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	QUARTERLY FINANCIAL STATEMENTS AND DISCLOSURES										
1	STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPT 2022	Previous Year	31st Dec 21 Previous Year	Group 1st Quarter Current Year	2nd Quarter	3rd Quarter	Previous Year	31st Dec 21 Previous Year	Bank 1st Quarter Current Year	2nd Quarter Current Year	3rd Quarter Current Year
A	ASSETS	Shs '000' Un -Audited	Shs '000' Audited	Shs '000'	Shs '000'	Shs '000	Shs '000' Un -Audited	Shs '000' Audited	Shs '000'	Shs '000'	Shs '000' Un -Audited
1 2 3	Cash (both local & foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	135,558 785,670	115,123 829,648	134,426 915,923	142,912 1,012,294	144,973 597,974	135,558 785,670	115,123 829,648	134,426 915,923	142,912 1,012,294	144,973 597,974
5	Financial Assets at fair value through the profit and loss linvestment Securities: la). Held to Maturity:			-							
	a. Kenya Government Securities b. Other Securities b). Available for sale	3,561,447	3,846,964	3,713,282	3,746,230	4,135,713	3,561,447	3,846,964	3,702,750	3,735,999	4,125,179
6	a. Kenya Government Securities b. Other Securities Deposits and balances due from local banking institutions	2,436	2,520 626,314	10,643	51,208 927,248	16,656	2,436 465,052	2,520 626,314	10,643 887,255	51,208	16,656 711,768
9	Deposits and balances due from banking institutions abroad Tax Recoverable Loans and advances to customers (net) Balances due from group companies	465,052 87 6,864,371	1,377 6,564,751	887,255 340 6,663,056	6,945 6,728,248	711,768 236 6,997,850	6,864,371	1,091 6,564,751	6,663,056	927,248 6,558 6,728,248	6,997,850
11 12 13	Delanices due nom group companies linvestments in associates linvestments in subsidiary companies linvestments in joint ventures	-	-	-	-	-	10,000	10,000	10,000	10,000	10,000
14 15 16	Investment properties Property and Equipment Prepaid lease rentals / Right of Use Assets	25,707 88,308 5,277	22,633 88,463	20,739 88,463	18,612 88,463	18,959 88,463	25,707 88,308	22,633 88,463	20,739 88,463	18,612 88,463	18,959 88,463
17 18 19	Intangible assets Deffered Tax asset Retirement benefit asset	5,277 154,341 -	4,447 165,267	4,329 165,267	10,601 165,267	88,463 13,836 165,267	88,308 5,238 154,354	4,410 165,263	88,463 4,300 165,263	88,463 10,579 165,263	88,463 13,821 165,263
20 21 B	Other assets TOTAL ASSETS LIABILITIES	165,693 12,253,947	176,935 12,444,442	198,529 12,802,252	172,836 13,070,864	192,594 13,084,289	158,270 12,256,411	170,600 12,447,780	199,533 12,802,351	172,574 13,069,958	195,374 13,086,280
23 24	Balances due to Central Bank of Kenya Customer deposits Deposits and balances due to banking institutions	9,938,512	10,184,277	10,521,710	10,717,025	10,648,424	9,945,273	10,197,382	10,534,914	10,726,697	10,660,053
26 27 28	Deposits and balances due to foreign banking institutions Other money market deposits Borrowed funds Balances due to group companies	_		_							
29 30 31	Trax payable Dividends payable Dividends payable Defreed Tax liability	6,465	-	5,966	-	5,610	6,465	-	5,966	-	5,610
32 33	Lease Obligation Other liabilities TOTAL LIABILITIES	99,394 207,363 10,251,734	100,631 98,182 10,383,090	100.631 71,877 10,700.184	100,631 103,072 10,920,728	100,631 122,470 10,877,135	99,394 205,308 10,256,440	100,631 91,208 10,389,221	100,631 61,436 10,702,947	100,631 95,130 10,922,458	100,631 115,819 10,882,113
35 36	SHAREHOLDERS' EQUITY Paid up:/Assigned capital Share premium/(discount)	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
37 38 39	Fair value reserve Retained earnings/Accumulated losses Statutory Reserves	1,002,213	1,061,352	1,102,068	1,150,136	1,207,154	999,971	1,058,559	1,099,404	1,147,500	1,204,167
40 41 42	Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY	2,002,213	2,061,352	2,102,068	2,150,136	2,207,154	1,999,971	2,058,559	2,099,404	2,147,500	2,204,167
II	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED	12,253,947	12,444,442	Group	13,070,864	13,084,289	12,256,411	12,447,780	12,802,351 Bank	13,069,958	13,086,280
	30TH SEPT 2022		31st Dec 21 Previous Year	1st Quarter	Current Year		Previous Year Same Quarter	31st Dec 21 Previous Year	1st Quarter Current Year	2nd Quarter Current Year	
1	INTEREST INCOME	Shs '000' Un -Audited	Shs '000' Audited	Shs '000'	Shs '000' Un -Audited	Shs '000	Shs '000' Un -Audited	Shs '000' Audited	Shs '000'	Shs '000'	Shs '000' Un -Audited
F	1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions	722,668 204,186 6,687	979,196 286,055 11,217	237,913 89,155 1,041	487,088 186,475 2,422	750,712 288,330 3,651	722,668 204,186 6,687	979,196 286,055 11,217	237,913 89,155 1,041	487,088 186,475 2,422	750,712 288,330 3,651
2	1.4 Other Interest Income 1.5 Total Interest Income INTEREST EXPENSES	675 934,216	1,411 1,277,879	328,138	55 676,040	181	675 934,216	1,411 1,277,879	29 328,138	55 676,040	181 1,042,874
Ē	2.1 Customer deposits 2.2 Deposits and placements from banking Institutions 2.3 Other Interest Expenses	520,496	705,630	186,626	376,039 - 1,028	576,096	520,496	705,630	186,626	376,039 1,028	576,096 1,028
3	2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME	520,496 413,720	705,630 572,249	186,626 141,512	377,067 298,973	1,028 577,124 465,75 0	520,496 413,720	705,630 572,249	186,626 141,512	377,067 298,973	577,124 465,750
Ė	4.1 Fees and commissions on loans & advances 4.2 Other fees & commissions 4.3 Foreign exchange trading income(Loss)	11,168 8,297 2,293	15,653 13,044 4,768	2,989 2,577 2,801	6,328 2,750 19,383	10,443 4,437 37,897	7,775 8,297 2,293	10,084 13,044 4,768	2,348 2,577 2,801	4,721 2,750 19,383	6,935 4,437 37,897
5	4.4 Other Income 4.5 Total Non-Interest Income TOTAL OPERATING INCOME	15,550 37,308 451,028	21,142 54,607	15,014 23,381	32,249 60,710	59,284 112,061	15,550 33,915 447,635	21,142 49,038 621,287	15,014 22,740 164,252	32,249 59,103	59,284 108,553 574,303
6	OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs	62,000 106,021	89,765 141,560	22,000 39,721	42,000 77,883	72,000 115,995	62,000 106,021	89,765 141,560	22,000 39,721	42,000 77,883	72,000 115,995
E	6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment	16,279 32,547 11,863	22,596 42,764 16,017	6,000 10,454 2,415	12,000 21,355 4,830	18,060 33,734 7,244	16,279 32,547 11,863	22,596 42,764 16,017	6,000 10,454 2,415	12,000 21,355 4,830	18,060 33,734 7,244
E	6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating expenses	2,483 106,356 337,549	3,311 156,856 472,869	363 36,222 117,175	726	1,089 146,760 394,882	2,483 103,886 335,079	3,311 152,595 468.608	363 35,396 116,349	726 90.037	1,089 143,529 391,651
8	Profit/(Loss) before tax and exceptional items Exceptional items Profit/(Loss) after Exceptional items	113,479	153,987 153,987	47,718 47,718	109,021	182,929	112,556 112,556	152,679 152,679	47,903 47,903		182,652 182,652
10 11 12	Current tax Deffered tax Profit / (Loss) after tax and exceptional items	24,160	5,530 148,457	7,002	20,237	37,127	23,883	5,418 147,261	7,057 40,846	20,304	37,044 145,608
13	Other Comprehensive Income: 13.1 Gains/ (Losses) from translating Financial statements of foreign operations 13.2 Fair value changes in available for sale financial assets	50,525	-	-	00,101	110,002	35,5.0	211,202	-	-	-
E	13.4 Revaluation Surplus on Property, plant and equipments 13.5 Share of other comprehensive income of associates 13.6 Income tax relating to components of other comprehensive income		-	-					-	-	-
14 15	Other Comprehensive Income for the year net of tax Total Comprehensive income for the year Total Comprehensive income for the year	89,319	148,457	40,716	88,784	145,802	88,673	147,261	40,846	88,941	145,608
III.	OTHER DISCLOSURES	Previous Year	31st Dec 21	Group 1st Quarter	2nd Quarter	3rd Ouarte	Previous Year	31st Dec 21	Bank 1st Quarter	2nd Quarter	3rd Quarter
			Previous Year Shs '000' Audited	Current Year Shs '000'	Current Year Shs '000' Un -Audited	Current Year Shs '000	Same Quarter Shs '000' Un -Audited	Previous Year Shs '000' Audited	Current Year Shs '000'	Current Year Shs '000'	
	ON-PERFORMING LOANS AND ADVANCES ross Non-Performing loans and advances	1,473,775	1,518,076	1,609,674	1,613,376	1,703,827	1,473,775	1,518,076	1,609,674	1,613,376	1,703,827
b) Ir	nterest in suspense otal Non-Performing Loans & Advances (a-b)	754,840 718,935	810,021 708,055	898,095 711,579	880,426 732,950	966,825 737,002	754,840 718,935	810,021 708,055	898,095 711,579	880,426 732,950	966,825 737,002
	s: ban loss provisions et Non-Performing Loans (c-d)	281,513 437,422	270,720 437,335	440,859	282,421 450,529		281,513 437,422	270,720 437,335			283,305 453,697
g) N	ealizable Value of Securities let NPLs Exposure (e-f) NSIDER LOANS AND ADVANCES	437,422	437,335	440,859	450,529	453,697	437,422	437,335	440,859	450,529	453,697
a) D b) E	irectors, shareholders and associates mployees tatal Insider loans,advances & Other Facilities	757,967 70,429 828,396	773,842 68,992 842,834	700,496 64,816 765,312	664,542 66,465 731,007	669,109 64,524 733,633	757,967 70,429 828,396	773,842 68,992 842,834	700,496 64,816 765,312	664,542 66,465 731,007	669,109 64,524 733,633
3) OFF-BALANCE SHEET ITEMS a) Letters of credit, quarantees, acceptances b) Other contingent liabilities		758,890	720,414	726,623	731,602	735,460	758,890	720,414	726,623	731,602	735,460
c) To 4) C	otal contingent Liabilities APITAL STRENGH	758,890	720,414	726,623	731,602			720,414	726,623	731,602	735,460
b) M c) E:	ore capital inimum Statutory Capital xcess/(Defficiency)	1,790,281 1,000,000 790,281	1,877,886 1,000,000 877,886	1,902,719 1,000,000 902,719	1,926,767 1,000,000 926,767	1,955,100 1,000,000 955,100	1,790,281 1,000,000 790,281	1,877,886 1,000,000 877,886	1,902,719 1,000,000 902,719	1,926,767 1,000,000 926,767	1,955,100 1,000,000 955,100
d) S e) T f) To	upplementary capital total Capital (a+d) stal risk weighted assets	1,790,281 6,740,203	1,877,886 6,724,346	1,902,719	2,002,139 7,192,365	2,036,753	1,790,281 6,738,881	1,877,886 6,721,142	1,902,719 6,956,734	-	2,036,753 7,319,225
g) C h) M	ore capital/total deposit liabilities inimum Statutory Ratio cess/(Defficiency)(q-h)	18.0% 8.0%	18.4% 8.0% 10.4%	18.1% 8.0%	18.0% 8.0% 10.0%	18.3% 8.0% 10.3%	18.0% 8.0% 10.0%	18.4% 8.0% 10.4%	18.1% 8.0% 10.1%	18.0% 8.0% 10.0%	18.3% 8.0%
j) Co k) M	ore Capital/total risk weighted assets inimum Statutory Ratio	26.6% 10.5%	27.9% 10.5%	27.3% 10.5%	26.8% 10.5%	26.7% 10.5%	26.6% 10.5%	27.9% 10.5%	27.4% 10.5%	26.8% 10.5%	26.7% 10.5%
m) ^ n) M	cess/(Defficiency)(i-k) fotal Capital/total risk weighted assets inimum Statutory Ratio	16.1% 26.6% 14.5% 12.1%	17.4% 27.9% 14.5%	16.8% 27.3% 14.5% 12.8%	16.3% 27.8% 14.5%	16.2% 27.8% 14.5%	16.1% 26.6% 14.5%	17.4% 27.9% 14.5%	16.9% 27.4% 14.5%	16.3% 27.9% 14.5%	16.2% 27.8% 14.5%
p) A	xcess/(Defficiency)(m-n) djusted Core Capital / total Deposit Liabilities djusted Core Capital / total Risk Weighted Assets	18.0% 26.6%	13.4% 18.4% 27.9%	18.1% 27.3%	13.3% 18.0% 26.8%	13.3% 18.3% 26.7%	12.1% 18.0% 26.6%	13.4% 18.4% 27.9%	12.9% 18.1% 27.4%	13.4% 18.0% 26.8%	13.3% 18.3% 26.7%
r) A	djusted Total Capital / total Risk Weighted Assets	26.6%	27.9%		27.8%	27.8%	26.6%	27.9%	27.4%	27.9%	27.8%

50.8%

Notes

The Adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9

These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institutions website on www.paramountbank.co.ke
They may also be accessed at the institutions head office at 4th Floor Sound Plaza, Woodwale Groove, Westlands, Nairobi