

UN -AUDITED QUARTELY FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2025
1. STATEMENT OF FINANCIAL POSITION

	30.09.2024 Kshs.'000. Un-Audited	31.12.2024 Kshs.'000. Audited	30.06.2025 Kshs.'000. Un-Audited	30.09.2025 Kshs.'000. Un-Audited
A. ASSETS				
1 Cash balances (both local and foreign)	126,864	168,249	159,095	202,233
2 Balances with Central Bank of Kenya	432,612	581,695	701,037	666,261
3 Kenya Government and other securities held for dealing purposes	-	-	-	-
4 Financial Assets at fair value through profit and loss	10,000	12,389	26,135	30,499
5 Investment Securities:				
a). Held to Maturity:				
a. Kenya Government Securities	4,549,764	4,552,930	4,944,820	5,076,880
b. Other securities	-	-	-	-
b) Available for sale:				
a. Kenya Government Securities	-	-	-	-
b. Other securities	-	-	-	-
6 Deposits and balances due from local banking institutions	942,210	1,385,969	666,831	945,709
7 Deposits and balances due from banking institutions abroad	164,677	35,695	15,782	6,578
8 Tax recoverable	-	912	15,248	20,551
9 Loans and advances to customers (net)	6,511,195	6,405,961	7,148,784	7,071,700
10 Balances due from banking institutions in the group	-	-	-	-
11 Investments in associates	-	-	-	-
12 Investments in subsidiary companies	-	-	-	-
13 Investment in joint ventures	-	-	-	-
14 Investment properties	-	-	-	-
15 Property, plant and equipment	23,764	24,059	22,533	22,532
16 Prepaid lease rentals	-	-	-	-
17 Intangible assets	6,088	13,496	11,068	9,662
18 Deferred tax asset	289,026	292,881	294,658	300,106
19 Retirement benefit assets	-	-	-	-
20 Other assets	285,906	314,326	328,301	256,143
21 TOTAL ASSETS	13,342,106	13,788,562	14,334,292	14,608,854
B. LIABILITIES				
22 Balances due to Central Bank of Kenya	-	-	-	-
23 Customer deposits	9,657,590	10,099,351	10,490,831	10,805,509
24 Deposits and balances due to local banking institutions	-	-	50,014	-
25 Deposits and balances due to banking institutions abroad	-	-	-	-
26 Other money market deposits	-	-	-	-
27 Borrowed funds	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-
29 Tax payable	27,226	-	-	-
30 Dividends payable	-	-	9,741	7,931
31 Deferred tax liability	-	-	-	-
32 Retirement benefit liability	-	-	-	-
33 Other liabilities	136,839	146,756	180,183	128,779
34 TOTAL LIABILITIES	9,821,655	10,246,107	10,730,769	10,942,219
C. SHAREHOLDERS' FUNDS				
35 Paid up/ Assigned capital	2,491,031	2,491,031	2,491,031	2,491,031
Scheme Conversions & Contributions pending allotments	8,969	8,969	8,969	8,969
Share premium (discount)	412,819	412,819	412,819	412,819
37 Revaluation reserve	-	-	-	-
38 Retained earnings/ (Accumulated losses)	26,608	33,548	(69,892)	(41,927)
39 Statutory loan loss reserve	581,024	571,177	760,596	795,743
40 Other Reserves	-	-	-	-
41 Proposed dividends	-	24,910	-	-
42 Capital grants	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	3,520,451	3,542,455	3,603,523	3,666,635
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	13,342,106	13,788,562	14,334,292	14,608,854

2. STATEMENT OF COMPREHENSIVE INCOME

1.0 INTEREST INCOME				
1.1 Loans and advances	653,821	1,074,731	396,693	601,347
1.2 Government securities	470,432	641,040	323,204	463,663
1.3 Deposits and placements with banking institutions	57,183	75,884	60,538	87,293
1.4 Other interest income	-	-	-	-
1.5 Total interest income	1,181,436	1,791,655	780,435	1,152,303
2.0 INTEREST EXPENSES				
2.1 Customer deposits	652,802	897,184	429,578	620,128
2.2 Deposits and placements from banking institutions	2,984	3,994	620	1,171
2.3 Other interest expenses	-	9,192	4,156	6,234
2.4 Total Interest Expenses	655,786	910,370	434,354	627,533
3.0 NET INTEREST INCOME(LOSS)	525,650	881,285	346,081	524,770
4.0 OTHER OPERATING INCOME				
4.1 Fees and commissions on loans & advances	38,555	54,973	37,384	55,892
4.2 Other fees and commissions	14,922	19,864	10,676	16,540
4.3 Foreign exchange trading income (loss)	43,714	49,066	6,431	8,486
4.4 Dividend income	799	2,833	-	-
4.5 Other income	28,856	10,218	18,821	44,584
4.6 Total other operating income	126,949	136,954	73,312	125,502
5.0 TOTAL OPERATING INCOME	652,599	1,018,239	419,393	650,272
6.0 OPERATING EXPENSES				
6.1 Loan loss provision	99,000	286,265	30,000	45,000
6.2 Staff costs	197,074	271,524	152,620	232,135
6.3 Directors' emoluments	8,402	8,800	4,215	6,156
6.4 Rental charges	1,008	2,264	1,052	1,501
6.5 Depreciation charge on property and equipment	6,984	9,070	4,138	6,195
6.6 Amortisation charges	1,266	12,270	2,813	4,219
6.7 Other operating expenses	156,845	208,467	101,780	158,105
6.8 Total Operating Expenses	468,579	796,660	296,618	453,311
7.0 Profit/(loss) before tax and exceptional items	184,020	221,579	122,775	196,961
8.0 Exceptional items	-	-	-	-
9.0 Profit/(loss) after exceptional items	184,020	221,579	122,775	196,961
10.0 Current tax	67,258	86,667	31,415	55,096
11.0 Deferred tax	(19,223)	(23,078)	(1,777)	(7,225)
12.0 Profit/(loss) after tax and exceptional items	135,985	157,990	93,137	149,090
13.0 Other Comprehensive Income:				
13.1 Gains/(Losses) from translating the financial statement of foreign operations	-	-	-	-
13.2 Fair value changes in available-for-sale financial assets	-	-	-	-
13.3 Revaluation surplus on Property, plant and equipment	-	-	-	-
13.4 Share of other comprehensive income of associates	-	-	-	-
13.5 Income tax relating to components of other comprehensive income	-	-	-	-
14.0 Other Comprehensive income for the year net of tax	-	-	-	-
15.0 Total Comprehensive income for the year net of tax	135,985	157,990	93,137	149,090

3. OTHER DISCLOSURES

1.0 NON-PERFORMING LOANS AND ADVANCES				
a) Gross non-performing loans and advances	1,963,425	1,972,598	2,045,863	1,994,606
b) Less interest in suspense	84,519	84,519	84,519	84,519
c) Total Non-Performing Loans and Advances (a-b)	1,878,906	1,888,079	1,961,344	1,910,087
d) Less loan loss provisions	1,043,863	1,048,347	1,253,766	1,303,913
e) Net non-performing loans and advances (c-d)	835,043	839,732	707,578	606,174
f) Discounted value of securities	835,043	839,732	707,578	606,174
g) Net NPLs exposure (e-f)	-	-	-	-
2.0 INSIDER LOANS AND ADVANCES				
a) Directors, shareholders and associates	385,347	421,257	813,602	660,640
b) Employees	110,906	107,754	97,265	91,226
c) Total Insider Loans, Advances & Other Facilities	496,253	529,011	910,867	751,866
3.0 OFF-BALANCE SHEET ITEMS				
a) Letters of credit, guarantees and acceptances	3,304,923	3,231,420	4,343,576	4,357,719
b) Forwards, swaps and options	-	-	-	-
c) Other contingent liabilities	559,882	504,113	928,431	548,344
c) Total Contingent Liabilities	3,864,805	3,735,533	5,272,007	4,906,063
4.0 CAPITAL STRENGTH				
a) Core capital	2,582,408	2,653,486	2,505,280	2,496,240
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess (deficiency) (a-b)	1,582,408	1,653,486	1,505,280	1,496,240
d) Supplementary capital	134,228	134,144	161,688	158,586
e) Total capital (a+d)	2,716,636	2,787,630	2,666,968	2,654,827
f) Total risk weighted assets	10,738,223	10,731,535	12,935,047	12,686,892
g) Core capital/ total deposit liabilities	26.74%	26.27%	23.88%	23.10%
h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%
i) Excess (deficiency) (g-h)	18.74%	18.27%	15.88%	15.10%
j) Core capital/ total risk weighted assets	24.05%	24.73%	19.37%	19.68%
k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%
l) Excess (deficiency) (j-k)	13.55%	14.23%	8.87%	9.18%
m) Total capital/ total risk weighted assets	25.30%	25.98%	20.62%	20.93%
n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%
o) Excess (deficiency) (m-n)	10.80%	11.48%	6.12%	6.43%
5.0 LIQUIDITY				
a) Liquidity Ratio	64.37%	66.22%	60.89%	63.63%
b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%
c) Excess or deficiency (a-b)	44.37%	46.22%	40.89%	43.63%

The above financial statements are extracts from the books of the institution. The complete set of financial statements, statutory and qualitative disclosures can be accessed on the institution's website: www.oriental.co.ke.

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