

PARAMOUNT BANK LTD

QUARTERLY FINANCIAL STATEMENTS AND DISCLOSURES

I STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2025	Group				Bank			
	Previous Year	31st Dec 24	1st Quarter	2nd Quarter	Previous Year	31st Dec 24	1st Quarter	2nd Quarter
	Same Quarter	Previous Year	Current Year	Same Quarter	Previous Year	Same Quarter	Current Year	Current Year
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
A ASSETS	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited
1 Cash (both local & foreign)	134,226	187,297	194,090	204,653	134,226	187,297	194,090	204,653
2 Balances due from Central Bank of Kenya	968,850	1,421,114	1,677,847	588,333	968,850	1,421,114	1,677,847	588,333
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-
4 Financial Assets at fair value through the profit and loss	-	-	-	-	-	-	-	-
5 Investment Securities:	-	-	-	-	-	-	-	-
a) Held to Maturity:	-	-	-	-	-	-	-	-
a. Kenya Government Securities	3,872,370	4,459,399	3,566,414	3,907,382	3,862,134	4,449,163	3,556,176	3,897,146
b. Other Securities	589,835	1,120,435	968,247	589,835	589,835	1,120,435	968,247	589,835
b) Available for sale	-	-	-	-	-	-	-	-
a. Kenya Government Securities	-	305,213	876,351	-	-	305,213	876,351	-
b. Other Securities	-	-	-	-	-	-	-	-
6 Deposits and balances due from local banking institutions	20,201	9,412	22,784	8,159	20,201	9,412	22,784	8,159
7 Deposits and balances due from banking institutions abroad	1,484,823	922,457	944,279	739,899	1,484,823	922,457	944,279	739,899
8 Tax Recoverable	34,477	43,765	57,745	64,537	34,056	42,951	56,873	63,978
9 Loans and advances to customers (net)	8,184,748	8,270,383	8,186,287	8,488,582	8,184,748	8,270,383	8,186,287	8,488,582
10 Balances due from group companies	-	-	-	-	-	-	-	-
12 Investments in subsidiary companies	-	-	-	10,000	-	10,000	-	10,000
13 Investments in joint ventures	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-
15 Property and Equipment	18,163	17,879	16,565	26,512	18,163	17,879	16,565	26,512
16 Prepaid lease rentals / Right of Use Assets	81,054	86,665	88,770	77,017	81,054	86,665	88,770	77,017
17 Intangible assets	7833	9,378	8,515	7,957	7,822	9,367	8,504	7,946
18 Deferred Tax asset	204,830	234,281	234,282	234,282	204,795	234,246	234,247	234,247
19 Retirement benefit asset	-	-	-	-	-	-	-	-
20 Other assets	204,762	254,598	314,942	315,655	204,010	240,084	307,381	308,211
21 Total ASSETS	15,806,172	15,907,628	16,738,168	16,507,656	15,804,717	15,902,018	16,730,453	16,500,371
B LIABILITIES								
22 Balances due to Central Bank of Kenya	782,644	-	-	-	782,644	-	-	-
23 Customer deposits	12,026,540	12,806,707	13,535,016	13,249,841	12,042,231	12,815,243	13,549,364	13,259,593
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	-	-	-	-	-	-	-	-
30 Dividends payable	-	-	-	-	-	-	-	-
31 Deferred Tax liability	-	-	-	-	-	-	-	-
32 Lease Obligation	97,891	104,827	104,827	104,827	97,891	104,827	104,827	104,827
33 Other liabilities	162,219	72,000	81,021	70,717	152,559	67,089	68,626	63,511
34 Total LIABILITIES	13,069,294	12,983,534	13,720,864	13,425,385	13,075,325	12,987,159	13,722,817	13,427,931
C SHAREHOLDERS' EQUITY								
35 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	1,000,000
36 Share premium/(discount)	-	-	-	-	-	-	-	-
37 Fair value reserve	-	-	-	-	-	-	-	-
38 Retained earnings/Accumulated losses	1,736,878	1,924,094	2,017,304	2,082,271	1,729,329	1,914,859	2,007,636	2,072,440
39 Statutory Reserves	-	-	-	-	-	-	-	-
40 Proposed dividends	-	-	-	-	-	-	-	-
41 Capital grants	-	-	-	-	-	-	-	-
42 Total SHAREHOLDERS' EQUITY	2,736,878	2,924,094	3,017,304	3,082,271	2,729,329	2,914,859	3,007,636	3,072,440
43 Total LIABILITIES AND SHAREHOLDERS' EQUITY	15,806,172	15,907,628	16,738,168	16,507,656	15,804,717	15,902,018	16,730,453	16,500,371

II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH JUNE 2025	Group				Bank			
	Previous Year	31st Dec 24	1st Quarter	2nd Quarter	Previous Year	31st Dec 24	1st Quarter	2nd Quarter
	Same Quarter	Previous Year	Current Year	Current Year	Same Quarter	Previous Year	Current Year	Current Year
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
A ASSETS	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited
1 INTEREST INCOME								
1.1 Loans and advances	507,418	1,093,237	354,639	604,469	507,418	1,093,237	354,639	604,469
1.2 Government securities	373,201	759,880	144,373	200,005	372,610	758,680	144,373	209,405
1.3 Deposits and placements with banking institutions	26,355	48,207	7,753	22,678	26,355	48,207	7,753	22,678
1.4 Other Interest Income	989	1,183	1,151	1,771	989	1,183	1,151	1,771
1.5 Total Interest Income	907,963	1,902,507	507,916	828,823	907,963	1,901,307	507,916	828,323
2 INTEREST EXPENSES								
2.1 Customer deposits	601,495	1,249,824	295,904	570,783	601,495	1,249,824	295,904	570,783
2.2 Deposits and placements from banking institutions	-	-	-	-	-	-	-	-
2.3 Other Interest Expenses	-	-	-	-	-	-	-	-
2.4 Total Interest Expenses	601,495	1,249,824	295,904	570,783	601,495	1,249,824	295,904	570,783
3 NET INTEREST INCOME/(LOSS)	306,468	652,683	212,012	358,140	306,468	651,483	212,012	357,540
4 OTHER OPERATING INCOME								
4.1 Fees and commissions on loans & advances	5,246	10,812	2,617	5,229	5,246	10,812	2,617	5,229
4.2 Other fees & commissions	2,282	11,611	2,015	(204)	(591)	6,521	(249)	(2,905)
4.3 Foreign exchange trading income/(Loss)	(1,120)	6,688	3,210	5,912	(1,120)	6,688	3,210	5,912
4.4 Other Income	89,856	177,811	141,575	185,178	89,856	177,811	141,575	185,178
4.5 Total Non-Interest Income	96,264	206,922	149,417	196,175	93,391	201,832	147,153	193,414
5 TOTAL OPERATING INCOME	402,732	859,605	361,429	554,255	399,259	853,315	359,165	550,954
6 OTHER OPERATING EXPENSES								
6.1 Loan loss provisions	5,000	40,095	132,003	139,003	5,000	40,095	132,003	139,003
6.2 Staff costs	91,524	177,890	45,497	93,643	91,524	177,890	45,497	93,643
6.3 Directors' emoluments	15,280	30,160	28,680	16,300	15,280	30,160	28,680	16,300
6.4 Rentals charges	24,025	11,385	10,376	5,278	24,025	11,385	10,376	5,278
6.5 Depreciation charge on property and equipment	2,301	5,474	1,397	17,719	2,301	5,474	1,397	17,719
6.6 Amortisation charges	1,616	3,451	863	1,725	1,616	3,451	863	1,725
6.7 Other operating expenses	110,970	280,349	83,322	143,184	109,373	276,403	81,914	140,734
6.8 Total Other Operating expenses	250,716	548,804	281,718	416,850	249,119	544,858	280,310	414,400
7 Profit/(Loss) before tax and exceptional items	152,016	310,801	79,711	137,405	150,140	308,457	78,855	136,554
8 Exceptional items	-	-	-	-	-	-	-	-
9 Profit/(Loss) after Exceptional Items	152,016	310,801	79,711	137,405	150,140	308,457	78,855	136,554
10 Current tax	(1,738)	314	(13,665)	(20,771)	(2,301)	-	(13,922)	(21,027)
11 Deferred tax	-	(29,451)	-	-	-	(29,451)	-	-
12 Profit/(Loss) after tax and exceptional items	153,754	339,338	93,376	158,176	152,441	337,908	92,777	157,581
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	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
15 Total Comprehensive income for the year	153,754	339,338	93,376	158,176	152,441	337,908	92,777	157,581

III. OTHER DISCLOSURES	Group				Bank			
	Previous Year	31st Dec 24	1st Quarter	2nd Quarter	Previous Year	31st Dec 24	1st Quarter	2nd Quarter
	Same Quarter	Previous Year	Current Year	Current Year	Same Quarter	Previous Year	Current Year	Current Year
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
A ASSETS	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited
I) NON-PERFORMING LOANS AND ADVANCES								
a) Gross Non-Performing loans and advances	1,437,237	1,892,925	1,902,481	2,129,925	1,437,237	1,892,925	1,902,481	2,129,925
Less:	-	-	-	-	-	-	-	-
b) Interest in suspense	810,191	833,623	807,834	904,296				