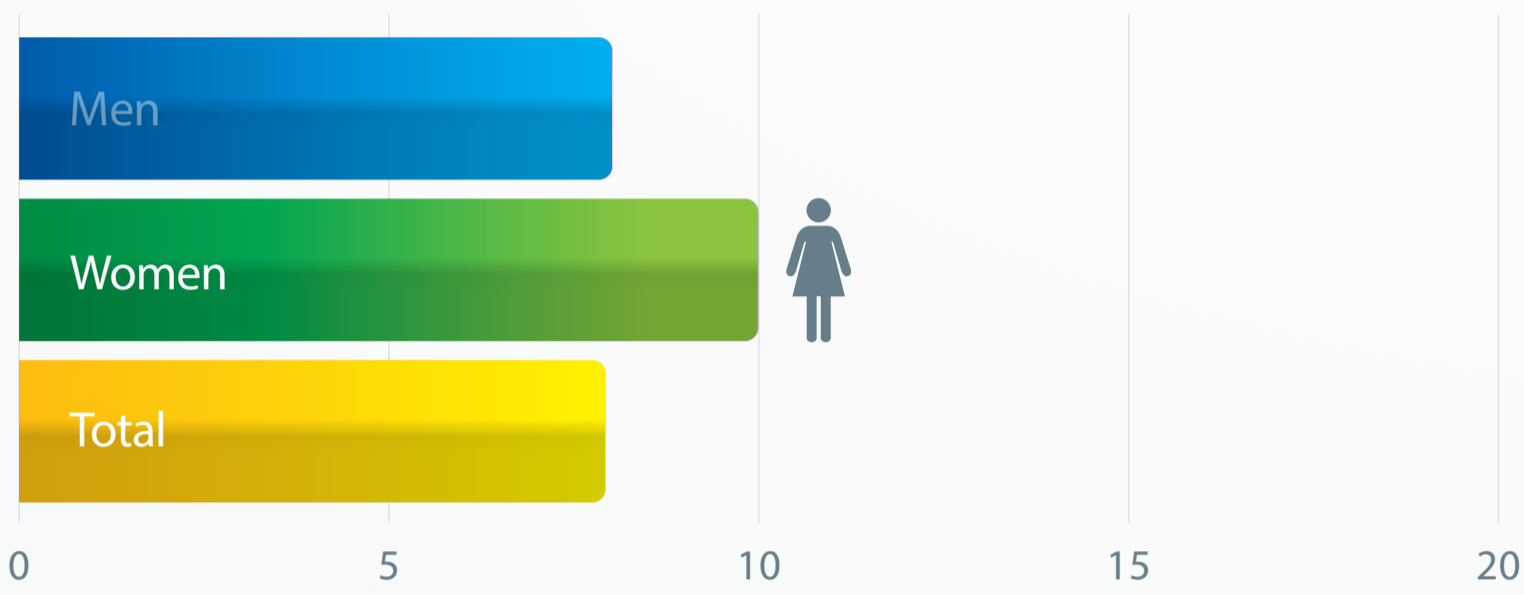


Women's Market data reported by GBA banks demonstrates strong emerging trends in favor of serving women as a distinct market. Increasing women's representation in the financial sector could have numerous positive effects, including growth and stability for economies around the world, and financial and social empowerment for women.

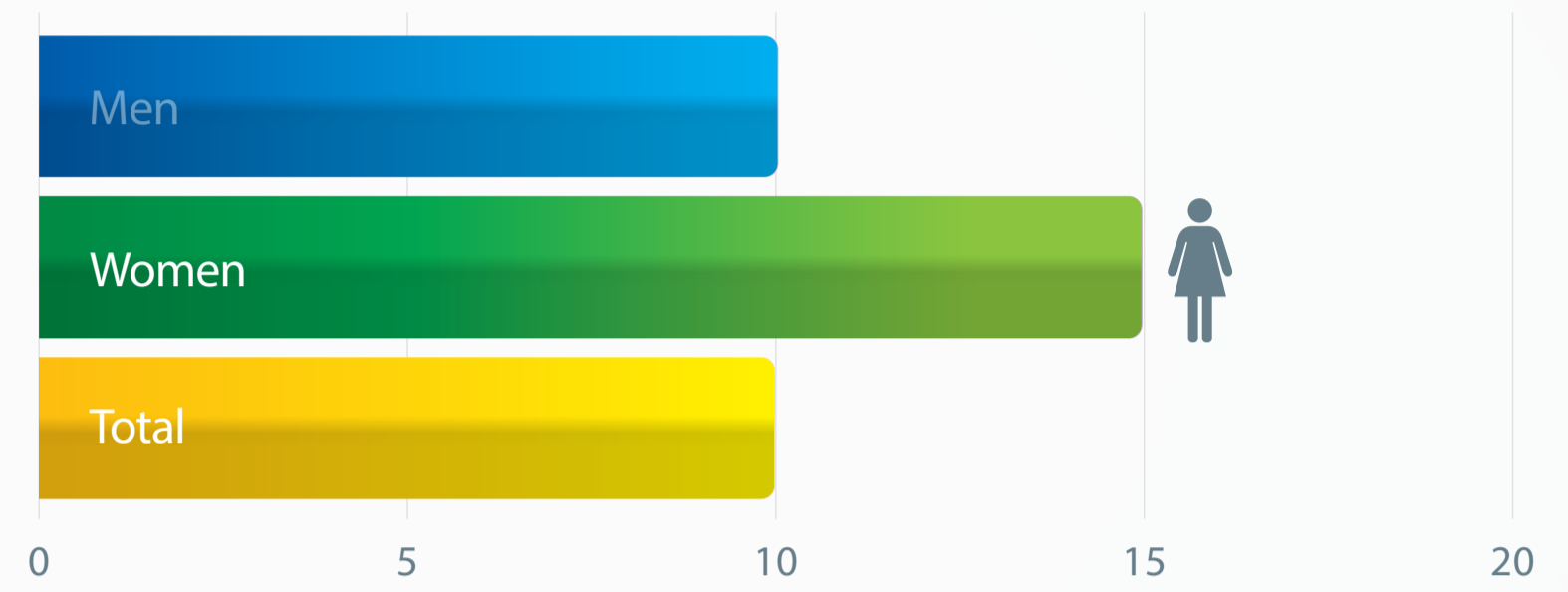


GBA banks know women represent a strong business opportunity

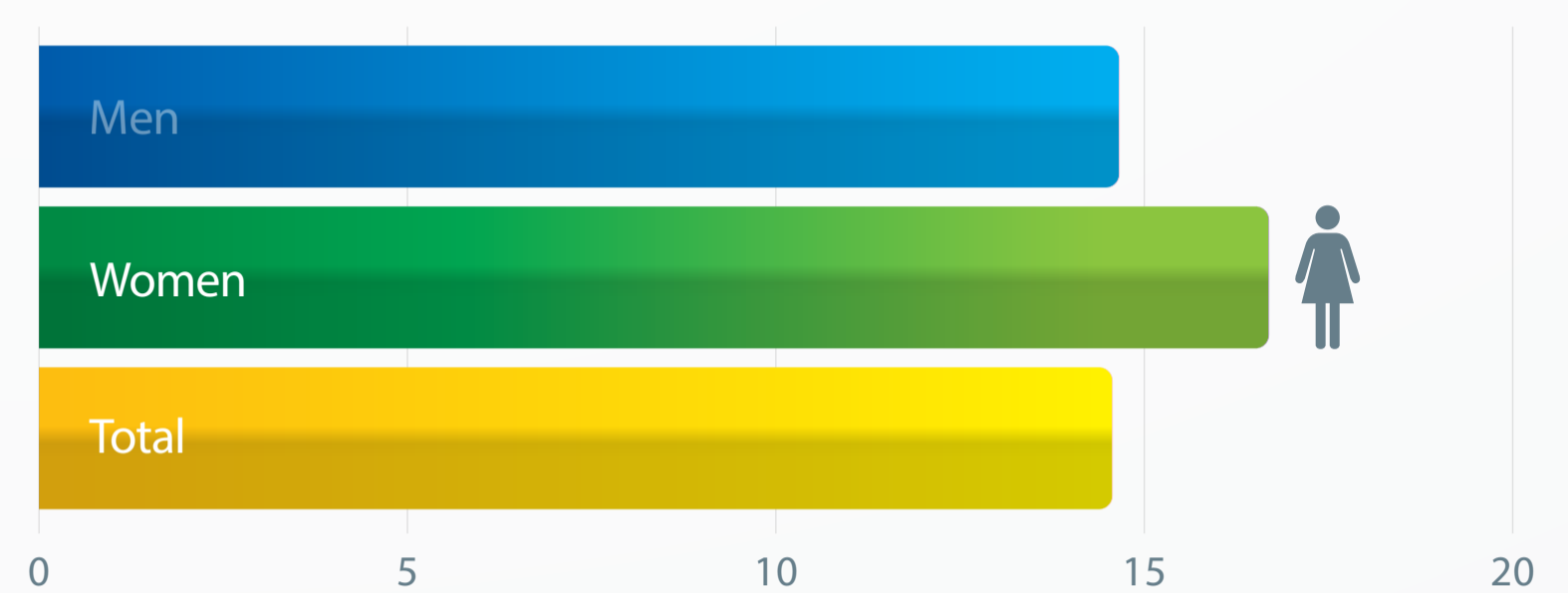
Customer growth (yoy growth rates, 2014-2015)



Credit volume growth (yoy growth rates, 2014-2015)



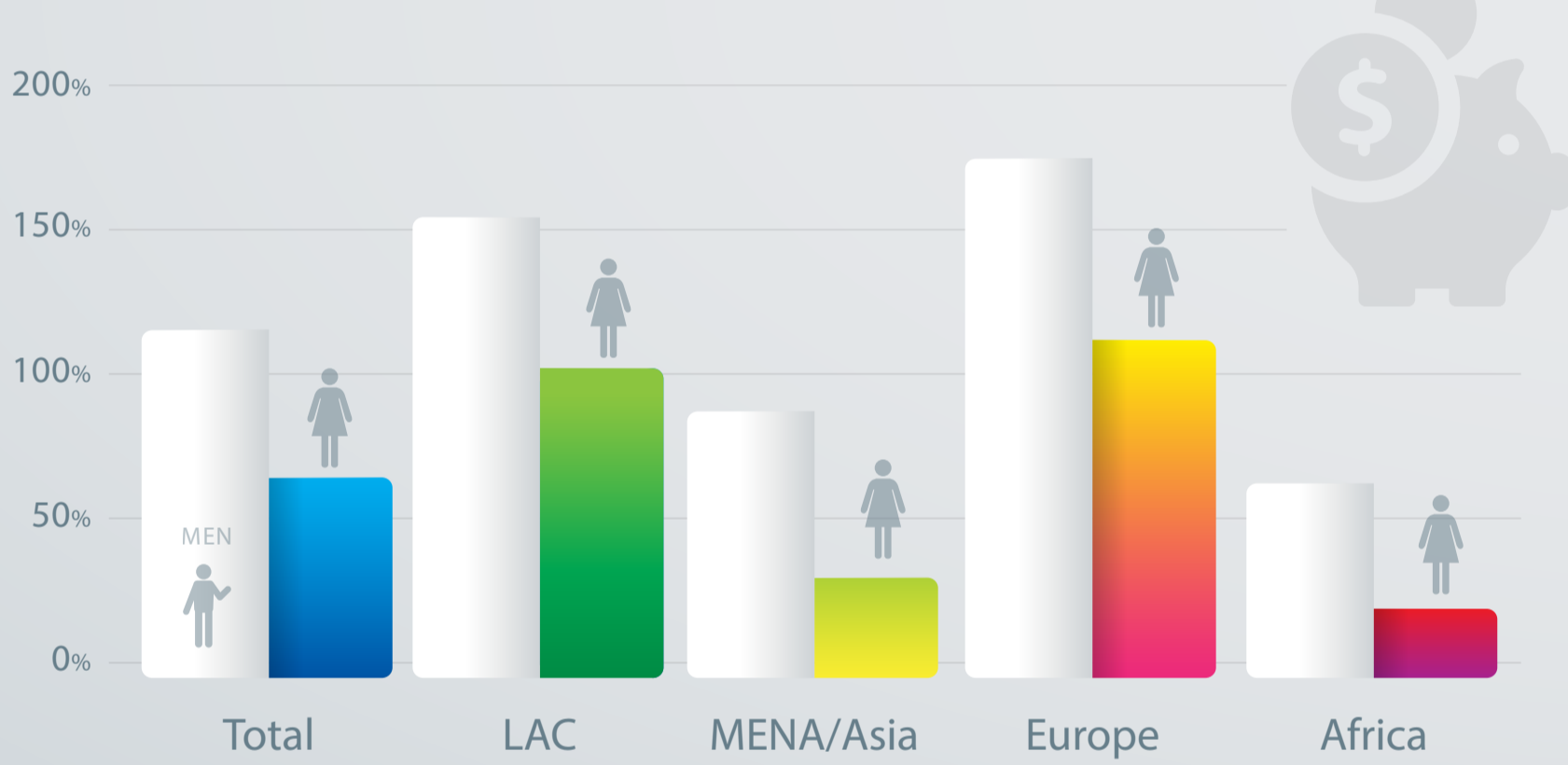
Deposit volume growth (yoy growth rates, 2014-2015)



GBA research reveals that the Women's Market is growing faster than the overall market for banking.

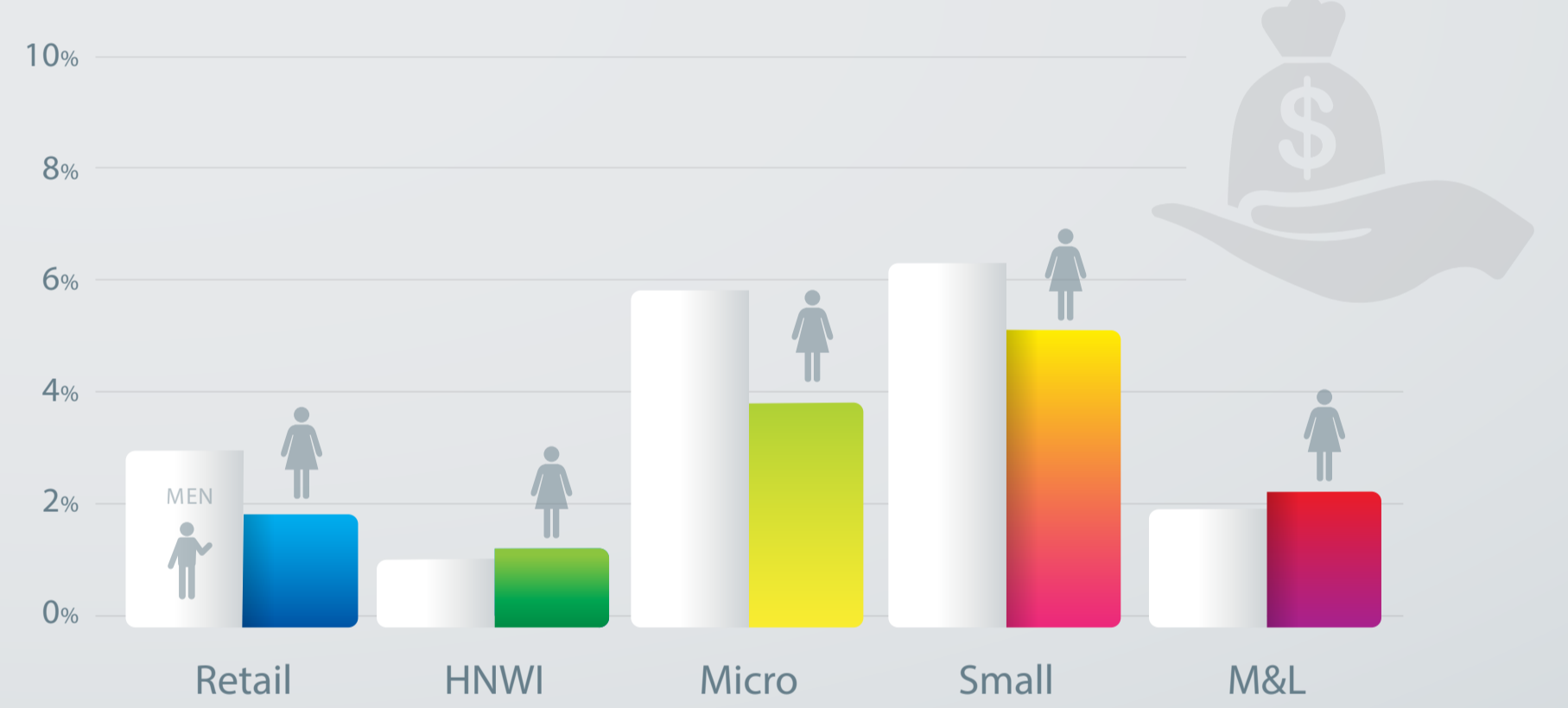
The economics of banking on women are strong

Loan to deposit ratio in %, 2015



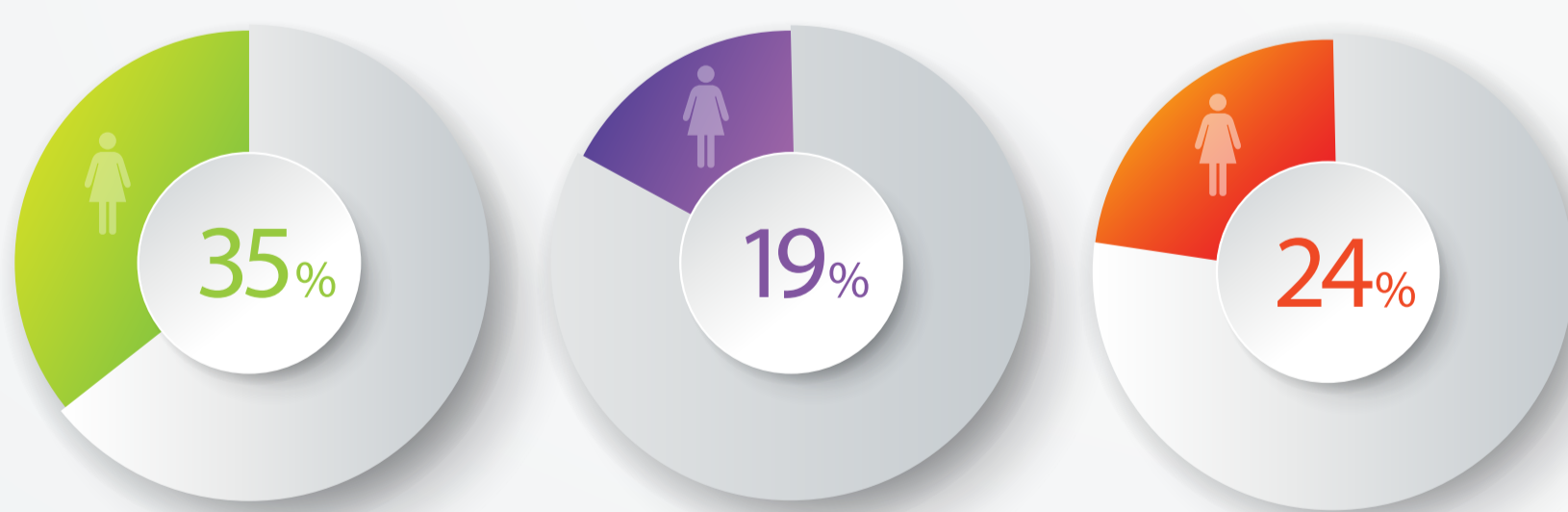
Because of their lower loan to deposit ratios, women are a strong source of savings for a bank.

Non-performing-loans in %, 2015



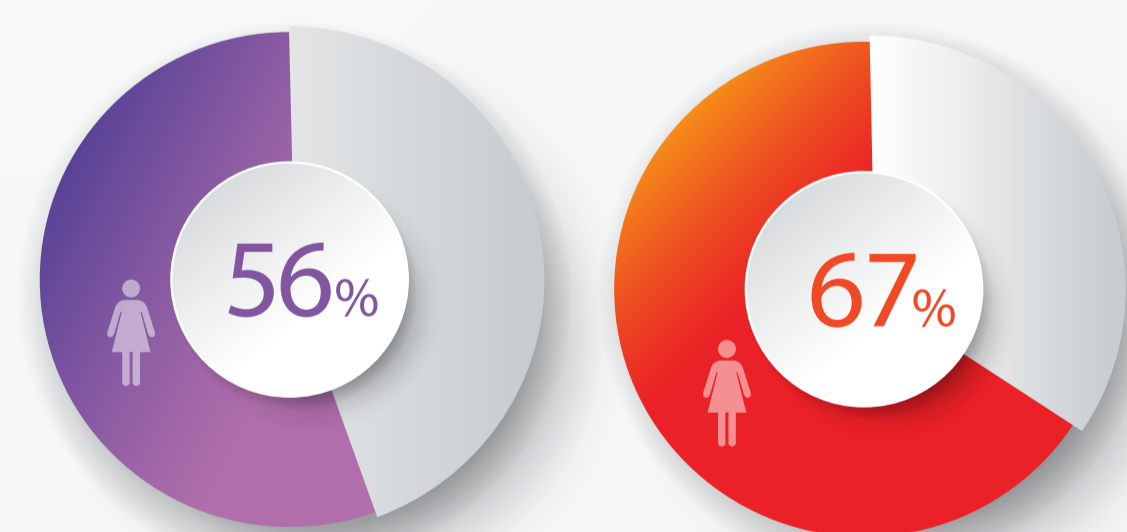
And they repay their loans at a higher rate – making them solid banking customers.

However, women continue to be under-represented in banks' portfolios



In terms of customer share and as a proportion of credit and savings portfolio, women across banks and regions are still in the minority.

Women's average loan size and savings as proportion of men's in %, 2015



On average, women are receiving smaller loan sizes and saving less than men.

The business case is clear: Women have strong growth potential when given the financial tools, information, education, networks and recognition they need to succeed. **GBA research** shows that the longer banks provide women this holistic value proposition, the better their results with the Women's Market.

This **International Women's Day**, the GBA is calling on more banks around the world to increase women's economic empowerment by recognizing their potential and developing the right value propositions to meet their needs.

Learn more about the economic power of the Women's Market by visiting gbaforwomen.org.