



SERIE

Diálogos sobre la implementación de los Principios de Banca Responsable en LAC

First PRB report

Supporting material (English version)



Summary

- 1. Principles for Responsible Banking**
- 2. The importance of transparency**
- 3. Reporting on PRB implementation**
- 4. A perspective from an expert – GRI**
- 5. A perspective from practitioners: Banco Galicia (Argentina)**
- 6. A perspective from practitioners: Banco Guayaquil (Ecuador)**
- 7. Appendix: Key resources**

The PRB are designed to guide banks in the strategic alignment of their business with the ESG agenda



PRINCIPLE 1 ALIGNMENT

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.



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.



PRINCIPLE 3 CLIENTS & CUSTOMERS

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.



PRINCIPLE 4 STAKEHOLDERS

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.



PRINCIPLE 5 GOVERNANCE & CULTURE

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.



PRINCIPLE 6 TRANSPARENCY & ACCOUNTABILITY

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

The Guidance Document provides an example implementation of the Principles

Guidance Document

- Demonstrates the steps taken by a fictitious signatory bank to implement the Principles over **4 years**
- Establishes the focus given for **each Principle**
- Includes examples of **target setting**

EXAMPLE IMPLEMENTATION OF THE PRINCIPLES

The following is an example of the steps taken by a fictitious signatory bank. Its purpose is to provide guidance on the steps a bank can take to implement the Principles. It is not binding or prescriptive.

1st Year of Implementing the Principles

Understanding where the bank stands and making a plan

P.30

2nd and 3rd year of Implementing the Principles

Developing the bank's foundation

P.31

Examples of target setting

P.32

4th Year of Implementing the Principles

Build on the foundation

P.34

<https://www.unepfi.org/wordpress/wp-content/uploads/2019/09/PRB-Guidance-Document-Final-19092019.pdf>

Examples for the first year: understanding where the bank stands and making a plan



PRINCIPLE 1 ALIGNMENT

The bank works to get an understanding of what objectives established in relevant frameworks are specific important to the society in which it operates and starts to develop an understanding of how it can strategically contribute to society's priority goals and challenges.



PRINCIPLE 2 IMPACT & TARGET SETTING

The bank undertakes an impact analysis of its portfolio to identify its significant impacts (both positive and negative).



PRINCIPLE 3 CLIENTS & CUSTOMERS

The bank assesses how clients engaged in sectors and activities associated with significant impacts could transition towards more sustainable and resilient business models. This assessment helps the bank plan how it can support its clients in their transition.



PRINCIPLE 4 STAKEHOLDERS

The bank undertakes a stakeholder mapping exercise to identify key external stakeholders and starts developing a stakeholder engagement strategy, which details its relevant stakeholders, what to engage them on, who engages them, how, and when.



PRINCIPLE 5 GOVERNANCE & CULTURE

The bank considers whether its governance structure is adequate for supporting implementation of the Principles.



PRINCIPLE 6 TRANSPARENCY & ACCOUNTABILITY

Within 18 months, the bank communicates its progress considering the Reporting and Self-Assessment Template in its public reporting.

Summary

1. Principles for Responsible Banking

2. The importance of transparency

3. Reporting on PRB implementation

4. A perspective from an expert – GRI

5. A perspective from practitioners: Banco Galicia (Argentina)

6. A perspective from practitioners: Banco Guayaquil (Ecuador)

7. Appendix: Key resources

Why it is important to report?

Public disclosure enables the assessment of your bank's contribution to society and the progress it is making. As a consequence, it:



The PRBs define that banks must be transparent about their contribution to society's goals



Banks should:

- Provide information on their implementation of the Principles of Responsible Banking
- Publish their significant positive and negative impact
- Align disclosures with the requirements of sustainability disclosure frameworks

Summary

1. Principles for Responsible Banking

2. The importance of transparency

3. Reporting on PRB implementation

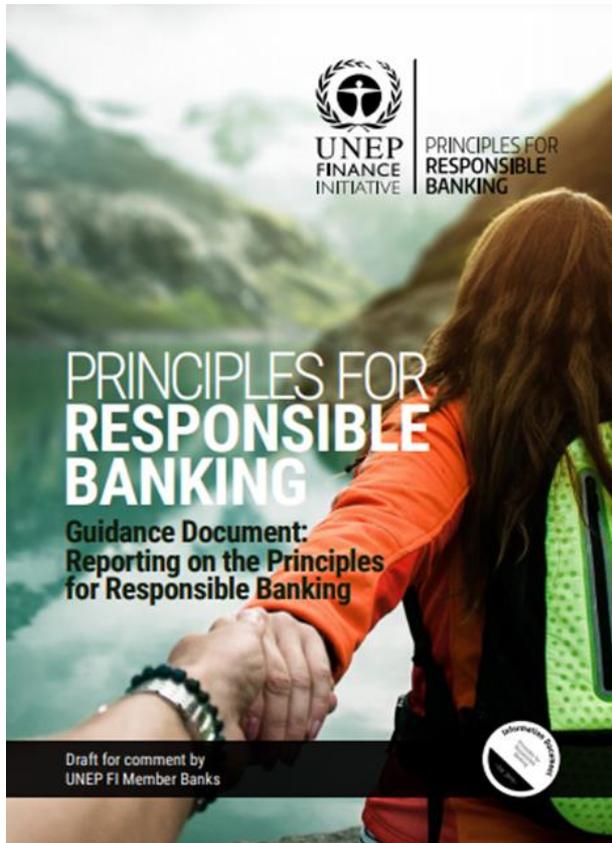
4. A perspective from an expert – GRI

5. A perspective from practitioners: Banco Galicia (Argentina)

6. A perspective from practitioners: Banco Guayaquil (Ecuador)

7. Appendix: Key resources

UNEP-FI has developed a specific Guide on transparency and reporting



<https://www.unepfi.org/wordpress/wp-content/uploads/2020/12/PRB-Reporting-Guidance-Document.pdf>

The draft version of the Guide is available for consultation and serve to specifically guide signatories with their reports on PRB, including:

Frequently asked questions related to PRB reporting

Guidance on integrating PRB reporting with GRI disclosure requirements

Example of how to complete the Reporting and Self-Assessment Template

There are different PRB requirements for reporting and transparency

1

When

Within 18 months of becoming a signatory and every year thereafter

2

How

Report progress using the Reporting and Self-Assessment Template

3

Where

Use existing public reports and align with other disclosure frameworks

4

Assurance

Carry out a limited assurance of your self-assessment

There are different PRB requirements for reporting and transparency

1

When

Within 18 months of becoming a signatory and every year thereafter

2

How

Report progress using the Reporting and Self-Assessment Template

3

Where

Use existing public reports and align with other disclosure frameworks

4

Assurance

Carry out a limited assurance of your self-assessment

Banks are required to disclosure within the first 18 months of becoming a signatory, and every year thereafter



Banks are required to provide information on their implementation of the Principles, in their existing public reporting, **within the first 18 months** of becoming a signatory, and **every year thereafter**.



Based on the report, **UNEP-FI will provide annual feedback** to guide on how your bank can advance in implementing the Principles.

In 2021, banks will also answer the "Collective Progress".

Reports will be available on the following page:
<https://www.unepfi.org/banking/bankingprinciples/signatories/>

There are different PRB requirements for reporting and transparency

1

When

Within 18 months of becoming a signatory and every year thereafter

2

How

Report progress using the Reporting and Self-Assessment Template

3

Where

Use existing public reports and align with other disclosure frameworks

4

Assurance

Carry out a limited assurance of your self-assessment

Banks must report a summary of their progress in implementing the Principles



PRINCIPLE 1
ALIGNMENT



PRINCIPLE 2
**IMPACT & TARGET
SETTING**



PRINCIPLE 3
**CLIENTS &
CUSTOMERS**



PRINCIPLE 4
STAKEHOLDERS



PRINCIPLE 5
**GOVERNANCE &
CULTURE**



PRINCIPLE 6
**TRANSPARENCY &
ACCOUNTABILITY**

It is necessary to complete the Reporting and Self-Assessment Template



Link to access the template:

<https://www.unepfi.org/prb-reporting-and-self-assessment-template/>

Reporting and Self-Assessment Requirements	High-level summary of bank's response (limited assurance required for responses to highlighted items)	Reference(s)/Link(s) to bank's full response/relevant information
--	--	---

Principle 1: Alignment

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.

1.1. Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies in which your bank has operations or provides products and services.

X Bank is a financial services group operating predominantly in Ireland and Russia. We provide products and services in the retail, wealth, corporate and investment banking business areas, which include home loans, vehicle finance, commercial loans (to mainly the energy (technologies financed include natural gas, coal and oil-fired power stations, solar and wind power generation), transport, agriculture, real estate sectors, and loan facilities for project finance), bond issuance, and IPOs, serving retail, SME, large corporate customers, and governments. 55% of our loans are allocated to our customers in Russia, and 45% in Ireland. Retail lending constitutes 35% of the loan book in Ireland, and 40% in Russia, while our corporate lending constitutes 55% and 50% respectively, and lending in our private clients portfolio constitutes 10% in both loan books.

See the section "About X Bank" on p. xx of our 2020 Sustainability Report [Link]

It is necessary to complete the Reporting and Self-Assessment Template



The completed Reporting and Self-Assessment Template should ideally be included in the report where your bank reports on its implementation of the Principles

Provide references/links to where in your public reporting the relevant information on their implementation of the PRB can be found

If there are areas that your bank has not made progress in yet, you can state it, and briefly share plans for how your bank intends to get started

Once your bank's report has been published, send a link to the report to the UNEP FI Secretariat

Banks must report in detail how they undertook the impact analysis



Reporting and Self-Assessment Requirements	High-level summary of bank's response (limited assurance required for responses to highlighted items)	Reference(s)/Link(s) to bank's full response/relevant information
--	--	---

Principle 2: Impact and Target Setting

We will work to 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.

2.1. Impact Analysis:

Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfills the following elements:

- a. **Scope:** The bank's core business areas, products/services across the main geographies that the bank operates in have been as described under 1.1. have been considered in the scope of the analysis.
- b. **Scale of Exposure:** In identifying its areas of most significant impact the bank has considered where its core business/its major activities lie in terms of industries, technologies and geographies.
- c. **Context & Relevance:** Your bank has taken into account the most relevant challenges and priorities related to sustainable development in the countries/regions in which it operates.

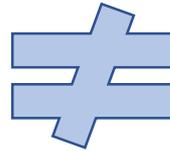
We used x methodology/tool to undertake our impact analysis. We were able to analyse the products, services and activities in the bank's retail and corporate banking portfolios in Ireland and Russia. Our investment banking and asset management business were not covered in the analysis at this stage. The main sectors, industries and technologies we finance across our Ireland and Russia business are energy (constituting 20% of our corporate portfolio across our Ireland and Russia business) (technologies include solar, wind, coal, oil and gas fired power stations), agriculture (15%), commercial real estate (10%), steel (8%), cement (5%) and transport (mainly aviation and shipping) (15%). Project finance constitutes 17%. Our retail portfolio is concentrated in residential real estate (45%), vehicle finance (25%), and unsecured lending (25%).

Through our analysis, we determined that these portfolios were strongly associated with impacts that include climate change (Greenhouse Gas (GHG) emissions), air and water pollution, biodiversity loss and degradation, access to housing, and decent employment.

We were also able to determine that the most relevant challenges and priorities in Ireland included climate change, biodiversity loss and degradation, air pollution, affordable housing, and in Russia, climate change, biodiversity loss and degradation, and decent employment, through a review of a number of international and national resources (including the EU Action Plan, National Climate Action Plan and Programme for Government in Ireland, and Russia's national development goals framework, UN Biodiversity Lab platform, and WHO Global Ambient Air Pollution index), and engagement with xx stakeholders.

See "Impact Analysis" on p. xx of our 2020 Sustainability Report [Link]

Materiality assessment is not the same as undertaking an impact analysis



Materiality



Bank's assessment as a whole
(financial services provider,
employer, client)



Understand the key features for
your stakeholders



Understand the key features for
business strategy

PRB Impact Analysis



Analysis at the portfolio level



Positive, negative, social and
environmental impacts



Define priorities and set
targets

Banks must report in detail how they undertook the impact analysis



Which business areas, countries, sectors were covered?

Description of methodology, process, steps

Description of how your bank linked sectors to specific impacts

References and baselines used

Disclosure of areas of most significant impact

Public consultation: Guidance for banks reporting on impact analysis



Scope	Corporate banking		Retail banking		Investment banking	Asset Management
	50%		30%		10%	10%
	Russia	60%	Russia	40%		
	Ireland	40%	Ireland	60%		

Scale of exposure	Corporate banking		Retail banking		Investment banking	Asset Management
	Electricity generation	20%	Residential real estate	45%	<i>Currently not yet assessed</i>	
	Agriculture	15%	Vehicle finance	25%		
	Transport	15%	SME lending	25%		
	Commercial real estate	10%				
	Wholesale and retail	9%				
	Human health and social work	8%				
	Steel	8%				
	Cement	5%				
	Information and communication	3%				
Manufacturing	3%					
Other	4%					

Extent of the impact	Electricity generation portfolio in Russia	Exposure (%)	Electricity generation mix in Russia
	Natural Gas	60%	54%
	Coal- and oil fired power stations	25%	34%
	Hydro power	10%	6%
	Other renewable sources	3%	0
	Nuclear	0	6%

<https://www.unepfi.org/wordpress/wp-content/uploads/2021/02/Reporting-on-Impact-Analysis-Consultation-Document.pdf>

Banks must report in detail how they undertook the impact analysis



If your bank is still in the process of undertaking its impact analysis at the time of issuing your bank's report, your bank can report on how far it is in its process, and what next steps it will take to complete its analysis.

Banks can access the [Guidance Document on Impact Analysis](#). UNEP-FI will publish a specific Guidance for banks on Impact Analysis.

Your bank must set a minimum of two targets that address at least two of the identified significant impacts. The bank can't set two targets that address the same area of impact.

Where the actual alignment target stretches over more than a few years, it is recommended to set and publish interim targets in two to maximum five-year intervals.

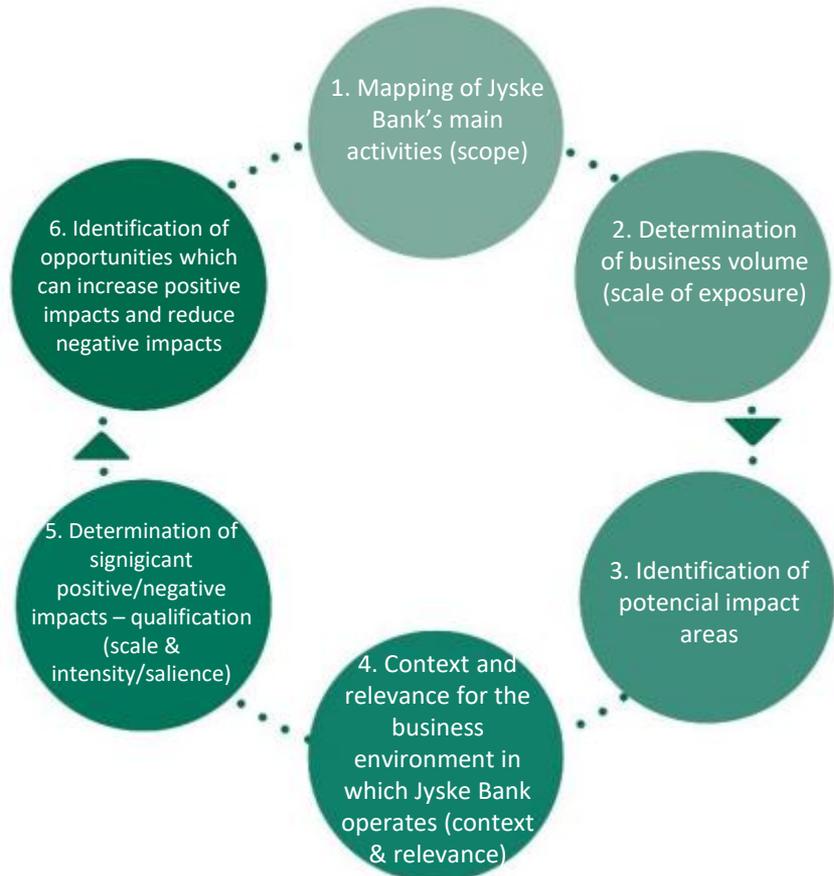
Impact analysis example – Jyske Bank (Denmark)



Jyske Bank (Denmark) undertook an impact analysis of its portfolio after signing the PRB

Climate is the most relevant impact area – both as regards negative and positive impacts – in the context in which Jyske Bank operates

As an impact area, Waste will require further analysis



More information on: <https://investor.jyskebank.com/wps/wcm/connect/jbc/6a86d357-34b3-4f84-87a0-5a5d0198265f/impact-analyse-december-2020-en.pdf?MOD=AJPERES&CVID=nqalmFy>

There are different PRB requirements for reporting and transparency

1

When

Within 18 months of becoming a signatory and every year thereafter

2

How

Report progress using the Reporting and Self-Assessment Template

3

Where

Use existing public reports and align with other disclosure frameworks

4

Assurance

Carry out a limited assurance of your self-assessment

Banks must align disclosures with the requirements of sustainability disclosure frameworks



Integrate disclosures relating into existing reporting

If your bank wishes to develop and publish a stand-alone report for parts or all of its reporting on implementing the Principles, it may do so. However, **the suggested approach is to report in your bank's existing reports.**

Align disclosures with the requirements of sustainability disclosure frameworks

Align disclosures with the requirements of sustainability disclosure frameworks commonly used in the banking sector, such as the GRI, Sustainable Accounting Standards Board (SASB), and Integrated Reporting (IR) frameworks. It provides an opportunity for your bank to integrate its reporting.

UNEP-FI developed guidance on integrating the Principles and the GRI



PRB Reporting requirement	GRI	Disclosure	Reporting requirement	Core?	Guiding explanations for how to connect requirements
1.1 Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies in which your bank has operations or provides products and services.	102-1	Name of the organization		Core	There are clear overlaps between the PRB reporting requirement and the GRI disclosure and reporting requirements. Reporting on these elements can easily be integrated.
	102-2	Activities, brands, products, and services		Core	
	102-3	Location of headquarters		Core	
	102-4	Location of operations		Core	
	102-6	Markets served		Core	
	102-7	Scale of the organization	<ul style="list-style-type: none"> i. total number of employees; ii. total number of operations; iii. net sales (for private sector organizations) or net revenues (for public sector organizations); iv. total capitalization (for private sector organizations) broken down in terms of debt and equity; v. quantity of products or services provided. 	Core	
	102-14	Statement from senior decision-maker	A statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy for addressing sustainability.	Core	

UNEP-FI developed guidance on integrating the Principles and the GRI



The guidance suggests on how to integrate both reporting requirements

Areas of similarity between the Principles and the GRI 102 General Disclosures

UNEP-FI will provide guidance on how reporting can be integrated with other frameworks including UN Global Compact and TCFD

Link to access PRB versus GRI:

https://www.unepfi.org/wordpress/wp-content/uploads/2020/12/Draft-Guidance-on-PRB-Reporting_PRB-to-GRI-mapping-of-reporting-requirements_30112020.xlsx

There are different PRB requirements for reporting and transparency

1

When

Within 18 months of becoming a signatory and every year thereafter

2

How

Report progress using the Reporting and Self-Assessment Template

3

Where

Use existing public reports and align with other disclosure frameworks

4

Assurance

Carry out a limited assurance of your self-assessment

Signatories must carry out limited assurance of their self-assessment on highlighted items



PRB

Criteria to assure



PRINCIPLE 2
**IMPACT & TARGET
SETTING**

- 2.1 Impact Analysis
- 2.2 Target Setting
- 2.3 Plans for Target Implementation and Monitoring
- 2.4 Progress on Implementing Targets



PRINCIPLE 5
**GOVERNANCE &
CULTURE**

- 5.3 Governance Structure for Implementation of the Principles



PRINCIPLE 6
**TRANSPARENCY &
ACCOUNTABILITY**

- 6.1 Progress on Implementing the Principles for Responsible Banking

Signatories must carry out limited assurance of their self-assessment on highlighted items



No later than year four

The assurance process should be in place by no later than year four from the date your bank became a signatory to the Principles. Banks are encouraged to put this process in place well in advance.

Third-party assurance

Where third-party assurance is not feasible, an independent review may be conducted.

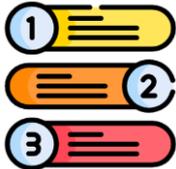
Inclusion in the bank's reporting

The outcome of this assurance process should be included in the bank's reporting.

Guidance on assurance

A Guidance Document focused on assurance process will be available by May 2021.

UNEP-FI suggests key resources to support banks identifying priorities and action points



Principles

Set of guiding principles as basis for the reporting process



Tools

Guidelines or step-by-step instructions for transparent banking

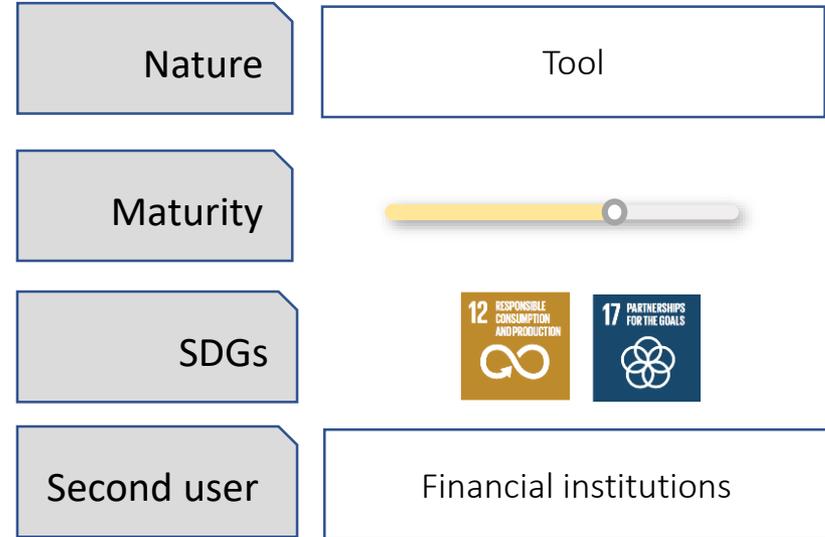
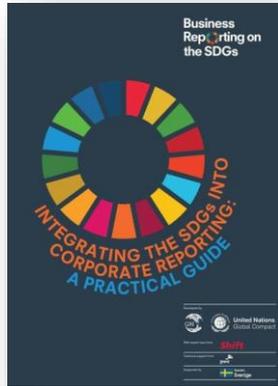


Reports

Papers or research that reflects evidence-based studies

All key resources can be accessed by clicking on the above hyperlinks. They are also available [at the end of this document](#).

Example – Integrating the Sustainable Development Goals into Corporate Reporting: A Practical Guide



Main user	Companies	Second user	Financial institutions
What	Practical guide with 'principled prioritization' aimed at helping companies to identify and prioritize their SDG targets, take action and report on their progress		
Goal	Help business to better report their impact on the SDGs and address the information needs of relevant stakeholders		
Output	Three-step process to embed the SDGs into existing business and reporting processes		

Summary

1. Principles for Responsible Banking

2. The importance of transparency

3. Reporting on PRB implementation

4. A perspective from an expert – GRI

5. A perspective from practitioners: Banco Galicia (Argentina)

6. A perspective from practitioners: Banco Guayaquil (Ecuador)

7. Appendix: Key resources



Global Reporting Initiative GRI

Glauca Terreo

GRI Brasil



Por que relato ESG? O que move a empresa?

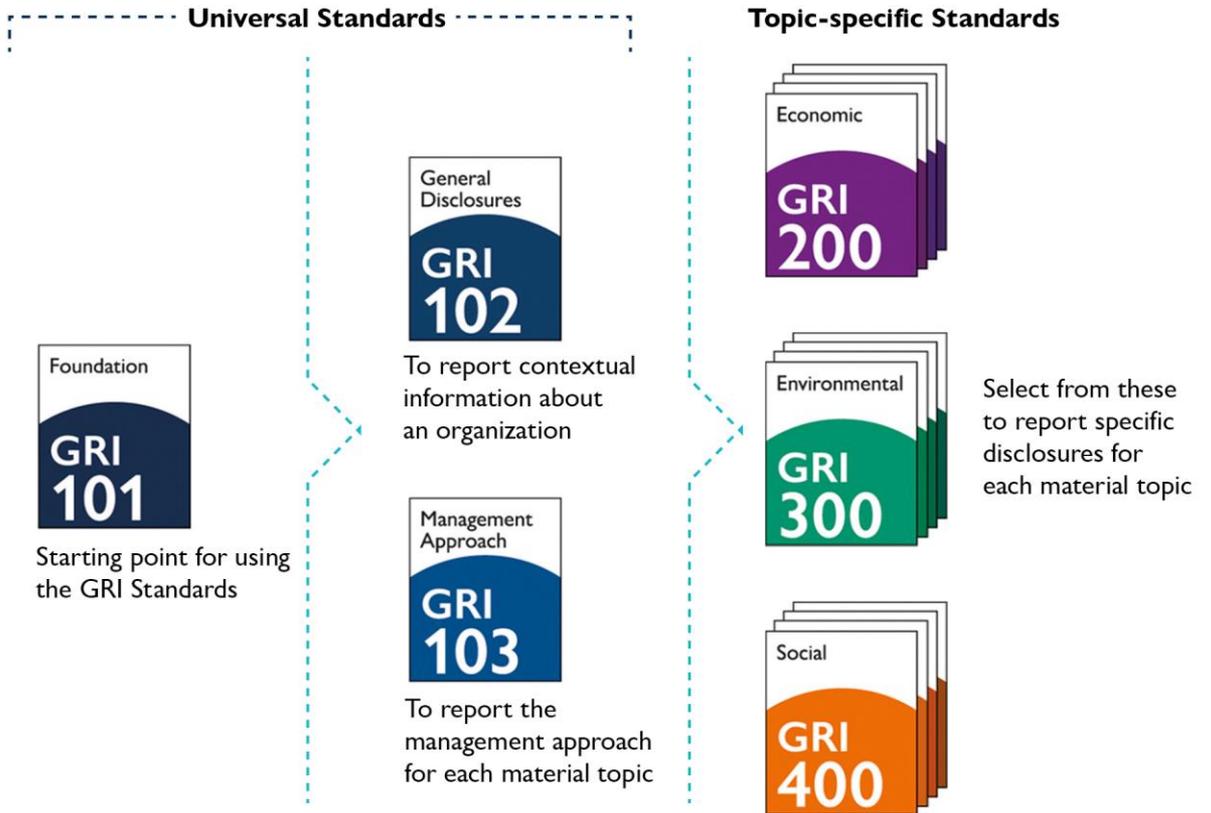
Tangíveis
contabilizados:
balanço patrimonial
e demonstração
de resultados

- Marca
- Reputação
- Credibilidade
- Qualidade de gestão
- Qualidade de governança

- Respeito aos Direitos Humanos
- Respeito ao Meio ambiente
- Boa relação com a comunidade
- Boa relação com os trabalhadores

“O que não medimos, não gerenciamos”





Normas GRI – GRI 101

Orientações sobre o uso das Normas - relatório Abrangente, Essencial ou Referenciado

Princípios GRI

Princípios para definição do conteúdo do relatório

- Inclusão dos Stakeholders
- Contexto da Sustentabilidade
- Materialidade
- Completude

Princípios para definição da qualidade do relatório

- Exatidão
- Equilíbrio
- Clareza
- Comparabilidade
- Confiabilidade
- Tempestividade



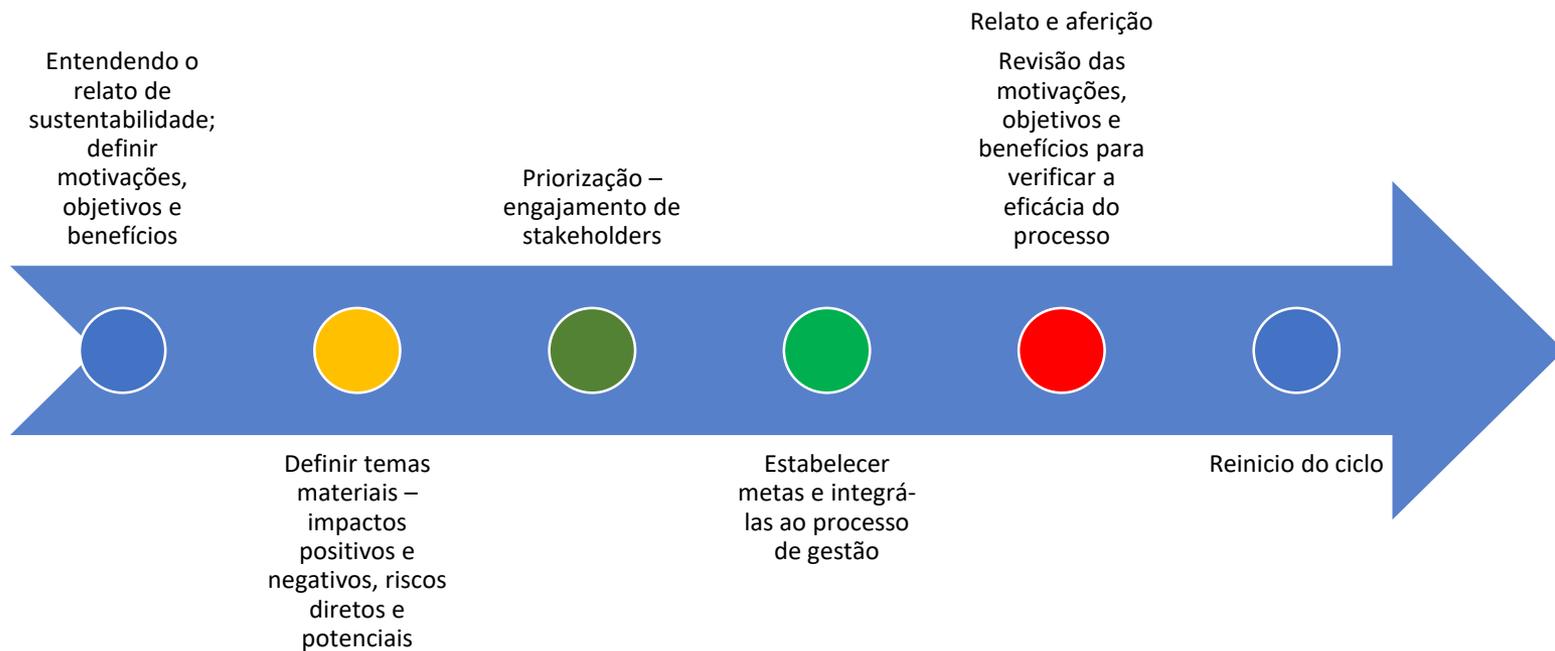
Normas GRI

**Para definir temas relevantes ou materiais – utilize o caderno 101
Um bom relato deve responder as perguntas abaixo:**

- 1 - Qual o(s) negócio(s) e estratégias da XYZ?
- 2 – Contexto setorial, local e global
- 3 - Quais impactos, positivos e negativos (reais e potenciais) são causados pelas atividades da organização?
- 4 - Onde eles ocorrem e de que maneira a XYZ está envolvida?
- 5 - Quais os itens GRI relacionados?



Normas GRI – processo



Conteúdo 202-1

Proporção entre o salário mais baixo e o salário mínimo local, com discriminação por gênero

Requisitos de relato

A organização relatora deverá relatar as seguintes informações:

- a. Quando uma parcela significativa dos empregados for remunerada com base em salários sujeitos às regras do salário mínimo, relate a proporção entre o salário mais baixo e o salário mínimo, por gênero, em unidades operacionais importantes.
- b. Quando uma parcela significativa de outros trabalhadores (exceto os empregados) que realizam as atividades da organização for remunerada com base em salários sujeitos às regras do salário mínimo, descreva as medidas tomadas para determinar se esses trabalhadores são pagos acima do salário mínimo.
- c. Se um salário mínimo local não existe ou é variável em unidades operacionais importantes, por gênero. Em circunstâncias em que diferentes mínimos podem ser utilizados como referência, informe qual salário mínimo está sendo usado.
- d. A definição usada para “unidades operacionais importantes”.

Conteúdo
202-1

Recomendações de relato

- 2.1 Ao compilar as informações especificadas no Conteúdo 202-1-b, recomenda-se que a organização relatora:
 - 2.1.1 use a descrição das atividades da organização apresentada no [Conteúdo 102-2](#) da Norma GRI 102: *Conteúdos Gerais*;

Conteúdo 205-1

Operações avaliadas quanto a riscos relacionados à corrupção

Requisitos de relato

Conteúdo
205-1

A organização relatora deverá relatar as seguintes informações:

- a. Número total e percentual de operações avaliadas quanto a riscos relacionados à corrupção.
- b. Riscos significativos relacionados à corrupção identificados por avaliação de riscos.

Orientações

Orientações para o Conteúdo 205-1

Este conteúdo poderá incluir uma avaliação de riscos com foco em corrupção ou a inclusão da corrupção como fator de risco em avaliações gerais de riscos.

O termo "operação" refere-se a um único local utilizado pela organização para a produção, o armazenamento e/ou a distribuição de seus bens e serviços, ou para fins administrativos. Dentro de uma única operação, podem existir múltiplas linhas de produção, armazéns ou outras atividades. Por exemplo, uma mesma fábrica pode ser usada para vários produtos ou uma única loja pode conter várias diferentes operações de varejo que são de propriedade da organização ou geridas por ela.

Relevância

Este conteúdo mede até que ponto a avaliação de riscos é aplicada em uma organização. As avaliações de riscos podem ajudar a avaliar o potencial de casos de corrupção dentro da organização e relacionados a ela, além de ajudar a organização a estabelecer políticas e procedimentos para combater a corrupção.

Conteúdo 403-2

Identificação de periculosidade, avaliação de riscos e investigação de incidentes

Requisitos de relato

A organização relatora deverá relatar as seguintes informações para empregados e para trabalhadores que não são empregados mas cujo trabalho e/ou local de trabalho é controlado pela organização:

- a. Uma descrição dos processos utilizados para identificar periculosidade e avaliar riscos de forma rotineira e não rotineira, e para aplicar a hierarquia de controles de forma a eliminar perigos e minimizar riscos, incluindo:
 - i. como a organização garante a qualidade desses processos, inclusive a competência das pessoas que os executam;
 - ii. como os resultados desses processos são utilizados para avaliar e continuamente melhorar o sistema de gestão de saúde e segurança do trabalho.
- b. Uma descrição dos processos para que os trabalhadores relatem perigos e situações de periculosidade, e uma explicação de como os trabalhadores são protegidos contra represálias.
- c. Uma descrição das políticas e dos processos para que os trabalhadores se retirem de situações de trabalho que acreditem possam lhes causar acidente de trabalho ou doença profissional, e uma explicação de como os trabalhadores são protegidos contra represálias.
- d. Uma descrição dos processos utilizados para investigar incidentes de trabalho, inclusive os processos para identificar periculosidade e avaliar riscos relativos aos incidentes, para determinar medidas corretivas usando a hierarquia de controles e para determinar melhorias necessárias no sistema de gestão de saúde e segurança do trabalho.

Conteúdo
403-2

Orientações

Orientações para o Conteúdo 403-2-a

saúde e segurança do trabalho em uma linguagem

Conteúdo 410-1

Pessoal de segurança capacitado em políticas ou procedimentos de direitos humanos

Requisitos de relato

A organização relatora deverá relatar as seguintes informações:

- a. Percentual do peçoal de segurança que recebeu capacitação formal nas políticas ou nos procedimentos específicos da organização em direitos humanos e sua aplicação na segurança.
- b. Se os requisitos de capacitação também se aplicam a empresas contratadas que fornecem pessoal de segurança.

Conteúdo
410-1

Recomendações de relato

- 2.1 Ao compilar as informações especificadas no Conteúdo 410-1-a, recomenda-se que a organização relatora:
 - 2.1.1 calcule o percentual usando o número total de membros do pessoal de segurança, tanto os que são empregados da organização como os empregados de empresas contratadas;
 - 2.1.2 declare se os empregados de empresas contratadas estão incluídos no cálculo.

Orientações

Orientações para o Conteúdo 410-1

A capacitação poderá incluir cursos exclusivamente dedicados ao tópico dos direitos humanos ou um módulo de direitos humanos dentro de um programa geral de capacitação. A capacitação pode abranger questões como uso da força, tratamento desumano ou degradante, discriminação ou identificação e registro.

De acordo com o Escritório do Alto Comissário das Nações Unidas para os Direitos Humanos – EACDH – “educação em direitos humanos contribui de maneira essencial para a prevenção em longo prazo de abusos dos direitos humanos e representa um investimento importante no esforço para alcançar uma sociedade



Os documentos abaixo serviram de base para o desenvolvimento desta Norma e podem ser úteis para sua compreensão e aplicação.

Referências relevantes:

1. Código de Conduta Internacional para Fornecedores de Serviços de Segurança Privada (ICoCA), 2010.
2. Princípios Voluntários de Segurança e Direitos Humanos, <http://voluntaryprinciples.org/>, acessado em 01/09/2016.

Conteúdo 418-1

Queixas comprovadas relativas a violação da privacidade e perda de dados de clientes

Requisitos de relato

Conteúdo
418-1

A organização relatora deverá relatar as seguintes informações:

- a. Número total de queixas comprovadas relativas a violação da privacidade do cliente, categorizadas por:
 - i. queixas recebidas de partes externas e comprovadas pela organização;
 - ii. queixas de agências reguladoras.
- b. Número total de vazamentos, furtos ou perdas de dados de clientes que foram identificados.
- c. Se a organização não tiver identificado nenhuma queixa comprovada, uma breve declaração desse fato será suficiente.

- 2.1 Ao compilar as informações especificadas no Conteúdo 418-1, a organização relatora deverá indicar se um número significativo dessas queixas se refere a eventos em anos anteriores.

Orientações

Relevância

A proteção da privacidade do cliente é um objetivo geralmente reconhecido em leis nacionais e políticas organizacionais. Conforme definido nas *Diretrizes da OCDE para Empresas Multinacionais*, da Organização para a Cooperação e o Desenvolvimento Econômico (OCDE), espera-se que as organizações "respeitem a

os dados são reunidos, usados e protegidos. Espera-se, também, que a organização não revele nem use informações pessoais dos clientes para quaisquer fins além dos acordados e que comunique diretamente aos clientes quaisquer mudanças nas políticas ou medidas de proteção de dados.



THANK YOU

terreo@globalreporting.org
www.globalreporting.org

 Barbara Strozziiaan 336
1083 HN Amsterdam
The Netherlands



[global-reporting-initiative-gri](https://www.linkedin.com/company/global-reporting-initiative-gri)



[@GlobalReportingInitiative](https://www.instagram.com/GlobalReportingInitiative)



[@GRI_Secretariat](https://twitter.com/GRI_Secretariat)

Amsterdam – Bogota – Hong Kong – Johannesburg – New Delhi – New York – São Paulo – Singapore

Summary

1. Principles for Responsible Banking

2. The importance of transparency

3. Reporting on PRB implementation

4. A perspective from an expert – GRI

5. A perspective from practitioners: Banco Galicia (Argentina)

6. A perspective from practitioners: Banco Guayaquil (Ecuador)

7. Appendix: Key resources



Banco Galicia fue uno de los signatarios fundadores en firmar los Principios de Banca Responsable (PBR), lanzados en 2019



Sergio Grinenco Presidente de Banco Galicia, en el evento de Firma de los Principios en Naciones Unidas, NY. 2019.

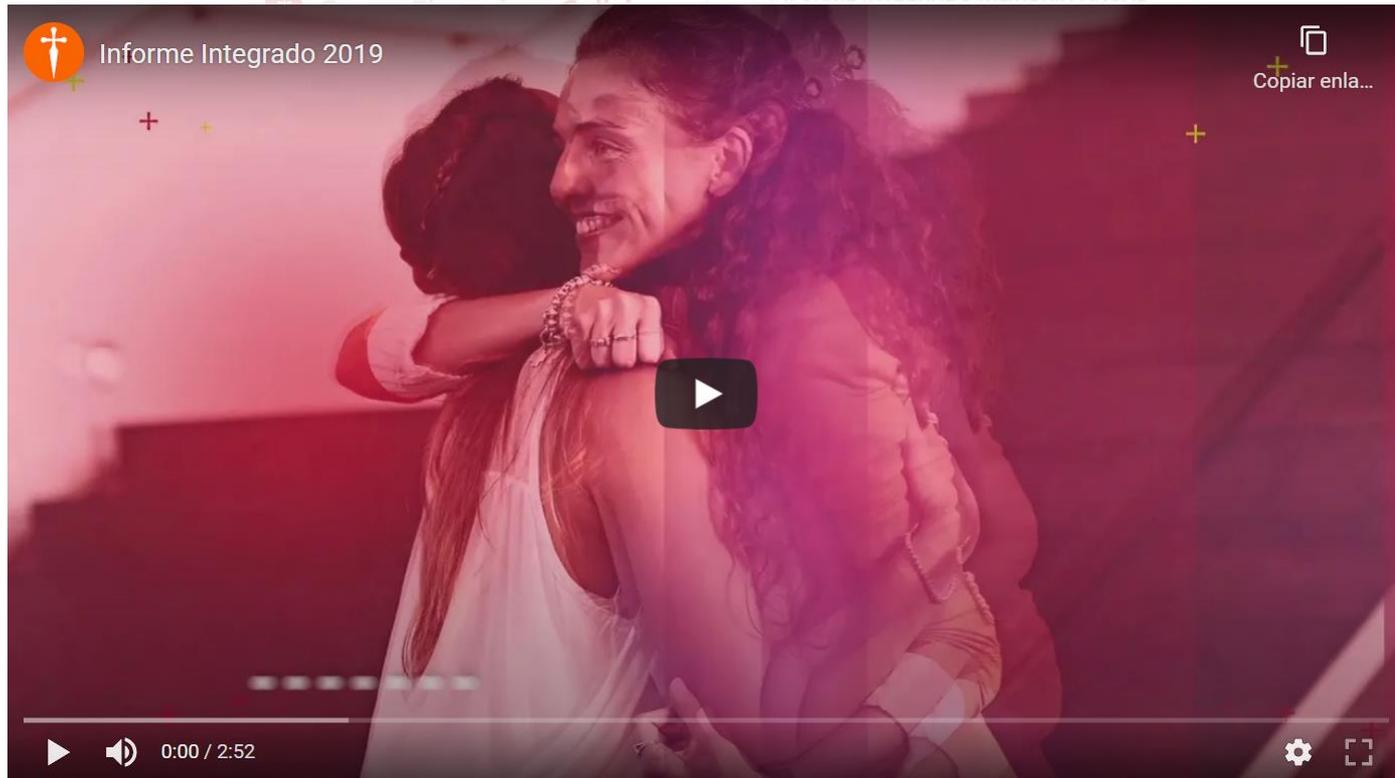


Fabián Kon, CEO de Banco Galicia, representando a la región, en evento de celebración del Aniversario de los Principios, Global Roundtable, UNEP FI, 2020.

Visión Estratégica de Banco Galicia



<https://youtu.be/n1N0gsktPtg>



El camino hacia una Banca Sostenible

VALOR

- Económico
- Marca
- Reputación



PROPÓSITO

Ser un actor social relevante, integrando la sustentabilidad al negocio y trabajando colaborativamente con aliados internos y externos, a través de una estrategia inspiradora y transformacional que impacte positivamente en la sociedad y el ambiente.



INVERSIÓN SOCIAL ESTRATÉGICA

- + Salud
- + Educación
- + Promoción Laboral
- + PRIAR
- + Mecenazgo



DIVERSIDAD E INCLUSIÓN

- + Discapacidad
- + Género
- + Primer Empleo
- + Generaciones



CAMBIO CLIMÁTICO

- + Sistema de Gestión Ambiental
- + Metas Energéticas
- + Huella de Carbono



FINANCIAMIENTO DE IMPACTO

- + Líneas Especiales
- + Bono de Impacto Social
- + Bono Verde



INFORMES DE SUSTENTABILIDAD

La rendición de cuentas
como eje para la gestión.



Desde el año 2005, asumimos el compromiso de dar cuenta de nuestro desempeño económico, social y ambiental a través de la publicación anual del Informe de Sustentabilidad de Banco Galicia. A partir del 2015 realizamos este Informe de forma conjunta con las principales compañías del Grupo Financiero Galicia y en 2018 publicamos el primer Informe Integrado de Grupo Financiero Galicia.

El Informe Integrado refleja la manera mediante la cual Grupo Financiero Galicia crea valor a lo largo del tiempo incluyendo información financiera y el impacto social y medioambiental del mismo. Reportar de manera integrada beneficia a los grupos de interés preocupados por la habilidad de la organización para crear valor a lo largo del tiempo.

¿Por qué reportamos?



SISTEMATIZA Y MIDE

El desempeño económico, social y ambiental



DETECTA

Oportunidades de mejora para una gestión responsable



PLANIFICA

Desarrollando iniciativas, fijando metas, planteando desafíos.



COMUNICA

Información transparente y estandarizada de las actividades empresariales en los planos económico, social y ambiental

Somos una de las principales entidades financieras de la Argentina con una trascendencia social y económica muy arraigada al desarrollo del país.

Estamos comprometidos con una gestión responsable que considere y gestione los impactos económicos, sociales y ambientales de nuestras operaciones. Y esto, requiere un trabajo profundo en materia de transparencia y diálogo con nuestros grupos de interés y desde 2004 asumimos el desafío anual de llegar a todos ellos con un reporte de nuestro desempeño.

¿Por qué reportamos?



TRANSPARENCIA

- La verificación externa del reporting asegura una mayor credibilidad a la información presentada para los stakeholders.
- La revisión externa no es un mero proceso de auditoría; sino que agrega valor clave sobre la mirada de distintos grupos de interés sobre información delicada.
- Brinda trazabilidad, solidez y transparencia en la construcción de indicadores que luego se podrán convertir en objetivos claves del negocio así como ayuda a reducir riesgos por parte del Directorio en la toma de decisiones.

¿Cómo creamos valor? – Alineación a PBR

	IMPACTOS SIGNIFICATIVOS (*)	OBJETIVO DE NEGOCIO DEL GRUPO (783)	TEMA MATERIAL 2019 ASOCIADO A GRI (784)	ODS RELACIONADOS (784)	METAS Y RESULTADOS 2019 (782)	PRINCIPIOS DE BANCA RESPONSABLE (784)	
	CAPITAL FINANCIERO	CONTRIBUCIÓN A LA ECONOMÍA DEL PAÍS DESDE LA GENERACIÓN DE EMPLEO, INVERSIONES, BANCARIZACIÓN, Y MOVIMIENTO DE CAPITALES, Y APORTES FISCALES.	SER EL MAYOR Y MÁS VALIOSO GRUPO FINANCIERO DE LA ARGENTINA	<ul style="list-style-type: none"> Desempeño económico Riesgo 	8 16 8.2, 16.5	<ul style="list-style-type: none"> ROE Resultado neto Ratio de eficiencia 	<ul style="list-style-type: none"> PBR2 PBR2 PBR2
	CAPITAL INTELLECTUAL	MOVILIZACIÓN DE CAPITALES PARA LA INVERSIÓN EN DESARROLLO DE CONOCIMIENTO, HERRAMIENTAS INNOVADORAS, SISTEMAS E INFRAESTRUCTURA QUE FAVOREZCAN LA INCLUSIÓN FINANCIERA, LA ACCESIBILIDAD A PRODUCTOS Y SERVICIOS QUE CONTRIBUYAN A LA MEJORA DEL BIENESTAR DE LAS PERSONAS Y EL CRECIMIENTO DE LAS EMPRESAS.	BRINDAR UNA EXPERIENCIA DE CLIENTE DISTINTIVA	<ul style="list-style-type: none"> Experiencia del cliente Transformación digital 	9 9.4	<ul style="list-style-type: none"> Satisfacción del cliente (NPS) Inversión en infraestructura y sistemas 	<ul style="list-style-type: none"> PBR4 PBR3
	CAPITAL INDUSTRIAL						
	CAPITAL HUMANO						
	CAPITAL SOCIAL	DESARROLLO DE PROYECTOS QUE CONTRIBUYEN A MEJORAR EL BIENESTAR DE LAS PERSONAS Y COMUNIDADES CON FOCO EN LA EDUCACIÓN, LA SALUD Y LA PROMOCIÓN LABORAL.	PROMOVER EL DESARROLLO LOCAL	<ul style="list-style-type: none"> Articulación multisectorial Gestión de programas de impacto social Vínculo con proveedores críticos 	1 3 4 8 10 11 17 1.1, 3.2, 3.8, 3.c, 4.1, 4.3, 4.4, 4.a, 4.b, 8.6, 8.7, 8.10, 10.2, 11.4, 17.17, 17.19	<ul style="list-style-type: none"> Presencia en iniciativas nacionales e internacionales Inclusión financiera Medición del impacto social Evaluación y desarrollo de proveedores 	<ul style="list-style-type: none"> PBR3 PBR3, PBR5 PBR4 PBR4
	CAPITAL NATURAL	CUIDADO DEL AMBIENTE DESDE EL USO RACIONAL DE LOS RECURSOS, LA CONCIENCIACIÓN Y LA PROMOCIÓN DE PRÁCTICAS RESPONSABLES DESDE EL FINANCIAMIENTO SUSTENTABLE.	MINIMIZAR LOS IMPACTOS AMBIENTALES	<ul style="list-style-type: none"> Gestión ambiental Emisiones Productos y servicios bajo criterios sociales y ambientales 	7 8 12 13 17 7.b, 7.2, 7.3, 8.4, 12.2, 12.4, 12.5, 13.1, 13.3, 13.b, 17.17, 17.19	<ul style="list-style-type: none"> Gestión de consumos críticos y residuos Medición d e huella de carbono Análisis de riesgo ambiental y social Porcentaje de cartera sustentable 	<ul style="list-style-type: none"> PBR2 PBR2 PBR3 PBR3

Reporte sobre la implementación de los PBR

Requisitos de informes y autoevaluación	Resumen ejecutivo de la respuesta del banco (se requiere auditoría limitada para las respuestas a los elementos resaltados)	Referencia (s) Enlace (s) a la respuesta completa del banco / información relevante
Principio 6: Transparencia y responsabilidad Revisaremos periódicamente nuestra implementación individual y colectiva de estos Principios y seremos transparentes y responsables de nuestros impactos positivos y negativos y de nuestra contribución a los objetivos de la sociedad.		
<p>1.1 <u>Progreso en la implementación de los principios para la banca responsable</u></p> <p><i>Muestre que su banco ha progresado en la implementación de los seis Principios en los últimos 12 meses (hasta 18 meses en su primer informe después de convertirse en signatario), además del establecimiento e implementación de objetivos en un mínimo de dos áreas (ver 2.1-2.4).</i></p> <p><i>Muestre que su banco ha considerado las buenas prácticas internacionales / regionales existentes y emergentes relevantes para la implementación de los seis Principios para la Banca Responsable. En base a esto, ha definido prioridades e intereses para alinearse con las buenas prácticas.</i></p> <p><i>Muestre que su banco ha implementado / está trabajando en implementar cambios en las prácticas existentes para reflejar y estar en línea con las buenas prácticas internacionales / regionales existentes y emergentes, y ha avanzado en la implementación de estos Principios.</i></p>	<p>Fuimos uno de los primeros bancos firmantes en publicar el Reporting and Self-Assessment Template y en esta publicación volvemos a rendir cuentas de los avances en el cumplimiento de los principios a partir de las nuevas guías y herramientas suministradas por UNEP FI.</p> <p>Para ello, trabajamos en la identificación de las acciones y los indicadores estratégicos de gestión en relación a los PBR, con el fin de tener un primer mapeo de su cumplimiento y planificar oportunidades de mejora para seguir contribuyendo al desarrollo sostenible en el marco de los ODS y el Acuerdo de París.</p> <p>El trabajo relacionado con los PBR está publicado en este Informe Integrado 2020 del Grupo Financiero Galicia.</p>	<p>II: 4-5, 6-7 IA: 1.1, 1.3</p>

Summary

1. Principles for Responsible Banking

2. The importance of transparency

3. Reporting on PRB implementation

4. A perspective from an expert – GRI

5. A perspective from practitioners: Banco Galicia (Argentina)

6. A perspective from practitioners: Banco Guayaquil (Ecuador)

7. Appendix: Key resources



 **Banco
Guayaquil**

CUATRO VECTORES *estratégicos*



Un Banco enfocado en cada segmento.



Un Banco con ambición nacional. Un



Banco de relaciones.



Un Banco potenciado por la transformación digital.

ESTRATEGIA DE SOSTENIBILIDAD



PILARES

- 1.1. Solidez del gobierno corporativo
- 2. Gestión ética, prevención de la corrupción y cultura de cumplimiento
- 3. Gobernanza ASG

- 2.2. Transformación e inclusión digital
- 2.2. Innovación social y participativa

- 1. Desarrollo de productos y servicios inclusivos
- 2. Accesibilidad
- 3. Apoyo al emprendimiento y fortalecimiento de las MiPymes
- 4. Educación financiera

- 1. Análisis y gestión de riesgos de portafolio
- 2. Desarrollo de productos ASG
- 3. Compromiso con la acción climática
- 4. Consideración de criterios ASG en la inversión

- 1. Diversidad e inclusión en el equipo
- 2. Desarrollo y bienestar del colaborador
- 3. Responsabilidad compartida con los proveedores
- 4. Huella ambiental directa

LÍNEAS

FIRMA DE LOS PRINCIPIOS DE BANCA RESPONSABLE

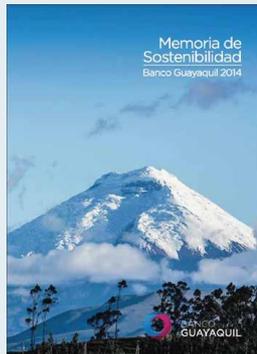
asobanca
ASOCIACIÓN DE EMPRESAS DEL SECTOR

 **cleif**
SOSTENIBILIDAD E INCLUSIÓN FINANCIERA


FELABAN
FEDERACIÓN LATINOAMERICANA DE BANCOS



MEMORIAS DE SOSTENIBILIDAD DEL BG BAJO GRI G4 Y ESTÁNDARES GRI



2014



2015



2016



2017



2018



2019

Utilización de los Estándares GRI para la audiencia en su conjunto.

Incorporación de los Estándares SASB para la respuesta a inversionistas y proveedores de capital. Pioneros en Ecuador en su utilización.



OTORGAMIENTO DE MICROCRÉDITOS



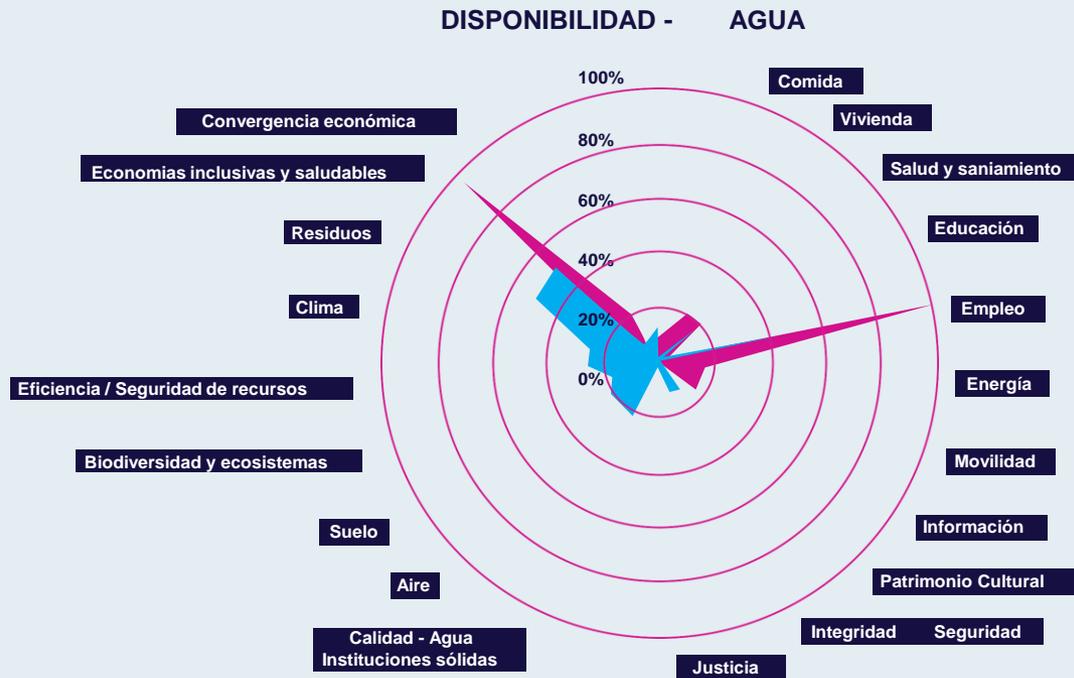
BANCO DEL BARRIO



MAPA DE IMPACTO

POSITIVO

NEGATIVO



https://assets.ctfassets.net/jhuukrkt1w7q/5po1LcVSiO93rnqSunPiXK/fec102779b3d4f445aa2ac58a78cc22a/Banco_Guayaquil_compromiso_con_la_sostenibilidad_2.pdf

OBJETIVOS

En base al mapa de impactos asociado a nuestra oferta comercial, la experiencia y trayectoria que tenemos en banca responsable y los focos y líneas de la nueva Estrategia de Sostenibilidad, nos planteamos los siguientes objetivos para los próximos 5 años:

OBJETIVOS	Línea/s de la Estrategia de Sostenibilidad	Impactos Relacionados*	ODS Relacionados
<p>Apoyar que la población disponga de los productos pertinentes de ahorro y crédito, a manera de que pueda acometer sus proyectos personales y profesionales.</p>	<p>3.1</p>	<p>Convergencia económica Economías inclusivas y saludables Vivienda</p>	
<p>Poner a disposición de la población la operación de Banco Guayaquil a través de diversidad de canales, de la mano de la infraestructura y tecnología propia y de la red de corresponsales no bancarios.</p>	<p>3.2</p>	<p>Convergencia económica Economías inclusivas y saludables</p>	
<p>Ofrecer a las empresas y los emprendedores el capital necesario, de manera que puedan operar y atender las inversiones que requieran. De este modo, se apoya el desarrollo del empleo y el negocio en las cadenas de valor de las que forman parte. Incluye el apoyo tanto a grandes empresas, como Mipymes y emprendedores.</p>	<p>3.3</p>	<p>Convergencia económica Economías inclusivas y saludables Empleo Información Movilidad Energía Comida Eficiencia/seguridad de los recursos</p>	

OBJETIVOS

OBJETIVOS	Línea/s de la Estrategia de Sostenibilidad	Impactos Relacionados*	ODS Relacionados
Apoyar el conocimiento de la población de todo ámbito y edad sobre la gestión de las finanzas, a manera de que tengan un mayor entendimiento de los productos y servicios, y autonomía en la toma de decisiones. Ello tendrá un impacto positivo en la disponibilidad de capital a través del ahorro y la gestión responsable de los productos de crédito.	3.1	Convergencia económica Economías inclusivas y saludables Vivienda	
A través del crédito y programas complementarios, impulsar altos estándares de gobernanza, desempeño ambiental y social de los clientes. Incluye requisitos de cumplimiento, evaluación y monitoreo, y el apoyo con asistencia técnica	3.2	Residuos Eficiencia/ seguridad de los recursos Agua Suelo Aire	 
Fortalecer la gobernanza interna en temáticas ASG y la consideración de estos criterios en la toma de decisiones, incluyendo en la inversión.	3.3	General	 

Para los diferentes objetivos contamos con indicadores y metas, de las que daremos cuenta en las siguientes Memorias de Sostenibilidad.

Para la consecución de los mismos, trabajamos con nuestros diferentes grupos de interés y continuaremos avanzando en ello, asimismo con el apoyo de las acciones que se realicen a nivel sectorial y participando de los grupos de trabajo de los firmantes de los Principios de Banca Responsable.



Principio 1: Alineamiento

Alinearemos nuestra estrategia comercial para ser coherentes y contribuir a las necesidades de los individuos y los objetivos de la sociedad, como se expresa en los Objetivos de Desarrollo Sostenible, el Acuerdo Climático de París y los marcos regionales y nacionales relevantes.



Principio 2: Impacto y fijación de objetivos

Aumentaremos continuamente nuestros impactos positivos mientras reducimos los impactos negativos y gestión de riesgos para las personas y el entorno resultante de nuestras actividades, productos y servicios. Para tal fin, estableceremos y publicaremos objetivos donde podamos tener los más significativos impactos.



Principio 3: Clientes y usuarios

Trabajaremos responsablemente con nuestros clientes y usuarios para alentar prácticas sostenibles y posibilitar actividades económicas que crean prosperidad para las generaciones actuales y futuras.



Principio 4: Partes interesadas

Consultaremos, participaremos y nos asociaremos de manera proactiva y responsable con las partes interesadas relevantes para alcanzar los objetivos de la sociedad.



Principio 5: Gobernanza y cultura

Implementaremos nuestro compromiso con estos Principios a través de la gobernanza y cultura de banca responsable.



Principio 6: Transparencia y responsabilidad

Revisaremos periódicamente nuestra implementación individual y colectiva de estos Principios y ser transparentes y responsables de nuestros impactos positivos y negativos y nuestra contribución de los objetivos de la sociedad.



Summary

1. Principles for Responsible Banking

2. The importance of transparency

3. Reporting on PRB implementation

4. A perspective from an expert – GRI

5. A perspective from practitioners: Banco Galicia (Argentina)

6. A perspective from practitioners: Banco Guayaquil (Ecuador)

7. Appendix: Key resources

Key resources were categorized to enable its understanding and prioritization



Implementación PRB en LAC

Recursos clave - Impacto y fijación de objetivos

NOMBRE	ORGANIZACIÓN	AÑO PUBLICACIÓN	LINK	MADUREZ	NATURALEZA	PRINCIPAL USUARIO	OTROS USUARIOS	CONTENIDO	OBJETIVO
Herramienta de Análisis Corporativo	UNEP-FI	2019	https://www.unep.org/finance-initiative	1	Herramienta	Sector Financiero	Compañías	Recurso para identificar	Conectarse a sistemas
Herramienta de Identificación de Impacto	UNEP-FI	2019	https://www.unep.org/finance-initiative	1	Herramienta	Bancos	Sector Financiero	Recurso para que	Proporcionar una
Principios rectores de la ONU sobre Empresas y Derechos Humanos	United Nations	2011	https://www.ohchr.org/	3	Herramienta	Compañías	Sector Financiero	Marco mundial	Fomentar debida
Herramienta de Orientación de Derechos Humanos del PNUMA FI para el Sector	United Nations	2007	https://www.unep.org/finance-initiative	3	Herramienta	Sector Financiero	Compañías	Proporciona infor	Identificar riesgos
Suplemento del Sector Financiero al Protocolo de Capital Natural	Natural Capital Coalition	2018	https://www.naturalcapitalcoalition.org/	2	Herramienta	Sector Financiero	Compañías	Complemento de	Proporciona un n
ENCORE (Explorando las Oportunidades, Riesgos y Exposición del Capital Natural)	Natural Capital Finance Alliance	2018	https://encore.naturalcapitalcoalition.org/	2	Herramienta	Bancos	Sector Financiero	Herramienta que	Proporcionar una
Evaluación de riesgo de crédito de capital natural en préstamos agrícolas	Natural Capital Finance Alliance	2019	https://www.unep.org/finance-initiative	1	Herramienta	Bancos	Sector Financiero	Marco que permit	Presentar una el
Iniciativa de Ayuda Basados en la Ciencia	WRI/CDP/WWF/UNGC	2015	https://sciencebasedtargets.org/	2	Herramienta	Compañías	Sector Financiero	Metodología con	Establecer objeti
Acuerdo de París Evaluación de Transición de Capital (PACTA)	2 ^o Investing Initiative	2014	https://www.transitioninvesting.org/	3	Herramienta	Sector Financiero	Compañías	Herramienta grat	Alinear las Carter
Los Principios del Ecuador	The Equator Principles Association	2013	https://equatorprinciples.com/	3	Herramienta	Sector Financiero	Compañías	Principios para ga	Proporcionar un
Grupo de Trabajo sobre Divulgaciones Relacionadas con el Clima (TCFD)	TCFD	2016	https://www.fsb.org/	3	Herramienta	Compañías	Sector Financiero	Revelaciones vol	Proporcionar un
Plan de Acción: Financiar el desarrollo sostenible	European Commission	2018	https://eur-lex.europa.eu/	2	Herramienta	Sector Financiero	Compañías	Informe que ofre	Conectar las fina
UNEP FI TCFD Banking Pilot	UNEP-FI	2018	https://www.unep.org/finance-initiative	2	Informe	Bancos	Sector Financiero	Informes que est	Equipar mejor a

Key resources were categorized to enable its understanding and prioritization



Main targets

NOMBRE	ORGANIZACIÓN	AÑO PUBLICACIÓN	LINK	MADUREZ	NATURALEZA	PRINCIPAL USUARIO	OTROS USUARIOS
Herramienta de Análisis Corporativo	UNEP-FI	2019	https://www.unep.org/	1	Herramienta	Sector Financiero	Compañías
Herramienta de Identificación de Impacto	UNEP-FI	2019	https://www.unep.org/	1	Herramienta	Bancos	Sector Financiero



The maturity level considers adherence, launch year and company's relevance

Key resources were categorized to enable its understanding and prioritization



Main contents of the resource

Final resource's format and output



CONTENIDO	OBJETIVO	RESULTADO	ODS	META ODS
Recurso para ide	Conectarse a siste	Kit de herramientas	Todos	13.2
Recurso para que	Proporcionar una	Kit de herramientas	Todos	13.2



Goal of the resource



Tools

Guidelines or step-by-step instructions for transparent banking

[Back to presentation](#)

Key resource 1 – Integrated Reporting <IR> Framework



Nature

Tool

Maturity



SDGs



Main user

Companies

Second user

Financial institutions

What

Global coalition of regulators, investors, companies, standard setters, the accounting profession, academia and NGOs that promotes communication about value creation as the next step in the evolution of corporate reporting

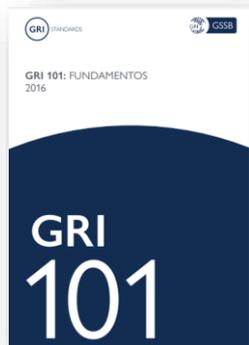
Goal

Promote a more cohesive and efficient approach to corporate reporting and aims to improve the quality of information available to providers of financial capital to enable a more efficient and productive allocation of capital

Output

6 guiding principles and 8 content elements that govern the overall content of an integrated report and the fundamental concepts that underpin them

Key resource 2 – GRI Standards and Financial Sector Supplement

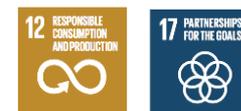


Nature

Tool

Maturity

SDGs



Main user

Companies

Second user

Financial institutions

What

The GRI Standards create a common language for organizations and stakeholders, with which the economic, environmental, and social impacts of organizations can be communicated and understood.

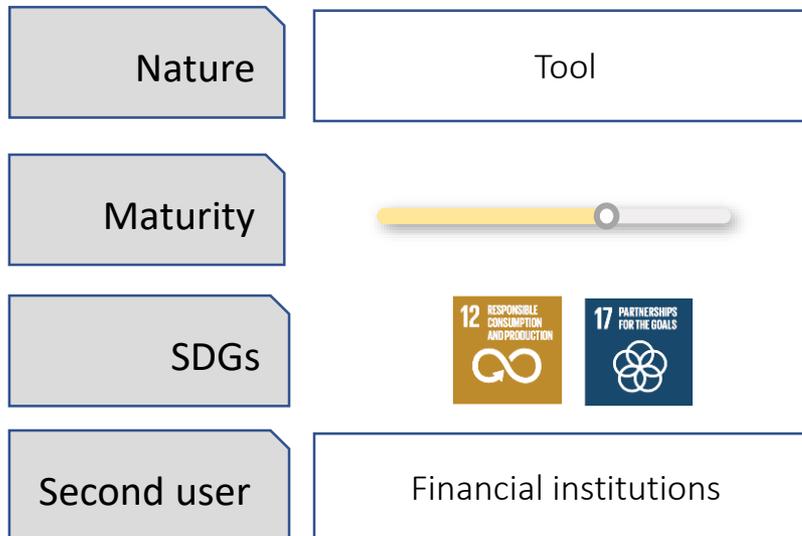
Goal

Enhance the global comparability and quality of information on these impacts, thereby enabling greater transparency and accountability of organizations

Output

Set of universal standards (applicable to all organizations), topic-specific standards, as well as sector supplements, with additional requirements and independent guidance to sectors.

Key resource 3 – SASB (Sustainability Accounting Standards Board) financial sector standards



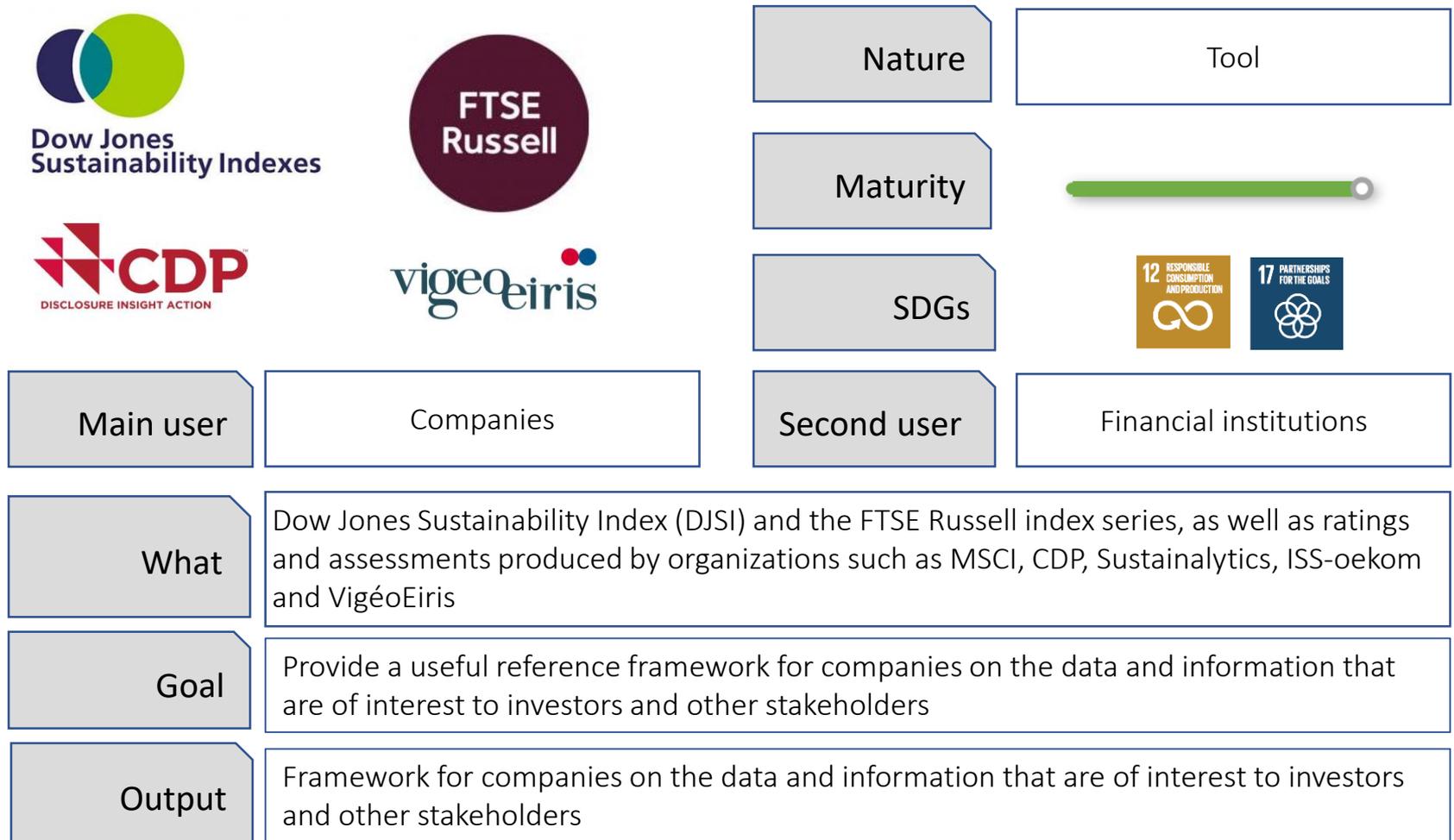
Main user	Companies	Second user	Financial institutions
-----------	-----------	-------------	------------------------

What The Sustainability Accounting Standards Board (SASB) is an independent nonprofit organization that sets standards to guide the disclosure of financially material sustainability information by companies to their investors

Goal Help businesses around the world identify, manage and report on the sustainability topics that matter most to their investors

Output 77 industry standards which identify the minimal set of financially material sustainability topics and their associated metrics

Key resource 4 – Benchmarking, Rating and assessments



Key resource 5 – Task Force on Climate-related Financial Disclosures (TCFD)



Nature

Tool

Maturity



SDGs



Main user

Companies

Second user

Financial institutions

What

Framework for consistent disclosure on climate-related financial risks applicable to organizations across sectors and jurisdictions

Goal

Provide decision-useful and climate-related information, avoiding financial dislocations and losses in asset values

Output

Four recommendations on climate-related financial disclosure related to: governance, strategy, risk management, and metrics and targets

Key resource 6 – Materiality Map

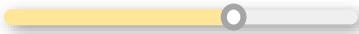
	Consumer Goods	Consumer & Retail Products	Financials	Food & Beverage	Health Care	Infrastructure	Industrial Processes & Operations Energy
Dimension	General Issue Category	Click to expand	Click to expand	Click to expand	Click to expand	Click to expand	Click to expand
Environment	Sustainability						
	Air Quality						
	Energy Management						
	Water & Wastewater Management						
	Waste & Materials Management						
Social Capital	Human Rights & Community Relations						
	Customer Privacy						
	Equal Opportunity						
	Product Quality & Safety						
	Customer Service						
Human Capital	Selling Practices & Product Labeling						
	Labor Practices						
	Employee Health & Safety						
	Employee Engagement, Diversity & Inclusion						
	Product Design & Supply Management						
Business Model & Innovation	Business Model Evolution						
	Supply Chain Management						
	Material Sourcing & Sourcing						
	Physical Impacts of Climate Change						
	Business Ethics						
Leadership & Governance	Competence Behavior						
	Management of the Legal & Regulatory Environment						
	Climate-related Risk Management						
	Systemic Risk Management						



Nature

Tool

Maturity



SDGs



Main user

Companies

Second user

Financial institutions

What

The Sustainability Accounting Standards Board (SASB) created a map that identifies sustainability issues that are likely to affect companies within an industry

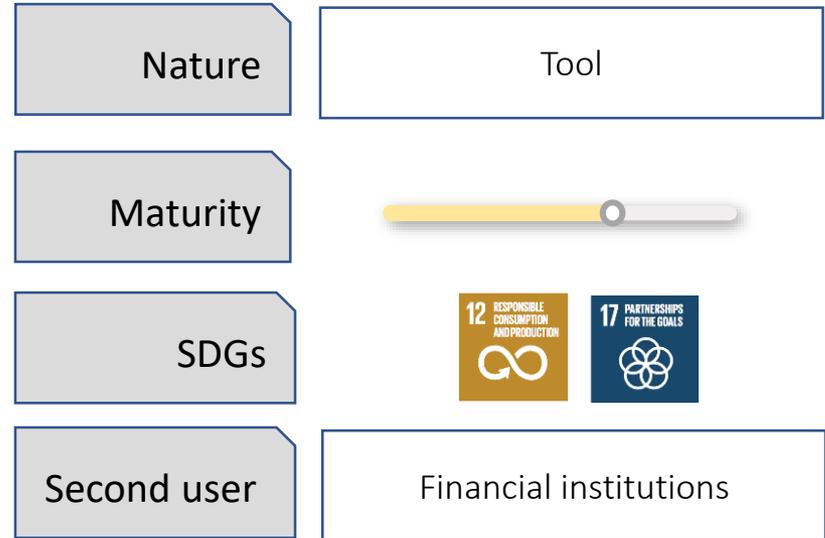
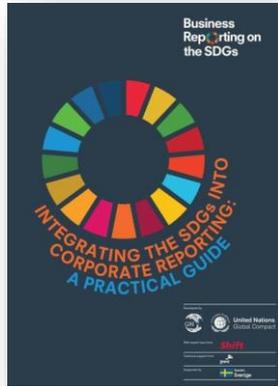
Goal

Equip investors and other market players with a visual representation of their portfolio exposure to risks and opportunities

Output

Interactive tool that identify and compare disclosure themes in different industries and sectors

Key resource 7 – Integrating the Sustainable Development Goals into Corporate Reporting: A Practical Guide



Main user	Companies	Second user	Financial institutions
What	Practical guide with 'principled prioritization' aimed at helping companies to identify and prioritize their SDG targets, take action and report on their progress		
Goal	Help business to better report their impact on the SDGs and address the information needs of relevant stakeholders		
Output	Three-step process to embed the SDGs into existing business and reporting processes		

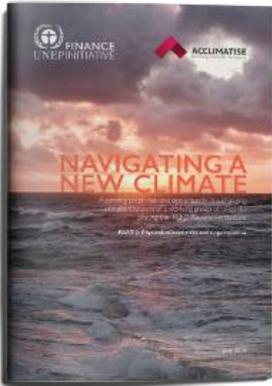


Reports

Papers or research that reflects evidence-based studies

[Back to presentation](#)

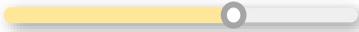
Key resource 8 – UNEP FI TCFD Investor Pilot



Nature

Report

Maturity



SDGs



Main user

Banks

Second user

Regulatory bodies and other financial institutions

What

UNEP FI, together with 16 of the world’s leading banks, set out on a year-long project to pioneer and further develop transition and physical assessment models and metrics on climate-related risks and opportunities

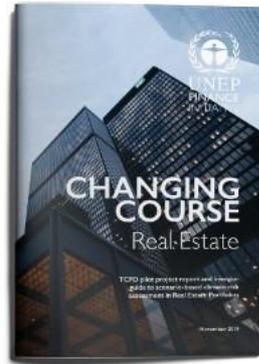
Goal

Better equip participating banks and the banking industry at large to implement TCFD recommendations

Output

Two reports that detail methodology for scenario-based assessment of climate-related risk and opportunities

Key resource 9 – UNEP FI Changing Course



Nature

Report

Maturity



SDGs



Main user

Financial institutions

Second user

Companies

What

UNEP FI, together with 20 institutional investors from across the globe, concluded a TCFD pilot, developing forward-looking scenario-based assessments of climate-related risks

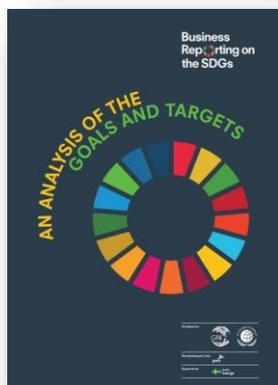
Goal

Stimulate and facilitate TCFD adoption by the industry, including the 1,900 members of the Principles for Responsible Investment

Output

Methodological guidance on such forward-looking scenario-based assessments of climate-related risks and opportunities

Key resource 10 – Business Reporting on the SDGs: An Analysis of the Goals and Targets



Main user	Companies	Second user	Financial institutions
What	The UN Global Compact developed a guide with a set of disclosures to make easier to report SDG		
Goal	To facilitate transparency, a set of disclosures were developed – both qualitative and quantitative – based on globally accepted disclosure frameworks for business. Any business can use these disclosures to report on their efforts towards achieving the SDGs		
Output	Inventory of possible disclosures per SDG, at the level of the 169 targets		



Thank you!

Access materials on unepfi.org/latin-american-caribbean

