



finance  
initiative

# UNEP FI Impact Analysis Tool for Banks (V3)

## Consumer Banking/Assessment Module

# Introduction

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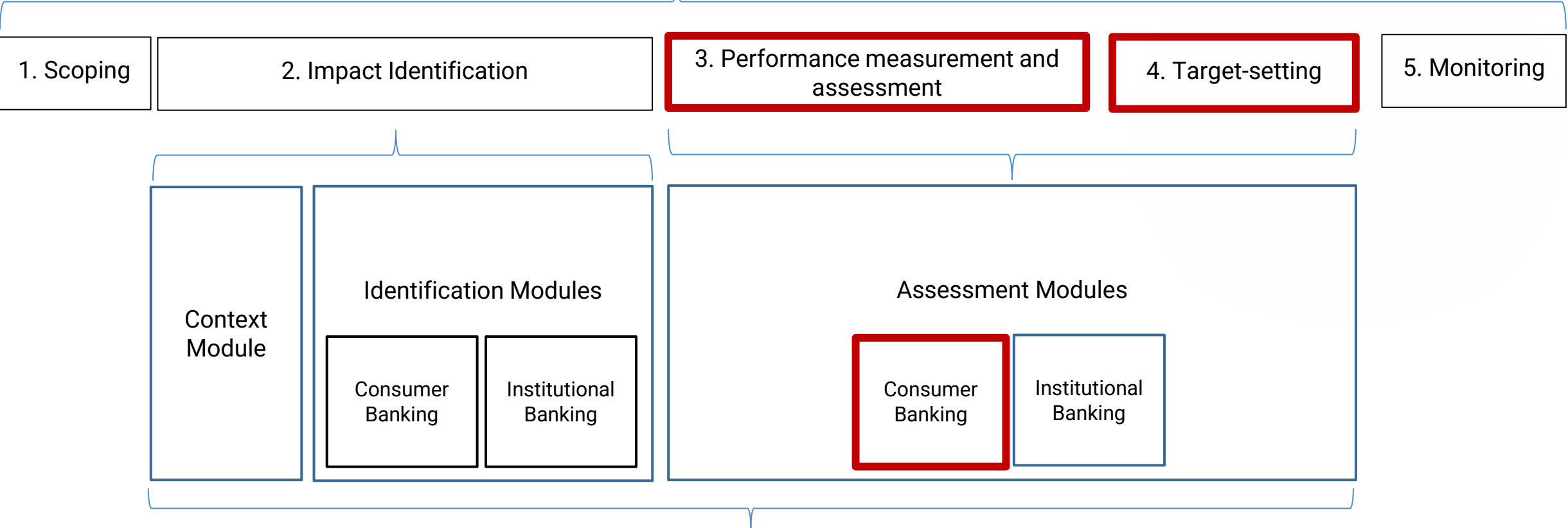
**UN**   
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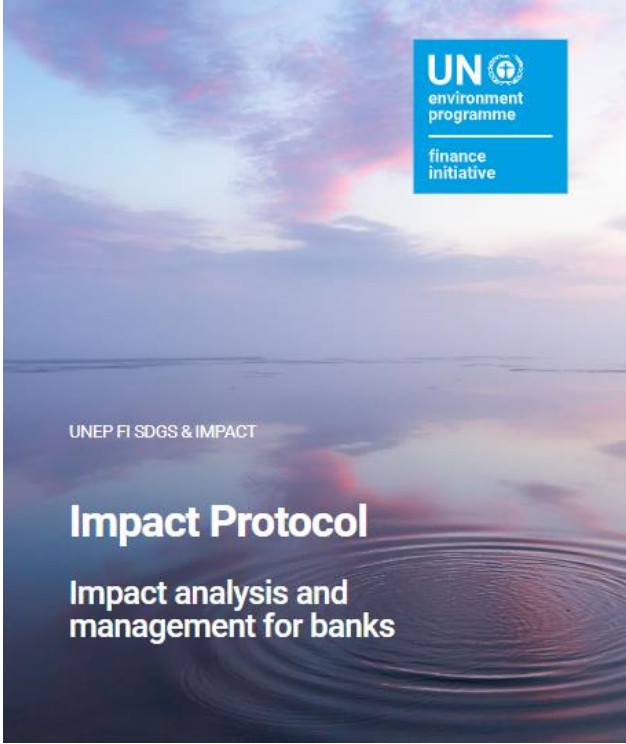
## IMPACT MANAGEMENT PROCESS



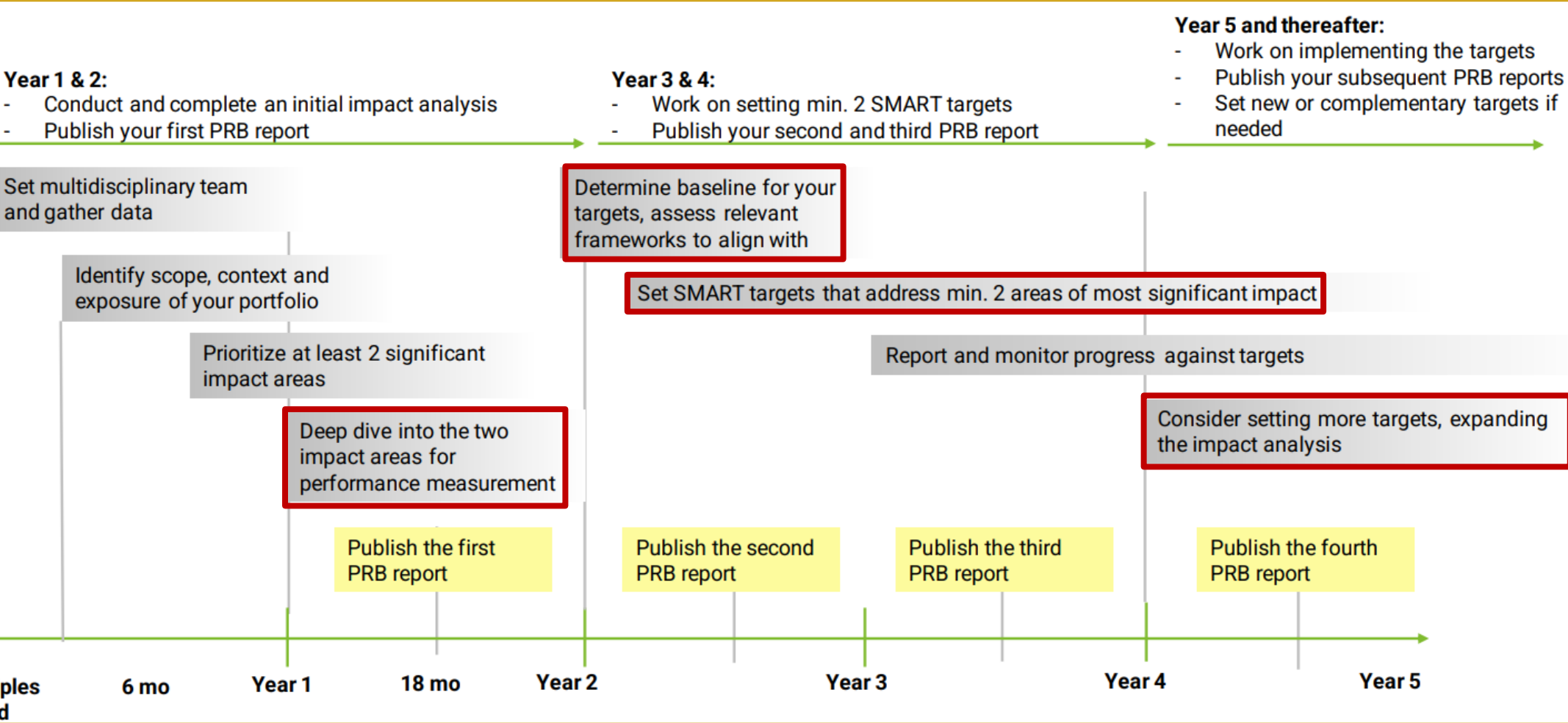
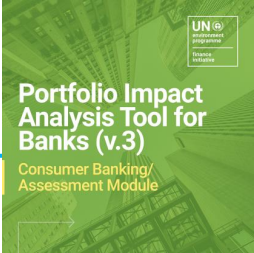
## PORTFOLIO IMPACT ANALYSIS TOOL

# UNEP FI Impact Protocol

Holistic impact management for banks explained step by step



# PRB Signatory Implementation Journey



# Consumer Banking/Assessment Module

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# Consumer Banking/Assessment Module

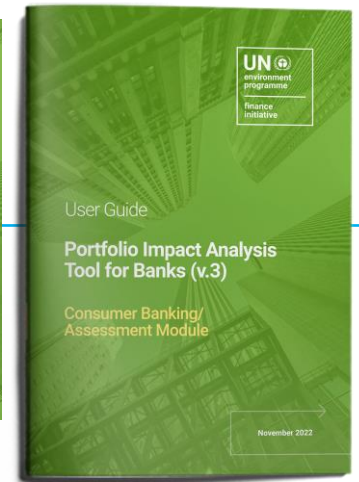
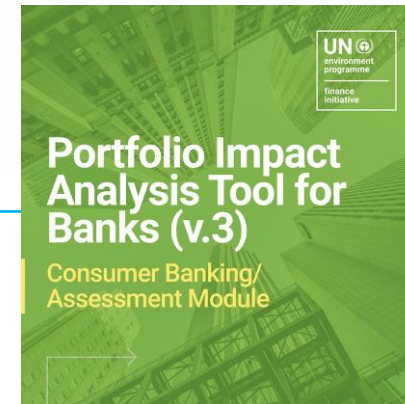
## Overview

*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

	Welcome	→ About the Portfolio Impact Analysis Tool
	Navigation	→ Understand the structure of the Module
	My Parameters	→ Specify the scope of your assessment
	Finance + Equality & Justice (1)	→ Collect data, assess your current impact practice and performance. Determine targets and action plans accordingly.
	Finance + Equality & Justice (2)	
	Finance + Equality & Justice (3)	
	Other Impact Area (1)	
	Other Impact Area (2)	
	Dashboard	→ Overview of all your results. Use this to communicate internally and/or externally.
	Impact Radar	→ List and definitions of impact areas/topics to enable holistic impact management (i.e. across the SDGs)
	Interlinkages Map	→ Mapping of how action on one impact area/topic may affect other impact areas/topics
	Data IN-Context	→ Import your data from the Context Module
	Data IN-Identification	→ Import your data from the Identification Module
	PivotP	→ These are technical worksheets to enable the functionalities in the other worksheets. No action required.
	PivotN	
	Correspondence Tables	
	Lists	

### 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

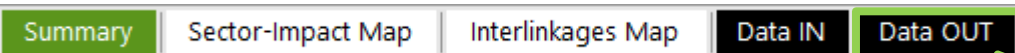
### 1. Importing data

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

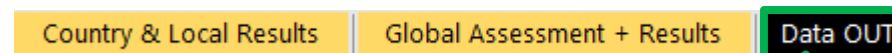
Do you wish to import information from the Consumer Banking/Identification Module? <i>Please select accordingly and make sure to follow the guidance</i>	yes	Copy the Data OUT worksheet of the Consumer Banking/Identification Module and paste it in the Data IN-Identification worksheet of this Module. All the data concerning your portfolio size and composition will automatically display in the relevant sections of this Module
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Do you wish to import context information from the Context Module? <i>Please select accordingly and make sure to follow the guidance</i>	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 automatically display in the relevant sections of this Module
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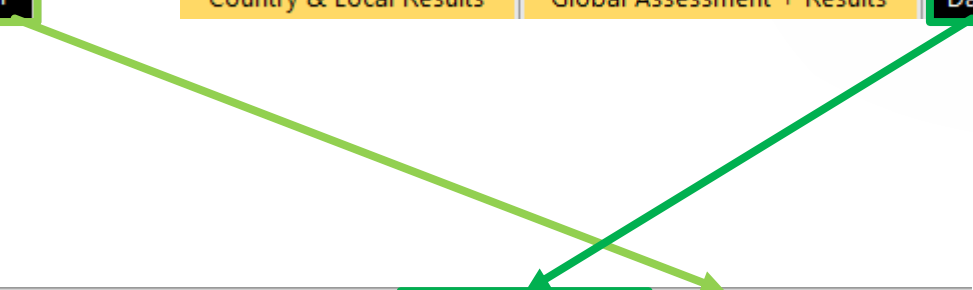
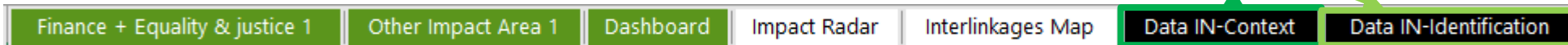
### CONSUMER BANKING/IDENTIFICATION MODULE



### CONTEXT MODULE



### CONSUMER BANKING/ASSESSMENT MODULE



# Consumer Banking/Assessment Module

## My Parameters

### 3. Impact areas/topics and geographies

'Finance', together with 'Equality & justice' are default impact areas and topics for Consumer Banking. You can cover these for up to three different geographies in total; use this section to specify additional impact areas/topics.

<p>a.1 What significant impact area/s or topic/s will you be covering (based on the outcome of the identification phase of your impact analysis)? Please select accordingly and note that 'Finance + Equality &amp; justice' display by default, as these impact areas are associated with all consumer banking activities.</p>	Finance + Equality & justice	Finance + Equality & justice	Finance + Equality & justice	Climate stability	(select impact area/topic)
<p>a.2 What geography/ies will you consider for the selected impact areas/topics? Please select accordingly</p>	Italy	Croatia	Serbia	Italy	(Select geography)

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

### 4. Products, Services and Population groups

#### a. Products & Services

Finance + Equality & justice | Italy

Types of products & services (ISIC Industry Classification)	Names of products & services	Type of impact	Proportion of portfolio Indicator: amount	Proportion of portfolio Indicator: number of products	Proportion of portfolio Indicator: number of customers
Please select		This shows the type of impact association between each product	(please select)		
64411 Current accounts with payment services (cheques, ...)	(unhide the rows ← and indicate the names of your products below )				30.00%

#### b. Population groups

Please select below the population groups that you intend to prioritise for your performance measurement. If you select 'other', please specify the name of the group in the cell below.

1	2	3
Income	Gender	Location

# 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 analysis. If you have used the Context displayed in section 'a'.

#### a. Status of Needs and Priorities

This sub-section 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

Country needs

Finance + Equality & justice		Impact Topics →	Finance	Gender equality	Ethnic/racial equality	Age discrimination	Other vulnerable groups	Other (Equality & justice)
		SDGs →	SDGs 8.10, 9.3	SDGs 3.7, 4.5, 5.1, 5.2, 5.3, 5.4, 5.5, 5.6, 5.a, 5.b, 5.c, 8.5, 8.8, 10.2	SDGs 4.5, 10.2, 10.3	SDGs 8.5, 8.7, 10.2, 11.2, 11.7, 16.2	SDGs 4.5, 8.5, 8.8, 10.2, 11.2, 11.7	
Statistics	International resources	Resources	Sustainable Development Report 2021 (original data: World Bank) <a href="https://dashboards.sdg">https://dashboards.sdg</a>	UNDP - Gender Inequality index <a href="https://hdr.undp.org/data-center/thematic-composite">https://hdr.undp.org/data-center/thematic-composite</a>	No global index or other data set available. Refer to regional/local sources	The Lancet - Figure Countries classified as low, moderate, or high in ageist attitudes	No global index or other data set available. Refer to regional/local sources	
		Metrics	Adults with an account at a bank or other financial institution or with a mobile-money >80% (SDG accomplished)	Gender Inequality (composite index: reproductive health, measured by maternal <=0.3)		Prevalence of ageist attitudes		
		Scoring system: 1 (low need)				Low		
		Scoring system: 2 (moderate need)	65-80% (challenges remain)	0.31-0.5				
		Scoring system: 3 (high need)	50-65% (significant challenges remain)	0.51-0.7				
Scoring system: 4 (very high need)	<50% (major challenges remain)	>0.7						

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

#### b. Alignment choices

Sub-section 'b' enables you to determine your alignment choices based on previously identified needs and priorities, as well as any additional research (if/as needed). Please define which international consideration.

Policy Framework	Geographic scope	Comments	Topics	Indicators/Metrics	Objectives	Comments
Please list the policy framework/s your bank will be seeking alignment with	Please select the geographic scope of the frameworks listed	Please capture here any explanations regarding the choice of framework/s	Please capture here the specific topic/s (e.g. climate change mitigation) referenced in the selected framework. Name only those that you will be focusing on	Please capture here the indicators/metrics (e.g. GHG emissions) referenced in the framework. Include only those relevant to the selected topic / those you will be focusing on	Please spell out the overall objective pursued in the selected frameworks (e.g. reduction of GHG emissions, increase in access to finance for a given population type)	Please capture here any explanations regarding the choice of topics, indicators and objectives

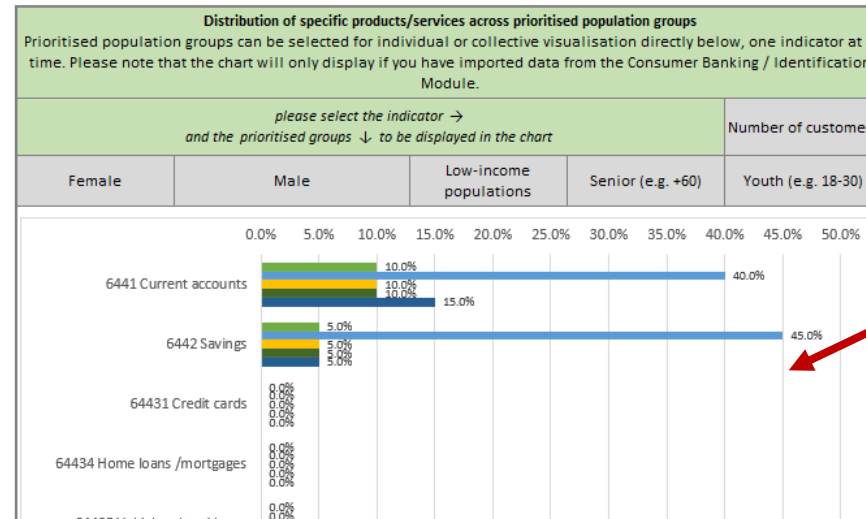
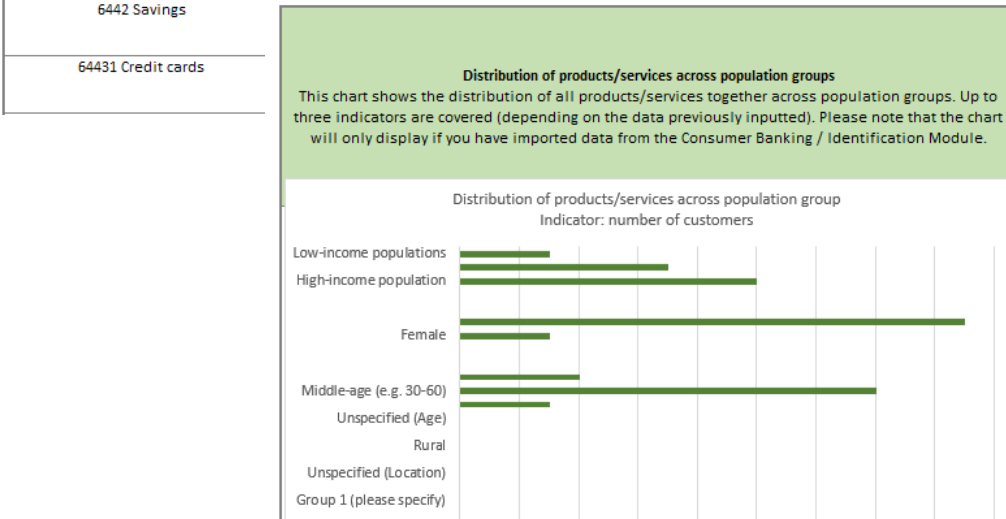
# Consumer Banking/Assessment Module

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

### a. Overview of products/services and impact associations

PRODUCTS/SERVICES					IMPACT ASSOCIATIONS
Types of products/services ISIC (Industry Classification)	Names of products/services	Proportion of portfolio Indicator n.1: amount (outstanding loans)	Proportion of portfolio Indicator n.2: number of products	Proportion of portfolio Indicator n.3: number of customers	Type of impact association
<i>This column shows the products/services under analysis, as indicated in the 'my parameters' worksheet or imported from</i>	<i>This column shows the names of your products for each product type, as</i>	<i>This column shows the % of the portfolio that each product/service represents</i>	<i>This column shows the % of the portfolio that each product/service</i>	<i>This column shows the % of the portfolio that each product/service represents</i>	<i>This column shows the type of impact association between each product/service and the</i>
All products/services		100.00%	0.00%	N/A	
6441 Current accounts				50.00%	
6442 Savings					
64431 Credit cards					

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

# Consumer Banking/Assessment Module

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

### b. Practice

#### i. Portfolio composition & financial flows

Baseline and targets

Baselines					
Indicators	Types of products/services	Names of products/services	Population groups		
Use this column to select the indicators of the Identification Module (amount, number of products or number of Amount (€)	Use this column to specify indicators other than those of the Identification the	This column shows the products/services under analysis, as indicated in the 'my 64431 Credit cards	Use this column to specify a product/service if applicable	Use this column to select a population group if applicable	U

#### ii. Client engagement

Baseline and targets

Financial Inclusion					
Baselines					
Indicators	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)	
Use this column to capture relevant # of individuals supported with	This column shows the Unspecified	Use this column to specify a	Use this column to select Unspecified	Use this column to select a Unspecified	

#### iii. Internal policies & processes :

Baseline and targets

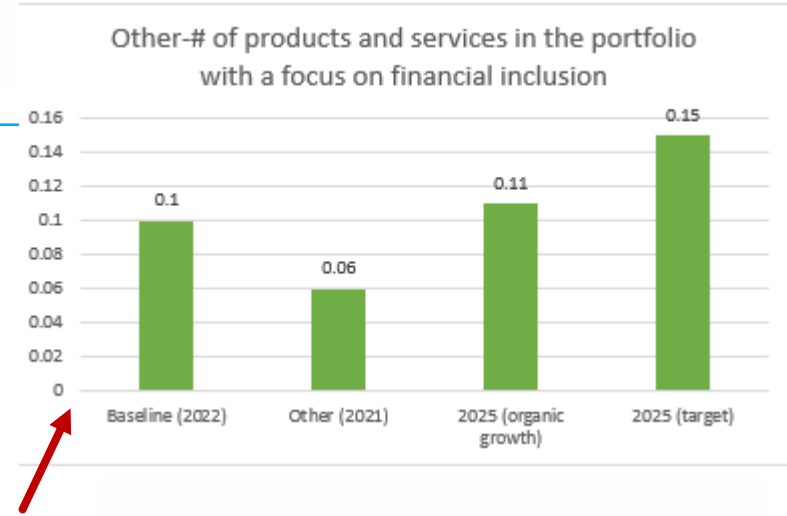
Financial Inclusion					
Baselines					
Indicators	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)	
Use this column to capture relevant indicators, for instance PRB core metrics % of relevant employees supported	This column shows the products/services under Unspecified	Use this column to specify a product/service if applicable	Use this column to select a population group if Unspecified	Use this column to select a population subgroup if Unspecified	

#### iv. Advocacy & partnerships :

Baseline and targets

Financial Inclusion					
Baselines					
Indicators	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)	
Use this column to capture relevant indicators, for instance PRB core metrics for financial health & inclusion. These and other indicators are available in the # of partnerships active to achieve	This column shows the products/services under analysis, as indicated in the 'my parameters' worksheet Unspecified	Use this column to specify a product/service if applicable	Use this column to select a population group if applicable Unspecified	Use this column to select a population subgroup if applicable Unspecified	

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



Visuals to see the delta between baseline values, BAU/organic growth values, and target values

### c. Impact

#### Baseline and targets

Baselines					
Indicators	Impact objectives	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)
Use this column to capture relevant indicators, for instance PRB core metrics for financial health & inclusion. These and other indicators are available in the Indicator Library.	Use this column to specify the broader, overall impact objective you want to achieve. The drop-down list is based on the impact objectives listed in LINEP	This column shows the products/services under analysis, as indicated in the 'my parameters' worksheet or imported from the Identification Module. Please use the drop-	Use this column to specify a product/service if applicable	Use this column to select a population group if applicable	Use this column to select a population subgroup if applicable
% of customers with 2 or more active	Further access to	Unspecified		Unspecified	Unspecified

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

# Consumer Banking/Assessment Module

## Assessment per Impact Area – Action Plan

### a. Financial Inclusion

#### Practice

Actions	Indicators	Types of products/services	Names of products/services	Population groups and subgroups	Baseline values	Target values	Target years	Responsible departments & business lines <i>List all that are applicable</i>	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
Portfolio composition & financial flows  <i>← please click the '+' sign to expand the section if applicable</i>	Amount (€)	64431 Credit	N/A	Income:Low-	5.00%	10.00%	2025				
	Number of	Unspecified	N/A	Gender:Femal	15.00%	30.00%	2025				
	Other-# of	Unspecified	N/A	Unspecified:U	10.00%	15.00%	2025				
	Other-# of new	Unspecified	N/A	Gender_Locati	2.00%	8.00%	2025				
	Other-% of	6441 Current	N/A	Unspecified:U	40.00%	60.00%	2025				
Client engagement  <i>← please click the '+' sign to expand the section if applicable</i>	# of	Unspecified	N/A	Unspecified-	10.00%	15.00%	2025				
	% of	Unspecified	N/A	Unspecified-	10.00%	15.00%	2025				
	% of customers	Unspecified	N/A	Location-Rural	5.00%	10.00%	2025				
	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
% of relevant	Unspecified	N/A	Unspecified-	30.00%	60.00%	2025					

#### Impact

Indicators	Impact objectives	Types of products/services	Names of products/services	Population groups and subgroups	Baseline values (2022)	Long term targets	Long term target years	Intermediate targets	Intermediate target years
% of	Further	Unspecified	N/A	Unspecified-	15.00%	50.00%	2030	35.00%	2025
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

# Consumer Banking/Assessment Module

## Dashboard

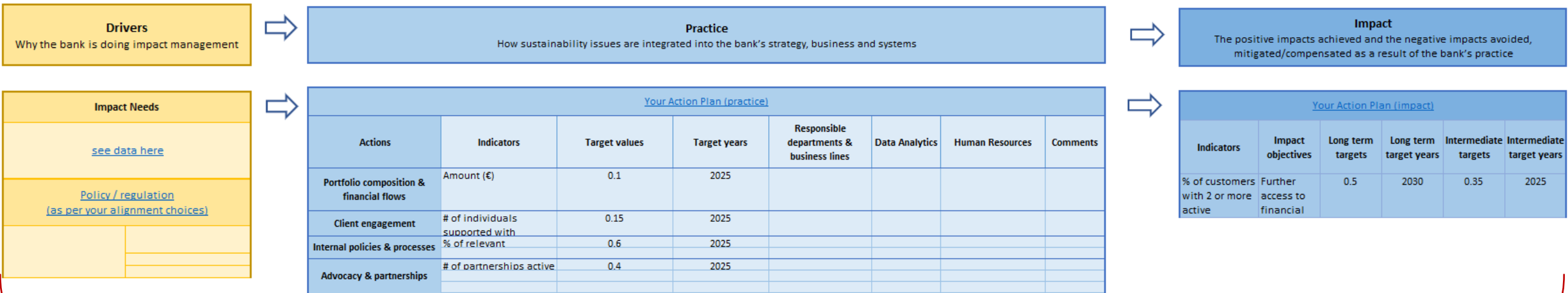
Overview of your impact assessment and target-setting, including thematic and geographic scope, as well as practice/impact coverage

Focus and scope of the assessment

Impact areas/topics →	Finance + Equality & justice	Finance + Equality & justice	Finance + Equality & justice	Climate stability	N/A
Geographies →	Italy	Croatia	Serbia	Italy	N/A
Scope of assessment → (practice / impact)	Portfolio composition & financial flows, Client engagement, Internal policies & processes, Advocacy & partnerships, Impact	N/A	N/A	N/A	N/A
Scope of target-setting → (practice / impact)	Portfolio composition & financial flows, Client engagement, Internal policies & processes, Advocacy & partnerships, Impact	N/A	N/A	N/A	N/A

### Finance + Equality & justice | Italy

#### a. Financial Inclusion



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



# Resources

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**UN**   
environment  
programme

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# Where to find the Modules and more

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



Find the Impact Protocol [here](#)



Find the Interactive Guidance [here](#)



Find the Case studies [here](#)



Find the Target Setting Guidance [here](#)



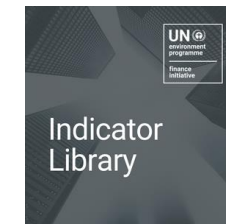
Find the Tool Modules, User Guides and Demos [here](#)



Find the Impact Radar [here](#)



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



Find the Indicator Library [here](#)

# Contacts



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**Tool & resource helpdesk:** [costanza.ghera@un.org](mailto:costanza.ghera@un.org), [alexander.stopp@un.org](mailto:alexander.stopp@un.org)

**Workshops:** [gabor.gyura@un.org](mailto:gabor.gyura@un.org)

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