

Sidian Bank Company Profile

Sidian Bank Limited is regulated by the Central Bank of Kenya

SidianBank
Own Tomorrow



WHO WE ARE

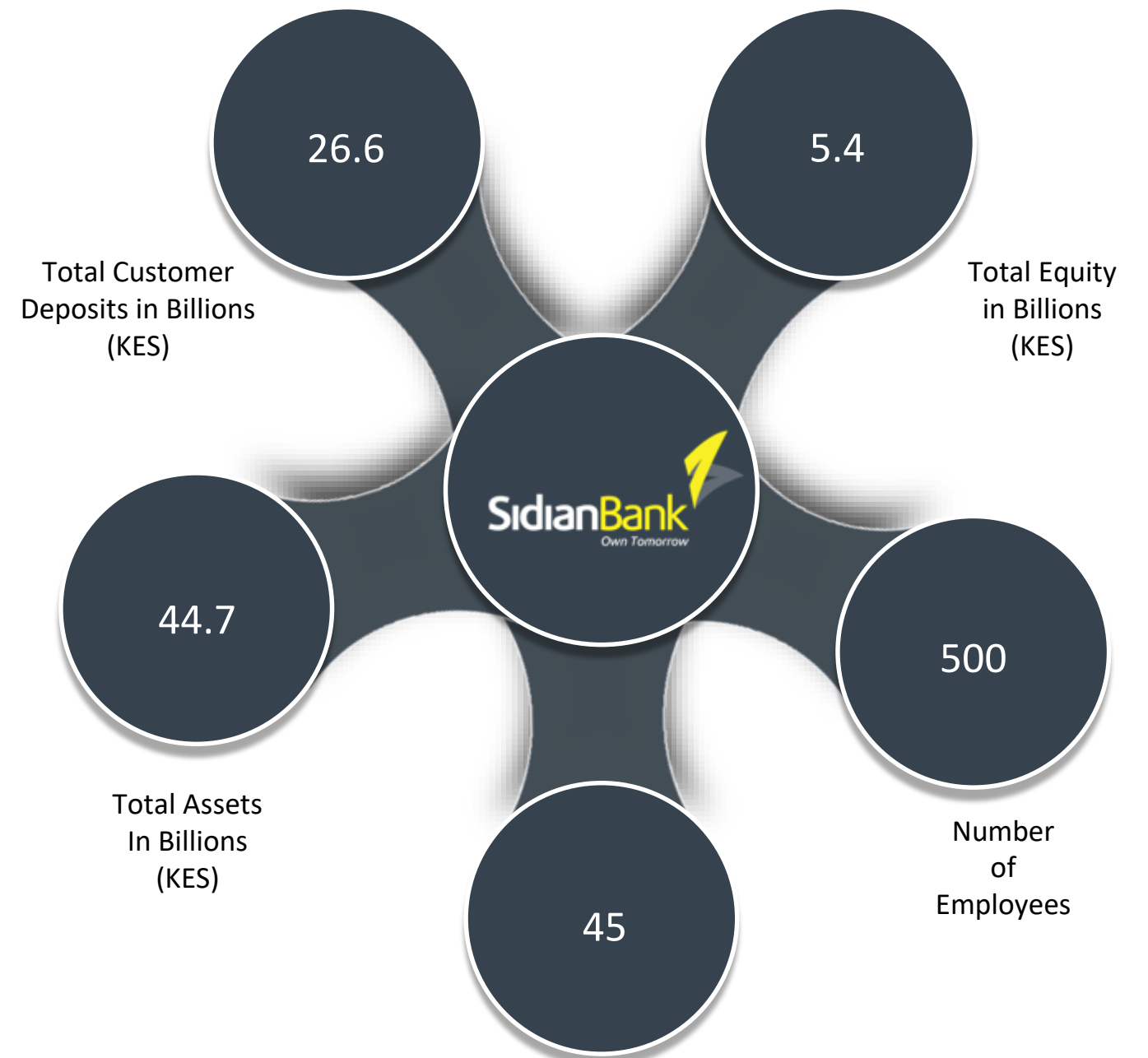
At Sidian Bank, we recognize the significant accountability and inherent risks that an entrepreneur takes to make his ideas and dreams a reality. It is for this reason that our mission is to empower entrepreneurs to create wealth through provision of transformational financial solutions that meet entrepreneurs needs and facilitate growth through convenience and choice.

OUR MISSION

To empower entrepreneurs to create wealth through provision of transformational financial solutions.

OUR VISION

To be the preferred partner in realizing entrepreneurial potential.



NET PROFIT: KES. 248 Million

Figures as at 30th Sept 2023

Number
of
Branches

Our History



Year	Event
1984	Established as a project by K-Rep Group that supported the development of Small and Micro Enterprises through NGO managed programs.
1987	The project was incorporated as a local NGO.
1999	Licensed as a fully fledged commercial bank, regulated by the Central Bank of Kenya .
2014	In November 2014, Centum Investment Company Limited , acquired majority shareholding of K-Rep Bank, making it a subsidiary of Centum .
2015	Established Sidian Bancassurance Intermediary Limited (Formerly K-Rep Insurance Agency) in 2015 - a fully owned subsidiary of Sidian Bank .
2016	Re-branded to Sidian Bank Limited in line with our corporate strategy of achieving Tier 2 status.
2018	Received KES 228 Million (Euro 2 Million) from East African Development Bank (EADB) to support lending to the Agricultural Value Chain. Further KES 429 million (Euro 3.5 Million) received in subsequent years up to 2022 , to continue supporting lending to the Agricultural Value Chain.
2019	Received USD 12 million Tier 2 capital injection from Investment Fund for Developing countries (IFU) , to support the growth of the Bank to Tier 2 status.
2019	Received USD 20 Million from The Dutch Entrepreneurial Development Bank (FMO) to support the bank's growth plans to further its investment to provide affordable credit to its SMEs.
2020	Received Euro 200,000 from Aqua for All for on lending to Water, Sanitation and Hygiene (WASH) sector.
2021	Received USD 9 Million from Oikocredit and USD 10 Million from Triodos Investment Management for expansion of micro and small medium size enterprise portfolio. Received USD 5 million(KES 564 Million) from WaterEquity for on lending to Water, Sanitation and Hygiene (WASH) sector.
2021	Received USD 10 Million Tier 2 Capital Injection from EMF Microfinance Fund
2023	Received additional USD 5 million (KES 682 Million) from WaterEquity for on lending to Water, Sanitation and Hygiene (WASH) sector. Received additional USD 10 Million from Oikocredit for expansion of WASH, Education and SME portfolios.

Our Solutions

Sidian Bank Limited has been in operation for 39 years, with its inception as a project that supported the development of SME, Corporate and Micro customers and has grown to offer transformational financial solutions specializing in the following:

- ✓ Trade Finance
- ✓ Public Sector
- ✓ Corporate Banking
- ✓ Bancassurance
- ✓ Consumer Banking
- ✓ Custodial Services
- ✓ SACCO Banking
- ✓ Government and Institutional Banking
- ✓ Retail & SME Banking
- ✓ Digital Banking
- ✓ Treasury & Forex Services

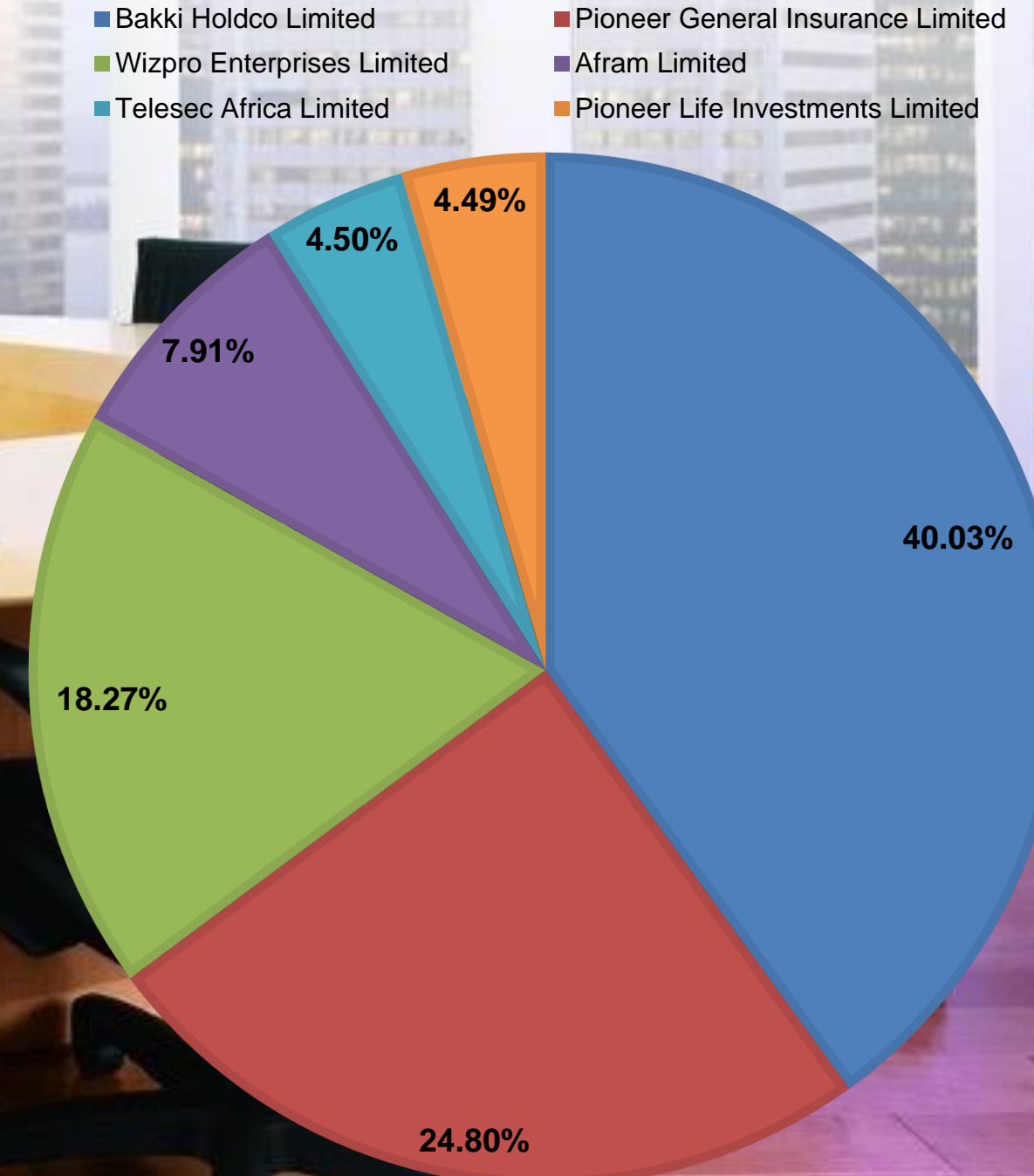


Our Shareholding

Bakki Holdco Limited (Bakki), the majority shareholder, is a wholly owned subsidiary of Centum Investment Company PLC. (Centum)

Centum is East Africa's leading investment company listed on the Nairobi Securities Exchange and Uganda Securities Exchange with a Net Asset Value of over KES 36 billion. The company has been a shareholder of the Bank since 2004, with a current shareholding of 40.03%.

The Government of Kenya through Industrial & Commercial Development Corporation(ICDC), owns 22.97% of the shares in Centum Investment Company PLC thus ultimately owning indirectly a stake of 9.19% in the Bank.
















*Shareholding as at 31st December 2023

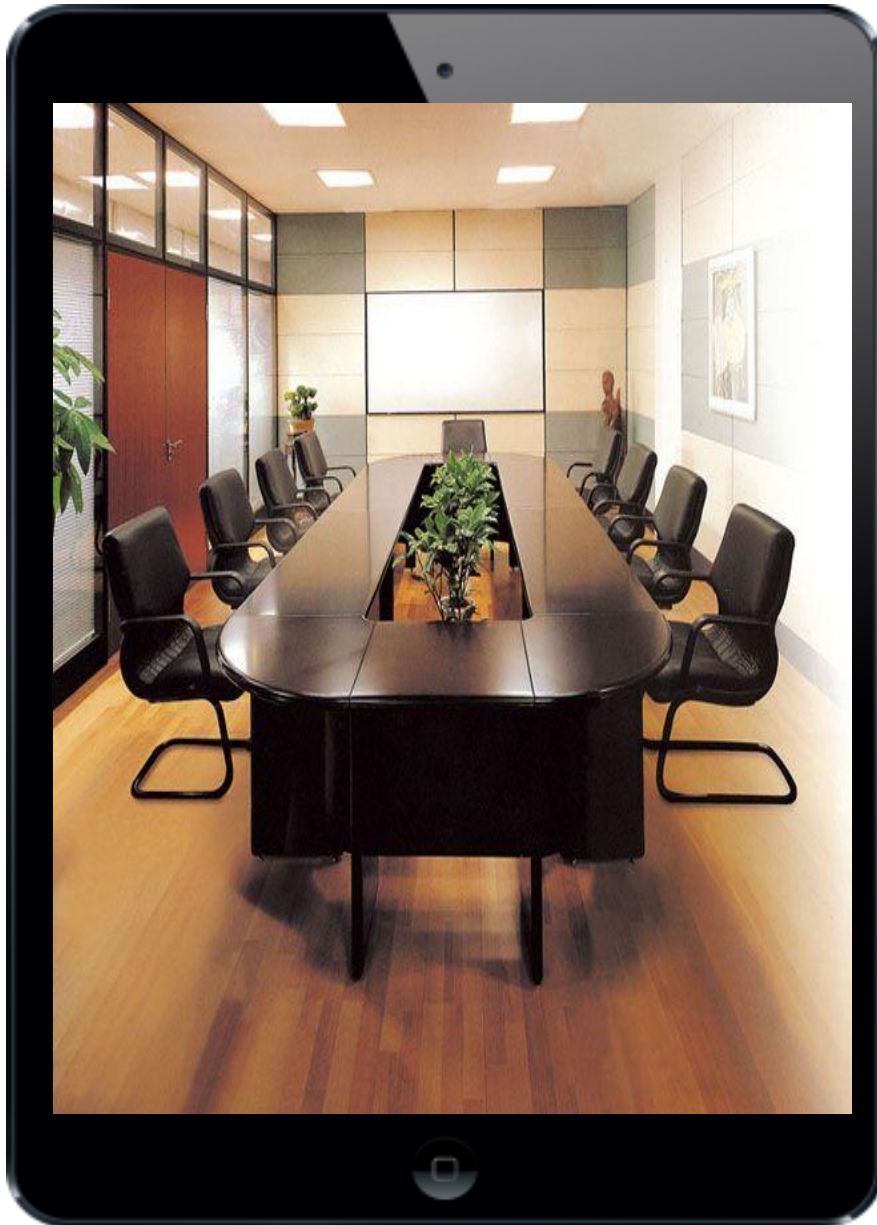
Our Strategic Partners



Key Strategic Partners: Reputable Shareholder and Key Partners To Be Leveraged For Growth

Partner	Comments
	<p>Centum Investment Company Limited is East Africa's leading investment company with real estate & infrastructure, financial services, FMCG, power as key sectors with total assets of portfolio at USD 620mn.</p>
	<p>Sidian Bank in 2020 received USD 20 million from The Dutch Entrepreneurial Development Bank (FMO), to support the Bank's growth plans to further its investment in affordable credit to its SME clients and privately-owned business enterprises as it works towards empowering entrepreneurs realize their potential through providing solutions for wealth creation.</p>
	<p>Sidian entered a partnership with MCF in 2016 to provide private medical service providers with loans for purchase of medical equipment, expansion of facilities and technical know-how from MCF. Partnership has been in existence since 2011.</p>
	<p>Sidian Bank and The East African Development Bank partnered to provide financial solutions to entrepreneurs in the Agribusiness sector. Received Euro 5.5 million from EADB to on-lend to Agricultural Value Chain.</p>
	<p>Partnership for IT co-location services in which the bank's servers are hosted at the Safaricom facility.</p>
	<p>Partner in providing debt capital to Sidian since 2011.</p>
	<p>Sidian Bank in 2019 received USD 12 million Tier 2 capital injection from the Investment Fund for Developing Countries (IFU), a Danish Development Finance Institution (DFI) as part of the broader initiative to grow the Bank to Tier 2 status</p>
	<p>Sidian has partnered with Orb Energy to issue asset-financing loans to households and SME's purchase solar panels.</p>
	<p>Sidian has partnered with Sun Culture to issue asset-financing loans to farmers to purchase irrigation equipment.</p>
	<p>Sidian has partnered with Aqua for All, on a COVID Response Loan Program for MFIs and MSMEs. This facility provides (attractive) working capital loans to MSMEs and MFIs to respond to opportunities/challenges during this time of the COVID-19 pandemic.</p>
	<p>The Bank secured a senior unsecured facility of USD.10M from Triodos Investment Management in 2021. The investment has enabled the Bank expand its loan portfolio of Micro Small and Medium Enterprises over the period.</p>
	<p>Sidian Bank received KES 564 Million Long-Term Funding From WaterEquity (USA) For On-Lending To Water, Sanitation And Hygiene (WASH) Sectors. This partnership between WaterEquity and Sidian Bank is among the initiatives that helps bridge the gap that exists in communities in Kenya where much needed water and sanitation services are inaccessible for various reasons.</p>
	<p>Sidian Bank has received KES 1.1 billion (USD 10 million) from EMF Microfinance Fund (EMF) that will facilitate on-lending to Micro and SME enterprises as well as boost the bank's regulatory capital.</p>

Our Capabilities



TRADE FINANCE

Trade Finance is the flagship product of the bank that has enabled our customers participate in the tendering process and successfully execute their mandates.
Solutions: Bid bonds, other bank guarantees, letters of credit, import/export financing, LPO financing, invoice discounting, among other trade facilitation instruments.

WEALTH MANAGEMENT & FX SERVICES

Competitive quotes on call deposits, fixed deposits and money market placements. Competitive rates on FCY transactions.

GOVERNMENT & INSTITUTIONAL BANKING

Government Banking: We offer banking solutions to National and County Government.
Institutional Banking: We offer banking solutions to institutions: SACCOs, Cooperatives, Churches, Educational, Law Firms, among others

LENDING ABILITY

Sidian Bank can lend up to KES. 1 billion to a single customer.

GEOGRAPHICAL PRESENCE

Sidian Bank has a network of 44 branches offering both banking and insurance services.

CUSTODIAL SERVICES

We provide services for safe keeping and administration of a range of securities.

BANCASSURANCE

Sidian Bancassurance Intermediary Limited offers cover for Business Risk, Road Risk, Engineering Risks, Micro-Insurance Risk, Medical Risk, Marine Risk and Life Assurance among others.

DIGITAL BANKING

We offer seamless customer experience across all channels: SidianVIBE (Mobile Banking), Internet Banking (Personal & Corporate), Debit & Credit Cards, Sidian Express, Remote Cheque Scanning, Sidian Credible.

Our Board of Directors



Dr. James Mworia
Board Chairman

Dr. Mworia is the Group Chief Executive Officer and Managing Director of Centum Investment Company Plc., a position he has held since October 2008.

Dr. Mworia serves on several boards, including Sidian Bank Limited, where he serves as Chairman; Lewa Wildlife Conservancy as well as in the Laikipia Development Authority Board. He also previously served on the boards of Almasi Beverages Limited, Nairobi Bottlers Limited and Nairobi Securities Exchange. Dr. Mworia was appointed as Chancellor of Machakos University in October 2016. Dr. Mworia holds a Bachelor of Laws Degree from the University of Nairobi, and an Honorary Doctoral Degree in Business from Machakos University.

He is an Advocate of the High Court of Kenya, a CFA Charter Holder, a Chartered Global Management Accountant, a Fellow of the Kenyan Institute of Management, and a member of the Institute of Certified Public Accountants of Kenya.



Mr Chege Thumbi
Chief Executive Officer

Mr. Chege Thumbi joined Sidian Bank in July 2017 as the Chief Executive Officer. His career spans over 30 years across multiple fields in the banking sector.

He was previously the CEO of Credit Bank from 2015 to 2017. Prior to that, he was the Director Technology & Operations at NIC Bank (group) for a period of 4 years. He steered the implementation of T24 across the three East African Countries that transformed the bank through creating high efficiencies in shared services. He previously held a position of Group Technology & Operations Director at Chase Bank, now SBM Bank.

From 2005 to 2010, he served in various capacities at Barclays Bank, now Absa. In his role as the Director, Service Delivery, Change and Technology, he played a significant role in the implementation of mobile banking and Flex Cube. While in Barclays, he also managed the Ghana operations from 2008 to 2010. Prior to joining Barclays Bank, he was the General Manager, Service Delivery, Technology & Operations at Commercial Bank of Africa as from 2005 until 2008.

Mr. Thumbi has also held several leadership positions at other institutions such as ABN AMRO and Citibank. Mr. Thumbi holds a Bachelor of Science, Electrical Engineering degree. He also has an ACIB Banking Diploma.

Our Board of Directors



Mr. Tom Kariuki
Board Member

With over 18 years of experience as a career banker, Mr. Kariuki has previously worked at CBA and Co-operative Banks in various capacities. He retired as the Group Corporate and Institutional Banking Director of Co-operative Bank in 2013.

He is currently a Director at Jabulani Investments and Togen Holdings and a senior advisor at Khweza Consulting.

He holds an MBA in Finance and a degree in International Business Administration (Finance and Strategy) from USIU as well as an ACI Dealing Certificate.



Ms. Catherine Mturi - Wairi
Board Member

Ms. Wairi is a finance professional who has served in various roles over the last 23 years at the Kenya Ports Authority (KPA), formerly the Managing Director.

She is a member of Institute of Directors, ICPAK, ICPSK, Association of Women Accountants of Kenya, (AWAK) Kenya Institute of Management and WOMESA. Previously served on the Local Tax Tribunal, and was a, Trustee of the KPA Staff Pension Scheme.

She holds a number of qualifications including an MBA in Strategic Management from USIU, BSc. in Finance and Accounting from USIU, CPA, CPS and is a Certified SAP Consultant (Finance).

Our Board of Directors



Mr. Mbaabu Muchiri
Board Member

Mr. Mbaabu is a banking and financial professional with over 27 year of experience, largely in the financial industry. Mr. Mbaabu is the Founder of Progressive Credit and has held the position of Chief Executive Officer and Managing Director at the company since 2011.

Prior to founding Progressive Credit, Mr. Mbaabu served in various capacities in the Financial Sector as well as the Fast-Moving Consumer Goods (FMCG) sector including; Director of Credit Equity Bank; Bank Supervisor at the Central Bank of Kenya; Regional Financial Services Manager for Coca-Cola Africa, Middle Africa & Islands Region, and Accountant in charge of receivables and payables at Coca Cola Africa, Northern Africa Division among other roles.

Mr. Mbaabu is a CPA (K) holder, a Certified Public Secretary and a Certified Information Systems Auditor. He also holds a Bachelor of Education- Business Studies and Economics Degree, a Master's Degree in Business Administration - strategic management, and a graduate with Advanced Management Programme (AMP) by IESE Business, University of Navarra, Spain, and Strathmore Business School.



Mr. Kimanathi Mutua
Board Member

Mr. Mutua is the founding Managing Director of Sidian Bank and a Director of the K-Rep Group.

He holds several qualifications including a Bachelor of Commerce degree from the University of Delhi and has over 35 years of experience in banking, microfinance and financial inclusion.

He is currently a board member of Sidian Bank, K-Rep Group, CIDR Pamiga (Paris), ECLOF International (Switzerland).

Our Senior Management Team



Mr Chege Thumbi
Chief Executive Officer

Mr. Chege Thumbi joined Sidian Bank in July 2017 as the Chief Executive Officer. His career spans over 30 years across multiple fields in the banking sector.

He was previously the CEO of Credit Bank from 2015 to 2017. Prior to that, he was the Director Technology & Operations at NIC Bank (group) for a period of 4 years. He steered the implementation of T24 across the three East African Countries that transformed the bank through creating high efficiencies in shared services. He previously held a position of Group Technology & Operations Director at Chase Bank, now SBM Bank.

From 2005 to 2010, he served in various capacities at Barclays Bank, now Absa. In his role as the Director, Service Delivery, Change and Technology, he played a significant role in the implementation of mobile banking and Flex Cube. While in Barclays, he also managed the Ghana operations from 2008 to 2010. Prior to joining Barclays Bank, he was the General Manager, Service Delivery, Technology & Operations at Commercial Bank of Africa as from 2005 until 2008.

Mr. Thumbi has also held several leadership positions at other institutions such as ABN AMRO and Citibank. Mr. Thumbi holds a Bachelor of Science, Electrical Engineering degree. He also has an ACIB Banking Diploma.



Mr. Douglas Mwangi
Director - Finance & Strategy

Mr. Douglas Mwangi joined Sidian Bank in June 2017 as the Director – Finance and Strategy. He has over 8 years’ experience in the banking sector and over 12 years’ experience in Accounting and Audit. He possesses a wealth of experience spanning across Strategy Formulation and Implementation, Financial & Management Reporting, Corporate Planning, Corporate Finance, Asset Liability Management and Performance Management.

He derives his expertise from leadership roles at Sidian Bank, Bank of Africa Kenya as the Head of Finance and at PricewaterhouseCoopers (PwC). At PwC, he worked both in Kenya and in the United Kingdom (UK), providing Assurance and Business Advisory Services to companies in various industries with a focus on the Financial Services Industry.

Mr. Mwangi holds a Master’s Business Administration (MBA) degree from Warwick University, UK and a Bachelor of Commerce, First Class Honor’s degree, from the University of Nairobi. He is also a Certified Public Accountant of Kenya, CPA (K).



Mr. Nahashon Wamugi
Director - Credit Risk

Mr. Nahashon Wamugi joined Sidian Bank in November 2019 as the Director – Credit Risk. He has extensive experience in credit risk management and compliance with over 20 years’ experience in various leadership roles in the banking industry, a bulk of which have been in credit risk management.

He has previously held senior management roles in Standard Chartered, Co-operative Bank of Kenya, NCBA Bank and risk management consultancy.

Mr. Wamugi holds an MBA (Banking and Finance) from Moi University, Certified Public Account (CPA Finalist) and is an Associate of Kenya Institute of Banker (AKIB).

Our Senior Management Team



Mr. James Muigai
Director IT & Operations

Mr. James Muigai joined Sidian Bank in July 2020 as the Director – IT & Operations. He has over 14 years' experience in the banking sector having held several senior management positions in IT, Retail Banking, Innovation, and Digital Banking.

An experienced leader in Banking and Fintech space, Mr. Muigai has successfully delivered transformational projects, startup incubation and scaling having previously worked with KCB, NIC, NCBA and Credit Bank.

His areas of expertise include but are not limited to Banking and Financial Services, specifically in technology, business process management, innovation management, fintech support, digital transformation and large-scale implementations. Prior to joining the Bank, he was the Head of Branch Business at NIC Bank, (now NCBA Group) and previously, General Manager – NIC Ventures.

Mr. Muigai holds a Master of Science in Data Communications and a Bachelor of Telecommunication and Information Technology.



Ms. Rozalic Gichora
Head - Enterprise Risk Management

Ms. Rozalic Gichora joined Sidian Bank in June 2020 as the Head of Enterprise Risk Management.

She has over 11 years' experience in Banking Enterprise Risk management with overall 17 years' experience, including 6 years in Government of Kenya. Her areas of expertise include but are not limited to: Enterprise risk management for financial institutions, Business continuity management and planning, Capital planning and assessments, Implementing Basel compliance and Compliance to banking rules, regulations and legislation to include Anti-Money Laundering and Counter Terrorism Financing (CTF) controls, and enforcing Know Your Customer (KYC). Others are developing and implementing models required for operating within acceptable standards and developing systems for the handling and resolution of policy violation. Prior to joining the bank, she was at Gulf African Bank (K) Ltd as Head of Risk and Compliance.

Ms. Gichora is a certified Risk, Compliance and Anti-Money Laundering Specialist, a Member of The Association of Certified Compliance Professionals for Africa (ACCPA, Kenya Charter) and Certified Anti-Money Laundering Specialists (ACAMS). She holds an MBA in Strategic Management and a Higher Diploma in Human Resource Management, Institute of Human Resource Management Kenya. She is pursuing a Master of Science in Banking and Finance.

Our Senior Management Team



Mr. Peter Karichu
Head of Internal Audit

Mr. Peter Karichu joined the Bank in March 2005. He served in several roles and rose through the ranks to his current position as Head of internal Audit.

He is an Experienced professional with over 16 years hands-on experience in Banking Regulatory Compliance Initiatives, Audit, Fraud, Risk Assessment and Investigations. His areas of expertise include executing regulatory compliance initiatives covering Banking, Control Objectives for Information and Related Technologies (COBIT), Financial Reporting, Corporate Finance and operational efficiency

Mr. Karichu holds a Bachelor's degree in Finance and pursuing a Master of Science in Finance from Strathmore University. He is a Chartered Certified Accountant, Certified Internal Auditor and a member of Institute of Internal Auditors. He is also a Certified Information Systems Auditor and a Certified Information Security Manager.



Ms. Wangari Muchoki-Gathu
Head of Human Resources

Ms. Wangari Muchoki-Gathu joined Sidian Bank in April 2018 as the Head of Human Resources. She is a Human Resource practitioner leading Organizational Development and Human Resources initiatives linking human capital to strategic business results. She has shaped high performing cultures with experience in all HR facets, is proactive in identifying problems and active in fixing issues with people being at the core. She spearheads the people agenda at Sidian Bank by focusing on engagement and productivity of all team members.

Prior to joining the Bank, she was the Head of Human Resources at Jamii Bora Bank and has previously worked for Commercial Bank of Africa (CBA) and Equity Bank in various capacities within HR. She is also a fellow of Acumen Fund, a global fund focused on social impact of pure philanthropy.

Ms. Muchoki-Gathu holds a Bachelor of Arts degree in Economics & Sociology. She is also a holder of Certified HR Professional Kenya CHRP (K) and a Practicing Certificate (IHRM).





Our Accolades

Think Business Banking and Insurance Awards



2023

- Best Banking in Agriculture & Livestock Financing Banking 1st Runners Up - Think Business Banking Awards 2023
- Best Banking in Digital banking 2nd Runners Up - Think Business Banking Awards 2023
- 2nd Runners Up: Overall Best Bancassurance Intermediary
- 2nd Runners Up: Best Bancassurance Intermediary in Non-Life and Non-Embedded products

2022

- Winner – Best Bank in Digital Banking
- Winner – Best Bank in Lowest SME Charges
- 2nd Runners Up: Best Bank in Mobile Banking
- 2nd Runners Up: Best Bank in Trade Financing
- 2nd Runners Up: CEO of the Year

2021

- Best Banking in Digital Banking 1st Runners Up - Think Business Banking Awards 2021
- Best Banking in Internet Banking 2nd Runners Up - Think Business Banking Awards 2021
- Best Banking in Mobile Banking 2nd Runners Up - Think Business Banking Awards 2021
- Best Banking in Agriculture & Livestock Financing Banking 2nd Runners Up - Think Business Banking Awards 2021
- Best Bank in Customer Satisfaction Tier III - Think Business Banking Awards 2021

2020

- Best Banking in Digital Banking - Think Business Banking Awards 2020
- Best Banking in SME Banking 2nd Runners Up - Think Business Banking Awards 2020
- Best Banking in Trade Banking 2nd Runners Up - Think Business Banking Awards 2020
- Best Banking in Internet Banking 2nd Runners Up - Think Business Banking Awards 2020
- Best Banking in Mobile Banking 2nd Runners Up - Think Business Banking Awards 2020
- Best Banking in Agriculture & Livestock Financing Banking 2nd Runners Up - Think Business Banking Awards 2020

2019

- Best Bank in Mobile Banking 2nd Runners Up - Think Business Banking Awards 2019
- Best Bank in Internet Banking 2nd Runners Up - Think Business Banking Awards 2019

2018

- Best Bank in Trade Financing 2nd Runners Up - Think Business Banking Awards 2018

Digital Inclusion Awards 2018

- Winner - Best Emerging (Tier 2&3) Bank App

CIO 100 Africa Awards



2022
Gold Mark in recognition of excellence in enterprise Information Technology adoption.



2019
Gold Mark in recognition of excellence in enterprise Information Technology adoption.



2021
Silver Mark in recognition of excellence in enterprise Information Technology adoption.



Kenya Bankers Association (KBA) Customer Service Awards



2022

KBA Customer Service Award
2nd Place: Best in Tier 3
Recognized for Customer Responsiveness
and Satisfactory Digital Experience



2021

SFI Catalyst Awards
2nd Place: Client Case Study
Best in Financing SME



2021

KBA Customer Service Award
2nd Place: Best in Tier 3
Recognized for Customer
Responsiveness and Satisfactory Digital
Experience



2020

KBA Customer Service Award
2nd Place: Best in Tier 3
Recognized for Customer Responsiveness
and Satisfactory Digital Experience

Kenya Bankers Association Kaa Chonjo Campaign



*Kaa Chonjo
Banking Awards*

2018 – 1st Place



*Kaa Chonjo
Banking Awards*

2019 – 1st Place



*Kaa Chonjo
Banking Awards*

2020 – 1st Place



*Kaa Chonjo
Banking Awards*

2021 – 2nd Place



*Kaa Chonjo
Banking Awards*

2022 – 3rd Place



Our 45 Branch Network

Nairobi Region – 14 Branches

Kilimani Branch – Head Office
K-Rep Center, Wood Avenue, Kilimani, Nairobi

Kawangware Branch
Opp. Precious Blood Secondary School

Kenyatta Market Branch
Phikago House, Kenyatta Market, Mbagathi Rd, Nairobi

Kangemi Branch
Palace Building - Kangemi Opposite Naivas Supermarket

Westlands Branch
Ground Floor, The Mall – Westlands

Kenyatta Avenue Branch
Standard Building Kenyatta Avenue, Nairobi

Moi Avenue Nairobi Branch
MKU Building Ground Floor- Moi Avenue,

River Road Branch
Kamae Road, Off Luthuli Avenue

Gikomba Branch
Ground Floor, Kensta Metal & Hardware Store, Along Pumwani Road

Buruburu Branch
Vision Plaza, First Floor, Buruburu, next to Quickmart Supermarket

Sameer Branch
Sameer Business Park along Mombasa road

Mlolongo Branch
Merchant Shopping Arcade

Nairobi Region

Two Rivers Branch
Two Rivers Mall, Kiambu Road

Kamakias Branch
2nd Floor, Viashla Premier Building, along Eastern Bypass

Eastern Region – 4 Branches

Machakos Branch
Mbolu Malu Road, off Syokimau Road

Emali Branch
Emali, Next to Post Bank Nairobi/Mombasa Highway

Kitui Branch
Mututo Plaza, Kilungya Street

Kibwezi Branch
Manna House, opp. Post Office Read

Western Region – 4 Branches

Bungoma Branch
Moi Avenue, Opposite KCB

Kitale Branch
Tanna Building, Kenyatta Street

Busia Branch
Tesla Plaza

Kakamega Branch
Canon Awori Street

Central Region – 11 Branches

Nyeri Branch
Caledonia House, Nyeri Next to Telkom Kenya

Nanyuki Branch
Lumumba Road

Nyahururu Branch
Kenyatta Road

Isiolo Branch
Ibada Plaza Building Isiolo Town, along Isiolo-Marsabit Road

Meru Branch
Ghana Road, Opp. Uchumi Supermarket

Nkubu Branch
Nkubu Centre, along Embu/Meru Road

Chuka Branch
Captain House, Meru/Nairobi Highway

Embu Branch
Mumaka Building, Embu Kiritiri Road

Mwea Branch
Nairobi Meru Highway Opposite Merica Petrol Station

Kerugoya Branch
Kerugoya-Kagumo Road, opposite Total Petrol Station

Thika Branch
Harry Thuku Road - Thika Arcade, Ground Floor

Rift Valley Region - 6 Branches

Eldoret Branch
Kirem Arcade, Nairobi Road

Kericho Branch
Kuriot House Moi Highway opposite Police Station, next to Shell Petrol Station

Nakuru Branch
Belpar House, Kenyatta Avenue, Nakuru

Naivasha Branch
Naivasha Town, Moi Road Penibrah House, next to Total Petrol Station

Kajiado Branch
Kajiado Township, Market Road

Rongai Branch
Honeymoon Building Magadi Road, next to CleanShelf Supermarket

Coast Region - 4 Branches

Mombasa Branch
Along Moi Avenue

Kengeleni Branch
Ground Floor, Kengeleni Building, Off Nyali Road, Mombasa

Mtwapa Branch
Malindi Road – North Coast Next to Safaricom, Ground floor

Nyali Branch
Basic Nyali Mall, Links Road, Nyali

Nyanza Region – 2 Branches

Kisumu Branch
Imperial Express Hotel, Oginga Odinga Road

Kisii Branch
Ouru Superstore House

Sidian Bank Company Profile

Sidian Bank Head Office,
7th Floor K-Rep Centre, Wood Avenue, Kilimani,
P.O. Box 25363-00603, Nairobi, Kenya.
Email: talktous@sidianbank.co.ke
Telephone: (+254)0711- 058000

Sidian Bank Limited is regulated by the Central Bank of Kenya



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