

**Enabling You Reach Your Peak** 

Regulated by the Central Bank of Kenya

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II STATEMENT OF COMPREHENSIVE

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KISUMU BRANCH

## PARAMOUNT BANK LTD

## **QUARTERLY FINANCIAL STATEMENTS AND DISCLOSURES**

1	STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2024		Gro	oup			Bank			
1	POSITION AS AT SOTH JONE 2024	Previous	31st Dec 23	1st Quarter	2nd Quarter	Previous	31st Dec 23	1st Quarter	2nd Ouar	
		Year				Year				
٦		Same	Previous		Current Year	Same	Previous	Current	Curre	
4		Quarter	Year	Year		Quarter	Year	Year	Ye	
d	ASSETS	Shs '000' Un -Audited	Shs '000' Audited	Shs '000' Audited	Shs '000' Audited	Shs '000' Un -Audited	Shs '000'	Shs '000' Un -Audited	Shs 'OC Un -Audit	
`	MODELO	OII-Addited	Addited	Auuiteu	Auditeu	OII-Addited	Auditeu	OII-Addited	OII-Auui	
	Cash (both local & foreign)	151,054	133,596	142,727	134,226	151,054	133,596	142,727	134,2	
2	Balances due from Central Bank	1,146,708	1,076,893	896,900	968,850	1,146,708	1,076,893	896,900	968,8	
3	of Kenya									
	Kenya Government and other securities held for dealing	_		_	_					
	purposes									
4	Financial Assets at fair value	-		-						
	through the profit and loss									
	Investment Securities:									
$\dashv$	a). Held to Maturity : a. Kenya Government Securities	4,109,326	4,212,240	3,219,665	3,872,370	4,099,090	4,202,004	3,209,429	3,862,1	
7	b. Other Securities	558.863	4,212,240	1,268,065	589.835	558,863	4,202,004	1,268,065	589.8	
	b). Available for sale			1,222,222	222,22	223,222		1,222,222	222,	
4	a. Kenya Government Securities	-		-	-					
ĥ l	b. Other Securities Deposits and balances due from	15,577	21,335	355.801	20,201	15,577	21,335	355,801	20,	
۱ '	local banking institutions	10,3//	21,333	333,001	20,201	10,3//	21,333	333,001	۵0,	
7	Deposits and balances due from	381,377	1,137,304	421,203	1,484,823	381,377	1,137,304	421,203	1,484,8	
	banking institutions abroad									
	Tax Recoverable	22,572	30,346	29,118	34,477	23,411	29,821	28,638	34,0	
	Loans and advances to customers (net)	7,311,186	8,379,808	8,126,512	8,184,748	7,311,186	8,379,808	8,126,512	8,184,	
	Balances due from group									
	companies									
1	Investments in associates									
	Investments in subsidiary	-	-	-	-	10,000	10,000	10,000	10,0	
	companies									
	Investments in joint ventures Investment properties									
5	Property and Equipment	16,586		14,787	18,163	16,586	14,559	14,787	18,	
ŝ	Prepaid lease rentals / Right of	105,292	81,054	105,292	81,054	105,292	81,054	105,292	81,0	
7	Use Assets Intangible assets	14.880	9,449	8.803	7.833	14,869	9,438	8.792	7,8	
	Deffered Tax asset	172,236	204,830	204,830	204,830	172,201	204,795	204,795	204,7	
9	Retirement benefit asset	172,200	-	20 1,000	20 1,000	172,201	201,700	20 1,700	2011	
0	Other assets	182,442	135,452	228,402	204,762	183,722	138,776	227,093	204,	
	TOTAL ASSETS LIABILITIES	14,188,099	15,436,866	15,022,105	15,806,172	14,189,936	15,439,383	15,020,034	15,804,	
2	Balances due to Central Bank	-	551,142	754.932	782,644	-	551,142	754,932	782.6	
	of Kenya		,	,	,			,		
3	Customer deposits	11,523,832	12,109,217	11,333,111	12,026,540	11,536,327	12,122,569	11,348,502	12,042,	
!4	Deposits and balances due to	-		-	-					
5	banking institutions Deposits and balances due to			_						
	foreign banking institutions	1		_						
6	Other money market deposits									
7	Borrowed funds									
	Balances due to group									
	companies Tax payable	-	-	_		-	-	-		
ŏ	Dividends payable									
1	Deffered Tax liability		-							
2	Lease Obligation	119,688	97,891	97,891	97,891	119,688	97,891	97,891	97,	
4	Other liabilities TOTAL LIABILITIES	111,021 11.754.541	94,463 <b>12.852.713</b>	179,077 12.365.011	162,219 13.069.294	107,828 11.763.843	90,833	169,997 12.371.322	152,5 13.075.3	
:	SHAREHOLDERS' EQUITY					, ,				
5	Paid up/Assigned capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,0	
	Share premium/(discount)									
8	Fair value reserve Retained earnings/Accumulated	1.433.558	1.584.153	1.657.094	1.736.878	1,426,093	1.576.948	1.648.712	1.729.3	
	losses	1,400,000	1,00-1,100	1,007,034	1,700,070	1,720,030	1,070,340	1,040,712	1,723,0	
9	Statutory Reserves	-		-	-					
0	Proposed dividends									
1	Capital grants TOTAL SHAREHOLDERS' EQUITY	2.433.558	2 50/, 152	2.657.094	2 726 070	2 426 002	2.576.948	2.648.712	2.729.3	
		-, 400, UJO								
	TOTAL LIABILITIES AND	14.188.099	15,436,866	15,022,105	15.806.172	14.189.936	15 439 383	15,020,034	15.804.	

Previous   State   State   Previous   State   State   State   Previous   State   State   State   State   Previous   State   State   State   State   State   Previous   State   State   State   State   State   State   Previous   State		INCOME FOR THE PERIOD ENDED 30TH JUNE, 2024		Gr	oup			Ba	ank	
New				31st Dec 23	1st Quarter	2nd Quarter		31st Dec 23	1st Quarter	2nd (
NETRICIAN   National Properties   National Property	П				Current Year	Current Year			Current	(
INTEREST INCOME	$\dashv$				Shs '000'	Shs '000'				Sh
INTERESTINCOME   1.1 Lansa and advances   567.385   1.061.380   299.208   507.418   567.385   1.061.380   299.208   1.2 Government securities   227.329   487.794   140.253   373.201   227.329   485.594   140.253   1.3 Geposits and placements with banking institutions   2.305   1.179   7-54   898   1.599   1.179   7-54   1.5 Total interest income   2.305   1.179   7-54   898   1.599   1.170   7-54   1.5 Total interest income   2.305   1.179   7-54   898   1.599   1.570.344   454,580   1.5 Total interest income   2.305   1.71,544   454,580   907,963   906,979   1,570,344   454,580   2.2 Uposits and placements from banking institutions   2.3 Uniterest reposits   4.09.081   895,569   304,101   601,495   409,081   895,569   304,101   601,495   409,081   895,569   304,101   601,495   409,081   895,569   304,101   601,495   409,081   895,569   304,101   601,495   409,081   895,569   304,101   601,495   409,081   895,569   304,101   601,495   409,081   895,569   304,101   601,495   409,081   895,569   304,101   601,495   409,081   895,569   304,101   601,495   409,081   409,0	$\neg$									
1.2 Covernment securities   227,329   487,794   140,253   373,201   227,329   486,594   140,253   143,365   10,666   21,191   14,365   26,355   10,666   21,191   14,365   1	1	INTEREST INCOME								
13 Deposits and placements with banking institutions   1,4 Other Interest Income   2,305   11,79   754   889   1,599   1,179   754	7	1.1 Loans and advances	567,385	1,061,380	299,208	507,418	567,385	1,061,380	299,208	
banking institutions	ī	1.2 Government securities	227,329	487,794	140,253	373,201	227,329	486,594	140,253	3
1.4 Other Interest Income	Ti	1.3 Deposits and placements with	10,666	21,191	14,365	26,355	10,666	21,191	14,365	
1.5 Total Interest Income										
2   INTEREST EXPENSES   2   2   Deposits and placements from banking institutions   2.3   Other Interest Expenses   4.5   Feb.										
2.1 Customer deposits   409,08  895,569   304,101   601,495   409,08  895,569   304,101			807,685	1,571,544	454,580	907,963	806,979	1,570,344	454,580	90
2.2 Deposits and placements from banking institutions   6,679			(00.00)	005 500	00/101	001 (05	(00.00)	005 500	00/101	_
Danking Institutions			409,081	895,569	304,101	601,495	409,081	895,569	304,101	E
2.3 Other Interest Expenses   415,760   895,569   304,010   601,495   415,760   895,569   304,010   601,495   415,760   895,569   304,010   601,495   415,760   895,569   304,010   601,495   415,760   895,569   304,010   601,495   415,760   895,569   304,010   601,495   415,760   895,569   304,010   601,495   415,760   895,569   304,010   415,760   415,760   415,760   415,775   415,			-	-	-					
2.4 Total Interest Expenses   31,276   895,569   304,101   601,495   415,760   895,569   304,101   41,760   4			0.070				6 670			
NETINTEREST INCOME / OTHER OPERATING INCOME				905 500	204 101	601 / 05			207 101	60
4. OTHER OPERATING INCOME 4.1 Fees and commissions on   5.475   10,823   2,666   5,246   5,475   10,823   2,666   4.2 (Deep Fees & commissions on   5,475   10,823   2,666   4.2 (Deep Fees & commissions on   3,333   52,064   4.3 (Deep Fees & commissions on   4.2 (Deep Fees & commissions on   4.3 Freeign exchange trading   33,339   52,064   4.8,653   -1,120   33,339   52,064   4.8,653   4.4 (Deep Fees & commissions on   4.4 (Deep Fees & commissions on   4.5 (Deep Fees & commissio										30
4.1 Fees and commissions on long 5,475   10,823   2,866   5,246   5,475   10,823   2,866   10,823   2,866   10,823   2,866   10,823   2,866   10,823   2,866   10,823   2,866   10,823   2,866   10,823   2,866   10,823   2,866   10,823   2,866   10,823   2,866   10,823   2,866   10,823   1,923   1,928	6 6	OTHER ODERATING INCOME	351,523	0/3,5/3	130,473	300,400	351,213	0/4,//3	130,475	30
loane & advances			5 / 75	10.823	2 666	5 2/6	5 /75	10.823	2 666	
4.2 Other fees & commissions   8.860   17.286   1.456   2.282   3.702   10.989   -935   4.3 Foreign exchange trading   33.339   52.064   -8.853   -1,120   33.339   52.064   -8.853   income[Loss]   4.5 Ottal Hornicome   39.787   127.973   54.395   89.856   39.787   127.973   54.395   4.5 Ottal Horn-Interest Income   479,466   884,121   200,143   402,732   473,522   876,624   197,752   5 OTHER OPERATING EXPENSES   114,691   149,350   5.000   5.000   146,691   148,778   15.260   133,600   26.920   7.840   6.2 Staff Costs   81,379   183,364   45,173   91,524   13,379   167,704   45,173   6.3 Directors' emoluments   13,560   26,920   7.840   15,280   133,600   26,920   7.840   6.4 Rentals charges   21,993   17,928   17,200   24,025   21,993   17,928   17,200   6.5 Oberpreciation charges   1,939   7,340   970   1,616   1,939   7,340   970   6.7 Other operating expenses   84,057   215,312   53,435   10,970   83,113   214,933   52,000   7 Profit/(Loss) before tax and exceptional items   159,306   290,275   74,825   152,016   154,286   285,384   72,944   7 Profit/(Loss) after Exceptional items   159,306   290,275   74,825   152,016   154,286   285,384   72,944   7 Profit/(Loss) after tax and exceptional items   150,406   290,275   74,825   152,016   154,286   285,384   72,944   7 Profit/(Loss) after tax and exceptional items   151,009   286,437   1,837   1,761   1,76			0,470	10,020	2,000	U,L-TU	0,470	10,020	2,000	
4.3 Foreign exchange trading income[Loss]   33,339   \$2,064   -8,855   -1,20   33,339   \$5,064   -8,855   10,000   10,			8 960	17.286	1456	2 282	3 702	10 989	-935	
Income Loss										
4.5 Total Non-Interest Income			,	,	-,	.,	,	,		
5 TOTAL OPERATING INCOME         479,486         884,121         200,143         402,732         473,522         876,824         197,752           6.1 Loan loss provisions         114,691         149,350         5,000         5,000         114,691         148,783         5,000           6.2 Staff costs         81,379         198,364         45,173         91,524         81,379         167,704         45,173           6.3 Directors' emoluments         13,360         28,920         7,840         15,208         13,360         26,520         13,600         26,520         13,600         26,520         13,600         26,520         13,600         26,520         13,600         26,520         13,600         26,520         13,600         26,520         13,600         26,520         13,600         26,520         13,600         26,520         13,600         26,520         13,600         26,520         13,600         21,730         19,70         18,122         18,000         18,000         18,000         20,00         27,00         17,00         18,000         18,000         18,000         18,000         18,000         18,000         18,000         18,000         18,000         18,000         18,000         18,000         18,000         13,000	-	4.4 Other Income	39,787	127,973	54,395	89,856	39,787	127,973	54,395	
B OTHER OPERATING EXPENSES			87,561	208,146	49,664	96,264	82,303	201,849	47,273	
B. I Learn loss provisions   114.691   144.9350   5.000   5.000   114.691   144.878   5.000   6.2 Staff costs   81.379   883.84   45.173   51.524   81.379   187.704   45.173   6.3 Directors' emoluments   13.360   28.920   7.840   51.5280   13.360   26.920   7.840   6.4 Periodic harges   2.761   7.632   1.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   11.720   24.025   21.993   17.928   17.920   17.928   17.920   17.928   17.920   17.928   17.920   17.928   17.920   17.928   17.920   17.9	5	TOTAL OPERATING INCOME	479,486	884,121	200,143	402,732	473,522	876,624	197,752	39
6.2 Staff costs	6 (	OTHER OPERATING EXPENSES								
6.3 Directors' emoluments   13,360   26,920   7,840   15,280   13,360   26,920   7,840   15,280   13,360   26,920   7,840   15,280   13,360   26,920   7,840   17,20   24,025   21,933   17,928   17,270   24,025   21,933   17,928   17,270   24,025   21,933   17,928   17,270   24,025   21,931   17,832   17,280   24,025   21,931   17,832   17,280   24,025   21,931   17,832   17,280   24,025   21,931   17,832   17,280   24,025   21,931   17,832   17,832   17,832   17,832   17,832   17,832   17,832   17,832   17,832   17,832   17,832   17,832   17,832   17,832   17,832   18,333   18,275   18,280   18,28										
6.4 Rentals charges										
6.5 Depreciation charge on property and equipment   2,76  7,632   1,380   2,301   2,76  7,632   1,380   2,301   2,76  7,632   1,380   2,301   2,76  7,532   1,380   2,301   2,76  7,340   970   1,616   1,939   7,340   970   1,616   1,939   7,340   970   1,016   1,939   1,931   2,14,933   52,725   1,020   1,039   1,031   1,039   1,031   1,039   1,031   1,039   1,031   1,039   1,031   1,039   1,03										
property and equipment										
6.6 Amortisation charges   1.339   7.340   970   1.616   1.939   7.340   970   1.670   1.670   1.939   7.340   970   1.670   1.939   7.340   970   1.670   1.939   1.939   1.24.933   52.725   1.52.016   1.54.286   1.55.			2,761	7,632	1,380	2,301	2,761	7,632	1,380	
6.7 Other operating expenses   34,057   215,312   53,435   110,970   83,113   24,933   52,725			1000	70/0	070	1.010	1000	70/0	070	
B. 8 Intal Other Operating expenses   320,180   593,846   125,518   250,716   319,236   591,240   124,800   249,075   74,825   152,016   154,286   285,384   72,944   285,016   154,286   285,384   72,944   285,016   154,286   285,384   72,944   285,016   154,286   285,384   72,944   285,016   154,286   285,384   72,944   285,016   154,286   285,384   72,944   285,016   154,286   285,384   72,944   285,016   154,286   285,384   72,944   285,016   154,286   285,384   72,948   10   285,016   2										
7   Profit/Loss) before tax and exceptional items   159,306   290,275   74,825   152,016   154,286   285,384   72,944										1 2
Exceptional Items										1
8   Exceptional Items   Profit/(Loss) after Exceptional   159,306   290,275   74,825   152,016   154,286   285,384   72,944   10   10   10   10   10   10   10			135,300	250,273	74,023	132,010	134,200	200,004	12,544	
9   Profit/(Loss) after Exceptional   159,306   290,275   74,825   152,016   154,286   285,384   72,944   100   Current tax   15,109   26,437   1,887   -1,738   13,603   26,437   1,837   12,944   12,945   12,945   12,945   1,945										
Items			159.306	290.275	74.625	152.016	154,286	285.384	72.944	1
11   Defrered tax   (32.594)   (32.594)   (32.594)   (32.594)					, ,			,	,	
12   Profit/(Loss) after tax and exceptional items   144,197   296,432   72,938   153,754   140,683   291,541   71,761   13   15   15   15   15   15   15   1			15,109		1,687	-1,738	13,603		1,183	
exceptional items  30 Other Comprehensive Income:  31.0 Giars / (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, Jolant 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  15.0 There or other comprehensive income  16.0 There or other comprehensive income  17.0 There or other comprehensive income  18.0 There or other comprehensive income  19.0 There or other comprehens										
13 Other Comprehensive Income:			144,197	296,432	72,938	153,754	140,683	291,541	71,761	15
I3.1 Gains/ (Losses) from translating Financial statements of foreign operations										
translating Financial statements of freigin operations										
of foreign operations			_	_	_		_	_	_	
13.2 Fair value changes in available for sale financial assets										
for sale financial assets    3.4 Revaluation Surplus on			-	-	_					
13.4 Revaluation Surplus on Property, plant and equipments										
Property, plant and equipments  13.5 Share of other comprehensive income of associates  13.6 Income tax relating to comprehensive income of a comprehensive income  14 Other Comprehensive Income for the year net of tax w			-	-	-		-	-	-	
13.5 Share of other comprehensive income of associates	F	Property, plant and equipments								
13.6 income tax relating to components of other comprehensive income	٦	13.5 Share of other comprehensive	-	-	-		-	-	-	
to components of other comprehensive income  for the year net of tax										
comprehensive income			-	-	-	-	-	-	-	
14 Other Comprehensive Income										
for the year net of tax										
					-		-		-	
13   10tal Comprehensive mcome   144,197   250,432   72,530   133,734   140.683   291.341   71.761			16.6.107	206 / 22	72 020	152 75 /	140 600	201 F/1	71 701	15
for the year			144,187	200,432	12,330	100,/54	140,003	201,341	/1,/01	l's

	Previous Year	31st Dec 23	1st Ouarter	2nd Ouarter	Previous Year	31st Dec 23		q
	Same		Current	Current	Same	Previous		d
	Quarter	Year	Year	Year	Quarter	Year		
	Shs '000'		Shs '000'	Shs '000'	Shs '000'	Shs '000'		Sh
TO HOLD DEDECORATION OF THE AND	Un -Audited	Audited	Un-Audited	Un -Audited	Un -Audited	Audited	Un-Audited	Un-A
1) NON-PERFORMING LOANS AND ADVANCES								
a) Gross Non-Performing loans and	1,744,075	1.313.409	1.369.664	1.437.237	1,744,075	1.313.409	1.369.664	1/
advances	1,7 1 1,070	1,010,100	1,000,001	1, 107,207	1,7 1 1,070	1,010,100	1,000,001	"
Less:								
b) Interest in suspense	1,049,804	678,443	740,723	810,191	1,049,804	678,443	740,723	
c) Total Non-Performing Loans &	694,271	634,966	628,941	627,046	694,271	634,966	628,941	E
Advances (a-b)								
Less:								
d) Loan loss provisions	274,779		171,458	166,457	274,779	166,694		
e) Net Non-Performing Loans (c-d)	419,492	468,272	457,483	460,589	419,492	468,272		
f) Realizable Value of Securities	419,492	468,272	457,483	460,589	419,492	468,272	457,483	
g) Net NPLs Exposure (e-f)	-	-	-	-			-	
2) INSIDER LOANS AND ADVANCES	710,000	051 000	0/0.00/	0/1.000	710 000	051 000	0/0.00/	
a) Directors, shareholders and	718,938	651,629	648,804	641,932	718,938	651,629	648,804	
associates b) Employees	72,426	67,672	69,755	66,602	72,426	67,672	69.755	
c) Total Insider loans, advances &	791,364	719,301	718,559	708,534	791,364	719,301		7
Other Facilities	/81,304	/18,301	/10,558	/00,554	/91,304	/18,301	/10,558	1
3) OFF-BALANCE SHEET ITEMS								
a) Letters of credit, guarantees,	466.022	456.090	282.087	258,029	466.022	456.090	282.087	
acceptances	100,022	100,000	202,007	200,020	100,022	100,000	202,007	
b) Other contingent liabilities								
c) Total contingent Liabilities	466,022	456,090	282,087	258,029	466,022	456,090	282,087	2
4) CAPITAL STRENGH								
a) Core capital	2,172,551	2,362,156	2,398,037	2,438,377	2,172,551	2,362,156	2,398,037	2
b) Minimum Statutory Capital		1,000,000		1,000,000	1,000,000		1,000,000	1,0
c) Excess/(Defficiency)	1,172,551	1,362,156	1,398,037	1,438,377	1,172,551	1,362,156	1,398,037	1
d) Supplementary capital	-		-	-	-	-	-	
e) Total Capital (a+d)	2,172,551	2,362,156	2,398,037	2,438,377	2,172,551		2,398,037	2
f) Total risk weighted assets	7,624,862	8,411,122		8,423,114	7,624,862		8,532,836	8
g) Core capital/total deposit liabilities	18.8%	19.5%	21.1%	20.2%	18.8%	19.5%		
h) Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%		
I) Excess/(Defficiency)(g-h)	10.8%	11.5%	13.1%	12.2%	10.8%	11.5%		
j) Core Capital/total risk weighted assets	28.5%	28.1%	28.1%	28.9%	28.5%	28.1%	28.1%	
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	
I) Excess/(Defficiency)(j-k)	18.0%	17.6%	17.6%	18.4%	18.0%	17.6%		
m) Total Capital/total risk weighted	28.5%		28.1%	28.9%	28.5%	28.1%		
assets	20.070	20.170	20.170	20.370	20.070	20.170	20.170	
n) Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	
o) Excess/(Defficiency)(m-n)	14.0%	13.6%	13.6%	14.4%	14.0%	13.6%		
p) Adjusted Core Capital / total	0.0%		0.0%	0.0%	0.0%	0.0%		
Deposit Liabilities								
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
q) Adjusted Core Capital / total Risk	0.070							
q) Adjusted Core Capital / total Risk Weighted Assets								
q) Adjusted Core Capital / total Risk Weighted Assets r) Adjusted Total Capital / total Risk	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
q) Adjusted Core Capital / total Risk Weighted Assets r) Adjusted Total Capital / total Risk Weighted Assets		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
q) Adjusted Core Capital / total Risk Weighted Assets r) Adjusted Total Capital / total Risk Weighted Assets 5) Liquidity	0.0%							
q) Adjusted Core Capital / total Risk Weighted Assets r) Adjusted Total Capital / total Risk		0.0% 48.4% 20.0%	0.0% 47.1% 20.0%	0.0% 50.5% 20.0%	0.0% 53.5% 20.0%	0.0% 48.4% 20.0%	47.1%	

\*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

Ayaz Merali A.N Padany **Chief Executive** Chairman