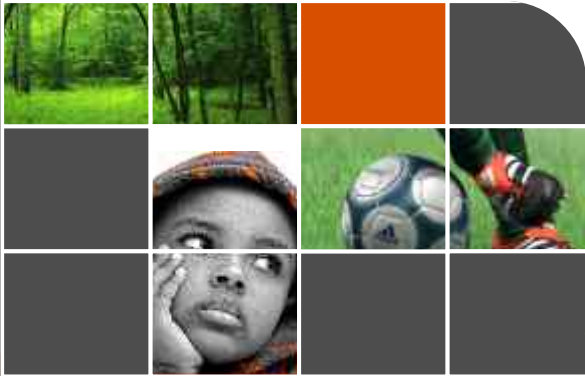




GTBank

Guaranty Trust Bank plc
RC 152321



SERVICE THROUGH CORPORATE SOCIAL RESPONSIBILITY

www.gtbank.com



For us at Guaranty Trust Bank, we passionately believe that CSR embodies our ardent commitment and social pact with millions of people resident in our diverse operating environments. We are committed to enduring partnerships for sustainable development and adding value to whatever community we find ourselves.

Our avant-garde approach to social responsibility has seen us partner with like minded institutions such as the International Society for the Red Cross Switzerland, The Commonwealth Business Council, The Prada Foundation, The Greater London Authority, The Students In Free Enterprise (S.I.F.E), Patrick Speech & Languages Special Education Centre, Massey Street Children's Hospital and the Special Olympics.

CSR

is how we colour lives around us

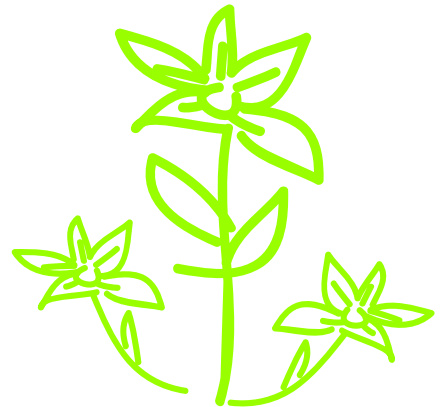


Vision

We are a team driven to deliver the utmost in customer service. We are synonymous with innovation, building excellence and superior financial performance; and creating role models for society.

Mission Statement

We are a high quality financial services provider with the urge to be the best at all times whilst adding value to all stakeholders.



Introduction

At Guaranty Trust Bank, our corporate social responsibility (CSR) policy is fully integrated into our business model. Embedded in the Bank's core values is a nurturing social conscience that compels us to seek the common good within all communities in which we operate.

Proud to promote best practices in some of the least-developed parts of the world, we continue to encourage community growth and social development on a sustainable basis in our host communities.

Recognising the broad spectrum of economic and social needs prevalent in Nigeria and within the sub-Sahara African region, our CSR agenda is equally comprehensive, encompassing:

- Education
- The Arts
- The Environment
- Community Development



EDUCATION

We fully appreciate the pivotal role good education has to play in an increasingly competitive global economy. This fact continues to influence the focal thrust of our adopt-a-school program during the reporting period, as we undertook the following projects in our adopted schools:



At Guaranty Trust Bank, corporate social responsibility (CSR) is fully integrated into our business model as we continually seek to operate in a sustainable manner for the common good of our host communities.



Projects at **Baboko Community Secondary School**, Ilorin, Kwara State.

The Bank completed and handed over 3 new blocks of 3 classrooms each, several renovated restrooms, a surface storage system and an overhead water tank to the school management authorities during the review period.

The structures were commissioned on September 19th, 2011 by

- Alhaji Mohammed Raji Atolagbe: Commissioner for Education and Human Capital Development,

Kwara State

- Mr. Ademola Nurudeen Banu: Commissioner for Finance, Kwara State
- Alhaji Ibrahim Sulu Gambari: The Emir of Ilorin, Kwara State
- Alhaji Abdulfatai Adebiyi: Permanent Secretary, Kwara State Ministry of Education

The GTBank Adopt-a-School program is the umbrella theme for all our education focused interventions. The initiative commenced in 2004 and we presently have over 5 schools benefitting from it.



Orange Excellence

Scholarship Award

A GTBank Adopt-a-School Program

The Orange Excellence Scholarship Awards

To further promote intellectual excellence amongst pupils and students in our adopted schools, the Bank introduced a performance based reward scheme during the review period called the 'GTBank Orange Excellence Scholarship Award'. This award is open to pupils/students with annual aggregate averages above 95% and can be applied as tuition payment, textbooks purchase and examination fees payments.

The following students from Government Day Secondary

School, Shadawanka, Bauchi, were presented with the 2011 Orange Excellence Awards in September:

Beneficiary Class

- Miss Amina Mahmood JSS I
- Master Emmanuel Uguoke JSS II
- Master Yunusa Ibrahim JSS III
- Master Abass Abubakar SSI
- Master Yusha'u Rabi Danjuma SS II

Water Supply at Rugan Community School, Kaduna.

During the review period, Guaranty Trust Bank plc constructed a water bore-hole at Rugan Community School, Airport Road, Kaduna to provide much needed water not just for the school community, but also for members of its immediate host community.

The need for the bore-hole was accelerated by increasing water shortages within the area, which were causing the Fulani indigenes to migrate from their lands.

Rugan Community School, Airport Road, Kaduna is an open classroom project managed by an American educationist: Mrs. Dolores Mohammed. Guaranty Trust Bank started supporting the project in 2004.

Free Books for all...

As part of our efforts to commemorate the national Children's Day on May 27th 2011, our Bank distributed branded Smart Kids Save notebooks to pupils/students of the underlisted schools, which are all beneficiaries of our Adopt-a-School program:

- St. George's Boys and Girls Primary School, Falomo Ikoyi, Lagos
- Baboko Community Secondary School, Ilorin, Kwara State
- Community Secondary School, Nkpolu Port Harcourt
- Government Day Secondary School, Shadawanka, Bauchi State
- Open Class Room, Kaduna
- Government Girls Secondary School, Gwaram, Jigawa State

Home grown scientific and technology based solutions

Guaranty Trust Bank is a knowledge based organization. Our pursuit to advance universal education and aptitude to generate home ground scientific and technology based solutions to problems in Africa, propelled our Bank to support the establishment of the African University of Science and Technology Nigeria and the African Gifted Foundation.

The African University of Science and Technology is a premier institution designed to promote knowledge building and the advancement of science and technology is Sub-Saharan African.

The African Gifted Foundation is a non-profit organization set up to promote Africa's top emerging talents for the development and sustainability of the African continent by selecting exceptionally talented students between the ages of 14 and 19 from ear-marked African countries. These students are then taught subjects such as space exploration, cyber-security and global commodities trading by specialist experts from the industry and leading universities in the UK and diverse African countries.

It is the Bank's expectation that these institutions will produce a crop of innovative leaders who will provide Africa with access to ingenious and affordable technology well suited and developed for the posterity of our environment.







GTBANK-LAGOS **STATE PRINCIPALS CUP**

"playing by the rules"

The final matches of the GTBank-Lagos State Principal's Cup 2010/2011 season took place during the review period, with Egan Senior Secondary School and Alakoto Senior Secondary School, emerging champions in the Male and Female categories respectively.

313 schools in Lagos State participated in this edition of the competition and the Bank's support ensured the upgrade of 52 school fields, provision of football equipment and public awareness about the competition.

The Principal's Cup is the oldest secondary school football competition in Nigeria and GTBank commenced support for it in 2009.

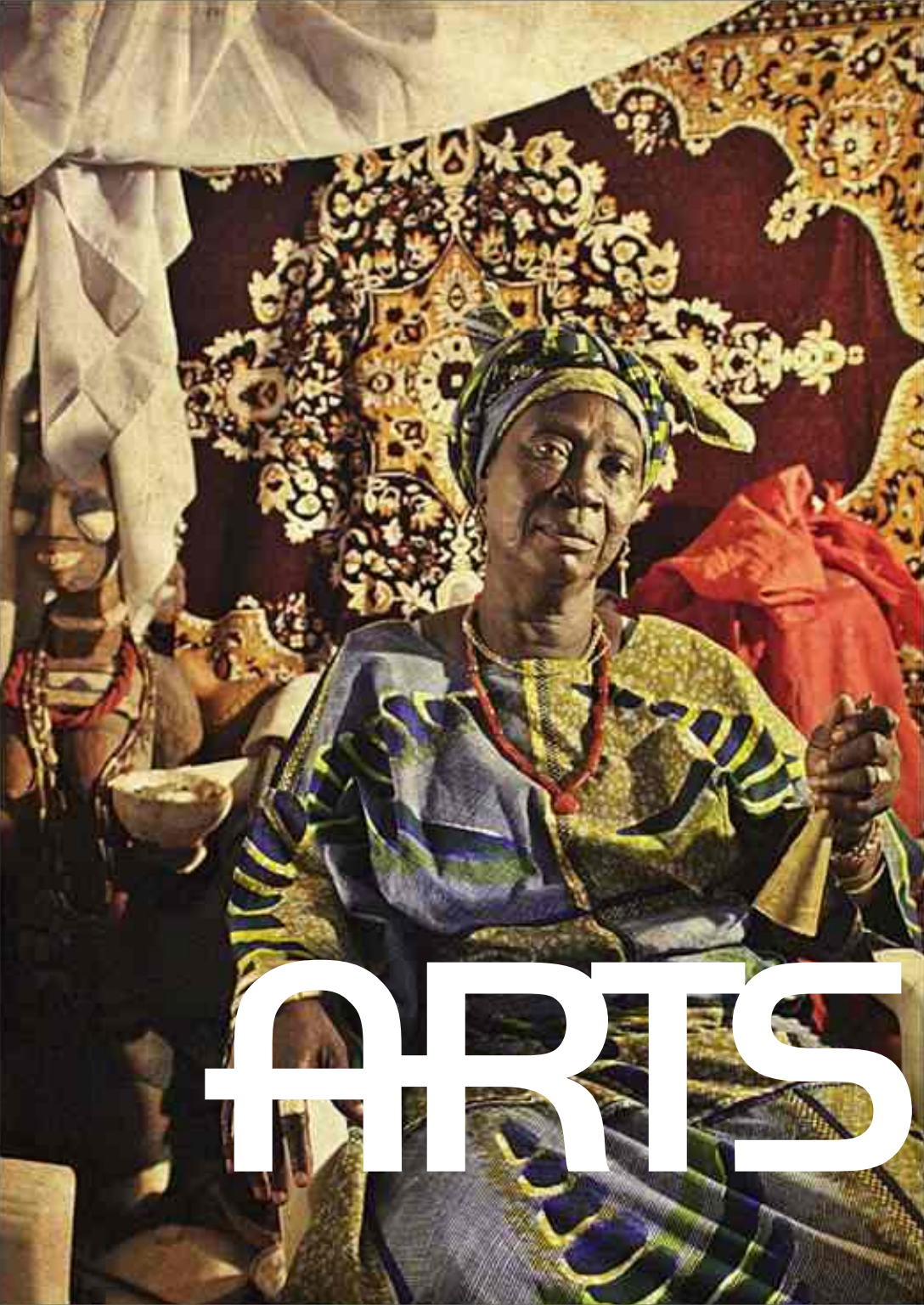
Female Team Category:

- Winner - Alakoto Senior Secondary School.
- 2nd place - CMS Girls Grammar School
- 3rd place - Kuje Senior Secondary School
- 4th place - Opebi Senior Grammar School

Male Team Category:

- Winner - Egan Senior Secondary School
- 2nd place - Agboju Senior Secondary School
- 3rd place - Oshodi Senior Secondary School
- 4th place - Sari-Iganmu Senior Secondary School





TATE

ARTS

ARTS



...Guaranty Trust Bank plc has for the last 20 years been an avid support of African Art, as is evidenced by the over 1,000 art pieces that adorn our branches and subsidiary offices in Nigeria, The Gambia, Ghana, Sierra Leone, Liberia and the United Kingdom.

Our belief that Art is an intricate part of the African heritage is further reaffirmed by the numerous art promotion initiatives we have supported over the years at home here in Nigeria and in foreign countries. Some of these are; the annual Pan Nigeria Poetry Festival (P.L.A.Y), the Double Club partnership with Prada in 2007, the GTBank Living Master art Exhibition that held here (at Terra Kulture) in 2007 and sponsorship of the Benin bronze festival in 2007 and 2008. More recently we partnered with Tate in 2010 to exhibit the art works of Mr Chris Ofili and sponsored Mr. Yinka Shonibare's 4th plinth commission titled 'Nelson's Ship in a Bottle' which went on display at Trafalgar Square, London in May 2010.

African Art is a true reflection of everything it means to be African; creative, beautiful, industrious and hopeful. Our partnership with Tate, is based on this knowledge, and we have no doubts that it will have a positive and meaningful impact in the lives of numerous African artists, now and in the years to come...

Segun Agbaje (Managing Director, GTBank)

THE GTBANK-TATE PARTNERSHIP

(INTERNATIONAL PROMOTION OF AFRICAN ART)



During the review period, Guaranty Trust Bank entered into an African Art projection partnership with Tate Gallery U.K that involves:

- The creation of a dedicated curatorial post at Tate Modern to focus on African art. As well as exploring contemporary practice in the region, the new Curator will help to deepen knowledge and understanding of the impact of art from the world's second-largest continent
- An acquisition fund to enable the Tate to enhance its holdings of work by African artists
- An annual project in London and in Africa that will enable continuous exchanges between young artists, curators, collectors and cultural institutions in Africa and across the globe

The first exhibition of African Art under this partnership titled "Contested Terrains" held Tate Modern Gallery in the U.K between July 29th and October 16th 2011. Another will take place early next year in Lagos, Nigeria as part of efforts to deepen the exposure of African Artists to the international community.



POETRY. LAUGHTER. ARTS & YOU (P.L.A.Y 2011)

The 3rd edition of the GTBank supported International Arts Festival; P.L.A.Y (Poetry, Laughter, Arts & You) 2011 took place October, 2011.

This year's Festival focused on the works of great African poets like Atuka Okai of Ghana, Syl Cheney-Coker of Sierra Leone, Bai T. Moore of Liberia, Oswald Mbuyiseni Mtshali of South Africa and Eddie Aderinokun, Odia Ofeimun, John Pepper Clark, Abayomi Animashaun of Nigeria.

P.L.A.Y is a brainchild of Nigerian poet Mr. Eddie Aderinokun. It is proudly supported by GTBank with the singular aim of creating a conducive environment for the rejuvenation of Nigerian poetry. The highlight of the international festival was the command performance of the "Dance with the Vulture" by Eddie Aderinokun.



ENVIRONMENT



BIOGAS PLANT | EMS POLICY | ROUNDABOUT BEAUTIFICATION

Our involvement in the global debate on sustaining our planet is still at the advocacy stage. Nevertheless, we are proactively promoting a “green” environment within all our host communities...

Lola Odedina

*GM, Communication & External Affairs
Guaranty Trust Bank*

ENVIRONMENT

Guaranty Trust Bank remains committed to doing its business in a sustainable way as we continue to comply to strict environmental and sustainability covenants ensuring all projects financed with its on-lending funds comply with international and local environmental and social regulations.

Our leadership position also entrusts us with the responsibility of creating awareness to stakeholders, consequently we always advise our customers to consider the impact of their operations on the environment and the associated benefits of doing so which are not limited

to monetary benefits but inclusive of international recognitions and awards.

We are also creating awareness amongst our staff whilst integrating environmental and social issues into our internal communication and reporting system.

With a Board approved Environmental Sustainability Management System policy since 2010, covering assessment and management of social and environmental risks and impacts, labour and working conditions, resource efficiency and pollution prevention, community health, safety and security, land acquisition and involuntary resettlement, bio-diversity conservation and sustainable natural

resource management, promotion of indigenous peoples and cultural heritage, Guaranty Trust Bank employs a robust performance standards and compliance with other national laws and regulations, that ensures its operations and business relations are managed in a sustainable manner.

To promote a sustainable environment in its host community, Guaranty Trust Bank partnered with the Students In Free Enterprise Nigeria on a Bio-gas project which involved the conversion of domestic waste to methane gas for domestic use. The pilot project which began at the University of Ado-Ekiti was taken to the University of Abuja and the Nnamdi Azikiwe University Akwa. Our objective is to facilitate the production of a viable user-friendly prototype for the Nigerian grassroots community.

As part of the Bank's environmental beautification program, our Bank renovated the Daula Roundabout in Kano State and the surrounding of our adopted school; St. George's Boys and Girls Primary Schools in supporting of the States' beautification efforts. The Bank's Street Directional Signage program continues to other locations and institutions outside the Lagos metropolis.



BIOGAS PLANT





Guaranty Trust Bank plc
RC 152321

INTRODUCING



Experience **FASTER** banking at Guaranty Trust Bank branches nationwide



FAST TRACK your cash deposits and withdrawals at any GTBank branch using your Naira MasterCard on our secure **PIN PAD terminals**.

The FastTrack service is;

- Exclusive to GTBank customers only
- Available at all Guaranty Trust Bank branches nationwide
- Fast , safe and convenient

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eSavers Account

GTBank

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Where you bank!
How you bank!
When you bank!

Zero Opening Balance... Zero Minimum Balance... Zero COT... Higher Savings Rate.

ENLIST NOW.
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Eco-friendly financial accounts

It is no secret that our country; Nigeria is one of the most populous countries in the world with 60% of its 150million populace comprising the youth. Our Bank in its customary visionary and aspirational approach, went ahead to develop an online account "GTCrea8 eSavers" for the youth market which can only be operated using electronic banking channels.

This account is an environmental friendly financial solution which has no paper usage requirement, no visits to the banking halls and no minimum opening balance requirement. It also offers convenience to the youth market leaving them with ample time to concentrate on more urgent matters such as their academic pursuits. GTCrea8 eSavers is the first of a brand of eco-friendly financial accounts being developed by Guaranty Trust Bank.

At Guaranty Trust Bank, corporate social responsibility (CSR) is fully integrated into our business model as we continually seek to operate in a sustainable manner for the common good of our host communities.

COMMUNITY DEVELOPMENT

CHILD HEALTHCARE

Our CSR agenda is a comprehensive program, encompassing education, arts, environment and community development. Intrinsicly, our CSR is designed to improve the quality of life and promote a sustainable environment in our host communities.

ENHANCING CHILD HEALTH CARE

Massey Street Children's Hospital, Lagos Island still remains the Guaranty Trust Bank flagship project in the area of child healthcare. Our bank renovated this premier paediatric hospital in April, 2011, provided a 250 KVA soundproofed generator and several medical equipment including a dental chair, a suction machine and a jaundice meter.

As customary, Guaranty Trust Bank continues to maintain the generator under its equipment maintenance plan to enable Massey Street Children's hospital continue to offer life giving services to the Lagos metropolis.



Nigeria still ranks low on awareness, diagnosis, intervention and management system for Autism Spectrum Disorders. To address this situation, our Bank continued its support for children with special needs through the Orange Ribbon Initiative which was formally launched earlier this year via the GTBank Autism Seminar which featured 9 U.S based Autism Spectrum Disorders (ASD) professionals to an audience of 250 persons caring for and educating autistic persons. Starting 2012, our Bank will be introducing the GTBank Resource Program which involves an online ASD Certificate program, an online resource website and an autism resource center. Our aim is to enhance the quality of therapists and practitioners whilst providing an affordable a support system and consultation center for those caring for autistic persons. Our flagship initiative in this area still remains our support in the establishment of Patrick Speech and Languages Center; the premier school for autistic children only in Nigeria.



Partnership with Students in Free Enterprise (S.I.F.E)



Over the last 3 years, Guaranty Trust Bank plc has partnered with SIFE and supported the organization's capacity development programmes, because of a firm conviction that entrepreneurship and self employment are key prerequisites for national development.

In this regard, the Bank sponsored the 2011 SIFE National Competition amongst Nigerian Universities where Benue State University emerged winner and national team to represent the country at the SIFE world in Kuala Lumpur, Malaysia in October, 2011.

A new initiative, the GTBank/SIFE YOU, Think! Business Entrepreneurial Challenge was also introduced and undertaken in 20 tertiary institutions across the country. This is expected to encourage the development of sustainable business ideas that can solve prevailing socio-economic challenges in local communities.

Over all through the support of corporate organizations like Guaranty Trust Bank plc, SIFE Nigeria impacting the lives of the grassroots across several communities in 32 states of the country.

SUPPORTING THE SPECIAL OLYMPICS

The Bank has maintained a warm partnership with Special Olympics Nigeria (SONig) over the years to promote societal acceptance of individuals with intellectual disabilities.

During the review period, this partnership led to:

- Sponsorship of 45 athletes to the Special Olympics World Summer Games that took place in Athens, Greece from 25th of June to the 25th of July 2011. The Nigerian Team won 9 gold, 9 silver and 9 bronze medals at the competition.

PROMOTING BUSINESS AND FINANCIAL INTELLIGENCE IN UNDER-GRADUATES

We continued our business and financial intelligence enhancement partnership with *Businessday* Newspaper during the period under review. This initiative which is aimed at promoting financial intelligence amongst Nigerian youth involves sponsoring the daily distribution of *Businessday* Newspaper to undergraduates in 20 tertiary institutions pan Nigeria.

Support for Woman Woman (W2W) Programme

On July 25th, 2011, Guaranty Trust Bank in collaboration with S.I.F.E Nigeria and U.S State Department Nigeria sponsored 19 Nigerian young women to Boston, U.S.A to join other young women from different parts of the world for a Woman2Woman Program.

The Woman2Woman (W2W) program is a gender empowerment programme that aims to educate local young women of impressionable age through interactive panel discussions, workshops and service learning by renowned institutions like Harvard University's Kennedy School of Government, Harvard Law School-Program on Negotiation, The Carr Center for Human Rights at Harvard and Northeastern University's Middle East Center for Peace, Culture and Development.

Beneficiaries of this Program are expected to apply knowledge and skills acquired in their host communities.



HUMAN RIGHTS

Guaranty Trust Bank was established a gender equal organization since 1990; well before the G8 Millenium Development Goal for Gender Equality. To date, our Bank has an average staff ratio of 50% female to 50% male with an ultra modern crèche within the office premises to enable new mothers attend to their babies whilst at work. The Bank's board composition is a clear representation of the position on gender equality.

Our staff across the world comprise people of various nationalities as there are no racial bias in our employment process rather people are engaged based on their qualifications and ability to meet the job requirement.

As part of our support for the vulnerable ones in our society, Guaranty Trust Bank continues to support organizations like

the Orphaned & Vulnerable Children, Project Alert, and Associations of Disabled Persons to alleviate the plights of this neglected segment of the society. Our office buildings are also equipped with wheelchair ramps and more recently with braille calibrated elevators at the new head office to create a more enabling environment for the physically challenged within our business premises.

BUILDING A SUSTAINABLE BANK

ORGANIZATIONAL GOVERNANCE

At Guaranty Trust Bank, Corporate Governance remains a core principle of our operations and service. It is imbedded in the ethical, legal and transparent way we do our business and serve our growing clientele. Our Corporate Governance is clearly established in a Code of Corporate Governance which continues to guide the Bank, ensuring compliance with regulatory requirements, accountability of Management and Board to stakeholders of the Bank. The Bank continues to be mindful of its commitment to safeguard and improve shareholder's value as it submit itself

to best local and international practices through compliance with the Code of Corporate Governance issued by the Securities and Exchange Commission, Code of Corporate Governance for Banks in Nigeria Post Consolidation issued by the Central Bank of Nigeria and the additional disclosure requirements under the Disclosure and Transparency Rules of the Financial Services Authority United Kingdom.

Guaranty Trust Bank has very sound Governance structure

where ultimate responsibility resides with the Board of Directors which comprises 8 Non-Executive Directors and 6 Executive Directors where 2 of the Non-Executive Directors are Independent Directors appointed based on criteria laid down by the Central Bank of Nigeria. The GTBank Board of Directors exercise oversight function through its various Committees namely Board Risk Management Committee, Board Credit Committee, Board Human Resources and Remuneration Committee and Audit Committee of the Bank.

The Bank also appointed a Chief Compliance Officer to monitor compliance with the Code of Corporate Governance with regular statutory reports to the Central Bank of Nigeria. Other measures such as Whistle Blowing, Code of Professional Conduct for Employees amongst others are also employed to ensure sound corporate governance by Staff, Management and Board of Guaranty

Trust Bank whilst ensuring the rights and interest of its shareholders are protected and consistently improved upon.

Overall, our Corporate Governance ensures, we at Guaranty Trust Bank conduct ourselves and our business in a socially responsible way. Our membership of the Convention on Business Integrity is also an attestation to this.

CONSUMER ISSUES

The saying "Customer is King" is so true of Guaranty Trust Bank. Hence our theme for the 2011 Financial Year "Heart of Service". GTBank was founded on a desire to meet and exceed customer expectation when it began the era of modern banking in 1990; thereby eliminating



BUILDING A SUSTAINABLE BANK

the traditional barrier between a customer and its bank.

We believe that our customers have the right to be provided with accurate information on our products and service offerings at all times as well as keeping their business with us highly confidential. Our commitment to our clientele transcends to ensuring an enabling physical and transactional environment within the Bank.

Continually new innovations are developed to ensure a more convenient, safe and fast banking experience such as the PIN PAD solution. This can be seen in our fast track banking procedures, incessant scam alert campaigns and adoption of effective modern money security measures.

More recently, we began implementing a more robust and centralized oracle based complaint management system to ensure our customer complaints are received, tracked, redressed and resolutions reached in a timely and effective manner.

On a monthly basis, the Bank holds an internal stakeholder's meeting to ensure continuous improvement on service delivery by creating quality awareness within the organization, enabling a conducive environment for innovative ideas, monitoring, bench-marking and continuous improvement on service offering for the exceptional delight of our customers.

Guaranty Trust Bank has also implemented a Quality Management System that is maintained and continually improved upon for effectiveness in accordance the NIS ISO 9001:2008 requirements. The GTBank QMS is a structured framework that is designed to ensure the appropriate control, continual monitoring and improvement of the Bank's processes





BUILDING A SUSTAINABLE BANK

for effectiveness and efficiency by staff, outsourced agents or service providers using documented guidelines such as quality manuals, standard of operating procedures, service level agreements and government statutory laws and policies.

The Heart of Service is a year long internal campaign which involves staff education on service issues and delivery for the overall satisfaction of the Bank's teeming clientele.

LABOUR PRACTICES

Guaranty Trust Bank operates a non-discriminatory policy in its recruitment process where both able and disabled persons are considered for employment strictly based on merit and qualification of applicant. Its Health, Safety and Welfare policy ensures all work premises are structurally, physiologically and mentally safe for operations with regular fire drills procedures guided by the Chief Security Officer. Our Bank continues to operate a Group Personal Account Accident and the Workmen's Compensation Insure Policies for the benefits of its employees. It also operates a contributory pension plan in line with the Pension Reform Act 2004 as well as a terminal gratuity scheme for its employees.

The Bank pays high premium in the development of its man power as staff are sponsored on various training courses locally and overseas for the overall development of self and the organization. In the September, Guaranty Trust Bank commenced enrolment of its staff for various e-Learning training programs; all in a bid to ensure the continual development of its greatest asset; its Staff in a more convenient manner.

From its recruitment process to training, career management, employee code of conduct, compensation and benefits,

disciplinary procedures, grievance procedure, harassment policy, communication policy, security, health and safety procedures, Guaranty Trust Bank aims to surpass expectation and ensure a most enabling environment for its employees.

Guaranty Trust Bank also ensures it engages reputable organizations to perform work on its behalf in a responsible and sustainable manner for which they are commensurately remunerated.

FAIR OPERATING PRACTICES

At Guaranty Trust Bank, we conduct our business in an ethical manner whether it be with individuals or organizations.

Our relationships are developed to promote positive impact. With measures like the Anti-Money Laundering policy, Guaranty Trust Bank exhorts the observance, promotion and encouragement of sound ethical practices in all areas of business.

Our Bank remains committed to providing exceptional financial services while complying with the provisions of all the relevant anti money laundering and anti-terrorism regulations by:

- Continually improving the Anti-Money Laundering/ Counter-Financing of Terrorism (AML/CFT) Framework to ensure the effectiveness of our business processes
- Engendering a culture of AML/CFT awareness within the organization
- Providing the requisite resources to prevent, detect and report money laundering and terrorist and/or terrorism financing activities

- Monitoring, bench-marking and continually improving our processes in line with regulations and international best practice

Furthermore, Guaranty Trust Bank undertakes to fully indemnify its officers against any action, fines, penalties, liabilities or sanctions which they may incur or may be imposed on them on account of their carrying out their compliance duties in good faith, provided they are not guilty of negligence or willful default.

We are further committed to engendering a conducive work environment that encourages ALL employees to willingly provide information in line with the spirit and requirements of the AMLICFT Framework, whilst guaranteeing protection of their identities where necessary.

Our membership of the Convention on Business Integrity is a public attestation to our position on sound ethical practice.

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