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initiative

UNEP FI Impact Analysis Tool for Banks (V3)

Consumer Banking/Identification Module

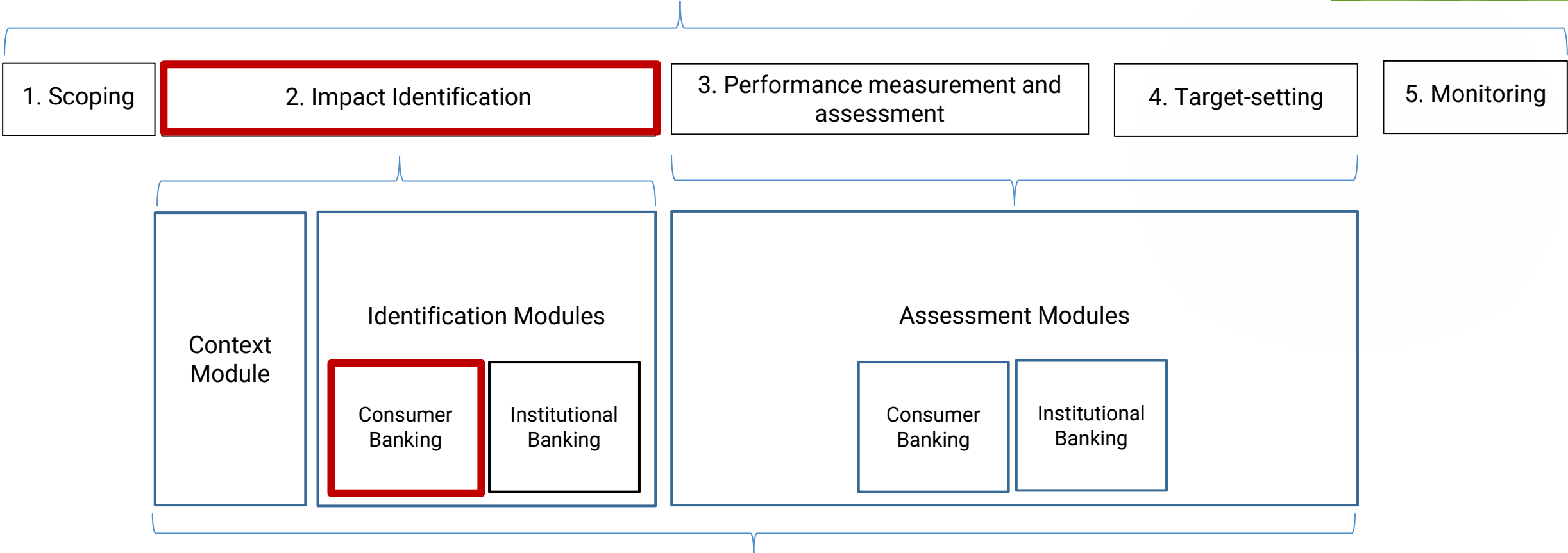
Introduction

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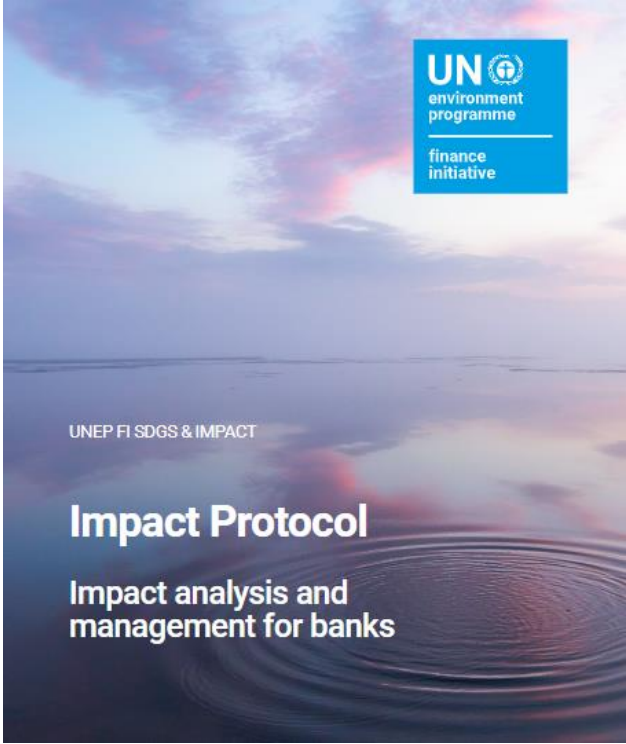
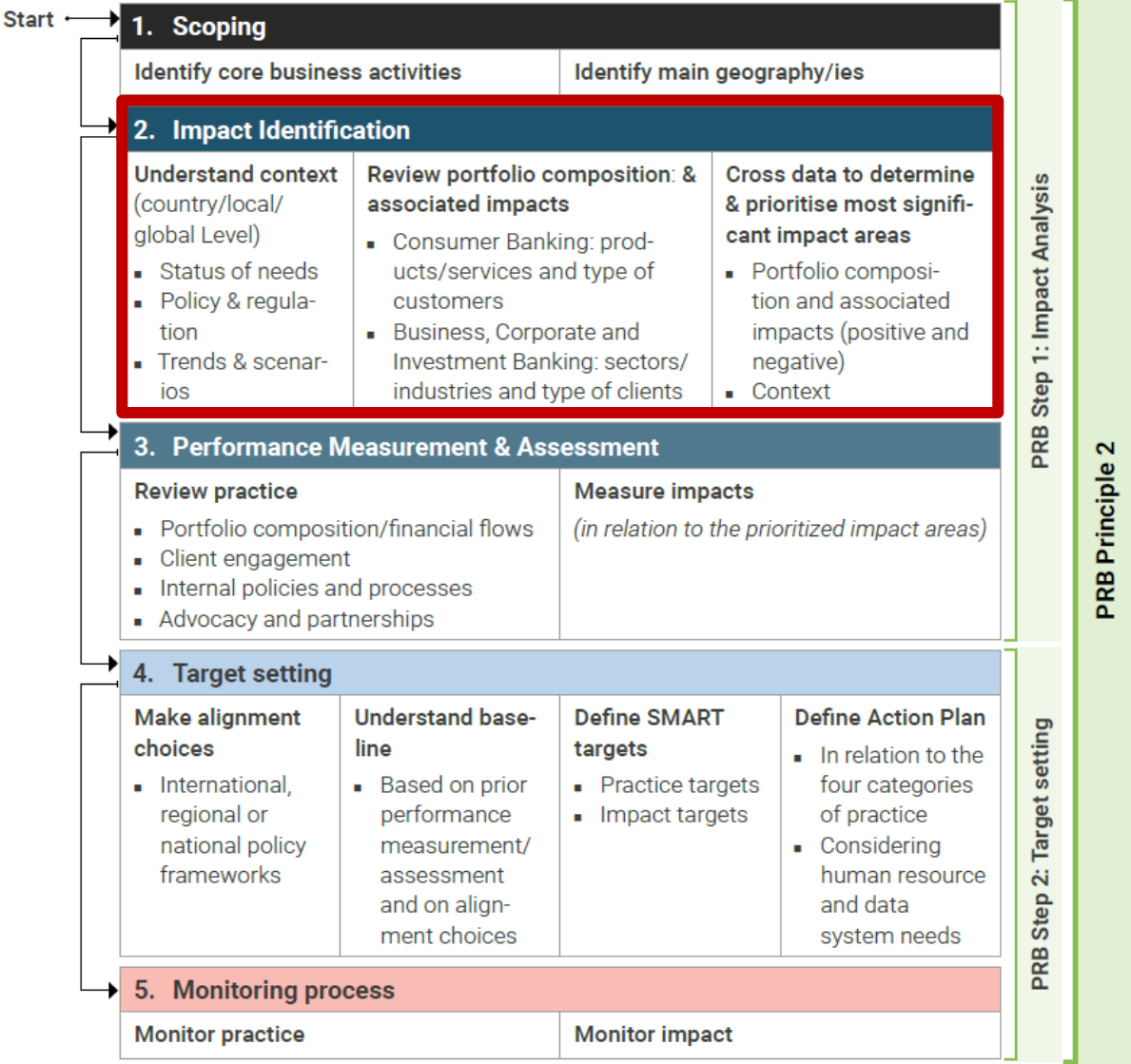
IMPACT MANAGEMENT PROCESS



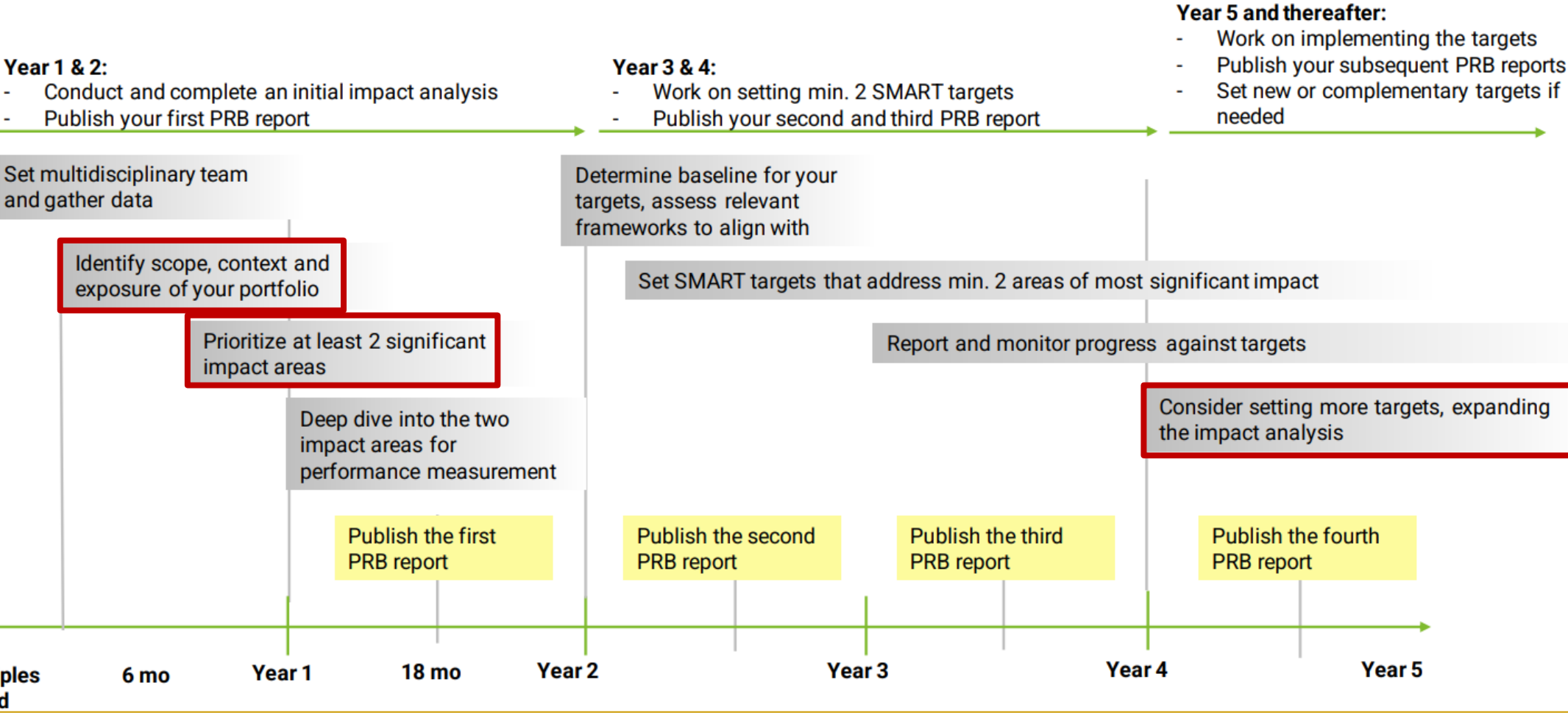
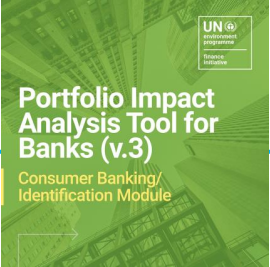
PORTFOLIO IMPACT ANALYSIS TOOL

UNEP FI Impact Protocol

Holistic impact management for banks explained step by step



PRB Signatory Implementation Journey



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Consumer Banking/Identification Module

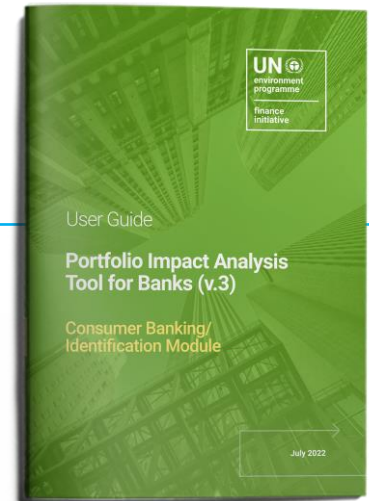
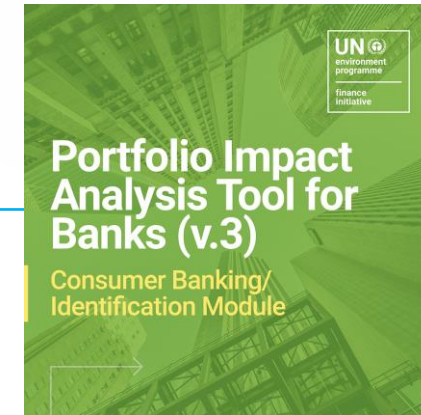
Overview

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.

Business line indicators: gross income and/or balance sheet

- 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.

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

Consumer Banking/Identification Module

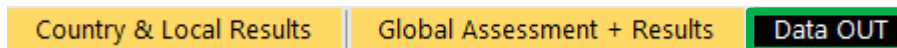
My Parameters

Specify whether you wish to transfer your data from the Context Module to the Identification Module

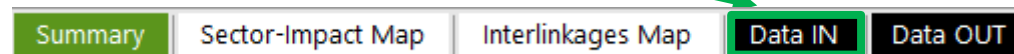
<p>b. Did you complete the Context Module? <i>Please select accordingly and make sure to follow the guidance</i></p>	<p>yes</p>
---	------------

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

CONTEXT MODULE



CONSUMER BANKING/IDENTIFICATION MODULE



Consumer Banking/Identification Module

My Parameters

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

a. Please indicate the size of your consumer banking business and what proportion this is relative to total business activity <i>Please use gross income and indicate the currency used.</i>			c. For each country, please indicate the corresponding size of consumer banking business <i>Please use gross income and please indicate the currency used.</i>		
Please specify currency ↓			Please specify currency ↓		
€	Amount	2,000,000,000.00	€	Amount	1,500,000,000.00
	Percentage of total business	30.00%		Percentage of total business	75.00%
					N/A

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.

ISIC

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.

amount	number of products	number of customers
yes	(please select)	(please select)

Please indicate the specific indicator for 'amount'

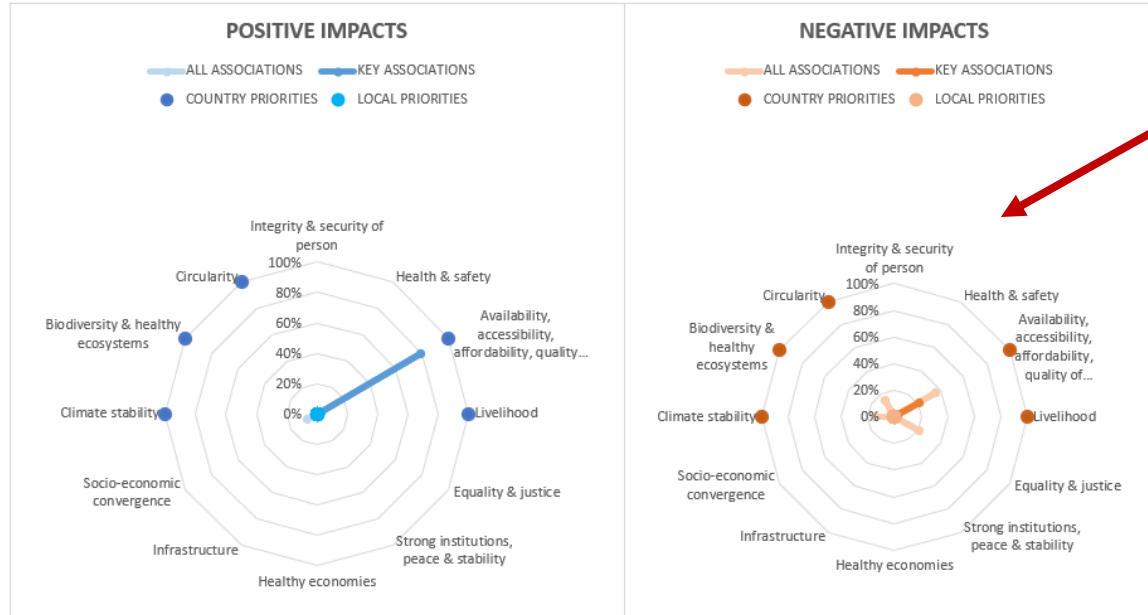
(please select)

Choice of industry classification and indicators

Consumer Banking/Identification Module

Outputs

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



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

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

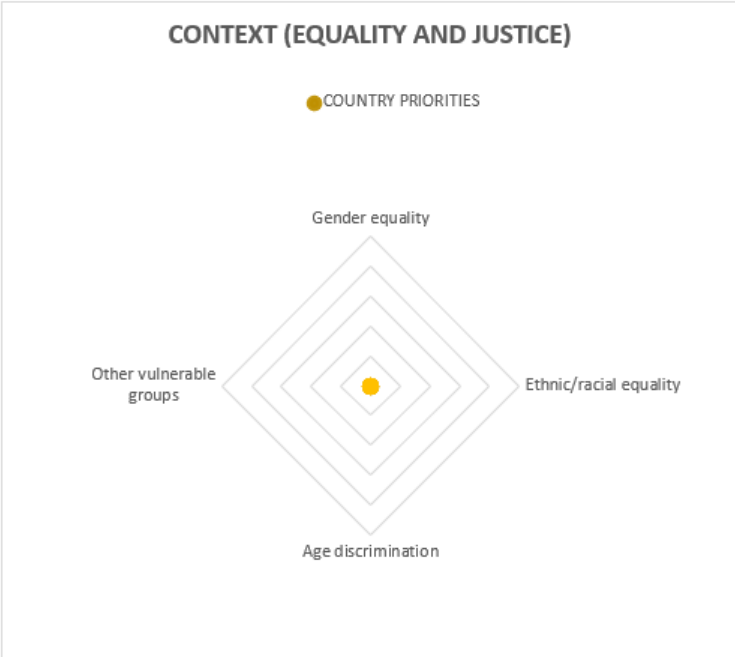
Types of products/services	Names of products/services	Total % of portfolio (Indicator 1)	Total % of portfolio (Indicator 2)	Total % of portfolio (Indicator 3)	Key sectors	Type of association	Filter here for: Finance	Filter here for: Employment	Filter here for: Wages	Filter here for: Social protection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

Consumer Banking/Identification Module

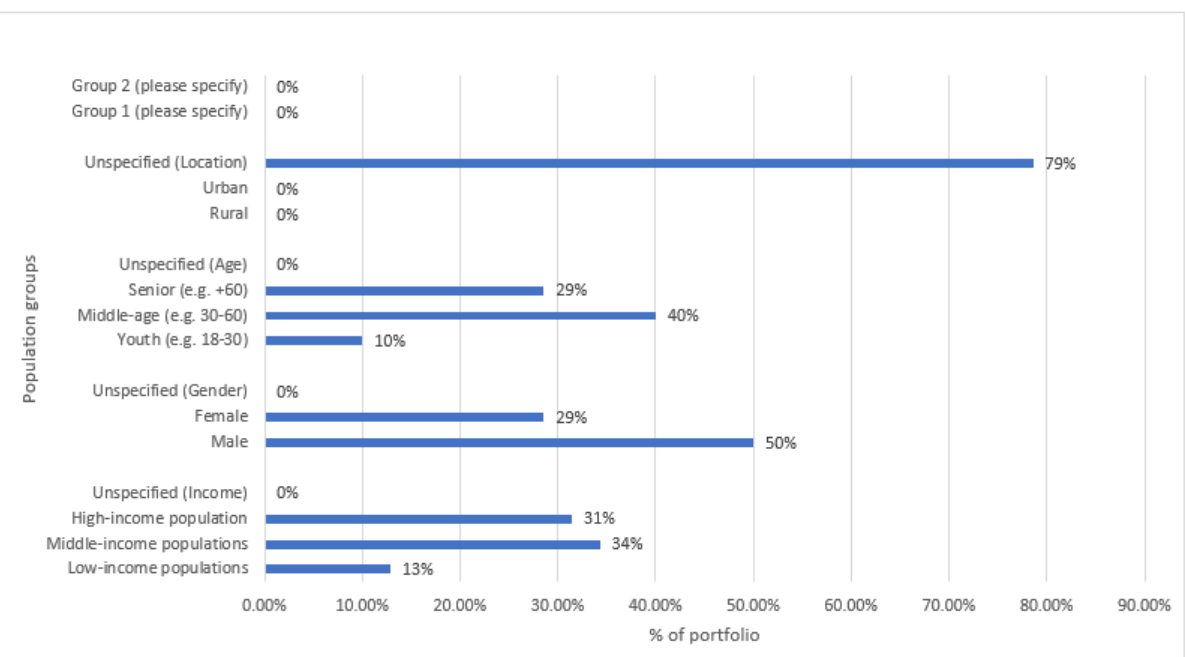
Outputs

Then you see impacts driven by the types of clients

Context (equality and justice)



Distribution of products/services across population groups (Indicator 1: amount (outstanding loans))



Consumer Banking/Identification Module

Outputs

Finally, you prioritize your significant impact areas based on products/services and client information

'Finance' and 'equality & justice' are **default** significant impact areas as they are relevant to all consumer banking portfolios

Significant impact areas (based on section 1.a.)					
Impact area/topic	Associated impacts (positive)	Associated impacts (negative)	Comments		
Finance	Connectivity, Gender equality, Ethnic/racial equality, Other vulnerable groups				
Mobility	Connectivity, Infrastructure				
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
Populations/ Equality & Justice (based on section 1.b.)					
	Income	Age	lease sele	(please select)	(please select)

Prioritised SDGs	
SDG 1	SDG 2
SDG 3	SDG 4
SDG 5	SDG 6
SDG 7	SDG 8
SDG 9	SDG 10
SDG 11	SDG 12
SDG 13	SDG 14
SDG 15	SDG 16
SDG 17	

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

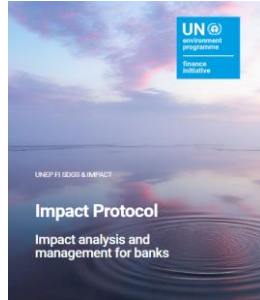
Resources

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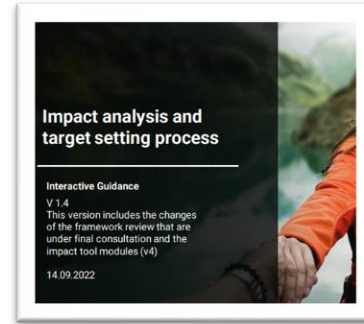
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Where to find the Modules and more

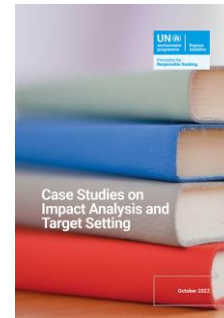
All Resources are freely available on:
<https://www.unepfi.org/impact/positive-impact/>



Find the Impact Protocol [here](#)



Find the Interactive Guidance [here](#)



Find the Case studies [here](#)



Find the Target Setting Guidance [here](#)



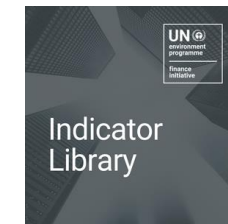
Find the Tool Modules, User Guides and Demos [here](#)



Find the Impact Radar [here](#)



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



Find the Indicator Library [here](#)

Contacts



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