# 「ת. PARAMOUNT BANK 

## QUARTERLY FINANCIAL STATEMENTS AND DISCLOSURES

1 STATEMENT OF FINANCIAL POSITION AS AT 30 ${ }^{\text {TH }}$ SEPT 2019

\section*{| A | ASSETS |
| :--- | :--- |
|  | Cash (bo |}



Balances due fol \& foreign) Central Bank of
Kenya Government and

Finana | Fina cial Assets at and other securities held for dealing |
| :--- |
| 5 | a). Held to Maturity

## b). . Other Securitites

| b). Available for sale |
| :--- |
| a. Kenya Government Securities |
| b. Other Securities |


| 6 | Deposits and balances due from local banking institutions |
| :--- | :--- |
| 7 | Deposits and balances due from banking institutions abroad |

9 Loans and advances to customers (net)
LOans and advances to customers (ne
10 Balances due from group companies
11 Investment in associates

| 11 Investments in associates |
| :--- |
| 12 Investments in subsidiary companies |

13 Investments in joint ventures
141 Investment properties
15

| 15 Prostment properties |
| :--- |
| 16 Prepaid and Equipment |
| 1 |

16 Prepaid lease renta
17 Intangible assets
18 Deffered TTx
18 Deffered Tax asset
19 Retirement benefit asse
20 Other assets
21 TOTAL ASETS
B
B LIABILITIES
$\begin{array}{ll} \\ 22 & \text { Balances due to Central Bank of Kenya } \\ 23 & \text { Customer deposits }\end{array}$
24 Deposits and balances due to banking institutions
25 Deposits and balances due to to banking institutions
26 Otheign banking institutions
27 26 Other money market deposits
27
27
28 Balances due to group companies
29 Tax payable
30 Dividends payable
31 Deffered Tax liability
31 Deffered Tax liability
32 Retirement Benefit li
33 Other liabilities
34 TOTAL LIABILITIES
C SHAREHOLDERS' E
35 PAA
C SHAREHOLDERS' EQUITY
35 Paid up/Assigned capital
35 Share oremiun
36 Share premium/(di
37 Fair value reserve
38 Retained earnings
40 Proposesed dividends
41 Capital grants
42 ToTAL SHAREHOLDERS' EOUITY


| II | STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD |
| :--- | :--- |
| ENDED 30 ${ }^{\text {TH }}$ SEPT 2019 |  |


| Group |  |  |  |  | Bank |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Previous Year | 3150 Dec 18 | $1^{\text {st }}$ Quarter | $2^{\text {nd }}$ Quarter | $3^{\text {rd }}$ Quarter | Previous Year | 314t Dec 18 | $1^{\text {st }}$ Quarter | $2^{\text {nd }}$ Quarter | $3^{\text {rd }}$ Quarter |
| Same Quarter | Current Year | Current Year | Current Year | Current Year | Same Quarter | Current Year | Current Year | Current Year | Current Year |
| Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' |
| Un-Audited | Audited | Un-Audited | Un-Audited | Un-Audited | Un-Audited | Audited | Un-Audited | Un-Audited | Un-Audited |
| 143,607 | 145,440 | 130,224 | 143,760 | 154,696 | 143,607 | 145,440 | 130,224 | 143,760 | 154,696 |
| 588,850 | 1,088,998 | 742,800 | 756,540 | 306,487 | 588,850 | 1,088,998 | 742,800 | 756,540 | 306,487 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 2,635,630 | 2,571,380 | 2,680,550 | 2,484,781 | 2,804,940 | 2,635,630 | 2,571,380 | 2,680,550 | 2,484,781 | 2,804,940 |
| 56,379 | 35,695 | 37,331 | 18,029 | 18,304 | 56,379 | 35,695 | 37,331 | 18,029 | 18,304 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 272 | 326 | 432 | 449 | 981 | 272 | 326 | 432 | 449 | 981 |
| 473,572 | 64,897 | 400,165 | 323,112 | 388,642 | 473,572 | 64,897 | 400,165 | 323,112 | 388,642 |
| 17,555 | 17,479 | 17,516 | 17,531 | 17,629 | 17,418 | 17,418 | 17,418 | 17,418 | 17,418 |
| 5,646,328 | 5,642,627 | 5,866,869 | 5,949,016 | 6,233,043 | 5,646,328 | 5,642,627 | 5,866,869 | 5,949,016 | 6,233,043 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 63,749 | 58,669 | 52,950 | 48,120 | 46,254 | 63,749 | 58,669 | 52,950 | 48,120 | 46,254 |
| 10,163 | 10,924 | 10,312 | 9,446 | 8.580 | 10,123 | 10,825 | 10,220 | 9361 | 8.502 |
| 40,117 | 112,523 | 115,271 | 118,183 | 122,912 | 40,116 | 112,521 | 115,269 | 118,181 | 122,910 |
|  |  |  |  | 199,421 |  |  |  |  |  |
| 9,851,155 | 9,886,573 | 10,218,267 | 10,029,536 | 10,301,889 | 9,850,650 | 9,887,407 | 10,207,861 | 10,020,501 | 10,299,566 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 8,110,524 | 8,121,434 | 8,380,666 | 8,188,734 | 8,438,255 | 8,115,099 | 8,126,183 | 8,383,900 | 8,188,734 | 8,444,860 |
| 75,906 |  |  |  | 33,956 | 75,906 |  |  |  | 33,956 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | $\square$ |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |
| 63,160 | 77,294 | 126,288 | 111,232 | 78,093 | 58,351 | 73,956 | 113,140 | 102,886 | 69,747 |
| 8,249,590 | 8,198,728 | 8,506,954 | 8,299,966 | 8,550,304 | 8,249,356 | 8,200,139 | 8,497,040 | 8,291,620 | 8,548,563 |
| 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
|  |  |  |  |  |  |  |  |  |  |
| 601,565 | 687,845 | 711,313 | 729,570 | 751,585 | 601,294 | 687,268 | 710,821 | 728,881 | 751,003 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 1,601,565 | 1,687,845 | 1,711,313 | 1,729,570 | 1,751,585 | 1,601,294 | 1,687,268 | 1,710,821 | 1,728,881 | 1,751,003 |
| 9,851,155 | 9,886,573 | 10,218,267 | 10,029,536 | 10,301,889 | 9,850,650 | 9,887,407 | 10,207,861 | 10,020,501 | 10,299,566 |
|  |  | Group |  |  |  |  | Bank |  |  |



INTEREST INCOME


| Previous Year <br> Same Quarter | $31^{5}$ Dec 18 Current Year |  | ${ }^{2}{ }^{\text {nd }}$ Quarrenter | $3^{\text {drd }}$ Quarter | Previous Year | 31 ${ }^{\text {st }}$ Dec 18 | $1^{\text {st }}$ Quarter Current Year | $2^{\text {2nd }}$ Quarter | $3^{3 \text { rd }}$ Quarter |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Current Year | urrent Year |
| Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' | Shs '000' |
| Un-Audited | Audited | Un-Audited | Un-Audited | Un-Audited | Un-Audited | Audited | Un-Audited | Un-Audited | Un-Audited |
| 524,735 | 742,780 | 174,281 | 361,671 | 566,047 | 524,735 | 742,780 | 174,281 | 361,671 | 566,047 |
| 179,778 | 241,814 | 60,021 | 118,097 | 172,521 | 179,778 | 241,814 | 60,021 | 118,097 | 172,521 |
|  |  |  |  |  |  |  |  |  |  |
| 4,452 | 5,270 | 711 | 1,170 | 1,710 | 4,452 | 5,270 | 711 | 1,170 | 1,710 |
| 714,446 | 997,288 | 235,308 | 482,038 | 742,779 | 714,446 | 997,288 | 235,308 | 482,038 | 742,779 |
| 476,705 | 634,351 | 154,033 | 309,060 | 469,249 | 476,705 | 634,351 | 154,033 | 309,060 | 469,2 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 476,705 | 634,35 | 154,033 | 309,060 | 469,249 | 476,705 | 634,351 | 154,033 | $\begin{array}{r}\text { 309,060 } \\ \hline 17997\end{array}$ | 469,249 |
| 237,741 | 362,937 | 81,275 | 172,978 | 273,530 | 237,741 | 362,937 | 81,275 | 172,978 | 273,530 |
| 10,212 | 13,873 | 3,097 | 6,560 | 9,910 | 7,822 | 10,460 | 2,627 | 5,281 |  |
| 13,791 | 33,244 | 5,158 | 13,909 | 24,730 | 13,791 | 33,244 | 5,158 | 13,909 | 24,730 |
| 2,655 | 6,614 | 3,269 | 5,571 | 7,801 | 2,655 | 6,614 | 3,269 | 5,571 | 7,801 |
| 52,042 | 66,423 | 7,559 | 15,499 | 6,560 | 52,042 | 66,423 | 7,559 | 15,499 | 6,560 |
| 78,700 | 120,154 | 19,083 | 41,539 | 49,001 | 76,310 | 116,741 | 18,613 | 40,260 | 47,063 |
| 316,441 | 483,091 | 100,358 | 214,517 | 322,531 | 314,051 | 479,678 | 99,888 | 213,238 | 320,593 |
|  | -16,276 |  | 5,227 | 5,227 | 2,682 | $(16,276)$ |  |  | 5,227 |
| 103,534 | 139,428 | 35,295 | 72,473 | 109,492 | 103,534 | 139,428 | 35,295 | 72,473 | 109,492 |
| 21,136 | 28,960 | 7,502 | 15,593 | 23,095 | 21,136 | 28,960 | 7,502 | 15,593 | 23,095 |
| 26,574 | 36,874 | 8,577 | 17,632 | 27,313 | 26,574 | 36,874 | 8,577 | 17,632 | 27,313 |
| 14,592 | 19,665 | 5,614 | 11,228 | 16,842 | 14,592 | 19,665 | 5,614 | 11,228 | 16,842 |
| 2.577 | 3,976 | 859 | 1,718 | 2,577 | 2,577 | 3,976 | 859 | 1,718 | 2,577 |
| 76,851 | 118,934 | 21,829 | 54,533 | 84,635 | 74,761 | 116,262 | 21,236 | 53,414 | 82,701 |
| 247,946 | 331,561 | 79,676 | 178,404 | 269,181 | 245,856 | 328,889 | 79,083 | 177,285 | 267,247 |
| 68,495 | 151,530 | 20,682 | 36,113 | 53,350 | 68,195 | 150,789 | 20,805 | 35,953 | 53,346 |
| 68,495 | 151.530 | 20,682 | 36,113 | 53.350 |  | 150,789 |  |  |  |
| (12,492) | (84,762) | (2,784) | (5,612) | (10,387) | (12,582) | (84,987) | (2,747) | (5,660) | (10,389) |
| 80,987 | 236,292 | 23,466 | 41,725 | 63,737 | 80,777 | 235,776 | 23,552 | 41,613 | 63,735 |
|  |  |  |  |  |  |  |  |  | 63,735 |
|  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |
| 80,987 | 236,292 | 23,466 | 41,725 | 63,737 | 80,777 | 235,776 | 23.552 | 41,613 | 63,735 |

14 Other Comprehensive Income for the year net of
15 Total Comprehensive income for the yea
III. OTHER DISCLOSURES

| 1) NON-PERFORMING LOANS AND ADVANCES |
| :--- |
| a) GOross Non-Performing loans and advances |
| Less: |

Less:
b) Interest in suspense
c) Total Non-Performing Loans \& Advances (a-b)

|  |
| :---: |
|  |  |
|  |  |
|  |  |
|  |  |

Directors LOANS AND ADVANCES
c) Total Insider loans.advances \& Other Facilities

c) Total contingent liabilities
4) CAPITAL STRENA Liabilities
a) Core capital
d) Supplementary capit
J) Cotal risk weighted assets
g) Core capital/total deposit liabilities
h) Minimu statutor Ration


1) Core Capital/total risk un
2) Minimum statorn Ratic
3) Excess/(Defficiency ( (i-k)
(1) Excess/(Defficiency) (j-k)
m) Total Capital/total risk weighted assets
n) Minimum Statutory Ratio

Eximum Statutory Ratio

## I) Adjusted Core Capita / total Risk Weighted Assets

5) Liquiditity Ratio
b) Minimum Statutory Ratio
