



# UNEP FI Impact Analysis Tool for Banks (V3)

# Towards a UNEP FI 'toolkit' for Impact Management

## PRB Principle 2

- Impact analysis
- Target setting

## Impact protocol

- High-level explanation of the full impact management process and clarification of key concepts and terms

## Interactive guidance

- Implementation of PRB step by step
- Q&As

## Impact tools & associated User Guides

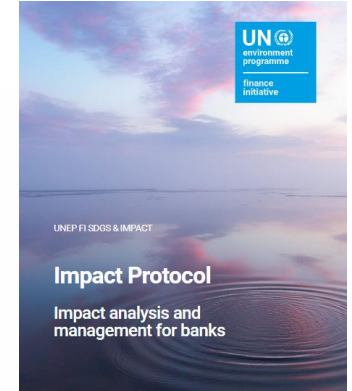
- Input-output tools for context analysis, Impact identification, impact assessment and target setting

## Reference materials

- Impact radar (nomenclature of sustainability topics)
- Sector/impact map (including key sectors)
- Interlinkages map
- Indicator library

## Guidance of Indicators and target setting and indicators

- Climate Change Mitigation
- Financial Inclusion/ Financial Health
- Resource Efficiency
- Biodiversity
- ...



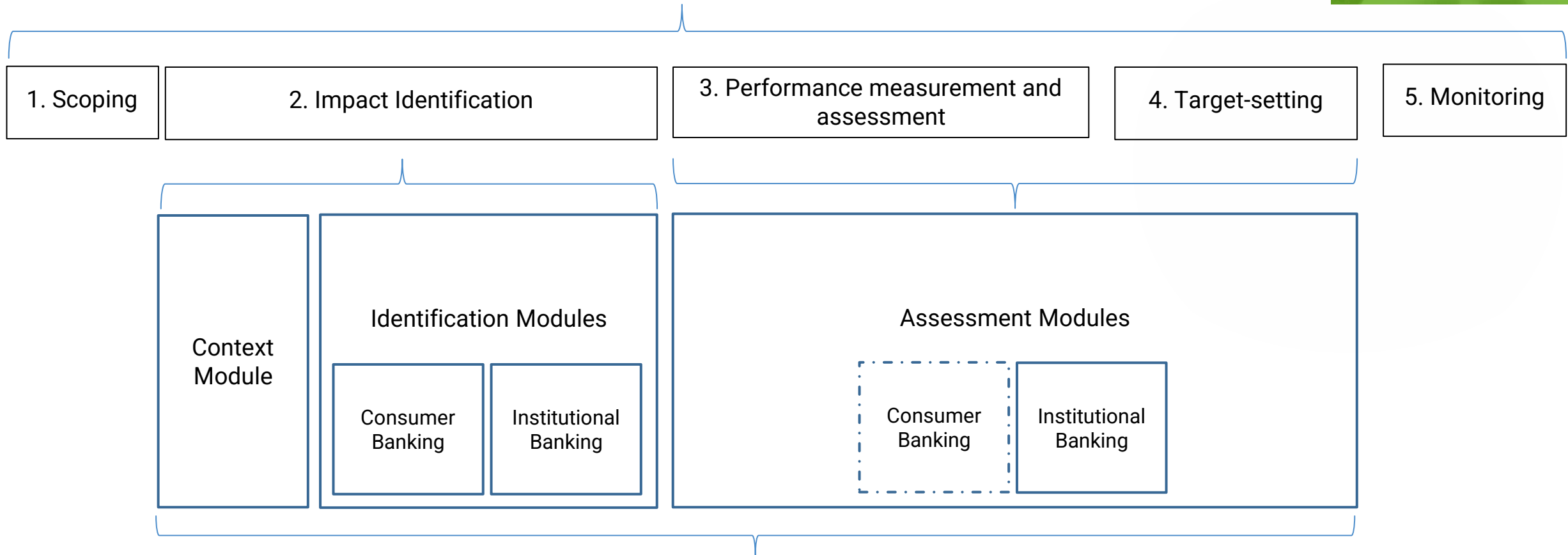
Requirements

Generic guidance, tools and resources for impact management as a whole

Thematic guidance and resources for target setting

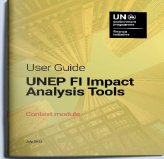

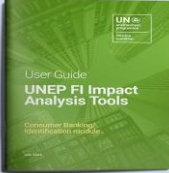
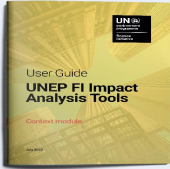

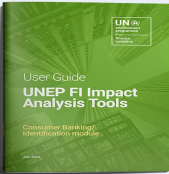

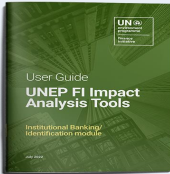
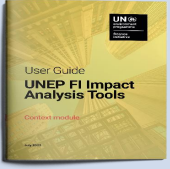

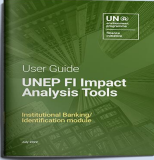

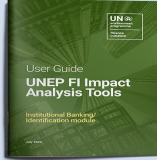
# Portfolio Impact Analysis Tool for Banks

## IMPACT MANAGEMENT PROCESS



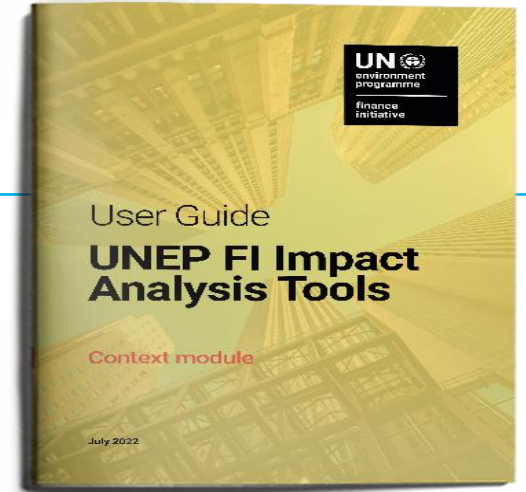
## PORTFOLIO IMPACT ANALYSIS TOOL

# Mixing and matching with the new modular format

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

# 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

## My parameters

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

<b>1. Which countries do you want to assess?</b> <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 &amp; 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 &amp; Local Results'</small>
<b>2.a. Will you also be assessing needs at the local level for any of the above countries?</b> <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		
<b>2.b. Will you also be assessing needs at the global level?</b> <i>Please select 'yes' or 'no'</i>	no	

Navigation: Overview | Navigation | **My Parameters** | Country Assessment | Local Assessment | Country & Local Results | Global Assessment + Results | Data OUT

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	6,8,11,12,13,14,15
Countries & Locations ↓												
Croatia			X							X	X	X
Italy			X	X						X	X	X
Serbia	X		X	X		X		X		X	X	X

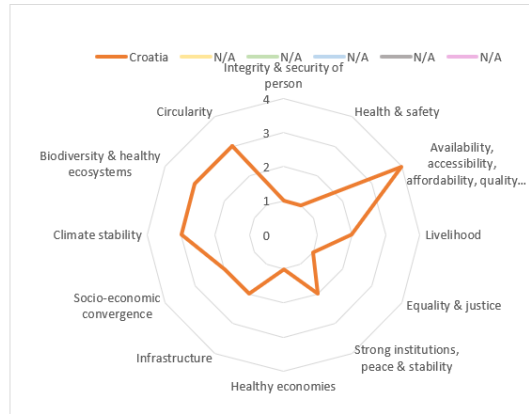
High level results: overview of priority impact areas per country and, if applicable, by location

# Context Module

## Results

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

country: Croatia  
 locations: N/A;N/A;N/A;N/A;N/A;N/A



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

high level of need	high priority (policy documents)	deteriorating (trends & scenarios research)	high priority (policy documents) AND deteriorating
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Sustainable Development Pillars →	Social														
	Integrity & Security of Person						Health & Safety		Availability, accessibility, affordability & quality of resources						
Impact Areas →	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
Impact Topics →															
SDGs →	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
Countries & Locations ↓															
Croatia	1	1	1	1	1	N/A	1	N/A	3	3	1	4	3	1	4
Italy	1	1	1	1	1	N/A	1	N/A	3	3	2	4	3	1	4
Serbia	2	1	3	2	1	N/A	2	N/A	3	3	1	1	3	1	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

Impact Areas →

Impact Topics →

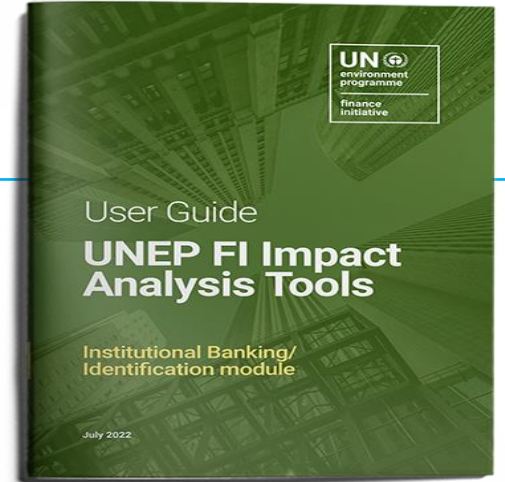
Corresponding SDG(s) →

		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	International resources	Heidelberg presence of armed No conflict Dispute/non-violent crisis Limited war/War	Sustainable Development of 24(SDG 4.1-8.9 /challenges /significant /major challenges	Sustainable Development of 24(SDG 8.7.16.2 /challenges /challenges	DLA Piper Level of data protection Heavy Robust Moderate Limited	INFORM - Global Risk Low/very low (0.3-5) medium (5.3-5) High (5-6.5) very high (6.5-10)				
		Regional/country resources	Resources Metrics Scoring system: 1 (low need) Scoring system: 2 (moderate need) Scoring system: 3 (high need) Scoring system: 4 (very high need) Comments Values Need scores	Resources Metrics Scoring system Comments Values Need scores	1	1	1	1	1		
	Need score per impact area/topic		1	1	1	1	1	N/A			
Croatia	Policy Documents	Source and date	Comments	Priorities	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	
		Source and date	Comments	Priorities	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	
		Source and date	Comments	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	N/A			
Croatia	Trends & Scenarios	International resources	Resources	Comments	Direction of trends	(please select)	(please select)	(please select)	(please select)	World Bank Climate Risk For the World Bank Climate (please select)	(please select)
		Regional/country resources	Resources	Comments	Direction of trends	(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	N/A	N/A		

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

# 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

## Portfolio Composition

You can quickly identify your sectors using the filters of the table

Total volume of your Mix of Business and Corporate Banking portfolio (outstanding loans)		28,000,000,000					
<b>Italy</b>							
Volume of Mix of Business and Corporate Banking portfolio in the country (outstanding loans)		15,000,000,000.00					
Indicator: outstanding loans							
<b>a. Client type</b>		Indicator: outstanding loans					
SMEs (including professionals)		amount	% of country Mix of Business and Corporate Banking portfolio				
Indicator: outstanding loans		8,000,000,000.00	Italy 53.33%				
Indicator: outstanding loans							
<b>b. Sector exposure</b>							
Sectors (ISIC) <i>(use the filter to tailor this list)</i>	My sectors <i>(optional: use this column to capture the nomenclature use)</i>	Key sectors <i>(use the filter to see key sectors)</i>	EU Taxonomy <i>(use the filter to see eligible sectors)</i>	General purpose (amount) <i>Italy</i>	General purpose (%) <i>Italy</i>	Dedicated (amount) <i>Italy</i>	Dedicated (%) <i>Italy</i>
107 Manufacture of other food products				1,000,000,000.00	6.67%		
1074 Manufacture of macaroni, noodles, couscous and similar farinaceous products				200,000,000.00	1.33%		
1101 Distilling, rectifying and blending of spirits				20,000,000.00	0.13%		
24 Manufacture of basic metals				100,000,000.00	0.67%		
291 Manufacture of motor vehicles				2,000,000,000.00	13.33%		
293 Manufacture of parts and accessories for motor vehicles				200,000,000.00	1.33%		
3211 Manufacture of jewellery and related articles				200,000,000.00	1.33%		
351 Electric power generation, transmission and distribution			X	2,000,000,000.00	13.33%		
F Construction				2,000,000,000.00	13.33%		
4101 Construction of green buildings and green refurbishment/ renovation				800,000,000.00	5.33%		
45 Wholesale and retail trade and repair of motor vehicles and motorcycles				800,000,000.00	5.33%		

Here you indicate the exposures and you may choose to distinguish between general purpose and dedicated products

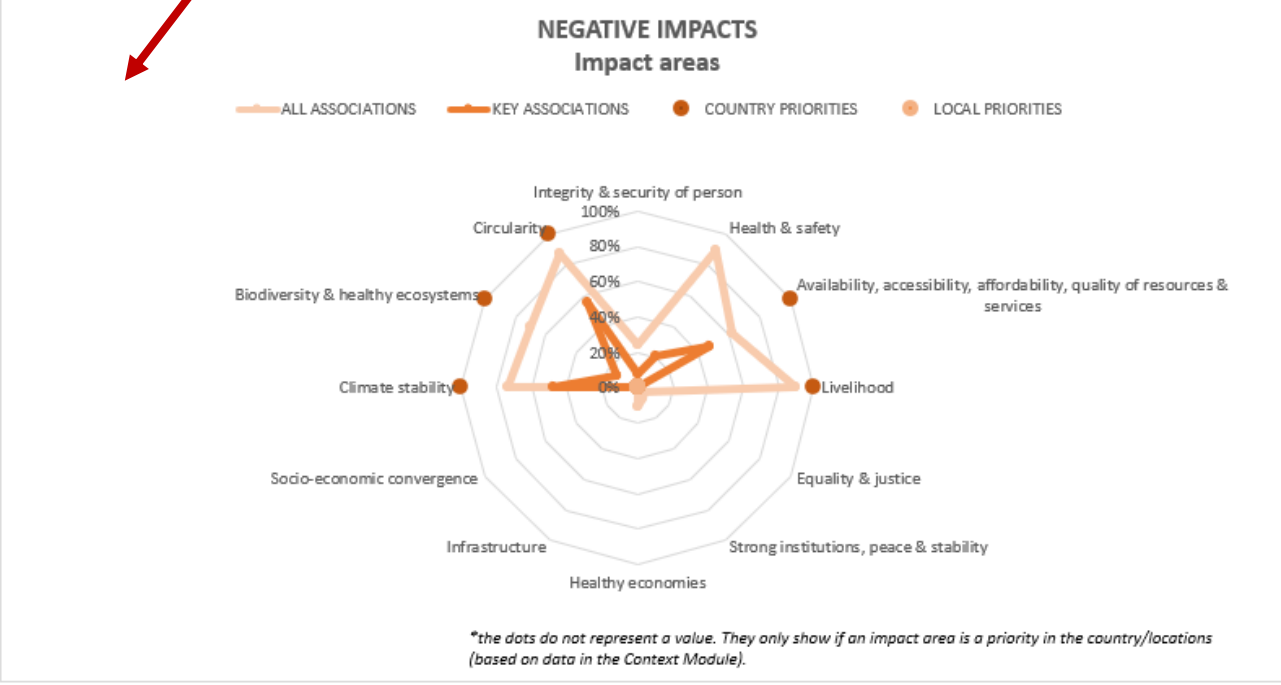
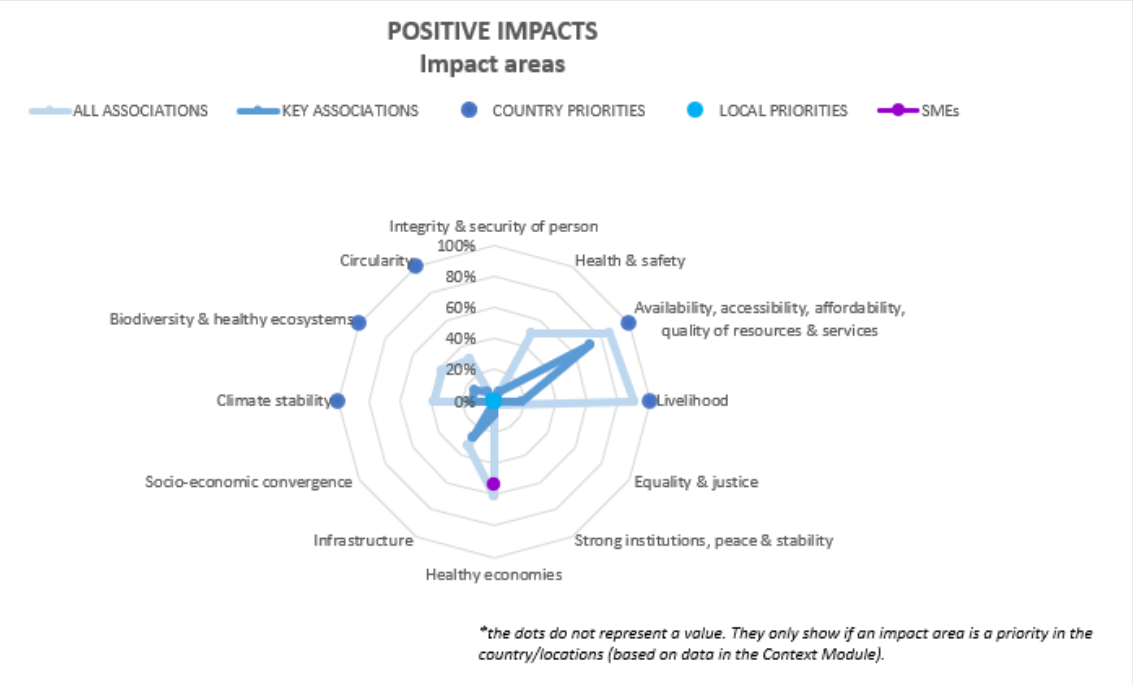
You can see which sectors are key and which are eligible based on the EU Taxonomy

# 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

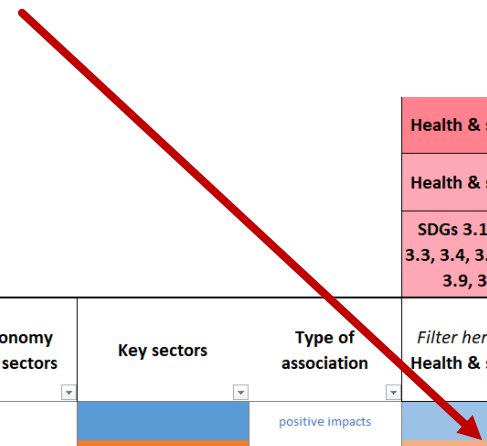
Detailed outputs: heatmap showing impact associations between the individual sectors you are financing in the country and the different impact areas and topics

Impact Areas →

Impact Topics →

Corresponding SDG(s) →

								Health & safety			
								Health & safety	Water	Food	Energy
								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 products		1.33%	1.33%				positive impacts				
1074 Manufacture of macaroni, noodles, couscous and similar products		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

Impact areas	Impact topics	Proportion of portfolio	Associated impacts (positive)	Associated impacts (negative)
Livelihood	Employment, Wages	100.00%	Modern slavery, Child labour, Health & safety, Wages, Social protection, Gender equality, Ethnic/racial equality, Age Health & 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
Availability, accessibility, affordability, quality of resources & services	Water, Food, Energy, Housing, Healthcare & sanitation, Education, Mobility, Information, Connectivity, Culture & heritage	87.14%	Employment, Sector diversity, Socio-economic convergence	Resource intensity, Waste
Healthy economies	Flourishing MSMEs	78.57%	Healthcare & sanitation	Modern slavery, Health & safety, Social protection, Ethnic/racial equality, Other vulnerable groups, Soil, Species, Habitat, Resource intensity, Waste
Health & safety	Health & safety	48.57%	Natural disasters, Health & safety, Water, Energy, Healthcare & sanitation, Mobility, Connectivity, Employment, Socio-economic convergence	
Infrastructure	Infrastructure	12.86%		

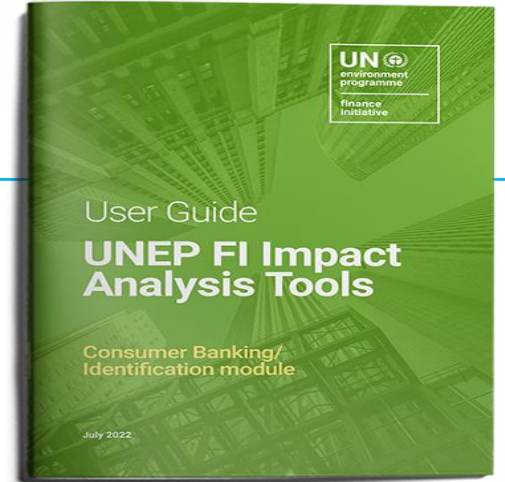
### Negative associations

Impact areas	Impact topics	Proportion of portfolio	Associated impacts (positive)	Associated impacts (negative)
Health & safety	Health & safety	100.00%	Healthcare & sanitation	
Livelihood	Wages, Social protection	100.00%	Modern slavery, Child labour, Health & safety, Wages, Social protection, Gender equality, Ethnic/racial equality, Age	Energy, Other vulnerable groups, Socio-economic convergence
Climate stability	Climate stability	100.00%	Natural disasters, Health & safety, Waterbodies, Air, Species, Habitat, Resource intensity	
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 intensity, Natural disasters, Health & safety, Water, Food, Energy, Healthcare & sanitation, Sector diversity, Climate stability, Waterbodies, Air, Soil, Species, Habitat, Resource	
Circularity	Resource intensity, Waste	100.00%		Flourishing MSMEs

Prioritised impact areas/topics	Prioritised SDGs	
Biodiversity & healthy ecosystems	SDG 1	SDG 2
(select impact area/topic)	SDG 3	SDG 4
(select impact area/topic)	SDG 5	SDG 6
(select impact area/topic)	SDG 7	SDG 8
(select impact area/topic)	SDG 9	SDG 10
(select impact area/topic)	SDG 11	SDG 12
(select impact area/topic)	SDG 13	SDG 14

# 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 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

## Portfolio composition

Types of products & services (as per ISIC industry classification)	Names of products & services (as named in your bank)	Volume					
		In the columns below, please indicate the volume of business for each product type. You can use up to three different indicators. Note that your indicator selection needs to have been made in the 'My Parameters' worksheet.					
		Indicator 1: amount (outstanding loans)		Indicator 2: number of customers		Indicator 3: no indicator selected	
		Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)
644 Consumer banking	<i>(unhide the rows and</i>		0.00%		0.00%		
6441 Current accounts	<i>(unhide the rows and</i>		0.00%		0.00%		
64411 Current accounts with payment services (cheques, debit cards)	<i>(unhide the rows and</i>	20,000,000,000.00	28.57%	6,000,000.00	30.00%		
	Easybanking	5,000,000,000.00	7.14%	1,500,000.00	7.50%		
	Premium	5,000,000,000.00	7.14%	1,500,000.00	7.50%		
	Evergreen	5,000,000,000.00	7.14%	1,500,000.00	7.50%		
	InfinityPlus	5,000,000,000.00	7.14%	1,500,000.00	7.50%		
			0.00%				
			0.00%				
			0.00%				
			0.00%				
			0.00%				
64412 Current accounts without payment services	<i>(unhide the rows and</i>		0.00%				
6442 Savings	<i>(unhide the rows and</i>		0.00%				
64421 Savings accounts	<i>(unhide the rows and</i>	10,000,000,000.00	14.29%	3,000,000.00	15.00%		

Identification of main types of products/services as well as names (optional)



**Client types**

→

In the tables on the right, please indicate the volume of business per client types for each product type. You can use up to three different indicators. Note that your indicator selection needs to have been made in the 'My Parameters' worksheet.

Income											
Low-income populations						Middle-income populations					
Indicator 1: amount (outstanding loans)		Indicator 2: number of customers		Indicator 3: no indicator selected		Indicator 1: amount (outstanding loans)		Indicator 2: number of customers		Indicator 3: no indicator selected	
Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)
5,000,000,000.00	7.14%	1,500,000.00	7.50%			10,000,000,000.00	14.29%	3,000,000.00	15.00%		
	0.00%		0.00%				0.00%		0.00%		
	0.00%		0.00%				0.00%		0.00%		
	0.00%		0.00%				0.00%		0.00%		
	0.00%		0.00%				0.00%		0.00%		
	0.00%		0.00%				0.00%		0.00%		
	0.00%		0.00%				0.00%		0.00%		
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	0.00%		0.00%				0.00%		0.00%		
	0.00%		0.00%				0.00%		0.00%		
	0.00%		0.00%				0.00%		0.00%		
	0.00%		0.00%				0.00%		0.00%		
	0.00%		0.00%				0.00%		0.00%		
1,000,000,000.00	1.43%	200,000.00	1.00%			3,000,000,000.00	4.29%	1,000,000.00	5.00%		

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

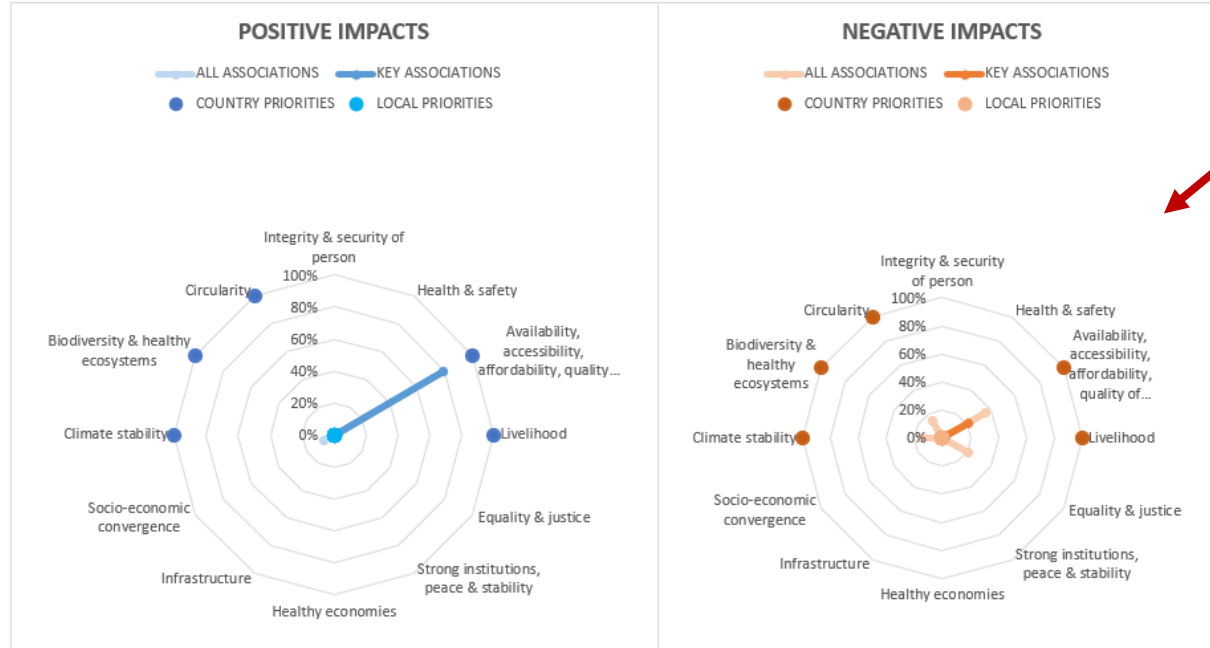




# Consumer Banking/Identification Module

## Outputs

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



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

Detailed outputs: heatmap showing impact associations between the individual products/services you are offering in the country and the different impact areas and topics

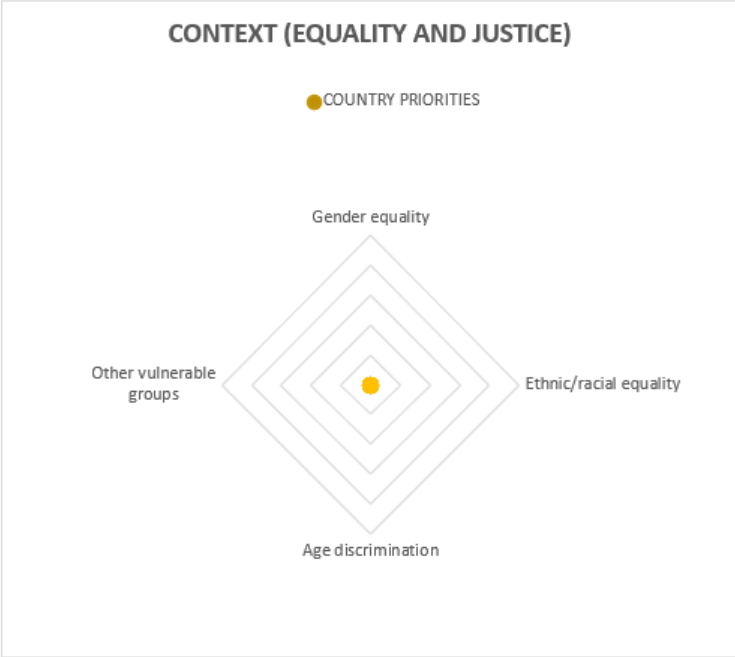
Types of products/services	Names of products/services	Total % of portfolio (Indicator 1)	Total % of portfolio (Indicator 2)	Total % of portfolio (Indicator 3)	Key sectors	Type of association	Filter here for: Finance	Filter here for: Employment	Filter here for: Wages	Filter here for: Social protection	Filter here for: Gender equality	Filter here for: Ethnic/racial equality	Filter here for: Age discrimination
64411 Current accounts with payment services	Easybanking, Pre	28.57%	30.00%			positive impacts							
64421 Savings accounts		14.29%	15.00%			positive impacts							
64432 Consumer loans & overdraft		14.29%	15.00%			positive impacts							
64432 Consumer loans & overdraft		14.29%	15.00%			negative impacts							
64436 Education related loans		7.14%	10.00%			negative impacts							

# Consumer Banking/Identification Module

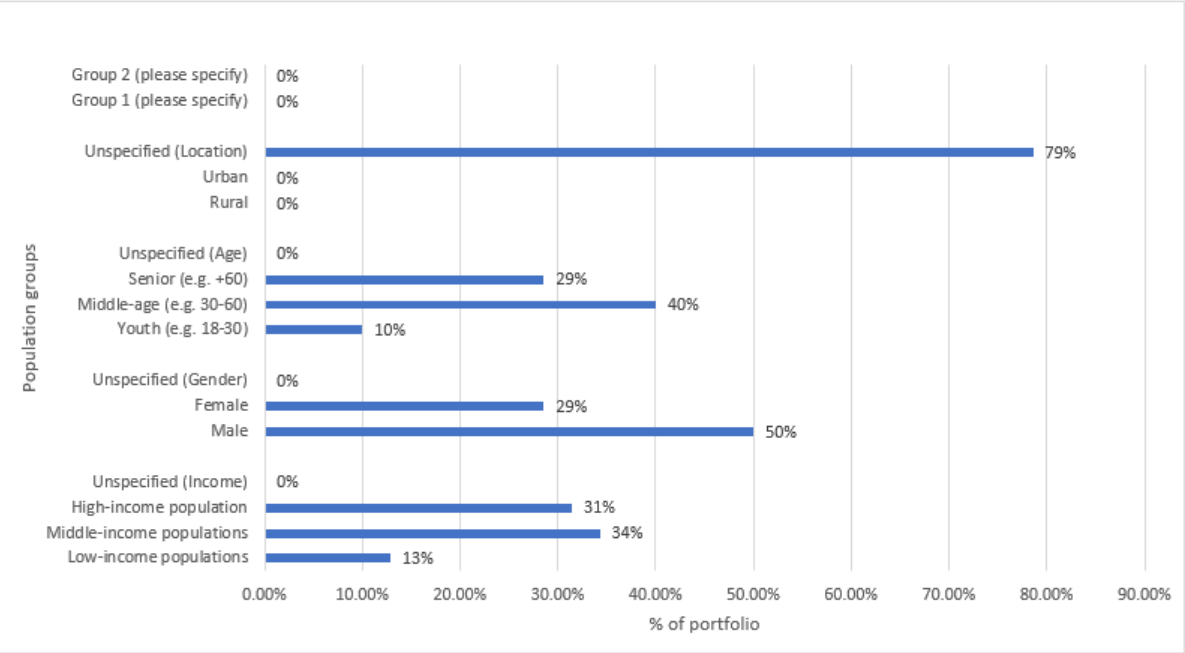
## Outputs

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

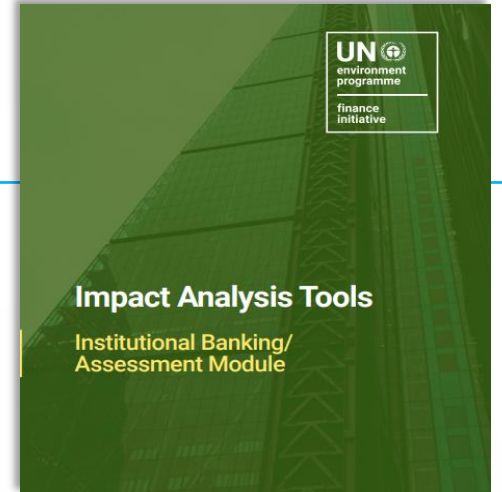
Significant impact areas (based on section 1.a.)					
Impact area/topic	Associated impacts (positive)	Associated impacts (negative)	Comments		
Finance	Connectivity, Gender equality, Ethnic/racial equality, Other vulnerable groups				
Mobility	Connectivity, Infrastructure				
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
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/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 flags potential human rights violations
- Interoperability features (SDGs, EU taxonomy)

# Institutional Banking/Assessment Module

## My Parameters

### 3. Impact areas/topics and geographies

a.1 What significant impact areas or 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

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)

### 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
45 Wholesale and retail trade and repair of			5,33%			yes
47 Retail trade, except of motor vehicles and			6,67%			yes

# 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://ourworldin	Vienna University of Economics and Material Footprint (RMC)	World Bank - What a Waste Global Database Annual municipal solid waste per capita	World Bank - What a Waste Global Database Recycling rate	
		Metrics	Energy consumption per capita	Water withdrawals per				
		Scoring system: 1 (low need)	<87.9 GJ	<100	<4.7 t/cap	0-0.49 kg/capital/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/capital/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/capital/day	30%-10%	
	Scoring system: 4 (very high need)	>209.2 GJ	>1,000	>19.3 t/cap	>= 1.5 kg/capital/day	<10%		
	Comments							
	Values	2,5	899,8	12,4	1,34kg/capital/day	25,9		
	Need scores	2	3	2	3	3		
	Resources							
Regional/country 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
<i>Please list the policy framework/s your bank will be seeking alignment with</i>	<i>Please select the geographic scope of the framework/s listed</i>	<i>Please capture here any explanations regarding the choice of framework/s</i>	<i>Please capture here the specific topics (e.g. climate change mitigation) referenced in the selected</i>	<i>Please capture here the indicators/metrics (e.g. GHG emissions) referenced in the framework. Include only</i>	<i>Please spell out the overall objective pursued in the selected framework/s (e.g.</i>	<i>Please capture here any explanations regarding the choice of topics, indicators and objectives.</i>
	(please select)					

# 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, couscous 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						

##### 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 combinec	2025	

#### PRACTICE:

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

#### Red flags & Interlinkages

RED FLAGS	Human Rights Biodiversity & Healthy Ecosystems	Impact areas/topics
		N/A
		Waterbodies,Air,Soil,Species,Habitat,
INTERLINKAGES	Positive interlinkages Negative Interlinkages	Impact areas/topics
		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 -- )		Previous year: (optional-- )			Comments	
Performance value in 2021				Sector coverage	2021	Value chain coverage	2020	Performance value in 2020		Sector 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

# Institutional Banking/Assessment Module

## Assessment per Impact Area – Action Plan

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

### 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
<b>Portfolio composition &amp; financial flows</b>	Proportion of portfolio (default indicator)	decrease	2030				
	Proportion of portfolio (default)	manufacture of motor vehicles increase	2030				
<b>Client engagement</b>	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				
<b>Internal policies &amp; processes</b>	Description of the management of	Expanded risk disclosure on	2023				
	Description of waste and hazardous	Expanded disclosure on	2023				
<b>Advocay &amp; partnerships</b>	(1) List of priority raw materials; for each priority raw material:	Disclose combined efforts of market leaders	2025				

##### Impact

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



# Institutional Banking/Assessment Module

## Dashboard

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

Focus and scope of the assessment

Impact areas/topics →* <i>*areas/topics in italics are interlinked areas/topics</i>	Circularity	Climate stability	Biodiversity & healthy ecosystems	Livelihood	Energy
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

### 2. Impact pathway per impact/area topic and geography

Circularity | Italy

**Drivers**  
Why the bank is doing impact management

**Impact Needs**  
[see data here](#)

[Policy/regulation \(as per your alignment choices\)](#)

**Practice**  
How sustainability issues are integrated into the bank's strategy, business and systems

Your Action Plan (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>
<b>Portfolio composition &amp; financial flows</b>	Proportion of portfolio (default indicator)	decrease manufacture of motor vehicles by 5%	2030			
<b>Client engagement</b>	Total weight or volume of materials that are used to produce and package the organization's primary products and services during the reporting	1,000,000 t	2026			
<b>Internal policies &amp; processes</b>	Description of the management of risks associated with the use of critical materials	Expanded risk disclosure on use of critical materials	2023			
	Description of waste and hazardous materials management policies and	Expanded disclosure on waste management process	2023			
<b>Advocacy &amp; partnerships</b>	(1) List of priority raw materials; for each priority raw material; (2) environmental and/or social factor(s)	Disclose combined efforts of market leaders to address circularity issues	2025			

**Impact**  
The positive impacts achieved and the negative impacts avoided, mitigated/compensated as a result of the bank's practice

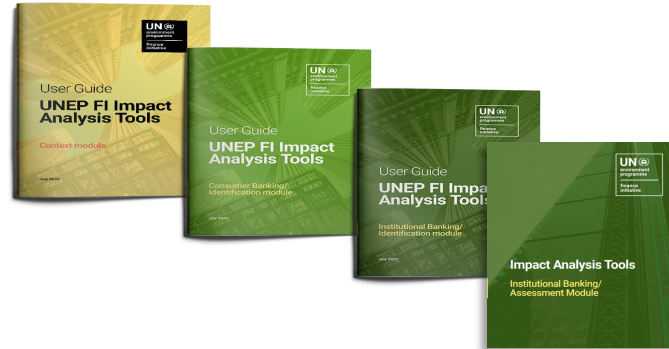
Your Action Plan (impact)					
Indicator	Metric	Long-term target	Long term target year	Intermediate target	Intermediate target year
Proportion of domestic and industrial	Percentage (%)	1	2025	0,95	2024

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

# Resources



Find [here](#) the Impact Protocol



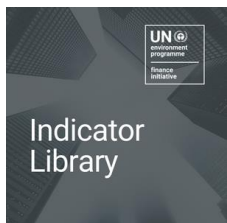
Find [here](#) the Tool Modules, User Guides and Demo versions



Find [here](#) the revised Impact Radar

Level 3 Name (i.e. ISIC Group)	Level4 Name (i.e. ISIC Class)	Level5 Name (i.e. ISIC Key sectors)	Impact type	Conflict	Conflict C	Modern slavery	Modern slavery C
anim Growing of non-pe-Growing of cereals (except rice)		key positive	Positive				
anim Growing of non-pe-Growing of cereals (except rice)		key negative	Negative			2 agriculture is a key contributor	
anim Growing of non-pe-Growing of rice		key positive	Positive				
anim Growing of non-pe-Growing of rice		key negative	Negative			2 agriculture is a key contributor	
anim Growing of non-pe-Growing of vegetables and mel		key positive	Positive				
anim Growing of non-pe-Growing of vegetables and mel		key negative	Negative			2 agriculture is a key contributor	
anim Growing of non-pe-Growing of sugar cane		key positive	Positive				
anim Growing of non-pe-Growing of sugar cane		key negative	Negative			2 agriculture is a key contributor	

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



Find [here](#) the Indicator Library

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[careen.abb@un.org](mailto:careen.abb@un.org), [costanza.ghera@un.org](mailto:costanza.ghera@un.org), [alexander.stopp@un.org](mailto:alexander.stopp@un.org)

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# The Revised Impact Radar

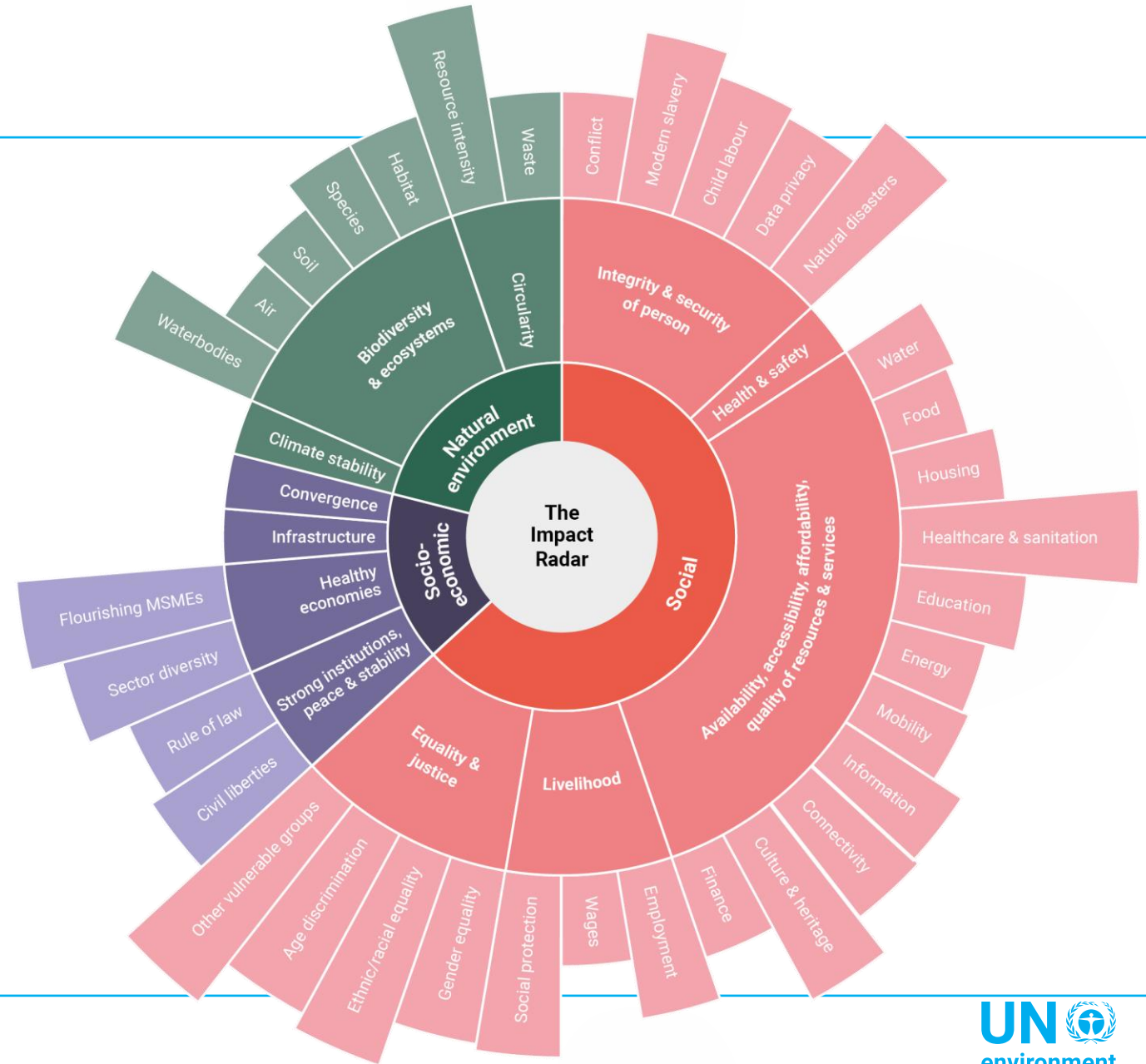
## 12 Impact Areas and 34 Impact Topics

### Key changes

Introduction of two levels (impact areas and impact topics) for enhanced impact identification:

- Further clarity (confusions between certain impact areas e.g., water)
- More discrete mapping of specific impacts (e.g., health & safety/employment)
- Enhanced visibility of topics within areas (e.g., certain human rights issues)

N.B: the impact mappings have been adjusted based on the revised Radar



# Read-across from old to new Impact Radar

Nothing is lost...

Current Impact Areas	Impact Topics																																							
	Conflict	Modern slavery	Child labour	Data privacy	Natural disasters	Health & safety	Water	Food	Housing	Healthcare & sanitation	Education	Energy	Mobility	Information	Connectivity	Culture & heritage	Finance	Employment	Wages	Social protection	Gender equality	Ethnic/racial equality	Age discrimination	Other vulnerable groups	Civil liberties	Rule of law	Sector diversity	Flourishing MSMEs	Infrastructure Socio-economic convergence	Climate stability	Waterbodies	Air	Soil	Species	Habitat	Resource intensity	Waste			
Availability - Water						x																																		
Food							x																																	
Housing								x																																
Health & Sanitation									x																															
Education										x																														
Employment					x													x	x	x																				
Energy											x																	x												
Mobility												x																												
Information														x	x																									
Culture & Heritage																x																								
Integrity & Security of Person	x	x	x	x	x																																			
Justice																																								
Strong institutions, peace and stability																						x	x																	
Quality - Water																																								
Air																																								
Soil																																								
Biodiversity & Ecosystems																																								
Resources efficiency																																								
Climate																																								
Waste																																								
Inclusive, healthy economies																																								
Economic Convergence																																								

# Updated Sector-Impact Map

Positive and negative associations between business sectors/activities and the 3 pillars of sustainable development

ISIC Rev 4

0 = no association, 1 = an association  
2 = association with a key sector

Impact Radar Areas & Topics

SECTORS & ACTIVITIES (ISIC REV 4)											INTEGRITY & SECURITY OF PERSON												
Industry Classification	Level1 Code	Level2 Code	Level3 Code	Level4 Code	Level5 Code	Level1 Name (i.e. ISIC Section)	Level2 Name (i.e. ISIC Division)	Level3 Name (i.e. ISIC Group)	Level4 Name (i.e. ISIC Class)	Level5 Name (i.e. ISIC Section)	Key sectors	ImpactType	Conflict	Conflict C	Modern slavery	Modern slavery C	Child labour	Child labour C	Data privacy	Data privacy C	Natural disasters	Natural disasters C	
ISIC	A	01	011	0111		Agriculture, fo Crop and anim	Growing of non-pe	Growing of cereals (except rice			key positive	Positive											
ISIC	A	01	011	0111		Agriculture, fo Crop and anim	Growing of non-pe	Growing of cereals (except rice			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	011	0112		Agriculture, fo Crop and anim	Growing of non-pe	Growing of rice			key positive	Positive											
ISIC	A	01	011	0112		Agriculture, fo Crop and anim	Growing of non-pe	Growing of rice			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	011	0113		Agriculture, fo Crop and anim	Growing of non-pe	Growing of vegetables and mel			key positive	Positive											
ISIC	A	01	011	0113		Agriculture, fo Crop and anim	Growing of non-pe	Growing of vegetables and mel			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	011	0114		Agriculture, fo Crop and anim	Growing of non-pe	Growing of sugar cane			key positive	Positive											
ISIC	A	01	011	0114		Agriculture, fo Crop and anim	Growing of non-pe	Growing of sugar cane			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	011	0115		Agriculture, fo Crop and anim	Growing of non-pe	Growing of tobacco			key positive	Positive											
ISIC	A	01	011	0115		Agriculture, fo Crop and anim	Growing of non-pe	Growing of tobacco			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	011	0116		Agriculture, fo Crop and anim	Growing of non-pe	Growing of fibre crops			key positive	Positive											
ISIC	A	01	011	0116		Agriculture, fo Crop and anim	Growing of non-pe	Growing of fibre crops			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	011	0119		Agriculture, fo Crop and anim	Growing of non-pe	Growing of other non-perennia			key positive	Positive											
ISIC	A	01	011	0119		Agriculture, fo Crop and anim	Growing of non-pe	Growing of other non-perennia			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	012	0121		Agriculture, fo Crop and anim	Growing of perenni	Growing of grapes			key positive	Positive											
ISIC	A	01	012	0121		Agriculture, fo Crop and anim	Growing of perenni	Growing of grapes			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	012	0122		Agriculture, fo Crop and anim	Growing of perenni	Growing of tropical and subtrop			key positive	Positive											
ISIC	A	01	012	0122		Agriculture, fo Crop and anim	Growing of perenni	Growing of tropical and subtrop			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	012	0123		Agriculture, fo Crop and anim	Growing of perenni	Growing of citrus fruits			key positive	Positive											
ISIC	A	01	012	0123		Agriculture, fo Crop and anim	Growing of perenni	Growing of citrus fruits			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	012	0124		Agriculture, fo Crop and anim	Growing of perenni	Growing of pome fruits and sto			key positive	Positive											
ISIC	A	01	012	0124		Agriculture, fo Crop and anim	Growing of perenni	Growing of pome fruits and sto			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	012	0125		Agriculture, fo Crop and anim	Growing of perenni	Growing of other tree and bush			key positive	Positive											
ISIC	A	01	012	0125		Agriculture, fo Crop and anim	Growing of perenni	Growing of other tree and bush			key negative	Negative			2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub						2 agriculture can caus
ISIC	A	01	012	0126		Agriculture, fo Crop and anim	Growing of perenni	Growing of oleaginous fruits			key positive	Positive											

# Interlinkages Map

Understanding how action on one impact area/topic might positively and/or negatively affect other impact/areas and topics

Important for prioritization and target-setting:

- Avoid unintended consequences
- Leverage positive interlinkages

				Integrity & security of person					
If you act upon...		By	Mind these	Conflict		Modern slavery		Child labour	
↓ Impact areas	↓ Impact topics	↓	↓ Interlinkages	Interlinkages (Conflict)	Narrative explanation (Conflict)	Interlinkages (Modern slavery)	Narrative explanation (Modern slavery)	Interlinkages (Child labour)	Narrative explanation (Child labour)
Integrity & security of person	Conflict	Avoiding or mitigating	positive						
Integrity & security of person	Conflict	Avoiding or mitigating	negative						
Integrity & security of person	Modern slavery	Monitoring and managing	positive					x	Lower
Integrity & security of person	Modern slavery	Monitoring and managing	negative						
Integrity & security of person	Child labour	Monitoring and managing	positive			x	Lower		
Integrity & security of person	Child labour	Monitoring and managing	negative						
Integrity & security of person	Data privacy	designing and	positive						
Integrity & security of person	Data privacy	designing and	negative						
Integrity & security of person	Natural disasters	Reducing emissions (to	positive						
Integrity & security of person	Natural disasters	Reducing emissions (to	negative						

# Indicator Library

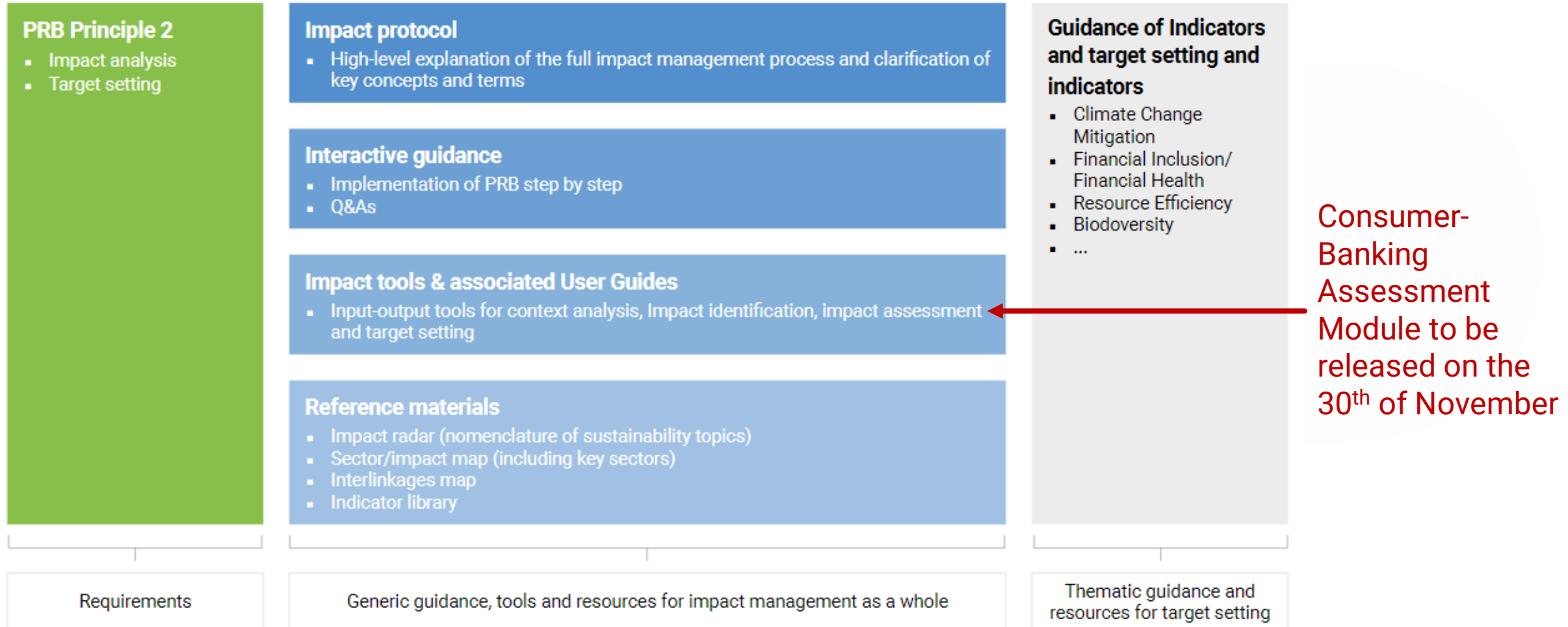
The Indicator Library builds on the Impact Mappings to provide a compilation of impact-related indicators and metrics.

- The indicators and related attributes are mapped to the ISIC+ sectors and the 22 impact areas of the UNEP FI Impact Radar
- **Updated version:** The Library is now aligned with the revised Impact Radar (July 2022) and features new content, including the PRB's core indicators for climate change mitigation and for financial health/inclusion (among others)
- New '**My Library**' function for easier browsing and indicator selection





# Further Toolkit Development



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## Contact Information

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