

By John Ricks Kayizzi

Centenary Bank has continued on its profitability trail, posting strong results for the year ended December 2025, tilting towards steady growth in key financial indicators and a deepened commitment to inclusive and sustainable banking.

According to the bank's latest performance statement, Centenary Bank registered a 23.9% growth in profit after tax to sh424.2b, driven by disciplined lending, increased customer confidence and expansion in mission-driven portfolios.

Dr Fabian Kasi, the Centenary Bank's managing director, said the results reflect a deliberate strategy anchored on sustainability and financial inclusion. "Our solid performance in 2025 reflects the depth of our Environmental, Social and Governance (ESG) integration and alignment with national and international priorities for sustainable development," Kasi explained.

He noted that this intentionality enabled the bank to directly invest sh281.7b in sustainable finance toward green and social impact projects, directly benefiting more than 180,000 Ugandans.

ROBUST BALANCE SHEET

The bank's balance sheet remained robust, with total assets exceeding sh8.6 trillion, while customer deposits rose by 25.1% to sh5.2 trillion, highlighting growing public trust.

Centenary bank registers sh424.2b profit



Fabian Kasi



**Centenary Bank
invested sh4.9b
in supporting
over 1,100
community
programmes.**

Net loans and advances expanded to sh4.1 trillion, largely driven by agriculture and micro, small and medium enterprise (MSME) financing.

Centenary Bank's outreach also continued to widen, with more than 3.4 million active customers served through a network of 81 branches, 214 ATMs and over 9,000 agent banking points across the country.

UNDERSERVED COMMUNITIES

The statement indicates that over 2.3 million customers—representing the bulk of its clientele—were drawn from underserved communities, including smallholder farmers, women, youth and refugees. This focus remains central to the bank's long-standing mission.

Sustainability and environmental stewardship also featured prominently in the bank's 2025 performance. The lender recorded a 6.3% reduction in operational carbon emissions, achieved through energy efficiency initiatives and the transition of 10 branches to solar power. In addition, more than 69,000 indigenous trees were planted as part of a broader environmental restoration programme aimed at rehabilitating degraded land and promoting climate resilience.

SUSTAINABLE FINANCE

The bank's sustainable finance portfolio continued to grow, with sh281.7b disbursed in green and social impact loans.

This brought its mission-critical portfolio to sh1.76 trillion, supporting over 180,000 farmers, women and rural enterprises.

Women-focused lending remained a priority, with 118,766 loans disbursed to women entrepreneurs, accounting for 38.79% of total borrowers. Initiatives, such as GROW, Supawoman and youth-focused financing schemes played a key role in expanding access to credit.

"Agriculture financing also remained a cornerstone, supporting more than 58,000 smallholder farmers, many of whom traditionally lack collateral," the bank stated, adding that these interventions are helping to boost agricultural productivity, household incomes and food security.

Microfinance services reached over 122,000 clients, while digital lending continued to grow, enhancing access and convenience for low-income households.

Community-based financing through SACCOS and Village Savings and Loan Associations also expanded, reaching nearly 90,000 clients.

CORPORATE SOCIAL RESPONSIBILITY

Beyond financial services, Centenary Bank invested sh4.9b in corporate social responsibility initiatives,

FOREX RATES

CURRENCY BUY SELL

US DOLLAR 3,730 3,770

EURO 2,300 4,450

POUND 4,950 5,150

KENYA SH 28 31

TANZ SH 1.38 1.6

DHIRAM 915 1,100

S.A RAND 226 260

JAPANESE YEN 17 48

RWANDES FRANC 2 3.7

DOLLAR SMALL 3,300 3,770

COMPILED BY MOSES KIGONGO
RATES ARE SUBJECT TO CHANGE

supporting over 1,100 community programmes in health, financial literacy and stakeholder engagement.

Its long-standing partnership with Rotary International also continued to make an impact, with contributions exceeding sh1.1 billion in 2025 alone through initiatives, such as the Cancer Run, medical camps and malaria campaigns.