UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2026

SidianBank
Own Tomorrow

I STATEMENT OF FINANCIAL POSITION AS AT	BANK 30-Jun-25	BANK 31-Dec-25	BANK 31-Mar-26	BANK 30-Jun-26	GROUP CONSOLIDATED 30-Jun-25	GROUP CONSOLIDATED 31-Dec-25	GROUP CONSOLIDATED 30-Jun-26
	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000
A ASSETS							
1 Cash (both Local & Foreign)	847,446	1,191,029	969,057	1,059,266	847,446	1,191,029	1,059,266
2 Balances due from Central Bank of Kenya	4,694,184	7,159,561	2,032,303	4,982,018	4,694,184	7,159,561	4,982,018
3 Kenya Government and other securities held for dealing purposes	3,656,583	198,220	-	-	3,656,583	198,220	-
4 Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-
5 Investment Securities:							
a) Held to Maturity:							
a. Kenya Government securities	32,898,660	44,487,450	46,593,488	45,758,112	32,909,415	44,497,684	45,768,452
b. Other securities	-	-	-	-	-	-	-
b) Available for sale:							
a. Kenya Government securities	2,740,906	4,548,058	5,360,000	4,573,433	2,740,906	4,548,058	4,573,433
b. Other securities	-	-	-	-	-	-	-
6 Deposits and balances due from local banking institutions	38,904	15,033	2,566,547	12,029	38,904	15,033	12,029
7 Deposits and balances due from banking institutions abroad	288,790	139,261	92,557	346,543	288,790	139,261	346,543
8 Tax recoverable	25,638	-	-	-	33,280	-	-
9 Loans and advances to customers (net)	26,922,583	27,530,623	29,376,928	33,137,921	26,922,583	27,530,623	33,137,921
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-	-
12 Investments in subsidiary companies	1,000	1,000	1,000	1,000	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-
15 Property and equipment	1,246,553	1,414,578	1,441,493	1,405,491	1,246,828	1,414,749	1,405,615
16 Prepaid lease rentals	-	-	-	-	-	-	-
17 Intangible assets	343,831	332,396	336,931	326,583	346,457	334,589	328,389
18 Deferred tax asset	1,096,343	1,472,955	1,472,956	1,472,956	1,099,455	1,479,896	1,473,185
19 Retirement benefit asset	-	-	-	-	-	-	-
20 Other assets	1,373,085	2,105,152	3,576,762	4,495,900	1,689,780	2,292,882	4,827,219
21 TOTAL ASSETS	**76,174,506**	**90,595,316**	**93,820,022**	**97,571,252**	**76,514,611**	**90,801,585**	**97,914,069**
B LIABILITIES							
22 Balances due to Central Bank of Kenya	-	-	-	-	-	-	-
23 Customer deposits	59,978,785	72,360,994	74,158,146	73,454,400	59,853,556	72,302,934	73,415,341
24 Deposits and balances due to local banking institutions	979,995	2,309,539	9,482	3,963,005	979,995	2,309,539	3,963,005
25 Deposits and balances due to foreign banking institutions	-	112,226	6,228	-	-	112,226	-
26 Other money market deposits	-	-	-	-	-	-	-
27 Borrowed funds	5,027,634	4,171,343	3,664,429	3,461,850	5,027,634	4,171,343	3,461,850
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-
29 Tax payable	-	94,336	343,361	36,983	-	100,551	17,718
30 Dividends payable	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-
33 Other liabilities	1,862,885	1,857,730	2,368,171	2,750,974	2,239,297	2,080,140	3,069,908
34 TOTAL LIABILITIES	**67,849,299**	**80,906,168**	**80,549,817**	**83,667,211**	**68,100,481**	**81,076,733**	**83,927,822**
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	3,227,412
36 Share premium/(discount)	2,654,170	2,654,170	2,654,170	2,654,170	2,654,170	2,654,170	2,654,170
37 Revaluation reserves	50,034	56,621	56,621	56,621	50,034	56,621	56,621
38 Retained earnings/accumulated losses	1,208,435	2,291,575	2,863,190	3,399,960	1,297,358	2,327,279	3,482,166
39 Statutory loan loss reserves	1,185,157	878,420	887,863	984,929	1,185,157	878,420	984,929
40 Other reserves	-	580,950	3,580,950	3,580,950	-	580,950	3,580,950
41 Proposed dividends	-	-	-	-	-	-	-
42 Capital grants	-	-	-	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	**8,325,207**	**9,689,148**	**13,270,205**	**13,904,041**	**8,414,130**	**9,724,852**	**13,986,247**
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	**76,174,506**	**90,595,316**	**93,820,022**	**97,571,252**	**76,514,611**	**90,801,585**	**97,914,069**

II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED	BANK 30-Jun-25	BANK 31-Dec-25	BANK 31-Mar-26	BANK 30-Jun-26	GROUP 30-Jun-25	GROUP 31-Dec-25	GROUP 30-Jun-26
	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000
1.0 INTEREST INCOME							
1.1 Loans and advances	1,954,328	4,482,862	1,330,489	3,043,887	1,954,328	4,482,862	3,043,887
1.2 Government securities	1,833,254	4,512,891	1,512,912	3,028,065	1,833,866	4,514,292	3,028,784
1.3 Deposits and placements with banking institutions	63,005	231,260	38,557	112,730	63,005	231,260	112,730
1.4 Other Interest Income	-	-	-	-	-	-	-
1.5 Total interest income	**3,850,587**	**9,227,013**	**2,881,958**	**6,184,682**	**3,851,199**	**9,228,414**	**6,185,401**
2.0 INTEREST EXPENSE							
2.1 Customer deposits	1,888,455	4,082,946	1,116,383	2,277,390	1,888,455	4,082,946	2,277,390
2.2 Deposits and placement from banking institutions	88,028	129,441	57,853	81,743	88,028	129,441	81,743
2.3 Other interest expenses	240,925	583,060	96,713	181,693	240,925	583,060	181,693
2.4 Total interest expenses	**2,217,408**	**4,795,447**	**1,270,949**	**2,540,826**	**2,217,408**	**4,795,447**	**2,540,826**
3.0 NET INTEREST INCOME/(LOSS)	**1,633,179**	**4,431,566**	**1,611,009**	**3,643,856**	**1,633,791**	**4,432,967**	**3,644,575**
4.0 NON-INTEREST INCOME							
4.1 Fees and commissions on loans and advances	195,862	428,499	173,601	343,959	195,862	428,499	343,959
4.2 Other fees and commissions	373,962	853,169	230,757	494,850	489,700	1,091,379	600,928
4.3 Foreign exchange trading income/(loss)	86,353	192,039	48,434	86,423	86,353	192,039	86,423
4.4 Dividend income	-	110,000	-	-	-	-	-
4.5 Other income	1,146,944	2,090,974	48,284	85,998	1,146,945	2,090,974	85,998
4.6 Total Non-interest income	**1,803,121**	**3,674,681**	**501,075**	**1,011,230**	**1,918,860**	**3,802,891**	**1,117,309**
5.0 TOTAL OPERATING INCOME	**3,436,300**	**8,106,247**	**2,112,084**	**4,655,086**	**3,552,650**	**8,235,858**	**4,761,884**
6.0 OTHER OPERATING EXPENSES							
6.1 Loan loss provision	492,500	2,443,599	259,068	766,118	492,500	2,443,599	766,118
6.2 Staff costs	740,511	1,686,625	499,502	1,081,564	758,808	1,724,451	1,106,452
6.3 Directors' emoluments	52,424	110,441	53,731	90,454	52,424	110,864	91,498
6.4 Rental charges	108,872	141,701	46,667	114,435	108,872	141,701	114,435
6.5 Depreciation charge on property and equipment	75,048	170,810	53,146	109,397	75,169	171,032	109,445
6.6 Amortisation charges	33,257	77,323	23,654	57,677	33,694	78,193	58,064
6.7 Other operating expenses	573,217	1,330,282	346,233	699,879	580,690	1,358,586	713,879
6.8 Total other operating expenses	**2,075,830**	**5,960,781**	**1,282,001**	**2,919,524**	**2,102,157**	**6,028,426**	**2,959,890**
7.0 Profit/(loss) before tax and exceptional items	**1,360,470**	**2,145,466**	**830,083**	**1,735,562**	**1,450,493**	**2,207,432**	**1,801,994**
8.0 Exceptional items	-	-	-	-	-	-	-
9.0 Profit/(loss) after exceptional items	**1,360,470**	**2,145,466**	**830,083**	**1,735,562**	**1,450,493**	**2,207,432**	**1,801,994**
10.0 Current tax	(418,141)	(710,568)	(249,025)	(520,669)	(445,147)	(766,568)	(540,598)
11.0 Deferred tax	-	283,836	-	-	-	287,665	-
12.0 Profit/(loss) after tax and exceptional items	**942,329**	**1,718,734**	**581,058**	**1,214,894**	**1,005,345**	**1,728,529**	**1,261,396**
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 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	**942,329**	**1,725,321**	**581,058**	**1,214,894**	**1,005,345**	**1,735,116**	**1,261,396**

III OTHER DISCLOSURES	BANK 30-Jun-25	BANK 31-Dec-25	BANK 31-Mar-26	BANK 30-Jun-26
	Unaudited Shs. '000	Audited Shs. '000	Unaudited Shs. '000	Unaudited Shs. '000
1.0 NON-PERFORMING LOANS AND ADVANCES				
(a) Gross non-performing loans and advances	8,027,090	8,234,842	8,250,725	8,543,619
(b) Less: interest in suspense	1,329,165	1,523,892	1,570,366	1,581,422
(c) Total non-performing loans and advances (a-b)	**6,697,925**	**6,710,950**	**6,680,359**	**6,962,196**
(d) Less: loan loss provision	2,617,627	3,103,498	3,338,819	3,889,137
(e) Net non-performing loans and advances (c-d)	**4,080,298**	**3,607,452**	**3,341,540**	**3,073,060**
(f) Discounted value of securities	3,951,761	3,495,342	3,263,791	3,031,950
(g) Net NPLs exposure (e-f)	**128,537**	**112,110**	**77,749**	**41,110**
2.0 INSIDER LOANS AND ADVANCES				
(a) Directors, shareholders and associates	892,696	788,913	851,504	1,148,306
(b) Employees	799,984	823,541	785,105	829,011
(c) Total insider loans and advances and other facilities	**1,692,680**	**1,612,454**	**1,636,610**	**1,977,317**
3.0 OFF-BALANCE SHEET ITEMS				
(a) Letters of credit,guarantees, acceptances	31,737,450	29,854,038	29,988,717	29,067,772
(b) Forwards, swaps and options	-	-	2,700,529	2,362,498
(c) Other contingent liabilities	1,024,098	1,009,130	1,595,624	1,548,947
(d) Total contingent liabilities	**32,761,548**	**30,863,168**	**34,284,871**	**32,979,217**
4.0 CAPITAL STRENGTH				
(a) Core capital	**6,184,394**	**8,156,561**	**11,765,756**	**12,007,593**
(b) Minimum statutory capital	1,000,000	3,000,000	3,000,000	3,000,000
(c) Excess/(deficiency)(a-b)	5,184,394	5,156,561	8,765,756	9,007,593
(d) Supplementary capital	1,690,310	1,451,313	1,546,292	1,587,314
(e) Total capital (a+d)	**7,874,704**	**9,607,874**	**13,312,048**	**13,594,907**
(f) Total risk weighted assets	51,516,983	53,052,597	60,180,540	63,707,102
(g) Core capital/total deposits liabilities	10.3%	11.3%	15.9%	16.3%
(h) Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%
(I) Excess/(deficiency) (g-h)	**2.3%**	**3.3%**	**7.9%**	**8.3%**
(j) Core capital / total risk weighted assets	12.0%	15.4%	19.6%	18.8%
(k) Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%
(l) Excess (deficiency) (j-k)	**1.5%**	**4.9%**	**9.1%**	**8.3%**
(m) Total capital/total risk weighted assets	15.3%	18.1%	22.1%	21.3%
(n) Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%
(o) Excess/(deficiency) (m-n)	**0.8%**	**3.6%**	**7.6%**	**6.8%**
5.0 LIQUIDITY				
(a) Liquidity ratio	72.6%	75.7%	76.9%	71.1%
(b) Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%
(c) Excess (deficiency) (a-b)	**52.6%**	**55.7%**	**56.9%**	**51.1%**

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.

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