



His Majesty
King Hamad bin Isa Al Khalifa

The King of the
Kingdom of Bahrain



His Royal Highness
Prince Salman bin Hamad Al Khalifa

Crown Prince, Deputy Supreme
Commander and Prime Minister
of the Kingdom of Bahrain

Section

01

Corporate Profile

Investment Highlights

Global Presence and Operations

Achievements and Recognitions

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A Commitment to Excellence in

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About GFH

**Global Headquarters
Bahrain**

GFH House, Bahrain Harbors,
Block 346, Road 4626, Manama,
Kingdom of Bahrain

UAE Office

401 Level 4, Precinct Building 3, DIFC,
Gate District, Dubai. United Arab Emirates.

KSA Office

Floor 22, Kingdom Tower, King Fahad Rd,
Riyadh. Kingdom of Saudi Arabia

Kuwait Office

Burj Alshaya
01, 24th Floor, Mirqab, Kuwait

UK Office

73-77 Brook Street, Mayfair London.
England. United Kingdom.

Singapore Office

Level 32, IOI Central Boulevard, West Tower,
2 Central Boulevard, Singapore 018918



Headquartered in Bahrain, GFH's innovative approach to Islamic investment banking services has been recognised internationally for over two decades.

Corporate Profile

Disclosure 2-1 Organizational details

Headquartered in Bahrain, GFH has built a distinguished track record in investment banking and asset management over more than two and a half decades. Since its inception in 1999, the Bank has demonstrated a strong ability to identify, structure, launch and realise value from investment opportunities across dynamic markets and resilient sectors, reinforcing its role as a trusted partner to investors and shareholders.

Over the past 25 years, GFH has successfully navigated evolving market conditions while maintaining a strong track record of growth, innovation, and value creation. The Bank manages diversified investments across strategic sectors including infrastructure, logistics, healthcare, education, technology, and real estate, supported by disciplined investment practices and prudent risk management.

GFH maintains a growing regional and international presence with offices in Bahrain, the UAE, Saudi Arabia, Kuwait, Singapore, and the United Kingdom. GFH is listed on four stock exchanges in the GCC, including Bahrain Bourse, Boursa Kuwait, Abu Dhabi Securities Exchange (ADX) and Dubai Financial Market (DFM),

where it is among the region's most liquid and actively traded stocks. The Bank's operations are principally focused on the GCC, U.S., Europe and the UK, with particular emphasis on Saudi Arabia and the UAE.

Driven by a long-term growth strategy, GFH continues to focus on sustainable investment opportunities, operational resilience, and responsible business practices. The Bank remains committed to supporting economic diversification, fostering innovation, and creating sustainable value for shareholders, clients, and the communities it serves.

Investment Highlights

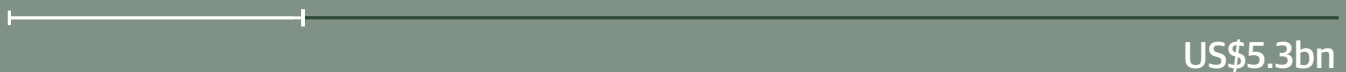
Total Assets Under Management



Total Assets



Treasury Portfolio Size



Global Presence and Operations

Disclosure 2-1 Organizational details

GFH has established a diversified and expanding global footprint, strategically positioning itself to capitalise on growth opportunities across key regional and international markets. The Bank operates and invests in markets that offer strong long-term potential across both developed and emerging economies:

GCC: Headquartered in Bahrain, with operations and offices extending across the UAE, Saudi Arabia, Kuwait, and Oman, reinforcing GFH's strong regional presence and leadership position.

United Kingdom and Europe: Investments focused on real estate, infrastructure, logistics, and technology platforms, supporting diversified growth and sustainable returns.

Asia: Presence in Singapore alongside selective investments in high-growth sectors including technology, education, and infrastructure opportunities across regional markets.

North America: Strategic exposure to sectors such as logistics, healthcare, private equity, and income-generating assets aligned with long-term market fundamentals.

International Markets: Through its diversified investment strategy and global partnerships, GFH continues to pursue opportunities across resilient sectors and emerging markets to enhance portfolio diversification and sustainable value creation.

This geographic diversification strengthens GFH's ability to navigate evolving market conditions, maintain operational resilience, and capture long-term growth opportunities while supporting sustainable economic development across its markets of operation.

Achievements and Recognitions

In 2025, GFH received several prestigious regional and international awards recognising its leadership in Islamic finance, alternative investments, digital banking, and investor relations.

The Middle East's Best for Alternative Investments	Euromoney (Regional Awards)
Bahrain's Best for Alternative Investments	Euromoney (Domestic Awards)
Bahrain's Best Islamic Fund Manager	Euromoney (Domestic Awards)
World's Best Islamic Investment Bank 2025	Global Finance
Best Private Real Estate Manager of the Year	Financial Times
Best Investment Bank	MEA Finance
Best Islamic Fintech Solution Implementation	MEA Finance
Islamic Digital Banking Provider	MEA Finance
Leading Corporate for Investor Relations	MEIRA
GFH among Top 50 Bahraini Companies for 2025	Al Bilad, Bahrain

Business Lines

Disclosure 2-6 Activities, value chain and other business relationships

GFH offers a diversified range of financial services designed to create sustainable value for its clients, shareholders, and stakeholders. Through its expertise in Islamic finance and investment management, the Bank focuses on innovation, disciplined growth, and market-driven opportunities across resilient sectors and strategic markets.

GFH's diversified platform spans investment management, commercial banking, treasury and proprietary investments, and real estate development, enabling the Bank to deliver tailored financial solutions aligned with evolving market needs.

Today, GFH manages and oversees assets and activities across three core income-generating business lines:

1. Wealth & Investment Management

GFH originates, structures and manages investment opportunities across thematic and income-generating sectors, providing investors with access to diversified strategies and platforms across the GCC, U.S., Europe and the UK.

2. Credit & Financing Income

The Bank generates income through lending, financing and credit-related activities, supporting its portfolio companies, clients and investment strategies through structured and Sharia-compliant financing solutions.

3. Treasury & Proprietary Income

GFH manages its liquidity, balance sheet and proprietary investments through treasury placements, market instruments and strategic principal investments that support capital preservation and return generation.

A Commitment to Excellence in Service Delivery

At the heart of GFH's operations is a client-centric approach that prioritises innovation, operational excellence, and ethical business practices. Through strategic partnerships, specialised subsidiaries, and diversified investment platforms, the Bank delivers tailored financial and investment solutions that support long-term value creation. GFH continues to expand its presence across high-growth sectors and international markets, reinforcing its position as a leading regional bank and provider of Shariah-compliant financial solutions.



Our Subsidiaries

Disclosure 2-2 Entities included in the organization's sustainability reporting

Since its establishment, GFH has evolved into a diversified bank with subsidiaries and strategic platforms operating across multiple industries and regions. These subsidiaries play a key role in supporting the Bank's diversification strategy, strengthening global market access, and enhancing value creation for investors and stakeholders.

1. Big Sky Asset Management



Big Sky Asset Management ("Big Sky") is a US-based real estate asset manager specialising in healthcare and life sciences properties. Acquired by GFH in 2023, Big Sky brings over 20 years of experience in sourcing, acquiring, and managing healthcare assets across the United States.

foothold in the growing US healthcare market while expanding its international investment platform.

20+ Years	Track Record
130+	Medical Facilities
US\$2+ bn	Cumulative Transaction Value
7+ mn	Rentable Square Footage

The company focuses on defensive healthcare real estate assets, including medical office buildings and healthcare facilities, leveraging deep sector expertise and active asset management capabilities. Through this acquisition, GFH strengthened its

2. Roebuck



Roebuck is a UK-based pan-European logistics and commercial real estate asset manager specialising in the acquisition and management of logistics assets and business space platforms across the UK and Europe.

industrial sectors supported by long-term market fundamentals and growing demand for modern logistics infrastructure.

2009	Year of Establishment
100	Cumulative Number of Assets
£2.8 bn	Cumulative AUM Since Inception
30 m sqft	Cumulative Floor Area

Founded in 2009, Roebuck manages logistics and industrial real estate assets across multiple European markets and serves institutional investors and ultra-high-net-worth individuals globally. The platform strengthens GFH's exposure to resilient logistics and

3. Student Quarters



Student Quarters is a US-based specialist living sector asset manager and property manager focused on student housing investments and operations. GFH acquired a majority stake in Student Quarters in 2022 to strengthen its exposure to defensive residential and specialist accommodation sectors. The company manages a diversified portfolio of student housing assets across the United States and has established a strong reputation for operational execution and sector expertise.

exiting student housing properties, supporting GFH's long-term investment strategy in resilient income-generating sectors.

US\$ 1bn	Assets Under Management
US\$ +1.5bn	Total Transaction Value
24%	Average Gross IRR
11,000	Number of Beds

Student Quarters benefits from an experienced management team with extensive expertise in acquiring, repositioning, managing, and

4. GFH Capital



GFH Capital is GFH's Saudi Arabia-based investment banking subsidiary regulated by the Capital Market Authority (CMA). The company provides Shariah-compliant investment opportunities and advisory services across Saudi Arabia and international markets, leveraging GFH's regional expertise and investment capabilities.

6. Khaleeji Bank B.S.C.



Khaleeji Bank B.S.C. is GFH's Islamic commercial banking subsidiary operating in the Kingdom of Bahrain under a Retail Islamic Banking Licence issued by the Central Bank of Bahrain. The bank provides a broad range of Shariah-compliant banking products and services to retail, corporate, and investment clients while continuing to strengthen its digital banking and customer-focused capabilities.

5. GFH Partners



GFH Partners Ltd ("GFH Partners") is a wholly owned subsidiary of GFH focused on global real estate asset management. GFH Partners currently manages over US\$6 billion of real estate assets in the US, the UK, KSA and UAE, where it aims to capture and capitalize on fundamentals supporting its sectors of focus. Headquartered in the Dubai International Financial Centre (DIFC) and regulated by the Dubai Financial Services Authority (DFSA), GFH Partners manages diversified investments across the US, UK, Europe, and the GCC, with a focus on logistics, residential, student housing, and healthcare assets.



Investment in social infrastructure such as the Bahrain Harbour master plan development is enhancing social cohesion in the capital. GFH's subsidiary Infracorp is developing service offerings and F&B outlets to enhance city center living.

Our Portfolio

GFH's portfolio has expanded into eight strategically diverse segments, ensuring a balanced approach to risk while maximizing growth potential. Through Investment Management, Commercial Banking, and Treasury & Proprietary Investments, we provide tailored financial solutions designed to meet our clients' unique needs.



Education

Across the region, education and technology are central to long-term economic transformation. National visions in GCC with primary focus on the largest market Saudi Arabia, and the UAE prioritise education to develop human capital and diversify economies, with the sector attracting sustained public spending and growing private investment.



Healthcare

GFH's Healian Healthcare platform takes advantage of regional and international healthcare real estate opportunities. A booming sector fuelled by an ageing population, rising expenditure and a structural shift toward outpatient care. Demand for facilities is set to grow substantially over the coming decades.



Infrastructure

US & Europe electricity and data centre demand is hitting record highs, driven by AI, electrification, and industrial growth. Renewables are expanding, but gas and storage remain vital for grid reliability. Globally, data centre vacancy is at historic lows, with AI and cloud demand fuelling a long-term digital infrastructure supercycle.



Hospitality

The GCC's F&B sector is on a strong growth trajectory, projected to reach US\$128 billion by 2029. Rising tourism, population growth, and premiumisation are driving demand across hospitality, foodservice, and out-of-home dining channels throughout the region.



Private Credit

The GCC, North African and US F&B sector is on a strong growth trajectory, projected to reach US\$128 billion by 2029. Rising tourism, population growth and premiumisation are driving demand across hospitality, foodservice and out-of-home dining channels.



Technology

The global technology sector has entered a capital-intensive upcycle, with AI transitioning from an innovation theme into a structural driver of investment across compute, data infrastructure and energy systems. Global IT spending is projected to reach US\$6 trillion by 2026.



Logistics

US and Regional industrial and logistics real estate market is defined by acute supply constraints and surging demand, with Grade A occupancy near 95% and warehouse rents rising sharply across Dubai and Abu Dhabi, creating highly favourable conditions for landlords throughout 2025.



Living Sector

US student housing continues to demonstrate strong fundamentals, with occupancy reaching 96.5% in August 2025 and rents rising year-on-year. Proximity to Tier-1 universities remains the key value driver, commanding significant valuation premiums and supporting resilient long-term investment performance.

Section

02

Scope and Boundary

Leadership Message

About the --- Report ---

Scope and Boundary

Disclosure 2-2 Entities included in the organization's sustainability reporting

At GFH, our ESG Report reflects our commitment to sustainability, responsible business practices, and long-term stakeholder value creation. The report presents our environmental, social, and governance (ESG) performance across the Bank's core business segments and incorporates disclosures and performance data from our key subsidiaries and operations across the GCC, the UK, and Europe.

In line with our commitment to transparency and comprehensive sustainability reporting, this report also includes relevant ESG disclosures and data from our subsidiaries and regional operations. Environmental Disclosures: Below is a list of these subsidiaries included in our reporting scope for environmental disclosures:

Subsidiaries

GFH Capital SA
GFH Partners Ltd.
GFH Equities

Social Disclosures: Including total workforce figures, are reported on a global basis wherever feasible. Certain indicators, such as employee demographics, diversity, training, and turnover, currently cover our regional subsidiaries and operations. GFH remains committed to continuously enhancing the scope and depth of

its disclosures through the progressive inclusion of additional subsidiaries in future reporting cycles.

Below is a list of these subsidiaries are included in our reporting scope for social disclosures in addition to the parent entity GFH:

Subsidiaries

GFH Capital KSA
GFH Partners Ltd
GFH Equities
Al Areen Holding
Britus
Khaleeji Bank B.S.C
Infracorp BSC (c)
Gulf Holding Company (GHC)

Alignment with ESG Reporting Standards

GFH remains committed to aligning its ESG disclosures with international standards and evolving regulatory best practices. This ESG Report has been prepared with reference to the Global Reporting Initiative (GRI) Standards, supporting transparency, accountability, and meaningful stakeholder engagement. The report has been structured around material topics identified through stakeholder engagement, industry benchmarking, and applicable regulatory expectations.

In addition, our reporting aligns with the ESG and governance guidelines issued by the Central Bank of Bahrain (CBB) and Bahrain Bourse, reflecting our commitment to Bahrain's regulatory framework for financial institutions. As ESG reporting requirements continue to evolve globally and regionally, GFH remains focused on continuously enhancing the quality, scope, and transparency of its sustainability disclosures.

Reporting Process and Overview

Disclosure 2-3 Reporting period, frequency and contact point

Disclosure 2-5 External assurance

Disclosure 2-14 Role of the highest governance body in sustainability reporting

GFH's ESG reporting process is designed to promote accuracy, consistency, and meaningful stakeholder engagement. The report is developed through a structured approach that incorporates input from the internal ESG Committee, business units, and stakeholder feedback. Key ESG data and performance indicators are collected, reviewed, and analyzed to provide a comprehensive overview of the Bank's environmental, social, and governance performance. All disclosures undergo internal review by senior management and the ESG Committee, wherever required. The reporting period for this report covers 1 January 2025 to 31 December 2025.

Our reporting methodology is guided by internationally recognized sustainability frameworks and financial industry benchmarks to ensure that disclosures remain relevant, transparent, and insightful. GFH remains committed to continuously enhancing its reporting processes through improved data quality, expanded disclosure coverage, and alignment with evolving ESG standards and stakeholder expectations. While the current report has not been externally assured, the Bank will continue to assess the feasibility of obtaining external assurance in future reporting cycles.

GFH is committed to transparent and timely ESG reporting, ensuring stakeholders remain informed of the Bank's sustainability initiatives, progress, and long-term objectives. The ESG Report is published annually and includes key environmental, social, and governance performance metrics for the reporting year. We also actively encourage feedback from investors, employees, regulators, clients, and community partners to support the continuous development of our ESG strategy and reporting practices. Stakeholders can share their insights and suggestions through our dedicated email ID mentioned below.

Email- gfhesg@gfh.com



Hisham Alrayes
CEO & Board Member

As a diversified bank operating across regional and international markets, we recognize the important role financial institutions play in supporting sustainable economic growth and fostering resilient communities.

Leadership Message

Disclosure 2-22 Statement on sustainable development strategy

Dear Stakeholders,

At GFH, sustainability remains an integral part of our long-term vision, guiding how we create value, manage risk, and contribute to the economic and social development of the markets in which we operate. Throughout 2025, we continued to strengthen our commitment to responsible business practices by further embedding Environmental, Social, and Governance (ESG) considerations across our operations, investment activities, and strategic decision-making processes.

As a diversified bank operating across regional and international markets, we recognize the important role financial institutions play in supporting sustainable economic growth and fostering resilient communities. During the year, we continued to focus on investments in sectors with strong long-term fundamentals, including infrastructure, logistics, healthcare, education, technology, and living sectors, while maintaining a disciplined approach to capital allocation and risk management.

Our sustainability efforts are closely aligned with Bahrain's national development priorities and evolving global ESG expectations. We continued to enhance our governance frameworks, strengthen transparency and accountability across the Bank, and advance our ESG reporting practices in line with internationally recognized standards and regulatory requirements.

We also remain committed to investing in our people and fostering an inclusive and collaborative workplace culture that supports professional development, innovation, and employee wellbeing. At the same time, we continued to engage with our stakeholders and communities through initiatives that create meaningful social and economic impact.

As ESG expectations continue to evolve globally, GFH remains focused on building a resilient and future-ready organization capable of delivering sustainable long-term value to shareholders, clients, employees, and the wider community. We believe that responsible growth, sound governance, and strategic investment discipline will continue to position the Bank for long-term success in an increasingly dynamic global environment.

On behalf of the Board and management team, I would like to thank our shareholders, clients, employees, regulators, and partners for their continued trust and support as we advance our sustainability journey together.

Sincerely,

Hisham Alrayes
CEO & Board Member
GFH

Section

03

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[Our ESG Framework](#)

[Stakeholders and Materiality](#)

[GFH Materiality Topics](#)

[Our Material Topics](#)

[Alignment with UN Social](#)

[Development Goals](#)

[Social Initiatives in Spotlight](#)

Sustainability & ESG Framework

GFH's ESG Philosophy

GFH is dedicated to responsible operations, embedding environmental sustainability into its vision and investment strategies. With a strong commitment to Bahrain's economic future, we leverage innovative solutions to reduce our impact while contributing positively to society and the environment.

A Commitment to Responsible Finance



We are committed to creating sustainable wealth for our investors by diversifying our portfolio of investments, contributing to the Bahrain Economic Vision 2030. GFH commits to incorporating ESG issues into investment analysis and decision-making processes when possible. GFH's Business Units are responsible for taking ESG forward and ensuring its implementation across the investment portfolio where possible and practical.

Driving Sustainable Performance



We pursue a diversified asset allocation strategy to adapt to many challenges in an ever-changing macro environment while working closely with our stakeholders to meet expectations realistically. We developed a strong and consistent ability to identify, successfully bring to market and capitalise on a wide range of solid investment opportunities in some of the world's most dynamic markets and sectors.

Environmental Stewardship



GFH continues its efforts to integrate sustainable practices across its operations and investments to support the transition to a low-carbon economy. We have focused on exploring opportunities and creating partnerships related to offsetting carbon emissions, as well as in environmental and water restoration related projects.

Driving Social Impact



GFH is committed to inclusive economic growth by fostering local talent, employee development, and community engagement. We prioritise local hiring to support national workforce development and invest in training programs for employees and university students to equip them with future ready skills. Through strategic partnerships with NGOs and social organizations, we support initiatives in education, healthcare, and workforce empowerment, aligning with national and international sustainable development goals. By working with key stakeholders, we extend our reach and amplify our positive impact, ensuring a more sustainable and resilient future for our communities.

Our ESG Framework

GFH's ESG Framework is built on three core principles: Responsibility, Nurturing, and Integrity. We uphold Responsibility by integrating sustainable practices into our operations and investment decisions, ensuring long-term value creation. Through Nurturing, we foster positive social and environmental impact, supporting community growth and employee well-being. Integrity remains at the heart of our approach, guiding transparent governance, ethical business practices, and regulatory compliance to build trust with our stakeholders. We have aligned our ESG management process with national objectives by integrating key elements of Bahrain Vision 2030, which outlines a sustainable roadmap for the future. This vision highlights the Kingdom's global significance while addressing its unique challenges and opportunities for long-term growth.

GFH's ESG Framework rests upon these three core principles: Responsibility, Nurturing & Integrity

Bahrain Vision 2030

We aligned the ESG management process with National goals by incorporating key components of the Bahrain Vision 2030, these outline a sustainable path for the future. Bahrain Vision 2030 sets out the Kingdom's importance on the global stage while providing insight into its unique challenges.

Responsible for our actions

01

- Bahrain stimulates growth by enhancing productivity and skills
- Bahraini nationals and residents enjoy a sustainable and attractive living environment
- A high standard of social assistance gives all Bahrainis an equal start

Nurturing + growing talent

02

- A predictable, transparent and fairly enforced regulatory system facilitates economic growth
- All Bahraini nationals and residents have access to quality healthcare
- Bahrain stimulates growth by enhancing productivity and skills

Operating with integrity

03

- A predictable, transparent and fairly enforced regulatory system facilitates economic growth
- Bahrain stimulates growth by enhancing productivity and skills
- A world-class infrastructure links Bahrain to the global economy

Stakeholders and Materiality Index

Disclosure 2-29 Approach to stakeholder engagement

GFH engages with a broad range of stakeholders, including clients, shareholders, employees, regulators, business partners, and the wider community. In 2025, the Bank continued to strengthen its stakeholder engagement efforts through ongoing dialogue, collaboration, and feedback mechanisms that support the development of its sustainability strategy and ESG reporting priorities.

As part of this process, GFH regularly evaluates and reviews key ESG topics to ensure alignment with stakeholder expectations, evolving market trends, and regulatory developments. This ongoing engagement supports a responsive and transparent approach to sustainability while helping the Bank focus on the issues most relevant to its business and stakeholders.

Shareholders

Focus on delivering sustainable financial returns and transparent communication

Clients

Providing innovative, Sharia-compliant investment solutions and exceptional service.

Employees

Fostering a culture of inclusion, career growth and wellbeing.

Regulators

Adhering to stringent compliance standards to maintain integrity and trust.

Community

Investing in societal growth through education, healthcare and sustainable development initiatives.

GFH Materiality Topics

Disclosure 3-1 Process to determine material topics

GFH conducted a materiality assessment to identify the Environmental, Social, and Governance (ESG) topics most relevant to the Bank and its stakeholders. The identified material topics are aligned with Bahrain Vision 2030 and the United Nations Sustainable Development Goals (SDGs), ensuring that our sustainability priorities support both national aspirations and global development objectives.

The assessment process included comprehensive stakeholder engagement activities, industry benchmarking, and internal evaluations to determine the ESG factors with the greatest impact on our business and stakeholders. By analyzing key risks,

opportunities, and emerging sustainability trends, GFH prioritized the issues most critical to long-term value creation and responsible business growth. This structured approach helps ensure that our ESG strategy remains relevant, responsive, and aligned with evolving stakeholder expectations and sustainability priorities.

Our Material Topics

Disclosure 3-2 List of material topics

- Governance, Business Ethics & Compliance
- Sustainable Performance
- Social Responsibility
- Diversity and Inclusion
- Customer Experience and Relations
- Environmental Management
- Talent Attraction and Management
- Health, Safety and Wellbeing
- Community Engagement
- Responsible Finance
- Risk Management
- Data Privacy
- Digitalization and Innovation
- Sustainable Procurement



The twin towers of GFH's Bahrain headquarters as seen from across Muharraq bay area. The bay area is home to a popular, working fishing port, which still contributes to the economy of the old capital of Bahrain and is reliant on the environment for its sustained viability.

Alignment with UN Sustainable Development Goals (SDGs)

Throughout 2025, GFH continued to reinforce its commitment to the United Nations Sustainable Development Goals (UN SDGs) through initiatives aligned with the Bank's long-term strategy and sustainability objectives. The UN SDGs provide a global framework for sustainable development, and GFH remains committed to integrating these principles across its operations, investments, and stakeholder engagement activities.

Through our ESG strategy, we continue to support sustainable economic growth, responsible investment practices, social development, and sound governance across the markets in which we operate. Our ongoing initiatives and contributions toward advancing the UNSDGs are highlighted throughout this report, reflecting our commitment to creating long-term value for our stakeholders, communities, and the environment.

Responsible Operation



06

Clean Water + Sanitation



07

Affordable + Clean Energy



08

Decent Work + Economic Growth



11

Sustainable Cities + Communities



12

Responsible Consumption + Production



13

Reduces Climate Impact

Nurturing Talent



03

Good Health + Well-being



05

Gender Equality



10

Reduced Inequalities

Integrity in Action



08

Decent Work + Economic Growth



09

Industry, Innovation + Infrastructure



16

Peace, Justice + Strong Institutions



17

Partnerships for Our Goals

Social Initiatives in Spotlight



GFH Supports Education of the Youth

GFH continued to strengthen its commitment to education and youth empowerment through strategic partnerships and sponsorships aimed at improving access to quality learning opportunities. During 2025, the Bank maintained its role as a Platinum Sponsor of the Crown Prince's International Scholarship Program (CPISP), supporting the development of future Bahraini leaders and contributing to national human capital advancement.

Additionally, GFH partnered with Dubai Cares to support educational initiatives focused on improving access to quality education for children and youth in the UAE and the wider region. The Bank also continued to support its education platform investments, including Britus Education and the University of Technology Bahrain (UTB), reflecting its broader commitment to educational excellence and skills development.



TEDx Dilmun Bahrain

GFH supported Bahrain's largest TEDx event, TEDx Dilmun Bahrain, as part of its commitment to promoting innovation, creativity, and thought leadership. The initiative provided a platform for knowledge exchange and inspiring discussions among entrepreneurs, professionals, and youth across the region. Powered by GFH, as the Kingdom's largest TEDx event was held uniting global thinkers, regional change makers and inspiring talent under the theme "Edge: Explore, Discover, Grow, Engage". With HH Shaikh Nasser bin Hamad Al Khalifa taking the stage as one of the event's distinguished speakers, this landmark gathering celebrates the power of ideas to shape a more connected and sustainable future.



World Economic Forum

GFH was proud to participate in the World Economic Forum 25 in Davos, where global leaders in business and innovation gather to shape a better future.

Healthcare Campaigns

As part of its commitment to employee wellbeing and public health awareness, GFH organised health awareness initiatives throughout the year. These included a Breast Cancer Awareness session led by Dr. Amal AlRayes for GFH staff.

Youth 365 Space

GFH partnered with the Ministry of Youth Affairs to support the establishment of "Youth 365 Space," a dedicated platform aimed at empowering Bahraini youth, nurturing innovation, and showcasing local success stories. The initiative contributes to developing youth capabilities and encouraging active participation in the Kingdom's future growth and development.

GFH Foundation Rehabilitation Center

In line with its social responsibility objectives, GFH established the GFH Foundation Rehabilitation Center in partnership with KAAF. The center is expected to support more than 2,000 beneficiaries annually by providing rehabilitation and support services aimed at enhancing social inclusion and wellbeing within the community.

Contributions to Local Talent Development

GFH continued to invest in local talent development through internship and training programmes designed to equip young professionals with practical workplace experience. During 2025, the Bank hired 40 interns, representing an 11% increase compared to the previous year. The Bank also enhanced its employee development efforts through expanded ESG and professional training programmes, delivering 116 ESG training sessions during the year.

Sports Sponsorships

GFH strengthened its support for sports and youth engagement initiatives during 2025 through partnerships and sponsorships of regional sporting events. This included acting as the investment banking partner for the Rolling Kings event held at Bahrain International Circuit, reinforcing the Bank's commitment to promoting youth participation, sports tourism, and community engagement in Bahrain.

Support for Entrepreneurship and Innovation

GFH continued to support entrepreneurship and innovation-focused initiatives aimed at fostering youth creativity and business leadership. The Bank backed several thought-leadership platforms, entrepreneurial discussions, and innovation-driven programmes designed to create opportunities for aspiring entrepreneurs and start-ups across the region.

Future Investment Initiatives (FII), Riyadh

GFH's participation in the FII9 (Future Investment Initiative) filled with engaging and innovative ideas, this venue fosters exploring new opportunities that shape the future of investment and development.

Section

04

Our Approach

Environmental Projects

Carbon Management

Ethical Water Management

Efficient Waste Management

Energy Management

Environmental Initiatives

Road Ahead

Environmental Stewardship

Our Approach

GFH remains committed to advancing environmental sustainability through the integration of environmentally responsible practices across its operations and business activities. The Bank continues to focus on reducing its environmental footprint while creating long-term value for stakeholders through sustainable business practices and responsible resource management. These efforts support both national sustainability priorities and broader global environmental objectives.

GFH strengthens its environmental initiatives by prioritizing energy efficiency, waste reduction, and sustainable resource use, and these efforts continued throughout 2025. Through the adoption of innovative solutions and best operational practices, the Bank continues to enhance its environmental performance while supporting a more sustainable future. Sustainability remains a key pillar of GFH's long-term corporate strategy and operational approach. As part of sustainability initiatives launched in previous

years, GFH transitioned from single-use plastic water bottles to reusable glass water bottles for guests and employees and introduced a water purification system utilizing existing water lines to reduce reliance on traditional water coolers. In addition, GFH continued its in-office recycling program in partnership with a recycling company, maintaining recycling stations across office floors to support the responsible disposal and recycling of paper, plastic, and general waste materials throughout 2025.



Two Arabian Oryx observe the photographer capturing the iconic fauna of Bahrain's Hawar island. The recently redeveloped island is home to a broad variety of local fauna and flora.

Environmental Projects in Spotlight

Carbon Emissions Offsetting Programme

GFH partnered with Safa to explore innovative strategies for reducing environmental impact and integrating sustainability into corporate operations. The initiative resulted in offsetting all GFH staff carbon emissions for 2025, supporting Bahrain's 2035 and 2060 Net Zero goals and reinforcing the Bank's commitment to environmental stewardship and corporate responsibility.

Energy Efficiency Upgrades

GFH continued implementing energy-efficient technologies across its facilities, including high-efficiency HVAC systems and LED lighting. These upgrades contributed to reducing Scope 2 emissions through improved energy optimisation and operational efficiency.

Moving into Hybrid Corporate Vehicles

During 2025, GFH began transitioning part of its corporate vehicle fleet to environmentally friendly hybrid vehicles as part of its broader efforts to reduce operational emissions and support sustainable transportation practices.

Water Purification & Plastic Reduction Initiative

In 2025, GFH installed drinkable water purification systems across its premises to reduce the use of plastic water bottles and minimise the logistics associated with conventional water cooler systems, supporting the Bank's waste reduction and sustainability objectives.

National Tree Week Participation

As part of Bahrain's National Tree Week initiative, GFH participated in tree-planting activities around Bahrain Financial Harbour to promote environmental awareness and support greener urban communities.

Carbon Management

GRI 305: Emissions 2016

At GFH, we are committed to reducing our greenhouse gas (GHG) emissions as part of our broader sustainability strategy and contribution to the transition toward a lower-carbon economy. We monitor and report our emissions in accordance with the Greenhouse Gas (GHG) Protocol, ensuring transparency, accountability, and alignment with internationally recognized reporting standards.

Our environmental management approach currently focuses on:

- **Scope 1 emissions** – Direct emissions from sources owned or controlled by GFH, including company vehicles and facilities; and
- **Scope 2 emissions** – Indirect emissions associated with the purchase and consumption of electricity across our operations.

By continuously assessing and managing our operational environmental impact, we aim to enhance energy efficiency, promote responsible resource use, and strengthen long-term environmental performance across the Bank. As our emissions measurement and reporting capabilities continue to mature, we will further evaluate opportunities to establish carbon reduction targets and implement initiatives that support our sustainability objectives.

Carbon Emissions

	2025	2024	2023
Scope 1 (ton CO ₂ e)	19	20.5	21.5
Scope 2 (ton CO ₂ e)	211	321.7	947.4
Total Emissions	230	342.2	968.9

*The carbon calculations are inclusive of GFH Equities B.S.C (c) among other subsidiaries as outlined in the scope and boundary.

Emissions Methodology

GFH calculates its greenhouse gas (GHG) emissions in accordance with the GHG Protocol Corporate Accounting and Reporting Standard using the operational control approach. Scope 1 emissions are derived from fuel consumption by the corporate vehicle fleet, while Scope 2 emissions are calculated using a location-based methodology based on relevant published and region-specific electricity grid emission factors. All emissions are reported in metric tonnes of carbon dioxide equivalent (tCO₂e).

Scope 3 emissions have not been reported in this cycle. As a financial and investment bank, GFH recognizes that financed emissions are likely to represent a significant portion of its overall carbon footprint and is currently evaluating appropriate methodologies for their measurement and disclosure. The company intends to progressively expand its emissions reporting as data availability and measurement approaches continue to evolve.

Emission Reduction

GFH is committed to progressively reducing its operational greenhouse gas emissions as part of its environmental sustainability strategy. Emissions performance is overseen by the ESG Committee, which reports to the Board of Directors through the Nomination, Remuneration and Governance Committee (NRGC) and supports the identification of reduction opportunities. GFH's emissions management approach is aligned with Bahrain's national climate objectives, including the Kingdom's long-term Net Zero ambitions. While no formal emissions reduction targets are currently in place, the Bank continues to monitor Scope 1 and Scope 2 emissions and evaluate opportunities to further reduce its operational footprint.

Carbon Management Initiatives

Throughout 2025, GFH continued implementing carbon reduction initiatives focused on improving energy efficiency, optimizing resource consumption, and reducing operational environmental impact across its activities. The Bank continued enhancing sustainable workplace practices through energy-efficient facility upgrades, the transition to hybrid vehicles, and initiatives aimed at reducing plastic consumption and improving resource management.

GFH also maintained its partnership with SAFA to offset workforce carbon emissions, supporting Bahrain's Net Zero ambitions and reinforcing the Bank's commitment to long-term environmental sustainability and responsible business practices.

Emissions Intensity

At GFH, we track emissions intensity to better understand the environmental impact of our operations in relation to the Bank's business activity and growth. Emissions intensity is measured as total greenhouse gas (GHG) emissions relative to total consolidated Group revenue, allowing for meaningful assessment of environmental performance over time while accounting for changes in the scale of operations.

Using revenue as a reference metric supports a balanced evaluation of operational efficiency, environmental performance, and sustainable business growth, reinforcing GFH's commitment to integrating environmental responsibility into its long-term strategy.

	2025	2024	2023
Emissions Intensity (MT/US\$ Millions)	0.23	0.51	2.00

- The emissions have been calculated as per the reporting scope and boundary outlined; the scaling factor used is annual revenue at group level.
- The carbon intensity calculations are inclusive of GFH Equities B.S.C (c) among other subsidiaries as outlined in the scope and boundary.

Ethical Water Management

GRI 303: Water and Effluents 2018

Effective utilization and management of water resources remain an important component of GFH's environmental sustainability strategy. The Bank recognizes the importance of responsible water management, particularly in regions where water scarcity remains a key environmental challenge. Through the adoption of water-saving technologies and sustainable operational practices, GFH continues to work towards reducing water consumption and improving resource efficiency across its operations.

GFH remains committed to responsible water usage as part of its broader sustainability and environmental stewardship approach. The Bank continuously monitors and manages water consumption to improve operational efficiency and minimise environmental impact, while supporting sustainable resource management practices.

In 2025, GFH recorded a total water withdrawal of 2,381 cubic metres, while water intensity measured as average water usage per employee stood at 2.79 cubic metres. These figures reflect the Bank's continued focus on efficient resource management and sustainable operational practices. Through ongoing conservation initiatives and operational improvements, GFH remains committed to further strengthening its water management practices and reducing its overall environmental footprint.

Water Withdrawal

	2025	2024	2023
Total Water Withdrawal (m ³)	2,381	2,326	3,587

*The water consumption metrics are inclusive of GFH Equities B.S.C (c) among other subsidiaries as outlined in the scope and boundary.

Water Intensity

	2025	2024	2023
Water Usage (m ³ per employee)	2.79	2.68	4.37

- The water consumption has been calculated as per the reporting scope and boundary outlined; the scaling factor used is total headcount at group level.

In 2025, GFH's water withdrawal was sourced entirely from municipal water suppliers, including the Bahrain Electricity and Water Authority (EWA). Given the Bank's office-based operations, water consumption was negligible, as most withdrawn water is discharged through municipal wastewater systems. Drinking water consumption represents a very small portion of overall water use and is not separately measured or reported.

GFH does not currently operate water treatment or recycling facilities; accordingly, water recycled and reclaimed within the reporting period is not applicable. GFH continues to promote responsible water management through initiatives such as its water purification system, which reduces reliance on bottled water and associated plastic waste. The Bank remains committed to identifying opportunities to enhance water efficiency and conservation across its facilities.



Efficient Waste Management

GRI 306: Waste 2020

GFH remains committed to minimizing its waste footprint through responsible waste management practices focused on reducing, reusing, and recycling materials across its operations. Through the adoption of sustainable operational practices and a circular economy approach, the Bank continues to promote efficient resource use and environmentally responsible waste disposal.

GFH continues to collaborate with registered waste management providers to support the responsible handling and recycling of waste generated across its operations. The majority of the Bank's waste consists of non-hazardous materials, including paper waste, with recycling remaining the preferred disposal method in line with GFH's environmental sustainability objectives.

In 2025, GFH generated approximately 237 kilograms of waste across its operations, the majority of which was non-hazardous and comprised paper, cardboard, plastics, and general office waste. Through its in-office recycling programme, a portion of waste was diverted from disposal via the collection and recycling of paper, plastic, and other recyclable materials.

As an office-based financial institution, GFH generates minimal hazardous waste and does not operate waste treatment, incineration, or landfill facilities. All waste is managed by licensed third-party service providers in accordance with applicable regulations. The Bank continues to reduce waste generation through digitalization, paper reduction initiatives, and the elimination of single-use plastics across its operations.

Through ongoing awareness efforts and operational improvements, GFH remains committed to strengthening its waste management practices and promoting a more sustainable and resource-efficient future.

Energy Management

GRI 302: Energy 2016

Efficient energy management remains a key pillar of GFH's sustainability strategy, supporting the Bank's commitment to reducing environmental impact while maintaining operational efficiency. Through the adoption of energy-efficient technologies and targeted energy-saving initiatives, GFH continues to optimize energy consumption across its operations and strengthen its overall sustainability performance.

In 2025, GFH recorded total energy consumption of 1,750 gigajoules (GJ). The Bank continued implementing operational improvements and energy-efficiency measures aimed at reducing consumption, enhancing resource efficiency, and supporting long-term environmental sustainability objectives.

Our energy consumption trends highlight our continued efforts toward efficiency:

	2025	2024	2023
Total Energy Consumed (GJ)	1,752	2,563	5,193
Direct Energy Consumed (GJ)	262	297	311
Indirect Energy Consumed (GJ)	1,490	2,266	4,882

*The energy consumption metrics and related disclosures are inclusive of GFH Equities B.S.C (c) among other subsidiaries.

Fuel Consumption

	2025	2024	2023
Petrol (litres)	8,190	8,914	9,336

*The fuel consumption metrics and related disclosures are inclusive of GFH Equities B.S.C (c) among other subsidiaries.

As purchased electricity remains the primary contributor to GFH's Scope 2 emissions, the Bank continues to explore opportunities related to renewable energy adoption and energy-efficiency initiatives to further reduce its environmental footprint. Through ongoing monitoring, operational optimisation, and the implementation of sustainable solutions, GFH remains committed to promoting energy conservation and responsible resource management across its operations.

Electricity Consumption

	2025	2024	2023
Total Electricity Consumption (KwH)	413,978	629,509.82	1,356,122

*The electricity consumption details are inclusive of GFH Equities B.S.C (c) among other subsidiaries.

Energy Mix

GFH's total energy consumption in 2025 consisted of direct energy (fuel) and indirect energy (purchased electricity). Direct energy, derived from petrol used by the corporate vehicle fleet, accounted for approximately 15% of total consumption, while purchased electricity represented the remaining 85%. 100% of GFH's energy consumption was derived from non-renewable sources during the reporting period. GFH recognizes the importance of transitioning to cleaner energy sources and is exploring opportunities for renewable energy procurement, including solar energy and green tariff programs, as part of its sustainability strategy. Progress on these initiatives will be reported in future reporting cycles.

Calculation Methodology

GFH's energy consumption data has been compiled in accordance with the Global Reporting Initiative (GRI) Standard 302: Energy 2016. Energy data is collected directly from utility invoices and fuel purchase records across all in-scope facilities and subsidiaries. Electricity consumption figures are sourced from Bahrain Electricity and Water Authority (EWA) billing statements.

Direct energy consumption (Scope 1 fuel) is calculated by converting petrol consumption volumes to gigajoules. Indirect energy consumption (Scope 2) is derived from total purchased electricity. No electricity is sold or transferred externally. All figures are reported in gigajoules (GJ) and cover the period 1 January to 31 December 2025.

Energy Efficiency Measures

HVAC System Enhancements:

GFH continued enhancing the efficiency of its heating, ventilation, and air conditioning (HVAC) systems through targeted operational upgrades and optimisation measures aimed at improving overall energy performance and reducing energy consumption across facilities.

Lighting Improvements:

The Bank maintained the use of energy-efficient LED lighting systems across its office locations while continuing to utilise motion-sensor technologies in selected areas to reduce unnecessary electricity consumption and support energy conservation efforts.

Energy Audits:

GFH continued monitoring energy consumption across its operations to identify opportunities for operational improvements and resource optimisation. These efforts support the Bank's broader objective of improving energy efficiency and reducing operational environmental impact.

Smart Energy Management:

GFH piloted building management systems (BMS) that track and regulate energy consumption in real-time. These systems allow for proactive adjustments to maximize efficiency.

Employee Engagement and Smart Office Automation:

GFH continued leveraging smart office automation technologies to enhance workplace efficiency and sustainability. Automated lighting and curtain systems were utilised to optimise natural light usage, minimise heat gain during peak sunlight hours, and reduce the operational load on cooling systems, contributing to improved energy efficiency and employee comfort.

Energy-Efficient Facility Upgrades:

Enhanced energy performance through the continued use of LED lighting systems, HVAC optimization measures, and automated lighting controls across office locations.

Energy Intensity

At GFH, we monitor energy intensity to assess how efficiently energy is utilized in relation to the Bank's business activity and financial performance. Energy intensity is measured as total energy consumption relative to total Group revenue, enabling meaningful tracking of energy efficiency improvements over time while accounting for changes in the scale of operations. Using revenue as a reference metric supports GFH's efforts to align sustainable growth with responsible energy management and operational efficiency practices.

	2025	2024
Total Energy Intensity (GJ/US\$ Million)	1.75	3.86
Direct Energy Intensity (GJ/US\$ Million)	0.26	0.51
Indirect Energy Intensity (GJ/US\$ Million)	1.49	3.35

*The energy consumption metrics and related disclosures are inclusive of GFH Equities B.S.C (c) among other subsidiaries.

Environmental Initiatives in Spotlight

Throughout 2025, GFH continued advancing environmental sustainability initiatives aligned with its commitment to responsible business practices, resource conservation, and long-term environmental stewardship.

Carbon Offset Partnership with SAFA: In 2025, GFH partnered with SAFA to offset the carbon emissions generated by its workforce, supporting Bahrain's 2035 and 2060 Net Zero goals. The initiative reflects the Bank's commitment to climate action and reducing its operational environmental footprint.

National Tree Week Participation: As part of Bahrain's National Tree Week, GFH participated in tree-planting activities around Bahrain Financial Harbour to support greener urban environments, promote biodiversity awareness, and contribute to national environmental initiatives.

Hybrid Vehicle Transition: GFH began transitioning part of its corporate vehicle fleet to environmentally friendly hybrid vehicles as part of its efforts to reduce fuel consumption, operational emissions, and environmental impact across its operations.

Water Purification & Plastic Reduction Initiative: Building on sustainability initiatives introduced in previous years, GFH implemented drinkable water purification systems across its premises to reduce reliance on plastic water bottles and minimise waste associated with traditional water cooler systems.

Energy Efficiency Enhancements: The Bank continued implementing energy-efficiency initiatives across its facilities, including HVAC optimisation measures, LED lighting systems, and smart office automation technologies designed to reduce electricity consumption and improve operational efficiency.

Digital Workflows & Paper Reduction: GFH continued promoting digital transformation and paperless workflows across its operations to minimise paper usage, improve efficiency, and reduce environmental impact through more sustainable workplace practices.

Office Recycling Programmes: The Bank maintained its partnership with a registered recycling company to support responsible waste management practices through recycling stations across office locations for paper, plastic, and general waste disposal.

Through these initiatives, GFH continues to integrate environmental sustainability into its operations while supporting Bahrain's environmental objectives and broader global sustainability efforts.

Climate Risk Management

GGFH recognizes that climate-related physical and transition risks may impact the long-term resilience of its operations, investments, and assets. In line with TCFD recommendations, the Bank is integrating climate risk considerations into its enterprise risk management framework. The Bank's Risk Management function oversees climate-related risks, including physical and transition risks, as part of its operational risk framework and monitors compliance with applicable regulatory and legal requirements.

Physical risks assessed include extreme weather events and long-term climate changes that may affect real estate and infrastructure investments, while transition risks include evolving regulations, changing investor expectations, and the shift toward a low-carbon economy. Climate-related risks are overseen by the ESG Committee in coordination with the Risk Management function, with material issues reported to the Audit and Risk Committee.

GFH is committed to strengthening its climate risk management approach and advancing climate-related disclosures, including scenario analysis, over future reporting cycles. The Bank also continues to invest in initiatives such as energy efficiency improvements, hybrid vehicle adoption, and carbon offset programs to support its climate resilience and sustainability objectives.

In 2025, GFH invested USD 31,992 (BD 12,055) in climate-related resilience and mitigation initiatives, primarily driven by its carbon offsetting partnership with SAFA. This investment reflects the Bank's commitment to reducing its environmental footprint, enhancing climate resilience, and supporting Bahrain's national Net Zero ambitions.

Road Ahead

GFH remains committed to strengthening its environmental sustainability agenda through forward-looking initiatives focused on energy efficiency, emissions reduction, resource conservation, and sustainable operational practices.

In the area of energy management and carbon reduction, the Bank aims to continue enhancing operational efficiency through the adoption of energy-efficient technologies, smart monitoring systems, and sustainable workplace solutions. GFH will also continue evaluating opportunities related to renewable energy integration and low-carbon operational practices in support of its long-term environmental objectives.

With respect to water management, GFH remains focused on improving water conservation practices and identifying opportunities to enhance resource efficiency across its facilities through sustainable operational measures and awareness initiatives.

In waste management, the Bank aims to further strengthen recycling and waste reduction practices through improved segregation systems, reduced single-use materials, and expanded sustainable workplace initiatives that support circular economy principles.

As ESG practices and environmental reporting continue to evolve, GFH remains committed to enhancing its sustainability performance, strengthening environmental awareness, and embedding responsible environmental practices across its operations and business activities.



GFH's Sharia Advisory Board helps maintain our alignment with our spiritual values regarding our investments, and our essential nature as an Islamic financial institute underpins all our decision making.

Section

05

Employee Management

Talent Management

Workforce Profile

Gender Diversity

Safety and Wellness

Employee Development and
Training

Community Social Responsibility

Our Social Responsibility and Employee Commitments

Our Approach towards Employee Management

GRI 402: Labor/Management Relations 2016

GFH continues to recognize its workforce as one of its greatest strengths, bringing together a diverse team of professionals committed to excellence, innovation, and long-term value creation. As the Bank continues to grow and evolve, its people remain central to driving operational success and supporting sustainable business growth. In 2025, GFH employed a total of 854 employees across its operations, reflecting the Bank's commitment to maintaining a diverse, inclusive, and dynamic workplace culture.

At GFH, we are committed to creating a supportive and empowering work environment that enables employees to grow professionally and contribute meaningfully to the Bank's success. We continue to invest in employee training, development, and wellbeing initiatives

to ensure our people feel valued, engaged, and equipped for long-term career growth.

The Bank also remains focused on attracting and retaining top talent while supporting national workforce development through Bahrainization initiatives. Through a strong emphasis on diversity, employee wellbeing, and professional development, GFH continues to foster a safe, collaborative, and positive workplace environment aligned with its long-term strategic objectives.

We are committed to the following practices and policies:

Talent Attraction and Management

We strive to attract and retain top talent by providing employees with opportunities to participate in a dynamic learning and development journey designed to equip them with the skills, knowledge, and exposure needed for long-term career success. Through ongoing investment in professional development, GFH supports employees with access to external training programmes, learning resources, and career growth opportunities.

The Bank also places strong emphasis on employee engagement and wellbeing by regularly assessing employee feedback and satisfaction levels. This approach enables GFH to continuously enhance the employee experience and foster a supportive, high-performance workplace culture.

Ensuring Safety of Workforce

GFH considers maintaining a healthy and safe work environment to be fundamental to sustainable business success. The Bank is committed to promoting employee health, safety, and wellbeing by implementing appropriate measures that support safe working

conditions across its operations. This includes managing workplace health and safety risks, maintaining safe equipment and facilities, and ensuring the responsible handling and use of operational resources and equipment.

Upholding Human Rights

GFH is committed to upholding human rights principles and promoting responsible labour practices across its operations and investment activities. The Bank seeks to avoid investments in entities that fail to adhere to internationally recognized human rights standards and continues to support investment opportunities that contribute to social and economic development, including sectors such as affordable housing, healthcare, and education. GFH also considers the broader social impact of its investments, including employment generation and workforce practices, as part of its investment decision-making process.

GFH strictly prohibits all forms of forced labour and child labour across the Bank. The organization remains committed to reinforcing this approach through compliance with applicable labour laws, ethical business practices, and the continued development of policies that support responsible and fair labour standards.

Anti-discrimination

GRI 406: Non-discrimination 2016

Disclosure 2-25 Processes to remediate negative impacts

GFH's Anti-Discrimination Policy promotes respect for the dignity, privacy, and rights of all employees. The Bank is committed to maintaining a workplace that is free from discrimination, harassment, and unfair treatment. Discrimination based on nationality, origin, religion, race, gender, age, or any form of verbal or physical harassment is strictly prohibited across the organization.

Employees are encouraged to raise any workplace concerns through the Human Resources Department, with all matters

addressed in accordance with the Bank's Grievance Policy and established internal procedures.

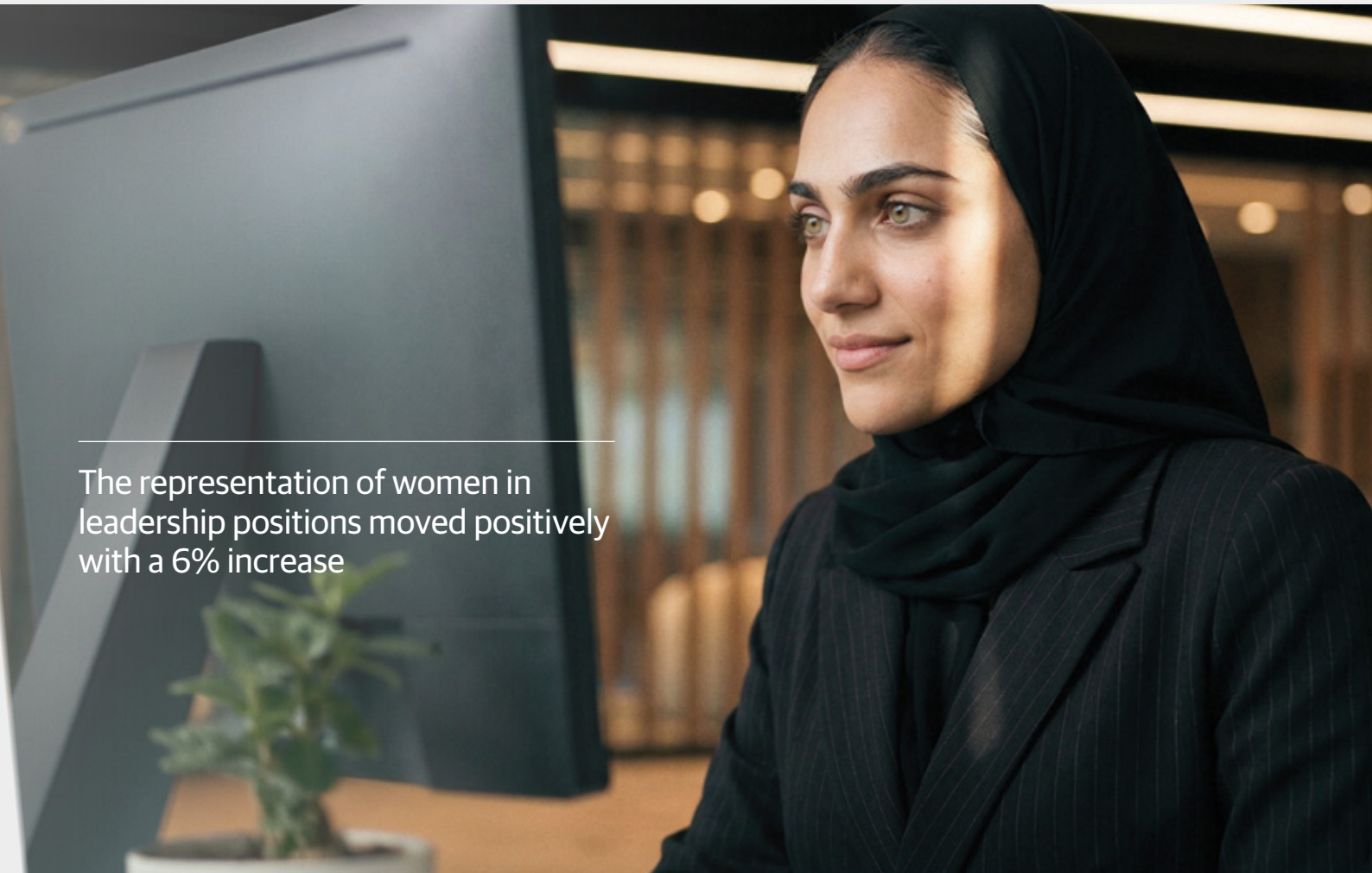
Supported by robust policies and governance practices, GFH recorded no reported incidents of discrimination within the reporting scope for social indicators during 2025.

Collective Bargaining

GRI 407: Freedom of Association and Collective Bargaining 2016

GFH supports employees' rights to freedom of association and collective representation in accordance with applicable labour laws and regulations governing private sector organizations. The Bank values employee engagement and considers employee perspectives when implementing significant workplace changes that may affect the workforce. Currently, there are no employees

who are members of an active union. Employment terms and conditions are transparently communicated during the hiring process and are applied consistently across job profiles, in compliance with all applicable labor laws and regulations in the relevant regions.



The representation of women in leadership positions moved positively with a 6% increase

Our Talent Management Principles

GFH rewards excellence and gives its employees adequate and consistent opportunities for enhancing their skills between professional excellence and continuous learning.

Innovation & Entrepreneurship

Innovation and entrepreneurship are important facts of GFH's business culture, and as part of this culture GFH expects its employees to constantly seek new knowledge and always challenge themselves to do better in what they are already doing well, as well as providing suggestions resulting in significant improvement of business processes.

Empowerment

GFH trusts its employees, respects them, and believes in their integrity, and will give them the tools and skills needed to get the job done and sense of confidence needed to take initiatives, manage risks, and adapt to change. GFH requires its managers and supervisors to efficiently delegate responsibilities as required and ensure efficiency in the decision-making process.

Teamwork

The best solutions come from working together, therefore employees, including managers, must work cooperatively to realize GFH's objectives.

Knowledge & Information Sharing

At GFH, collaborative knowledge sharing among units is highly encouraged to make the most efficient and collective decisions possible within the team.

Family & Work Responsibilities

GFH believes that helping its employees meet their family responsibilities is compatible with the teachings of its glorious Shari'a and contributes to increased productivity. Moreover, GFH is committed to having the most progressive benefit schemes for its employees and their families.

Respect

GFH treats its colleagues, clients and others with whom GFH does business with respect, dignity, fairness and courtesy. Also, GFH is committed to maintaining a work environment that is free from discrimination.

Corporate Social Responsibility

GFH encourages the support of charitable, educational and community service activities with the efforts of the Staff Social Committee continuous initiatives.

Workforce Profile

Disclosure 2-7 Employees

Disclosure 2-8 Workers who are not employees

GRI 405: Diversity and Equal Opportunity 2016

GFH remains committed to fostering an inclusive, diverse, and equitable workplace culture. By encouraging diversity across gender, age groups, and professional backgrounds, the Bank aims to build a dynamic workforce that supports innovation, collaboration, and long-term business success while reflecting its core corporate values. GFH also monitors workforce-related metrics on an ongoing basis to assess progress, support transparency, and strengthen accountability across its people and culture initiatives.

Total Workforce

Year	Full-Time Employees
2025	854
2024	868
2023	821

*The total workforce details are inclusive of GFH employees globally across our operations, which also includes the employees of GFH Equities B.S.C (c). We do not have any part-time or contractual employees.

Gender Diversity

GFH remains committed to fostering an inclusive and equal opportunity workplace that promotes diversity across all levels of the organization. The Bank continues to support initiatives that encourage female participation, leadership development, and professional growth, reflecting its commitment to gender equality and alignment with Bahrain's broader efforts to empower women in the workforce and society.

As part of its diversity and inclusion strategy, GFH continues to create opportunities for female professionals across various business functions and leadership roles while promoting a collaborative and equitable workplace culture.

In 2025, female employees represented 38% of the Bank's total workforce, reflecting GFH's ongoing commitment to maintaining a diverse and balanced workforce that supports innovation, inclusion, and long-term organizational growth.

Overall Workforce Gender Diversity

	2025	2024	2023
Male	62%	64%	63%
Female	38%	36%	37%

*The gender diversity data includes employees from our regional operations and subsidiaries, as defined in the scope and boundary. It also encompasses personnel from GFH Equities B.S.C (c).

Gender Distribution by Employment Category 2025 & 2024

Employee Category	2025		2024	
	Male	Female	Male	Female
Non-Management / Entry-Level	54%	46%	35%	65%
Middle Management	69%	31%	71%	29%
Senior Management	79%	21%	87%	13%

* The data presented in this table is inclusive of the details of personnel from GFH Equities B.S.C (c).

The representation of women in senior management increased from 13% in 2024 to 21% in 2025. The median compensation ratio of women to men in 2025 stood at 0.5:1, reflecting GFH's continued commitment to promoting fairness, equity, and inclusivity across the organization. This metric has been calculated based on remuneration data across the Bank's reporting scope and supports GFH's broader efforts to foster an equitable and diverse workplace environment.

Building a Dynamic Workforce

GFH remains committed to fostering a dynamic and multigenerational workforce that supports knowledge sharing, innovation, and long-term organizational growth. The Bank continues to provide opportunities for professionals across diverse age groups while supporting youth development and talent empowerment initiatives aligned with Bahrain's human capital development objectives.

In 2025, employees under the age of 30 represented 18% of the Bank's workforce, while 74% were between the ages of 30 and 50, and 8% were over the age of 50. This balanced workforce composition reflects GFH's commitment to maintaining a diverse talent base that combines emerging talent with experienced industry professionals.

Workforce Distribution by Age

	2025	2024
Under 30 years	18%	17%
30-50 years	74%	76%
Over 50 years	8%	7%

*The age diversity data includes employees from our regional operations and subsidiaries, as defined in the scope and boundary. It also encompasses personnel from GFH Equities B.S.C (c).

GFH also continued supporting initiatives aimed at developing young Bahraini professionals and preparing future leaders through training, internships, and graduate development opportunities. The Bank's Executive Associates Program remains part of its long-term commitment to nurturing Bahraini talent, enhancing professional capabilities, and contributing to the Kingdom's broader economic and workforce development goals.

Building a Dynamic Workforce

Employee Engagement and Turnover

At GFH, we believe that our employees are fundamental to the Bank's long-term success and sustainable growth. We remain committed to fostering a workplace culture that promotes equality, employee wellbeing, professional development, and engagement while supporting a positive and inclusive working environment.

In 2025, GFH recorded an employee turnover rate of 12%, reflecting workforce movements across the Bank's operations. The Bank continues to focus on strengthening employee engagement, enhancing professional development opportunities, and creating a supportive workplace culture aimed at attracting and retaining talented professionals.

To support employee wellbeing and satisfaction, GFH continued organizing various employee engagement and wellness initiatives throughout the year, including sports and social activities, health awareness programmes, and initiatives that encourage work-life balance and overall wellbeing. Through these efforts, the Bank aims to foster a collaborative and empowering work environment where employees feel valued, supported, and motivated to succeed.

Employee Turnover

	2025	2024	2023
Turnover Rate	12%	6%	12%

*The employee turnover includes employees from our regional operations and subsidiaries, as defined in the scope and boundary. It also encompasses personnel from GFH Equities B.S.C (c).

The employee turnover rate in 2025 was 12%, with all employee departures occurring on a voluntary basis. Turnover was primarily driven by personal career choices, professional growth opportunities, retirement, and individual circumstances. No involuntary terminations or workforce reductions were recorded during the reporting period.

Employee Turnover (by gender)

Turnover Rate	2025	2024
Male	59%	59%
Female	41%	41%

*The employee turnover includes employees from our regional operations and subsidiaries, as defined in the scope and boundary. It also encompasses personnel from GFH Equities B.S.C (c).

Employee Turnover (by Age)

Turnover Rate	2025	2024
Under 30 years	9%	14%
30-50 years	71%	72%
Above 50 years	20%	14%

*The employee turnover includes employees from our regional operations and subsidiaries, as defined in the scope and boundary. It also encompasses personnel from GFH Equities B.S.C (c).



GFH is committed to meritocratic employment practices and hires based on talent with a focus on ensuring opportunities exist that harness talent regardless of gender.

Ensuring Safety and Wellness

GRI 403: Occupational Health and Safety 2018

GFH remains committed to protecting the health, safety, and wellbeing of its employees, stakeholders, and business partners by maintaining high workplace health and safety standards across its operations. The Bank strives to foster a safe, healthy, and supportive work environment while adhering to applicable occupational health and safety requirements and best practices.

Through proactive risk management, employee awareness initiatives, and workplace wellbeing programmes, GFH promotes a culture centred on safety, prevention, and employee care. The Bank continues to strengthen its health and safety practices through ongoing policy enhancements, employee guidance, and operational controls aimed at supporting a resilient and secure workplace environment.

GFH also provides employees with training, guidance, and supervision in line with its Health and Safety Policy. In addition, the Bank supports employee wellbeing through a range of engagement initiatives, including sports activities, wellness programmes, and initiatives that encourage work-life balance and support both physical and mental wellbeing. Through these efforts, GFH aims to maintain an inclusive and empowering workplace where employees can thrive personally and professionally.

Health and Safety Performance

Metric	2025	2024	2023
Total Reported Injuries	0	0	0
Lost Time Injuries	0	0	0
Fatalities	0	0	0
Number of Workdays Lost	0	0	0
Number of Hours Worked	1,708,000	1,736,000	1,642,000
LTI Rate	0	0	0

*The health and safety performance indicators encompass information from our regional operations and subsidiaries, as defined in the scope and boundary. It also encompasses personnel from GFH Equities B.S.C (c).

HSE Initiatives in 2025

Health Awareness Campaigns: In 2025, GFH conducted workplace health awareness initiatives focused on employee wellbeing, including Breast Cancer Awareness sessions delivered in collaboration with healthcare professionals to promote preventive healthcare and early detection awareness among employees.

Workplace Wellbeing Programs: GFH continued implementing employee wellbeing initiatives aimed at supporting physical and mental wellness, including employee engagement activities and programmes that encourage work-life balance and a healthier workplace environment.

Smart Workplace Safety Measures: During 2025, GFH continued enhancing its office environment through smart workplace technologies, including automated lighting and curtain systems designed to improve workplace comfort, indoor environmental conditions, and operational efficiency.

Operational Risk & Safety Monitoring: GFH maintained ongoing workplace risk management and safety monitoring practices across its facilities to help ensure safe working conditions and operational preparedness for employees and visitors.

Emergency Preparedness Measures: The Bank continued implementing workplace emergency response and safety procedures across its operations to support employee readiness and maintain a secure workplace environment.

Employee Development and Training

GRI 404: Training and Education 2016

GFH recognizes that continuous learning, training, and professional development are essential to unlocking employee potential and supporting the Bank's long-term success. The Bank remains committed to investing in employee growth by providing access to training programmes, development opportunities, and resources that support both individual career aspirations and organizational objectives.

To support ongoing upskilling, GFH provides employees with the necessary time, funding, and access to external training courses, professional certifications, examinations, and industry conferences relevant to their roles and career development. Employees across the organization are encouraged to pursue professional growth opportunities, while line managers play an active role in supporting employee development and ensuring fair access to learning and advancement opportunities.

Employee Training Hours

Metrics	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Average Trainings Hours	34	35	29	30	23	28

*The training and development indicators encompass information from our regional operations and subsidiaries, as defined in the scope and boundary. It also encompasses personnel from GFH Equities B.S.C (c).

In addition to the gender-disaggregated training data presented above, GFH also monitors training participation across employee categories. All employees within GFH's reporting scope are classified as full-time. Accordingly, training data is reported on a full-time employee basis, with an overall average of 12 training hours per employee across the organization in 2025.

Working on Employee Satisfaction

GRI 402: Labor/Management Relations 2016

At GFH, we believe that employee engagement and wellbeing are fundamental to building a productive, collaborative, and high-performing workplace. The Bank is committed to fostering an inclusive and supportive work environment that promotes employees' professional growth, wellbeing, and overall job satisfaction.

Through employee wellness initiatives, training and development programmes, and open communication practices, GFH seeks to empower employees and support their long-term success.

The Bank also continues to promote engagement through team-building activities, employee recognition initiatives, and regular interaction opportunities that strengthen collaboration and workplace morale.

By investing in its people and workplace culture, GFH aims to maintain a motivated, engaged, and resilient workforce that contributes to the Bank's continued growth and long-term success.



GFH works to discover and empower talent to a global standard, actively seeking to acquire staff from local talent wherever possible.

Employee Engagement & Wellbeing Initiatives 2025

Minds at Work Initiative

GFH launched the Minds at Work Initiative during 2025 to promote employee mental wellbeing, workplace engagement, and a healthier work-life balance. The initiative focused on creating a supportive work environment through awareness sessions, employee interaction activities, and wellbeing-focused engagement programmes.

Breast Cancer Awareness Campaign

GFH organised a dedicated Breast Cancer Awareness Campaign for employees in collaboration with healthcare professionals to promote preventive healthcare, early detection awareness, and healthier lifestyle practices within the workplace.

Internship Programme 2025

GFH continued its Internship Programme 2025, welcoming students and young professionals to gain practical experience across different business functions and support the development of future talent within the financial services sector.

ESG Training & Awareness Programs

GFH delivered ongoing ESG Training & Awareness Programs throughout 2025 to strengthen employee understanding of sustainability, responsible business practices, and ESG integration across operations.

National Tree Week Participation

As part of Bahrain's National Tree Week, GFH employees participated in tree-planting activities supporting environmental awareness, employee engagement, and community sustainability initiatives.

Employee Wellness & Engagement Activities

GFH continued organizing employee wellbeing and engagement activities designed to promote collaboration, employee morale, workplace inclusion, and overall wellbeing across the Bank.

ESG Training

Metric	2025	2024	2023
Number of employees attending ESG Training	116	111	80



GFH hired 40 interns during 2025, 11% increase compared to 2024.

Promoting Nationalization and Local Workforce Development

GRI 202: Market Presence 2016

In alignment with Bahrain's national workforce development objectives, GFH continues to support local talent development through its recruitment and human capital initiatives. While employment decisions are based on merit and objective evaluation criteria, Bahraini nationals are given priority consideration among candidates of comparable qualifications and experience.

In partnership with the Bahrain Institute of Banking and Finance (BIBF), GFH continues to identify and support promising Bahraini talent through specialized development programmes designed to provide participants with practical exposure, professional skills, and career development opportunities within the financial services sector.

The Bank also continues implementing Bahrainization initiatives across its Bahrain operations as part of its commitment to attracting, developing, and retaining local talent while contributing to the Kingdom's long-term economic and workforce development goals.

Nationalization Rate

Metric	2025	2024	2023
Percentage of National Employees	84%	83%	80%

*The nationalization rate encompasses information from our regional operations and subsidiaries in Bahrain, as defined in the scope and boundary. It also encompasses personnel from GFH Equities B.S.C (c).

Local Talent Development Efforts

In 2025, GFH continued its commitment to developing local talent through its annual Summer Internship Programme, welcoming students and young professionals to gain practical experience within the financial services sector. The programme provides participants with hands-on exposure across various departments and subsidiaries, enabling them to strengthen their professional skills, industry knowledge, and workplace readiness.

GFH also continued supporting young Bahraini talent through initiatives such as the Executive Associates Program and partnerships with educational and professional institutions aimed at preparing future leaders and contributing to Bahrain's long-term human capital development objectives.

Total number of Interns

Metric	2025	2024	2023
Total Number of Interns	40	36	5

*The total number of interns encompasses information from our regional operations and subsidiaries, as defined in the scope and boundary. It also encompasses personnel from GFH Equities B.S.C (c).

Community Social Responsibility

GRI 413: Local Communities 2016

GFH remains committed to contributing positively to the communities in which it operates through strategic social investments, partnerships, and community-focused initiatives. In 2025, the Bank continued supporting programmes aligned with education, healthcare, youth empowerment, sustainability, and economic development objectives across the Kingdom of Bahrain and the wider region.

GFH's community engagement efforts focus on creating long-term social value through collaborations with educational institutions, charitable organizations, healthcare initiatives, and entrepreneurship platforms. These initiatives reflect the Bank's commitment to supporting inclusive growth, community wellbeing, and sustainable social development.

Key CSR Initiatives in 2025

GFH's community engagement efforts are focused on creating positive social impact through partnerships, sponsorships, and volunteer programs. These initiatives reflect GFH's commitment to promoting healthy lifestyles and supporting local and international sporting events.

- Crown Prince's International Scholarship Program (CPISP) Sponsorship
- Dubai Cares Partnership
- Minds at Work Initiative
- National Tree Week Participation
- Executive Associates Program
- Summer Internship Programme
- Sponsorship of Sports & Community Initiatives

Education Support

In 2025, GFH continued supporting education and youth empowerment initiatives through strategic partnerships and sponsorships. The Bank maintained its role as a Platinum Sponsor of the Crown Prince's International Scholarship Program (CPISP) and partnered with Dubai Cares to support access to quality education across the region.

GFH also continued supporting educational platforms including Britus Education and the University of Technology Bahrain (UTB). As part of its Summer Internship Programme, the Bank welcomed 40 interns during 2025, providing students and young professionals with practical workplace experience across various business functions.

Healthcare Campaigns

GFH organised employee health awareness initiatives during 2025, including Breast Cancer Awareness sessions conducted in collaboration with healthcare professionals to promote preventive healthcare and employee wellbeing.

Economic Empowerment

GFH continued supporting entrepreneurship and youth development initiatives through its partnership with the World Business Angels Investment Forum (WBAF), alongside ongoing professional development and workforce readiness initiatives for young talent.

Community & Environmental Engagement

During 2025, GFH participated in Bahrain's National Tree Week through tree-planting activities around Bahrain Financial Harbour, supporting environmental awareness and community sustainability initiatives.

Charitable Contributions

Metric	2025	2024	2023
Amount invested in Community Development projects (USD)	6,930,000	3,027,000	2,120,000

*The amount disclosed in the table is inclusive of amount invested by GFH Equities B.S.C (c).

In 2025, GFH increased its community investment activities significantly, with total community investments increasing by 129% compared to 2024. GFH's total community investment amounted to USD 6,930,000, representing 0.69% of the Bank's total consolidated revenues for the year.

Road Ahead

At GFH, we remain committed to fostering an inclusive, equitable, and supportive environment for our employees, stakeholders, and the communities in which we operate. Our social sustainability priorities continue to focus on creating long-term value through responsible growth, human capital development, and positive social impact.

The Bank will continue strengthening diversity and inclusion across all levels of the organization, with particular emphasis on attracting, developing, and retaining young talent and future leaders. We also aim to further enhance employee training, professional development, and wellbeing initiatives to support continuous learning and career growth.

Employee health, safety, and wellbeing remain key priorities for GFH. The Bank will continue promoting workplace wellness, employee engagement, and safe working environments through targeted wellbeing programmes, awareness initiatives, and ongoing enhancements to workplace practices and operational controls.

GFH also remains committed to upholding ethical labour practices, equal opportunity principles, transparency, and strong governance standards across its operations. This includes strengthening employee engagement mechanisms, promoting human rights, and maintaining a respectful and inclusive workplace culture.

Beyond the workplace, GFH will continue supporting community development initiatives focused on education, youth empowerment, entrepreneurship, healthcare awareness, and environmental sustainability. Through strategic partnerships and social investment programmes, the Bank aims to contribute to sustainable economic and social development across the communities it serves.

GFH pursues an investment model based on high value investments within defensive sectors.



Section

06

Organizational Structure

Corporate Governance

Board of Directors

Sharia Supervisory Board

Board Committees

Board Diversity

Board Responsibilities

ESG Governance

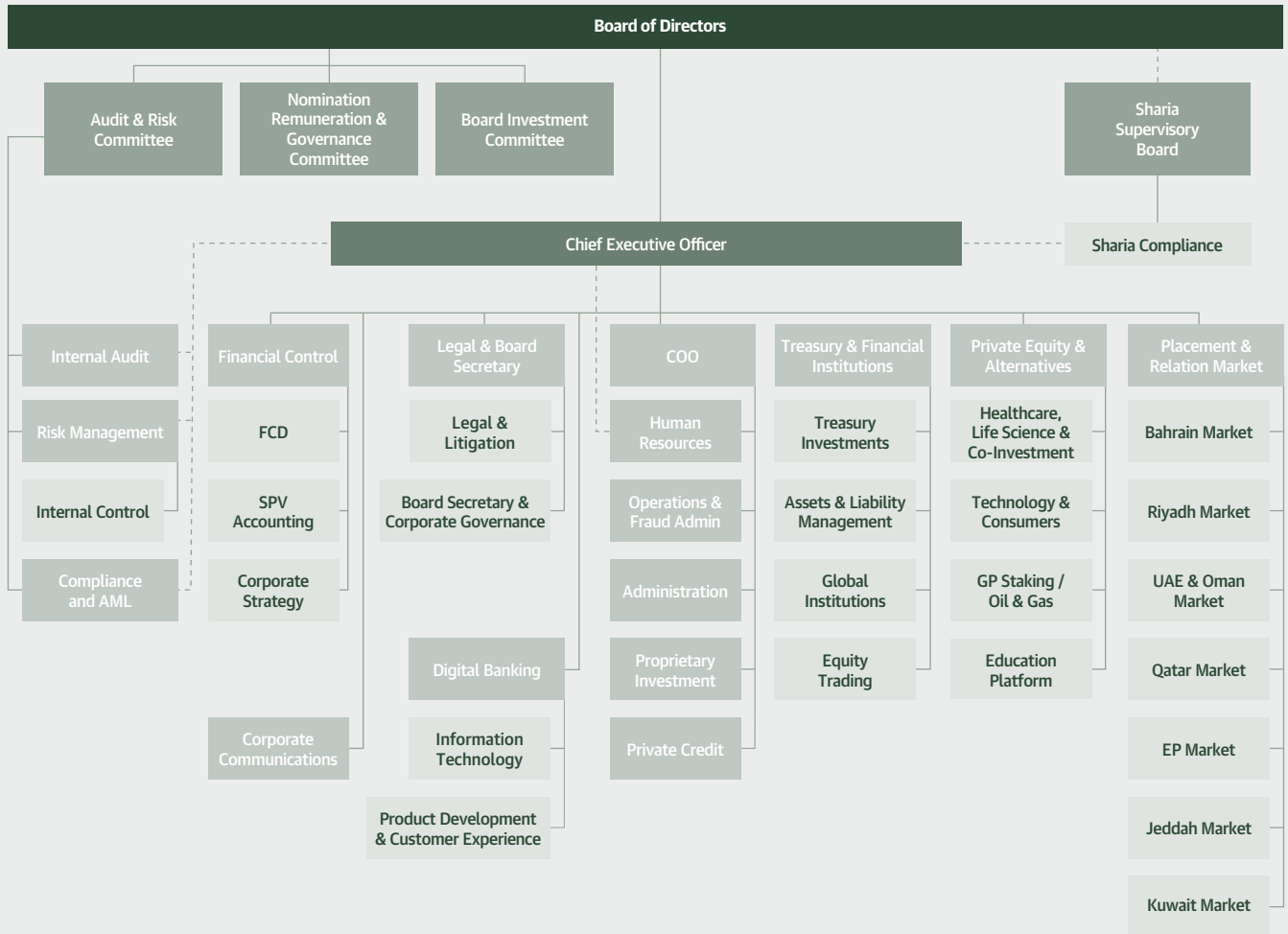
Ethics, --- Integrity and --- Governance ---

Organizational Structure

Disclosure 2-9 Governance structure and composition

At GFH, we believe that effective and ethical corporate governance is fundamental to responsible business management and long-term sustainability. The Bank remains committed to upholding high standards of integrity, transparency, and accountability across all areas of its operations. By aligning our governance practices with international best practices and regulatory requirements, we ensure that the Board of Directors, Board committees, and senior management operate within a robust governance framework that safeguards shareholder interests, supports sustainable growth, and drives long-term value creation.

Organisational Structure
As of 31st December 2025





GFH's corporate governance model is based on core strategic pillars, resting upon a foundation of Sharia.

Corporate Governance Framework

GFH's Corporate Governance framework is aligned with applicable regulatory requirements and supported by a comprehensive suite of governance policies, procedures, and internal frameworks. These include the Board Charter, Code of Conduct for Directors, Conflict of Interest Policy, Whistleblowing Policy, Public Disclosure and Communication Policy, Code of Business Ethics and Conduct, Anti-Bribery and Corruption Policy, Insider Trading Policy, Risk Management Framework, Fraud Risk Management Policy, and various committee charters and governance guidelines.

The Bank also maintains structured performance evaluation processes covering the Board of Directors, Board committees, and individual Board members to support accountability and effective oversight. Collectively, these governance practices and internal controls are designed in line with the requirements and guidance issued by the Central Bank of Bahrain (CBB) and are aligned with recognized international governance best practices.

Board of Directors

Disclosure 2-9 Governance structure and composition

As of 31st December 2025, the Board of GFH is composed of ten (10) Directors. They are at the helm of the Bank's overall management, providing strategic direction, oversight, and guidance to ensure the effective governance and sustainable growth of the organization.

Name	Designation	Category	Representation	Start Date	Term
Mr. Abdulmohsen Rashed Alrashed	Chairman	Independent Director	NA	24-Mar-24	First
Mr. Ghazi Faisal Alhajeri	Vice-Chairman	Independent Director	NA	1-Mar-17	Third
Mr. Hisham Ahmed Alrayes	Member	Executive	NA	5-Apr-16	Fourth
Mr. Rashid Nasser Al-Kaabi	Member	Non-Executive	NA	1-Mar-17	Third
Mr. Ali Murad Ali Murad	Member	Independent Director	NA	31-Mar-20	Second
Mr. Abdulla Jehad Alzain	Member	Independent Director	NA	24-Mar-24	First
Mr. Abdulaziz Abdulhamid Albassam	Member	Independent Director	NA	24-Mar-24	First
Mr. Fawaz Talal Altamimi	Member	Independent Director	NA	30-Sep-20	Second
Mr. Darwish Abdulla Alketbi	Member	Independent Director	NA	3-Apr-22	Second
H.H Shaikha Minwa Bint Ali AlKhalifa	Member	Independent Director	NA	24-Mar-24	First

Separation of the position of Chairman and CEO

Disclosure 2-11 Chair of the highest governance body

In line with CBB requirements, the roles of the Chairman/Deputy Chairman and the Chief Executive Officer are clearly separated, with no overlap in their responsibilities. This segregation is essential to ensure independent oversight, avoid conflicts of interest, and maintain a healthy balance between governance and executive functions.

Sharia Supervisory Board

In accordance with its Articles of Association, GFH conducts all its banking activities in full compliance with Islamic Sharia principles, which are deeply embedded in the Bank's overall policies. The Bank's Sharia Supervisory Board (SSB), consisting of experienced Sharia scholars, provides essential guidance and oversight to ensure ongoing adherence to these principles.

H.E. Sheikh Abdullah Bin Sulaiman Al Meneea	Chairman
Sheikh Nedham Mohamed Yaqoobi	Executive Member
Sheikh Fareed Mohamed Hadi	Executive Member
Sheikh Abdulaziz Khalifa Al Qassar	Executive Member

Board Committees

Disclosure 2-9 Governance structure and composition

The GFH Board has established three committees, each tasked with specific roles and responsibilities. These include the Board Investment Committee (BIC), the Audit and Risk Committee (ARC), and the Nomination, Remuneration, and Governance Committee (NRGC).

Board Committee	Function	Members
Board Investment Committee	The Board Investment Committee (BIC) is tasked with setting operational guidelines and reviewing and approving recommendations related to investment strategies, products, and services. It is also authorized to make investment decisions within the limits delegated by the Board of Directors.	<ul style="list-style-type: none">• Mr. Hisham Ahmed Alrayes (Chairman- Executive Director)• Mr. Ali Murad Ali Murad (Independent Director)• Mr. Abdulla Jihad Alzain (Independent Director)• Mr. Abdulaziz Abdulhamid Albassam (Independent Director)
Audit and Risk Committee	The Audit & Risk Committee (ARC) supports the Board of Directors in carrying out its oversight responsibilities. Its key duties include supervising the audit and financial reporting processes, evaluating the effectiveness of the internal control system, overseeing the risk management framework, and monitoring the Bank's compliance with applicable laws, regulations, and codes of conduct.	<ul style="list-style-type: none">• Mr. Ghazi Faisal Alhajeri (Chairman - Independent Director)• Mr. Fawaz Talal Altamimi (Independent Director)• Mr. Darwish Abdulla Alketbi (Independent Director)
Nomination, Remuneration & Governance Committee	<p>The Nomination, Remuneration & Governance Committee (NRGC) is responsible for overseeing recruitment, employee rewards, and incentive compensation, as well as formulating internal policies related to human resources and administrative matters. In addition, the Committee plays a key role in monitoring and strengthening the governance framework of GFH.</p> <p>The Committee also plays a key role in developing strong succession plans to identify future leaders and maintain business continuity. All efforts are aligned with the Bahrain Corporate Governance Code and CBB guidelines. This comprehensive framework supports effective governance, risk management, and compliance across the organization.</p>	<ul style="list-style-type: none">• Mr. Fawaz Talal Altamimi (Chairman-Independent Director)• Mr. Rashid Nasser Al-Kaabi (Non-Executive Director)• H.H Shaikha Minwa Bint Ali Alkhalifa (Independent Director)

Board Diversity

At GFH, we believe that board diversity strengthens balanced decision-making and enables a broader range of perspectives to be reflected in strategic discussions and key business decisions. In 2025, female representation accounted for 10% of the Board of Directors, while male members represented 90%, reflecting the Bank's ongoing commitment to promoting diversity and inclusive leadership at the governance level.

Gender Diversity



Board Independence

In line with the CBB's requirements, which stipulate that at least one-third of the Board must be Independent Directors, GFH's Board included eight Independent Directors as of 31st December 2025, which translates to Board Independence ratio of 80%. Additionally, the Chairpersons of two out of three Board Level Committees including both the Audit and Risk Committee and the Nomination, Remuneration and Governance Committee are independent members.

Board Independence



The Nomination, Remuneration and Governance Committee plays an important role in assessing and confirming the independence of Board members, while also overseeing the identification, evaluation, and nomination of qualified candidates for Board positions. As part of the selection process, the Committee seeks to ensure that both executive and non-executive Directors bring diverse experience and expertise across business, financial, regulatory, and support functions. Independent Directors are drawn from a range of sectors, including financial services, commercial industries, and government institutions, enabling the Board to benefit from diverse perspectives, balanced decision-making, and broad professional expertise.

Board Responsibilities and Functions

Disclosure 2-12 Role of the highest governance body in overseeing the management of impacts

Disclosure 2-16 Communication of critical concerns

GFH's Articles of Association and Corporate Governance Framework clearly outline the roles and responsibilities of the Chairman, Board members, and executive management, ensuring an effective division of responsibilities and strong governance oversight across the Bank.

- The Board of Directors is responsible for setting the Bank's strategic direction and overseeing the implementation of its objectives in collaboration with executive management. The Board ensures that the Bank's activities, operations, and decisions remain aligned with GFH's long-term strategy, corporate values, and stakeholder interests.
- The Board reviews and approves key matters including business plans, governance frameworks, major investments and divestments, and enterprise risk management practices.

It also oversees the integrity of the Bank's financial reporting and ensures compliance with AAOIFI standards and applicable Central Bank of Bahrain (CBB) regulations, while promoting ethical and transparent governance practices across the organization.

Significant developments and critical concerns are communicated to the Board through regular reporting and ad-hoc updates to support timely oversight and informed decision-making. Executive management is responsible for keeping the Board informed of the Bank's performance, operational developments, and material matters requiring Board review or approval. Relevant agenda items and supporting documentation are circulated ahead of Board meetings to facilitate effective discussion and governance oversight.

Board Selection, Appointment and Training

Disclosure 2-10 Nomination and selection of the highest governance body

Disclosure 2-17 Collective knowledge of the highest governance body

The appointment and removal of Board members at GFH are governed by the provisions of the Commercial Companies Law (CCL-2001) and the Bank's Articles of Association. Shareholders holding 10% or more of the Bank's capital are entitled to nominate Board representatives in proportion to their shareholding and the number of Board seats available.

Upon appointment, each Board member receives a formal appointment letter outlining their duties, responsibilities, authority, and applicable regulatory obligations. Directors also participate in a structured induction programme that includes briefings from senior management covering GFH's strategic priorities, financial performance, governance framework, risk management practices, and organizational structure. The Board Charter further outlines the responsibilities of the Board and its committees, including governance expectations relating to performance, confidentiality, ethical conduct, and conflict of interest management.

The Board Charter sets up a detailed Board Training guide which provides a framework for the induction/orientation of new

Board of Directors. The new Board of Directors are provided with a presentation pack containing overview/highlights of GFH. All the members of the Board at the time of appointment are required to sign a director's contract, which contains the terms of the appointment, duties and responsibilities of the members, membership and time commitment, conflicts of interest, resignation and termination, confidentiality of information, requirement for the completion of professional development trainings and other details which the Board of Directors must abide by during their tenure.

Furthermore, the Bank has established appropriate ongoing training and continuing professional development ('CPD') arrangements to educate the directors on topics of relevance to the Bank's business, the industry and compliance obligations.



GFH business operates under a broad framework of diligent oversight provided by our Shariah Board Chairman and Board of Directors

ESG

Governance

Disclosure 2-13 Delegation of responsibility for managing impacts
Disclosure 2-19 Remuneration policies

At GFH, ESG oversight is led by a dedicated senior management-level ESG Committee responsible for guiding the implementation of the Bank's Environmental, Social, and Governance strategy in alignment with regulatory expectations and recognized international standards. Operating under a formal charter, the Committee is entrusted with clear responsibilities and authority to support effective governance, accountability, and ESG integration across the organization.

The Committee includes representatives from various internal functions, encouraging cross-functional collaboration and enabling diverse perspectives to contribute to ESG-related decision-making. Through ongoing monitoring, periodic reviews, and stakeholder engagement, the ESG Committee supports the continuous enhancement of the Bank's sustainability practices, risk management processes, and governance framework, while helping drive GFH's long-term sustainable growth objectives.

The charter document of the ESG committee outlines the structure, responsibilities and authority to ensure the highest levels of governance. The members are representations from different internal departments to provide consolidated and valuable contributions to oversee and continuously develop our ESG best practices and governance.

ESG Committee Objectives

Review & Assessment:	Performance Efficacy:	Coherent Alignment:
Review and assess the implementation and effectiveness of GFH's ESG Strategies.	Review the Bank's overall performance efficacy against its stated ESG objectives and targets.	Ensure both business and ESG priorities are coherently aligned & effective.
Continual Exploration:	Recommend & Advise:	Maintain Relevance:
Explore, advise and wherever possible, approve new ESG opportunities and initiatives.	Make required board recommendations, including new policies implementations and the proposal of strategic initiatives.	Be updated on regulatory requirements and laws pertaining to ESG and sustainability disclosures.

The Nomination, Remuneration, and Governance Committee is responsible for ensuring that executive compensation is designed to drive high performance, using competitive benchmarks and linking rewards to both financial and ESG performance metrics.

Board Performance Evaluation

Disclosure 2-18 Evaluation of the performance of the highest governance body

GFH maintains a comprehensive Board Performance Evaluation Framework that is conducted annually in accordance with the Central Bank of Bahrain (CBB) HC Module requirements. The framework is designed to assess the effectiveness and performance of the Board of Directors, its committees, and individual Directors, while supporting continuous improvement in governance practices and Board effectiveness.

The evaluation process aims to identify opportunities to enhance the Board's collective skills, expertise, and effectiveness through appropriate training, professional development, succession planning, or other improvement measures where necessary. The process is overseen by the Nomination, Remuneration and Governance Committee (NRGC), which conducts a formal annual assessment of Board and committee performance.

The Chairman of the Board is responsible for addressing the outcomes of the evaluation process, recognising areas of strength

and supporting improvements where required. The performance of the Chairman is separately reviewed under the supervision of the NRGC Chairman based on feedback from Board members. Evaluation findings are aligned with the Bank's strategic objectives and performance priorities, supporting effective governance and accountability across the organization.

As part of the evaluation process, Directors complete Board and individual self-assessment questionnaires, while the Chairman also conducts assessments of individual Board members. The NRGC consolidates and reviews the results for the Board and its committees, including the Audit and Risk Committee, Board Investment Committee, and NRGC. Committee members additionally evaluate the effectiveness of their respective committees to support a comprehensive review of overall governance performance.

Upholding Ethics and Integrity

Disclosure 2-23 Policy commitments

Disclosure 2-24 Embedding policy commitments

At GFH, ethics and integrity are fundamental to the way we operate and conduct business. These principles are embedded within the Bank's governance framework and corporate culture, guiding our interactions with stakeholders and supporting transparent, accountable, and responsible business practices. By maintaining high ethical standards and strong regulatory compliance, GFH promotes sustainable value creation, sound decision-making, and long-term organizational resilience.

Policies and Procedures

GFH has implemented a comprehensive set of corporate governance policies and procedures designed to reinforce transparency, ethical conduct, and accountability across all levels of the organization. These frameworks establish clear responsibilities, expectations, and governance standards that support consistent and responsible business operations. Through this structured approach, the Bank strengthens stakeholder confidence, supports effective ESG management, and promotes a culture of integrity and compliance throughout its operations.

Board of Directors' Charter	Code of Conduct for the Directors	Conflict of Interest Policy	Gift Policy
Whistleblowing Policy	Public Disclosures & Communication Policy	Client Charter	Code of Business Ethics & Conduct for the Management & Staff Members
NRGC Charter	Anti Bribery Corruption Policy	Insider Trading Policy	Complaint Policy
Key Person Dealing Policy	Risk Management Framework	SSB Charter	Fraud Risk Management Policy

Furthermore, the Mechanism of Performance Evaluation of the Board, Board Committees, and Individual Board of Directors, as well as the other internal policies of the Bank, are in line with the regulations and guidelines issued by the CBB and international best practices.

Whistleblowing Policy

Disclosure 2-26 Mechanisms for seeking advice and raising concerns

Disclosure 2-25 Processes to remediate negative impacts

GFH is committed to maintaining a culture of transparency, accountability, and ethical business conduct. The Bank's Whistleblowing Policy provides employees and stakeholders with secure and confidential channels to report suspected misconduct, unethical practices, regulatory breaches, or other concerns. Reports may be submitted directly to the Head of Compliance or the Head of Internal Audit through designated communication channels, including whistleblow@gfh.com.

To ensure the integrity and effectiveness of the process, GFH maintains safeguards to protect whistleblowers from retaliation or adverse treatment arising from concerns raised in good faith. All reports and related investigations are handled with strict confidentiality and in accordance with established governance procedures.

The Board Audit and Risk Committee oversees the review of reported incidents and the corresponding investigation process, ensuring matters are addressed objectively, fairly, and appropriately. This framework supports GFH's commitment to ethical conduct, responsible governance, and effective remediation of potential negative impacts across its operations.

Conflict of Interest

Disclosure 2-15 Conflicts of interest

GFH is committed to maintaining independent and objective decision-making across all levels of governance. Board members are required to promptly disclose any changes in circumstances that could affect their independence or create potential conflicts with their responsibilities as Directors. They are also expected to ensure that their external interests and commitments do not interfere with their ability to effectively fulfil their duties to the Bank.

At the beginning of each Board meeting, the Chairman reminds Directors to refrain from participating in discussions or voting on matters where an actual or potential conflict of interest may arise. In addition, Directors are required to complete annual conflict of interest disclosures in accordance with the Bank's Conflict of Interest Policy. Any potential conflicts, including those relating to cross-directorships, cross-shareholdings, controlling shareholders, or related party transactions, are disclosed to and reviewed by the Board of Directors.

The management of Board-related conflicts of interest is governed through the Board Conflict of Interest Policy. Directors are required to disclose any actual or potential conflicts arising during their term through the designated Conflict of Interest Reporting process. Where a conflict exists, the matter is reviewed and ratified by the Board, and the Director concerned abstains from voting or participating in the related decision-making process.

To further strengthen transparency and governance awareness, key governance policies are made publicly available on the Bank's website. GFH also conducts periodic employee training and awareness programmes covering critical governance topics such as conflicts of interest, whistleblowing, and ethical conduct to ensure compliance with internal policies and regulatory requirements.

Compliance Management

Disclosure 2-27 Compliance with laws and regulations

GFH maintains a comprehensive compliance framework designed to ensure adherence to applicable legal, regulatory, and Sharia requirements across its operations. The Bank has established approved policies and procedures addressing legal, regulatory, and compliance risks, supported by dedicated Compliance and Legal functions responsible for overseeing implementation, monitoring, and enforcement. All material contracts and official documentation undergo legal review to protect the Bank's interests and support ongoing regulatory compliance.

In line with Islamic finance principles, the Sharia Supervisory Board (SSB) plays a key role in overseeing compliance with Sharia standards and AAOIFI guidelines across the Bank's products, services, and transactions. GFH also maintains an independent Sharia audit function responsible for reviewing compliance with SSB rulings and conducting periodic assessments.

Governance oversight is further supported by the Audit and Risk Committee, which assists the Board of Directors in overseeing internal controls, financial reporting, enterprise risk management, and compliance with applicable laws, regulations, and ethical standards.

In 2025, no penalties were imposed on GFH B.S.C.

Upholding Data Privacy

Disclosure 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data

At GFH, we recognize that protecting data privacy and information security is fundamental to maintaining stakeholder trust and supporting sustainable business operations. As the Bank continues to advance its digital transformation initiatives, it remains committed to safeguarding sensitive information and ensuring the secure and responsible use of digital technologies across its operations.

Information security and data protection are integrated into the Bank's governance and risk management framework to help protect corporate assets, preserve data integrity, and maintain operational resilience. GFH operates under a comprehensive data privacy framework governed by the GFH Data Privacy Manual, which is aligned with applicable regulatory requirements and recognized international standards for the responsible handling of personal and sensitive information.

To support effective oversight, GFH has appointed a Board-approved Data Protection Officer responsible for monitoring compliance with evolving data protection regulations and best

practices. The Bank also promotes a strong culture of privacy and cybersecurity awareness through employee training programmes, internal controls, and performance monitoring mechanisms designed to strengthen data protection practices across the organization.

Regular updates relating to legislative developments, audit findings, data privacy matters, and compliance activities are reported to management to support continuous improvement and ensure ongoing alignment with regulatory and operational requirements.

Cybersecurity Performance

Metrics	2025	2024	2023
Complaints received concerning breaches of customer privacy	0	0	0
Total number of identified leaks, thefts, or losses of customer data	0	0	0

Customer Experience and Satisfaction

At GFH, customer satisfaction is a top priority, and we continuously seek to enhance our services based on valuable feedback received through our online portal and automated investor satisfaction surveys. We regularly monitor and measure satisfaction levels to identify areas for improvement and to ensure we are meeting the evolving needs of our clients.

We are committed to delivering a high standard of service while upholding our reputation for honesty, transparency, and integrity in all interactions. GFH has a comprehensive, Board-approved policy for handling external complaints, which reflects our serious

approach to resolving any disputes raised by customers or business partners. This process is clearly outlined on our website and in all printed prospecting materials, ensuring transparency and accessibility. To maintain objectivity, complaints are typically investigated by individuals not directly involved in the matter, and all employees are well-informed of and adhere to this policy. Through these measures, we strive to create a reliable and responsive customer experience.

Grievance Management

GFH is committed to maintaining open, transparent, and responsive communication with its stakeholders. To support this commitment, the Bank has established formal channels through which stakeholders may raise concerns, complaints, or grievances related to its operations, services, or business practices. GFH aims to ensure that all concerns are addressed fairly, promptly, and in accordance with applicable regulatory requirements and internal procedures.

The Bank maintains a structured complaints handling process that enables stakeholders to submit grievances through various communication channels, including email, postal correspondence, and in-person submissions. The resolution process is overseen by the designated Complaints Handling Officer, who is responsible for ensuring that concerns are appropriately reviewed, investigated, and resolved within a timely manner.

These mechanisms support GFH's broader commitment to accountability, stakeholder engagement, transparency, and the continuous improvement of its services and operational practices.

Details regarding shareholder and investor communications, as well as the Bank's complaints handling and escalation procedures, are disclosed in the Annual Report and are available through GFH's established investor relations and customer service channels.

Local Supply Chain

GFH recognizes the importance of supporting local suppliers as part of its broader sustainability and economic development objectives. By prioritizing local sourcing where practical, the Bank contributes to supporting local businesses, creating employment opportunities, and strengthening regional economic growth. Local procurement practices also help reduce the environmental impact associated with long-distance transportation and support greater supply chain resilience and operational efficiency.

The Bank's approach to local sourcing reflects its commitment to responsible business practices and long-term sustainable value creation. GFH also recognizes the importance of promoting ethical, environmental, and social standards across its supply chain. While GFH does not currently maintain a standalone Supplier Code of

Conduct, the Bank is in the process of developing a formal supplier policy that will outline expectations relating to ethical conduct, environmental responsibility, and social practices for suppliers and business partners.

Procurement Budget spend on Local Suppliers

Metrics	2025	2024	2023
Procurement Spending on Local Suppliers (USD)	906,477	1,493,631	1,156,315

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	E.3: Energy Intensity	Energy Intensity, Page 50
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	E.5: Green House Gas (GHG) Emissions	Carbon Management, Page 45
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Social	S.1: Total Workforce by sex, age-group, and employment type	Gender Diversity, Page 60 Building a Dynamic Workforce, Page 61
	S.2: Child and Forced Labour	Our Approach towards Employee Management, Page 56-58
	S.3: Employee Turnover	Employee Engagement and Turnover, Page 61
	S.4: Gender Pay Ratio	Gender Diversity, Page 60
	S.5: Health and Safety	Ensuring Safety and Wellness, Page 63
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	S.7: Nationalisation	Promoting Nationalization and Local Workforce Development, page 67
	S.8: Community Investment	Community Social Responsibility, Page 68
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	G.7: Supplier Code of Conduct	Local Supply Chain, Page 85
	G.8: Incentivised Pay	ESG Governance, Page 81
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	G.10: Assurance	About the Report, Page 22-23

GRI Index

GRI Content Index

Statement of use

GFH has reported the information cited in this GRI content index for the period 1st January 2025 to 31st December 2025 with reference to the GRI Standards.

GRI 1 used	GRI 1: Foundation 2021	
GRI 2: General Disclosures 2021	2-1 Organizational details	Corporate Profile, Page 7
		Global Presence and Operations, Page 9
	2-2 Entities included in the organization's sustainability reporting	Scope and Boundary, Page 22-23
	2-3 Reporting period, frequency and contact point	Reporting Process and Overview, Page 23
	2-4 Restatements of information	There are no restatements of information.
	2-5 External assurance	Reporting Process and Overview, Page 23
	2-6 Activities, value chain and other business relationships	Business Lines, Page 11
	2-7 Employees	Workforce Profile, Page 60
	2-8 Workers who are not employees	Workforce Profile, Page 60
	2-9 Governance structure and composition	Organizational Structure, Page 72
	2-10 Nomination and selection of the highest governance body	Board Selection, Appointment and Training, Page 79
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	2-14 Role of the highest governance body in sustainability reporting	Reporting Process and Overview, Page 23
	2-15 Conflicts of interest	Conflict of Interest, Page 83
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	2-18 Evaluation of the performance of the highest governance body	Board Performance Evaluation, Page 82
	2-19 Remuneration policies	ESG Governance, Page 81
	2-20 Process to determine remuneration	Remuneration strategy and related details are disclosed as part of Annual Report 2025.
	2-21 Annual total compensation ratio	Compensation related metrics are disclosed as part of Annual Report 2025.
2-22 Statement on sustainable development strategy	Leadership Message, Page 25	

	2-23 Policy commitments	Upholding Ethics and Integrity, page 82-83
	2-24 Embedding policy commitments	Upholding Ethics and Integrity, page 82-83
	2-25 Processes to remediate negative impacts	Whistleblowing Policy, Page 83
	2-26 Mechanisms for seeking advice and raising concerns	Whistleblowing Policy, Page 83
	2-27 Compliance with laws and regulations	Compliance Management, Page 83
	2-28 Membership associations	These details are disclosed as part of Annual Report 2025.
	2-29 Approach to stakeholder engagement	Stakeholders and Materiality Index, Page 32
	2-30 Collective bargaining agreements	Collective Bargaining, Page 58
GRI 3: Material Topics 2021	3-1 Process to determine material topics	GFH Materiality Topics, Page 34
	3-2 List of material topics	
	3-3 Management of material topics	
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Community Social Responsibility, Page 68 Climate Risk Management- Page 51
	201-2 Financial implications and other risks and opportunities due to climate change	Financial details are disclosed as part of Annual Report 2025
	201-3 Defined benefit plan obligations and other retirement plans	
	201-4 Financial assistance received from government	
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	There is no statutory minimum wage for the private sector in Bahrain.
	202-2 Proportion of senior management hired from the local community	Promoting Nationalization and Local Workforce Development, Page 67
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Financial details are disclosed as part of Annual Report 2025.
	203-2 Significant indirect economic impacts	
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Local Supply Chain, Page 85
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Upholding Ethics and Integrity, Page 82
	205-2 Communication and training about anti-corruption policies and procedures	
	205-3 Confirmed incidents of corruption and actions taken	
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	There were no such confirmed incidents in 2025.
GRI 207: Tax 2019	207-1 Approach to tax	Tax related details are disclosed as part of Annual Report 2025.
	207-2 Tax governance, control, and risk management	
	207-3 Stakeholder engagement and management of concerns related to tax	
	207-4 Country-by-country reporting	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Energy Management, Page 49
	302-2 Energy consumption outside of the organization	Energy Efficiency Measures, Page 50
	302-3 Energy intensity	Energy Intensity, Page 50
	302-4 Reduction of energy consumption	
	302-5 Reductions in energy requirements of products and services	

GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Ethical Water Management, Page 47
	303-2 Management of water discharge-related impacts	
	303-3 Water withdrawal	
	303-4 Water discharge	
	303-5 Water consumption	
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Carbon Management, Page 45
	305-2 Energy indirect (Scope 2) GHG emissions	Carbon Management Initiatives, Page 46
	305-3 Other indirect (Scope 3) GHG emissions	Emissions Intensity, Page 46
	305-4 GHG emissions intensity	As a financial institution, GFH does not engage in activities that generate material NOx or SOx emissions.
	305-5 Reduction of GHG emissions	
	305-6 Emissions of ozone-depleting substances (ODS)	
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Efficient Waste Management, Page 48
	306-2 Management of significant waste-related impacts	
	306-3 Waste generated	
	306-4 Waste diverted from disposal	
	306-5 Waste directed to disposal	
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	Local Supply Chain, Page 85
	308-2 Negative environmental impacts in the supply chain and actions taken	
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Our Approach towards Employee Management, Page 56-58
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	
	401-3 Parental leave	
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	Our Approach towards Employee Management, Page 56-58
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Our Approach towards Employee Management, Page 56-58
	403-2 Hazard identification, risk assessment, and incident investigation	Ensuring Safety and Wellness, page 63
	403-3 Occupational health services	HSE Initiatives, Page 63
	403-4 Worker participation, consultation, and communication on occupational health and safety	
	403-5 Worker training on occupational health and safety	
	403-6 Promotion of worker health	
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	
	403-8 Workers covered by an occupational health and safety management system	
	403-9 Work-related injuries	
	403-10 Work-related ill health	

GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Employee Development and Training, Page 64
	404-2 Programs for upgrading employee skills and transition assistance programs	
	404-3 Percentage of employees receiving regular performance and career development reviews	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Board Diversity, Page 78 Gender Diversity, Page 60
	405-2 Ratio of basic salary and remuneration of women to men	
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	No such confirmed incident in 2025.
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Collective Bargaining, Page 58
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Our Approach towards Employee Management, Page 56-58
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Our Approach towards Employee Management, Page 56-58
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Community Social Responsibility, Page 68 Social Initiatives in Spotlight, Page 38
	413-2 Operations with significant actual and potential negative impacts on local communities	
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	Local Supply Chain, Page 85
	414-2 Negative social impacts in the supply chain and actions taken	
GRI 417: Marketing and Labelling 2016	417-1 Requirements for product and service information and labelling	Upholding Ethics and Integrity, Page 82-83 Customer Experience and Satisfaction, Page 84
	417-2 Incidents of non-compliance concerning product and service information and labelling	
	417-3 Incidents of non-compliance concerning marketing communications	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Upholding Data Privacy, Page 84

