

Sector scorecard



FINANCIALS



In collaboration with:



The State of Children's Rights and Business 2025

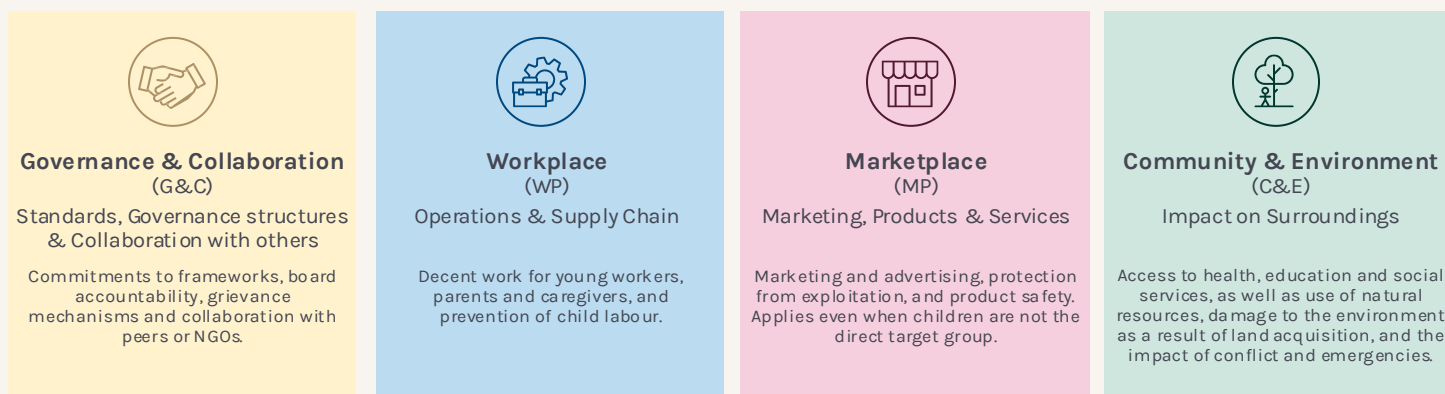
Part of the Global Child Forum Corporate Sector and Children's Rights Benchmark

About the scorecard

The set of indicators that companies in this scorecard have been benchmarked against align with the **Children's Rights and Business Principles**¹, and are organized into four impact areas: Governance & Collaboration, Workplace, Marketplace, and Community & Environment. These impact areas provide an

overview of what companies are doing in each of these spheres of influence, allowing them to identify areas of improvement in relation to their operations. The corporate response of companies is important when assessing the degree of influence as well as areas of improvement for each impact area. Therefore, the impact areas are

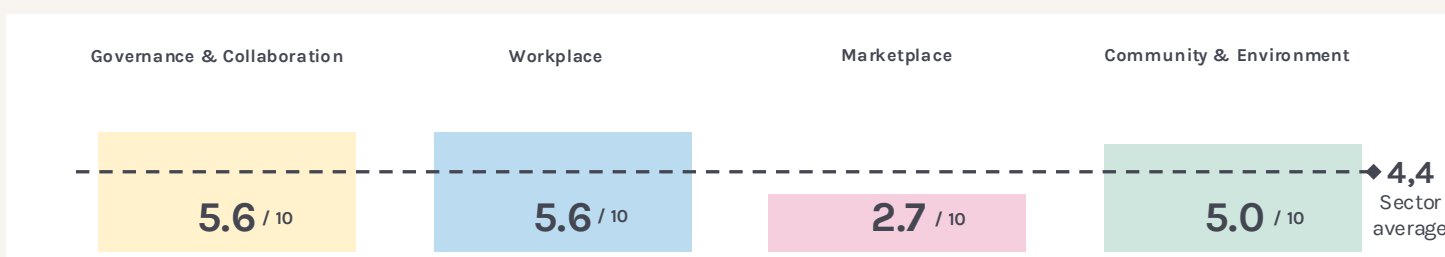
structured by three subcategories, namely, Policies & Commitments; Implementation; and Reporting & Actions, where these sub-categories are viewed as corporate responses to children's rights related issues. The boxes below present a short overview of what the different impact areas measure².



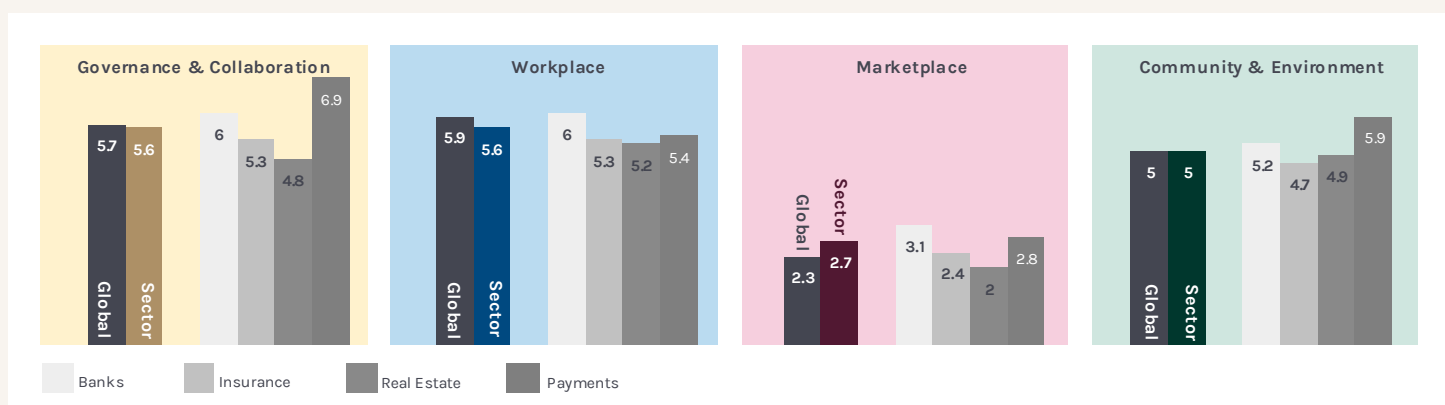
¹ A comprehensive framework for understanding and addressing the impact of business on the rights and well-being of children developed by UN Global Compact, UNICEF and Save the Children.

² To learn more about Global Child Forum's methodology, access it [here](#).

1.1 Sector Average Score



1.2 Industry vs Sector and Global¹



¹ More information on the Industries can be found on the second page of this Sector Scorecard.

Financials

Financials includes companies that provide financial services to corporations and people. Taken together, these companies form a key part of the economy. Industries included in the sector are *Banks, Insurance, Real Estate and Payments*.

This sector does not include Asset managers, Sovereign wealth funds, Institutional investors and Commercial investment banks.

No. of companies in sector	267
Banks	137
Insurance	71
Real Estate	53
Payments	6

About our weightings

Our methodology consists of four impact areas (Governance & Collaboration, Workplace, Marketplace, and Community & Environment). The Governance & Collaboration impact area covers topics we consider to be equally important, independent of sector. Hence, the **same weight is applied for this impact area across the board** when calculating the final score. However, this is not the case for the other three impact areas as **each sector face different risks and possibilities when considering their material reality caused by their operations**. For more information, see our [Methodology](#).

1.3 Financials

The Financial sector has a unique role compared to other sectors when it comes to corporate responsibility and sustainability. Companies in this sector offer products and services that include investing, lending, and insuring companies operating in other sectors. By applying a children's rights lens to the services offered, the Financial sector has the potential to influence how other sectors approach material children's rights topics.

When considering the **workplace**, most activities carried out by employees in the Financial sector take place in an office setting. Therefore, companies in this sector should support work-life balance for

employees through family-friendly policies to facilitate parents being more accessible to their children.

In the **marketplace**, it is important for the Financial sector to include a children's rights perspective when designing products and when communicating about them. Ideally, the products (i.e., savings accounts, insurance, property management) designed by the Financial sector should proactively consider how children can either benefit or be harmed by such products. Examples might include protecting children's financial assets, eliminating unfavourable lending, or designing properties which are child-safe. In addition, the sector should consider

offering age-appropriate financial education aimed at teaching young people how to responsibly manage money.

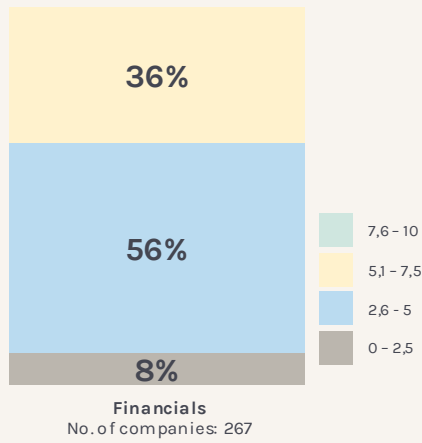
The key risks identified with the Financial sector's impact on **local communities & the environment** concern GHG emissions (i.e., scope 1, 2, and 3) and how their activities affect children in local communities (e.g., road traffic and logistics on construction sites). These issues can be addressed through policies and commitments. However, the commitments also need to be monitored and disclosed (e.g., in reports) to a greater extent within this sector.

1.4 Material Topics³

Impact	Where	What	
Child labour	Supply chain	Work collaboratively with others against child labour in informal sector around supplier and/or beyond tier 1 (mineral and paper & forest products).	Workplace
Supporting youth	Employees/ Supply chain	Provide opportunities for youth/teenagers to gain worklife skills under safe circumstances.	Workplace
Children's health and safety	Products	Proactive consideration of children's rights in the design and development of financial products, e.g. children's savings accounts.	Marketplace
Children's development	Marketing	Provide age-appropriate financial education, to ensure financial literacy for all children.	Marketplace
Future wellbeing of children	Operations/ Supply chain	Reduce scope 1, 2, and 3 emissions, switch to renewable energy and recycle raw materials.	Community & Environment
Children's health and safety	Operations	Evaluate and prevent any risks to children in the surrounding community caused by road traffic/logistics, land use - reduced spaces to play, or pollution/waste.	Community & Environment

³ Governance and Collaboration is not present here as it contains only generic topics

1.5 Performance distribution



Disclaimer

Global Child Forum's assessments are based on publicly available data and specific criteria established at the time of analysis. These assessments do not necessarily capture all aspects of a company's operations, including ongoing controversies, incidents, or updates that may occur after the data collection period.

Our rankings and insights are intended to reflect the information available at the time of assessment and are meant to drive positive change in business practices concerning children's rights. We encourage companies to publicly disclose their efforts to address and remedy any impacts on children's rights, especially in cases of adverse actions.

While a company may receive a favorable assessment, this does not imply the absence of areas needing improvement, particularly if there are concerns related to children's rights abuses. Global Child Forum uses its platform to call for increased transparency, accountability, and continuous progress toward safeguarding children's rights. We aim to act as a catalyst for change, advocating for responsible business conduct and the promotion of children's rights in all aspects of operations.

1.6 Top performing companies

Company name	Score	Collaboration & Governance	Workplace	Marketplace	Community & Environment	Country of HQ
Hanwha Life	7,1	9,4	8,1	5,5	6,8	Korea, Rep.
Central Pattana	6,9	7,5	8,8	6,4	6,6	Thailand
Danske Bank	6,7	8,8	6,3	5,4	6,8	Denmark
Bank of Nova Scotia	6,6	8,8	7,5	4,8	6,8	Canada
UOB	6,6	7,5	7,5	5,0	7,4	Singapore
Itau Unibanco Holding	6,5	10,0	9,4	4,0	5,8	Brazil
Manulife	6,5	10,0	8,8	4,0	6,1	Canada
Sunway	6,5	8,8	6,9	4,4	6,8	Malaysia
Hongkong Land	6,4	9,4	8,8	4,0	6,1	Hong Kong SAR, China
Sun Life Financial	6,4	7,5	7,5	4,5	7,8	Canada

1.7 Top three performing indicators

Indicator	Indicator number	Percentage of companies scoring 10/10	Corporate response
Does the company prohibit child labour?	2.1.1	88%	Policies & Commitments
Is the company committed to environment-related reduction targets?	4.1.1	77%	Policies & Commitments
Does the company report on its environmental impact?	4.3.1	70%	Reporting & Actions



1.8 Three challenging indicators

Indicator	Indicator number	Percentage of companies scoring 10/10	Corporate response
Does the company's highest governance body have responsibility for the policy framework regarding social/environmental impacts on children?	1.2.1	26%	Implementation
Is the company committed to responsible marketing and labelling to children?	3.1.1	2%	Policies & Commitments
Does the company identify responsible marketing or product responsibility regarding children as material?	3.2.1	4%	Implementation

For more information on our indicators, see our [Methodology](#).

About our Sector Scorecards:

This scorecard is based on data collected by Global Child Forum in partnership with Boston Consulting Group. The results are based on publicly available data. However, we don't evaluate actual compliance with policies or outcomes of policies and/or programmes.

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GLOBAL CHILD FORUM

Founded in 2009 by the Swedish Royal Family, Global Child Forum is a leading forum for children's rights and business dedicated to innovative thinking, knowledge-sharing and networking. We believe in the power and responsibility of business, working in partnership with all parts of society, to create a prosperous, sustainable and just society for the world's children. In addition to our forums, Global Child Forum delivers research perspectives, best practices and risk assessment tools designed to unlock opportunities for business to integrate children's rights into their operations and communities.

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