

Judging Criteria	Max. Score
– % growth in assets – % growth in net profit – % NPA ratios – Return on assets	
Staff Indication – % retention – Wellness program – participation and rating of the wellness program – Training budget achieved	20
Financial Inclusion – Channels of access and uptake – Product innovation & uptake – Products for special groups, i.e. women, youth, refugees – No. of deposit customers – No. of loan customers	10
Bank of Uganda Rating	20
Aggregates from all other categories	10
Total	100%

2. Outstanding Digital Innovation of the Year (Tier I, II, III, IV)

AWARD DESCRIPTION The Digital Innovation Award is a prestigious recognition presented to a financial institution that has developed and implemented a groundbreaking digital solution in the current year and/or has substantially increased its digital solutions and usage. This award honors a bank whose innovation has significantly expanded its reach and enhanced financial inclusion across the country.	DATA INFORMATION • Annual Report 2025 & 2026
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Judging Criteria	Max. Score
List of digital platforms and no. of customers using them	50
Number of products & services on the digital platform	20
Income attributable to digital platforms	10
Number of key digital initiatives underway	5
Aggregates from all other categories	5

Judging Criteria	Max. Score
Total	100%

3. Best Customer Experience Award (Tier I, II, III, IV)

AWARD DESCRIPTION This recognizes companies or organizations that demonstrate excellence in customer service, innovative strategies, and measurable improvements in customer satisfaction. It's credible validation that your brand puts people first and consistently delivers. This recognition reinforces your reputation for excellence and shows that your business stands out in creating exceptional experiences. The focus will be around Best Customer Retail (Online) and Best Customer Retail (Physical).	DATA INFORMATION • Annual Reports 2025 & 2026
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Judging Criteria	Max. Score
Customer Satisfaction & Feedback – Consistently high customer satisfaction scores (average 2025 & 2026) – Turnaround time for response to customer queries	40
Service Accessibility – Availability/uptime and ease of access to banking services across channels (branches, online, mobile, call centres) – Multilingual and culturally sensitive support on different channels	30
Digital Experience & Innovation – Intuitive, user-friendly digital platforms (web/mobile apps) – Use of AI, chatbots, or automation to improve service delivery – Seamless omnichannel experience (transitioning between channels without disruption)	30
Total	100%

4. ESG Excellence Award

AWARD DESCRIPTION This award recognizes institutions that demonstrate exceptional performance, commitment, and impact in the areas of Environmental, Social, and Governance (ESG), with a close focus on the Environmental pillar. The award highlights leadership in sustainability, ethical practices,	DATA INFORMATION • Reports 2025 & 2026
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and responsible corporate behavior that contribute positively to society and the environment.

Judging Criteria	Max. Score
Presence of ESG strategy and framework	20
Implementation of ESG framework	20
Initiatives that improve internal & external capacity to implement ESG	20
List of environmental activities and their impact	20
List of social activities and their impact	10
List of governance activities and their impact; turnaround time for response to customer queries	10
Total	100%

5. Fintech Partnership of the Year Award

AWARD DESCRIPTION The Fintech Partnership of the Year Award is a distinguished recognition celebrating outstanding collaboration between a financial institution and a technology partner. As technology continues to be a powerful accelerator of innovation, this award encourages the adoption of cutting-edge digital solutions to enhance customer experience, drive operational efficiency, and expand financial access. It honors partnerships that exemplify innovation, agility, and strategic alignment in delivering greater value to customers and the broader financial ecosystem.	DATA INFORMATION • Annual Reports 2025 & 2026
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Judging Criteria	Max. Score
Evidence of local fintech partnership	20
Scale and impact of the solution developed	20
Uniqueness and innovation of the solution	20
Customer experience enhancement	20
Regulatory compliance and security	20
Total	100%

6. Best Bank in Agricultural Financing

AWARD DESCRIPTION Recognizes a bank that has demonstrated outstanding commitment and impact in financing the agricultural sector through accessible and innovative financial solutions that support farmers, agribusinesses, value-chain development, and sustainable agricultural growth.	DATA INFORMATION • Reports 2025 & 2026
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Judging Criteria	Max. Score
Overall size of the agriculture finance loan book in Dec 2025	10
% growth of the agricultural loan book between 2024 & 2025	15
No. of agricultural loan accounts in Dec 2025	10
% growth of agricultural loan accounts between 2024 & 2025	15
Average value per client of last year's agriculture finance loan book	10
Quality of the loan book	10
Diverse types of agricultural assets financed	10
Level of innovation of agriculture finance products offered	20
Total	100%

7. Best Bank in Mortgage Finance

AWARD DESCRIPTION Recognizes a bank that has demonstrated outstanding commitment to supporting home ownership and housing development through accessible, affordable, innovative, and customer-focused mortgage financing solutions.	DATA INFORMATION • Reports 2025 & 2026
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Judging Criteria	Max. Score
Overall size of the mortgage finance loan book in Dec 2025	10
% growth of the mortgage loan book between 2024 & 2025	15

Judging Criteria	Max. Score
No. of mortgage loan accounts in Dec 2025	10
% growth of mortgage loan accounts between 2024 & 2025	15
Average value per client of last year's mortgage finance loan book	10
Quality of the loan book	10
Diverse types of mortgage assets financed	10
Level of innovation of mortgage finance products offered	20
Total	100%

8. Best Bank in Asset Financing

AWARD DESCRIPTION Recognizes a bank that has demonstrated outstanding performance and commitment to supporting individuals and businesses to acquire productive assets through accessible, innovative, and customer-focused financing solutions.	DATA INFORMATION • Reports 2025 & 2026
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Judging Criteria	Max. Score
Overall size of the asset finance loan book in Dec 2025	10
% growth of the asset loan book between 2024 & 2025	15
No. of asset loan accounts in Dec 2025	10
% growth of asset loan accounts between 2024 & 2025	15
Average value per client of last year's asset finance loan book	10
Quality of the loan book	10
Diverse types of asset classes financed	10
Level of innovation of asset finance products offered	20
Total	100%

9. Best Bank in Trade Financing

AWARD DESCRIPTION	DATA INFORMATION
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Recognizes a bank that has demonstrated outstanding commitment and performance in facilitating domestic and international trade through innovative, accessible, and efficient trade finance solutions.	• Reports 2025 & 2026
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Judging Criteria	Max. Score
Overall size of the Trade Finance portfolio in Dec 2025	10
% growth of the Trade Finance portfolio between 2024 & 2025	15
No. of Trade Finance accounts in Dec 2025	10
% growth of Trade Finance accounts between 2024 & 2025	15
Average value per client of last year's Trade Finance portfolio	10
Quality of the Trade Finance portfolio	10
Diversity of the Trade Finance portfolio financed	10
Level of innovation of trade finance products offered	20
Total	100%

10. Best Bank in Corporate Banking

AWARD DESCRIPTION Recognizes a bank that has demonstrated outstanding excellence in serving corporate and institutional clients through innovative, responsive, and tailored financial solutions that support business growth and long-term value creation.	DATA INFORMATION • Reports 2025 & 2026
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Judging Criteria	Max. Score
No. of corporate customers	10
% growth in corporate customers	20
Corporate loan portfolio size	10
% growth in the corporate loan size	20
Average corporate loan size per customer	10
No. of corporate products/solutions	10
Technology application geared towards serving corporate customers	10

Judging Criteria	Max. Score
No. of new corporate innovations developed in 2025	10
Total	100%

11. Financial Crime Prevention Award

AWARD DESCRIPTION Recognizes a bank that has demonstrated outstanding leadership and effectiveness in preventing, detecting, and responding to financial crime, including fraud, money laundering, terrorist financing, sanctions violations, and other emerging financial crime threats.	DATA INFORMATION • Reports 2025 & 2026
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Judging Criteria	Max. Score
Existence and effectiveness of internal anti-money laundering (AML), counter-terrorism financing (CTF), and fraud prevention policies	20
Regular updates to policies in line with evolving regulatory requirements	20
Demonstrated adherence to local and international compliance standards (e.g. FATF, Basel, AML/CFT laws)	20
Implementation of technology-driven solutions such as AI, machine learning, or advanced analytics to detect suspicious activity	10
Robust internal risk assessment processes and strong internal control mechanisms and independent audit systems	10
Frequency and quality of financial crime prevention training for staff	10
Incident detection, response and recovery	10
Total	100%

12. Best Bank in Product Innovation & Marketing

AWARD DESCRIPTION This award recognizes an institution that has demonstrated excellence in developing and successfully bringing innovative solutions/products to market that deliver measurable customer value, enhance accessibility and usability, leverage technology and generate	DATA INFORMATION • Reports 2025 & 2026
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significant market impact. The award considers both the strength of the innovation and the effectiveness with which it has been positioned, adopted and sustained in the market.

Judging Criteria	Max. Score
Product innovation & differentiation — uniqueness, creativity, research and ability to redefine the market	20
Customer value & satisfaction — tangible value delivered to customers	20
Market adoption & business impact — no. of users, transaction volumes, revenue generated etc.	25
Use of technology as an enabler and accelerator, i.e. delivery, customer experience	10
Market, distribution & promotion — pricing, distribution, promotion and overall penetration	20
Scalability and product sustainability — continued growth and long-term relevance	5
Total	100%

13. SME Bank of the Year

AWARD DESCRIPTION Recognizes a bank that has demonstrated outstanding commitment to supporting the growth and sustainability of Small and Medium Enterprises (SMEs) through accessible, innovative, and tailored financial solutions.	DATA INFORMATION • Reports 2025 & 2026
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Judging Criteria	Max. Score
No. of SME customers	10
% growth in SME customers	20
SME loan portfolio size	10
% growth in the SME loan size	20
Average SME loan size per customer	10
No. of SME products/solutions	10

Judging Criteria	Max. Score
Technology application geared towards serving SME customers	10
No. of new SME innovations developed in 2025	10
Total	100%

14. Bancassurance Excellence Award

AWARD DESCRIPTION The award recognizes the institution/bank that has demonstrated outstanding performance throughout the year of assessment, innovation in delivering solutions to the market, customer reach, and growth in the delivery of bancassurance services.	DATA INFORMATION • Reports 2025 & 2026
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Judging Criteria	Max. Score
Growth in bancassurance portfolio and revenue	25
Number of customers	20
Innovation in bancassurance products/services	20
Customer experience and claims/service efficiency	15
Strategic partnerships and distribution channels	10
Compliance, governance and risk management	10
Total	100%

15. Cyber Security Partner Award

AWARD DESCRIPTION The award recognizes a technology or cybersecurity service provider that has demonstrated exceptional capability in supporting the banking infrastructure to prevent, detect, respond to and recover from cyber threats, while strengthening the overall security and resilience of internal systems and operations.	DATA INFORMATION • Reports 2025 & 2026
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Judging Criteria	Max. Score
Demonstrated ability to protect banking systems, infrastructure, data, and customers from cyber threats	25
Ability to identify emerging threats quickly and provide effective incident response and recovery support	20
Use of advanced technologies, threat intelligence, AI, automation, and other solutions to strengthen cybersecurity	15
Demonstrable improvements in the cybersecurity posture and resilience of supported financial institutions	10
Quality, availability, responsiveness, and effectiveness of support provided to banking clients	10
Compliance & industry standards — adherence to relevant cybersecurity regulations, standards, certifications, and best practices	10
Total	100%

16. Fastest Growing Non-Deposit Taking Credit Provider / Fastest Growing SACCO of the Year

AWARD DESCRIPTION The award recognizes an institution that has achieved the most significant and sustainable growth in its portfolio, customer base, revenue, and market reach.	DATA INFORMATION • Annual Reports 2025 & 2026
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Judging Criteria	Max. Score
% growth in loan/credit portfolio	30
% growth in customer base	20
% revenue growth	10
Profitability growth	10
Geographic/market expansion	10
Product and digital innovation	10
Sustainability of growth and portfolio quality	10
Total	100%

INDIVIDUAL AWARDS

1. Best Branch Manager

AWARD DESCRIPTION	DATA INFORMATION
The award shall be won by a Branch Manager in any bank deemed by the judges to have made the greatest contribution to the growth of their branch in 2025.	• Reports 2025

Judging Criteria	Max. Score
Performance of the bank with him/her at the helm – Growth in profitability — 10 – Growth in customers — 10 – Growth in deposits — 10 – Growth in loan portfolio — 10 – Quality of loan portfolio — 10	50
2025 Branch Audit Report	20
Demonstration of commitment to corporate governance	10
Individual service and contribution to growth of the branch	10
Alignment with values, specific achievements	10
Total	100%

2. Outstanding Young Banker of the Year

This category aims at showcasing tomorrow's pacesetters in the banking industry.

- The entrant should be below 35 years and working in the banking sector.
- The entrant should have shown the ability to generate new ideas, drive innovation and sustainable growth.
- Through his or her deeds (actions), the individual should have positively changed the fortunes of his/her institution to the benefit of customers, colleagues, counterparties, communities and the banking sector.
- Submissions may be sent by the employing institution or by the entrant, with an attachment responding to the question below.

“What idea would you implement in your organization to improve outcomes for customers, colleagues, and communities? Your idea should reflect your vision for the future of the banking profession.”

3. Banker of the Year

AWARD DESCRIPTION	DATA INFORMATION
Recognizes an outstanding banking professional who has demonstrated exceptional leadership, professional excellence, innovation, ethical conduct and measurable contribution to the growth of their institution and the wider banking sector during the year under review.	• Monthly reports & Annual Report 2025

Judging Criteria	Max. Score
Leadership & impact — demonstrated leadership and contribution to bank performance	20
Excellence in performance — attainment of key responsibilities, targets and measurable results	20
Innovation & transformation — leadership of innovative solutions	15
Contribution to the sector, i.e. committees on financial inclusion or at UBA	15
Ethics, integrity & professionalism	15
People development & collaboration, i.e. cross-departmental support, mentorship	15
Total	100%

END