APRIL 2025

Environmental Sustainability, Social Responsibility, and Sound Corporate Governance

GCB Bank PLC
2024 ESG Status Update

Content

Overview

About this report
Overview of GCB Bank PLC
Message from Leadership

Sustainability at GCB

The Policy and Sustainability Focus
Our Sustainability Commitment
ESG Governance
Framing the strategy
The Strategic Underpinnings
Baseline Assessment
Double Materiality Assessment

Our Sustainability Footprints

Community Impact
Diversity and Inclusion
Health and Wellbeing
Training and Human Capital
Climate Change Adaptation
Climate Change Mitigation
Business Ethics and Corporate Culture
Information Security

About our Sustainability Report

Scope of the report

At GCB Bank PLC, we are deeply committed to environmental sustainability, social responsibility, and sound corporate governance as a moral imperative and a strategic thrust – a true demonstration of the value we place on our people and the communities in which we operate. As a leading Indigenous bank with a strong connection to our heritage, we have always championed initiatives aligned with ESG principles as a part of our core operations, albeit informally. We have started and are making significant progress towards a formalized ESG transformation of the Bank across all our lines of service, starting with a comprehensive medium-term sustainability strategy.

This Sustainability report is, therefore, a voluntary disclosure of our Business As Usual (BAU) operations that we consider ESG compliant and aligned to our ESG aspirations. We have positioned this report as a Communication of Progress (CoP) on sustainability, not a report compliant with any known reporting framework. The report covers GCB Bank PLC and our banking business only for the period from January 2024 to 31st December 2024. The report captures our sustainability footprints as a bank on a BAU basis and the progress we have made towards full ESG integration across the bank, our strategy, our material topics, and our high-level aspirations of building a sustainable bank.

Report Generation process

The data and content of this report were collated from various departments within the bank

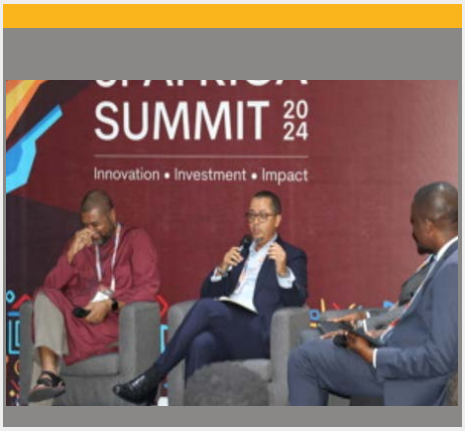
The key contact persons from the contributing departments/ units, the relevant members of the Executive Team of the Bank, reviewed the Content of the Report to ensure accuracy

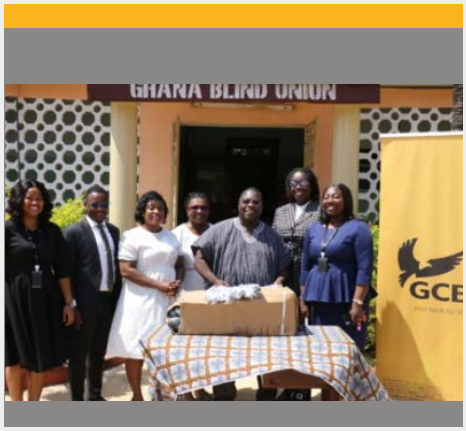
The ESG Working Committee (ESGWC) within the bank provided oversight for the report

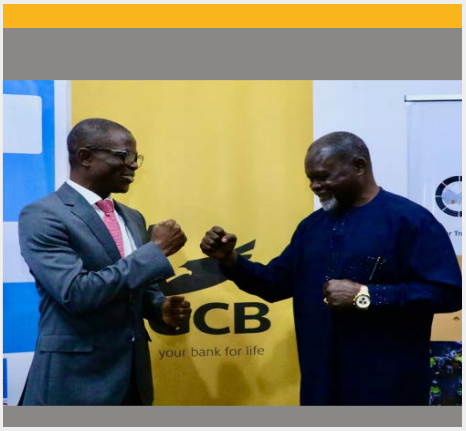
Contributing Departments/ Business Units

- Corporate Affairs
- Commercial Banking
- Retail banking
- Support Services
- Properties and Estates
- Compliance
- Human Resource
- Learning and Development
- Board Secretariat
- GCB Clinic
- Finance

Towards a Sustainable Bank







As a leading indigenous bank, we recognize the importance of nurturing Ghanaian businesses to create wealth and prosperity for Ghanaians. However, in fulfilling the needs of society today, we are conscious about not jeopardizing the opportunities for future generations.

Our commitment is to drive an innovative, sustainable, and environmentally responsible growth through our lending practices and internal operations.

However, we recognize that we cannot achieve these ambitions alone. We are therefore pursuing our sustainability goals strategically by developing the requisite partnerships with our staff, clients, and community through innovative financing solutions with sustainability at the core.

GCB Bank: Our Vision, Mission and Values

Vision
To be a leading bank in our markets

Mission
Provide first class banking solutions for our customers and value for all stakeholders.

Corporate values (Culture Underpinnings)

S — **Service**
- Welcoming
- Attentive
- Efficient

T — **Trust**
- Honest
- Responsible
- Reliable

A — **Action**
- Hard-Working
- Energetic
- Motivated

R — **Relationships**
- Committed
- Supportive
- Encouraging

S — **Smiles**
- Positive
- Confident
- Courteous

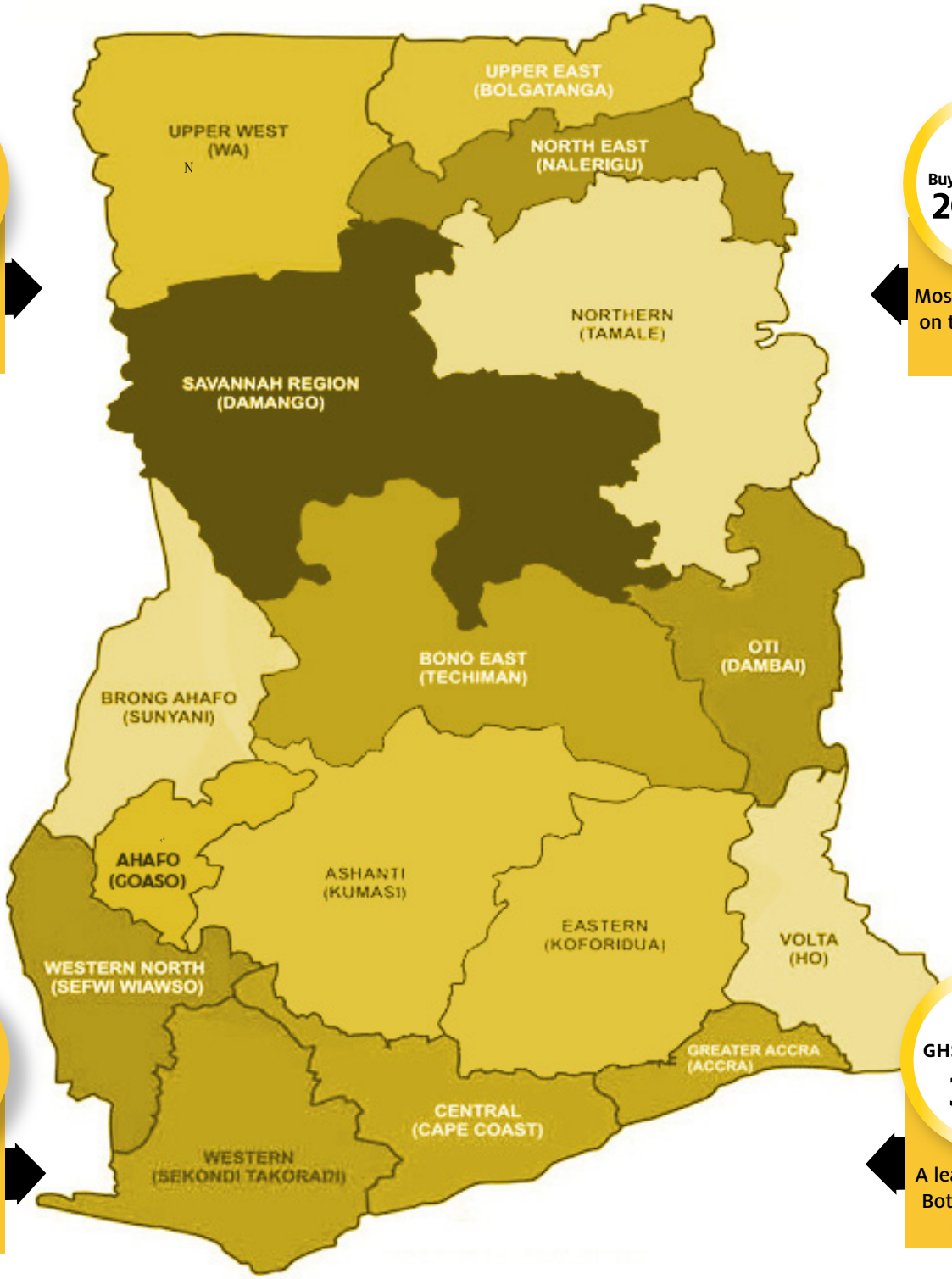
GCB: The Bank At Glance

184 Branches
16 agencies
340 ATMs

Largest and most diversified distribution

#1 FI
Distribution
Buy side & Sell side
2023/24

Most active player on the secondary FI market



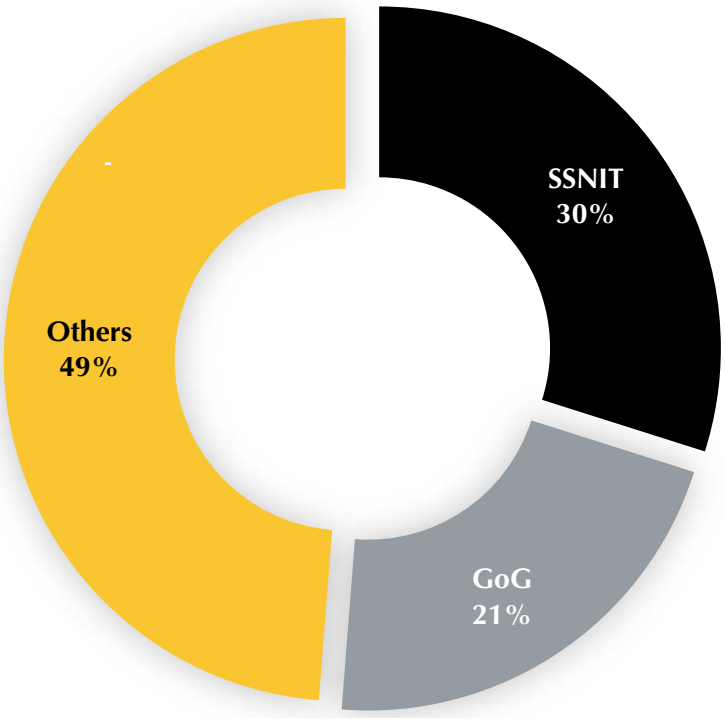
3M+
Customers

Largest Customer Base

Assets
GHS**46.2Bn**
34.6Bn

A leading Bank in Both Assets and Liabilities

Ownership Structure



Market positioning	Earnings Diversity	Sales and CX	Digital solutions	Successful Business Transformation
• Top 2 position in assets & liabilities • Dominant in all our market segments	• Retail – 47% • Corporate – 24% • Global Markets – 20% • Commercial – 9%	• Double-digit client growth y/y • Deposits up 58% y/y • Improved product per customer • CIMG marketing-oriented bank of the year	• Industry-leading mobile app • Other digital solutions	• Improved trans. banking capacity • Strategic collaborations • Intensified sales effectiveness • Strengthened risk management • Improved operational excellence

Message from the Managing Director

> Beyond regulatory compliance, the GCB Bank ESG agenda is built on a steadfast commitment to sustainability as both a moral imperative and a strategic advantage, reflecting our unwavering commitment to customers, employees, shareholders, partners, and the communities we serve.
>
> **Farihan Alhassan –**
> Managing Director

As we reflect on the remarkable years in our history as a leading indigenous bank, I am proud to be leading the charge in consolidating the gains chalked over the recent years as we work together to position GCB Bank as a distant first - a truly dominant brand in the banking industry in Ghana.

Over the past four years, we have transformed the Bank by strengthening our systems, empowering our people, refining our processes, and enhancing governance. These efforts have driven significant achievements, including diversified revenue streams, modernized digital solutions, a stronger risk culture, and a more customer-centric approach. We are guided by our mission to provide first-class banking solutions for customers and value for all stakeholders in pursuit of our ultimate goal to dominate the Banking Sector in Ghana.

To anchor the gains and forge ahead for sustainable growth, our strategy is built on three core pillars – Digital Transformation, Customer Experience, and People and Talent. While we believe in these pillars to drive the bank to dominance, we grapple with the realities of our time – an existential threat to the traditional way of doing business, which requires us to adapt quickly. Our recent history has seen pandemics, geopolitical tensions, and the resultant supply-chain disruptions resulting in a full-blown economic, financial, and debt crisis, with most regions and countries saddled with record-high debt levels. In addition, climate change and associated risks have become topical, and their impact on living conditions, cost of living, and widening inequalities has become evident. In Ghana, floods have become a mainstay annually. We have also seen low water levels in the Akosombo dam leading to power fluctuations and load shedding, and rising water levels in the dam leading to spillage almost in an equal measure, which destroyed properties and livelihoods and displaced residents in the catchment areas for a prolonged period. Additionally, acute weather events also manifested in the dry spell recorded around the northern belt of Ghana, which impacted food supply and inflation. These events and the frequent tidal waves along the coastal regions and the associated disruptions to lives and livelihoods are among the manifestations of climate change and related risks. Perhaps even more instructive is the slowing of cocoa production due to unfavourable weather conditions. Due to the changes in rainfall patterns, cocoa production, a mainstay of most rural families, has been on the decline in the last couple of years, resulting in income loss to both farmers and the state amidst the pronounced FX impact of the dwindling receipts from cocoa exports.

Thus, it is clear to us that our strategy to dominate cannot be achieved without a collaborative effort towards sustainability. We acknowledge the interdependencies between our financial success and the collective well-being of the people and the societies within which we operate, which is the basis for our sustainability drive. Beyond regulatory compliance, the GCB Bank ESG agenda is built on a steadfast commitment to sustainability as both a strategic and moral imperative, reflecting our unwavering commitment to customers, employees, shareholders, partners, and the communities we serve. Our approach is ambitious as we have set out to be globally competitive in sustainability. Consequently, we have benchmarked our medium-term ESG strategy against the best global practices to minimize any negative environmental and social impacts while maximizing positive outcomes. This approach will ensure that our growth and success are aligned with the well-being of our stakeholders and the environment within which we operate.

This is the commitment we are making to our stakeholders – to build a sustainable bank, one with an utmost sense of responsibility to the environment and the people we serve. We are going to every length and are sparing no resources to achieve this goal as we believe that the resilience and sustainability of our financial performance are closely linked.

Message from the Chief Risk Officer

> We are strengthening the integration of ESG risk considerations into our credit assessment frameworks and realigning our approaches to fully align with the Climate-Related Financial Risk Directive and the Sustainable Banking Principles.
>
> **Theophilus Ayitey Adjin Aryee -**
> Chief Risk Officer

At GCB Bank, we recognize that integrating Environmental, Social, and Governance (ESG) considerations into our Enterprise Risk Management frameworks is not merely a regulatory or reputational necessity, it is fundamental to our strategy, risk management, and creation of long-term sustainable value. It aligns with our purpose and our responsibility to future generations.

As Chief Risk Officer, I am proud to report that we have made meaningful progress in embedding ESG into our risk appetite, governance structures, risk management processes, and operational decision-making.

During the year under review, we advanced our alignment with the Bank of Ghana's Sustainable Banking Principles, particularly Principle 6, which emphasizes resource efficiency and environmental performance. Our rollout of the E-Memo system—an internal digitization initiative—is significantly reducing paper usage, while enhancing operational efficiency. In addition, we made concrete strides in reducing our environmental footprint through the adoption of solar power solutions, contributing to Ghana's broader national energy agenda.

Beyond environmental initiatives, we invested over GHS 12 million in corporate social responsibility programmes, with a strong focus on health, education, and cultural preservation—areas that continue to reflect our identity as a socially responsible financial institution.

We are also strengthening the integration of ESG risk considerations into our credit assessment frameworks and realigning our approaches to fully align with the Climate-Related Financial Risk Directive and the Sustainable Banking Principles.

Looking ahead, we remain steadfast in our commitment to deepening ESG integration across all facets of the Bank's risk management and strategic pursuit of opportunities. We are proud to be contributing to the groundwork for a future where ESG principles are not just complementary but fully embedded in the fabric of banking in Ghana.

Our Strategy – Consolidating the Gains: Forging Ahead for Sustainable Growth

> We believe the banking business should directly address our stakeholders' needs

> We are building a future-ready institution that anticipates needs, adapts swiftly, and leads through innovation

> We are cultivating a culture where talent thrives, a workplace that values collaboration, agility, and continuous learning

Personalised interactions | Intuitive, efficient, and meaningful customer support | "Go beyond" to build trust and loyalty | Technology integration | Streamlined operations | Seamless omnichannel experience | Talent development & empowerment | Diversity of thought & inclusivity | Investing in professional growth

Strategic Pillars

- Customer Experience
- Digital Transformation
- People and Talent

Our Sustainability Ambitions Dovetail into the Bank's Broader Strategy

Community Impact

Focus Area To empower people and communities to thrive through diversity, inclusion, and sustainable growth

The Goal
- Deepen financial inclusion
- Improve CSR impact
- Improve non–financial service offerings

Health and wellbeing

Focus Area The physical, mental, and social wellness of staff, ensuring employee welfare and community health impact

The goal
- **Healthy and motivated workforce**

Diversity and Inclusion

Focus Area Creating fair treatment, equitable opportunities, and respect for all individuals within the workplace and society

The goal
- Diversity at the Board
- Diversity at management level
- Inclusive workplace

Training and human capital

Focus Area Enhancing and developing the skills and knowledge of employees to improve workforce productivity

The Goal
- High-performing workforce
- Enable and prepare future leaders
- Positive learning culture

Business ethics & corporate culture

Focus Area Our vision is to set the highest level of ethical excellence, governance, integrity and accountability

The Goal
- Strong corporate governance
- Promote high ethical standards and a code of conduct
- Embed positive corporate culture

Information security

Focus Area Our focus is on protecting data, ensuring privacy, and maintaining trust through robust cybersecurity

The Goal
- Continuously improve data protection
- Drive third-party compliance
- Deepen cybersecurity awareness

Climate change adaptation

Focus Area Strengthening resilience and adaptive capacity to climate-related hazards

The Goal
- Integration of climate risk into the bank's processes
- Sustainable financial products

Climate change mitigation

Focus Area Our focus is on reducing greenhouse gas emissions and fostering practices to combat climate change.

The Goal
- Reduction of carbon footprint in our internal operations.
- Reduction of carbon footprint in the lending and procurement processes.

The Ambitious Sustainability Focus

Guided by our Environmental, Social, and Governance policy (2023), we set out with an ambitious strategic focus to transform the bank beyond the regulatory requirement to be globally competitive in sustainability over the medium-term strategy cycle (2025-2028).

Consequently, we have benchmarked our medium-term ESG strategy against four national standards and 6 global standards and best practices to minimize our negative environmental and social impacts while maximizing our positive outcomes.

- Sustainable Banking Principles
- Climate-Related Financial Risk Directive
- ESG Disclosure Guidelines
- DBG PFI Eligibility Criteria

UN Global Compact
- Promotes responsible business practices globally
- Focuses on human rights, labour, environment, and anti-corruption
- Aligns corporate strategy with SDGs

UN Principles on Responsible Investment
- Promotes ESG integration in investment decisions
- Encourages active ownership and responsible practices
- Supports transparency and collaborative efforts

FSB Task Force on Climate-Related Financial Disclosures
- Develops climate-related financial disclosure recommendations
- Focuses on governance, strategy, risk management, and metrics
- Aims to improve transparency on climate risks and opportunities

UN Principles on Responsible Banking
- Aligns banking with SDGs and Paris Agreement
- Sets target for positive Impact and Risk Management
- Promotes transparency and accountability in banking practices

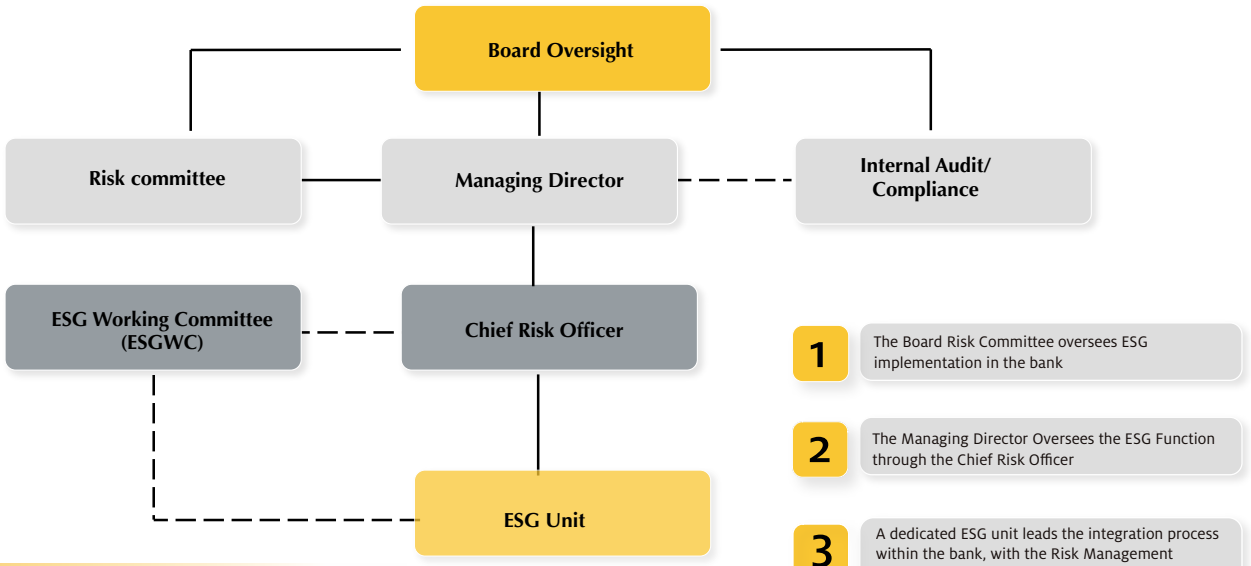
Equator Principle
- Sets the framework for managing E&S risks in projects
- Sets minimum standards for due diligence and monitoring
- Applies globally across all industries and sectors

ISO IWA 48 ESG Implementation and Principles
- Guides embedding ESG practices in organizational culture
- Supports consistent, reliable ESG performance measurement and reporting
- Aligns with global sustainability standards and frameworks

Our ESG Governance

GCB Bank PLC has a robust corporate governance framework encoded in the Board Charter that drives transparency, accountability, and ethical behaviour. The Board and Management issued the ESG policy to guide our ESG efforts. The policy sets out ESG as a risk function.

The Chief Risk Officer reports to the Board through the Managing Director on ESG Matters. The policy also set up the ESG Working Committee (ESGWC) as a standing stakeholder group to lead the ESG integration process within the Bank.



Our ESG Transformation Journey

Our ESG policy serves as the foundation of our sustainability agenda, underscoring our commitment to transforming operations and implementing Social Risk Management Systems. The policy covers all business activities, internal operations, affiliates, and subsidiaries.

We recognize the risks climate change poses and support the SDGs. By the end of the 2025-2028 strategy cycle, we aim to achieve an advanced ESG maturity rating, leading best practices in ESG compliance in Ghana.

Framing the Strategy

- Comprehensive baseline assessment
- Materiality assessment
- Decarbonization strategy development
- Framing the ESG strategy

Business Transformation

- Transforming governance
- Transition planning
- Policy updates
- Sustainable operations
- ESG data systems
- Digital architecture
- ESG systems
- Data integration
- Change management.

Strategy Implementation and Assurance

- Transition to Operate
- Strategy Implementation
- ESG Reporting
- External Assurance

Double Materiality Assessment

Methodology

To identify the most relevant material topics for the bank, we conducted desk research and analyzed data from interviews, surveys, and other sources. We engaged 20 key stakeholders through interviews and online surveys to prioritize 18 initially identified ESG topics, which were eventually consolidated to 16 topics. After analyzing stakeholder feedback and incorporating industry insights, we determined the most important topics for the bank. These final material topics were then reviewed and validated by the working committee and the management.

Assessment areas

This assessment addressed environmental, social, and governance topics across the bank's value chain, back-office operations, products and services, customer operations, and ESG data and reporting systems. These topics were further mapped to the GRI standards and UN SDGs.

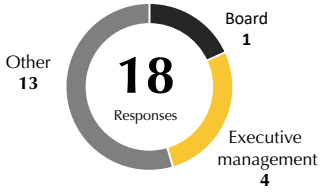
Findings

Our assessment identified eight material topics from the broad list of 16 ESG topics. The top five material topics relevant to GCB Bank are business ethics & corporate culture, community impact, climate change adaptation and mitigation, and Health and Wellbeing.

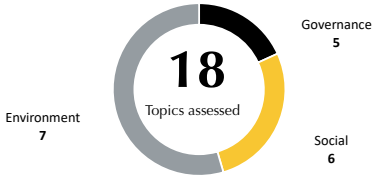
Top ESG material topics

1. **1.** Business ethics & corporate culture
2. **2.** Community impact
3. **3.** Climate change adaptation
4. **4.** Climate change mitigation
5. **5.** Health and wellbeing
6. **6.** Diversity and inclusion
7. **7.** Training and human capital
8. **8.** Information security

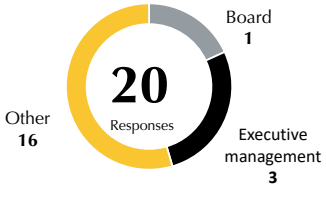
Stakeholder groups surveyed



ESG material topics



Stakeholder groups interviewed



Our Material Topics - Internal Stakeholder Engagements

Our Internal stakeholders are essential to GCB's success. We are committed to fostering a values-driven culture that prioritizes their well-being, career growth, and professional development. We provide a diverse, inclusive, and safe work environment while ensuring fair remuneration and recognition.

The Internal Stakeholders Surveyed	How We Engaged	What Matters to the Internal Stakeholders
Board Executive Team Retail Banking Corporate Banking Information & Cyber Security (CISCO) Occupational Health & Safety Credit Risk Operational Risk Internal Audit Human Resources Compliance Corporate Affairs Support Services & Estates Subsidiaries Finance	Desktop research and reviews of material issues for a financial institution Independent stakeholder Surveys One-on-one interviews Analysis of interview and survey responses Validation with core working team Validation by the Executive Team Finetuning the material topics Representative Brainstorming session with potential KPI Owners KPI setting and validation Validation with Executive Committee	Care for the environment Good corporate governance and healthy corporate culture Meaningful and impactful work aligned with GCB's mission Strong and transparent leadership Improved communication and engagement across all levels Access to the right tools and resources for efficient performance (both remote and in-office) A shared purpose that drives daily work Fair compensation and performance-based recognition A safe and inclusive workplace that prioritizes holistic well-being Work-life balance through flexible policies and support systems

Our Sustainability Footprints

Climate Change Adaptation

- **Paperless Banking:** GCB Bank launched a mobile app and cloud-based e-memo system to reduce paper use, enhance efficiency, and support our focus on environmental stewardship as part of the ESG strategy

SDG 7.3

- As part of the digital transformation journey, the bank is further working towards migrating most internal paper-based processes into a digital format.

SDG 7.4

- **Clean Energy and Energy Efficiency:** Having successfully piloted a 100% solar solution at two major branches, the bank has awarded a contract to migrate the head office building to 100% solar power. The plan is to increase the share of clean power in our energy mix incrementally, starting with the migration of 20 major branches to 100% solar power in 2025.

Community Impact

- **Financial inclusion:**. GCB Bank is dedicated to financial inclusion through our network of 183 branches, 16 agency banking centers, G-Money, a leading mobile app, and diverse investment options via GCB Capital Ltd.

SDG 1.4

- **UNDP Timbuktu Agri-tech Financing initiative**: UNDP and GCB Bank are developing a tech-based cashew financing system, establishing eight Timbuktu Hubs, with a Pan-African Agri-Tech Innovation Hub in Ghana. This supports financial inclusion for cashew farmers and positively impacts the activities of the cocoa farming communities by enhancing access to a ready market for their cashew produce.

SDG 9.1

- **CSR initiatives:** We have invested over GHS 12 million in CSR initiatives in 2024 across our CSR focus areas - healthcare, sports, education, culture, etc.

Diversity and inclusion

- **The Female Future Program (FFP)**: GCB Bank is fostering diversity and gender representation in leadership by sponsoring promising female employees into the FFP annually. Fourteen promising female staff of the bank participated in the FFP in 2024.

SDG 5.7

- **The GCB Women's Desk:** GCB Bank has made significant progress to establish the GCB Women's Desk – a specialized desk focusing on the needs of underserved and low-income women. The desk will operate in partnership with MTN Ghana.

SDG 8.6

- **GCB EmpowerHer:** This is a specialized product that is in an advanced stage of development at the end of 2024. The product is targeting initiatives supporting female entrepreneurs, including financial literacy, capacity building, mentorship, networking, and funding for qualified applicants. It will be a product rolled out on the Women's Desk

SDG 5.5

Health and wellbeing

- **100% Health cover for all staff:** GCB Bank prioritizes employee well-being with comprehensive health coverage for all staff. The Bank operates an on-site clinic in Accra, purposely for staff, and ensures all health expenses of staff, a legal spouse, and up to four children below 18 years are fully covered, including medical evacuation, when required.

SDG 3.4

- **Health benefits extended to staff who retire in service:** The Bank's healthcare package extends to Ex-staff who retire in service, encouraging longevity and positioning GCB as one of the best places to work.

SDG 3.3C

- GCB Bank's generous leave policy also offers staff between 21 – 38 days of leave, significantly above the 15-day minimum requirement under labor laws. By this generous leave policy, we are promoting good health and a healthy work-life balance

Business Ethics and Corporate Culture

- **Maintaining high ethical and professional standards:** GCB's Corporate Governance Charter promotes strong corporate governance, promotes high ethical standards and code of conduct, and embeds a positive work culture.

SDG 16.6

- We continue to make significant investments in training staff on professionalism and ethical standards

- **The Go Beyond Campaign**: GCB Bank, in overhauling the corporate culture to a more customer-centric focus, launched the "Go Beyond" campaign in 2024.

- The campaign has re-oriented the service culture at the bank to go beyond the ordinary and exceed clients' expectations by being: Available, Empathetic, Responsive, Consistent, Timely, Innovative, and Speedy in our service delivery

Training and Human Capital

- **Staff Training and Development:** GCB Bank invested the sum of GHS30.7 million in staff training and development in 2024, which represents nearly a 100% increase in training expense year-on-year, a demonstration of our commitment to developing the capacity of staff to serve the needs of a constantly evolving customer

SDG 4.4

- The outlay covered both domestic and foreign training, with some notable training for executives in some prestigious business faculties.

- On average, every member of staff observed 22 training hours in 2024. The target is to increase the average training hours to 30 hours in 2025

Information Security

- GCB Bank prioritizes data, cybersecurity, and card security, adhering to international standards (ISO, PCI SSC), and achieving multiple recertifications while providing regular staff cybersecurity training.

SDG 16.6

- **Successful ISO Re-certification:** GCB achieved a second ISO/IEC 27001:2013 re-certification in 2024

- GCB achieved PCI DSS recertification for compliance after successful third-party recertification audits

Our Compliance with the Sustainable Banking Principles

#	Principles	Highlights of progress	Areas earmarked for improvement
1	Environmental and Social Risk Management (ESRM)	▪ We are developing an ESRM tool for screening credit applications. ▪ ESRM will begin with corporate and commercial credits above a defined threshold. ▪ The tool is aligned to the NDCs and addresses labor, environmental, OHS, climate-related, and governance issues	▪ Complete ESRM framework and internal validation for rollout ▪ Integrate climate-related risks into risk processes. ▪ Assess the portfolios to align with SDG requirements. ▪ Raise client awareness of SBPs and other requirements ▪ Implement ESG internal audit and risk management processes ▪ Improving compliance with EPA permit conditions throughout the lifecycle of financed projects.
2	Internal ESG in banks' operations	▪ After issuing our ESG policy in November 2023, the bank completed setting up and resourcing the ESG unit in September 2024. ▪ The unit has established lines of communication through the Chief Risk Officer and to the Board through the Board Risk committee. ▪ We have assessed our material aspects and have developed strategies to implement Principle 2, including operationalizing the ESG Working Committee, change management, and training for relevant groups and all staff.	▪ Establish quantitative baseline data for internal ESG initiatives and KPIs ▪ Develop ESG data capturing and management systems. ▪ Enhance awareness and engagement in ESG practices among all staff and FastTrack capacity building for key staff
3	Corporate governance and ethical standards	▪ Our robust corporate governance framework specifies clearly defined responsibilities for management and Board Committees. ▪ The governance framework also makes provisions through policies for checking ethical behavior and identifies and manages bribery, fraud, and corruption. ▪ We maintain a standard exclusions list of activities we do not finance in line with Ghanaian laws, regulations, and international best practices. ▪ We ensure good governance from our corporate clients through our onboarding process	▪ Implement a code of conduct that promotes integrity, honesty, and ethical behavior among employees and management. ▪ Communicate with stakeholders regularly to address concerns and incorporate feedback into decision-making processes.

#	Principles	Highlights of progress	Areas earmarked for improvement
4	Gender equality	▪ GCB Bank has developed a set of HR policies and an employee handbook that ensures fair recruitment, non-discrimination, and equal treatment of all employees and customers. ▪ Our talent management policy also guides our professional development initiatives and interventions. ▪ Our CSR policy also supports community engagement initiatives with a focus on culture, education, health, and sports, among others. This focus includes women and women-led businesses.	▪ Develop a policy for gender equality and diversity that incorporates gender mainstreaming strategies. ▪ Provide professional development for under-represented groups. ▪ Increase female representation in executive management. ▪ Provide safe channels for reporting unethical behavior.
5	Financial inclusion	▪ GCB Bank has a wider distribution network (185 branches, 16 agencies, and 340 ATMs) nationwide, providing access to financial services ▪ Through the G-money mobile wallet, we also provide access to financial services for unbanked and underserved communities. ▪ Our industry-leading banking app has practically placed the bank in the palm of customers with a wide range of financial services to enhance financial inclusion. ▪ The bank, through its subsidiary, GCB Capital, also provides professional investment advice and fund management services to clients	▪ Formalize and document financial inclusion initiatives. ▪ Deepen outreach initiatives for financial literacy (either bank-led or in collaboration with third parties).
6	Resource Efficiency	▪ We have rolled out initiatives at the head office and selected branches to improve the efficiency in energy, water, and paper use. ▪ These initiatives include the E-memo, smart water systems, and smart lighting systems at selected branches	▪ Hold sessions with clients to increase awareness about opportunities to enhance resource efficiency within their operations ▪ Finance renewable and alternative energy projects ▪ Develop products to promote resource efficiency ▪ Offer investment products for resource efficiency ▪ Provide lending with preferential rates for resource efficiency
7	Reporting	▪ The bank held preliminary awareness sessions with the Board, management, and staff. ▪ We have also included a commitment and progress update in our 2024 financial report	▪ Establish clearly defined lines of communication for reporting ESG risks and impacts to senior management and the Board. ▪ Develop external ESG reporting processes. ▪ The ongoing strategy will develop KPIs and systems for ESG data collection and processing

Conclusion – Making Strides Towards A Sustainable GCB

GCB Bank recognizes that our continued profitability and success as a bank are inextricably linked with the welfare and collective well-being of the people and communities we serve.

Therefore, beyond the regulatory requirements, we commit to sustainability as a moral imperative. The ambitious ESG strategy we have developed is just the starting point.

We are spare no resource in transforming the bank to be sustainable as we build a strong and resilient bank that can dominate today's market and continue to dominate long into the future.

We also recognize that this ambition cannot be a solo effort. We will partner with our shareholders, staff, clients, service providers, and all other stakeholders to position sustainability at the core of our strategy

The Executive Leadership

Mr. Farihan Alhassan
Managing Director

Mr. Socrates Afram
Deputy Managing Director, Finance

Mr. Emmanuel Odartey Lamptey
Deputy Managing Director, Operations

Samuel Kwame Yedu Aidoo
Exec. Dir. Wholesale & Investment Banking

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