UNEP FI Impact Analysis Tool for Banks (V3)

Consumer Banking/Identification Module
Introduction
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
PRB Signatory Implementation Journey

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

- 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

**Year 3 & 4:**
- Work on setting min. 2 SMART targets
- Publish your second and third 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
- Report and monitor progress against targets

**Year 5 and thereafter:**
- Work on implementing the targets
- Publish your subsequent PRB reports
- Set new or complementary targets if needed

**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

**Consider setting more targets, expanding the impact analysis**
Consumer Banking/Identification Module
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 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
Consumer Banking/Identification Module
Navigation

List of Worksheets

Welcome
Navigation
My Parameters
Portfolio Composition
Profile-Country 1
Profile-Country 2
Profile-Country 3
Profile-Country 4
Profile-Country 5
Summary
Sector-Impact Map
Interlinkages Map
Data IN
Data OUT
Pivot P
Pivot N
Correspondance Tables
Lists

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

Instructions:
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)

| Εcraper: the size of your consumer banking business and what proportion this is relative to total business activity |
| Amount  | 2,000,000,000.00 |
| Percentage of total business | 60.00% |
| Please specify currency ↓ |

| Italy | N/A |
| Amount  | 1,590,000,000.00 |
| Percentage of total business | 75.00% 0.00% |
| Please specify currency ↓ |

Choice of industry classification and indicators

d. 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.

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

e. 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.

<table>
<thead>
<tr>
<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>
</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)
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.
Then you see impacts driven by the types of clients
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.
Where to find the Modules and more

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

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

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