## Years Celebration

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## **QUARTERLY FINANCIAL STATEMENTS AND DISCLOSURES**

UVANIENLT				Group					Bank	
	Previous Yea Same Quarter Shs '000	r <u>31st Dec 22</u> r Previous Year ' Shs '000'	1st Quarter Current Year Shs '000'	2nd Quarter	3rd Quarter Current Year Shs '000	Previous Year Same Quarter Shs '000'	31st Dec 22 Previous Year Shs '000'	<u>1st Quarter</u> Current Year Shs '000'	2nd Quarter Current Year Shs '000'	3rd Quarter Current Year Shs '000'
A ASSETS	Un -Audited	l Audited	Un-Audited	Un -Audited	Un -Audited	Un -Audited	Audited	Un -Audited	Un -Audited	Un -Audited
Cash (both local & foreign)     Balances due from Central Bank of Kenya     Kenya Government and other securities held for dealing purposes	144,973	117,155 1,169,944	152,587	151,054 1,146,708	154,90 715,074	144,973 597,974	117,155 1,169,944	152,587 1,237,312	151,054 1,146,708	154,901 715,074
4 Financial Assets at fair value through the profit and loss     5 Investment Securities:			-							
a). Held to Maturity: a. Kenya Government Securities b. Other Securities	4,135,713	3,448,800	3,807,578 389,980	4,109,326 558,863	4,364,379 489,157	4,125,179	3,448,800	3,797,342 389,980	4,099,090 558,863	4,354,143 489,157
b). Available for sale a. Kenya Government Securities			-	000,000	400,107			000,000		400,107
b. Other Securities     Deposits and balances due from local banking institutions     T Deposits and balances due from banking institutions abroad	<u>16,656</u> 711,768	6 <u>15,077</u> 3 1,273,753	6,162 1,104,874	15,577 381,377	9,937 778,277	7 <u>16,656</u> 711,768	15,077 1,273,753	<u>6,162</u> 1,104,874	15,577 381,377	9,937 778,277
8 Tax Recoverable 9 Loans and advances to customers (net)	236	767 767 7,350,056	7,083,215	22,572 7,311,186	36,340	6,997,850	447 7,350,056	7,083,215	23,411 7,311,186	37,162 7,549,709
10. Balances due from group companies           11. Investments in associates           12. Investments in subsidiary companies						10,000	10,000	10,000	10,000	10,000
13         Investments in joint ventures           14         Investment properties										
15       Property and Equipment         16       Prepaid lease rentals / Right of Use Assets         17       Intrangible assets	18,959 88,463 13,836	17,644 105,292 16,819	17,830 105,292 15,867 172,236	16,586 105,292 14,880	15,456 105,292 13,910 172,236	18,959 88,463 13,821	17,644 105,292 16,808	17,830 105,292 15,856 172,201	16,586 105,292 14,869 172,201	15,456 105,292 13,899 172,201
18 Deffered Tax asset	165,267	172,236		172,236		165,263	172,201			
20 Other assets 21 TOTAL ASSETS	192,594 13,084,289	119,365 13,806,908	190,299 14,283,232	182,442 14,188,099	258,237 14,662,905	195,374 13,086,280	116,123 13,813,300	186,418 14,279,069	183,722 14,189,936	258,512 14,663,720
B LIABILITIES 22 Balances due to Central Bank of Kenya 23 (Customer deposits	10,648,424	11,284,021	255.852 11,418,820	11,523,832	401.093	- 10,660,053	- 11,297,898	255.852 11,424,017	- 11,536,327	401.093 11,546,724
24 Deposits and balances due to banking institutions 25 Deposits and balances due to foreign banking institutions			-							
26. Other money market deposits       27. Borrowed funds       28. Balances due to group companies										
29 Tax payable	5,610	-	4,345	-	-	5,610	-	4,686	-	-
3]         Deffered Tax liability           32         Lease Obligation           33         Other liabilities           34         TOTAL LIABILITIES	100,63	119,688 113,869	119.688 133,256	119,688 111,021	119,688	100.631	119,688 110,304	119,688 127,908	119,688 107,828	119,688 117,478
34 TOTAL LIABILITIES C SHAREHOLDERS' EQUITY	10,877,135	11,517,578		11,754,541	12,176,703	10,882,113	11,527,890	11,932,151	11,763,843	12,184,983
C         SHAREHOLDERS'EQUITY           35         Paid up/Assigned capital           36         Share premium/(discount)           37         Fair value reserve           38         Retained earnings/Accumulated losses			1,000,000	1,000,000	1,000,000		1,000,000	1,000,000		1,000,000
39 Statutory Reserves	1,207,154	1,289,330	1,351,271	1,433,558	1,486,202	1,204,167	1,285,410	1,346,918	1,426,093	1,478,737
40. Proposed dividends           41. Capital grants           42. TOTAL SHAREHOLDERS' EQUITY	2,207,154	2,289,330	2,351,271	2,433,558	2,486,202	2,204,167	2,285,410	2,346,918	2,426,093 14,189,936	2,478,737
Image: Additional content of comprehensive income for the period ended           II         Statement of comprehensive income for the period ended	13,084,289	13,806,908	14,283,232	14,188,099	14,662,905 Group	13,086,280	13,813,300	14,279,069	14,189,936 Bank	14,663,720
30TH SEPTEMBER 2023	Previous Year	31st Dec 22	1st Quarter	2nd Quarter	3rd Quarter	Previous Year	31st Dec 22 Bravious Year	1st Quarter	2nd Quarter	3rd Quarter
	Same Quarter Shs '000' Un -Audited	Previous Year Shs '000' Audited	Current Year Shs '000' Un -Audited	Current Year Shs '000' Un -Audited	Shs '000' Un -Audited	Same Quarter Shs '000' Un -Audited	Previous Year Shs '000' Audited	Current Year Shs '000' Un -Audited	Shs '000'	Current Year Shs '000' Un -Audited
INTEREST INCOME     1.1 Loans and advances	750,712	1,011,855	275,117	567,385	756,392	750,712	1,011,855	275.117	567,385	756,392
1.2 Government securities 1.3 Deposits and placements with banking institutions	288,330 3,651	389,584 4,438 375	107,596 4,862	227,329 10,666 2,305	362,282	288,330 3,651	389,584 4,438	107,596 4,862	227,329 10,666	<u>361,576</u> 16,081
1.4 Other Interest Income 1.5 Total Interest Income 2 INTEREST EXPENSES	181 1,042,874	3/5 1,406,252	471 388,046	2,305 807,685	1,101 1,135,856	181 1,042,874	375 1,406,252	471 388,046	1,599 806,979	1,101 1,135,150
2.1 Customer deposits     2.2 Deposits and placements from banking Institutions	576,096	774,776	201,346	409,081	631,414	576,096	774,776	201,346	409,081	631,414
2.3 Other Interest Expenses 2.4 Total Interest Expenses	1,028 577,124	774,776	201,346	6,679 <b>415,760</b>	8,625 640,039		774,776	201,346		8,625 640,039
A INET INTEREST INCOME/[LOSS]     OTHER OPERATING INCOME     [4.] Fees and commissions on loans & advances	465,750 10,443	<b>631,476</b> 9,355	186,700 3,518	<b>391,925</b> 5,475	<b>495,817</b> 7,730	<b>465,750</b> 6,935	<b>631,476</b> 9,355	2,454	<b>391,219</b> 5,475	<b>495,111</b> 7,730
4.2 Other fees & commissions 4.3 Foreign exchange trading income(Loss)	4,437 37,897	24,724 60,864	2,452 22,212	8,960 33,339	12,298	4,437 37,897	19,139 60,864	2,452 22,212	3,702 33,339	6,068 42,888
4.4 Other Income 4.5 Total Non-Interest Income	<u>59,284</u> 112,061	68,635 163,578	19,640 47,822	39,787 87,561	75,936	59,284 108,553	<u>68,635</u> 157,993	<u>19,640</u> 46,758	39,787 82,303	75,936
5 TOTAL OPERATING INCOME 6 OTHER OPERATING EXPENSES 6.1 Loan loss provisions	72,000	<b>795,054</b> 96,177	<b>234,522</b> 60,842	479,486 114,691	634,669 115,525	574,303 72,000	789,469 96,177	<b>233,458</b> 60,842	473,522 114,691	627,733
6.2 Staff costs 6.3 Directors' emoluments	115,995 18,060	149,093 25,529	39,019 6,580	81,379 13,360	125,589 20,140	115,995 18,060	146,593 25,529	<u>39,019</u> 6,580	81,379 13.360	125,589 20,140
6.4 Rentals charges 6.5 Depreciation charge on property and equipment	<u>33,734</u> 7,244	17,290 41,034	10,903 1,390	<u>21,993</u> 2,761	32,956	33,734	<u>17,290</u> 41,034	<u>10,903</u> 1,390	21,993 2,761	32,956
6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Other Operating expenses	1,089 146,760 <b>394,882</b>	1,453 207,910 <b>538,486</b>	952 47,577 <b>167,263</b>	1,939 84,057 <b>320,180</b>	2,909 125,588 <b>426,849</b>	1,089 143,529 <b>391,651</b>	1,453 205,921 <b>533,997</b>	952 47,130 <b>166,816</b>	1,939 83,113 <b>319,236</b>	2,909 123,671 <b>424,932</b>
7 Profit/(Loss) before tax and exceptional items     8 Exceptional items	182,929	256,568	67,259	159,306	207,820	182,652	255,472	66,642	154,286	202,801
9  Profit/[Loss] after Exceptional items 10 Current tax 11 Deffered tax	182,929 37,127	256,568 28,590	<b>67,259</b> 5,319	<b>159,306</b> 15,109	<b>207,820</b> 10,980	182,652 37,044	255,472 28,621	<b>66,642</b> 5,134	154,286 13,603	<b>202,801</b> 9,474
12         Profit/(Loss) after tax and exceptional items           13         Other Comprehensive Income :	145,802	227,978	61,940	144,197	196,840	145,608	226,851	61,508	140,683	193,327
13.1 Gains/ (Losses) from translating Financial statements of foreign operations		_	-			-		-	_	_
13.2 Fair value changes in available for sale financial assets 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         Other Comprehensive Income for the year net of tax		-	-			-			-	-
IS         Total Comprehensive income for the year           III. OTHER DISCLOSURES	145,802		61,940	144,197 Group	196,840			61,508		193,327 Bank
	Previous Year Same Quarter Shs '000'	31st Dec 22 Previous Year Shs '000'	1st Quarter Current Year Shs '000'	Current Year	3rd Quarter Current Year Shs '000	Previous Year Same Quarter Shs '000'	31st Dec 22 Previous Year Shs '000'	1st Quarter Current Year Shs '000'	2nd Quarter Current Year Shs '000'	3rd Quarter Current Year Shs '000'
1) NON-PERFORMING LOANS AND ADVANCES	Un -Audited	Audited	Un -Audited	Un -Audited	Un -Audited	Un -Audited	Audited	Un -Audited	Un -Audited	Un -Audited
a) Gross Non-Performing loans and advances Less: b) Interest in suspense	1,703,827 966,825	1,810,522 1,065,265	1,680,260	1,744,075	1,790,547	1,703,827 966,825	1,810,522	1,680,260 967,129	1,744,075 1,049,804	1,790,547
c) Total Non-Performing Loans & Advances (a-b) Less:	737,002	745,257	713,131	694,271	659,225	737,002	745,257	713,131	694,271	1,131,322 659,225
d) Loan loss provisions e1 Net Non-Performing Loans (c-d) f1 Realizable Value of Securities	283,305 453,697 453,697	292,235 453,022 453,022	316,577 <b>396,554</b> 396,554	274,779 419,492 419,492	272,364 386,861 386,861	283,305 453,697 453,697	292,235 453,022 453,022	316,577 <b>396,554</b> 396,554	274,779 419,492 419,492	272,364 386,861 386,861
g] Net NPLs Exposure [e-f] 2] INSIDER LOANS AND ADVANCES	-	-	-			-	-	-	-	-
a) Directors, shareholders and associates	669,109 64,524 <b>733,633</b>	661,235 74,513 <b>735,748</b>	649,837 54,826 <b>704,663</b>	718,938 72,426 <b>791,364</b>	703,793 73,457 <b>777,250</b>	669,109 64,524 <b>733,633</b>	661,235 74,513 <b>735,748</b>	649,837 54,826 <b>704,663</b>	718,938 72,426 <b>791,364</b>	703,793 73,457 <b>777,250</b>
C Total Insider loans,advances & Other Facilities     3) OF-BALANCE SHEET ITEMS     a) Letters of credit, guarantees, acceptances     b) Other contingent liabilities	735,460	673,182	695,364	466,022	439,237	735,460	673,182	695,364	466,022	439,237
b) Other contingent liabilities c) Total contingent Liabilities (4) CAPITAL STRENGH	735,460		695,364	466,022	439,237		673,182	695,364	466,022	439,237
a) Core capital b) Minimum Statutory Capital	1,955,100 1,000,000	2,102,209	2,132,963	2,198,873	2,198,873	1,955,100 1,000,000	<b>2,102,209</b> 1,000,000	2,132,963 1,000,000	<b>2,172,551</b> 1,000,000	2,198,873 1,000,000
c] Excess/(Defficiency) d] Supplementary capital e] Total Capital [a+d]	955,100 <b>2,036,753</b>	1,102,209 <b>2,102,209</b>	1,132,963 - <b>2,132,963</b>	1,172,551 <b>2,198,873</b>	1,198,873 <b>2,198,873</b>	955,100	1,102,209 - <b>2,102,209</b>	1,132,963 - <b>2,132,963</b>	1,172,551 - <b>2,172,551</b>	1,198,873 - <b>2,198,873</b>
f) Total risk weighted assets	7,323,476 18.3% 8.0%	7,910,235 18.6%	7.566.503	7.624.862	8,066,412 19.0% 8.0%	7,319,225 18.3%	7,910,235 18.6%	7.560.358	7,624,862 18.8%	8.066.412
g) Core capital/total deposit liabilities h) Minimum Statutory Ratio 1) Excess/Coefficiency/[g-h] j) Core Capital/total risk weighted assets	8.0% 10.3% <b>26.7%</b>	10.6%	18.7% 8.0% 10.7%	18.8% 8.0% 10.8%	11.0%	10.3%	8.0%	18.7% 8.0% 10.7% 28.2%	8.0% 10.8% <b>28.5%</b>	19.0% 8.0% 11.0% 27.3%
k) Minimum Statutory Ratio  ] Excess/(Defficiency)(j-k)	10.5% 16.2%	26.6% 10.5% 16.1%	28.2% 10.5% 17.7%	28.5% 10.5% 18.0%	27.3% 10.5% 16.8%	26.7% 10.5% 16.2%	26.6% 10.5% 16.1%	10.5% 17.7%	10.5% 18.0%	10.5% 16.8%
m) Total Capital/total risk weighted assets n) Minimum Statutory Ratio oj Excess/Defficiency/(m=n)	<b>27.8%</b> 14.5% 13.3%	26.6% 14.5% 12.1%	28.2% 14.5% 13.7%	28.5% 14.5% 14.0%	27.3% 14.5% 12.8%	27.8% 14.5% 13.3%	26.6% 14.5% 12.1%	28.2% 14.5% 13.7%	28.5% 14.5% 14.0%	27.3% 14.5% 12.8%
oj energa (Demolenci (III-II)	18.3%	12.1%	13./%	14.0%	12.8%	13.3% 18.3% 26.7% 27.8%	12.1%	13.7%	14.0%	12.8%
5) Liquidity a) Liquidity Batio	26.7% 27.8% 50.8%	51.7%	51 00/	53.5%	51 20/		51.7%	51.9%	53.5%	51 204
a)LiquidityRatio b)MinimumStatutoryRatio c [Excess/Defficiency][a-b]	20.0%	20.0%	<u>51.9%</u> 20.0% 31.9%	20.0% 33.5%	51.3% 20.0% 31.3%	20.0% 30.8%	20.0% 31.7%	20.0% 31.9%	20.0% 33.5%	51.3% 20.0% 31.3%

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 <u>www.paramountbank.co.ke</u>
They may also be accessed at the institutions head office at 4th Floor Sound Plaza, Woodwale Groove, Westlands, Nairobi