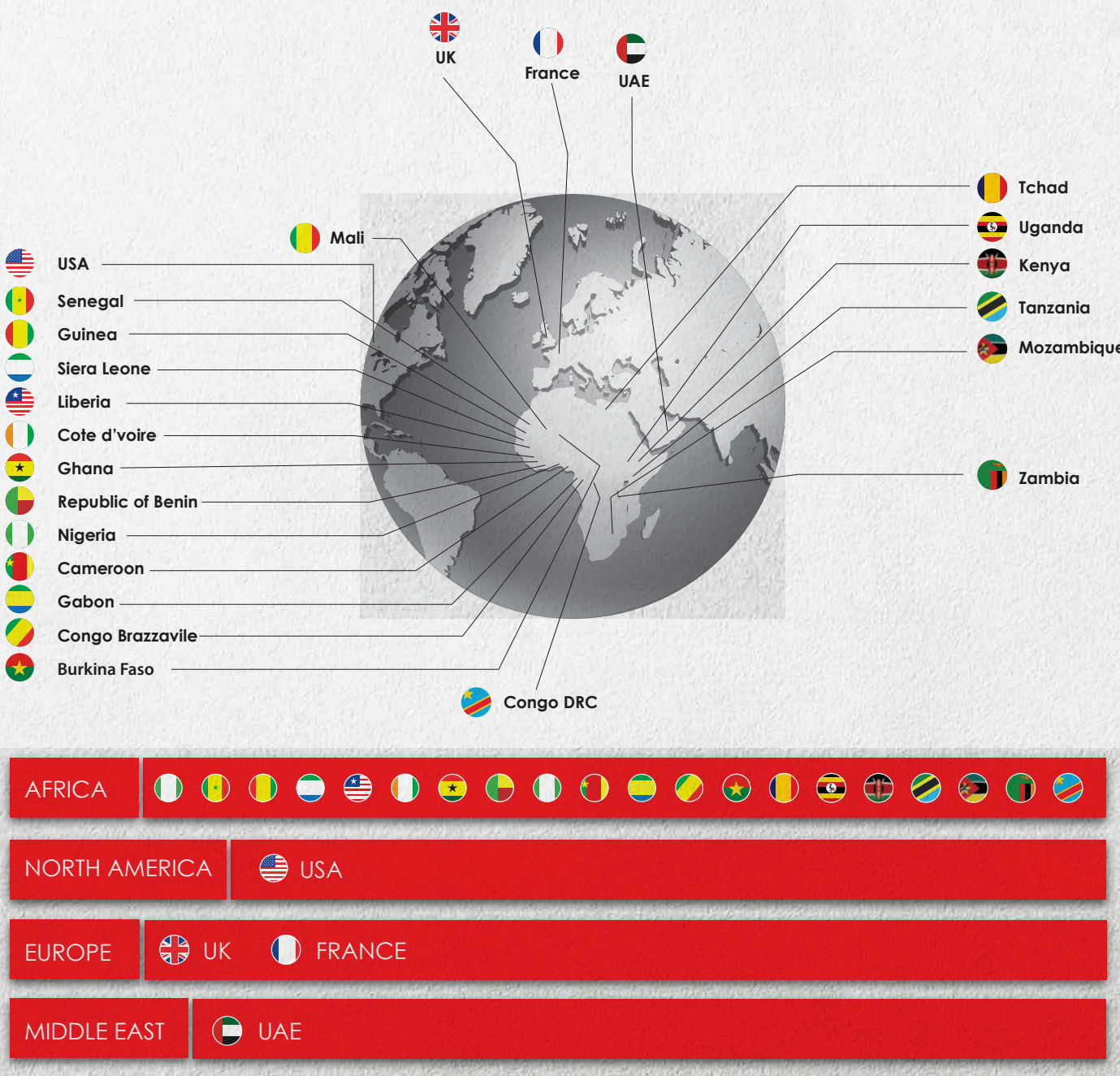


UBA 
United Bank for Africa

CORPORATE PROFILE

Africa's Global Bank



UBA: Africa's Global Bank

Africa is our home and we are focused on driving her growth

United Bank for Africa (UBA) is Africa's Global bank with a rich history spanning over seven decades. The bank which is headquartered in Lagos, Nigeria, is one of the most recognised financial institutions to originate from Sub-Saharan Africa with thriving operations in 20 African countries – Republique du Benin, Burkina Faso, Cameroun, Congo Brazzaville, Congo DRC, Cote d'Ivoire, Gabon, Ghana, Guinea, Kenya, Liberia, Mali, Mozambique, Nigeria, Senegal, Sierra Leone, Tanzania, Tchad, Uganda and Zambia.

UBA also operates in the United Kingdom and France and we are the only sub Saharan African bank with a deposit taking license in the USA. We officially opened for business in Dubai, the United Arab Emirates in 2022.

We have proven expertise and capacity

UBA provides corporate, commercial, SME, consumer and personal (retail) banking services to more than 45 million customers, served through diverse channels: over 1,000 business offices and customer touch points with 2,669 ATMs, 87,223 PoS, and robust online banking services.

The bank has proven expertise and capacity in key sectors of economies across Africa, especially in Oil and Gas, Infrastructure Finance, Agric, and Commodity/Export, and this positions us as a preferred partner for structured solutions to key governments and corporates operating in/into Africa.

Why Africa?

Huge untapped resources in the continent

Democracy: Political and economic reforms

Regionally integration and opportunities for cross border business

Connecting Africa to the World

The principle of Africapitalism



Our Journey

UBA Kenya Bank Limited is a subsidiary of United Bank for Africa Plc ("UBA", "The Group"). UBA Kenya Bank Ltd was established in 2009.

UBA Kenya is connecting people and businesses across Africa through retail, commercial and corporate banking, innovative cross border payments and remittances, trade finance and digital banking solutions.

UBA Kenya is a partner for progress for individuals, SMEs, Corporates, Governments, NGOs, Embassies and Multilateral Agencies operating in Kenya and beyond borders.

Kenya stands as a dynamic hub in East Africa, with a robust economy driven by innovation, entrepreneurship, and strategic connectivity to global markets.

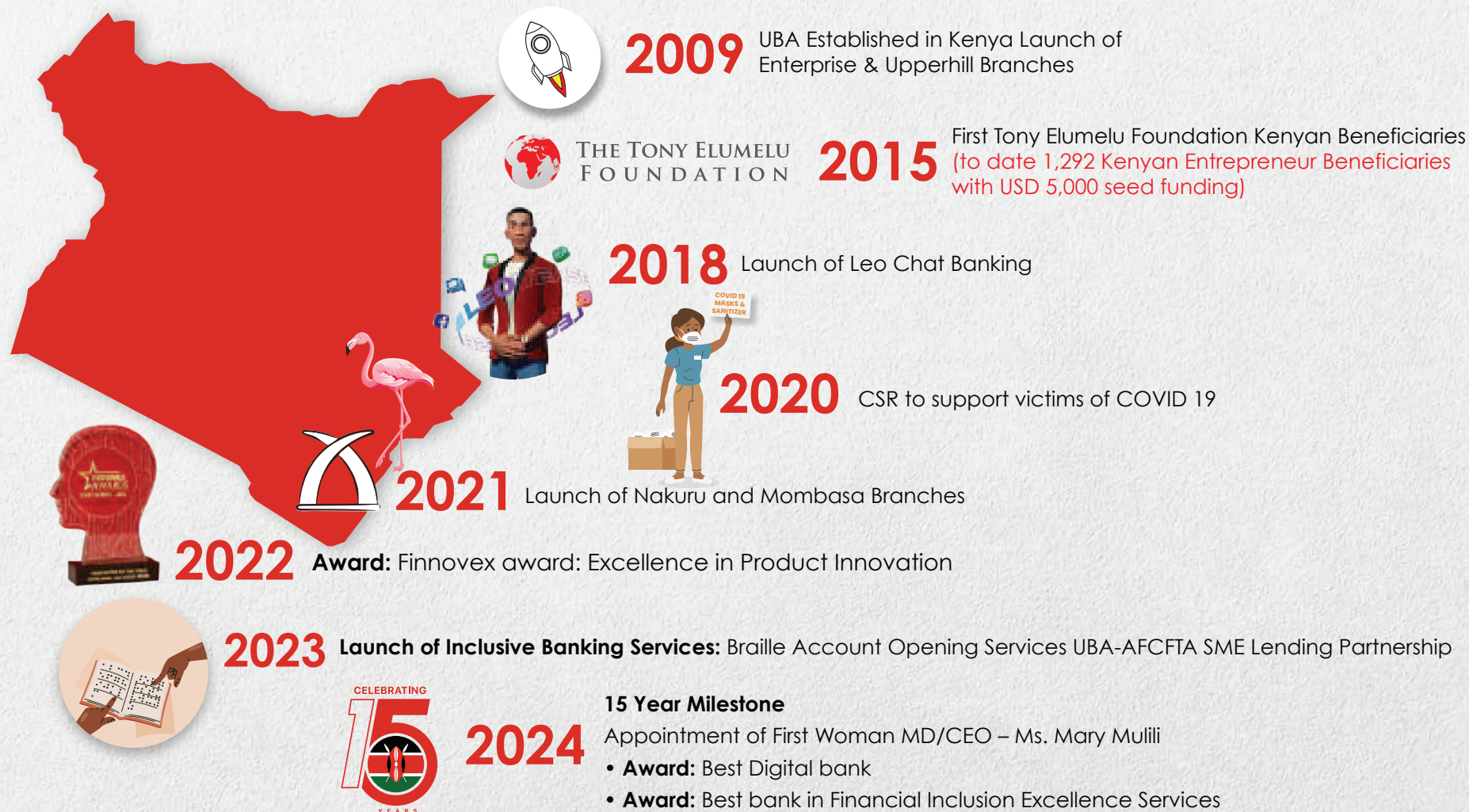
One Brand, Global Influence

For 75 years, UBA has transformed from a mustard seed to a thriving global power house, creating a strong footprint in 24 global locations while igniting success.

UBA, *Africa's Global Bank*



Our 15 year journey of **Growth and Impact** in Kenya



Our mission and Vision

Our strategic goal is to be a dominant leader in all the markets and geographies where we operate; to be the payment rail for funds and trade flows into and out of Africa and to be present in key global financial centres to foster our Africa reach.



Our Mission

To be a role model for African businesses by creating superior value for all our stakeholders, abiding by the utmost professional and ethical standards, and by building an enduring institution



Our Vision

To be the undisputed leading and dominant financial services institution in Africa



AFRICA | USA | UK | FRANCE | UAE



20 Countries One Account

With **UBA** Connect

Bank easily at any UBA Branch across
20 African countries

AFRICA | USA | UK | FRANCE | UAE

Corporate Products

At UBA, we pay special attention to the peculiar needs of corporates and allow them to rise above their challenges. Some of the solutions we offer are:

- Term Loans
- Working Capital Financing including Overdraft
- Collection Solutions (where applicable)
- Asset Finance
- Staff Scheme Loans

SME & Trade Finance Solutions

By leveraging on our global reach and expertise, our range of financing solutions will help you manage risks and negotiate better credit terms to create more value for your business everytime. The types of solutions offered are:

- Overdraft facilities
- Letters of Credit
- Bonds and Guarantees
- Invoice Discounting



Treasury Products

UBA provides investment account in both local and foreign currencies. The investment accounts provide a return on credit balances held and can be structured to be fit for purpose. Some of the options available include:

- Term Deposit
- Call Account
- Current Account

UBA also provide Fixed Income Securities and Forex Services (spot, forwards and swaps) at the most competitive rate to our clients.

Digital Banking Products

At UBA Kenya we deploy advanced technology platforms for convenient access to our channels

- Corporate E-banking
- Host to Host integration
- Cards - Debit and Pre-Paid
- Online and Point of Sale (POS) Acquiring
- Mobile Banking
- ATM

**One Brand
Partnering
for Progress**



Growing SMEs for Global Impact

Join the success story



Connecting your business in Africa

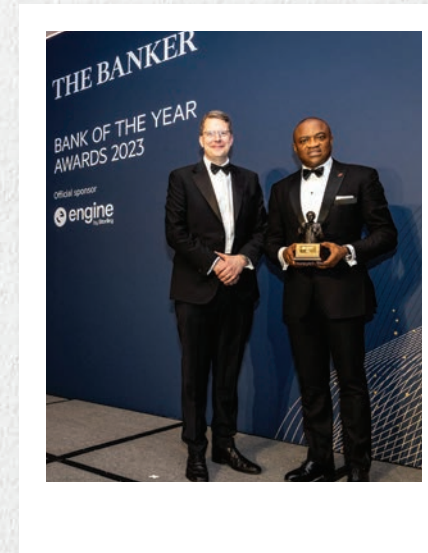
With our Working Capital and Asset Finance Loans, get the financial support you need of up to \$150,000 in your local currency to elevate your business.

Providing financial facilities for SMEs in:

- | | |
|-------------------|---------------------------|
| • Agro-processing | • Automotive |
| • Pharmaceuticals | • Transport and Logistics |

For more information on other financing facilities, email cfc@ubagroup.com

Our Awards and Accolades



Our Partners



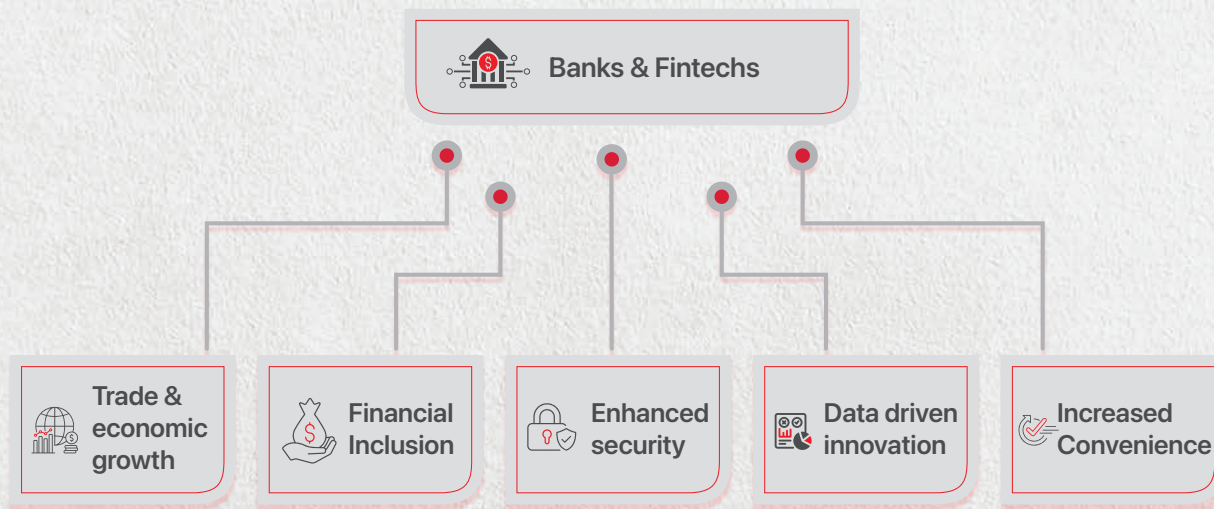
Get a **POS** for payments



Join the digital revolution with UBA's POS machines! Expand your business horizons and streamline transactions effortlessly.

Our Banking as a Service solutions (BaaS)

UBA Kenya is redefining banking through innovative solutions in partnership with Fintechs that provide seamless access to financial services. With a focus on digital transformation, we offer tailored banking experiences that empower businesses and individuals to thrive in an increasingly connected world.



Our Remittance services

AfriCash

Our electronic Money transfers service allows account and non-account holders receive money from all UBA locations in Africa

Western Union

Western Union is an electronic instant money transfer service that enables beneficiaries to receive FX remittances in Kenya.

Moneygram

Money Gram service is a payment service that enables MoneyGram customers abroad to send money to beneficiaries in Kenya

AfriCash

WesternUnion WU™

MoneyGram
money transfer



Our Sustainability Framework

Our vision to be the undisputed leading and dominant financial services institution has inspired a strong environmental, social, and governance performance at UBA and we work collectively towards a more inclusive and sustainable future. We aim to be a positive change agent across our footprint by connecting, enriching, and supporting our communities. We understand that we thrive when the businesses and communities around us thrive since ESG challenges faced by our communities and stakeholders also have an impact on us. We live our purpose of enriching the lives of our customers, colleagues, and communities as well as helping to secure financial success by contributing to solutions and making a positive impact through our UBA Foundation, our products and services. We have also joined various partnerships to support our strategy while ensuring collective progress. Supporting the SDGs remains one of the significant strategic thrust of the bank.









"Our objective is to democratize access to financial services, ensuring inclusivity and leaving no one behind in our pursuit of fostering economic empowerment and equity in our communities."




Tony O. Elumelu, C.F.R
UBA Group, Chairman



Our SDG Goals

SDG Goal	Target	UBA Initiative
	End Poverty in all forms everywhere	In collaboration with the Tony Elumelu Foundation, empowered 1,292 Kenyan Entrepreneurs with seed capital grants to eradicate poverty and empower young innovative entrepreneurs.
	End hunger, achieve food security	<p>Financing for food security – The Bank is committed to financing Agriculture value chain to facilitate food security.</p> <p>UBA Foundation food bank – Every end of year the Bank UBA</p> <p>Provides meals and other living essentials to members of the community as a way of giving back to the community where we conduct business.</p>
	Ensure healthy lives and promote well being for all ages.	<ul style="list-style-type: none"> • Safety at workplace • Quarterly fitness sessions for our staff • Launch of the Elevate HIM and Elevate HER Initiatives to enhance the well being of our staff. • Webinar sessions for our external customers.

SDG Goal	Target	UBA Initiative
 <p>4 QUALITY EDUCATION</p>	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.	<ul style="list-style-type: none"> Read Africa Initiative – aims to rekindle the reading culture amongst African youth. Over 2,000 setbooks books authored by African writers donated to drive the passion for reading to students in primary schools.
 <p>5 GENDER EQUALITY</p>	Achieve gender equality and empower all women and girls.	<p>Women Sustainable Finance and Investment: In partnership with Africa Guarantee Fund providing 75% collateral loans towards supporting women owned Small and Medium Enterprises.</p> <p>Women in Leadership: Commitment to ensure achievement of 1/3 rule on women representation in leadership and board representation.</p>
 <p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	Build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation.	UBA through the Digital Experience Centre launched a virtual banking chatbot, LEO on the Google business, Facebook, Instagram, and WhatsApp platforms for Banking services. This is easily available and accessible to all individuals.

SDG Goal	Target	UBA Initiative
	Reduce inequality within and among our target market.	Financial inclusion: UBA aims to remove barriers to financial and social equity by providing accessible and affordable financial services for all individuals. The bank launched the braille braille account opening form. This is to ensure end-end services for visually impaired customers
	Take urgent action to combat climate change and its impacts.	<p>Tree Growing: The Bank has partnered with organizations for tree growing activities across the country.</p> <p>Green financing: The Bank in collaboration with the Tony Elumelu Foundation is supporting the BeGreen program entrepreneurs through financial access and access to markets.</p>
	Strengthen the means and implementation of partnerships for sustainable development	The bank has established strategic partnerships with impactful organizations to keep our commitment for a sustainable organization.

Our Branches in Kenya

WESTLANDS BRANCH

📍 Imperial Court, Westlands Road
Westlands - Nairobi

UPPERHILL BRANCH

📍 SHA Building
Ragati Road - Upperhill

ENTREPRISE BRANCH

📍 Enterprise Centre
Enterprise Road

NAKURU BRANCH

📍 Vickers House
Kenyatta Street

MOMBASA BRANCH


📍 Harbour House
Moi Avenue



Our Branches Globally




Benin

 www.ubabenin.com




Cameroon

 www.ubacameroon.com




France

 www.ubafrance.com




Guinea

 www.ubaguinea.com




Nigeria

 www.ubagroup.com/nigeria




RDC

 www.ubardc.com




Tanzania

 www.ubatanzania.co.tz




United States of America

 www.ubaamerica.com




Burkina Faso

 www.ubaburkinafaso.com



Congo Brazzaville

 www.ubacongobrazzaville.com




Gabon

 www.gabon.com



Kenya

 www.ubakenya.com




Mali

 www.ubagroup.com/nigeria




Senegal

 www.ubasenegal.com




Uganda

 www.ubauganda.com




Zambia

 www.ubazambia.com




Chad

 www.ubachad.com




Côte d'Ivoire

 www.ubacotedivoire.com




Ghana

 www.ubaghana.com




Liberia

 www.ubaliberia.com




Mozambique

 www.ubamozambique.com



Sierra Leone

 www.ubasierraleone.com



United Kingdom

 www.ubauk.com



UAE

 www.ubauae.com



Positioned to be the partner
of choice by offering our
stakeholders value added
customised financial solutions

One Brand
Partnering
for **Progress**



United Bank for Africa
your global financial partner



AFRICA | USA | UK | FRANCE | UAE

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