785,478
(b) Employees	1,195,568	1,150,391	1,193,080	913,605	1,074,238	1,030,094	988,122	820,563
(c) Total Insider Loans and Advances	5,777,765	5,387,208	4,738,523	4,086,209	4,993,987	4,567,738	4,047,897	3,606,041
<b>(3) OFF-BALANCE SHEET ITEMS</b>								
(a) Letters of credit, guarantees, acceptances	24,832,832	24,064,083	26,673,020	23,762,121	21,129,916	20,912,243	22,523,991	19,780,618
(b) Forwards, swaps, and options	26,754,761	34,843,025	17,944,105	35,197,288	25,384,740	33,157,993	16,489,302	32,003,178
(c) Other contingent liabilities	-	-	-	-	-	-	-	-
(d) Total contingent liabilities	51,587,593	58,907,108	44,617,125	58,959,408	46,514,656	54,070,036	39,013,293	51,783,796
<b>(4) CAPITAL STRENGTH</b>								
(a) Core capital	-	-	-	-	25,805,804	26,026,364	25,420,505	23,450,964
(b) Minimum statutory capital	-	-	-	-	1,000,000	1,000,000	1,000,000	1,000,000
(c) Excess/(deficiency)	-	-	-	-	24,805,804	25,026,364	24,420,505	22,450,964
(d) Supplementary capital	-	-	-	-	4,245,748	4,893,468	4,878,966	4,881,426
(e) Total capital (a+d)	-	-	-	-	30,051,552	30,919,832	30,299,471	28,332,390
(f) Total risk weighted assets	-	-	-	-	175,257,728	174,433,418	171,280,696	157,438,333
(g) Core capital/total deposit liabilities	-	-	-	-	17.1%	18.7%	20.1%	21.3%
(h) Minimum statutory ratio	-	-	-	-	8.0%	8.0%	8.0%	8.0%
(i) Excess/(deficiency) (g-h)	-	-	-	-	9.1%	10.7%	12.1%	13.3%
(j) Core capital/total risk weighted assets	-	-	-	-	14.7%	14.9%	14.8%	14.9%
(k) Minimum statutory ratio	-	-	-	-	10.5%	10.5%	10.5%	10.5%
(l) Excess/(deficiency) (j-k)	-	-	-	-	4.2%	4.4%	4.3%	4.4%
(m) Total capital/total risk weighted assets	-	-	-	-	17.1%	17.7%	17.7%	18.0%
(n) Minimum statutory ratio	-	-	-	-	14.5%	14.5%	14.5%	14.5%
(o) Excess/(deficiency) (m-n)	-	-	-	-	2.6%	3.2%	3.2%	3.5%
<b>(5) LIQUIDITY</b>								
(a) Liquidity ratio	-	-	-	-	47.8%	41.9%	39.0%	31.7%
(b) Minimum statutory ratio	-	-	-	-	20.0%	20.0%	20.0%	20.0%
(c) Excess/(deficiency) (a-b)	-	-	-	-	27.8%	21.9%	19.0%	11.7%

STATEMENT OF COMPREHENSIVE INCOME	GROUP				BANK			
	Jun. 2016	Mar. 2016	Dec. 2015	Jun. 2015	Jun. 2016	Mar. 2016	Dec. 2015	Jun. 2015
	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000	Shs 000
	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited	Unaudited
<b>INTEREST INCOME</b>								
Loans and advances	12,329,511	6,199,905	21,347,025	9,593,514	8,967,109	4,481,683	15,264,261	6,804,606
Government securities	4,175,876	1,864,315	4,213,348	2,000,017	3,087,658	1,327,853	2,573,450	1,190,963
Deposits and placements with banking institutions	224,414	127,348	264,806	117,494	171,861	103,515	186,779	83,264
Other interest income	-	-	-	-	3,632	1,857	8,687	4,432
<b>Total interest income</b>	<b>16,729,801</b>	<b>8,191,568</b>	<b>25,825,179</b>	<b>11,711,025</b>	<b>12,230,260</b>	<b>5,914,908</b>	<b>18,033,177</b>	<b>8,083,265</b>
<b>INTEREST EXPENSES</b>								
Customer deposits	6,478,444	3,268,853	9,674,934	4,462,948	4,824,116	2,423,834	6,674,287	3,000,822
Deposits and placements from banking institutions	211,050	100,807	222,914	80,766	150,904	64,526	122,012	49,419
Other interest expenses	472,244	244,452	737,124	299,773	407,273	207,570	579,686	225,720
<b>Total interest expenses</b>	<b>7,161,738</b>	<b>3,614,112</b>	<b>10,634,972</b>	<b>4,843,487</b>	<b>5,382,293</b>	<b>2,695,930</b>	<b>7,375,985</b>	<b>3,275,961</b>
<b>NET INTEREST INCOME</b>	<b>9,568,063</b>	<b>4,577,456</b>	<b>15,190,207</b>	<b>6,867,538</b>	<b>6,847,967</b>	<b>3,218,978</b>	<b>10,657,192</b>	<b>4,807,304</b>
<b>OTHER OPERATING INCOME</b>								
Fees and commissions on loans and advances	536,879	269,032	993,053	469,931	347,938	169,769	598,773	295,277
Other fees and commissions income	976,294	482,898	1,780,830	837,911	448,849	210,506	818,936	366,754
Foreign exchange trading income	895,683	389,714	1,763,096	960,				