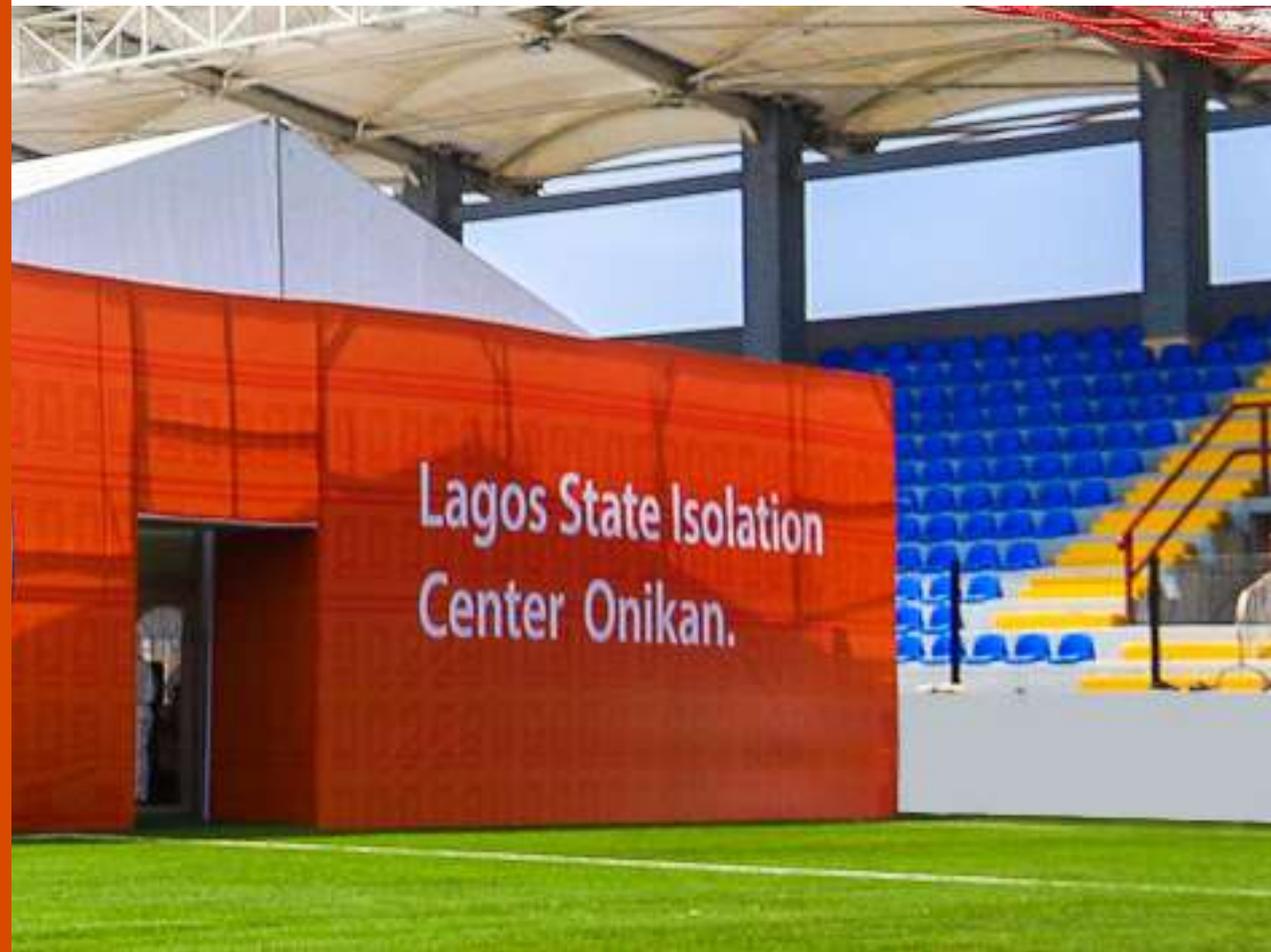


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Guaranty Trust Bank plc
RC 152321

2020 CSR REPORT



Being There When it Matters Most

2020. A year of safeguarding
lives and livelihoods in the face
of the greatest humanitarian
challenge of our lifetimes.

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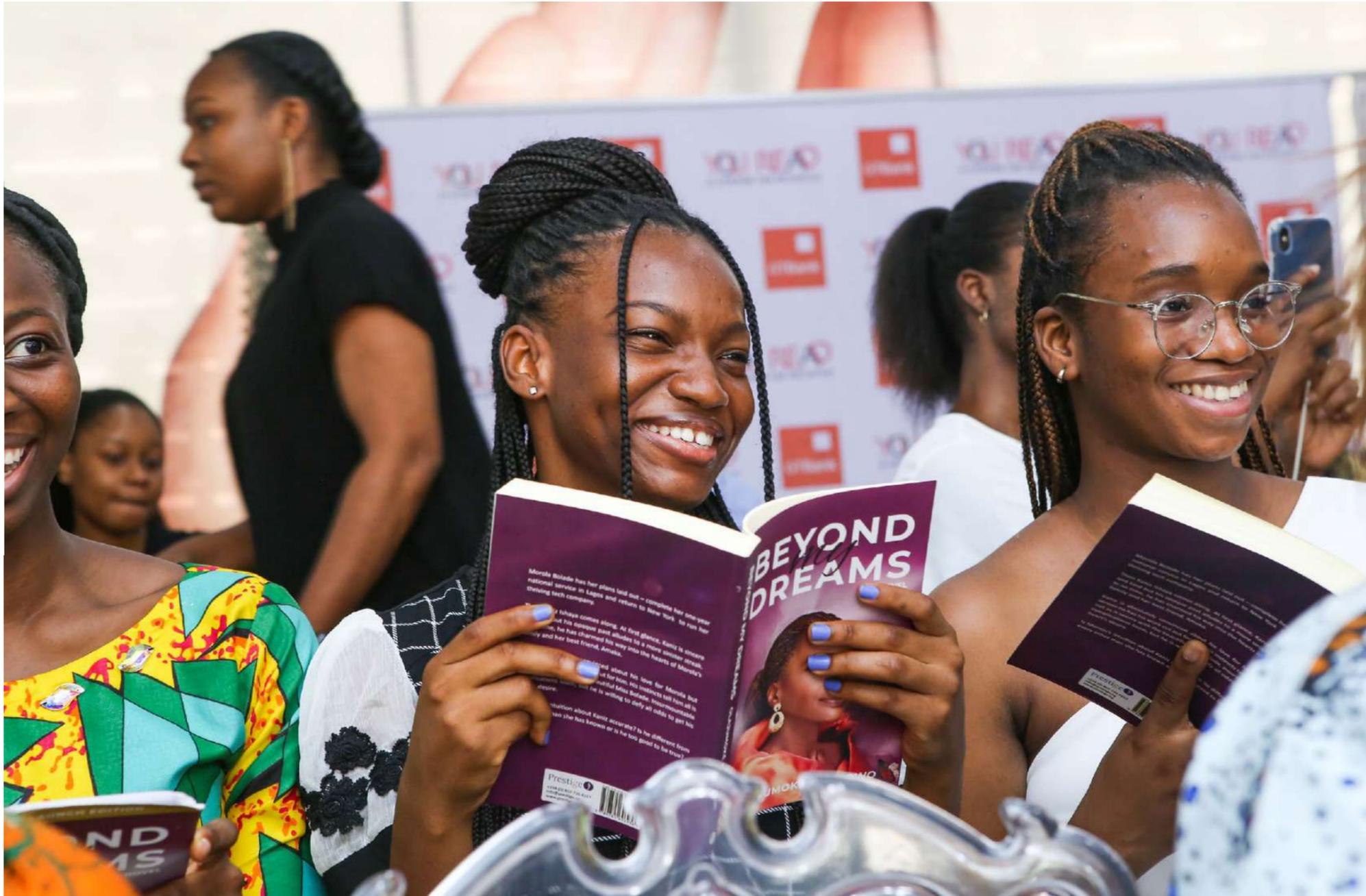
In a Nutshell..

In an unlikely year where everything came to a halt, our core value as a platform for enriching lives kept us going. We quickly reimagined what it means to be there for people during a global humanitarian crisis and at a time of great uncertainty. In this CSR report, we will share with you how we lead from the front throughout the year, especially during this pandemic, in championing social causes and driving societal action when it mattered most.



From the Start

We came into the year the same way we have for the past 3 decades - committed to bringing about a world where everyone, regardless of their social and economic background, has everything they need to reach their full potential. Because, for us at GTBank, success is more than just about building a thriving business; it is fundamentally about playing a leading role in making the world a better and brighter place.



With this in mind..

We Opened a New Chapter

With the help of award winning writer, Jumoke Adenowo. As part of our mission of rekindling the culture of reading, we hosted our first book reading of the year with Jumoke Adenowo through our Youread initiative. Jumoke's highly-rated debut novel 'Beyond my dreams,' received very positive reviews from the public and her Book Reading Session, at the GTBank YouRead library, Yaba, served to further stimulate a culture of reading and encourage young people to embrace literature.





Book reading session with Jumoke Adenowo at the GTBank YouRead Library, Yaba.



Masters Cup Season 9 Semi Finals match between Lead-Forte Gate College, Lekki and Queens College, Yaba



And Kept the Ball Rolling

There is nothing as exciting for us as discovering local talents and helping young people grow in character and discipline. In January, our GTBank Masters Cup returned for its 9th season at the start of the year, with thirty five (35) schools -- twenty (20) teams in the female category, and thirty (30) teams in the male category - signed up to compete for the highly coveted trophy. In March, right before the semifinals went into full swing, we had to put the games on hold for the health and safety of our youngsters.



Masters Cup Season 9 Semi Finals match between Ansar-ud-deen Girls' High School, Itire and Greensprings School, Lekki



Masters Cup Season 9 Semi Finals match between Eko Boys High School, Mushin and Kings College, Lagos

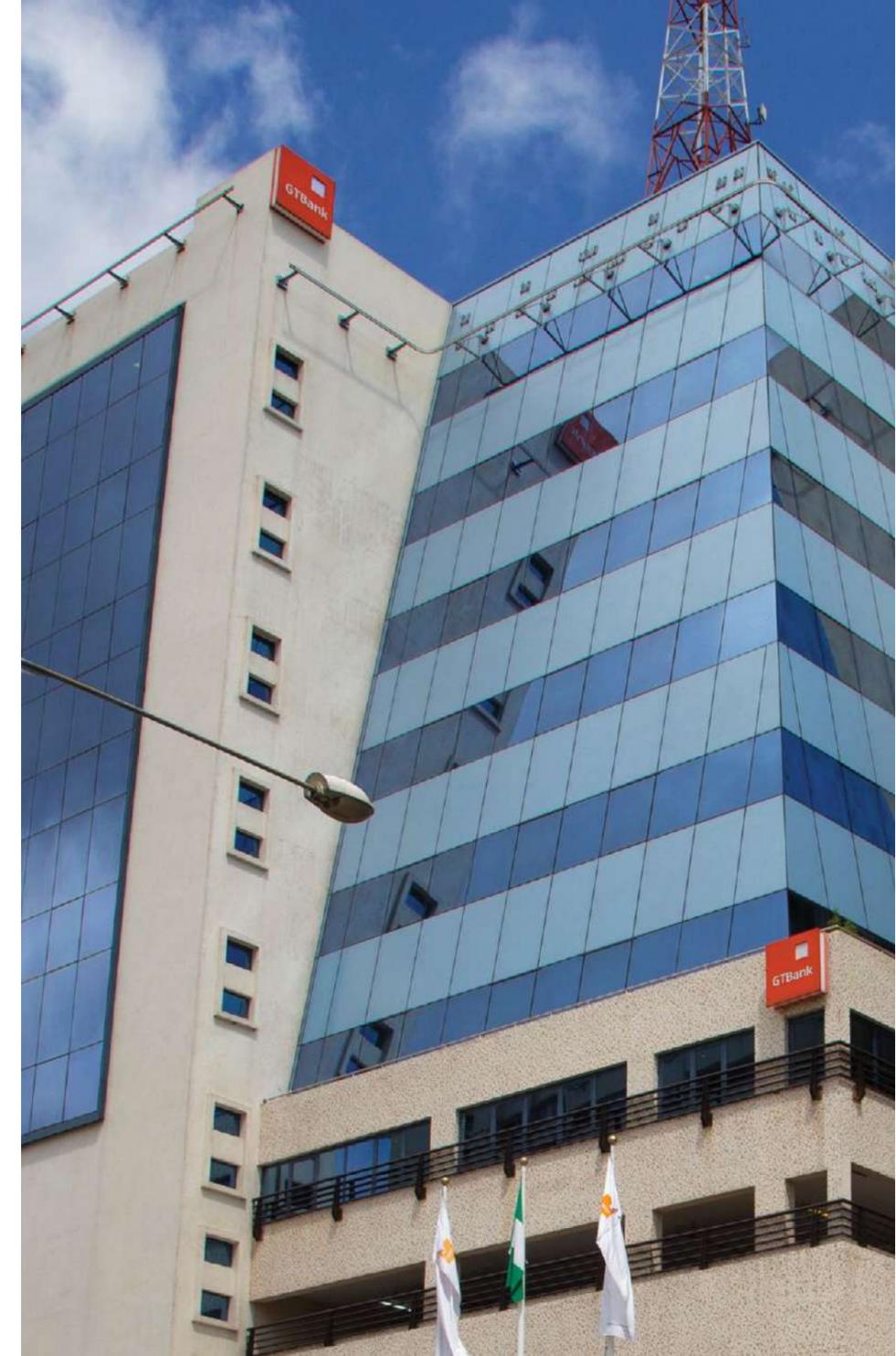




Then the most unprecedented crisis happened..

Safeguarding Lives and Livelihoods

Our actions from the onset of the Covid-19 Pandemic demonstrate the fundamental promise of our organization as a platform for enriching lives. Faced with a pandemic that was placing an overwhelming strain on people, communities and institutions, we led from the frontlines in helping our communities and supporting public authorities to curtail the outbreak whilst protecting our employees by ensuring that they work in a way that puts their health and well-being first.





Leading from the Frontlines

As we witnessed healthcare sectors globally buckle under the pressure of the pandemic, we knew that we had to do something, and fast. So we reached out to the government to see how we could help and immediately rolled out a plan to set up a 110-bed medical facility for people in need of care as a result of Covid-19. Within 5 days, we delivered a state of the art healthcare facility fitted with ICUs, a Pharmacy, Consultation Rooms, a Doctors Quarters and other healthcare essentials. By the time the project was completed, it had become a rallying point for corporate citizenship with companies across finance, health, construction and retail sectors, contributing expertise and resources to support the facility.



Lagos State Governor, Babajide Sanwo-Olu (Centre), MD/CEO GTBank, Segun Agbaje (Third Right), Lagos State Commissioner for Health, Prof. Akin Abayomi (Third Left), Group Head, Corporate Communication, GTBank, Oyinade Adegite (Extreme Right) with healthcare workers at the Lagos State Isolation Centre, Onikan



Lagos State Isolation Centre, Onikan



Then We Took a Step Further...

As part of our robust support for public sector efforts to combat the covid-19 pandemic, we made a donation of N1billion and played a leading role in the Private Sector Coalition against COVID-19, also known as CACOVID. As part of CACOVID, we provided and equipped more medical facilities across the country to ensure that Nigeria had an adequate distribution of medical supplies and treatment facilities to cater to anyone who may become infected by the virus.



■ To Put People First

At GTBank, our people are our most valuable asset, and from the onset of the COVID-19 outbreak, their health and safety was our utmost concern. We also understood that with our customers counting on us to help them navigate the uncertainties caused by this outbreak, we had to be there for them wherever they may be, whilst doing all we can to keep them safe when they visit our branches. A big part of our strategy to keeping people safe was our dynamic work routine that allowed for virtually half of our staff population to work productively from home whilst we alternated the opening of our branches on a weekly basis, so that we always had a backup to keep serving customers, in any event of an outbreak. We also redesigned our workspaces and branches in line with the highest health and safety standards, so that all our people, whether staff or customers, remained confident in our commitment to putting their lives and livelihoods first.





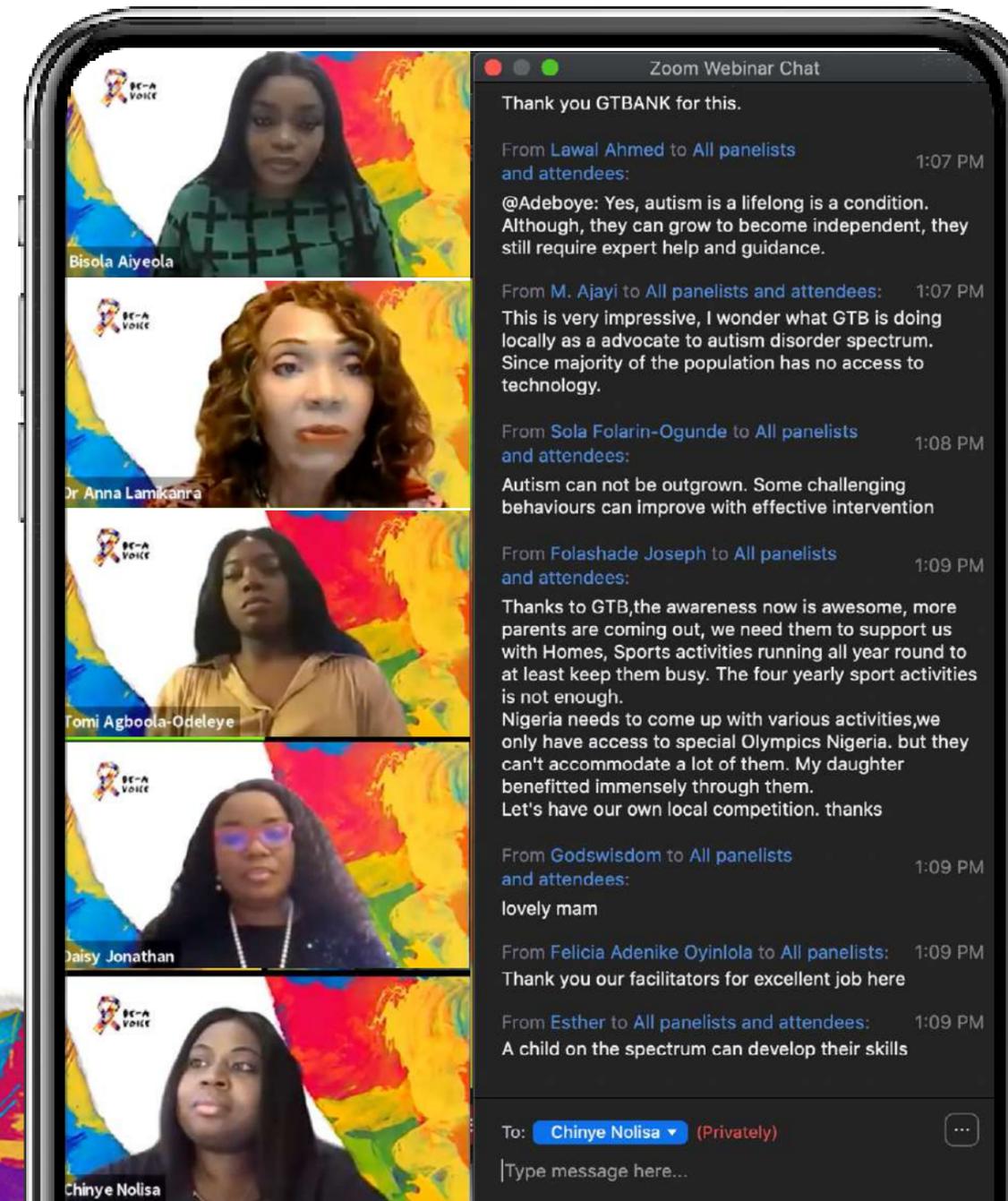
**BE-A
VOICE**

**10TH ANNUAL AUTISM
CONFERENCE**

Centering the Most Vulnerable

In a time where the challenges people living with Autism face daily become more amplified, we held the 10th Annual Autism Autism Conference. Themed “Focusing on Similarities rather than Differences,” we held the conference virtually so that anyone, anywhere can interact and learn from globally renowned medical experts, caregivers and health practitioners about supporting children and adults living with Autism. This is one of the most important Autism Conferences we have held over the years, not only because it marks the 10th anniversary of our advocacy for people living with autism, but also because it is happening at such a critical time when concern for the most vulnerable was extremely important given the increased uncertainties brought on by the Covid-19 crisis.





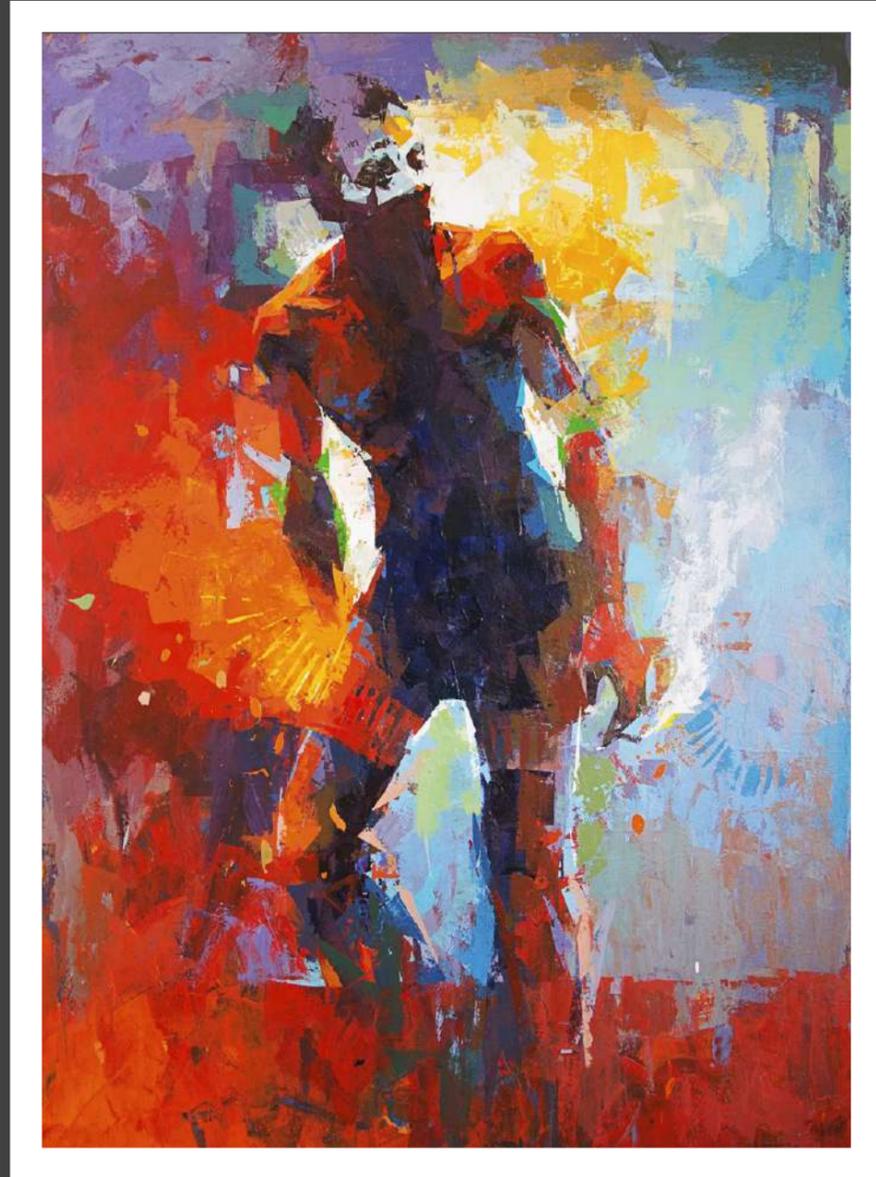


The 16th by Duke Asidere

We Took a Tour Round the World Through Art

From cancelled exhibitions to stalled auctions, the Art community witnessed a great fallout due to the Covid-19 pandemic. To support indigenous artists, we introduced the Art 635 Inspire; a virtual art exhibition and auction to support indigenous artists who were having an especially hard time at the moment. Over 30 Art pieces by indigenous artists were exhibited and over N19,000,000 was recorded in Art sales. More than supporting artists, customers had a rare opportunity to connect to the world through the gift of Art.





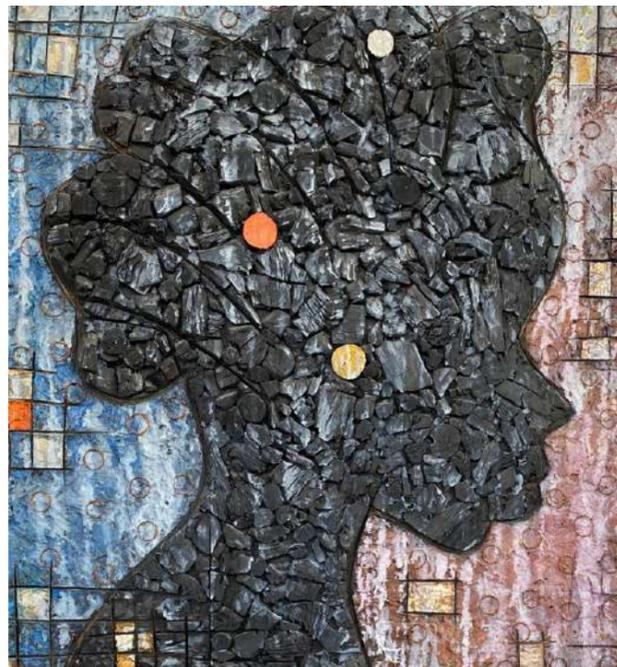
In the Hearts of Many by **Ibe Ananaba**



A Glass of Hope 1 by **Johnson Uwadinna**



Watcher(s) by **Olumide Onadipe**



Beauty for Ashes by **Uchay Joel Chima**



Transient Treasures (V) by **Chigozie Obi**



And Rang in the Holidays

Christmas is a special time for the staff at GTBank because they get to bring Christmas cheer to children at Massey Street Children's Hospital through the employee led social cause, orange heart initiative. Although our staff couldn't throw their customary Christmas party at Massey's children hospital due to the pandemic, they made provisions for the essentials the children needed to have a magical Christmas. These employee-led social causes reflect the DNA of our bank as an organization of globally-minded and socially conscious people inspired by the vision to be champions of progress and driven by an unflinching commitment to touching lives.



In 2021, the goal for us at GTBank is the same as always!

To keep enriching lives and uplifting communities in order to build a world where everyone has all the support they need to achieve their full potential.



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