Early Warning System

IFC-52113

GHIB Snr Loan

Quick Facts

Countries	Ghana
Specific Location	Accra
Financial Institutions	International Finance Corporation (IFC)
Status	Approved
Bank Risk Rating	FI
Voting Date	2026-05-11
Borrower	Ghana International Bank
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 100.00 million
Project Cost (USD)	$ 100.00 million

Project Description

The proposed project is a senior unsecured loan of up to US$100 million to Ghana International Bank Plc ("GHIB"), a U.K.-regulated bank specializing in trade finance and correspondent banking services focused on Africa-related trade flows. The financing will support GHIB's balance sheet and enable the bank to expand the availability of trade finance, primarily benefiting banks, corporates and small and medium sized enterprises (SMEs) engaged in trade between Africa and other international markets.

Investment Description

- International Finance Corporation (IFC)

The total project cost is US$100 million. The investment is structured as an unsecured senior loan. The facility has a 3-year tenor with a 1-year grace period, followed by amortizing repayments. Disbursement will occur in two equal tranches, with the second tranche available upon full utilization of the first, ensuring that funds are deployed efficiently to support GHIB's expanding trade finance portfolio.

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- Ghana International Bank Plc (Financial Intermediary)

Private Actors Description

Ghana International Bank Plc (GHIB) is a UK-based financial institution with a mandate to facilitate trade and investment flows to and from Africa. The bank’s history dates to 1959, originating as Ghana’s first international bank branch in London, and it was incorporated as an independent bank in 1998.

GHIB’s shareholding is composed of major Ghanaian financial institutions. The Bank of Ghana (Central Bank) is the majority shareholder with approximately 65.4% ownership, providing strong strategic guidance. Other significant shareholders include GCB Bank Plc. (14.1%), the Social Security and National Insurance Trust (10.6%), the Agricultural Development Bank Plc (6.4%), and SIC Insurance Company Plc (3.5%).

Contact Information

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You can submit a request for information disclosure at: https://disclosures.ifc.org/#/inquiries

If you believe that your request for information from IFC has been unreasonably denied, or that this Policy has been interpreted incorrectly, you can submit a complaint at the link above to IFC's Access to Information Policy Advisor, who reports directly to IFC's Executive Vice President.

ACCOUNTABILITY MECHANISM OF IFC/MIGA

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at CAO@worldbankgroup.org You can learn more about the CAO and how to file a complaint at http://www.cao-ombudsman.org