Introduction
IMPACT MANAGEMENT PROCESS

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

PORTFOLIO IMPACT ANALYSIS TOOL
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 prioritized 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

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

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

Set SMART targets that address min. 2 areas of most significant impact

Report and monitor progress against targets

Consider setting more targets, expanding the impact analysis

Publish the first PRB report

Publish the second PRB report

Publish the third PRB report

Publish the fourth PRB report

Principles signed

6 mo

Year 1

18 mo

Year 2

Year 3

Year 4

Year 5
Consumer Banking/Assessment Module
Consumer Banking/Assessment Module

Overview

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

**Key highlights:**

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

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

If you previously used the Context and Identification Modules:

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

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

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

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

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

Navigation

List of Worksheets

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

My Parameters

1. Importing data

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

<table>
<thead>
<tr>
<th>Do you wish to import information from the Consumer Banking/Identification Module? Please select accordingly and make sure to follow the guidance.</th>
<th>Yes</th>
<th>Copy the Data OUT worksheet of the Consumer Banking/Identification Module and paste it in the Data IN-identification worksheet of this Module. All the data concerning your portfolio size and composition will automatically display in the relevant sections of this Module.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you wish to import context information from the Context Module? Please select accordingly and make sure to follow the guidance.</td>
<td>Yes</td>
<td>Copy the Data OUT worksheet of the Context Module and paste it in the Data IN-Context worksheet of this Module. Your needs and priorities data will automatically display in the relevant sections of this Module.</td>
</tr>
</tbody>
</table>

CONSUMER BANKING/IDENTIFICATION MODULE

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

CONTEXT MODULE

| Country & Local Results | Global Assessment + Results | Data OUT |
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.
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.
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>Types of products/services</td>
<td>Baselines and Targets</td>
</tr>
<tr>
<td>All products/services</td>
<td>Baselines and Targets</td>
</tr>
<tr>
<td>6441 Current accounts</td>
<td>Baselines and Targets</td>
</tr>
<tr>
<td>6442 Savings</td>
<td>Baselines and Targets</td>
</tr>
<tr>
<td>64431 Credit cards</td>
<td>Baselines and Targets</td>
</tr>
</tbody>
</table>

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

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

Welcome | Navigation | Finance + Equality & Justice | Other Impact Area | Dashboard | Impact Radar | Interlinkages Map | Data IN-Context | Data IN-Identification
 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

<table>
<thead>
<tr>
<th>Practice</th>
<th>Actions</th>
<th>Indicators</th>
<th>Types of products/service</th>
<th>Names of products/service</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</th>
<th>Data Analytics</th>
<th>Human Resources</th>
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</thead>
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<td>N/A</td>
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<td>10.00%</td>
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### Client engagement

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### Comments

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

Impact Pathway for each Impact Area/Topic, displaying needs, alignment choices and the action plans previously determined
Where to find the Modules and more

Find the Impact Protocol [here](https://www.unepfi.org/impact/positive-impact/)

Find the Tool Modules, User Guides and Demos [here](https://www.unepfi.org/impact/positive-impact/)

Find the Interactive Guidance [here](https://www.unepfi.org/impact/positive-impact/)

Find the Case studies [here](https://www.unepfi.org/impact/positive-impact/)

Find the Sector-Impact Map [here](https://www.unepfi.org/impact/positive-impact/)

Find the Target Setting Guidance [here](https://www.unepfi.org/impact/positive-impact/)

Find the Indicator Library [here](https://www.unepfi.org/impact/positive-impact/)
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