

UNEP FI Impact Analysis Tool for Banks (V3)

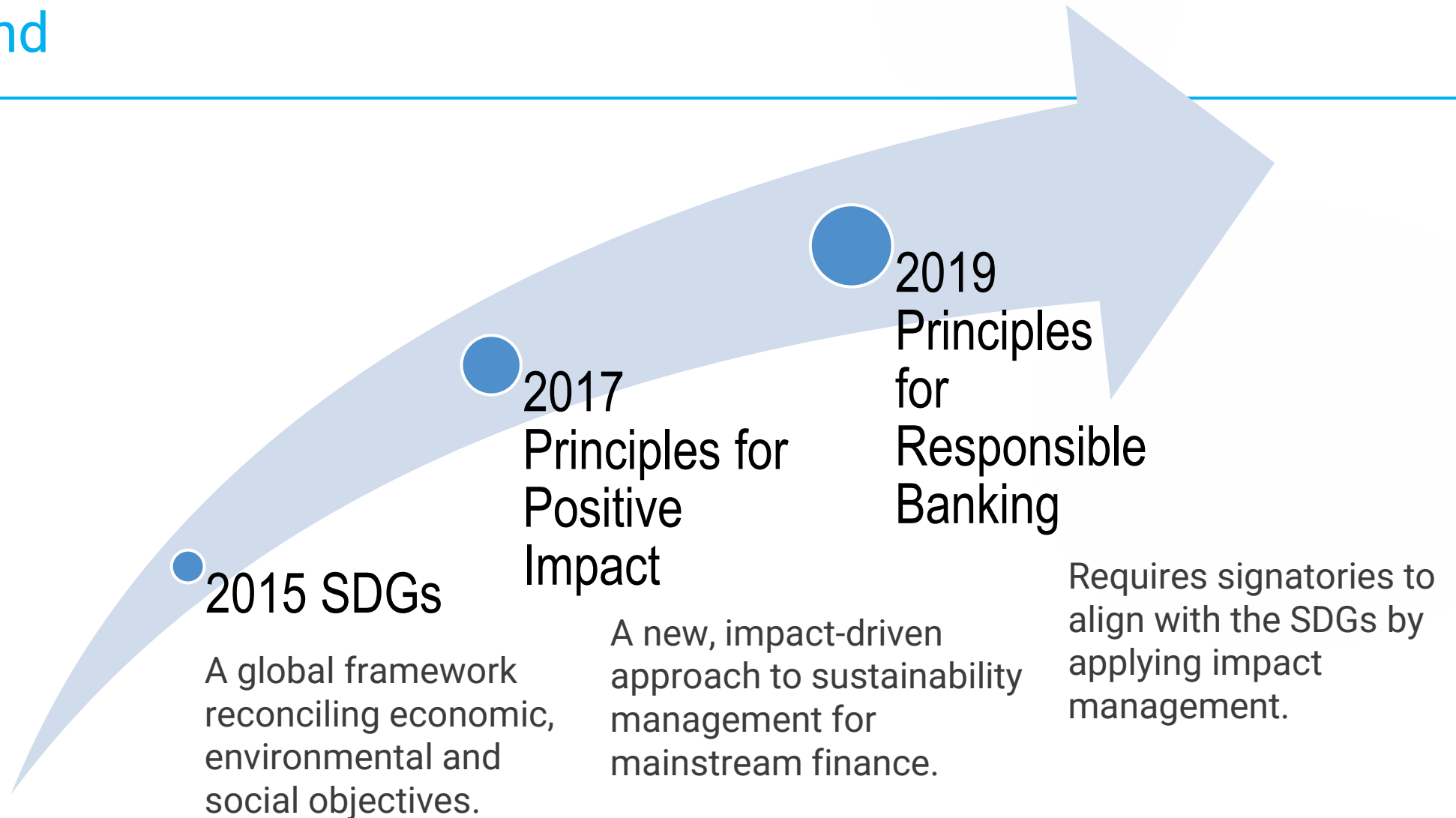
- * Context Module
- * Identification Modules
- * Assessment Modules

Content

1. Introduction
2. Context Module
3. Identification Modules
 - Consumer Banking
 - Institutional Banking
4. Assessment Modules
 - Consumer Banking
 - Institutional Banking
5. Resources

Introduction

Background

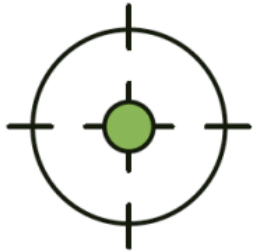


PRB Requirements



PRINCIPLE 2: **IMPACT & TARGET SETTING**

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.



Analyzing your bank's Impact on Planet & People

*4 requirements: scope,
context, portfolio composition
and performance
measurement*



Setting & Implementing Targets

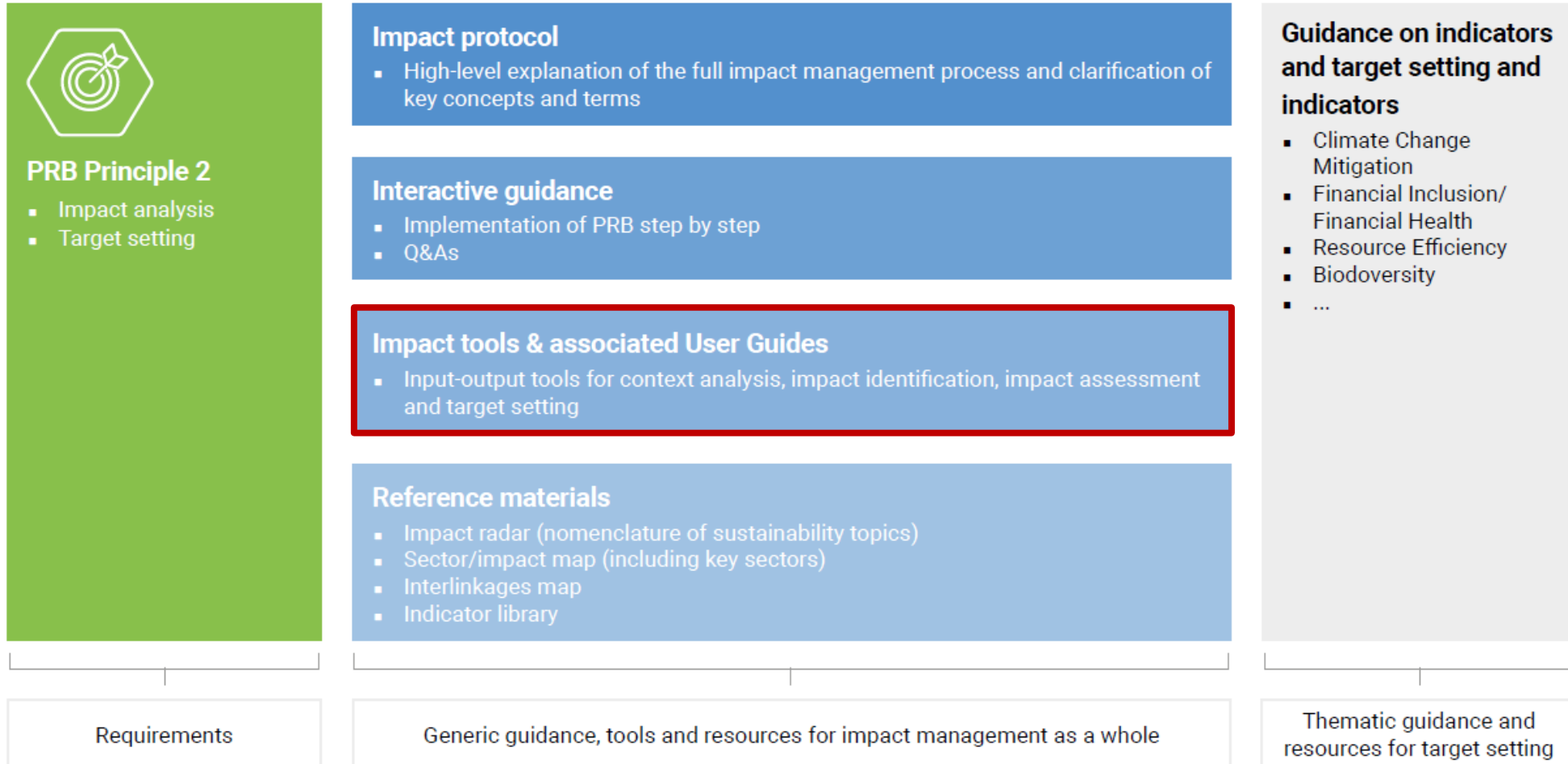
At least 2 SMART targets



Accountability & Measuring Progress

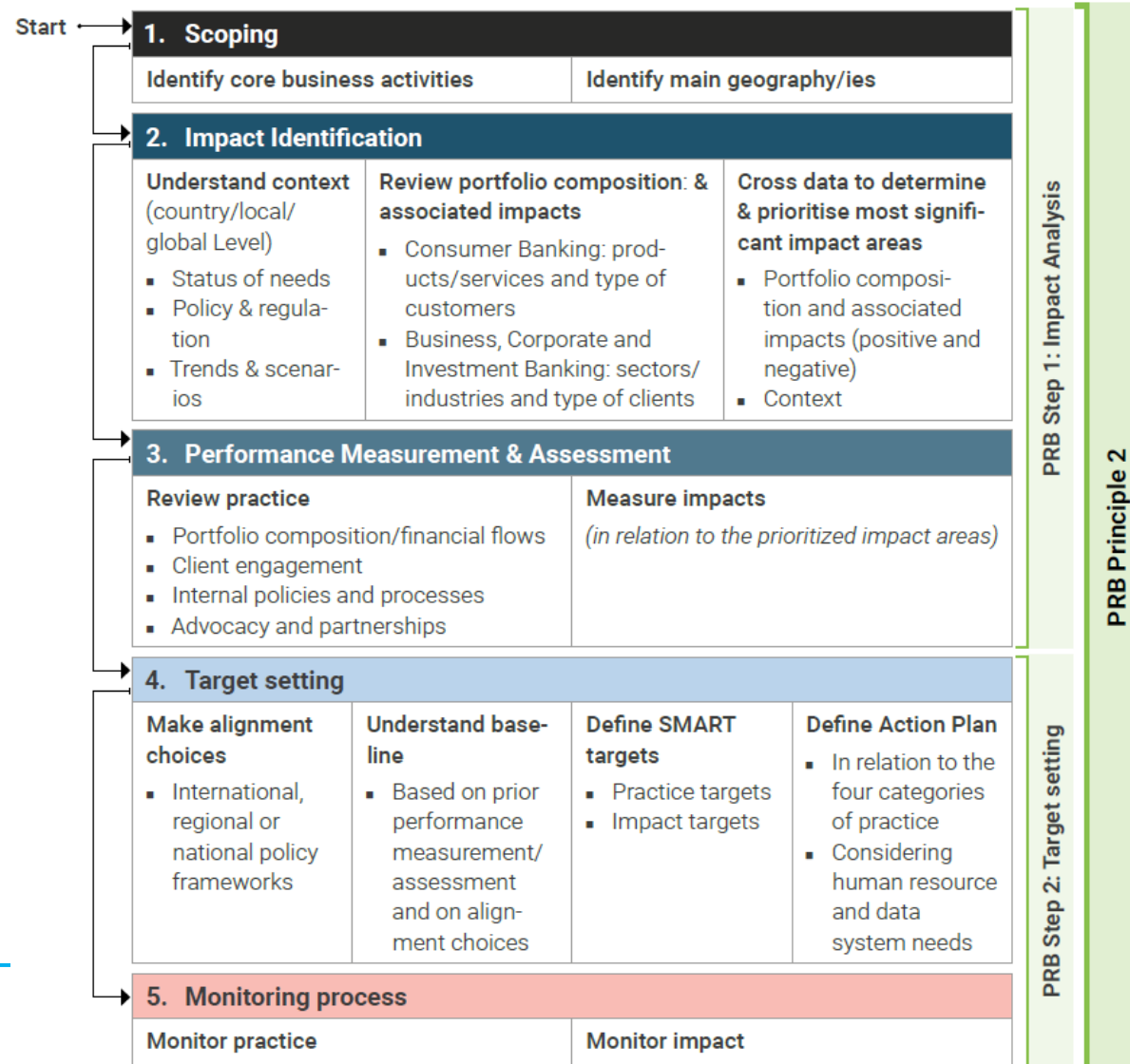
Using PRB template and in
line with the Annual Reporting
cycle

The UNEP FI Toolkit for Impact Management for Banks

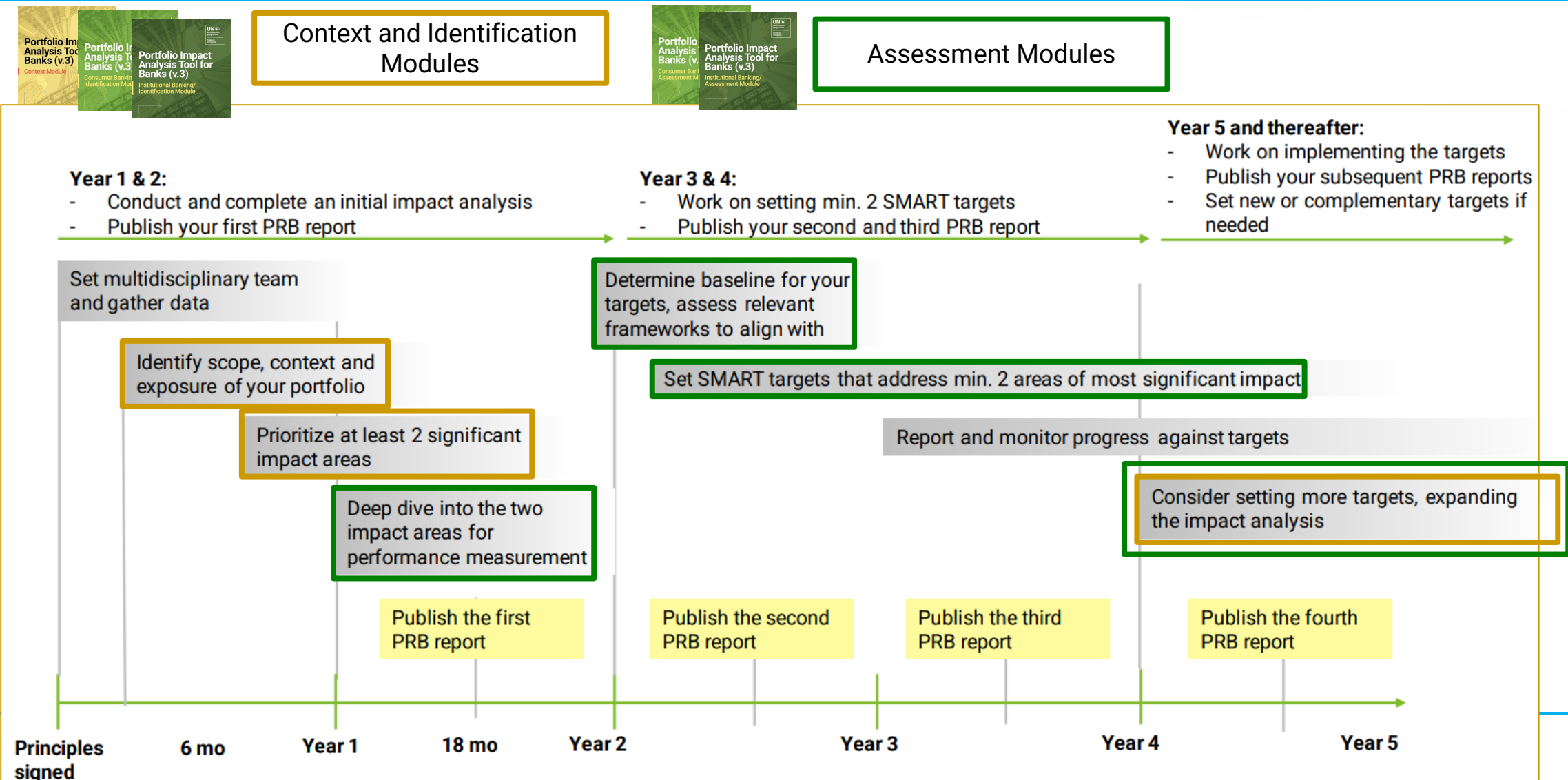


UNEP FI Impact Protocol

Holistic impact management for banks explained step by step

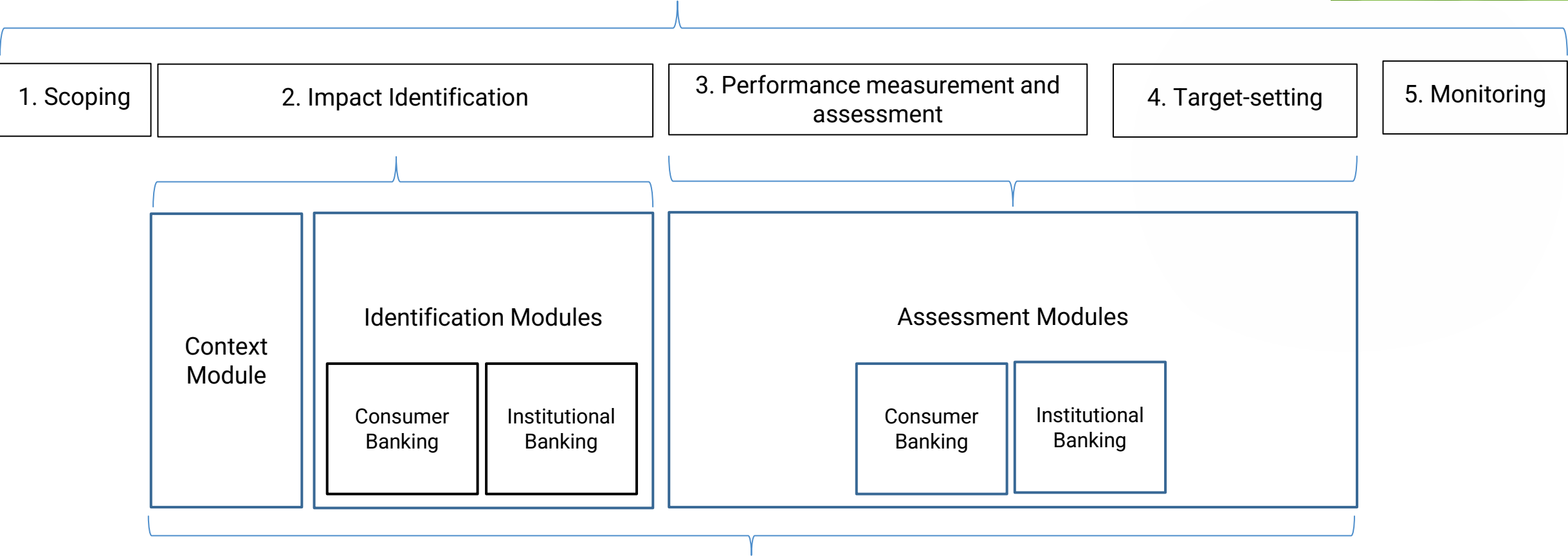


PRB Signatory Implementation Journey



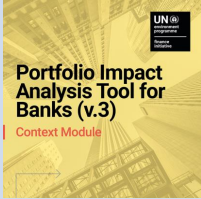
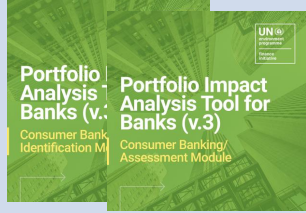
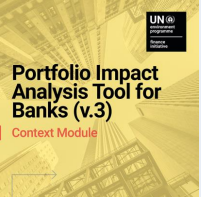
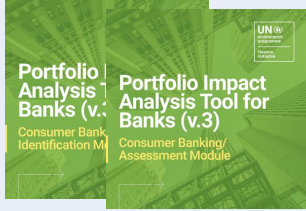
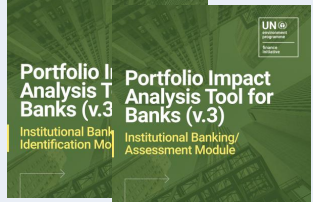
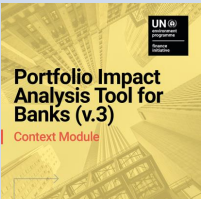
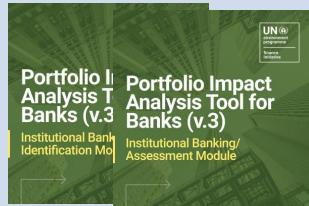



IMPACT MANAGEMENT PROCESS



PORTFOLIO IMPACT ANALYSIS TOOL

Mixing and matching with the new modular format

Use Case			
Small bank focused on a single market and mostly focused on consumer banking	<ul style="list-style-type: none"> ➤ Country level analysis ➤ Possibly local level (large/diverse countries) 	 + 	
Mid-sized bank with activities in a handful of markets, with a mix of consumer and institutional banking activities	<ul style="list-style-type: none"> ➤ Country level analysis 	 +  + 	→ 'mix of business and corporate banking' option
Large international bank with activities and clients in multiple countries	<ul style="list-style-type: none"> ➤ Global level analysis 	 +  → 'corporate banking' option	 → 'Investment banking' option

Context Module

Context Module

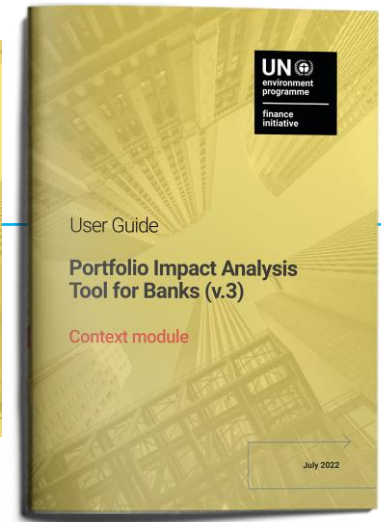
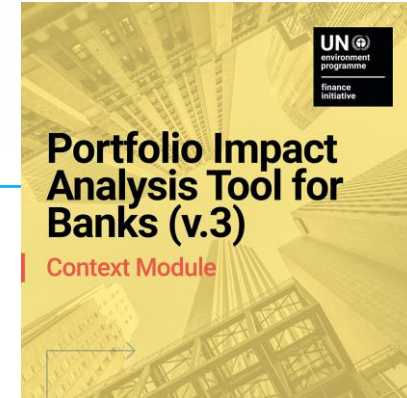
Overview

PRB requirement: 2.1.c. Context

Key highlights:

Understanding the environmental, social and economic context of the countries and locations in which your bank operates

- Possibility to map needs at one or several levels, depending on the scope: country level, local level or global level
- Needs assessment performed on the basis of official statistical data sets, policy documents, trends & scenario research
- Prepopulated needs data for around 90 countries and possibility to conduct a quick context assessment where data is already available in the database



Context Module

Navigation

List of Worksheets

	Welcome
	Navigation
	My Parameters
	Country Assessment
	Local Assessment
	Country & Local Results
	Global Assessment + Results
	Data OUT
	Lists

Four types of worksheets:

- Reference worksheets (white)
- Workflow worksheets (yellow)
- Data transfer worksheet (black)
- 'Back-end' worksheets (grey) (hidden)

Welcome Navigation My Parameters Country Assessment Local Assessment Country & Local Results Global Assessment + Results Data OUT

Context Module

My parameters

You can decide the level of the context analysis (country, local, global)

1. Which countries do you want to assess? <i>Please select all the countries that you wish to include in the scope of your analysis</i>	Italy	Serbia
Availability of data in the database	YES <small>Please go to worksheet 'Country Assessment' to see available data, add data (if needed) or proceed straight to worksheet 'Country & Local Results'</small>	YES <small>Please go to worksheet 'Country Assessment' to see available data, add data (if needed) or proceed straight to worksheet 'Country & Local Results'</small>
2.a. Will you also be assessing needs at the local level for any of the above countries? <i>Please select 'yes' for all the countries that you wish to also assess at the local level (note that you can assess locations for a maximum of 6 countries)</i>	no	no
<i>Please name the locations you wish to assess (if applicable)</i>		
Availability of data in the database		
2.b. Will you also be assessing needs at the global level? <i>Please select 'yes' or 'no'</i>	no	

For the selected countries, you can see if data is already available in the database

Context Module

Results

→ If data is already available, you can move straight to the 'Country & Local results' tab and review the outputs

a. Needs and priorities per country & location

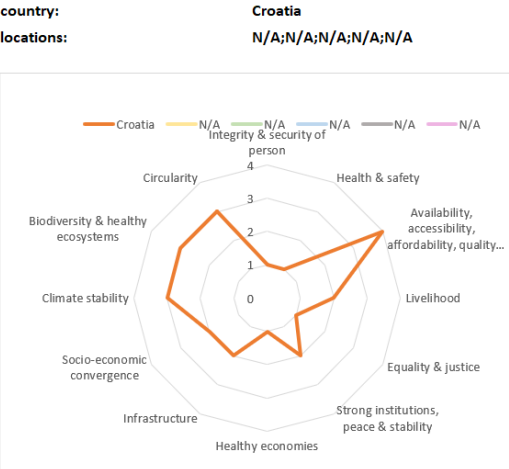
Sustainable Development Pillars →	Social					Socio-economic				Natural environment		
Impact Areas →	Integrity & security of person	Health & safety	Availability, accessibility, affordability, quality of resources & services	Livelihood	Equality & justice	Strong institutions, peace & stability	Healthy economies	Infrastructure	Socio-economic convergence	Climate stability	Biodiversity & healthy ecosystems	Circularity
Impact Topics →	(Conflict, Modern slavery, Child labour, Data privacy)	/	(Water, Food, Energy, Housing, Healthcare & sanitation)	(Employment, Wages, Social protection)	(Gender equality, Ethnic/racial equality, Age discrimination)	(Rule of law, Civil liberties)	(Sector diversity, Flourishing MSMEs)	/	/	/	(Waterbodies, Air, Soil, Species, Habitat)	(Resource intensity, Waste)
SDGs →	1,8,10,11,13,16	3	1,2,3,4,5,6,7,8,9,10,11,12,13,16,17	1,3,5,8,10	3,4,5,8,10,11,16	1,10,11,16	1,8,9	9,11	1,10	1,7,9,12,13	2,3,6,11,13,14,15	6,8,12,13,14,15
Countries & Locations ↓												
Croatia			X							X	X	X
Italy			X	X						X	X	X
Serbia	X		X	X		X		X		X	X	X

High level results: overview of priority impact areas per country and, if applicable, by location

Context Module

Results

a. Level of need by country and locations (if applicable)



Detailed results: spider charts showing levels of need based on statistical data-sets + table showing status of all the impact topics in the relevant countries and locations considering all three types of resources

b. Levels of need by impact topic, including priority topics and trending topics

Healthy economies

b. Levels of need by impact topic, including priority topics and trending topics										high level of need	high priority (policy documents)	deteriorating (trends & scenarios research)	high priority (policy documents) AND deteriorating												
Sustainable Development Pillars →										Social															
Impact Areas →										Integrity & Security of Person					Health & Safety		Availability, accessibility, affordability & quality of resources								
Impact Topics →										Conflict	Modern slavery	Child labour	Data privacy	Natural disasters	Other (Integrity & security of	Health & safety	Other (Health & safety)	Water	Food	Energy	Housing	Healthcare & sanitation	Education	Mobility	Integrity
SDGs → Countries & Locations ↓										SDG 16.1	SDGs 8.5, 8.6, 8.7, 16.2	SDGs 8.5, 8.6, 8.7, 16.2	-	SDGs 1.5, 11.5, 13.1		SDGs 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.9, 3.d		SDGs 3.9, 6.1 6.2, 6.4, 6.5, 6.a, 6.b	SDGs 2.1, 2.2, 2.3, 2.4, 2.5, 2.a, 2.b, 2.c, 12.3	SDGs 7.1, 7.2, 7.3, 7.a, 7.b	SDGs 1.4, 11.1, 11.3	SDGs 1.5, 1.a, 2.2, 3.1, 3.5, 3.7	SDGs 1.a, 4.1, 4.2, 4.3, 4.4, 4.5	SDGs 9.1, 11.2	SDGs 10.1, 11.1
Croatia										1	1	1	1	1	N/A	1	N/A	3	3	1	4	3	1	4	3
Italy										1	1	1	1	1	N/A	1	N/A	3	3	2	4	3	1	4	3
Serbia										2	1	3	2	1	N/A	2	N/A	3	3	1	1	3	1	3	3

Context Module

Assessment

→ If data is not already available in the database or if you wish to complement existing data, you can fill out the assessment tables before moving to the results worksheet

You can use up to three types of resources

				Integrity & security of person					
				Conflict	Modern slavery	Child labour	Data privacy	Natural disasters	Other
				SDG 16.1	SDGs 8.5, 8.6, 8.7, 16.2	SDGs 8.5, 8.6, 8.7, 16.2	-	SDGs 1.5, 11.5, 13.1	
Croatia	Statistics	Resources	Heidelberg	Sustainable Development	Sustainable Development	OLA Piper	INFORM		
		Metrics	Conflict presence or armed	Victims of	Level of data protection	Global Risk			
		Scoring system: 1 (low need)	No conflict	involved in	Heavy	Low/very low			
		Scoring system: 2 (moderate need)	Dispute/non-violent crisis	armed	Robust	medium (3.5-5)			
	Regional/country resources	Resources	Violent crisis	challenges	Moderate	High (5-6.5)			
		Metrics	Limited	significant	Limited	very high (6.5-10)			
		Scoring system	war/Mar	Red (major)					
		Comments	challenges						
	Need scores			1	1	1	1	1	
	Policy Documents	Source and date	Comments	1	1	1	1	1	N/A
Source and date		Priorities	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	
Source and date		Comments	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	
Source and date		Priorities	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	
Priority impact area/topic?			N/A	N/A	N/A	N/A	N/A	N/A	
Trends & Scenarios	Resources	World Bank	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	
	Comments	Climate Risk	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	
	Direction of trends	Bank Climate	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	
	Resources	World Bank	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	
Regional/country resources	Comments	Climate Risk	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	
	Direction of trends	Bank Climate	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	
Status of impact area/topic deteriorating?			N/A	N/A	N/A	N/A	N/A	N/A	

Consumer Banking/Identification Module

Consumer Banking/Identification Module

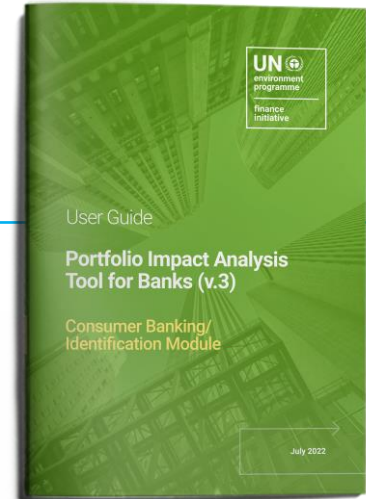
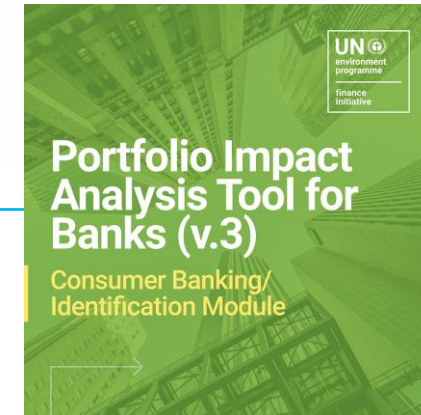
Overview

PRB requirement: 2.1.b. Portfolio Composition

Key highlights:

Understanding the environmental, social, and economic impacts (positive and negative) associated with banks' Consumer portfolio/s and overlaying these associations with country priorities, in order to identify the most significant impact areas/topics

- Product selection possible in a variety of industry classification codes (ISIC, NACE, NAICS, ANZSIC, JSIC, CNAE)
- Includes different population groups (income, gender, age, location and other vulnerable groups)
- Interoperability features (SDGs)
- Preselection of certain significant impact areas: finance, equality & justice



Consumer Banking/Identification Module

Main data points

- Size of your consumer banking business and what proportion this is relative to your total business activity.
- If your consumer banking business spans several countries, the size of the business in each country.

Business line indicators: gross income and/or balance sheet

- Total volume of your consumer banking portfolio.
- If your consumer banking business spans several countries, volume of consumer banking portfolio per country.
- Volume of business for each product type (per country).
- Volume of business per client types for each product type.

Portfolio content indicators: amounts (drawn outstanding loans, outstanding loans or exposure at default/EAD), number of products, number of customers

Consumer Banking/Identification Module

Navigation

List of Worksheets

	Welcome
	Navigation
	My Parameters
	Portfolio Composition
	Profile-Country 1
	Profile-Country 2
	Profile-Country 3
	Profile-Country 4
	Profile-Country 5
	Summary
	Sector-Impact Map
	Interlinkages Map
	Data IN
	Data OUT
	Pivot P
	Pivot N
	Correspondance Tables
	Lists

Four types of worksheets:

- Reference worksheets (white)
- Workflow worksheets (green)
- Data transfer worksheet (black)
- 'Back-end' worksheets (grey) (hidden)

Note: only one profile worksheet is displayed by default, right click on worksheet tab to unhide the other worksheets

Consumer Banking/Identification Module

My Parameters

Specify whether you wish to transfer your data from the Context Module to the Identification Module

b. Did you complete the Context Module? <i>Please select accordingly and make sure to follow the guidance</i>	yes
---	-----

Copy the Data OUT worksheet of the Context Module and paste it in the Data IN worksheet of this Module. Your countries of operations and the corresponding priority areas based on needs assessment will be automatically displayed in this Module

CONTEXT MODULE

Country & Local Results

Global Assessment + Results

Data OUT

CONSUMER BANKING/IDENTIFICATION MODULE

Summary

Sector-Impact Map

Interlinkages Map

Data IN

Data OUT

Consumer Banking/Identification Module

My Parameters

Size of your consumer banking business (overall and by geography)

a. Please indicate the size of your consumer banking business and what proportion this is relative to total business activity <i>Please use gross income and indicate the currency used.</i>			c. For each country, please indicate the corresponding size of consumer banking business <i>Please use gross income and please indicate the currency used.</i>			
Please specify currency ↓			Amount	2,000,000,000.00	Italy	N/A
€			Percentage of total business	30.00%	1,500,000,000.00	
					Please specify currency ↓	
			€		Percentage of total business	
					75.00%	0.00%

d. Industry classification <i>By default the Module is set to ISIC Rev 4. If you wish to use another industry classification for the selection of your products/services, please select from the drop-down menu.</i>	ISIC
--	------

e. Indicators <i>Please specify which indicators (among three types) you intend to use for your data collection. Please note that 'amount' is used as a default indicator and others can be added as complementary indicators.</i>	amount	number of products	number of customers
	yes	(please select)	(please select)
Please indicate the specific indicator for 'amount'		(please select)	

Choice of industry classification and indicators

Portfolio composition

Identification of main types of clients (income, gender, age, location, other vulnerable groups)

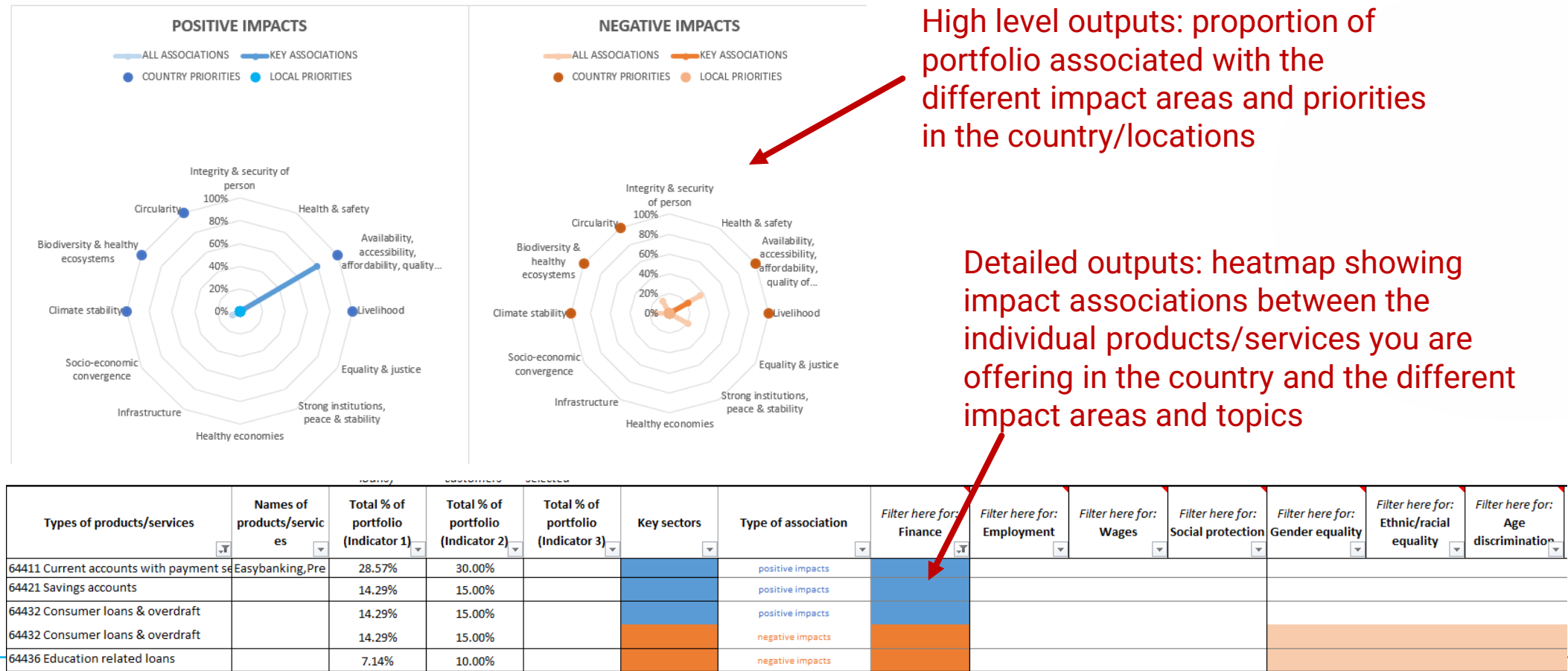


review Navigation My Parameters **Portfolio Composition** Profile-Country 1 Summary Sector-Impact Map Interlinkages Map Data IN

Consumer Banking/Identification Module

Outputs

First, you see impacts driven by the types of products/services you offer to your customers

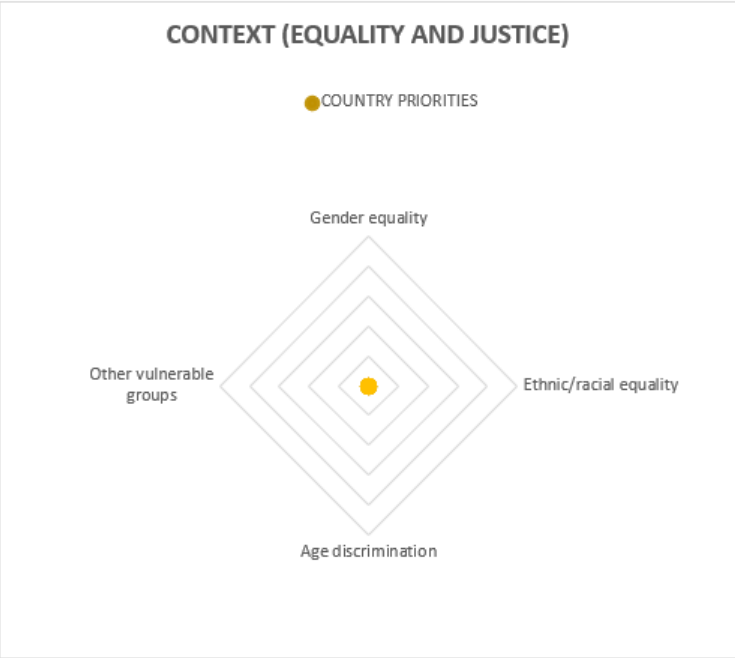


Consumer Banking/Identification Module

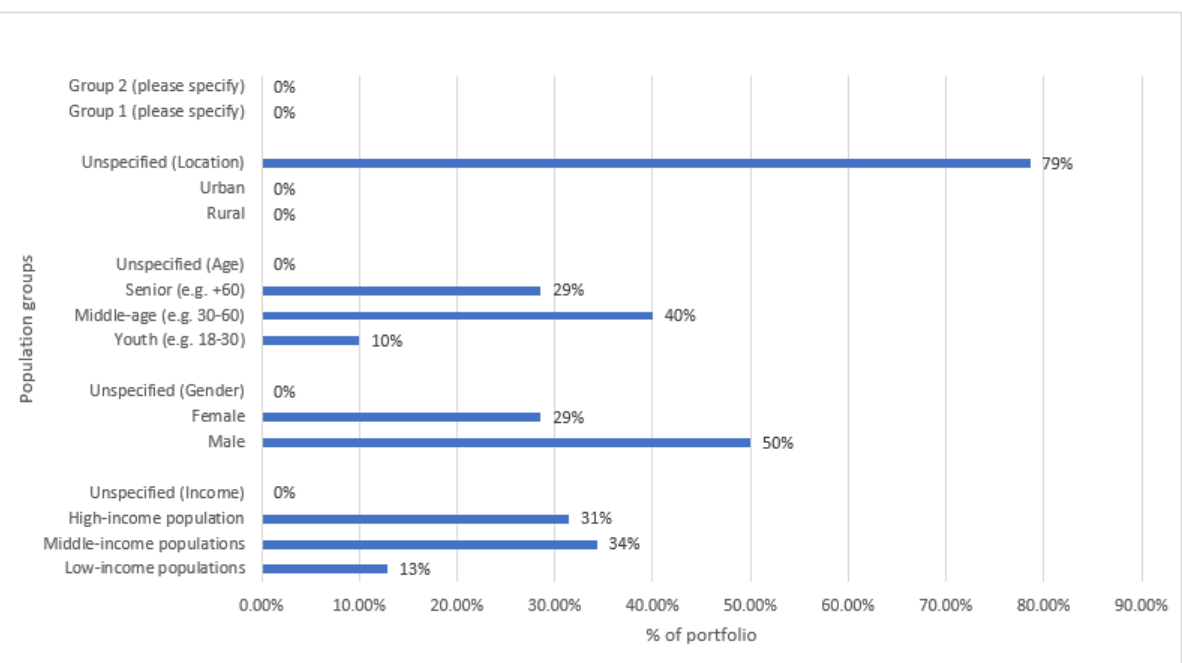
Outputs

Then you see impacts driven by the types of clients

Context (equality and justice)



Distribution of products/services across population groups (Indicator 1: amount (outstanding loans))



Consumer Banking/Identification Module

Outputs

Finally, you prioritize your significant impact areas based on products/services and client information

'Finance' and 'equality & justice' are **default** significant impact areas as they are relevant to all consumer banking portfolios

Significant impact areas (based on section 1.a.)					
Impact area/topic	Associated impacts (positive)	Associated impacts (negative)	Comments		
Finance	Connectivity, Gender equality, Ethnic/racial equality, Other vulnerable groups				
Mobility	Connectivity, Infrastructure				
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
Populations/ Equality & Justice (based on section 1.b.)	Income	Age	lease sele	(please select)	(please select)

Prioritised SDGs	
SDG 1	SDG 2
SDG 3	SDG 4
SDG 5	SDG 6
SDG 7	SDG 8
SDG 9	SDG 10
SDG 11	SDG 12
SDG 13	SDG 14
SDG 15	SDG 16
SDG 17	

Once you prioritize your significant impact areas, the corresponding SDGs will pop up automatically

Institutional Banking/Identification Module

Institutional Banking/Identification Module

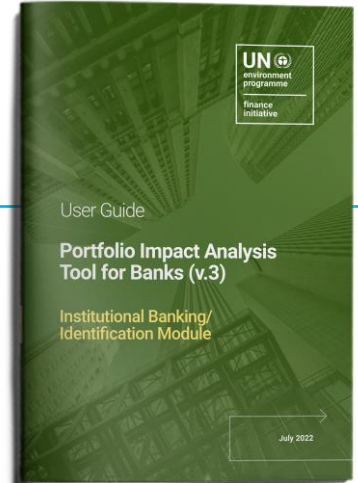
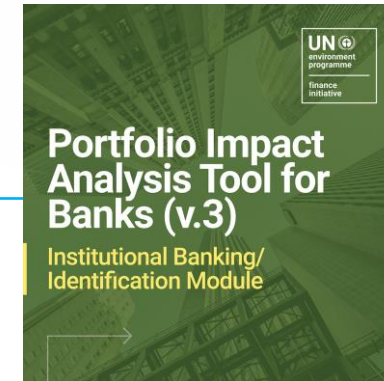
Overview

PRB requirement: 2.1.b. Portfolio Composition

Key highlights:

Understanding the environmental, social, and economic impacts (positive and negative) associated with banks' Institutional portfolio/s and overlaying these associations with country priorities, in order to identify most significant impact areas/topics

- Works for business/corporate/investment banking portfolios
- Sector selection possible in a variety of industry classification codes (ISIC, NACE, NAICS, ANZSIC, JSIC, CNAE)
- Interoperability features (SDGs, EU taxonomy, main human rights violations)



Institutional Banking/Identification Module

Main data points

- Size of your institutional banking business (Business Banking, Corporate Banking or Investment Banking) and what proportion this is relative to your total business activity.
- If the business line under analysis spans several geographies, the size of the business in each geography.

Business line indicators: gross income and/or balance sheet.

- Total volume of the institutional banking business line under analysis (Business Banking, Corporate Banking or Investment Banking).
- If the business line spans several geographies, the volume of the business line per geography.
- For each selected geography, volume of business by sector.
- For each selected geography, volume of business per client type (SMEs).

Portfolio indicators for Business and Corporate banking: drawn outstanding loans, outstanding loans, exposure at default (EAD).

Indicators for Investment banking: total bond amounts + total amounts raised divided by the number of Mandated Lead Arrangers (MLAs), total bond amounts + total amounts raised, deal value, deal revenue.

Institutional Banking/Identification Module

Navigation

List of Worksheets

	Welcome
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	Portfolio Composition
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	Profile-Country 1
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Institutional Banking/Identification Module

My Parameters

Specify whether you wish to transfer your data from the Context Module to the Identification Module

b. Did you complete the Context Module? <i>Please select accordingly and make sure to follow the guidance</i>	yes
---	-----

Copy the Data OUT worksheet of the Context Module and paste it in the Data IN worksheet of this Module. Your countries of operations and the corresponding priority areas based on needs assessment will be automatically displayed in this Module

CONTEXT MODULE

Country & Local Results

Global Assessment + Results

Data OUT

INSTITUTIONAL BANKING/IDENTIFICATION MODULE

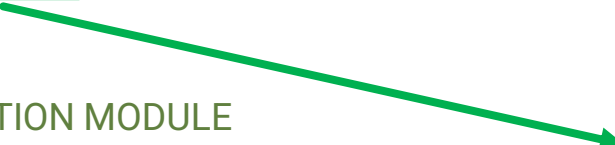
Summary

Sector-Impact Map

Interlinkages Map

Data IN

Data OUT



Institutional Banking/Identification Module

My Parameters

a. Which business line/s do you want to cover in this Module? <i>Please type the name of your business line in the first cell and then match it to the UNEP FI terminology in the second cell</i>	CIB banking	Mix of Business and Corporate Banking
---	-------------	---------------------------------------

← Choice of business line

Size of your consumer banking business (overall and by geography)

b. Please indicate the size of the business you are analysing and what proportion this is relative to total business activity <i>Please use gross income and indicate the currency used.</i> Please specify currency ↓	Amount	5,000,000,000.00
€	Percentage of total business	70.00%

d. For each geography above, please indicate the corresponding size of business. <i>Please use gross income and indicate the currency used.</i> Please specify currency ↓	Amount	GLOBAL: N/A	Croatia	Italy	Serbia
			500,000,000.00	3,000,000,000.00	500,000,000.00
	Percentage of total business		10.00%	60.00%	10.00%

Choice of industry classification and indicators

e. Industry classification <i>By default the Module is set to ISIC Rev 4. If you wish to use another industry classification for your sector selection, please select from the drop-down menu.</i>	ISIC
--	------

e. Indicators <i>Please specify which indicators you intend to use for your data collection.</i>	
Business and/or Corporate Banking	outstanding loans
Investment Banking	(please select)

Portfolio Composition

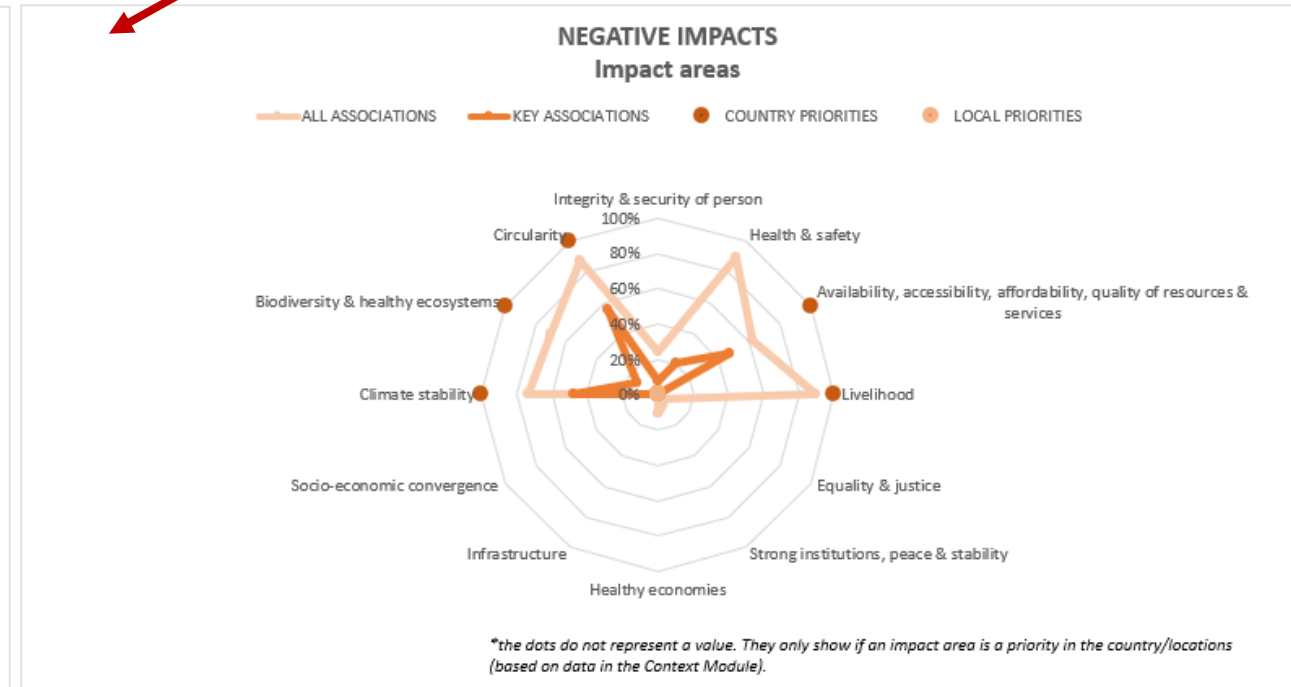
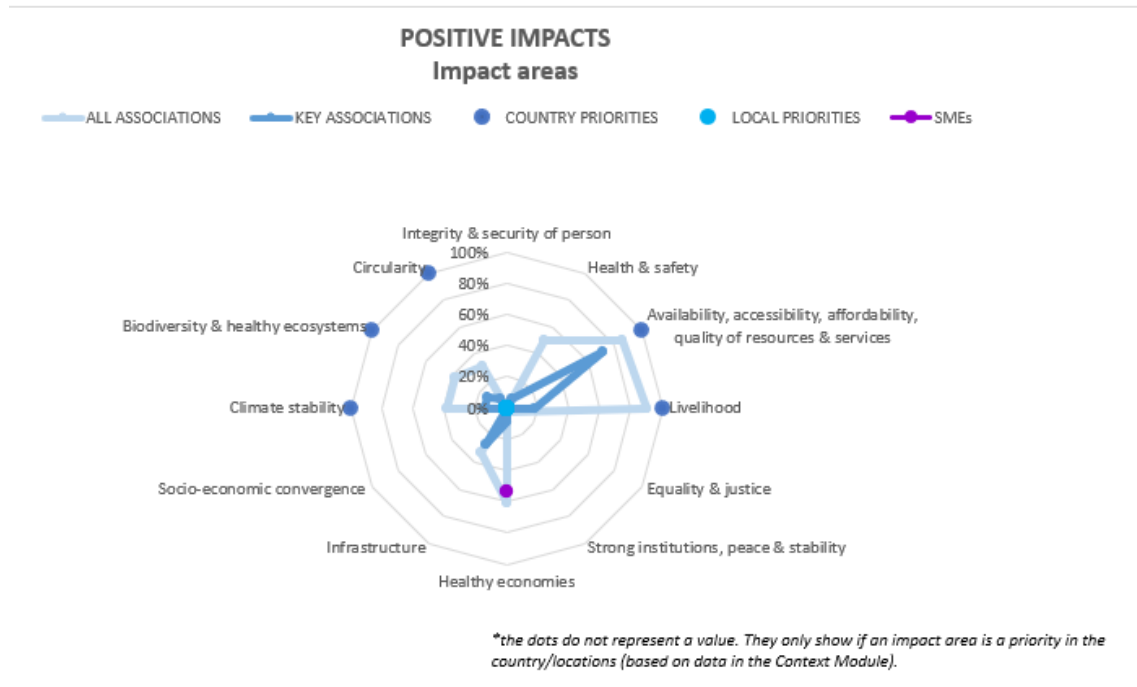
You can see which sectors are key and which are eligible based on the EU Taxonomy

Institutional Banking/Identification Module

Outputs

→ Based on the portfolio breakdown, outputs are generated by country

High level outputs: proportion of portfolio associated with the different impact areas and priorities in the country/locations



Institutional Banking/Identification Module

Outputs

Detailed outputs: heatmap showing impact associations between the individual sectors you are financing in the country and the different impact areas and topics

Impact Areas →							Health & safety				
Impact Topics →							Health & safety	Water	Food	Energy	
Corresponding SDG(s) →							SDGs 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.9, 3.d	SDGs 3.9, 6.1, 6.2, 6.4, 6.5, 6.a, 6.b	SDGs 2.1, 2.2, 2.3, 2.4, 2.5, 2.a, 2.b, 2.c, 12.3	SDGs 7.1, 7.2, 7.3, 7.a, 7.b	
Sectors	My sectors	Total % of portfolio	% of general purpose	% of dedicated	EU Taxonomy eligible sectors	Key sectors	Type of association	Filter here for: Health & safety	Filter here for: Water	Filter here for: Food	Filter here for: Energy
107 Manufacture of other food products		6.67%	6.67%				positive impacts				
107 Manufacture of other food products		6.67%	6.67%				negative impacts				
1074 Manufacture of macaroni, noodles, couscous and similar		1.33%	1.33%				positive impacts				
1074 Manufacture of macaroni, noodles, couscous and similar		1.33%	1.33%				negative impacts				
1101 Distilling, rectifying and blending of spirits		0.13%	0.13%				positive impacts				
1101 Distilling, rectifying and blending of spirits		0.13%	0.13%				negative impacts				
24 Manufacture of basic metals		0.67%	0.67%				positive impacts				
24 Manufacture of basic metals		0.67%	0.67%				negative impacts				
291 Manufacture of motor vehicles		13.33%	13.33%				positive impacts				
291 Manufacture of motor vehicles		13.33%	13.33%				negative impacts				
293 Manufacture of parts and accessories for motor vehicles		1.33%	1.33%				positive impacts				
293 Manufacture of parts and accessories for motor vehicles		1.33%	1.33%				negative impacts				
351 Electric power generation, transmission and distribution		13.33%	13.33%		X		positive impacts				
351 Electric power generation, transmission and distribution		13.33%	13.33%		X		negative impacts				

Institutional Banking/Identification Module

Outputs

Detailed outputs: Overview of significant impact areas/topics (based on sector exposure, country priorities, key sectors, client types, interlinkages)

Prioritized significant impact areas and corresponding SDGs

Positive associations					Negative associations					Prioritized significant impact areas and corresponding SDGs	
Impact areas	Impact topics	Proportion of portfolio	Associated impacts (positive)	Associated impacts (negative)	Impact areas	Impact topics	Proportion of portfolio	Associated impacts (positive)	Associated impacts (negative)	Prioritised impact areas/topics	Prioritised SDGs
Livelihood	Employment,Wages	100.00%	Modern slavery,Child labour,Health & safety,Wages,Social protection,Gender equality,Ethnic/racial equality,Age Health &		Health & safety	Health & safety	100.00%	Healthcare & sanitation		Biodiversity & healthy ecosystems	SDG 1SDG 2
Availability, accessibility, affordability, quality of resources & services	Water,Food,Energy,Housing ,Healthcare & sanitation,Education,Mobility,Information,Connectivity,Culture & heritage	87.14%	safety,Education,Mobility,Information,Culture & heritage,Finance,Employment,Wages,Social protection,Gender	Health & safety,Water,Information,Culture & heritage,Wages,Climate stability,Waterbodies,Air,Soil,Species,Habitat,Resource	Livelihood	Wages,Social protection	100.00%	Modern slavery,Child labour,Health & safety,Wages,Social protection,Gender equality,Ethnic/racial equality,Age		(select impact area/topic)	SDG 3SDG 4
Healthy economies	Flourishing MSMEs	78.57%	Employment,Sector diversity,Socio-economic convergence	Resource intensity,Waste	Climate stability	Climate stability	100.00%	Natural disasters,Health & safety,Waterbodies,Air,Species,Habitat,Resource intensity	Energy,Other vulnerable groups,Socio-economic convergence	(select impact area/topic)	SDG 5SDG 6
Health & safety	Health & safety	48.57%	Healthcare & sanitation		Biodiversity & healthy ecosystems	Waterbodies,Air,Soil,Species ,Habitat	100.00%	Health & safety,Water,Infrastructure, Socio-economic convergence,Climate stability,Waterbodies,Air,Soil,Species,Habitat,Resource		(select impact area/topic)	SDG 7SDG 8
Infrastructure	Infrastructure	12.86%	Natural disasters,Health & safety,Water,Energy,Healthcare & sanitation,Mobility,Connectivity,Employment,Socio-economic convergence	Modern slavery,Health & safety,Social protection,Ethnic/racial equality,Other vulnerable groups,Soil,Species,Habitat,Resource intensity,Waste	Circularity	Resource intensity,Waste	100.00%	Healthcare & sanitation,Sector diversity,Climate stability,Waterbodies,Air,Soil,Species,Habitat,Resource	Flourishing MSMEs	(select impact area/topic)	SDG 9SDG 10
										(select impact area/topic)	SDG 11SDG 12
										(select impact area/topic)	SDG 13SDG 14

Consumer Banking/Assessment Module

Consumer Banking/Assessment Module

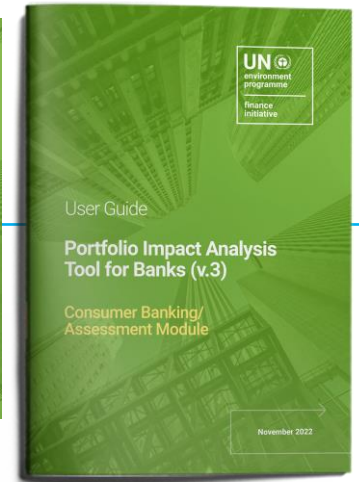
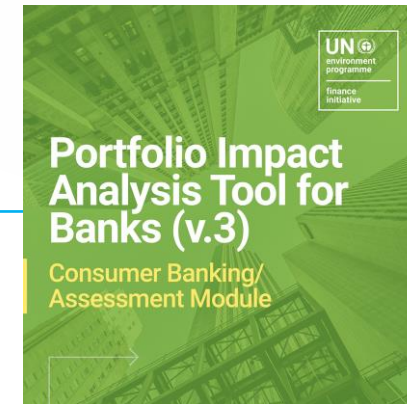
Overview

PRB requirements: 2.1.d. Performance Measurement / 2.2 Target Setting

Key highlights:

Measuring and assessing the current practices and impact performance of banks' Consumer portfolio and determining targets and action plans accordingly.

- Preselection of impact areas that are always significant for consumer banking (finance + equality & justice)
- Enables coverage of different population groups (income, gender, age, location and other vulnerable groups)
- Includes visuals to see the delta between baseline values, BAU/organic growth values, and target values
- Interoperability features (SDGs)



Consumer Banking/Assessment Module

Main data points

If you previously used the Context and Identification Modules:

- All the data concerning your portfolio size and composition will automatically display in the relevant parts of the Module (through the copy/paste of the Data OUT and IN worksheets)

If you did not previously use the other Modules, you would need to capture the following data points:

- Size of your consumer banking business and what proportion this is relative to your total business activity (gross income and/or balance sheet)
- Volume of business for each product type to be included in the assessment/ per country (amounts-drawn outstanding loans, outstanding loans or exposure at default/EAD, number of products, number of customers)

+ pertinent
practice and
impact
performance
data

Consumer Banking/Assessment Module

Navigation

List of Worksheets

	Welcome	→ About the Portfolio Impact Analysis Tool
	Navigation	→ Understand the structure of the Module
	My Parameters	→ Specify the scope of your assessment
	Finance + Equality & Justice (1)	→ Collect data, assess your current impact practice and performance. Determine targets and action plans accordingly.
	Finance + Equality & Justice (2)	
	Finance + Equality & Justice (3)	
	Other Impact Area (1)	
	Other Impact Area (2)	
	Dashboard	→ Overview of all your results. Use this to communicate internally and/or externally.
	Impact Radar	→ List and definitions of impact areas/topics to enable holistic impact management (i.e. across the SDGs)
	Interlinkages Map	→ Mapping of how action on one impact area/topic may affect other impact areas/topics
	Data IN-Context	→ Import your data from the Context Module
	Data IN-Identification	→ Import your data from the Identification Module
	PivotP	→ These are technical worksheets to enable the functionalities in the other worksheets. No action required.
	PivotN	
	Correspondence Tables	
	Lists	

Four types of worksheets:

- Reference worksheets (white)
- Workflow worksheets (green)
- Data transfer worksheets (black)
- 'Back-end' worksheets (grey) (hidden)

Note: only one 'Finance + Equality & justice' and one 'Other Impact Area' worksheet are displayed by default, right click on worksheet tab to unhide the other worksheets

Consumer Banking/Assessment Module

My Parameters

1. Importing data

Please specify whether you wish to import data from the Context Module and/or the Consumer Banking/Identification OUT worksheets (see instructions below). If you have not used the other Modules but you wish to do so, you can a

Do you wish to import information from the Consumer Banking/Identification Module? <i>Please select accordingly and make sure to follow the guidance</i>	yes	Copy the Data OUT worksheet of the Consumer Banking/Identification Module and paste it in the Data IN-Identification worksheet of this Module. All the data concerning your portfolio size and composition will automatically display in the relevant sections of this Module
---	-----	---

Do you wish to import context information from the Context Module? <i>Please select accordingly and make sure to follow the guidance</i>	yes	Copy the Data OUT worksheet of the Context Module and paste it in the Data IN-Context worksheet of this Module. Your needs and priorities data will automatically display in the relevant sections of this Module
---	-----	---

CONSUMER BANKING/IDENTIFICATION MODULE

Summary	Sector-Impact Map	Interlinkages Map	Data IN	Data OUT
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CONTEXT MODULE

Country & Local Results	Global Assessment + Results	Data OUT
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CONSUMER BANKING/ASSESSMENT MODULE

Finance + Equality & justice 1	Other Impact Area 1	Dashboard	Impact Radar	Interlinkages Map	Data IN-Context	Data IN-Identification
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Consumer Banking/Assessment Module

My Parameters

3. Impact areas/topics and geographies

'Finance', together with 'Equality & justice' are default impact areas and topics for Consumer Banking. You can cover these for up to three different geographies in total; use this section to specify additional impact areas/topics.

a.1 What significant impact area/s or topic/s will you be covering (based on the outcome of the identification phase of your impact analysis)? <i>Please select accordingly and note that 'Finance + Equality & justice' display by default, as these impact areas are associated with all consumer banking activities.</i>	Finance + Equality & justice	Finance + Equality & justice	Finance + Equality & justice	Climate stability	(select impact area/topic)
a.2 What geography/ies will you consider for the selected impact areas/topics? <i>Please select accordingly</i>	Italy	Croatia	Serbia	Italy	(Select geography)

Specify the Impact Areas/Topics and the Geographic Scope
(note: 'Finance', as well as 'Equality & justice' are default impact areas and topics for Consumer Banking> they include both Financial Health and Financial Inclusion)

If you have not used the Identification Module and imported data, specify the products/services and population groups you intend to cover; if you have used it, data will automatically display in the ensuing worksheets

4. Products, Services and Population groups

a. Products & Services

Finance + Equality & justice | Italy

Types of products & services (ISIC Industry Classification)	Names of products & services	Type of impact	Proportion of portfolio Indicator: amount	Proportion of portfolio Indicator: number of products	Proportion of portfolio Indicator: number of customers
<i>Please select</i>		<i>This shows the type of impact association between each product</i>	(please select)		
64411 Current accounts with payment services (cheques, ...)	(unhide the rows ← and indicate the names of your products below)				30.00%
64421 Savings accounts	(unhide the rows ← and indicate the names of your products below)				

b. Population groups

Please select below the population groups that you intend to prioritise for your performance measurement. If you select 'other', please specify the name of the group in the cell below.

1	2	3
Income	Gender	Location

Consumer Banking/Assessment Module

Assessment per Impact Area – Alignment

1. ALIGNMENT

This section is to identify relevant international, regional or national policy frameworks to align with. You can build upon the context assessment already undertaken during the identification phase of the analysis. If you have used the Context displayed in section 'a'.

a. Status of Needs and Priorities

This sub-section summarises the status of needs and priorities for Finance + Equality & Justice in Italy as per the content included in and transferred from the Context Module

Country needs

Finance + Equality & justice		Impact Topics →	Finance	Gender equality	Ethnic/racial equality	Age discrimination	Other vulnerable groups	Other (Equality & justice)
		SDGs →	SDGs 8.10, 9.3	SDGs 3.7, 4.5, 5.1, 5.2, 5.3, 5.4, 5.5, 5.6, 5.a, 5.b, 5.c, 8.5, 8.8, 10.2	SDGs 4.5, 10.2, 10.3	SDGs 8.5, 8.7, 10.2, 11.2, 11.7, 16.2	SDGs 4.5, 8.5, 8.8, 10.2, 11.2, 11.7	
Statistics	International resources	Resources	Sustainable Development Report 2021 (original data: World Bank) https://dashboards.sdg	UNDP - Gender Inequality index https://hdr.undp.org/data-center/thematic-composite	No global index or other data set available. Refer to regional/local sources	The Lancet - Figure Countries classified as low, moderate, or high in ageist attitudes	No global index or other data set available. Refer to regional/local sources	
		Metrics	Adults with an account at a bank or other financial institution or with a mobile-money >80% (SDG accomplished)	Gender Inequality (composite index: reproductive health, measured by maternal <=0.3		Prevalence of ageist attitudes		
		Scoring system: 1 (low need)				Low		
		Scoring system: 2 (moderate need)	65-80% (challenges remain)	0.31-0.5				
		Scoring system: 3 (high need)	50-65% (significant challenges remain)	0.51-0.7				
		Scoring system: 4 (very high need)	<50% (major challenges remain)	>0.7				

Summary of the status of needs and priorities of the selected Impact Area/Geography; if you have carried over data from the Context Module, the information will automatically display

Determine your alignment choices based on the identified needs and priorities; you may include additional research if/as needed

b. Alignment choices

Sub-section 'b' enables you to determine your alignment choices based on previously identified needs and priorities, as well as any additional research (if/as needed). Please define which international consideration.

Policy Framework	Geographic scope	Comments	Topics	Indicators/Metrics	Objectives	Comments
Please list the policy framework/s your bank will be seeking alignment with	Please select the geographic scope of the frameworks listed	Please capture here any explanations regarding the choice of framework/s	Please capture here the specific topic/s (e.g. climate change mitigation) referenced in the selected framework. Name only those that you will be focusing on	Please capture here the indicators/metrics (e.g. GHG emissions) referenced in the framework. Include only those relevant to the selected topic / those you will be focusing on	Please spell out the overall objective pursued in the selected frameworks (e.g. reduction of GHG emissions, increase in access to finance for a given population type)	Please capture here any explanations regarding the choice of topics, indicators and objectives

Consumer Banking/Assessment Module

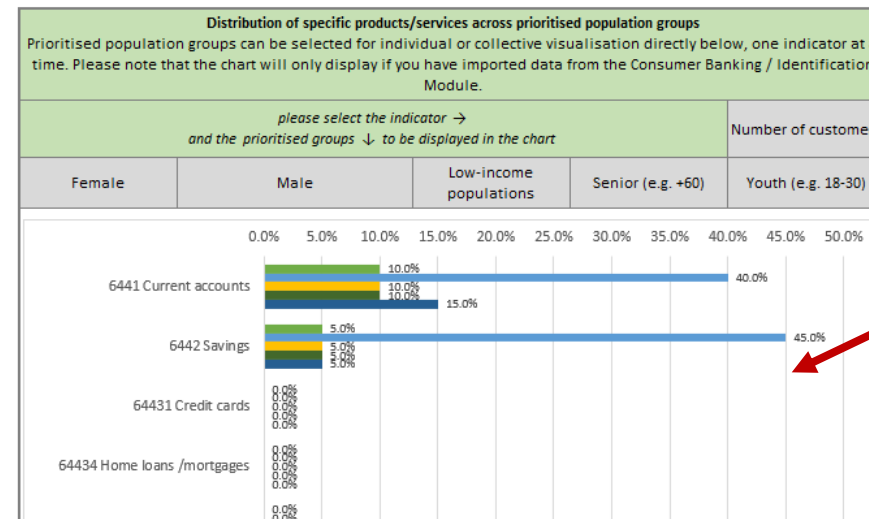
Assessment per Impact Area – Baselines and Targets (Practice & Impact)

a. Overview of products/services and impact associations

PRODUCTS/SERVICES					IMPACT ASSOCIATIONS
Types of products/services ISIC (Industry Classification)	Names of products/services	Proportion of portfolio Indicator n.1: amount (outstanding loans)	Proportion of portfolio Indicator n.2: number of products	Proportion of portfolio Indicator n.3: number of customers	Type of impact association
<i>This column shows the products/services under analysis, as indicated in the 'my parameters' worksheet or imported from</i>	<i>This column shows the names of your products for each product type, as</i>	<i>This column shows the % of the portfolio that each product/service represents</i>	<i>This column shows the % of the portfolio that each product/service</i>	<i>This column shows the % of the portfolio that each product/service represents</i>	<i>This column shows the type of impact association between each product/service and the</i>
All products/services		100.00%	0.00%	N/A	
6441 Current accounts				50.00%	
6442 Savings					
64431 Credit cards					

Products/services under review, volumes within the portfolio and type of impact association

Overall distribution of products/services across population groups + distribution of specific products/services across prioritized population groups



Consumer Banking/Assessment Module

Assessment per Impact Area – *Baselines and Targets (Practice & Impact)*

b. Practice

i. Portfolio composition & financial flows

Baseline and targets

Baselines					
Indicators	Types of products/services	Names of products/services	Population groups		
Use this column to select the indicators of the Identification Module (amount, number of products or number of Amount (€))	Use this column to specify indicators other than those of the Identification the	This column shows the products/services under analysis as indicated in the 'my 64431 Credit cards	Use this column to specify a product/service if applicable	Use this column to select a population group if applicable	U
					U

ii. Client engagement

Baseline and targets

Financial Inclusion					
Baselines					
Indicators	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)	
Use this column to capture relevant	This column shows the	Use this column to specify a	Use this column to select	Use this column to select a	
# of individuals supported with	Unspecified		Unspecified	Unspecified	

iii. Internal policies & processes :

Baseline and targets

Financial Inclusion					
Baselines					
Indicators	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)	
Use this column to capture relevant indicators, for instance PRB core metrics	This column shows the products/services under	Use this column to specify a product/service if applicable	Use this column to select a population group if applicable	Use this column to select a population subgroup if applicable	
% of relevant employees supported	Unspecified		Unspecified	Unspecified	

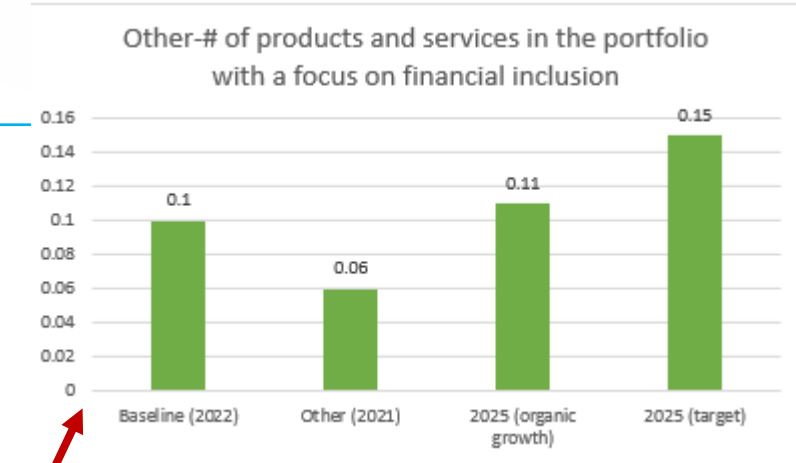
iv. Advocacy & partnerships :

Baseline and targets

Financial Inclusion					
Baselines					
Indicators	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)	
Use this column to capture relevant indicators, for instance PRB core metrics for financial health & inclusion. These and other indicators are available in the 'my parameters' worksheet	This column shows the products/services under analysis, as indicated in the 'my parameters' worksheet	Use this column to specify a product/service if applicable	Use this column to select a population group if applicable	Use this column to select a population subgroup if applicable	
# of partnerships active to achieve	Unspecified		Unspecified	Unspecified	

PRACTICE:

Assess & set targets; 4 categories of actions to manage impacts may be considered



Visuals to see the delta between baseline values, BAU/organic growth values, and target values

c. Impact

Baseline and targets

Baselines					
Indicators	Impact objectives	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)
Use this column to capture relevant indicators, for instance PRB core metrics for financial health & inclusion. These and other indicators are available in the Indicator Library.	Use this column to specify the broader, overall impact objective you want to achieve. The drop-down list is based on the impact objectives listed in LINEP	This column shows the products/services under analysis, as indicated in the 'my parameters' worksheet or imported from the Identification Module. Please use the drop-	Use this column to specify a product/service if applicable	Use this column to select a population group if applicable	Use this column to select a population subgroup if applicable
% of customers with 2 or more active	Further access to	Unspecified		Unspecified	Unspecified

IMPACT: Capture baseline and set targets using impact indicators

Consumer Banking/Assessment Module

Assessment per Impact Area – Action Plan

a. Financial Inclusion

Practice

Actions	Indicators	Types of products/services	Names of products/services	Population groups and subgroups	Baseline values	Target values	Target years	Responsible departments & business lines <i>List all that are applicable</i>	Data Analytics <i>What data systems are needed?</i>	Human Resources <i>What human resources are needed? Are there any capacity-building needs?</i>	Comments
Portfolio composition & financial flows ← please click the '+' sign to expand the section if applicable	Amount (€)	64431 Credit	N/A	Income:Low-	5.00%	10.00%	2025				
	Number of	Unspecified	N/A	Gender:Femal	15.00%	30.00%	2025				
	Other-# of	Unspecified	N/A	Unspecified:U	10.00%	15.00%	2025				
	Other-# of new	Unspecified	N/A	Gender_Locati	2.00%	8.00%	2025				
	Other-% of	6441 Current	N/A	Unspecified:U	40.00%	60.00%	2025				
Client engagement ← please click the '+' sign to expand the section if applicable	# of	Unspecified	N/A	Unspecified-	10.00%	15.00%	2025				
	% of	Unspecified	N/A	Unspecified-	10.00%	15.00%	2025				
	% of customers	Unspecified	N/A	Location-Rural	5.00%	10.00%	2025				
	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
	% of relevant	Unspecified	N/A	Unspecified-	30.00%	60.00%	2025				

Impact

Indicators	Impact objectives	Types of products/services	Names of products/services	Population groups and subgroups	Baseline values (2022)	Long term targets	Long term target years	Intermediate targets	Intermediate target years
% of	Further	Unspecified	N/A	Unspecified-	15.00%	50.00%	2030	35.00%	2025
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Gathers all targets (practice & impact) defined previously and allows you to capture implementation information

Consumer Banking/Assessment Module

Dashboard

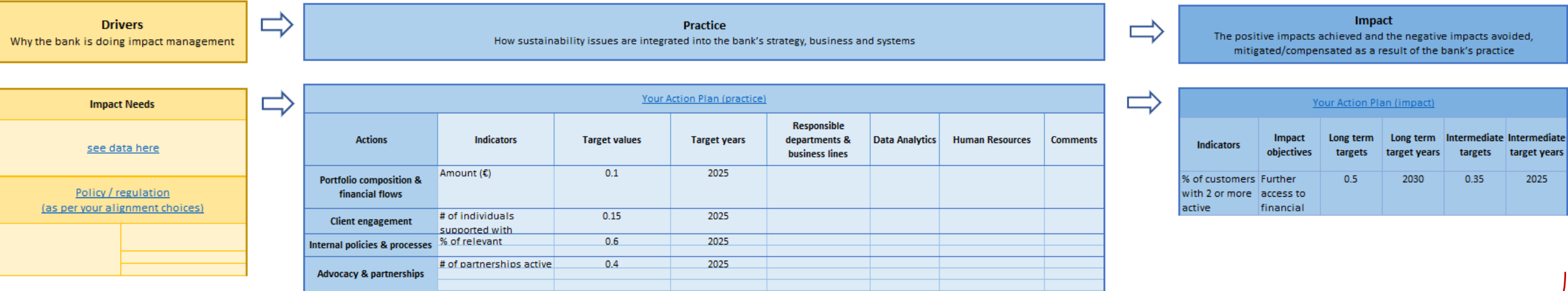
Overview of your impact assessment and target-setting, including thematic and geographic scope, as well as practice/impact coverage

Focus and scope of the assessment

Impact areas/topics →	Finance + Equality & justice	Finance + Equality & justice	Finance + Equality & justice	Climate stability	N/A
Geographies →	Italy	Croatia	Serbia	Italy	N/A
Scope of assessment → (practice / impact)	Portfolio composition & financial flows, Client engagement, Internal policies & processes, Advocacy & partnerships, Impact	N/A	N/A	N/A	N/A
Scope of target-setting → (practice / impact)	Portfolio composition & financial flows, Client engagement, Internal policies & processes, Advocacy & partnerships, Impact	N/A	N/A	N/A	N/A

Finance + Equality & justice | Italy

a. Financial Inclusion

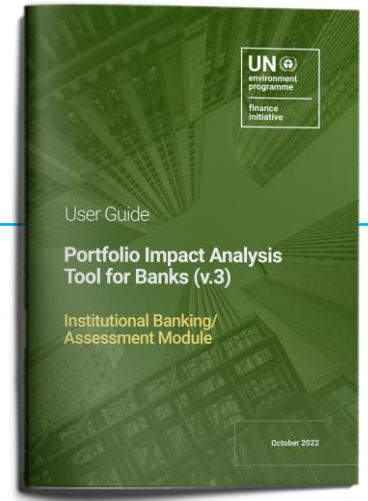
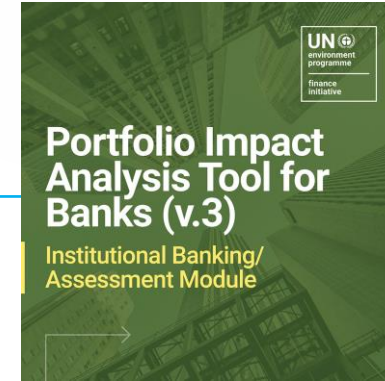


Impact Pathway for each Impact Area/Topic, displaying needs, alignment choices and the action plans previously determined

Institutional Banking/Assessment Module

Institutional Banking/Assessment Module

Overview



PRB requirements: 2.1.d. Performance Measurement / 2.2 Target Setting

Key highlights:

Measuring and assessing the current practices and impact performance of banks' Institutional portfolio and determining targets and action plans accordingly.

- Works for business/corporate/investment banking portfolios
- Highlights impact interlinkages and 'red flags' in relation to potential human rights violations & nature
- Interoperability features (SDGs, EU taxonomy)

Institutional Banking/Assessment Module

Main data points

If you previously used the Context and Identification Modules:

- All the data concerning your portfolio size and composition will automatically display in the relevant parts of the Module (through the copy/paste of the Data OUT and IN worksheets)

If you did not previously use the other Modules, you would need to capture the following data points:

- Size of your institutional banking business (Business Banking, Corporate Banking or Investment Banking) and what proportion this is relative to your total business activity (gross income and/or balance sheet)
- For each selected geography, volume of business by sector.
 - Portfolio indicators for Business and Corporate banking: drawn outstanding loans, outstanding loans, exposure at default (EAD).
 - Indicators for Investment banking: total bond amounts + total amounts raised divided by the number of Mandated Lead Arrangers (MLAs), total bond amounts + total amounts raised, deal value, deal revenue.

+ pertinent
practice and
impact
performance
data

Institutional Banking/Assessment Module

Navigation

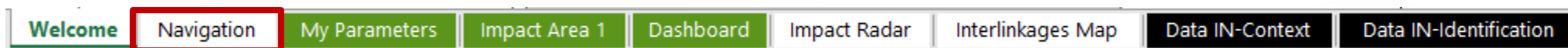
List of Worksheets

	Welcome
	Navigation
	My Parameters
	Impact Area 1
	Impact Area 2
	Impact Area 3
	Impact Area 4
	Impact Area 5
	Dashboard
	Impact Radar
	Interlinkages Map
	Data IN-Context
	Data IN-Identification
	PivotP
	PivotN
	Correspondence Tables
	Lists

Four types of worksheets:

- Reference worksheets (white)
- Workflow worksheets (green)
- Data transfer worksheet (black)
- 'Back-end' worksheets (grey) (hidden)

Note: only one Impact Area worksheet is displayed by default, right click on worksheet tab to unhide the other worksheets



Institutional Banking/Assessment Module

My Parameters

1. Importing data

Do you wish to import information from the Institutional Banking/Identification Module? <i>Please select accordingly and make sure to follow the guidance</i>	yes	Copy the Data OUT worksheet of the Institutional Banking/Identification Module and paste it in the Data IN worksheet of this Module. Your business lines and sectors will be automatically displayed in this Module
--	-----	---

Do you wish to import context information from the Context Module? <i>Please select accordingly and make sure to follow the guidance</i>	yes	Copy the Data OUT worksheet of the Context Module and paste it in the Data IN Context worksheet of this Module. Your needs and priorities data will be automatically displayed in this Module
---	-----	---

INSTITUTIONAL BANKING/IDENTIFICATION MODULE

Summary

Sector-Impact Map

Interlinkages Map

Data IN

Data OUT

CONTEXT MODULE

Country & Local Results

Global Assessment + Results

Data OUT

INSTITUTIONAL BANKING/ASSESSMENT MODULE

Welcome

Navigation

My Parameters

Impact Area 1

Dashboard

Impact Radar

Interlinkages Map

Data IN-Context

Data IN-Identification

Welcome

Navigation

My Parameters

Impact Area 1

Dashboard

Impact Radar

Interlinkages Map

Data IN-Context

Data IN-Identification

Institutional Banking/Assessment Module

My Parameters

3. Impact areas/topics and geographies

a.1 What significant impact areas/topics will you be covering (based on the outcome of the identification phase of your impact analysis)?	Circularity	Climate stability	Biodiversity & healthy ecosystems	Livelihood	(select impact area/topic)
a.2 What geographies will you consider for the selected impact areas/topics?	Italy	Italy	Italy	Italy	(Select geography)
Positive Interlinkages	Natural disasters, Health & safety, Water, Food, Energy, Healthcare & sanitation, Sector diversity, Climate	Natural disasters, Health & safety, Waterbodies, Air, Species, Habitat, Resource intensity	Health & safety, Water, Infrastructure, Socio-economic convergence, Climate stability, Waterbodies, Air, Soil, Species, Habitat,	Modern slavery, Child labour, Health & safety, Wages, Social protection, Gender equality, Ethnic/racial equality, Age	
Negative Interlinkages	Flourishing MSMEs	Energy, Other vulnerable groups, Socio-economic convergence			

Specify the Impact Areas/Topics and the Geographic Scope

The interlinkages with other Impact Areas/Topics will automatically display

4. Sectors

Circularity | Italy

Sectors (ISIC Industry Classification)	My sectors	Type of impact association (positive/negative)	% of portfolio (general purpose)	% of portfolio (dedicated)	Priority sectors as per PRB Guidance on Resource Efficiency and Circular Economy target-setting	Validation
107 Manufacture of other food products			6,67%		X	yes
1074 Manufacture of macaroni, noodles,			1,33%		X	yes
1101 Distilling, rectifying and blending of spirits			0,13%		X	yes
24 Manufacture of basic metals			0,67%		X	yes
291 Manufacture of motor vehicles			13,33%		X	yes
293 Manufacture of parts and accessories			1,33%		X	yes
3211 Manufacture of jewellery and related			1,33%		X	yes
351 Electric power generation			13,33%			yes
F Construction			13,33%		X	yes
4101 Construction of green buildings and			5,33%		X	yes

Specify the sectors you intend to cover; they will automatically display if you have imported data from the Identification Module

The table will automatically display: the type of impact driven by the sector on the Impact Area (+ or -), its strength of association (color), and if it is a priority sector as per PRB guidance (X)

Institutional Banking/Assessment Module

Assessment per Impact Area – Alignment

1. ALIGNMENT

a. Status of Needs and Priorities

Country needs

		Impact Topics →	Resource intensity			Waste		Other (Circularity)	
Circularity		SDGs →	SDGs 6.3, 6.4, 8.4, 12.1, 12.2			SDGs 6.3, 11.6, 12.3, 12.4, 12.5, 14.1			
Statistics	International resources	Resources	IEA Atlas of Energy http://energyatlas.iea.org/#!/tellmap/-	Our World in Data https://ourworldi	Vienna University of Economics and	World Bank - What a Waste Global Database	World Bank - What a Waste Global		
		Metrics	Energy consumption per capita	Water withdrawals per	Material Footprint (RMC)	Annual municipal solid waste per capita	Recycling rate		
		Scoring system: 1 (low need)	<87.9 GJ	<100	<4.7 t/cap	0-0.49 kg/capita/day	>=50%		
		Scoring system: 2 (moderate need)	87.9-146.4 GJ	100-500	4.7-10.8 t/cap	0.5-0.99 kg/capita/day	49%-30%		
		Scoring system: 3 (high need)	146.5-209.2 GJ	500-1,000	10.8-19.3 t/cap	1-1.49 kg/capita/day	30%-10%		
		Scoring system: 4 (very high need)	>209.2 GJ	>1,000	>19.3 t/cap	>= 1.5 kg/capita/day	<10%		
	Regional/country resources	Comments							
		Values	2,5	899,8	12,4	1,34kg/capita/day	25,9		
		Need scores	2	3	2	3	3		
		Resources							
		Metrics							
		Scoring system							
Comments									
Values									
Need scores									
Need score per impact area/topic		3				3			

Summary of the status of needs and priorities of the selected Impact Area/Geography; if you have carried over data from the Context Module, the information will automatically display

Determine your alignment choices based on the identified needs and priorities; you may include additional research if/as needed

c. Alignment choices

Policy Framework	Geographic scope	Comments	Topics	Indicators/Metrics	Objectives	Comments
Please list the policy framework/s your bank will be seeking alignment with	Please select the geographic scope of the framework/s listed	Please capture here any explanations regarding the choice of framework/s	Please capture here the specific topics (e.g. climate change mitigation) referenced in the selected	Please capture here the indicators/metrics (e.g. GHG emissions) referenced in the framework. Include only	Please spell out the overall objective pursued in the selected framework/s (e.g.	Please capture here any explanations regarding the choice of topics, indicators and objectives
	(please select)					

Welcome

Navigation

My Parameters

Impact Area 1

Dashboard

Impact Radar

Interlinkages Map

Data IN-Context

Data IN-Identification

Institutional Banking/Assessment Module

Assessment per Impact Area – Baselines and Targets (Practice & Impact)

a. Overview of sectors and impact associations

SECTORS					IMPACT ASSOCIATIONS					
ISIC Industry Classification	My sectors	Proportion of portfolio (total)	Proportion of portfolio (general purpose)	Proportion of portfolio (dedicated)	Type of impact association	Priority sectors as per PRB Guidance on Resource Efficiency and Circular Economy target-setting	EU Taxonomy	Common human rights violations?	Biodiversity and healthy ecosystems threats?	Circular Economy business model category (if applicable)
<i>This column shows the sectors under analysis, as been validated in the 'my parameters' worksheet</i>	<i>If you previously provided your internal sector nomenclature for the sectors under review, this column</i>	<i>This column shows the % of the portfolio that each sector represents.</i>	<i>This column shows specifically the % of the portfolio in general purpose products for each sector</i>	<i>This column shows specifically the % of the portfolio in dedicated</i>	<i>This column shows the type of impact association between each sector and the</i>	<i>This column shows whether the sectors are priority sectors as per the PRB thematic target setting</i>	<i>This column shows whether the sectors are eligible sectors as per the EU</i>	<i>This column shows whether the sectors are key sectors for common human rights violations</i>	<i>This column shows whether the sectors are key negative sectors for biodiversity and healthy ecosystems</i>	<i>Use this column to capture the applicable circular economy business model/s</i>
All selected sectors		87.60%	87.60%	0.00%		N/A	N/A	N/A	N/A	N/A
107 Manufacture of other food products		6.67%	6.67%			X				
1074 Manufacture of macaroni, noodles, couscous and similar farinaceous products		1.33%	1.33%			X				
1101 Distilling, rectifying and blending of spirits		0.13%	0.13%			X				
351 Electric power generation, transmission and distribution		13.33%	13.33%				X		Waterbodies, Species, Habitat	
F Construction		13.33%	13.33%			X				
H Transportation and storage		0.67%	0.67%						Air, Soil, Species, Habitat	

Sectors under review, volumes within the portfolio and type of impact association

Priority sectors as per PRB guidance and EU Taxonomy eligible sectors

Red flags

Institutional Banking/Assessment Module

Assessment per Impact Area – Baselines and Targets (Practice & Impact)

2. BASELINES AND TARGETS (PRACTICE & IMPACT)

b. Practice

i. Portfolio composition & financial flows

Sectors	General Purpose				
	Proportion of portfolio (default indicator)				
ISIC Industry Classification	Baseline	Baseline year	Target	Target year	Comments
<i>This column shows the sectors under analysis, as validated in the 'my'</i>	<i>This column shows the % of the portfolio</i>	<i>Please specify the year of the</i>	<i>Use this column to indicate your</i>	<i>Use this column to indicate your</i>	<i>Use this column to capture</i>
All selected sectors	87,60%	N/A	N/A	N/A	N/A
107 Manufacture of other food products	6,67%				
1074 Manufacture of macaroni, noodles, soups and similar	1,33%				

ii. Client engagement

Sectors	Data collection					
	Indicator	Baseline	Baseline year	Target	Target year	Comments
<i>This column shows the sectors under analysis, as validated in the 'my'</i>	<i>Use this column to capture relevant</i>	<i>Use this column to capture your</i>	<i>Please specify the year of the</i>	<i>Use this column to indicate your</i>	<i>Use this column to indicate your</i>	<i>Use this column to</i>
Cross-cutting	Total weight or volume	1,500,000 t	2022	1,000,000 t	2026	
107 Manufacture of other food products						
1074 Manufacture of macaroni, noodles, soups and similar						

iii. Internal policies & processes :

Sector/theme policies					
Indicator	Baseline	Baseline year	Target	Target year	Comments
<i>Use this column to</i>	<i>Use this column to</i>	<i>Please specify</i>	<i>Use this column</i>	<i>Use this column</i>	<i>Use this</i>
Description of the man	High level assessment	2022	Expanded risk disc	2023	

iv. Advocacy & partnerships :

Proactive advocacy efforts					
Indicator	Baseline	Baseline year	Target	Target year	Comments
<i>Use this column to</i>	<i>Use this column to</i>	<i>Please specify</i>	<i>Use this column</i>	<i>Use this column</i>	<i>Use this</i>
(1) List of priority raw mat	No disclosure on colle	2022	Disclose combined	2025	

PRACTICE:

Assess current practice & set targets; 4 categories of actions to manage impacts may be considered

Red flags & Interlinkages

RED FLAGS	Human Rights	Impact areastopics
	Biodiversity & Healthy Ecosystems	N/A
		Waterbodies,Air,Soil,Species,Habitat,
INTERLINKAGES	Positive interlinkages	Impact areastopics
	Negative Interlinkages	Natural disasters,Health & safety,Water,Food,Energy,Healthcare & sanitation,Sector diversity,Climate stability,Waterbodies,Air,Soil,Species,Habitat,Resource intensity,Waste
		Flourishing MSMEs

Sector Red Flags & Interlinkages will automatically display

c. Impact

SECTORS	Baseline									
	Indicator (e.g. GHG emissions)	Metric (e.g. metric tonnes)	Measurement methodology (e.g. FACTA)	Year under analysis: (please specify →)		2021	Previous year: (optional →)		2020	Comments
ISIC Industry Classification				Performance value in 2021	Sector coverage	Value chain coverage	Performance value in 2020	Sector coverage	Value chain coverage	
<i>This column shows the sectors under</i>	<i>Use this column to capture</i>	<i>If applicable, use this</i>	<i>If applicable, use this column to</i>	<i>Use this column to capture your</i>	<i>Please indicate %</i>	<i>Please specify the</i>	<i>Use this column to</i>	<i>Please indicate %</i>	<i>Please specify the</i>	<i>Use this column to</i>
Cross-cutting	Proportion of dom	Percentage (%)		75%	200%	2	88%	100%	100%	
107 Manufacture of other food products										
1074 Manufacture of macaroni, noodles,										

IMPACT: Capture baseline and set targets using impact indicators

Welcome

Navigation

My Parameters

Impact Area 1

Dashboard

Impact Radar

Interlinkages Map

Data IN-Context

Data IN-Identification

Institutional Banking/Assessment Module

Assessment per Impact Area – Action Plan

3. ACTION PLAN

a. Circularity

Practice

Actions	Indicator	Target	Target year	Responsible departments & business lines	Data Analytics <i>What data systems are needed?</i>	Human Resources <i>What human resources are needed? Are there any capacity-building needs?</i>	Comments
Portfolio composition & financial flows	Proportion of portfolio (default indicator)	decrease	2030				
	Proportion of portfolio (default indicator)	increase	2030				
Client engagement	Total weight or volume of materials	1,000,000 t	2026				
	(1) Total energy consumed, (2)	(1) 5,000,000 GJ (2) 10% (3) 20%	2030				
	Percentage of new suppliers that were	0,6	2025				
	Percentage of Tier 1 supplier facilities	(a) 50% (b) 40%	2025				
Internal policies & processes	Description of the management of Description of waste and hazardous	Expanded risk disclosure on Expanded disclosure	2023				
Advocacy & partnerships	(1) List of priority raw materials; for each priority raw material:	Dislosures combined e of market le					

b. Red flags & Interlinkages

Red flags-Practice

Red flags		Practice		
		Portfolio composition & financial flows	Client engagement	Internal policies & processes
Human rights	N/A	The risk of negative impacts to these areas/topics increases if sectors driving these impact associations (see above)	N/A	N/A
Biodiversity & Healthy Ecosystems	Waterbodies,Air,Soil,Species,Habitat		N/A	N/A

Interlinkages-Practice

Interlinkages		Practice		
		Portfolio composition & financial flows	Client engagement	Internal policies & processes
Positive interlinkages	Natural disasters,Health & safety,Water,Food,Energy,Healthcare	N/A	N/A	N/A
Negative interlinkages	Flourishing MSMEs	N/A	N/A	N/A

Impact

Indicator	Metric	Long-term target	Long term target year	Intermediate target	Intermediate target year
Proportion of domestic and industrial	Percentage (%)	1	2025	0,95	2024
Number of (1) commissioned	Number	(1) 272 (2) 0	2025	(1) 230 (2) 32	2024

Gathers all the information provided previously on your approach to managing red flags and interlinkages

Red flags-Impact

Red flags		Impact
Human rights	N/A	N/A
Biodiversity & Healthy Ecosystems	Waterbodies,Air,Soil,Species,Habitat	N/A

Interlinkages-Impact

Interlinkages		Impact
Positive interlinkages	Natural disasters,Health & safety,Water,Food,Energy,Healthcare	N/A
Negative interlinkages	Flourishing MSMEs	N/A

Institutional Banking/Assessment Module

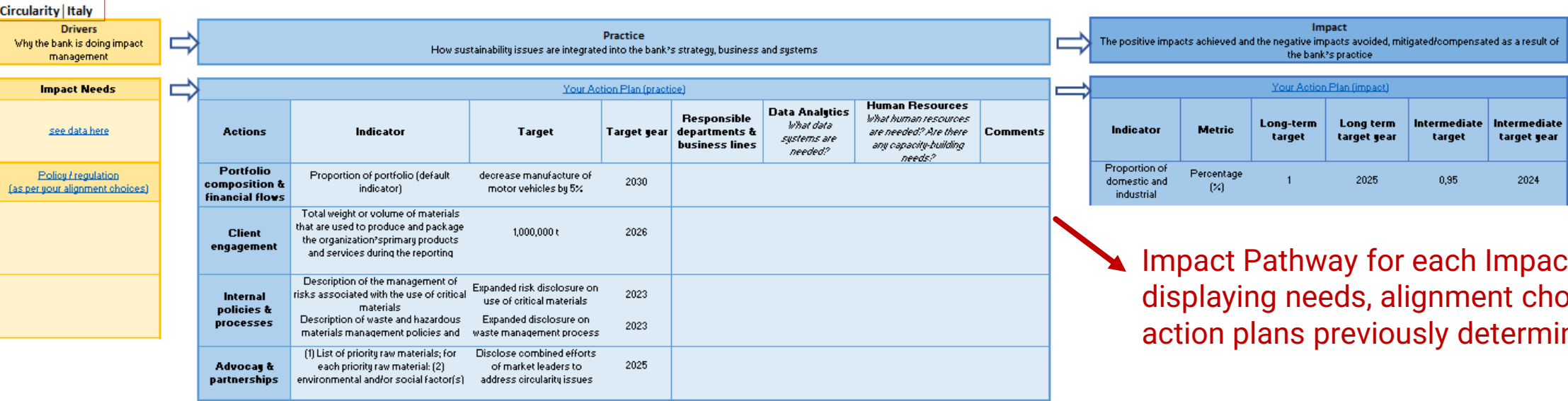
Dashboard

Focus and scope of the assessment

Impact areas/topics →*	Circularity	Climate stability	Biodiversity & healthy ecosystems	Livelihood	Energy
<i>*areas/topics in italics are interlinked areas/topics</i>					
Geographies →	Italy	Italy	Italy	Italy	Italy
% of associated sectors covered →	87,60%	60,00%	0,00%	0,00%	0,00%
Scope of assessment → (practice / impact)	Portfolio composition & financial flows, Client	Portfolio composition & financial	N/A	N/A	N/A
Scope of target-setting → (practice / impact)	Portfolio composition & financial flows, Client	N/A	N/A	N/A	N/A

Overview of your impact assessment and target-setting, including thematic and geographic scope, as well as portfolio and practice/impact coverage

2. Impact pathway per impact/area topic and geography



Impact Pathway for each Impact Area/Topic, displaying needs, alignment choices and the action plans previously determined

Resources

Where to find the Modules and more

All Resources are freely available on:
<https://www.unepfi.org/impact/positive-impact/>



Find the Impact Protocol [here](#)



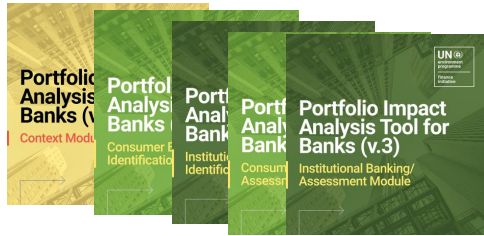
Find the Interactive Guidance [here](#)



Find the Case studies [here](#)



Find the Target Setting Guidance [here](#)



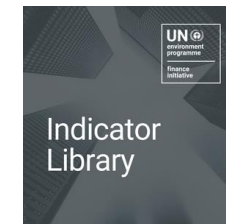
Find the Tool Modules, User Guides and Demos [here](#)



Find the Impact Radar [here](#)



Find the Sector-Impact Map [here](#)



Find the Indicator Library [here](#)

Contacts



PRB requirements: maria.sosataborda@un.org

Tool & resource helpdesk: costanza.ghera@un.org, alexander.stopp@un.org

Workshops: gabor.gyura@un.org

Read-across from PRB to the IMP 'Actions of Impact Management'

The Impact Management Platform is a collaboration between leading providers of public good standards and guidance for managing sustainability impacts.

Through the Platform, partnering organisations aspire to:

- clarify the meaning and practice of impact management;
- work towards interoperability and fill gaps as needed; and
- have coordinated dialogue, as appropriate, with policymakers.

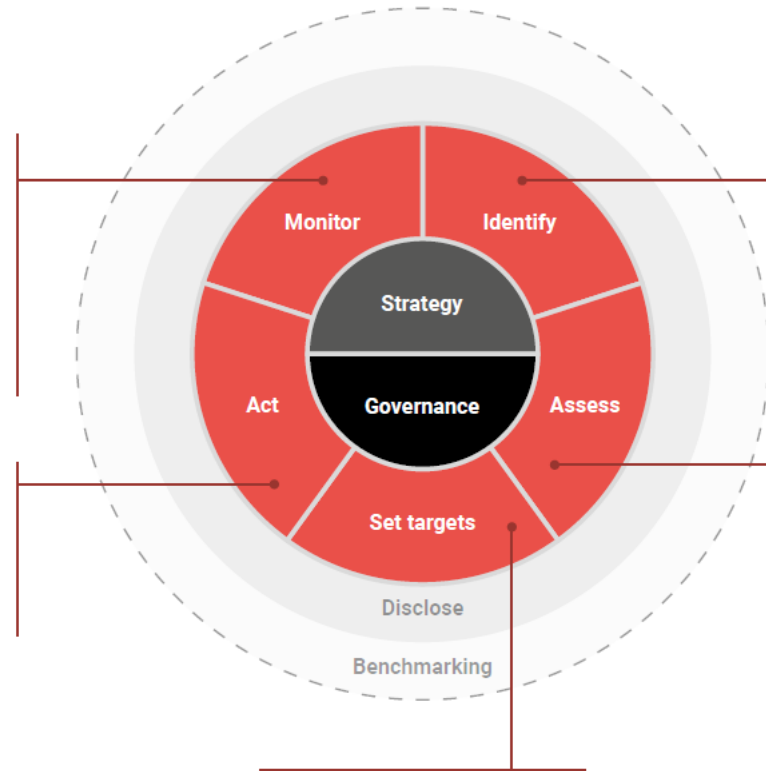
impactmanagementplatform.org/

Framework section 2.3 Target implementation and monitoring (Key Step 2)

[...] Show that your bank has **implemented the actions it had previously defined** to meet the set target. [...] using the indicators and KPIs to monitor progress you have defined under 2.2.

Framework section 2.2 Target Setting (Key Step 2)

d) Action plan: **which actions including milestones have you defined to meet the set targets?** Please describe.



Framework section 2.1 Impact Analysis (Key Step 1)

Show that your bank has performed an impact analysis of its portfolio/s to **identify its most significant impact areas** and determine priority areas for target-setting. [...]

Framework section 2.1 Impact Analysis (Key Step 1)

d) Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest **actual positive or negative impacts?** Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank's context. [...]

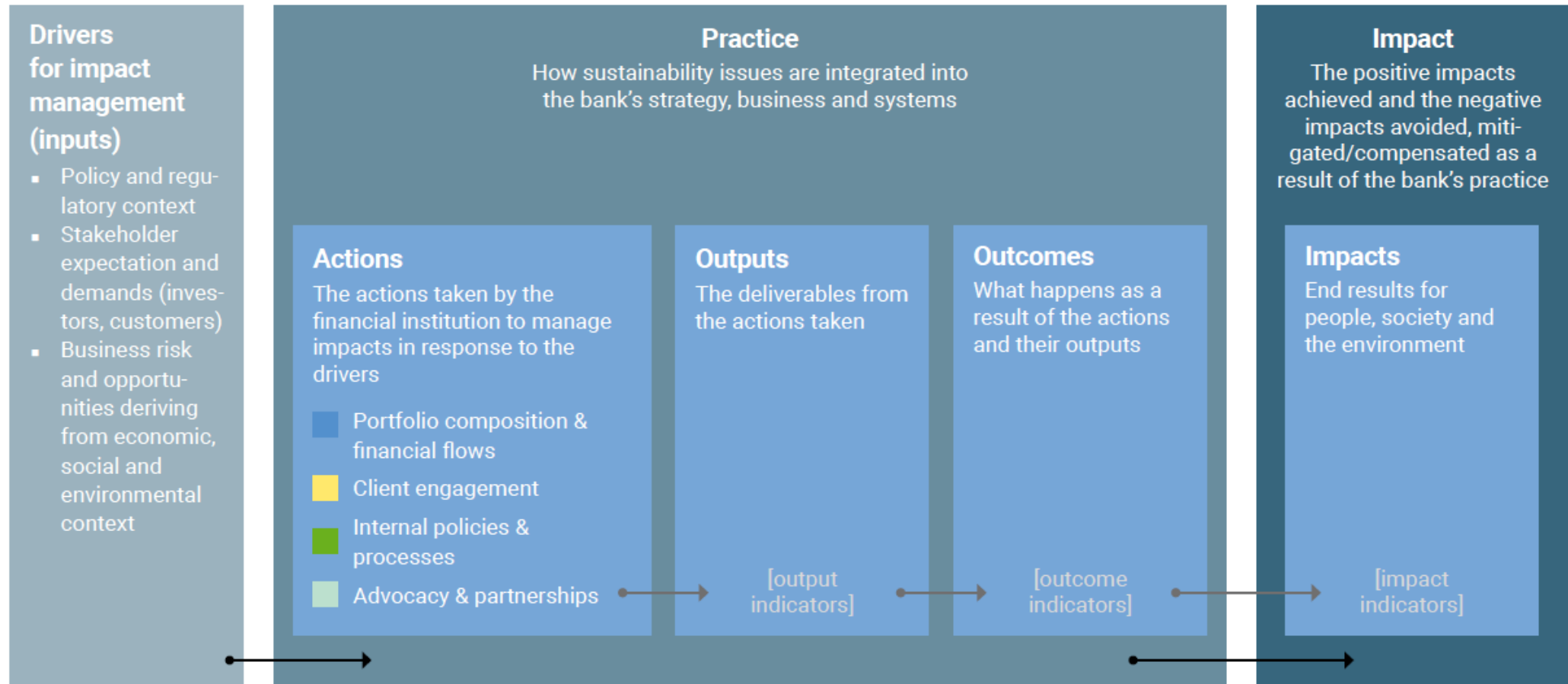
Framework section 2.2 Target Setting (Key Step 2)

Show that your bank has set and published a minimum of two **targets which address at least two different areas of most significant impact that you identified in your impact analysis.**

The targets have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART). [...]

What are sustainability impacts and why manage them?

Impact Management Theory of Change/Impact Pathway for Banks



Reference materials:

The DNA to internalize the methodology in your systems



Level 3 Name (i.e. ISIC Group)	Level 4 Name (i.e. ISIC Class)	Level 5 Name (i.e. ISIC Key sectors)	ImpactType	Conflict	Conflict C	Modern slavery	Modern slavery C
anim Growing of non-per-Growing of cereals (except rice)	key positive	Positive					
anim Growing of non-per-Growing of cereals (except rice)	key negative	Negative				2 Agriculture is a key contributor	
anim Growing of non-per-Growing of rice	key positive	Positive					
anim Growing of non-per-Growing of rice	key negative	Negative				2 Agriculture is a key contributor	
anim Growing of non-per-Growing of vegetables and mel	key positive	Positive					
anim Growing of non-per-Growing of vegetables and mel	key negative	Negative				2 Agriculture is a key contributor	
anim Growing of non-per-Growing of sugar cane	key positive	Positive					
anim Growing of non-per-Growing of sugar cane	key negative	Negative				2 Agriculture is a key contributor	
anim Growing of non-per-Growing of sugarcane	key negative	Negative					



Impact Radar

A compilation of Impact Areas and Topics across the three pillars of sustainable development – operationalises the SDGs for holistic impact management

Mappings

*Positive and negative associations between sectors and Impact Areas and Topics

*Key sectors (positive and negative)

*Interlinkages

Indicator Library

A compilation of impact-related indicators and metrics drawing from a variety of sources, including disclosure frameworks, impact Investor and development bank resources, and jurisdictional taxonomies