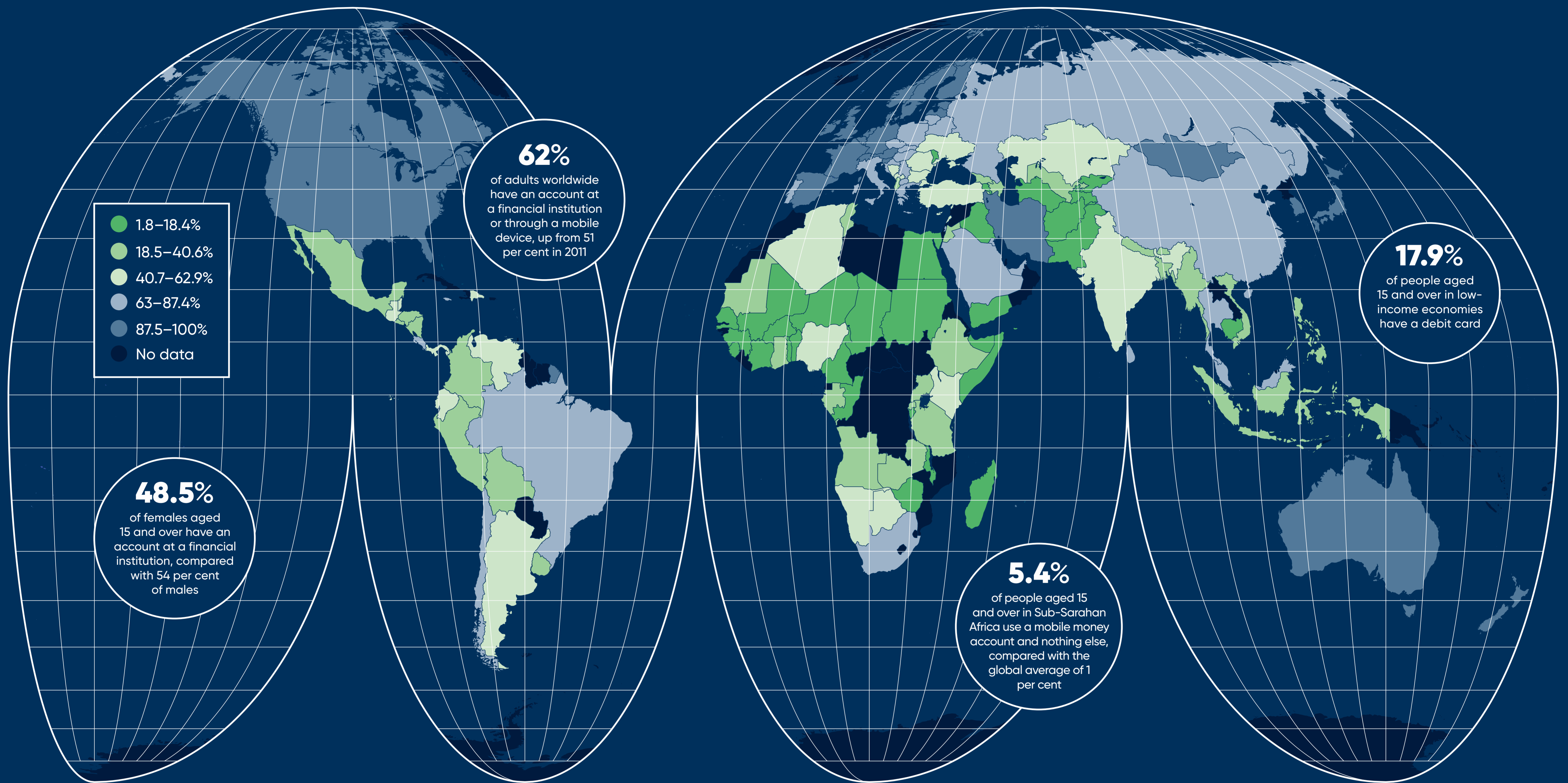


BANKING THE UNBANKED

Financial inclusion is a key driver in tackling poverty and boosting economic growth. Yet a staggering two billion adults across the world still do not regularly use a bank account or have access to a financial institution via a mobile device. Here is the the latest data on financial inclusion, which shows a large disparity between different countries worldwide

WHERE THE UNBANKED LIVE

PERCENTAGE OF PEOPLE AGED 15 AND OVER WITH AN ACCOUNT AT A FINANCIAL INSTITUTION



Global Findex, World Bank

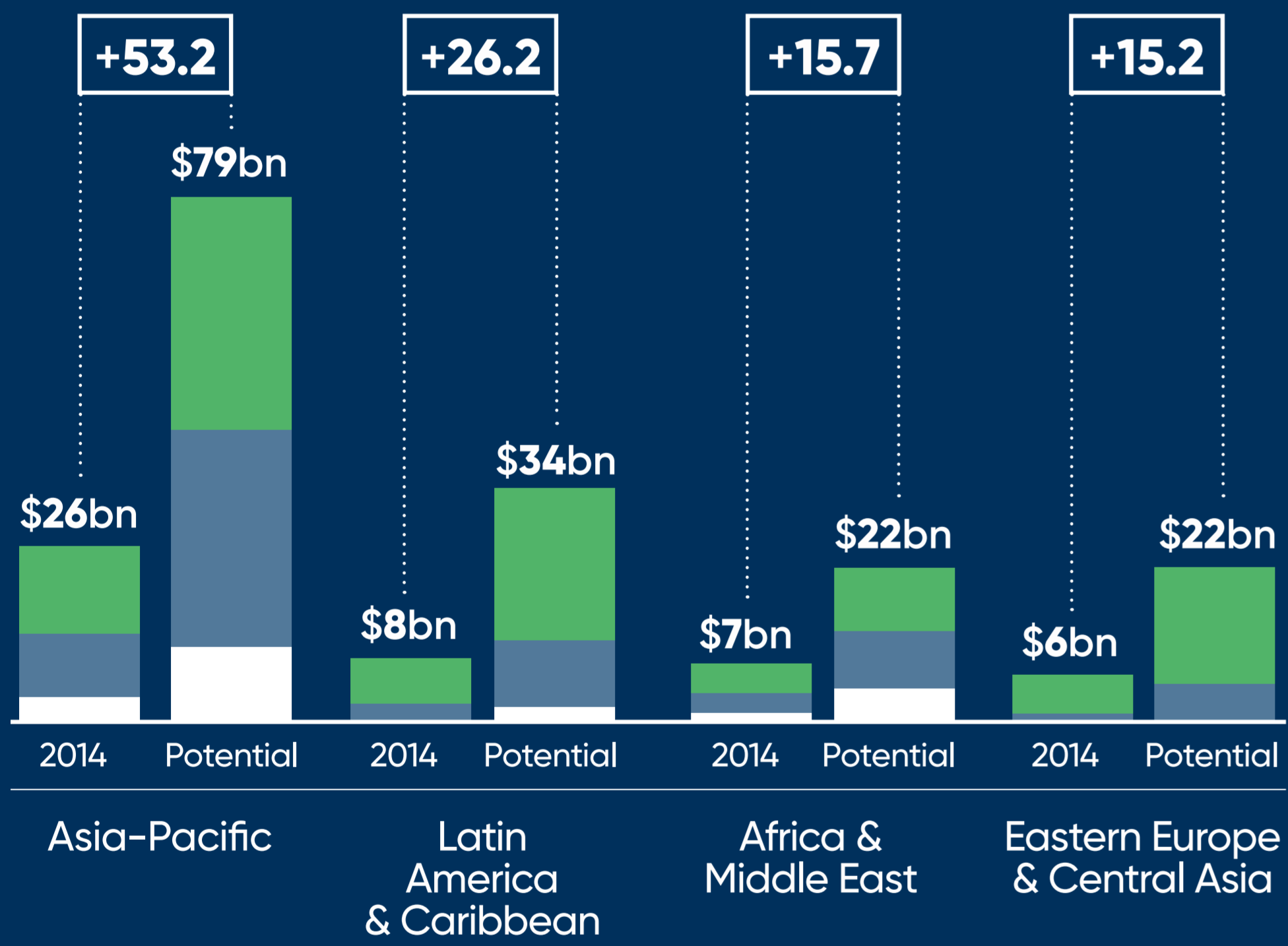
\$380BN OPPORTUNITY FOR BANKS IN EMERGING MARKETS

Estimated financial services consumption increase through full banking penetration and increased utilisation by adult population

PERSONAL BANKING

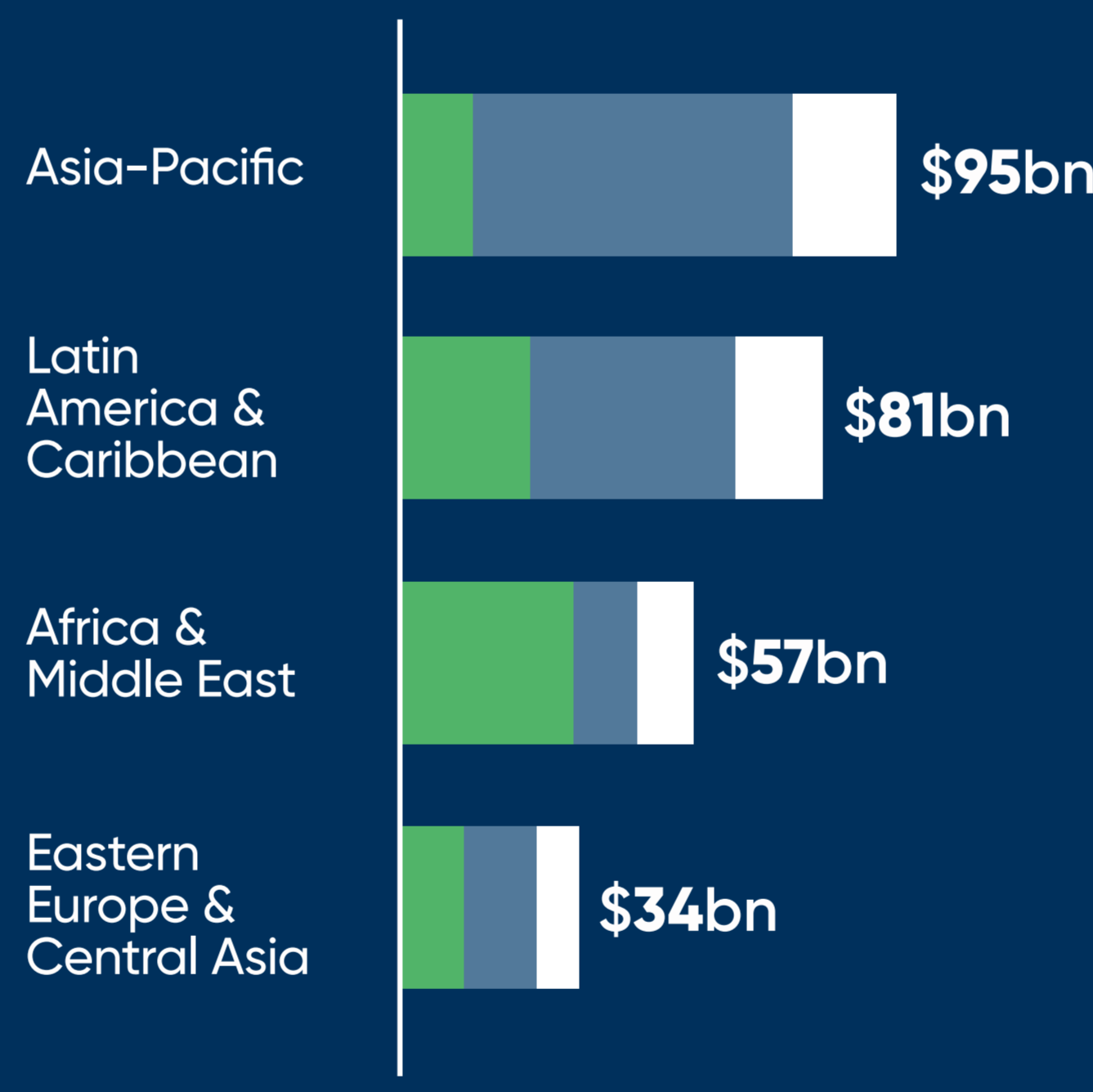
Income band of adults (per annum)

● \$3–\$8k ● \$1–\$3k ● <\$1k ○ Consumption increase (\$bn)



MICRO AND SMALL BUSINESS BANKING

● Formal small business lending ● Formal micro & informal small business lending ● Potential fee revenue



Accenture/World Bank/Global Findex

UNBANKED PERCENTAGE OF POPULATION

TOP AND BOTTOM TEN FROM MORE THAN 160 COUNTRIES WITH AVAILABLE DATA

TOP 10

01	Norway	100%
02	Finland	100%
03	Denmark	100%
04	Sweden	99.7%
05	New Zealand	99.5%
06	Netherlands	99.3%
07	Canada	99.1%
08	UK	98.9%
09	Australia	98.8%
10	Germany	98.7%

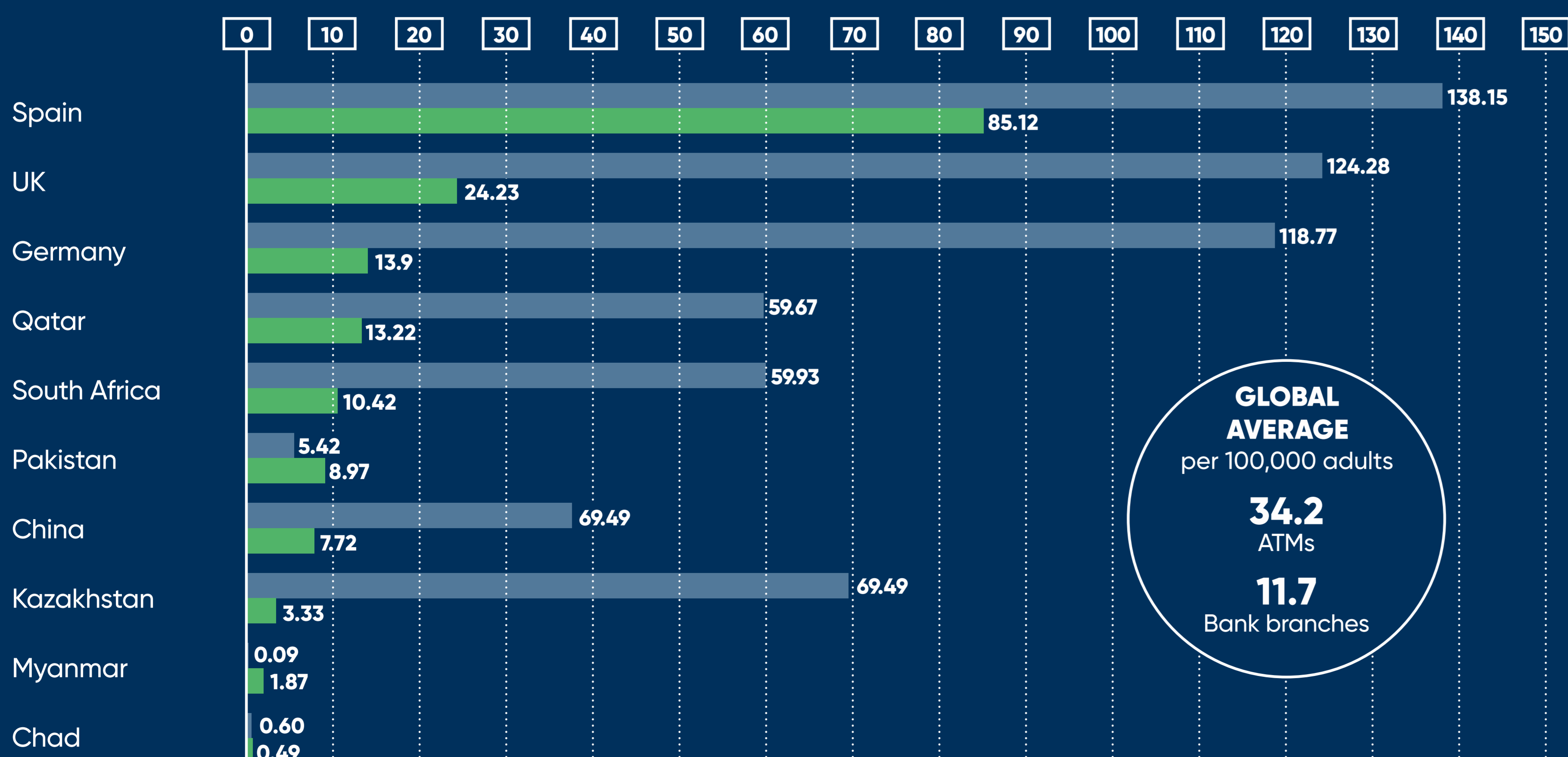
BOTTOM 10

01	Turkmenistan	1.8%
02	Niger	3.5%
03	Madagascar	5.7%
04	Guinea	6.2%
05	Republic of Yemen	6.5%
06	Burundi	6.9%
07	Chad	7.7%
08	Somalia	7.9%
09	Pakistan	8.7%
10	Afghanistan	9.9%

COMMERCIAL BANK BRANCHES AND ATMs PER 100,000 ADULTS

MOST RECENT DATA AVAILABLE FOR SELECTED COUNTRIES

● ATMs ● Bank branches



World Bank/Global Findex

Global Findex, World Bank