UNEP FI Impact Analysis Tool for Banks (V3)

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

2015 SDGs
A global framework reconciling economic, environmental and social objectives.

2017 Principles for Positive Impact
A new, impact-driven approach to sustainability management for mainstream finance.

2019 Principles for Responsible Banking
Requires signatories to align with the SDGs by applying impact management.
PRB Requirements

Analyzing your bank’s Impact on Planet & People

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

Setting & Implementing Targets

At least 2 SMART targets

Accountability & Measuring Progress

Using PRB template and in line with the Annual Reporting cycle

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.
The UNEP FI Toolkit for Impact Management for Banks

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 on indicators and target setting and indicators
- Climate Change Mitigation
- Financial Inclusion/Financial Health
- Resource Efficiency
- Biodiversity
- ...

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

Thematic guidance and resources for target setting
UNEP FI Impact Protocol
Holistic impact management for banks explained step by step

1. Scoping
- Identify core business activities
- Identify main geography/ies

2. Impact Identification
- Understand context (country/local/global level)
  - Status of needs
  - Policy & regulation
  - Trends & scenarios
- Review portfolio composition & associated impacts
  - Consumer Banking: products/services and type of customers
  - Business, Corporate and Investment Banking: sectors/industries and type of clients
- Cross data to determine & prioritise most significant impact areas
  - Portfolio composition and associated impacts (positive and negative)
  - Context

3. Performance Measurement & Assessment
- Review practice
  - Portfolio composition/financial flows
  - Client engagement
  - Internal policies and processes
  - Advocacy and partnerships
- Measure impacts (in relation to the prioritised impact areas)

4. Target Setting
- Make alignment choices
  - International, regional or national policy frameworks
- Understand baseline
  - Based on prior performance measurement/assessment and on alignment choices
- Define SMART targets
  - Practice targets
  - Impact targets
- Define Action Plan
  - In relation to the four categories of practice
  - Considering human resource and data system needs

5. Monitoring Process
- Monitor practice
- Monitor impact
PRB Signatory Implementation Journey

**Context and Identification Modules**
- Set multidisciplinary team and gather data
- Identify scope, context and exposure of your portfolio
- Prioritize at least 2 significant impact areas
- Deep dive into the two impact areas for performance measurement

**Assessment Modules**
- Conduct and complete an initial impact analysis
- Publish your first PRB report
- Determine baseline for your targets, assess relevant frameworks to align with
- Set SMART targets that address min. 2 areas of most significant impact

**Year 1 & 2:**
- Conduct and complete an initial impact analysis
- Publish your first PRB report

**Year 3 & 4:**
- Work on setting min. 2 SMART targets
- Publish your second and third PRB report

**Year 5 and thereafter:**
- Work on implementing the targets
- Publish your subsequent PRB reports
- Set new or complementary targets if needed
- Consider setting more targets, expanding the impact analysis

**Principles signed**
- 6 mo
- Year 1
- 18 mo
- Year 2
- Year 3
- Year 4
- Year 5
- Publish the first PRB report
- Publish the second PRB report
- Publish the third PRB report
- Publish the fourth PRB report

**Timeline:**
- Year 1 & 2
- Year 3 & 4
- Year 5 and thereafter
Portfolio Impact Analysis Tool for Banks

IMPACT MANAGEMENT PROCESS

1. Scoping
2. Impact Identification
3. Performance measurement and assessment
4. Target-setting
5. Monitoring

Context Module

Identification Modules
- Consumer Banking
- Institutional Banking

Assessment Modules
- Consumer Banking
- Institutional Banking

PORTFOLIO IMPACT ANALYSIS TOOL
## Mixing and matching with the new modular format

<table>
<thead>
<tr>
<th>Use Case</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small bank</td>
<td>Country level analysis, Possibly local level (large/diverse countries)</td>
</tr>
<tr>
<td>Mid-sized bank</td>
<td>Country level analysis, ‘mix of business and corporate banking’ option</td>
</tr>
<tr>
<td>Large international bank</td>
<td>Global level analysis, ‘corporate banking’ option, ‘Investment banking’ option</td>
</tr>
</tbody>
</table>
Context Module
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
Four types of worksheets:

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

**My parameters**

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

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

For the selected countries, you can see if data is already available in the database.
If data is already available, you can move straight to the ‘Country & Local results’ tab and review the outputs.

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

<table>
<thead>
<tr>
<th>Impact Areas</th>
<th>Social</th>
<th>Socio-economic</th>
<th>Natural environment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Integrity &amp; security of person</td>
<td>Health &amp; safety</td>
<td>Availability, accessibility, affordability, quality of resources &amp; services</td>
<td>Livelihood</td>
</tr>
<tr>
<td>Health &amp; safety</td>
<td>Health &amp; safety</td>
<td>Strong institutions, peace &amp; stability</td>
<td>Healthy economies</td>
</tr>
<tr>
<td>Livelihood</td>
<td>Livelihood</td>
<td>Socio-economic convergence</td>
<td>Infrastructure</td>
</tr>
<tr>
<td>Equity &amp; justice</td>
<td>Equity &amp; justice</td>
<td>Climate stability</td>
<td>Biodiversity &amp; healthy ecosystems</td>
</tr>
<tr>
<td>Healthcare &amp; education</td>
<td>Healthcare &amp; education</td>
<td>(rule of law, civil liberties)</td>
<td>(Sector diversity, humming MSMEs)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SDGs</th>
<th>Countries &amp; Locations</th>
</tr>
</thead>
<tbody>
<tr>
<td>1, 8, 10, 11, 13, 1</td>
<td>Croatia</td>
</tr>
<tr>
<td>2, 3, 5, 6, 7, 8</td>
<td>Italy</td>
</tr>
<tr>
<td>4, 9, 11, 16</td>
<td>Serbia</td>
</tr>
</tbody>
</table>

*Note: The table shows the priority impact areas for each country and, if applicable, by location.*
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.
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.
Consumer Banking/Identification Module
PRB requirement: 2.1.b. Portfolio Composition

Key highlights:

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

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

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

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

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

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

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

Note: only one profile worksheet is displayed by default, right click on worksheet tab to unhide the other worksheets.
Specify whether you wish to transfer your data from the Context Module to the Identification Module.

Context Module:
- Country & Local Results
- Global Assessment + Results
- Data OUT

Consumer Banking/Identification Module:
- Summary
- Sector-Impact Map
- Interlinkages Map
- Data IN
- Data OUT

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

My Parameters

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

| Amount (€) | 2,000,000,000.00 |
| Percentage of total business | 50.00% |

<table>
<thead>
<tr>
<th>Country</th>
<th>Amount (€)</th>
<th>Percentage of total business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Italy</td>
<td>1,590,000,000.00</td>
<td>75.00%</td>
</tr>
</tbody>
</table>

Choice of industry classification and indicators

Industry classification

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

Indicators

Please specify which indicators (among three types) you intend to use for your data collection. Please note that ‘amount’ is used as a default indicator and others can be added as complementary indicators.

- For each country, please indicate the corresponding size of consumer banking business.
- Please use gross income and please indicate the currency used.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Amount</th>
<th>Number of products</th>
<th>Number of customers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>(please select)</td>
<td>(please select)</td>
<td></td>
</tr>
</tbody>
</table>

Please indicate the specific indicator for 'amount' (please select)
Consumer Banking/Identification Module

Portfolio composition

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

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
Consumer Banking/Identification Module Outputs

Then you see impacts driven by the types of clients.

[Diagram showing distribution of products/services across population groups (Indicator 1: amount (outstanding loans))]

- Group 2 (please specify)
- Group 1 (please specify)
- Unspecified (Location)
- Urban
- Rural
- Unspecified (Age)
- Senior (e.g. >60)
- Middle-age (e.g. 30-60)
- Youth (e.g. 18-30)
- Unspecified (Gender)
- Female
- Male
- Unspecified (Income)
- High-income population
- Middle-income population
- Low-income population

% of portfolio:
- 0.00%
- 10.00%
- 20.00%
- 30.00%
- 40.00%
- 50.00%
- 60.00%
- 70.00%
- 80.00%
- 90.00%
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.

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

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**Consumer Banking/Identification Module Outputs**

**Significant Impact Areas**

<table>
<thead>
<tr>
<th>Impact Area/Topic</th>
<th>Associated Impacts (positive)</th>
<th>Associated Impacts (negative)</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance</td>
<td>Connectivity/infrastructure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobility</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income (please select)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age (please select)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Prioritized 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

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**Welcome**

Navigation  | My Parameters  | Portfolio Composition  | Profile-Country 1  | Summary  | Sector-Impact Map  | Interlinkages Map  | Data IN  | Data OUT  
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Institutional Banking/Identification Module
Institutional Banking/Identification Module

Overview

PRB requirement: 2.1.b. Portfolio Composition

Key highlights:

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

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

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

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

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

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

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

Navigation

List of Worksheets

Four types of worksheets:

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

Note: only one profile worksheet is displayed by default, right click on worksheet tab to unhide the other worksheets
Specify whether you wish to transfer your data from the Context Module to the Identification Module.

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

#### My Parameters

<table>
<thead>
<tr>
<th>Choice of business line</th>
<th>CIB banking</th>
<th>Mix of Business and Corporate Banking</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>Amount</th>
<th>Percentage of total business</th>
</tr>
</thead>
<tbody>
<tr>
<td>5,000,000,000.00</td>
<td>70.00%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GLOBAL: N/A</th>
<th>Croatia</th>
<th>Italy</th>
<th>Serbia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>500,000,000.00</td>
<td>2,000,000,000.00</td>
<td>500,000,000.00</td>
<td></td>
</tr>
<tr>
<td>Percentage of total business</td>
<td>10.00%</td>
<td>60.00%</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

#### Choice of industry classification and indicators

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

<table>
<thead>
<tr>
<th>ISIC</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

- **e. Indicators**
  
  Please specify which indicators you intend to use for your data collection.

<table>
<thead>
<tr>
<th>Business and/or Corporate Banking</th>
<th>outstanding loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Banking</td>
<td>(please select)</td>
</tr>
</tbody>
</table>
Institutional Banking/Identification Module

Portfolio Composition

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

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

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

<table>
<thead>
<tr>
<th>Sectors</th>
<th>My sectors</th>
<th>Total % of portfolio</th>
<th>% of general purpose</th>
<th>% of dedicated</th>
<th>EU Taxonomy eligible sectors</th>
<th>Key sectors</th>
<th>Type of association</th>
<th>Filter here for:</th>
<th>Filter here for:</th>
<th>Filter here for:</th>
<th>Filter here for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>107</td>
<td>6.67%</td>
<td>6.67%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>positive impacts</td>
<td>Health &amp; safety</td>
<td>Water</td>
<td>Food</td>
<td>Energy</td>
</tr>
<tr>
<td>107</td>
<td>6.67%</td>
<td>6.67%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>negative impacts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>107/4</td>
<td>1.33%</td>
<td>1.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>positive impacts</td>
<td>Health &amp; safety</td>
<td>Water</td>
<td>Food</td>
<td>Energy</td>
</tr>
<tr>
<td>107/4</td>
<td>1.33%</td>
<td>1.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>negative impacts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>110/3</td>
<td>0.13%</td>
<td>0.13%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>positive impacts</td>
<td>Health &amp; safety</td>
<td>Water</td>
<td>Food</td>
<td>Energy</td>
</tr>
<tr>
<td>110/3</td>
<td>0.13%</td>
<td>0.13%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>negative impacts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>0.67%</td>
<td>0.67%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>positive impacts</td>
<td>Health &amp; safety</td>
<td>Water</td>
<td>Food</td>
<td>Energy</td>
</tr>
<tr>
<td>24</td>
<td>0.67%</td>
<td>0.67%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>negative impacts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>291</td>
<td>13.33%</td>
<td>13.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>positive impacts</td>
<td>Health &amp; safety</td>
<td>Water</td>
<td>Food</td>
<td>Energy</td>
</tr>
<tr>
<td>291</td>
<td>13.33%</td>
<td>13.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>negative impacts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>525</td>
<td>1.33%</td>
<td>1.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>positive impacts</td>
<td>Health &amp; safety</td>
<td>Water</td>
<td>Food</td>
<td>Energy</td>
</tr>
<tr>
<td>525</td>
<td>1.33%</td>
<td>1.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>negative impacts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>335</td>
<td>13.33%</td>
<td>13.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>positive impacts</td>
<td>Health &amp; safety</td>
<td>Water</td>
<td>Food</td>
<td>Energy</td>
</tr>
<tr>
<td>335</td>
<td>13.33%</td>
<td>13.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>negative impacts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Health & safety**
  - SDGs 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.9, 3.9
- **Water**
  - SDGs 3.1, 6.2, 6.6, 6.4, 6.5, 6.6
- **Food**
  - SDGs 2.1, 2.2, 2.3, 2.4, 2.5, 2.6, 2.8, 2.9, 2.12, 13, 13.3
- **Energy**
  - SDGs 7.1, 7.2, 7.3, 7.8, 7.7
## Institutional Banking/Identification Module

### Outputs

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

<table>
<thead>
<tr>
<th>Impact areas</th>
<th>Impact topics</th>
<th>Proportion of portfolio</th>
<th>Associated impacts (positive)</th>
<th>Associated impacts (negative)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Livelihood</td>
<td>Employment, Wages</td>
<td>100.00%</td>
<td>Modern slavery, Child labour, Health &amp; safety, Wages, Social protection, Gender equity, Ethnic/racial equality, Age, Health &amp; safety, Education, Mobility, Income, Education, Information, Communication, Culture &amp; heritage, Finance, Employment, Social protection, Gender</td>
<td>Health &amp; safety, Water, Information, Communication, Culture &amp; heritage, Finance, Employment, Social protection, Gender</td>
</tr>
<tr>
<td>Healthy economies</td>
<td>Flourishing MSMEs</td>
<td>78.57%</td>
<td>Employment, Sector diversity, Socio-economic convergence</td>
<td>Resource intensity, Waste</td>
</tr>
<tr>
<td>Health &amp; safety</td>
<td>Health &amp; safety</td>
<td>48.57%</td>
<td>Healthcare &amp; sanitation</td>
<td></td>
</tr>
<tr>
<td>Infrastructure</td>
<td>Infrastructure</td>
<td>12.86%</td>
<td>Natural disasters, Health &amp; safety, Water, Energy, Healthcare &amp; sanitation, Mobility, Connectivity, Employment, Socio-economic convergence</td>
<td>Modern slavery, Health &amp; safety, Social protection, Ethnic/racial equality, Other vulnerable groups, Wages, Social protection, Gender equity, Ethnic/racial equality, Age, Health &amp; safety, Education, Information, Communication, Culture &amp; heritage, Finance, Employment, Social protection, Gender</td>
</tr>
</tbody>
</table>

#### Prioritized significant impact areas/topics and corresponding SDGs

<table>
<thead>
<tr>
<th>Impact areas/topics</th>
<th>Prioritised SDGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Livelihood</td>
<td>SDG 1, SDG 2</td>
</tr>
<tr>
<td>Health &amp; safety</td>
<td>SDG 3, SDG 4</td>
</tr>
<tr>
<td>Biodiversity &amp; healthy ecosystems</td>
<td>SDG 5, SDG 6</td>
</tr>
<tr>
<td>Climate stability</td>
<td>SDG 7, SDG 8</td>
</tr>
<tr>
<td>Biodiversity &amp; healthy ecosystems</td>
<td>SDG 9, SDG 10</td>
</tr>
<tr>
<td>Circlarity</td>
<td>SDG 11, SDG 12</td>
</tr>
</tbody>
</table>

### Prioritised SDGs

- SDG 1: No Poverty
- SDG 2: Zero Hunger
- SDG 3: Good Health and Well-being
- SDG 4: Quality Education
- SDG 5: Gender Equality
- SDG 6: Clean Water and Sanitation
- SDG 7: Affordable and Clean Energy
- SDG 8: Decent Work and Economic Growth
- SDG 9: Industry, Innovation and Infrastructure
- SDG 10: Reduced Inequalities
- SDG 11: Sustainable Cities and Communities
- SDG 12: Responsible Consumption and Production
- SDG 13: Climate Action
- SDG 14: Life Below Water
- SDG 15: Life on Land
- SDG 16: Peace and Justice, Strong Institutions
- SDG 17: Partnerships for the Goals

---

Welcome | Navigation | My Parameters | Portfolio Composition | Profile-Country 1 | Summary | Sector-Impact Map | Interlinkages Map | Data IN | Data OUT
Consumer Banking/Assessment Module
Consumer Banking/Assessment Module
Overview

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

**Key highlights:**

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

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

If you previously used the Context and Identification Modules:

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

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

• Size of your consumer banking business and what proportion this is relative to your total business activity (gross income and/or balance sheet)

• Volume of business for each product type to be included in the assessment/ per country (amounts-drawn outstanding loans, outstanding loans or exposure at default/EAD, number of products, number of customers)
### List of Worksheets

<table>
<thead>
<tr>
<th>Worksheet</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome</td>
<td>- About the Portfolio Impact Analysis Tool&lt;br&gt;- Understand the structure of the Module</td>
</tr>
<tr>
<td>Navigation</td>
<td>- Specify the scope of your assessment</td>
</tr>
<tr>
<td>My Parameters</td>
<td>- Collect data, assess your current impact practice and performance. Determine targets and action plans accordingly.</td>
</tr>
<tr>
<td>Finance + Equality &amp; Justice (1)</td>
<td>- Overview of all your results. Use this to communicate internally and/or externally.</td>
</tr>
<tr>
<td>Finance + Equality &amp; Justice (2)</td>
<td>- List and definitions of impact areas/topics to enable holistic impact management (i.e. across the SDGs)</td>
</tr>
<tr>
<td>Finance + Equality &amp; Justice (3)</td>
<td>- Mapping of how actions on one impact area/topic may affect other impact areas/topics</td>
</tr>
<tr>
<td>Other Impact Area (1)</td>
<td>- These are technical worksheets to enable the functionalities in the other worksheets. No action required.</td>
</tr>
<tr>
<td>Other Impact Area (2)</td>
<td>- Import your data from the Content Module</td>
</tr>
<tr>
<td>Data IN-Context</td>
<td>- Import your data from the Identification Module</td>
</tr>
</tbody>
</table>

**Four types of worksheets:**

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

**Note:** only one ‘Finance + Equality & justice’ and one ‘Other Impact Area’ worksheet are displayed by default, right click on worksheet tab to unhide the other worksheets.
1. Importing data

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

- **CONSUMER BANKING/IDENTIFICATION MODULE**
  - Summary
  - Sector-Impact Map
  - Interlinkages Map
  - Data IN
  - Data OUT

- **CONTEXT MODULE**
  - Country & Local Results
  - Global Assessment + Results
  - Data OUT

- **CONSUMER BANKING/ASSESSMENT MODULE**
  - Finance + Equality & Justice 1
  - Other Impact Area 1
  - Dashboard
  - Impact Radar
  - Interlinkages Map
  - Data IN-Context
  - Data IN-Identification
Specify the Impact Areas/Topics and the Geographic Scope

(note: ‘Finance’, as well as ‘Equality & justice’ are default impact areas and topics for Consumer Banking - they include both Financial Health and Financial Inclusion)

If you have not used the Identification Module and imported data, specify the products/services and population groups you intend to cover; if you have used it, data will automatically display in the ensuing worksheets.
Consumer Banking/Assessment Module
Assessment per Impact Area – Alignment

1. ALIGNMENT
This section is to identify relevant international, regional or national policy frameworks to align with. You can build upon the context assessment already undertaken during the identification phase of the analytic. If you have used the Context module in section 4.2...

1a. Status of Needs and Priorities
This subsection summarises the status of needs and priorities for Finance + Equality & Justice in Italy as per the content included in and transferred from the Context Module.

<table>
<thead>
<tr>
<th>Impact Topics</th>
<th>Finance</th>
<th>Gender equality</th>
<th>Ethnic/social equality</th>
<th>Age discrimination</th>
<th>Other vulnerable groups</th>
<th>Other (Equality &amp; Justice)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SDG 10.3.1</td>
<td>100.0%</td>
<td>90.0%</td>
<td>80.0%</td>
<td>70.0%</td>
<td>80.0%</td>
<td>90.0%</td>
</tr>
<tr>
<td>SDG 10.3.2</td>
<td>90.0%</td>
<td>80.0%</td>
<td>70.0%</td>
<td>60.0%</td>
<td>70.0%</td>
<td>80.0%</td>
</tr>
<tr>
<td>SDG 10.3.5</td>
<td>80.0%</td>
<td>70.0%</td>
<td>60.0%</td>
<td>50.0%</td>
<td>60.0%</td>
<td>70.0%</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Policy framework</th>
<th>Geographic scope</th>
<th>Comments</th>
<th>Topics</th>
<th>Indicators/Metrics</th>
<th>Objectives</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Framework 1</td>
<td>Europe</td>
<td>Please note the policy framework your bank will be aligning with</td>
<td>Please capture here any justification regarding the choice of framework(s)</td>
<td>Please capture here any specific topics (e.g. climate change mitigation) relevant to the selected framework</td>
<td>Please capture here the overall objectives pursued in the selected framework</td>
<td>Please capture here any explanations regarding the choice of framework(s)</td>
</tr>
<tr>
<td>Framework 2</td>
<td>Africa</td>
<td>Please note the policy framework your bank will be aligning with</td>
<td>Please capture here any justification regarding the choice of framework(s)</td>
<td>Please capture here any specific topics (e.g. climate change mitigation) relevant to the selected framework</td>
<td>Please capture here the overall objectives pursued in the selected framework</td>
<td>Please capture here any explanations regarding the choice of framework(s)</td>
</tr>
</tbody>
</table>
### Consumer Banking/Assessment Module

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

**Overview of products/services and impact associations**

<table>
<thead>
<tr>
<th>Products/services</th>
<th>Impact Associations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Types of products/services</strong></td>
<td><strong>Distribution of products/services across population groups</strong></td>
</tr>
<tr>
<td>R&amp;D (Industry Classification)</td>
<td>Distribution of specific products/services across prioritized population groups</td>
</tr>
<tr>
<td>Names of products/services</td>
<td>Number of customers</td>
</tr>
<tr>
<td>Proportion of portfolio indicator</td>
<td>Types of impact association</td>
</tr>
<tr>
<td>Proportion of portfolio indicator</td>
<td>Proportion of portfolio indicator</td>
</tr>
<tr>
<td>Proportion of portfolio indicator</td>
<td>Proportion of portfolio indicator</td>
</tr>
<tr>
<td>Proportion of portfolio indicator</td>
<td>Type of impact association</td>
</tr>
</tbody>
</table>

- **Overall distribution of products/services across population groups** + distribution of specific products/services across prioritized population groups
- **Products/services under review, volumes within the portfolio and type of impact association**
Consumer Banking/Assessment Module

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

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

**IMPACT:** Capture baseline and set targets using impact indicators

Visuals to see the delta between baseline values, BAU/organic growth values, and target values
## Consumer Banking/Assessment Module

**Assessment per Impact Area – Action Plan**

### a. Financial Inclusion

**Practice**

<table>
<thead>
<tr>
<th>Actions</th>
<th>Indicators</th>
<th>Types of products/service</th>
<th>Names of products/services</th>
<th>Population groups and subgroups</th>
<th>Baseline values</th>
<th>Target values</th>
<th>Target years</th>
<th>Responsible departments &amp; business lines (list all that are applicable)</th>
<th>Data Analytics</th>
<th>Human Resources</th>
<th>What human resources are needed? Are there any capacity-building needs?</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portfolio composition &amp; financial flows</td>
<td>Amount (Q)</td>
<td>64451 Credit</td>
<td>N/A</td>
<td>Income Low-</td>
<td>5.00%</td>
<td>10.00%</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Number of</td>
<td>Unspecified</td>
<td>N/A</td>
<td>Gender Female</td>
<td>15.00%</td>
<td>30.00%</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other % of</td>
<td>Unspecified</td>
<td>N/A</td>
<td>Gender Male</td>
<td>10.00%</td>
<td>15.00%</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other % of</td>
<td>Unspecified</td>
<td>N/A</td>
<td>Gender Non-Binary</td>
<td>3.00%</td>
<td>6.00%</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other % of</td>
<td>Unspecified</td>
<td>N/A</td>
<td>Location Rural</td>
<td>40.00%</td>
<td>60.00%</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Client engagement</td>
<td>% of</td>
<td>Unspecified</td>
<td>N/A</td>
<td>Location Urban</td>
<td>30.00%</td>
<td>15.00%</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>% of</td>
<td>Unspecified</td>
<td>N/A</td>
<td>Location Rural</td>
<td>10.00%</td>
<td>15.00%</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>% of customers</td>
<td>Unspecified</td>
<td>N/A</td>
<td>Location Rural</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>% of relevant</td>
<td>Unspecified</td>
<td>N/A</td>
<td>Location Rural</td>
<td>50.00%</td>
<td>60.00%</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Gathers all targets (practice & impact) defined previously and allows you to capture implementation information.
Consumer Banking/Assessment Module Dashboard

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

Finance + Equality & Justice | Italy

a. Financial Inclusion

Drivers
Why the bank is doing impact management

Impact Needs
see data here

Policy / regulation (as per your assessment choices)

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

Your Action Plan (practice)

<table>
<thead>
<tr>
<th>Actions</th>
<th>Indicators</th>
<th>Target values</th>
<th>Target years</th>
<th>Responsible departments &amp; business lines</th>
<th>Data Analytics</th>
<th>Human Resources</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portfolio composition &amp; financial flows</td>
<td>Amount (A)</td>
<td>0.1</td>
<td>2025</td>
<td>Data Analytics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Client engagement</td>
<td>% of individuals supported with</td>
<td>0.15</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internal policies &amp; processes</td>
<td></td>
<td>0.6</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advocacy &amp; partnerships</td>
<td></td>
<td>0.4</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

Your Action Plan (impact)

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Impact objectives</th>
<th>Long term targets</th>
<th>Long term target years</th>
<th>Intermediate targets</th>
<th>Intermediate target years</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of customers with 2 or more active</td>
<td>Further access to financial</td>
<td>0.5</td>
<td>2030</td>
<td>0.35</td>
<td>2025</td>
</tr>
</tbody>
</table>
Institutional Banking/Assessment Module

Overview

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

Key highlights:

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

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

Main data points

If you previously used the Context and Identification Modules:

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

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

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

+ pertinent practice and impact performance data
Institutional Banking/Assessment Module

Navigation

Four types of worksheets:

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

Note: only one Impact Area worksheet is displayed by default, right click on worksheet tab to unhide the other worksheets.
Institutional Banking/Assessment Module
My Parameters

1. Importing data

Do you wish to import information from the Institutional Banking/Identification Module? Please select accordingly and make sure to follow the guidance.

Yes

Copy the Data OUT worksheet of the Institutional Banking/Identification Module and paste it in the Data IN worksheet of this Module. Your business lines and sectors will be automatically displayed in this Module.

Do you wish to import context information from the Context Module? Please select accordingly and make sure to follow the guidance.

Yes

Copy the Data OUT worksheet of the Context Module and paste it in the Data IN Context worksheet of this Module. Your needs and priorities data will be automatically displayed in this Module.

INSTITUTIONAL BANKING/IDENTIFICATION MODULE

INSTITUTIONAL BANKING/ASSESSMENT MODULE

CONTEXT MODULE

Summary | Sector-Impact Map | Interlinkages Map | Data IN | Data OUT

Country & Local Results | Global Assessment + Results | Data OUT

Welcome | Navigation | My Parameters | Impact Area 1 | Dashboard | Impact Radar | Interlinkages Map | Data IN-Context | Data IN-Identification

Welcome | Navigation | My Parameters | Impact Area 1 | Dashboard | Impact Radar | Interlinkages Map | Data IN-Context | Data IN-Identification
Institutional Banking/Assessment Module

My Parameters

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)
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) |
      |---------------|--------------------|-------|---------------------|
      | SDGs 6.3, 6.4, 8.4, 12.1, 12.2 |                |       |                     |
      | SDGs 6.3, 11.6, 12.3, 12.4, 12.5, 14.1 |

      **Resources**
      - IEA Atlas of Energy, World Resources Institute, World Bank
      - Water consumption per capita, municipal waste, solid waste per capita
      - Water footprint (WFP), recycling rate

      **International references**
      - Low need: 67.9 GJ, <100, <4.7 km², <0.04 km²
      - Medium need: 87.9-146.4 GJ, 100-500, 4.7-10.8 km², 0.05-0.99 km²
      - High need: 186.5-293.2 GJ, 500-1,000, 10.9-15.3 km², 1-14.9 km²

      **Country references**
      - Low need: >209.2 GJ, >1,000, >13.3 km², >14.9 km²
      - Medium need: 2.5-899.8, 12.4, 1.34 km²

      **Regional/country resources**
      - Need scores per impact area: 2, 3, 2, 2, 3

      **Alignment choices**
      - Policy Framework
      - Geographic scope
      - Comments
      - Topics
      - Indicators/Metrics
      - Objectives
      - Comments

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.
Institutional Banking/Assessment Module
Assessment per Impact Area – Baselines and Targets (Practice & Impact)

a. Overview of sectors and impact associations

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All selected sectors</td>
<td></td>
<td>87.06%</td>
<td>87.06%</td>
<td>0.00%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>107 Manufacture of other food products</td>
<td></td>
<td>6.67%</td>
<td>6.67%</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1074 Manufacture of macaroni, noodles, couscous and similar fermented products</td>
<td></td>
<td>1.33%</td>
<td>1.33%</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1101 Distilling, rectifying and blending of spirits</td>
<td></td>
<td>0.11%</td>
<td>0.11%</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3512 Electric power generation, transmission and distribution</td>
<td></td>
<td>10.20%</td>
<td>10.20%</td>
<td></td>
<td>X</td>
<td>Water Bodies: Marine Life Area</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F Construction</td>
<td>13.33%</td>
<td>13.33%</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>H Transportation and storage</td>
<td>0.67%</td>
<td>0.67%</td>
<td></td>
<td></td>
<td>X</td>
<td>Air, Soil, Species, Habitat</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

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

Priority sectors as per PRB guidance and EU Taxonomy eligible sectors

Red flags
Institutional Banking/Assessment Module

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

2. BASELINES AND TARGETS (PRACTICE & IMPACT)

b. Practice

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

PRACTICE:

IMPACT: Capture baseline and set targets using impact indicators

Sector Red Flags & Interlinkages will automatically display.
3. ACTION PLAN

a. Circularity

<table>
<thead>
<tr>
<th>Practice</th>
<th>Indicator</th>
<th>Target</th>
<th>Target year</th>
<th>Responsible department</th>
<th>Business lines</th>
<th>Data Analytics</th>
<th>Human Resources</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portfolio composition &amp; financial flows</td>
<td>Proportion of Portfolio (default indicator)</td>
<td>Decrease mandoline of motor vehicles</td>
<td>2018</td>
<td>Data Analytics</td>
<td>What data systems are needed?</td>
<td>Are there any capability building needs?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Proportion of portfolio (default)</td>
<td>Increase mandoline</td>
<td>2018</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Client engagement</td>
<td>Total weight of materials consumed</td>
<td>100,000 t</td>
<td>2026</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Percentage of new suppliers that were Percentage of Total</td>
<td>0.8</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internal policies &amp; processes</td>
<td>Description of the management of risks and hazards</td>
<td>Expanded risk database</td>
<td>2025</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

b. Red flags & interlinks

<table>
<thead>
<tr>
<th>Red flags</th>
<th>Practice</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

Gathers all targets (practice & impact) defined previously and allows you to capture implementation information. Gathers all the information provided previously on your approach to managing red flags and interlinkages.
Overview of your impact assessment and target-setting, including thematic and geographic scope, as well as portfolio and practice/impact coverage.
Where to find the Modules and more

Find the Impact Protocol here

Find the Tool Modules, User Guides and Demos here

Find the Impact Radar here

Find the Interactive Guidance here

Find the Case studies here

Find the Sector-Impact Map here

Find the Target Setting Guidance here

Find the Indicator Library here

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

**PRB requirements**: maria.sosataborda@un.org

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

**Workshops**: gabor.gyura@un.org
The Impact Management Platform is a collaboration between leading providers of public good standards and guidance for managing sustainability impacts.

Through the Platform, partnering organisations aspire to:

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

impactmanagementplatform.org/
What are sustainability impacts and why manage them?

Impact Management Theory of Change/Impact Pathway for Banks

Drivers for impact management (inputs)
- Policy and regulatory context
- Stakeholder expectation and demands (investors, customers)
- Business risk and opportunities deriving from economic, social and environmental context

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

Actions
The actions taken by the financial institution to manage impacts in response to the drivers
- Portfolio composition & financial flows
- Client engagement
- Internal policies & processes
- Advocacy & partnerships

Outputs
The deliverables from the actions taken

Outcomes
What happens as a result of the actions and their outputs

Impacts
End results for people, society and the environment

Impact
The positive impacts achieved and the negative impacts avoided, mitigated/compensated as a result of the bank’s practice
Reference materials:
The DNA to internalize the methodology in your systems

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

**Mappings**
*Positive and negative associations between sectors and Impact Areas and Topics*
*Key sectors (positive and negative)*
*Interlinkages*

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