



WSBI



ESBG

2024
February



**CONTRIBUTING TO
GLOBAL IMPACT:
WSBI-ESBG'S
COMMITMENT TO THE
SDGs**

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Foreword



Peter Simon
WSBI-ESBG
Managing Director

In alignment with our steadfast dedication to the United Nations Global Compact principles, WSBI-ESBG has consistently upheld social and environmental responsibility commitments. Recognizing the paramount importance of the Sustainable Development Goals (SDGs) and after the last stocktaking on WSBI member contributions to the SDGs in 2021, WSBI has in 2023 taken the collection of data driven evidence from its membership on impact delivery to a next level to gauge our substantial contribution towards these global objectives.

This initiative involves the strategic collection of data and indicators measuring our social and sector outreach as well as our members' and member foundations' philanthropic contributions to society. By actively participating in the provision of data driven evidence our members showcase their commitment to making a positive impact on SDG3, SDG4, SDG5, SDG8, SDG9, SDG10, SDG13, SDG17 and beyond. Other SDGs are also being considered by our members as the importance of sustainable development in our society is widely recognized.

The results of this annual questionnaire do not only demonstrate the tangible contributions of WSBI-ESBG and its members as well as their associated foundations but also fortify our institutional messages within the international regulatory landscape. This initiative serves as a testimony of our collective dedication to sustainability, promoting visibility, and highlighting our crucial role in achieving global development goals.

We are pleased to share that the initiative has gathered substantial support, with almost half of our members who voluntarily participated in the data collection process as of December 2023. This positive response is providing a strong foundation for future assessments, as we plan to repeat this exercise annually to measure and amplify our impact over time. Utilizing advanced analytical insights, WSBI-ESBG has launched the page www.wsbi-esbg.org/contributing-to-global-impact-wsbi-esbgs-commitment-to-the-sdgs to showcase a synthesis of the results of the SDGs questionnaire. This platform serves as an openly accessible resource, demonstrating our commitment to transparency and sustainable development, which will be updated regularly to reflect the development impact generated by our membership.

We invite you to explore how WSBI-ESBG and its members are driving global impact by contributing to the overall pursuit of a more inclusive and sustainable future. The survey data are presented mainly as portion of a segment that is broken down by region, gender and age to show the differences and similarities among these groups. In addition, this report showcases how much the WSBI-ESBG members have been investing with regard to specific SDGs.

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Highlights



US\$ 105 million investments in philanthropic support for the health sector and a **wide range of health insurances and loans** are offered.



53 % of staff globally are women in a non-management level role and **46 %** of management level staff in the African and Latin American region are women; **53 %** of the customer base, excluding the Asian region are women.



88 % of network contact points are mobile banking and financial services agents and Point of Sales reaching last mile customers.



US\$ 51 billion of green bonds were issued; **US\$ 31 million** was invested in philanthropic support for the environment and **climate insurances and loans** for renewable energy are offered.



US\$ 333 million investments in philanthropic support for the education sector; **US\$ 4 billion** of outstanding loans for scholarships, and savings plans for education are offered and **almost 30 %** of the members offer financial education.



1,4 billion customers are represented by the global WSBI-ESBG network; **US\$ 13,5 trillion** in assets are valued by the members and **94 %** of corporate portfolio is comprised of MSMEs.



36 % of customers are 18 to 34 years old and **66 %** of customers are residing in rural areas.



A strategic alliance with the **Women Entrepreneur Finance Initiative** (We-Fi) and WSBI's Development Finance Unit **Scale2Save**.

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3 GOOD HEALTH AND WELL-BEING



Ensure healthy lives and promote well-being for all at all ages

Sustainable Development Goal 3 aims at improving health conditions by striving to end epidemics, fight water-borne diseases and other communicable diseases, promote effective treatment and vaccines, reduce mortality, strengthen prevention and treatment of substance abuse, whether narcotic drugs or alcohol, and ensure access to healthcare services. It is therefore striving to achieve health coverage for all, including health insurance, as well as to increase health financing. Globally, it is recognising health as a key factor for development which would lead to better living standards and well-being.

WSBI-ESBG members contributed directly to health improvement and well-being of their customers:

US\$ 105 million

was invested in philanthropic support for the health sector including hospitals and (mobile) clinics, medical equipment, vaccinations, and health campaigns.

A wide range of health insurances and loans for health or medical purposes are offered, reducing significantly the financial barriers to healthcare services.

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Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

Sustainable Development Goal 4 aims at ensuring equal access to all levels of education and vocational training so that a substantial amount of the population achieves literacy and numeracy allowing them to apply for decent jobs and create business opportunities. It also strives to build and upgrade education facilities as well as providing safe and effective learning environments for everyone. The increase in qualified teachers would also facilitate the learning process for everyone. Knowledge and skills acquired through education would promote sustainable development.

WSBI-ESBG members contributed actively to quality education of their customers:

US\$ 333 million

was invested in philanthropic support for the education sector including skillset-building, financial education, school visits and stationery.

US\$ 4 billion

of outstanding loans for scholarships, in addition to numerous savings plans dedicated to education are currently offered.

Almost 30 %

of the members offer financial education programs to their customers.

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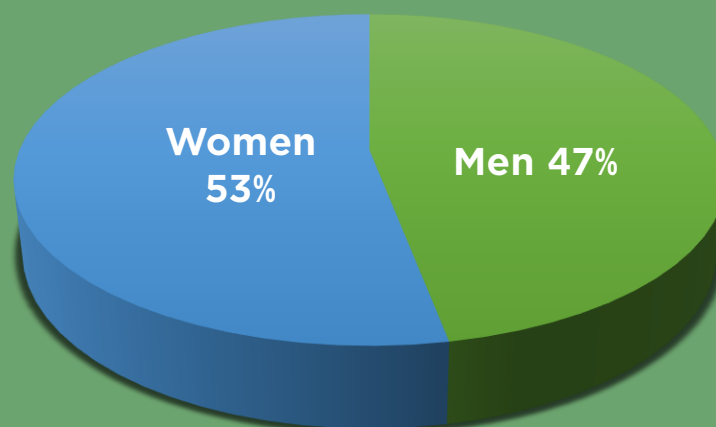
Achieve gender equality and empower all women and girls

Sustainable Development Goal 5 aims at ending all forms of discrimination against all women and girls everywhere by encouraging legal frameworks and reforms to give women equal rights to economic resources, access to any form of ownership whether being property, financial services or inheritance. It also strives at abolishing any harmful practices, such as child forced marriage and female genital mutilation as well as any form of violence against all women and girls. It would in particular support women's empowerment by strengthening policies that would allow them equal opportunities for leadership in the political and economic sphere, and in public life.

WSBI-ESBG members contributed to achieve gender equality in the workplace and in their customers portfolio as:

On average, 53 % of their staff are women in a non-management and/or front-line level role.

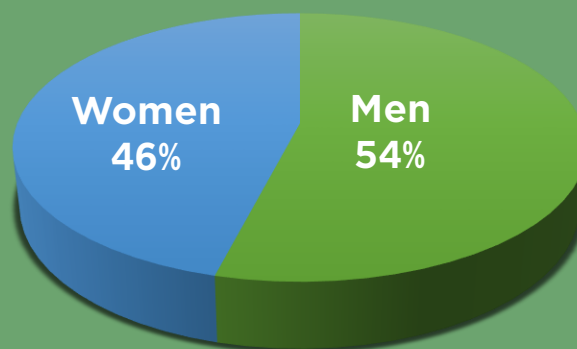
% Non-management/ front-line level staff by gender



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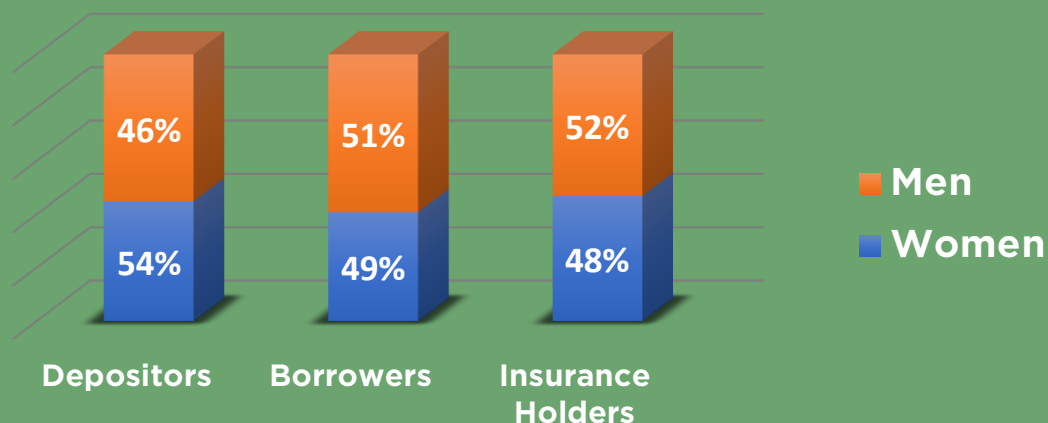
On average, 46 % of members' management level staff in the African and Latin American region are women.

% Management level staff by gender

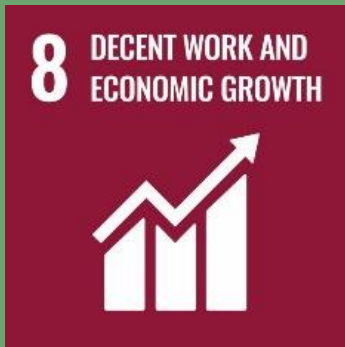


On average, 53 % of the member banks' total customer base, excluding the Asian region are women.

% Customers by gender and product



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Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

Sustainable Development Goal 8 aims at relaunching the economic productivity after the Covid pandemic slow down. It strives at strengthening development-oriented policies pushing micro-, small- and medium-sized enterprises (MSME) to grow through access to financial services. It would look to reinforce labour rights for safe and secure working environments and eradicate forced labour. The aim is also to reduce unemployment especially for youth through education and training, and to develop global strategies to boost youth employment. Domestic financial institutions would be encouraged to facilitate access to banking, insurance and financial services for all.

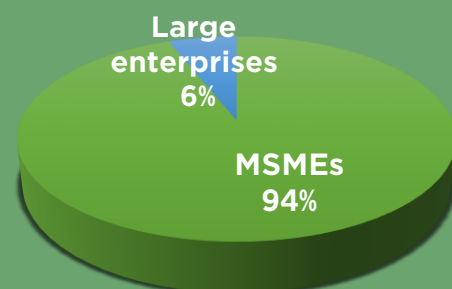
WSBI-ESBG members contributed to the development of the local economy:

1,4 billion customers are represented by the global WSBI-ESBG network.

US\$ 13,5 trillion in assets are valued by the members.

94 % of the members' corporate portfolio is comprised of micro-, small- and medium-sized enterprises (MSMEs).

% Corporate customers by size



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9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

Sustainable Development Goal 9 aims at encouraging sustainable and resilient infrastructures to increase economic development and human well-being. It would promote good and reliable roads and transportation to facilitate access to healthcare, education, and jobs. It would strive to develop the enterprises access to financial services including affordable credit to expand their business. It would encourage broader access to information and communications technology with enhanced quality technical support especially in the underdeveloped countries.

WSBI-ESBG members contributed to enhance the access of their customers to financial services:

88 % of their network contact points are
comprised of mobile banking and financial services
agents and Point of Sales (POS) reaching last mile
customers.

% Contact points



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Reduce inequality within and among countries

Sustainable Development Goal 10 aims at encouraging social, economic and political inclusion for all through equal opportunities, appropriate legislation, social protection policies and the abolishment of discrimination laws and practices. It would promote for the developing countries to be better included and

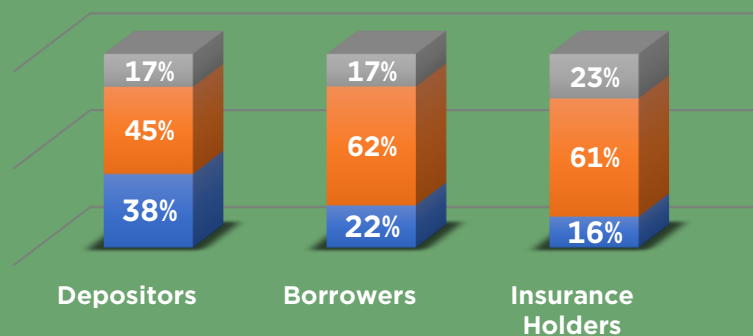
represented in the decision-making in the global sphere of international economic and financial institutions.

WSBI-ESBG members contributed to reducing inequalities by serving youth and rural population:

36 % of customers are, on average, 18 to 34 years old.

% Member banks' customers by age and product

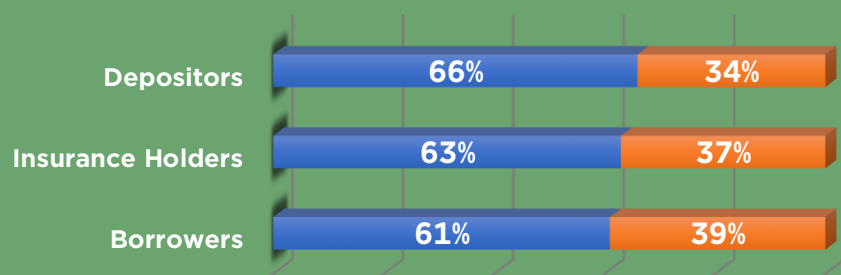
■ 18-34 years old ■ 35-59 years old ■ 60+ years old



66 % of customers, on average, are residing in rural areas.

% Members' customers by location and product

■ Rural ■ Urban



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Take urgent action to combat climate change and its impacts

Sustainable Development Goal 13 aims at raising awareness on climate change through promoting climate change national policies and strategies in order for countries to be able to face and be adaptive to climate-related hazards and natural disasters to come. In particular, it urges the least development countries to have effective action plans for all including women, youth and rural communities. It strives also to make the Green Climate Fund fully operational through capitalization so to address the needs of developing countries.

WSBI-ESBG members contributed to combat climate change:

US\$ 51 billion of green bonds were issued.

US\$ 31 million was invested in philanthropic support for the environment including biodiversity protection, eco-friendly mobility solutions, and green campaigns.

A variety of climate insurances and loans for renewable energy are offered to their customers.

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Strengthen the means of implementation and revitalize global partnerships for sustainable development

Development Goal 17 highlights the importance of macroeconomic stability and of mobilising financial resources for developing countries.

In October 2023, WSBI-ESBG formed a strategic alliance with the

Women Entrepreneur Finance

Initiative (We-Fi) housed by the World Bank, further bolstering our commitment to inclusivity and diversity.

WSBI's Development Finance

Unit Scale2Save works with development finance

institutions to access international financing flows and with grant giving institutions to catalyse grant financing that supports the development of gender and climate smart solutions for greater impact at members.

Outlook for 2024

WSBI-ESBG collaboration with We-Fi will enable us to collect gender-disaggregated MSME data, aligning with our broader focus on fostering a more equitable future to which we have been strenuously working for a century.

In 2024, we plan to reconduct this survey and gather the SDG's indicators from our members again. This will enable WSBI-ESBG and its newly established Social and Philanthropic Council to appreciate impact trends and changes thereof over time.