

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31 MARCH 2026

I STATEMENT OF FINANCIAL POSITION AS AT	BANK			GROUP CONSOLIDATED		
	31-Mar-25	31-Dec-25	31-Mar-26	31-Mar-25	31-Dec-25	31-Mar-26
	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000
A ASSETS						
1 Cash (both Local & Foreign)	818,205	1,191,029	969,057	818,205	1,191,029	969,057
2 Balances due from Central Bank of Kenya	2,581,595	7,159,561	2,032,303	2,581,595	7,159,561	2,032,303
3 Kenya Government and other securities held for dealing purposes	3,732,319	198,220	-	3,732,319	198,220	-
4 Financial Assets at fair value through profit and loss	-	-	-	-	-	-
5 Investment Securities:						
a) Held to Maturity:						
a. Kenya Government securities	27,778,993	44,487,450	46,593,488	27,789,441	44,497,684	46,604,036
b. Other securities	-	-	-	-	-	-
b) Available for sale:						
a. Kenya Government securities	2,145,998	4,548,058	5,360,000	2,145,998	4,548,058	5,360,000
b. Other securities	-	-	-	-	-	-
6 Deposits and balances due from local banking institutions	22,156	15,033	2,566,547	22,156	15,033	2,566,547
7 Deposits and balances due from banking institutions abroad	336,017	139,261	92,557	336,017	139,261	92,557
8 Tax recoverable	-	-	-	-	-	-
9 Loans and advances to customers (net)	26,248,086	27,530,623	29,376,928	26,248,086	27,530,623	29,376,928
10 Balances due from banking institutions in the group	-	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-
12 Investments in subsidiary companies	1,000	1,000	1,000	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-
15 Property and equipment	1,243,001	1,414,578	1,441,493	1,243,347	1,414,749	1,441,636
16 Prepaid lease rentals	-	-	-	-	-	-
17 Intangible assets	285,363	332,396	336,931	288,207	334,589	338,930
18 Deferred tax asset	1,190,282	1,472,955	1,472,956	1,193,394	1,479,896	1,479,897
19 Retirement benefit asset	-	-	-	-	-	-
20 Other assets	1,659,363	2,105,152	3,576,762	1,718,261	2,292,882	3,816,997
21 TOTAL ASSETS	68,042,379	90,595,316	93,820,022	68,117,026	90,801,585	94,078,888
B LIABILITIES						
22 Tax recoverable	-	-	-	-	-	-
23 Customer deposits	50,294,507	72,360,994	74,158,146	50,247,581	72,302,934	74,058,839
24 Deposits and balances due to local banking institutions	2,133,442	2,309,539	9,482	2,133,442	2,309,539	9,482
25 Deposits and balances due to foreign banking institutions	-	112,226	6,228	-	112,226	6,228
26 Other money market deposits	-	-	-	-	-	-
27 Borrowed funds	5,263,642	4,171,343	3,664,429	5,263,642	4,171,343	3,664,429
28 Balances due to banking institutions in the group	-	-	-	-	-	-
29 Tax payable	495,066	94,336	343,361	509,537	100,551	356,293
30 Dividends payable	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-
33 Other liabilities	1,947,994	1,857,730	2,368,170	1,995,753	2,080,140	2,651,735
34 TOTAL LIABILITIES	60,134,651	80,906,168	80,549,816	60,149,955	81,076,733	80,747,006
C SHAREHOLDERS' FUNDS						
35 Paid up /Assigned capital	3,227,412	3,227,412	3,227,412	3,227,412	3,227,412	3,227,412
36 Share premium/(discount)	2,655,518	2,654,170	2,654,170	2,655,518	2,654,170	2,654,170
37 Revaluation reserves	50,034	56,621	56,621	50,034	56,621	56,621
38 Retained earnings/accumulated losses	1,011,075	2,291,575	2,863,190	1,070,418	2,327,279	2,924,866
39 Statutory loan loss reserves	963,689	878,420	887,863	963,689	878,420	887,863
40 Other reserves	-	580,950	3,580,950	-	580,950	3,580,950
41 Proposed dividends	-	-	-	-	-	-
42 Capital grants	-	-	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	7,907,728	9,689,148	13,270,206	7,967,071	9,724,852	13,331,882
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	68,042,379	90,595,316	93,820,022	68,117,026	90,801,585	94,078,888

III OTHER DISCLOSURES	BANK		
	31-Mar-25	31-Dec-25	31-Mar-26
	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000
1.0 NON-PERFORMING LOANS AND ADVANCES			
(a) Gross non-performing loans and advances	8,646,000	8,234,842	8,250,725
(b) Less: interest in suspense	1,256,379	1,523,892	1,570,366
(c) Total non-performing loans and advances (a-b)	7,389,621	6,710,950	6,680,359
(d) Less: loan loss provision	3,078,820	3,103,498	3,338,819
(e) Net non-performing loans and advances (c-d)	4,310,801	3,607,452	3,341,540
(f) Discounted value of securities	4,173,236	3,495,342	3,263,791
(g) Net NPLs exposure (e-f)	137,565	112,110	77,749
2.0 INSIDER LOANS AND ADVANCES			
(a) Directors, shareholders and associates	716,288	788,913	851,504
(b) Employees	771,253	823,541	785,105
(c) Total insider loans and advances and other facilities	1,487,541	1,612,454	1,636,609
3.0 OFF-BALANCE SHEET ITEMS			
(a) Letters of credit, guarantees, acceptances	28,804,205	29,854,038	29,988,717
(b) Forwards, swaps and options	-	-	2,700,529
(c) Other contingent liabilities	707,709	1,009,130	1,595,624
(d) Total contingent liabilities	29,511,914	30,863,168	34,284,870
4.0 CAPITAL STRENGTH			
(a) Core capital	6,105,197	8,156,561	11,765,756
(b) Minimum statutory capital	1,000,000	3,000,000	3,000,000
(c) Excess/(deficiency)(a-b)	5,105,197	5,156,561	8,765,756
(d) Supplementary capital	1,669,596	1,451,313	1,546,292
(e) Total capital (a+d)	7,774,793	9,607,874	13,312,048
(f) Total risk weighted assets	49,847,070	53,052,597	60,180,540
(g) Core capital/total deposits liabilities	12.1%	11.3%	15.9%
(h) Minimum statutory ratio	8.0%	8.0%	8.0%
(i) Excess/(deficiency) (g-h)	4.1%	3.3%	7.9%
(j) Core capital / total risk weighted assets	12.2%	15.4%	19.6%
(k) Minimum statutory ratio	10.5%	10.5%	10.5%
(l) Excess (deficiency) (j-k)	1.7%	4.9%	9.1%
(m) Total capital/total risk weighted assets	15.6%	18.1%	22.1%
(n) Minimum statutory ratio	14.5%	14.5%	14.5%
(o) Excess/(deficiency) (m-n)	1.1%	3.6%	7.6%
5.0 LIQUIDITY			
(a) Liquidity ratio	69.0%	75.7%	76.9%
(b) Minimum statutory ratio	20.0%	20.0%	20.0%
(c) Excess (deficiency) (a-b)	49.0%	55.7%	56.9%

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 institution's website www.sidianbank.co.ke. They may also be accessed at the institution's head office located at 7th Floor, K-Rep Centre, Wood Avenue, Kilimani, Nairobi.

CHEGE THUMBI
CHIEF EXECUTIVE OFFICER

JAMES MACHARIA
CHAIRMAN

II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED	BANK			GROUP CONSOLIDATED		
	31-Mar-25	31-Dec-25	31-Mar-26	31-Mar-25	31-Dec-25	31-Mar-26
	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000
1.0 INTEREST INCOME						
1.1 Loans and advances	948,076	4,482,862	1,330,489	948,076	4,482,862	1,330,489
1.2 Government securities	822,572	4,512,891	1,512,912	822,572	4,514,292	1,513,216
1.3 Deposits and placements with banking institutions	9,522	231,260	38,557	9,522	231,260	38,557
1.4 Other Interest income	-	-	-	-	-	-
1.5 Total interest income	1,780,170	9,227,013	2,881,958	1,780,170	9,228,414	2,882,262
2.0 INTEREST EXPENSE						
2.1 Customer deposits	870,380	4,082,946	1,116,383	870,380	4,082,946	1,116,383
2.2 Deposits and placement from banking institutions	47,187	129,441	57,853	47,187	129,441	57,853
2.3 Other interest expenses	126,028	583,060	96,713	126,028	583,060	96,713
2.4 Total interest expenses	1,043,595	4,795,447	1,270,949	1,043,595	4,795,447	1,270,949
3.0 NET INTEREST INCOME/(LOSS)	736,575	4,431,566	1,611,009	736,575	4,432,967	1,611,313
4.0 NON-INTEREST INCOME						
4.1 Fees and commissions on loans and advances	94,211	428,499	173,601	94,211	428,499	173,601
4.2 Other fees and commissions	173,460	853,169	230,756	173,460	853,169	230,756
4.3 Foreign exchange trading income/(loss)	38,716	192,039	48,434	38,716	192,039	48,434
4.4 Dividend income	-	110,000	-	-	-	-
4.5 Other income	662,368	2,090,974	48,284	662,368	2,090,974	48,284
4.6 Total Non-interest income	968,755	3,674,681	501,075	1,029,945	3,802,891	557,335
5.0 TOTAL OPERATING INCOME	1,705,330	8,106,247	2,112,084	1,766,520	8,235,858	2,168,648
6.0 OTHER OPERATING EXPENSES						
6.1 Loan loss provision	168,000	2,443,599	259,068	168,000	2,443,599	259,068
6.2 Staff costs	365,005	1,686,625	499,502	374,026	1,724,451	511,195
6.3 Directors' emoluments	25,815	110,441	53,731	25,815	110,864	54,465
6.4 Rental charges	45,681	141,701	46,667	45,681	141,701	46,667
6.5 Depreciation charge on property and equipment	35,266	170,810	53,146	35,316	171,032	53,174
6.6 Amortisation charges	16,352	77,323	23,654	16,571	78,193	23,847
6.7 Other operating expenses	287,063	1,330,282	346,233	291,200	1,358,586	353,046
6.8 Total other operating expenses	943,183	5,960,781	1,282,001	956,609	6,028,426	1,301,462
7.0 Profit/(loss) before tax and exceptional items	762,147	2,145,466	830,083	809,911	2,207,432	867,186
8.0 Exceptional items	-	-	-	-	-	-
9.0 Profit/(loss) after exceptional items	762,147	2,145,466	830,083	809,911	2,207,432	867,186
10.0 Current tax	(238,644)	(710,568)	(249,025)	(252,973)	(766,568)	(260,156)
11.0 Deferred tax	-	283,836	-	-	287,665	-
12.0 Profit/(loss) after tax and exceptional items	523,503	1,718,734	581,058	556,938	1,728,529	607,030
13.0 Other comprehensive income						
13.1 Gains/(losses) from translating the financial statements of foreign operations	-	-	-	-	-	-
13.2 Fair value changes in available for sale financial assets	-	-	-	-	-	-
13.3 Revaluation (deficit)/surplus on property, plant and equipment	-	7,750	-	-	7,750	-
13.4 Share of other comprehensive income of associates	-	-	-	-	-	-
13.5 Income tax relating to components of other comprehensive income	-	(1,163)	-	-	(1,163)	-
14.0 Other comprehensive income for the year net of tax	-	6,587	-	-	6,587	-
15.0 Total comprehensive income/(loss) for the year	523,503	1,725,321	581,058	556,938	1,735,116	607,030



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