

II	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 TH SEPTEMBER 2025	GROUP					BANK					
		Previous Year	31 st Dec 24	1 st Quarter	2 nd Quarter	3 rd Quarter	Previous Year	31 st Dec 24	1 st Quarter	2 nd Quarter	3 rd Quarter	
		Same Quarter Shs '000' Un - Audited	Previous Year Shs '000' Audited	Current Year Shs '000' Un - Audited	Current Year Shs '000' Un - Audited	Current Year Shs '000' Un - Audited	Same Quarter Shs '000' Un - Audited	Previous Year Shs '000' Audited	Current Year Shs '000' Un - Audited	Current Year Shs '000' Un - Audited	Current Year Shs '000' Un - Audited	
1	INTEREST INCOME											
	1.1 Loans and advances		841,120	1,093,237	354,639	604,469	827,728	841,120	1,093,237	354,639	604,469	827,728
	1.2 Government securities		537,086	759,880	144,373	300,005	453,687	536,488	758,680	144,373	289,405	452,591
	1.3 Deposits and placements with banking institutions		41,652	48,773	7,753	22,678	36,809	48,207	7,753	22,678	36,809	48,207
	1.4 Other Interest Income		1,136	1,183	1,151	1,771	2,605	1,136	1,183	1,151	1,771	2,605
	1.5 Total Interest Income		1,420,996	1,902,507	507,916	928,923	1,320,339	1,420,396	1,901,307	507,916	928,323	1,319,739
2	INTEREST EXPENSES											
	2.1 Customer deposits		921,388	1,249,824	295,904	570,783	845,501	921,388	1,249,824	295,904	570,783	845,501
	2.2 Deposits and placements from banking institutions		-	-	-	-	-	-	-	-	-	-
	2.3 Other Interest Expenses		-	-	-	-	-	-	-	-	-	-
	2.4 Total Interest Expenses		921,388	1,249,824	295,904	570,783	845,501	921,388	1,249,824	295,904	570,783	845,501
3	NET INTEREST INCOME (LOSS)		499,608	652,683	212,012	358,140	474,838	499,008	651,483	212,012	357,540	474,238
4	OTHER OPERATING INCOME											
	4.1 Fees and commissions on loans & advances		7,890	10,812	2,617	5,229	7,836	7,890	10,812	2,617	5,229	7,836
	4.2 Other fees & commissions		9,321	11,611	2,015	(204)	(5,964)	5,639	6,521	(2,949)	(5,964)	(5,964)
	4.3 Foreign exchange trading income (Loss)		4,119	6,688	3,210	5,912	9,964	4,119	6,688	3,210	5,912	9,964
	4.4 Other Income		123,714	177,811	141,575	185,178	268,148	123,714	141,575	185,178	264,915	264,915
	4.5 Total Non-Interest Income		145,044	206,922	149,417	196,115	278,984	141,362	201,832	147,153	193,414	276,751
5	TOTAL OPERATING INCOME		644,652	859,605	361,429	554,255	754,822	640,370	853,315	359,165	550,954	750,989
6	OTHER OPERATING EXPENSES											
	6.1 Loan loss provisions		40,000	40,095	132,003	139,003	144,003	40,000	40,095	132,003	139,003	144,003
	6.2 Staff costs		141,421	177,890	45,497	93,643	144,205	141,421	177,890	45,497	93,643	144,205
	6.3 Directors' emoluments		22,720	30,160	8,260	16,300	24,560	22,720	30,160	8,260	16,300	24,560
	6.4 Rentals charges		30,471	11,385	10,376	5,276	7,271	30,471	11,385	10,376	5,276	7,271
	6.5 Depreciation charge on property and equipment		4,566	5,474	1,397	17,719	26,739	4,566	5,474	1,397	17,719	26,739
	6.6 Amortisation charges		2,624	3,451	863	1,725	2,588	2,624	3,451	863	1,725	2,588
	6.7 Other operating expenses		174,868	280,349	83,322	143,184	199,419	172,521	276,403	81,914	140,734	195,848
	6.8 Total Other Operating expenses		416,670	548,904	281,718	416,850	548,785	414,323	544,858	280,310	414,400	545,214
7	Profit/(Loss) before tax and exceptional items		227,982	310,801	79,711	137,405	206,037	226,047	308,457	78,855	136,554	205,775
8	Exceptional items		-	-	-	-	-	-	-	-	-	-
9	Profit/(Loss) after Exceptional items		227,982	310,801	79,711	137,405	206,037	226,047	308,457	78,855	136,554	205,775
10	Current tax		(5,240)	314	(13,665)	(20,771)	(28,711)	(5,821)	314	(13,922)	(21,027)	(28,887)
11	Deferred tax		-	(29,451)	-	-	-	-	(29,451)	-	-	-
12	Profit/(Loss) after tax and exceptional items		233,222	339,938	93,376	158,176	234,748	231,868	337,594	92,777	157,581	234,662
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		233,222	339,938	93,376	158,176	234,748	231,868	337,594	92,777	157,581	234,662

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 can also be requested at the institutions head office at 4th Floor, Seyod, Plaza, Mandaula Grove, Westlands, Nairobi.