Enabling You To Reach Your Peak

QUARTERLY FINANCIAL STATEMENTS AND DISCLOSURES											
1	STATEMENT OF FINANCIAL POSITION AS AT 30™ SEPTEMBER 2025	Previous Year		1	2 <sup>nd</sup> Quarter Current		Previous Yea	Drovious	BANK 1st Quarter	2 <sup>nd</sup> Quarter	
F		Same Quarter Shs '000'	Shs '000'	Shs '000	Year Year Shs '000'	Shs '000	Shs '000	Year Year Shs '000'	Current Year Shs '000'	Current Year Shs '000'	Shs '000'
1 1	ASSETS  Cash [both local & foreign]	145,652 1,357,214	2 187,297 1,421,114		204,653	188,40	145,652		194,090	Un -Audited 204,653	188,401
3	Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes Financial Assets at fair value through the profit and loss	1,357,214	1,421,114	1,677,847	588,333	894,13	6 1,357,214 -	1,421,114	1,677,847	588,333	894,136
5	Investment Securities: a). Held to Maturity:	-	-	-	- - -		- -	-	-	- -	
	a. Kenya Government Securities b. Other Securities	3,203,205 1,041,747	4,459,399	3,566,414 1,120,435 305,213	3,907,382 968,247 8 876,351	4,060,55 100,30 431,80	3 3,192,969 0 1,041,74	4,449,163	3,556,178 1,120,435 305,213	3,897,146 968,247 876,351	4,050,317 100,300 431,808
	b). Available for sale a. Kenya Government Securities b. Other Securities	-	-	303,213		431,60	- -		303,213	-	431,006
7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	21,739 1,269,445	922,457	944,279	739,899	1.380.14	1,269,445	922,457	22,784 944,279	8,159 739,899	79,049 1,380,148
9	Tax Recoverable Loans and advances to customers (net) Balances due from group companies	45,381 8,234,529	43,765 8,270,383	57,745 8,186,287	64,537 8,488,582	72,32 8,594,68	9 44,772 2 8,234,529	42,951 8,270,383	56,873 8,186,287	63,978 8,488,582 -	71,838 8,594,682
11 12	Investments in associates Investments in subsidiary companies	-	-	-			10,000	11,000	11,000	11,000	11,000
13 14 15	Investments in joint ventures Investment properties Property and Equipment	18,265	17,879	16,565	26,512	25,69	- - 9 18,254	17,879	- 16,565	- - 26,512	- - 25,699
16 17	Prepaid lease rentals / Right of Use Assets Intangible assets	81,054 10,191	86,665 9,378	88,770 8,515	77,107 7,957	71,27	6 81,054 4 10,19	86,665 1 9,367	88,770 8,504	77,107 7,946	71,276 7,084
18 19 20	Deffered Tax asset Retirement benefit asset Other assets	204,830	234,281	234,282 314,942	2 234,282	234,28 353,50	2 204,795 - 3 236,556		234,247 307,381	234,247 308,211	234,247 347,600
21 B	Other assets TOTAL ASSETS LIABILITIES	15,873,028				16,493,250	15,868,917	15,902,018		16,500,371	
22 23	Balances due to Central Bank of Kenya Customer deposits Deposits and balances due to banking institutions	526,797 12,254,442	12,806,707	13,535,016	13,249,841	12,855,45	526,791 0 12,273,430		13,549,364	13,259,593	12,864,902
126	Deposits and balances due to foreign banking institutions Other money market deposits	-	-	-			-	-	-	-	-
27 28	Borrowed funds Balances due to group companies Tax payable	-	-		-		-	-	-	-	-
30 31	<u>Dividends payable</u> Deffered Tax liability	-			-		- -	-	-	-	-
132	Lease Obligation Other liabilities TOTAL LIABILITIES	97,891 176,519	104,827 72,000	104,827 81,02	1 70,717	86,05 60,90	97,89 7 161,980	67.089	104,827 68,626	104,827 63,511	86,052 55,110
<b>C</b> 35	TOTAL LIABILITIES SHAREHOLDERS' EQUITY Paid up/Assigned capital	13,055,649 1,000,000	12,983,534 1,000,000	13,720,864 1,000,000	-		-	-	13,722,817 - 1,000,000	13,427,931 - 1,000,000	13,006,064 - 1,332,000
36	Share premium/(discount) Fair value reserve Retained earnings/Accumulated losses	-	-	-	-		- -	-	-	-	-
39 40	Statutory Reserves Proposed dividends	1,817,379	1,924,094	2,017,304	2,082,271	2,158,84	1,808,819	1,914,859	2,007,636	2,072,440 - -	2,149,521 - -
41 <b>42</b>	Capital grants TOTAL SHAREHOLDERS' EQUITY	2,817,379	2,924,094	3,017,304	3,082,271		2,808,819	2,914,859	3,007,636	3,072,440	3,481,521
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED	15,873,028	15,907,628		16,507,656	16,493,25	15,868,917	15,902,018	16,730,453	16,500,371	16,487,585
II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED  GROUP  SPETEMBER 2025  Previous Year   31" Dec 24   1" Quarter   2" Quarter   2" Quarter   3" Quarter   Previous Year    Same Quarter   Previous Year   Current Year   Curre								31st Dec 24	1st Quarter	2 <sup>nd</sup> Quarter	3rd Quarter
E		Shs '000' Un -Audited	Shs '000' Audited	Shs '000' Un -Audited	Shs '000' Un -Audited	Shs '000' Un -Audited	Shs '000' Un -Audited	Shs '000 Audited	' Shs '000'	Shs '000'	Shs '000'
1	INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	841,120	1,093,237	354,639 166,373	604,469	827,729 (53.197	841,120 536,488	1,093,237	354,639 144,373 7,753	604,469	827,729 452,507
E	1.3 Deposits and placements with banking institutions 1.4 Other Interest Income	41,652 1,136	48,207 1,183	144,373 7,753 1,151	300,005 22,678 1,771	453,197 36,808 2,605	536,488 41,652 1,136 <b>1,420,396</b>	758,680 48,207 1,183	31 1.151	299,405 22,678 1,771	452,597 36,808 2,605
2	1.5 Total Interest Income INTEREST EXPENSES 2.1 Customer deposits	<b>1,420,996</b> 921,388	1,902,507 1,249,824	<b>507,916</b> 295,904	<b>928,923</b> 570,783	1,320,339 - 845,501	<b>1,420,396</b> 921,388	1,901,307 1,249,824		<b>928,323</b> 570,783	1,319,739 845,501
E	2.2 Deposits and placements from banking Institutions 2.3 Other Interest Expenses	-	-	-	-	-	-				
3	2.4 Total Interest Expenses NET INTEREST INCOME/(LOSS)	921,388 <b>499,608</b>	1,249,824 <b>652,683</b>	295,904 <b>212,012</b>	570,783 <b>358,140</b>	845,501 <b>474,838</b>	921,388 <b>499,008</b>	1,249,824 <b>651,483</b>		570,783 <b>357,540</b>	845,501 <b>474,238</b>
4	OTHER OPERATING INCOME 4.1 Fees and commissions on loans & advances 4.2 Other fees & commissions	7,890 9,321	10,812 11,611	2,617 2,015	5,229 (204)	7,836 (5,964)	7,890 5,639	10,812 6,521	2,617	5,229 (2,905)	7,836 (5,964)
	4.3 Foreign exchange trading income(Loss) 4.4 Other Income	9,321 4,119 123,714	6,688 177,811	3,210 141,575	5,912 185,178	9,964 268,148 279,984	4,119 123,714	6,688 177,811	3,210 141,575	1 5.912	9,964 264,915 276,751
5	4.5 Total Non-Interest Income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES	145,044 <b>644,652</b>	206,922 <b>859,605</b>	149,417 <b>361,429</b>	196,115 <b>554,255</b>	754,822 -	141,362 <b>640,370</b>	201,832 <b>853,315</b>	359,165	193,414 <b>550,954</b>	750,989
	6.1 Loan loss provisions 6.2 Staff costs	40,000 141,421	40,095 177,890	132,003 45,497	139,003 93,643	144,003 144,205	40,000 141,421	40,095 177,890	45,497	139,003 93,643	144,003 144,205
F	6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charge on property and equipment	22,720 30,471 4,566	30,160 11,385 5,474	45,497 8,260 10,376 1,397	16,300 5,276 17,719	24,560 7,271 26,739	22,720 30,471 4,566	30,160 11,385 5,474	10,376	16,300 5,276 17,719	24,560 7,271 26,739
Ь	6.6 Amortisation charges 6.7 Other operating expenses	2,624 174,868	3,451 280,349	863 83,322	1,725	2,588 199,419	2,624 172,521	3,451 276,403	863 81,914	1,725	2,588 195,848 <b>545,214</b>
7	6.8 Total Other Operating expenses Profit/(Loss) before tax and exceptional items Exceptional items	416,670 227,982	548,804 310,801	281,718 79,711	416,850 137,405	548,785 206,037	414,323 226,047	544,858 308,457	78,855	136,554	205,775
<b>9</b>	Profit/(Loss) after Exceptional items Current tax	<b>227,982</b> (5,240)	310,801 314	<b>79,711</b> (13,665)	<b>137,405</b> (20,771)	<b>206,037</b> (28,711)	<b>226,047</b> (5,821)	<b>308,457</b> 314.00 (29,451)	<b>78,855</b> (13,922)	<b>136,554</b> (21,027)	<b>205,775</b> (28,887)
12	Deffered tax Profit/[Loss] after tax and exceptional items Other Comprehensive Income :	233,222	(29,451) <b>339,938</b>	93,376	158,176	234,748	231,868	(29,451) <b>337,594</b>	92,777	157,581	234,662
	13.1 Gains/ (Losses) from translating Financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-
F	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 Other Comprehensive Income for the year net of tax	-	-	-	-	-	-		-	-	-
_	Total Comprehensive income for the year OTHER DISCLOSURES	233,222	339,938	93,376 GROUP	158,176	234,748	231,868	337,594	92,777 BANK	157,581	234,662
Ë		Previous Year Same Quarter	31st Dec 24 Previous Year	1st Quarter Current Year	Current Year	3 <sup>rd</sup> Quarter Current Year	Previous Year Same Quarter	31st Dec 2	4 1st Quarter	Current Year	<b>Current Year</b>
13.6	ON-PERFORMING LOANS AND ADVANCES	Shs '000' Un -Audited	Shs '000' Audited	Shs '000' Un -Audited	Shs '000' Un -Audited	Shs '000' Un -Audited	Shs '000' Un -Audited	Shs '000 Audite	O' Shs '000' d Un -Audited		Shs '000' Un -Audited
a) C Les	ross Non-Performing loans and advances s:	1,513,527	1,892,925	1,902,481	2,129,925	2,238,761	1,513,527	1,892,92			2,238,761
b) I <b>c) 1</b>	nterest in suspense otal Non-Performing Loans & Advances (a-b)	886,880 <b>626,647</b>	833,623 <b>1,059,302</b>	807,834 <b>1,094,647</b>	904,296 <b>1,225,629</b>	1,007,102 1,231,659	886,880 <b>626,647</b>	833,62 <b>1,059,30</b>			1,007,102 1,231,659
	s: oan loss provisions et Non-Performing Loans (c-d)	166,457 460,190	296,457 762,845	333,459 761,188	341,279 884,350	346,279 885,380	166,457 460,190 460,190	296,45 762,84	7 333,459 5 761,188	341,279 8 884,350	346,279 885,380 885,380
f) R	ealizable Value of Securities et NPLs Exposure (e-f)	460,190	762,845	761,188	884,350	885,380	460,190	762,84	5 761,188	884,350	885,380
<b>2) I</b> a) [	NSIDER LOANS AND ADVANCES irectors, shareholders and associates	629,090 71,170	555,602 68 223	571,128 66,292	565,337 64 039	546,253 62,690	629,090 71,170	555,60 68 22	2 571,128	3 565,337 64,039	546,253 62,690
c) 1	mployees otal Insider loans,advances & Other Facilities IFF-BALANCE SHEET ITEMS	700,260	68,223 <b>623,825</b>	66,292 <b>637,420</b>	64,039 <b>629,376</b>	62,690 <b>608,943</b>	700,260	68,22 <b>623,82</b>	637,420		62,690 <b>608,943</b>
a) L b) (	etters of credit, guarantees, acceptances ther contingent liabilities	107,144	96,581	87,345	63,849	65,030	107,144	96,58			65,030
4)(	otal contingent Liabilities CAPITAL STRENGTH ore capital	<b>107,144</b> 2,478,090	<b>96,581</b> 2,669,613	<b>87,345</b> 2.716.001	<b>63,849</b> 2,748,403	<b>65,030</b> 3,118,943	2,478,090	<b>96,58</b> 2.669.61			<b>65,030</b> 3,118,943
b) N c) E	linimum Statutory Capital xcess/[Deficiency]	1,000,000 1,478,090	1,000,000 1,669,613	2,716,001 1,000,000 1,716,001	1,000,000 1,748,403	1,000,000	1,000,000 1,478,090	2,669,61 1,000,00 1,669,61	3 2,716,001 0 1,000,000 3 1,716,001	1 2,748,403 1,000,000 1 1,748,403	1,000,000 2,118,943
<u>d) S</u> e) T	upplementary capital otal Capital (a+d)	2,478,090	2,669,613	2,716,001	2,748,403	3.118.943	2,478,090	2,669,61	- 3 2,716,001	2,748,403	3,118,943
g) (	stal risk weighted assets ore capital/total deposit liabilities linimum Statutory Ratio	8,464,211 20.2% 8.0%	8,593,380 20.8% 8.0%	8,482,147 20.1% 8.0%	8,898,583 20.7% 8.0%	9,490,566 24.2% 8.0%	8,464,211 20.2% 8.0%	8,593,38 20.89 8.09	6l 20.1%	20.7%	9,490,566 24.2% 8.0%
i) E	rcess/[Deficiency][g-h] ore Capital/total risk weighted assets	8.0% 12.2% 29.3%	8.0% 12.8% 31.1%	8.0% 12.1% 32.0%	8.0% 12.7% 30.9%	8.0% 16.2% 32.9%	8.0% 12.2% 29.3%	8.09 12.89 31.19	6 32.0%	30.9%	16.2% 32.9%
k) N I) E:	linimum Statutory Ratio cess/(Deficiency)(j-k) lotal Capital/total risk weighted assets	10.5% 18.8% 29.3%	10.5% 20.6% 31.1%	10.5% 21.5% 32.0%	10.5% 20.4% 30.9%	10.5% 22.4% 32.9%	10.5% 18.8% 29.3%	10.59 20.69 31.19	6 21.5%	10.5% 20.4% 30.9%	10.5% 22.4% 32.9%
n) M o) E	otal Lapital/total risk weighted assets linimum Statutory Ratio xcess/(Deficiency)(m-n)	29.3% 14.5% 14.8%	14.5% 16.6%	14.5% 17.5%	30.9% 14.5% 16.4%	14.5% 18.4%	29.3% 14.5% 14.8%	14.59 16.69	6 32.0% 6 14.5% 6 17.5%	30.9% 14.5% 16.4%	14.5% 18.4%
5) I	iquidity										
b) N	iquidity Ratio linimum Statutory Ratio xcess/(Deficiency)(a-b)	52.3% 20.0% 32.3%	54.3% 20.0% 34.3%	57.4% 20.0% 37.4%	54.7% 20.0% 34.7%	55.1% 20.0% 35.1%	52.3% 20.0% 32.3%	54.39 20.09 34.39	6 20.0%	20.0%	55.1% 20.0% 35.1%
ICIF		JL.U /U	0 7.0 /0	U/.T/0	U T.7 70	30.170	JL.070	07.07	07.770	J-1.7 70	55.170

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