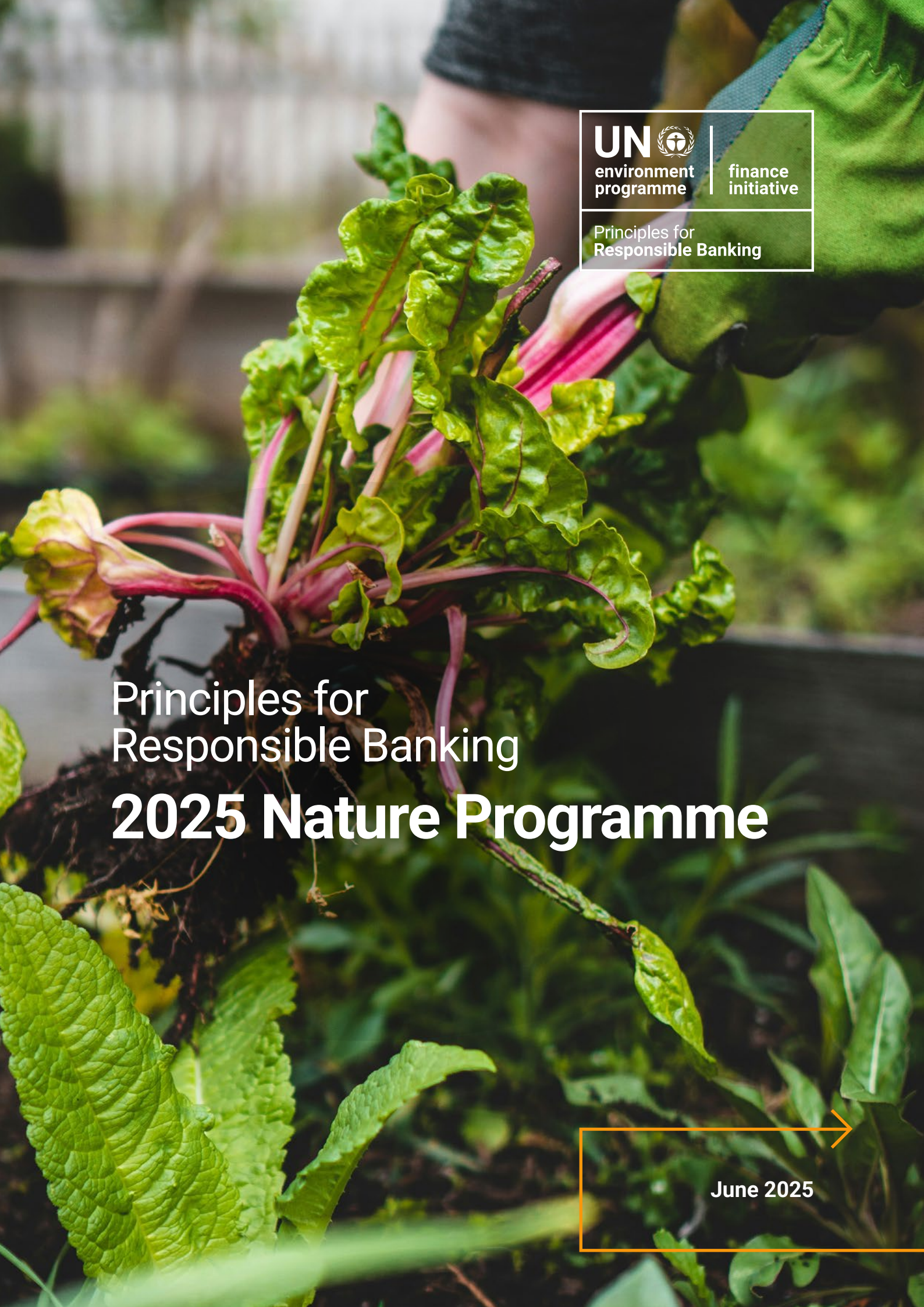




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Principles for
Responsible Banking

Principles for
Responsible Banking

2025 Nature Programme

June 2025

UNEP FI supports its nearly 400 member banks, across over 90 countries, to shift lending, financing, and investment portfolios, in alignment with the Principles for Responsible Banking (PRB). Nature—including biodiversity, deforestation, water, and pollution—has been identified by UNEP FI as one of [four key priorities](#) for the global responsible banking sector.

UNEP FI encourages its members to [assess, develop strategy, and take action](#) on nature through portfolio-wide targets and associated implementation in support of established policy goals and other relevant Multilateral Environmental Agreements (e.g., Global Biodiversity Framework, Paris Agreement, BBNJ, plastics treaty). We are dedicated to accelerating learning on key nature topics by bringing people together to co-create practical guidance and foster peer-to-peer exchange, turning knowledge into collective action.

Nearly half of UNEP FI’s banking members are already engaging with our nature-focused initiatives—recognizing that nature loss poses a material financial risk. We invite the remainder of our membership to join this growing movement as UNEP FI continues to catalyze banks to take action and to support effective management of nature-related risks across the sector.

UNEP FI’s Nature Programme in 2025 includes

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For those interested in participating in or learning more about any of these activities, please contact our Nature and Banking focal point [Sam Burke](#).

Learning & education

Join a growing community of banks committed to turning nature impact into strategic insight. Our programmes are designed to build knowledge, strengthen capacity, and spark collaboration through hands-on workshops and peer learning. This is an opportunity to connect, learn, and lead on nature action.

- **PRB Nature Learning Series for Banks:** This webinar series acts as a learning opportunity for PRB banks to address nature-related challenges and opportunities. These sessions enable banks to accelerate their learning on nature in an easy and digestible format. The sessions are recommended for all members of a bank, including group sustainability, risk professionals, and front-line colleagues, among others. The community's sessions are convened every two months. Access the members' online space [here](#).
- **PRB Nature Regional Capacity Building Programme:** These workshops are practical, hands-on sessions offering banks regional insights and support in applying the [PRB Nature Target Setting Guidance](#). They cover topics such as strategy, governance, policies and nature-related finance. PRB members can find recordings of all past sessions, as well as announcements of upcoming sessions, [here](#). There are also regional communities of practice, for which details can be found within the "Nature workstreams and communities of practice" section.
- **UNEP FI Risk Centre:** Exploring nature-related risk, including physical risk, reporting, and scenarios, the [Risk Centre](#) covers integrated climate and nature-related risks and builds on the previous TCFD and TNFD pilots. It provides banks with tailored assistance in assessing and managing nature-related risks, focusing on deep-dive topics that include data and tools, risk quantification assessments, nature scenarios, and disclosures. To apply for the Risk Centre Research Programme, please complete this [application form](#) and send it to unepfi-riskcentre@un.org.
- **ENCORE Capacity Building:** The [ENCORE partnership](#) continues to offer training opportunities on using ENCORE for nature-related dependency and impact assessments, as well as for informing TNFD-aligned reporting, with a focus on financial institutions in Colombia, Peru, South Africa, and Indonesia. Through a project supported by the Swiss State Secretariat for Economic Affairs (SECO), the partnership also provides country-specific support, including secondment opportunities, particularly in Colombia and Peru. If your bank is headquartered in one of these countries and interested in ENCORE-related capacity building, please contact the Secretariat.

- **Nature Reporting Preparer Forums:** In collaboration with the Principles for Responsible Investment (PRI) and the World Business Council for Sustainable Development (WBCSD), UNEP FI will support banks, insurers, investors, and real economy actors in preparing for nature-related disclosures, aligned with the TNFD recommendations. There are four cohorts planned—three in Latin America and the Caribbean (one each in Portuguese, Spanish, and English) and one in APAC (English). Contact the Secretariat if your bank is headquartered in one of these regions and you are interested in joining.
- **Investing with Nature—Exploring Investment Opportunities Across Ecosystem:** This webinar series helps financial institutions discover practical ways to invest in Nature-based solutions across key ecosystems. Details can be found [here](#).

Online training

Our online training courses are tailored to equip member banks with the latest scientific knowledge and practical skills needed to navigate nature-related issues. These interactive courses are designed to empower banks with in-depth knowledge and actionable strategies to integrate nature considerations into banking practices.

- **PRB Academy:** The [PRB Academy](#) has two interactive online modules designed to provide introductory and in-depth knowledge and practical skills relevant to nature in banking. Both are available in English, French, and Spanish. The Nature courses include:
 1. Introduction to Nature and Responsible Banking; and
 2. Applying Nature-Responsible Banking under the PRB Academy—both are available in English, French and Spanish.
- **Deforestation-related Risks and Opportunities:** UNEP's Climate Finance Unit offers [dedicated training](#) to support UNEP FI member banks in learning practical methodologies and tools for deforestation-related risk and opportunities assessment and management through four interactive online sessions.

Nature workstreams and communities of practice

These UN-convened workstreams and communities of practice provide a platform for member banks and knowledge partners to co-develop knowledge products (e.g., guidance, report, and tool) and to allow members to share their experiences and best practices in addressing nature-related challenges and opportunities.

- **Nature Community of Practice:** Following the completion of the PRBs core set of nature publications—[PRB Nature Target-Setting Guidance](#), [PRB Nature Sector Action Guidance](#), and PRB Nature Impact Targets¹—this community of practice will focus on supporting members as they work to implement published guidance and take meaningful action on nature. This community of practice will specifically be focused on allowing members to share their experiences and best practices in addressing specific nature-related challenges and opportunities with banking peers; partners across the ecosystem of nature will be invited to support on an ad-hoc basis.

Region specific communities of practice are available in Latin America & the Caribbean and in North America.

- **Circular Economy & Nature Nexus workstream:** Building on previous work on supporting banks in operationalizing the nexus between circular economy and climate, this workstream explores how circular economy principles can help address nature-related risks, impacts, dependencies, and opportunities in terrestrial, freshwater and marine ecosystems.
- **Circular Economy Community of Practice:** This is a collaborative platform to support financial institutions in their circular economy journey by bridging the gap between theory and practice. This initiative provides key concepts, practical guidance, and multi-stakeholder collaboration to drive shared learning, innovation, and scale up circular economy financing by enabling financial institutions to integrate circular principles into their strategies and action plans and drive systemic change.
- **Pollution workstream:** UNEP FI's Pollution workstream is developing practical guidance for banks to integrate pollution considerations into their strategies, lending, and risk management processes—including a focus on nature. By addressing the links between pollution, climate, nature and social impacts, the Workstream aims to help banks mitigate pollution related risks and accelerate progress towards sustainability goals.
- **Client & Customers workstream:** Building upon engagement with the real economy and UNEP FI's Clients & Customers workstream, the nature team will be working to develop tools to support banks throughout their clients and customers engagement processes on nature related topics.

¹ Expected release in August 2025



Individual support

Office hours: PRB Banks planning to set nature-related targets can schedule one-on-one time with UNEP FI's nature experts for personalized support and feedback as it relates to implementation of the banks nature strategy.

Nature impact targets pilot: Is your bank interested in setting nature impact targets? Join a pilot group on nature impact. The pilot will be based on a discussion paper that a workstream of banks has been producing in collaboration with UNEP WCMC, outlining an approach to setting nature impact targets. As a part of the pilot, banks will be supported as they work through an approach towards setting nature impact targets.



Access recent UNEP FI guidance and resources on nature

- **[Nature in the Boardroom](#)**: This report offers guidance to help boards and management of financial institutions navigate these complexities by providing a clear approach for identifying, managing, and reporting on nature-related risks and opportunities. This enables them to effectively integrate these considerations into governance and strategic decision-making within their organizations. Additionally, a helpful blueprint is included, outlining key actions and objectives aimed at integrating nature-related considerations into the core of executive leadership.
- **[PRB Nature Target-Setting Guidance](#)**: This guidance provides a comprehensive framework for banks to begin to take actions and set practice targets—or targets focused on a bank’s own actions, rather than the impact of those actions—in line with the objectives of the Global Biodiversity Framework (GBF) and includes 18 case studies on existing practices from PRB banks.
- **[Nature Impact Target Setting for Banks](#)**: This publication intends to solicit feedback from the banking sector regarding a proposed working approach for banks to set impact targets for nature—targets that aim to achieve an improvement in the state of nature through a set reduction of pressures across a bank’s lending, investing, and underwriting activities. This is being considered preliminary guidance, as this approach is untested and is intended to spur discussion amongst the financial sector regarding the approach’s feasibility, its limitations and challenges, and possible solutions to overcome the stated challenges.
- **[Sector Action Guidance for Nature—Getting Started in the Agricultural, Forestry and Mining Sector](#)**: This guidance aims to translate the recommendations from the [PRB Nature Target-Setting Guidance](#) into practical, sector-specific actions. The Guidance is aimed to empower banks in their risk mitigation efforts across six key commodities, namely bauxite, copper, cattle, wood, soy and palm oil. In doing so, it complements existing sector action guides, such as those developed by the Taskforce for Nature Related Financial Disclosure (TNFD), making it easier for banks to include nature in client dialogues and policies.
- **[Accountability for Nature—Comparison of Nature-related Assessment and Disclosure Frameworks and Standards](#)**: This report provides an overview of the key methodological and conceptual trends among the private sector assessment and disclosure approaches on nature-related issues. It provides comparative research on seven leading standards, frameworks and systems for assessment and disclosure on nature-related issues.
- **[Navigating Nature-related Regulations for Banks—Mapping the Policy Landscape](#)**: This report is the first of its kind in providing an overview for banks to understand the

latest regulatory developments on nature-related issues, and for government policy-makers to consider ways to promote coherent and effective nature-related policies for the banking sector.

- **[Unboxing Nature-Related Risks](#)**: This report presents the results of an extensive global pilot testing led by UNEP FI to test the draft TNFD Framework and includes practical case studies from financial institutions that assessed the applicability of the draft TNFD framework for selected high-impact sectors. To read more about UNEP FI's second cohort of deep-dive pilots conducted between May and June 2023, assessing climate-nature integrated reporting and nature scenarios, access it [here](#).
- **[Turning the Tide](#) and [Diving Deep](#)**: These guidance documents developed by UNEP FI's Sustainable Blue Economy Finance Initiative provide financial decision-makers across banking, insurance and investment with a science-based and actionable tool-kit, focusing on social and environmental impacts, risks and recommendations on how to finance the transition to sustainability within seafood, shipping, ports, marine and coastal tourism, marine renewable energy, coastal infrastructure and solid waste management. Additional sectors covered in separate briefings include [deep-sea mining](#), [dredging and marine aggregate extraction](#), and [offshore oil and gas](#).
- **[Ocean Investment Protocol](#)**: The Ocean Investment Protocol is a framework for financial institutions, policy makers and industry leaders to lead the growth of the sustainable ocean economy to achieve Sustainable Development Goal 14—Life Below Water—and other related SDGs. By managing risks and capturing opportunities, these stakeholders have a central role to play—individually and collectively—to make the transition to a strong and innovative sustainable ocean economy that ensures the health of our oceans. The Protocol was launched as a partnership between the UN Global Compact and UNEP FI's [Sustainable Blue Economy Finance Initiative](#).
- **[Setting Sail—Target setting in the Sustainable Blue Economy](#)**: This guide helps banks, insurers and investors understand the process and resources needed to set their own targets in the sustainable blue economy. UNEP FI has developed this manual to support financial institutions in implementing the [Turning the Tide](#) and [Diving Deep](#) sector guidance, and it builds from UNEP FI's Impact Tool as well as other relevant frameworks in the space (including the TNFD).
- **[Bonds to Finance the Sustainable Blue Economy—A Practitioner's Guide](#)**: This guidance, developed by the IFC, UNEP FI, ICMA, UN Global Compact and the ABD, provides market participants with clear criteria, practices, and examples for “blue bond” lending and issuances.
- **[Driving Finance for Sustainable Food Systems—A Roadmap to Implementation for Financial Institutions and Policy Makers](#)**: This report provides guidance on how financial institutions can support sustainable food systems through impact management, risk mitigation, and financial innovation.

Access the UNEP FI Nature publication page [here](#) for additional guidance materials and research on nature.

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UNEP Finance Initiative (UNEP FI) brings together a large network of banks, insurers and investors that catalyses action across the financial system to deliver more sustainable global economies.

For more than 30 years the Initiative has been connecting the UN with financial institutions from around the world to shape the sustainable finance agenda establishing the world's foremost sustainability frameworks that help the finance industry address global environmental, social and governance challenges.

Convened by a Geneva, Switzerland-based secretariat, more than 500 banks and insurers with assets exceeding USD 100 trillion are individually implementing UNEP FI's Principles

unepfi.org

for Responsible Banking and Principles for Sustainable Insurance. Financial institutions work with UNEP FI on a voluntary basis to apply the sustainability frameworks within their industries using practical guidance and tools to position their businesses for the transition to a sustainable and inclusive economy.

Founded in 1992, UNEP FI was the first initiative to engage the finance sector on sustainability. Today, the Initiative cultivates leadership and advances sustainable market practice while supporting the implementation of global programmes at a regional level across Africa & the Middle East, Asia Pacific, Europe, Latin America & the Caribbean and North America.



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UN Environment Programme Finance Initiative