

UN -AUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE 2026

1. STATEMENT OF FINANCIAL POSITION

	30.06.2025 Kshs.'000. Un-Audited	31.12.2025 Kshs.'000. Audited	31.03.2026 Kshs.'000. Un-Audited	30.06.2026 Kshs.'000. Un-Audited
A. ASSETS				
1 Cash balances (both local and foreign)	159,095	139,339	183,372	172,780
2 Balances with Central Bank of Kenya	701,037	2,030,196	1,187,977	1,095,009
3 Kenya Government and other securities held for dealing purposes	-	-	-	-
4 Financial Assets at fair value through profit and loss	26,135	27,321	-	-
5 Investment Securities:				
a. Held to Maturity:				
a. Kenya Government Securities	4,944,820	4,822,659	5,447,351	5,087,948
b. Other securities	-	-	-	-
b) Available for sale:				
a. Kenya Government Securities	-	-	-	-
b. Other securities	-	-	-	-
6 Deposits and balances due from local banking institutions	666,831	1,256,407	1,064,997	1,296,758
7 Deposits and balances due from banking institutions abroad	15,782	56,726	32,214	11,589
8 Tax recoverable	15,248	9,328	2,380	20,160
9 Loans and advances to customers (net)	7,148,784	6,631,525	7,202,771	7,023,658
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	22,533	27,556	28,181	25,782
16 Prepaid lease rentals	-	-	-	-
17 Intangible assets	11,068	11,294	10,103	8,623
18 Deferred tax asset	294,658	291,096	288,509	293,303
19 Retirement benefit assets	-	-	-	-
20 Other assets	328,301	240,469	245,315	250,774
21 TOTAL ASSETS	14,334,292	15,543,915	15,693,170	15,286,383
B. LIABILITIES				
22 Balances due to Central Bank of Kenya	-	-	-	-
23 Customer deposits	10,490,831	10,930,307	11,184,732	10,721,434
24 Deposits and balances due to local banking institutions	50,014	141,942	-	-
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	-	-	-	-
30 Dividends payable	9,741	3,313	3,313	3,310
31 Deferred tax liability	-	-	-	-
32 Retirement benefit liability	-	-	-	-
33 Other liabilities	180,183	151,927	159,704	158,489
34 TOTAL LIABILITIES	10,730,769	11,227,489	11,347,749	10,883,233
C. SHAREHOLDERS' FUNDS				
35 Paid up/ Assigned capital	2,491,031	2,727,151	2,727,151	2,727,151
Scheme Conversions & Contributions pending allotments	8,969	8,969	8,969	8,969
36 Share premium (discount)	412,819	756,999	756,999	756,999
37 Revaluation reserve	-	-	-	-
38 Retained earnings/(Accumulated losses)	(69,892)	(73,665)	(44,670)	13,059
39 Statutory loan loss reserve	760,596	896,972	896,972	896,972
40 Other Reserves	-	-	-	-
41 Proposed dividends	-	-	-	-
42 Capital grants	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	3,603,523	4,316,426	4,345,421	4,403,150
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	14,334,292	15,543,915	15,693,170	15,286,383

2. STATEMENT OF COMPREHENSIVE INCOME

1.0 INTEREST INCOME				
1.1 Loans and advances	396,693	1,044,849	168,224	383,376
1.2 Government securities	32,204	659,185	120,226	237,718
1.3 Deposits and placements with banking institutions	60,538	114,017	48,633	81,196
1.4 Other interest income	-	-	-	-
1.5 Total Interest Income	780,435	1,818,031	335,783	702,290
2.0 INTEREST EXPENSES				
2.1 Customer deposits	429,578	803,630	177,744	335,590
2.2 Deposits and placements from banking institutions	2,620	1,879	135	296
2.3 Other interest expenses	4,158	10,080	2,078	4,166
2.4 Total Interest Expenses	434,354	815,589	179,957	340,042
3.0 NET INTEREST INCOME (LOSS)	346,081	1,002,442	155,826	362,248
4.0 OTHER OPERATING INCOME				
4.1 Fees and commissions on loans & advances	37,384	81,659	15,734	41,287
4.2 Other fees and commissions	10,676	22,438	5,822	12,120
4.3 Foreign exchange trading income (loss)	6,431	11,679	5,066	10,236
4.4 Dividend income	-	2,401	-	-
4.5 Other income	18,821	47,640	14,300	14,659
4.6 Total other operating income	73,312	165,817	40,922	78,302
5.0 TOTAL OPERATING INCOME	419,393	1,168,259	196,748	440,550
6.0 OPERATING EXPENSES				
6.1 Loan loss provision	30,000	306,182	19,500	34,500
6.2 Staff costs	152,620	307,456	81,527	162,625
6.3 Directors' emoluments	4,215	6,621	1,504	3,848
6.4 Rental charges	1,052	1,984	611	1,182
6.5 Depreciation charge on property and equipment	4,138	8,372	2,319	4,717
6.6 Amortisation charges	2,813	5,682	1,575	3,056
6.7 Other operating expenses	101,780	222,399	51,182	112,445
6.8 Total Operating Expenses	296,618	858,696	158,218	322,373
7.0 Profit/(loss) before tax and exceptional items	122,775	309,563	38,530	118,177
8.0 Exceptional items	-	-	-	-
9.0 Profit/(loss) after exceptional items	122,775	309,563	38,530	118,177
10.0 Current tax	31,415	89,187	6,948	34,372
11.0 Deferred tax	(1,777)	1,765	2,587	(2,207)
12.0 Profit/(loss) after tax and exceptional items	93,137	218,581	28,995	86,012
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	93,137	218,581	28,995	86,012

3. OTHER DISCLOSURES

1.0 NON-PERFORMING LOANS AND ADVANCES				
a) Gross non-performing loans and advances	2,045,863	2,406,474	2,272,476	1,965,319
b) Less interest in suspense	84,519	84,519	44,493	36,744
c) Total Non-Performing Loans and Advances (a-b)	1,961,344	2,321,955	2,227,983	1,928,575
d) Less loan loss provisions	1,253,766	1,409,112	1,421,117	1,432,817
e) Net non-performing loans and advances (c-d)	707,578	912,843	806,866	495,958
f) Discounted value of securities	-	-	-	-
g) Net NPLs exposure (e-f)	707,578	912,843	806,866	495,958
2.0 INSIDER LOANS & ADVANCES				
a) Directors, shareholders and associates	813,602	641,254	580,736	620,205
b) Employees	97,265	88,271	78,418	72,293
c) Total Insider Loans, Advances & Other Facilities	910,867	729,525	659,154	692,498
3.0 OFF-BALANCE SHEET ITEMS				
a) Letters of credit, guarantees and acceptances	4,343,576	4,828,227	5,041,172	5,799,611
b) Forwards, swaps and options	-	-	-	-
c) Other contingent liabilities	928,431	1,670,400	1,539,921	1,783,809
c) Total Contingent Liabilities	5,272,007	6,498,627	6,581,093	7,583,420
4.0 CAPITAL STRENGTH				
a) Core capital	2,505,280	3,128,358	3,145,442	3,169,870
b) Minimum statutory capital	1,000,000	3,000,000	3,000,000	3,000,000
c) Excess (deficiency) (a-b)	1,505,280	128,358	145,442	169,870
d) Supplementary capital	161,688	156,403	167,539	184,754
e) Total capital (a+d)	2,666,968	3,284,761	3,312,981	3,354,624
f) Total risk weighted assets	12,935,047	12,512,251	13,403,114	14,780,356
g) Core capital/ total deposit liabilities	23.88%	28.62%	28.12%	29.57%
h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%
i) Excess (deficiency) (g-h)	15.88%	20.62%	20.12%	21.57%
j) Core capital/ total risk weighted assets	19.37%	25.00%	23.47%	21.45%
k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%
l) Excess (deficiency) (j-h)	8.87%	14.50%	12.97%	10.95%
m) Total capital/ total risk weighted assets	20.62%	26.25%	24.72%	22.70%
n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%
o) Excess (deficiency) (m-n)	6.12%	11.75%	10.22%	8.20%
5.0 LIQUIDITY				
a) Liquidity Ratio	60.89%	74.27%	70.31%	71.06%
b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%
c) Excess or deficiency (a-b)	40.89%	54.27%	50.31%	51.06%

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.moriental.co.ke

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