



Primary impact area:
Social, Environment

Impact area:
Water, Health

Geographic location of impact:
Global

Investment commencement:
2020

SDG alignment:

International Bank for Reconstruction and Development (IBRD) Sustainable Development Bonds

The World Bank (International Bank for Reconstruction and Development, IBRD) operates as a global development cooperative owned by 189 nations and has been the world's largest source of development finance for the past 70 years. It provides its members with financing, expertise and coordination services so they can achieve equitable and sustainable economic growth.

All financing is directed towards the World Bank's two main goals: to end extreme poverty and promote shared prosperity.

QBE invested in a number of IBRD bonds which support sustainable development and economic growth, and more recently which aim to support health and wellbeing, and support countries response to COVID-19

Securing funding for health and wellbeing projects has become ever more urgent with the emergence of the COVID-19 virus. International Bank for Reconstruction and Development (IBRD) is a member of the World Bank Group. IBRD bonds support the financing of a range of sustainable development projects and programs in member countries, including health and wellbeing, and more recently the country-level response to detect and respond to COVID-19. In addition to this, they support sustainable livelihoods and food through the improved ecological health of oceans and waterways.

Health and Wellbeing



The IBRD bonds support the financing of a range of sustainable development projects and programs in member countries, including health.

A second bond that QBE invested in was part of the IBRD's effort to raise awareness about the institution's health programs, with an emphasis on how the IBRD is working with member countries to support their efforts to prevent, detect, and respond to the rapid spread of COVID-19.

Oceans & Water



3-5% of global GDP is derived from the oceans, providing livelihoods and an important source of food. Further, oceans and coastal vegetation helps to regulate global climate.

Less than 2% of the world's oceans are protected. Threats to oceans and life below water include the destruction of marine habitats, overfishing and pollution including plastics. Warming waters and emissions are causing sea level rises, coral bleaching and stronger storm surges, affecting coastal habitats as well as livelihoods.

Case study Indonesia: improvement in solid waste management to support regional and metropolitan cities

The project aims to increase the proportion of the population in selected urban areas who have regular household waste collection, increased capacity for landfill and solid waste disposal, and ensuring that the beneficiaries of these programs are largely women. By improving solid waste management to support regional and metropolitan cities, it will improve drainage, reduce flooding risk, and reduce plastics and waste which ends up in the ocean - affecting the global fishing industry and livelihoods.



About Premiums4Good

Premiums4Good is an innovative initiative that sees QBE invest everyday premiums to make an extraordinary difference to communities across the globe.

Through Premiums4Good, we invest customers' premiums into investments that have additional social or environmental benefits at no extra cost to the customer.

These investments include social impact bonds, social bonds, green bonds and infrastructure, supporting a range of projects and programs that seek to create change.

From renewable energy initiatives and sustainable infrastructure, to social services and programs to support vulnerable people and communities - Premiums4Good helps us, together with our customers and partners, make a difference.

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Primary impact areas, impact areas, geographies and Sustainable Development Goals in this document are mapped and categorised by QBE in line with our QBE impact investment definitions and classifications. Please note that individual investments or investees may classify these differently. Information correct as of June 2020. QBE reserves the right to make changes to investments in line with QBE investment guidelines.

