

JOSEPH KIWANUKA BALIKUDEMBE

Executive Director Business | Centenary Bank Uganda

EXECUTIVE SUMMARY

Joseph Kiwanuka Balikuddembe, known as Joe Bali, is one of Uganda's most experienced senior banking executives. With a career spanning more than 27 years, he has led transformations across Africa in some of the most significant financial institutions, structured landmark deals, and built the high-performance teams that delivered them.

CAREER HIGHLIGHTS

27+ Years in banking across Uganda and internationally	4 Major financial institutions led: Centenary Bank, UBA Uganda, Barclays Bank of Uganda, Stanbic Bank Uganda	\$2Bn+ In deals structured throughout career	450,000+ Farmers reached via the E-Voucher programme	10 Business units overseen across career span
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CAREER HISTORY

2021 - Present	Centenary Bank Executive Director Business Oversees key support functions including Omni-Channel Switch implementation to reduce vendor dependency and grow revenue.
2016 - 2021	United Bank for Africa (UBA) Uganda Executive Director First-ever profitability in UBA Uganda history. Regulatory rating improved from Unsatisfactory to Satisfactory. Structured Euro 66Mn airport facility and USD 49.1Mn road facility. Served as Acting MD, UBA DRC (2018).
2007 - 2016	Barclays Bank of Uganda Relationship Manager to VP Head of Business Banking Grew trade finance book from USD 6.6Mn to USD 73.4Mn. Won GTR Africa Trade Deal of the Year 2014.
2005 - 2007	Stanbic Bank Uganda Business Banker to Business Manager
1999 - 2005	Centenary Bank Management Trainee to Loans Officer
1994 - 1998	Statewide Insurance Co. Marketing and Underwriting Clerk

EDUCATION

- MBA in Finance and Strategy - Edinburgh Business School, Heriot Watt University
- BSc (Honours) in Agriculture - Makerere University
- Global Chief Executive Officer Africa Program - Strathmore Business School, Strathmore University Nairobi Kenya in conjunction with Lagos Business School, Pan Atlantic University, Nigeria and Yale School of Management, Yale University, Connecticut, USA. (October 2025)
- Leadership Development Program for Executive Directors - Centenary Bank, Strathmore Business and Uganda Bankers' Association, Kampala. (August 2025)

RECOGNITION & AWARDS

- GTR Africa Trade Deal of the Year 2014
- SMACKOBA Distinguished Alumni Achiever Award
- Mastercard Foundation Scholar Leadership Programme
- Strathmore Business School Executive Education