ESG and CSR Quarterly Newsletter (January – March 2026)

A. Advancing Our ESG Commitment

At Centenary Bank, embedding environmental, social and governance principles into our operations remains a strategic priority. The first quarter of 2026 has seen significant strides across several fronts, from risk management to climate action, each reflecting our resolve to be a responsible and forward-looking financial institution.

Strengthening our Environmental and Social Risk Management

We have continued to sharpen our approach to environmental and social risk in our credit operations. Our Environmental and Social Risk Assessment (ESRA) toolkit has been enhanced and aligned with the International Finance Corporation (IFC) Performance Standards, a globally recognised benchmark for identifying and managing environmental and social risks in project and business financing. This alignment ensures that our lending decisions are underpinned by rigorous, internationally credible criteria.

Our commitment to responsible business practice extends beyond lending. We have introduced formal ESG criteria for all service providers and third-party vendors, embedding sustainability expectations directly into our procurement processes. This means that the organisations we work with are held to the same values we champion internally.

We have also enhanced our exclusion list, reinforcing our firm commitment to financing only activities that are ethical, legal and minimise harm to people and the environment.

Materiality Assessment: Knowing What Matters Most

Our Board approved the bank's materiality assessment report, a foundational step in focused, credible sustainability strategy and reporting. This assessment identifies the issues that most significantly affect our business performance and our stakeholders, evaluated from both a financial materiality and impact materiality perspective. It gives us clarity and direction, ensuring that our sustainability efforts are targeted where they matter most. Some key critical areas identified included financial inclusion, climate resilience, customer protection and responsible lending, data privacy and access to green finance.

Launching Our Sustainable Finance Framework

A landmark achievement this period is the completion and publication of our Sustainable Finance Framework. Developed in alignment with the Green Bond Principles and Social Bond Principles of the International Capital Market Association (ICMA), the Loan Market Association (LMA) guidelines, and the Uganda Banking Industry ESG Framework, this document sets out the architecture for how Centenary Bank will direct financing toward eligible green and social impact categories.

Beyond guiding our lending, the framework positions the bank to build the institutional capacity required to issue green and social bonds, an important step toward mobilising capital for sustainable development in Uganda.

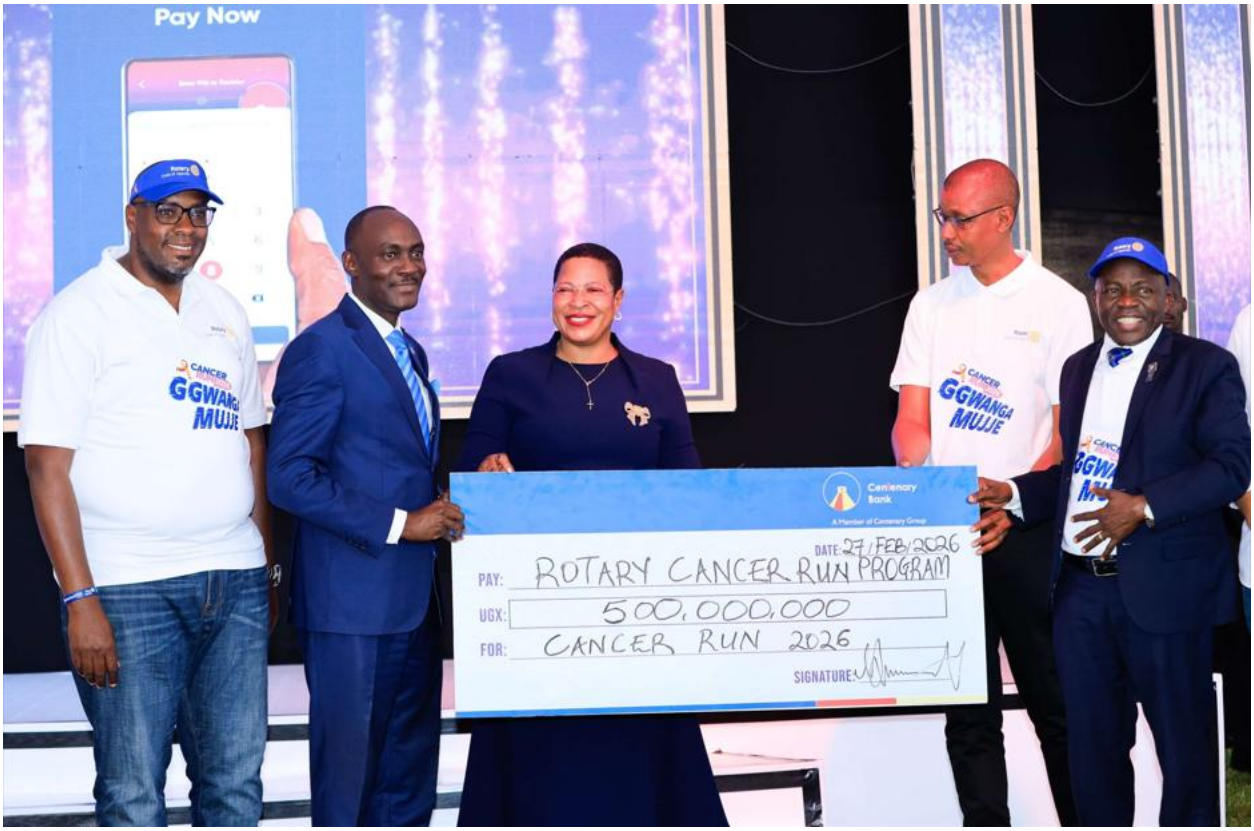
Measuring Our Climate Footprint

Following the completion of our greenhouse gas (GHG) emissions profile in 2025, we have commenced the estimation of our Scope 1 (direct) and Scope 2 (indirect energy related) emissions. We are now actively building capacity to measure Scope 3 emissions, those arising across our value chain, which will give us a comprehensive picture of our overall climate impact and inform our future reduction targets. The bank is now engaging in multiple climate mitigation and adaptation initiatives such as transitioning our branches to solar energy, green and climate finance, circular waste management, improving farmer yields with drought resistant varieties among others.

These milestones reflect Centenary Bank's ongoing journey toward a more sustainable and resilient business model, one that creates lasting value for our customers, communities, and the country we serve.

B. Empowering Our People

1. Our Bank Commits UGX 500M to this year's Rotary Cancer Run



To accelerate the fight against cancer, our Bank shall contribute UGX 500 million toward this year's mission, bringing hope and life-saving care to families across Uganda. Our Executive Director, Joseph Balikuddembe, joined the Guest of Honor, Rt. Hon. Anita Among, Speaker of Parliament, and PDG Steven Mwanje, and other distinguished guests, to champion to champion this vital cause.

2. Our Bank back the Northern Mega Fellowship in Kiboga



On 28th February 2026, our bank joined Rotary leaders and members for the Northern Mega Fellowship in Kiboga, where our Kiboga branch was awarded for its support and partnership towards the success of the Northern Mega Fellowship 2026 by Rotary Club of Kiboga, Rotaract Club of Kiboga and Interact Club of Silver High School Kiboga, reaffirming our commitment to "Service Above Self" and impactful community collaboration. Our bank contributed UGX 5,000,000 towards the event.

3.Zebra Crossing Painting -Makerere University



Our Makerere branch team joined forces with Mak Holdings and the University administration to repaint zebra crossings at eight high-traffic points across the university, including those at CEDAT, CoBAMS, CoNAS and more on28th March 2026. These refreshed crossings enhance visibility and ensure a safer commute for students and staff.

4.Partnering with OPM to Plant Trees in Kyaka II Refugee Resettlment.



Together with local leaders, Office of the Prime Minister, Other NGOs and Bukeere Secondary School, our Mubende Branch turned intention into action by partnering with "Live In Green" as they kick started a process of raising 3,000 indigenous trees in the Kyaka II Refugee Resettlement.

5.Our Bank donates 400 Reflector Jackets to KCCA Workers.



Through Kabalagala Branch, the bank donated 400 reflector jackets to Kampala Capital City Authority cleaners in Makindye Division at Namuwongo Market. The jackets improve visibility especially at night and in poor weather helping reduce road accident risks for workers near traffic. The initiative, under the bank's environmental stewardship pillar, recognizes the cleaners' role in maintaining a clean environment while promoting worker safety and road awareness.

6.Our Bank donates 20 Waste Bins to Gayaza High School



On 04th March 2026, we were honoured to donate 20 waste bins to Gayaza High School, reinforcing our commitment to environmental stewardship and a cleaner, healthier future. We are proud to nurture this partnership and play our part in building a cleaner and healthier Uganda for the leaders of tomorrow ♻️ 🌳

7.Muslims Hosted to an Iftar Dinner at Hotel Africana



On 24th February 2026, we were delighted to host the 2026 Centenary Bank Annual Iftar Dinner honouring our Muslim clients.
This cherished tradition marks the start of our nationwide Ramadan program, with more events coming soon to various districts across the country.

8.Rotary Club of Mapeera gets a Charter.



On 21st February 2026, we celebrated the Rotary Club of Mapeera Charter Day in spectacular style at Speke Resort Munyonyo. The event organised by the Rotary District 9213 and Rotary District 92314 celebrated membership, service and shared impact.

9.Our Bank donates 172 bags of Cement to Kickstart the Ramadhan Month.



A delegation from our Bank led by Eagle Rashid Musisi Ssemanda, Chief Manager Corporate & SME, joined the Muslim fraternity at Kibuli Mosque to launch the Ramadan Programme. In line with our commitment to community empowerment, the bank donated 172 bags of cement to Kakungulu Memorial School, alongside food supplies and soap, reaffirming over 40 years of partnership with Ugandan communities and a 14-year Iftar tradition.

10.Our Bweyale Branch Moves to a new Home.



On 05th January 2026, our Bweyale Branch relocated to a convenient, and spacious new location along the Kampala–Gulu Highway, next to St. Joseph's Church (opposite Gapco).
The premises were blessed during a mass officiated by the Episcopal Vicar for Masindi Vicarage, Rev. Fr. Joseph Birungi.

11.Our Managing Director joins Nankulabye Apostolate for the Youth Day.



On 11th January 2026, our Managing Director Joined Our Lady of Fatima Shrine for Nakulabye Parish Youth Day as a Chief. This was a meaningful moment, as we cherish the youth; who embody the promise of our nation. We value every chance to recognise their potential and support them in uplifting spaces.

12.Rotary Club of Mapeera Hosts a Fireside Chat.



It was a wonderful Fellowship, featuring an engaging fireside chat with Rotary District 9213 Leaders, including DG Geoffrey Martin Kitakule, and our Managing Director and District Governor-Nominee, Fabian Kasi. PDG Stephen Mwanje also joined the gathering.

This delightful gathering brought together Rotarians and friends for meaningful conversations about the future of Rotary, leadership, and service in District 9213. It was an amazing opportunity to celebrate, connect, and find inspiration to shape the next chapter of Rotary in Uganda.

14.Partnering for Business Growth.

Public - Centenary Bank



On Wednesday, 25th March 2026, in partnership with the Kampala City Traders Association (KACITA), our Mission Critical Portfolio division hosted a Business Forum at Holiday Express Hotel titled "***Building Resilient Businesses with the Right Financial Partner***." The event presented an opportunity to foster collaboration, pick trader insights and simplify banking for business growth.

15.Investing in Schools, Investing in Communities



On Tuesday, March 24th, 2026 our bank proudly donated 136 iron sheets to Kazo Islamic Centre Nursery and Primary School in Kawempe, reaffirming our dedication to enhancing the communities we serve and making a lasting difference through impactful initiatives.

16.Our Bank recognised by Aceli



Our bank was recognised as the First Runner-Up for Best Agri-SME Lender at the Aceli Africa Partners' gathering.

This accolade not only reaffirms our Bank's visionary leadership in agricultural finance but also highlights the collective commitment of our Agribusiness Teams, Head Office Credit, Branch Networks and Support Functions in advancing inclusive and sustainable growth within the agricultural sector.

17.Our bank partners with the Office of the Supreme Mufti to launch the OSM Payment Platform.



Our bank joined the Office of the Supreme Mufti of Uganda at Nakifuma Mosque for the launch of the Ensawo Ye Dini (Deen Fund) Digital Payment Platform on 12th February 2026 in Greater Mukono. Represented by Rashid Musisi Ssemanda, our Chief Manager Corporate Banking, we joined the Super Supreme Mufti of Uganda, Sheikh Muhammad Shaban Galabuzi, and Muslim community leaders to unveil a simple, transparent way to give.

18. Mapeera Chaplaincy takes Outreach to Busubizi, Mityana.



In line with our commitment to community engagement and social impact, Mapeera Chaplaincy conducted an outreach to Our Lady of Mt. Carmel, Busubizi, Mityana, on 20th March 2026, donating assorted household items to support the elderly and reinforce our organisation's values of care, community empowerment, and positive impact.

19.Our Bank contributes UGX 10,000,000 towards the completion of the AMDA House.



On 25th January 2026, We were honoured to join the Archdiocese of Mbarara Development Association (AMDA) at the AMDA Rubaga House for Mass, where we handed over a contribution of UGX 10 million towards the completion of the Mbarara Clergy House.

20. Our Managing Director Joins key global and local leaders to support the #WomenUganda2025+ campaign.



Standing alongside the UNDP Resident Representative, distinguished female ambassadors, and fellow male changemakers, Mr. Kasi joined the collective push to ensure Uganda's economic potential is fully realized through the meaningful participation of women.

This engagement is a continuation of his, and our Bank's, long-standing advocacy for inclusive growth where women thrive for a stronger Uganda.

21.UGX 3,000,000 contributed towards the Makerere College School Annual Sickle Cell Run.



On 26th March 2026, we proudly supported the Makerere College School Sickle Cell Run, organized by the Crescent Cell Edge club, helping to expand school awareness campaigns, provide medical welfare resources, and promote early testing for sickle cell disease across Uganda.