



finance
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UNEP FI Impact Analysis Tool for Banks (V3)

Institutional Banking/Assessment Module

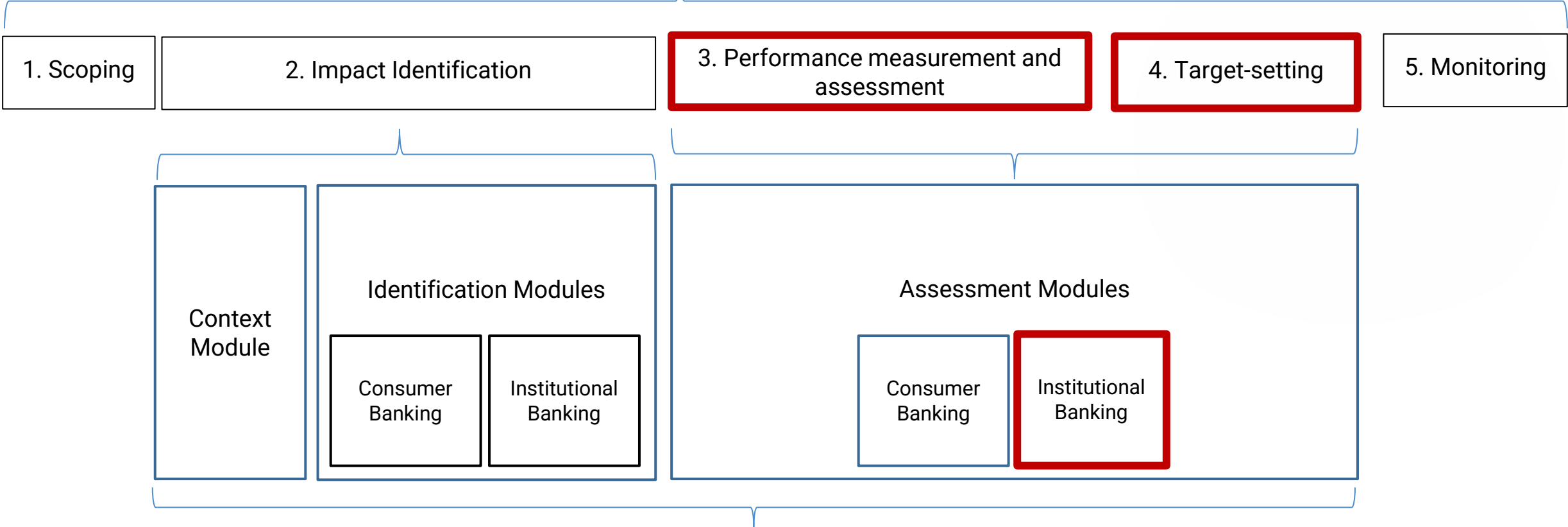
Introduction

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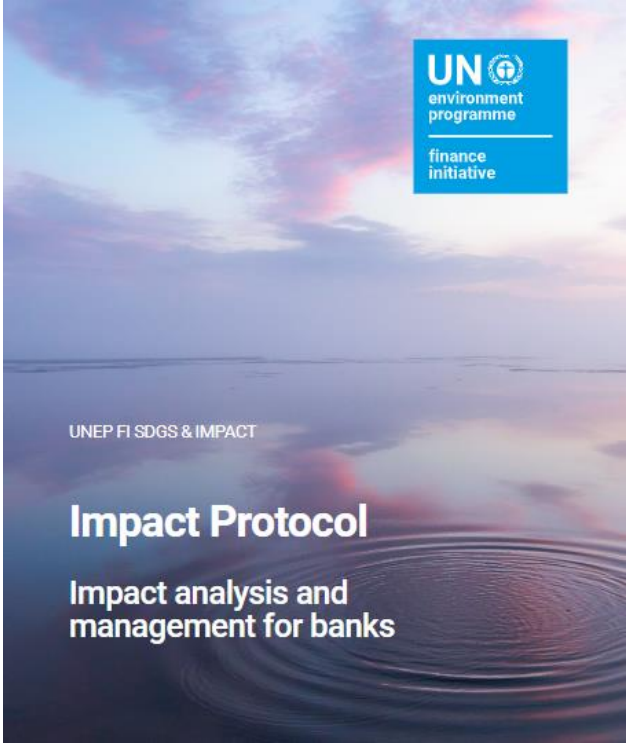
IMPACT MANAGEMENT PROCESS



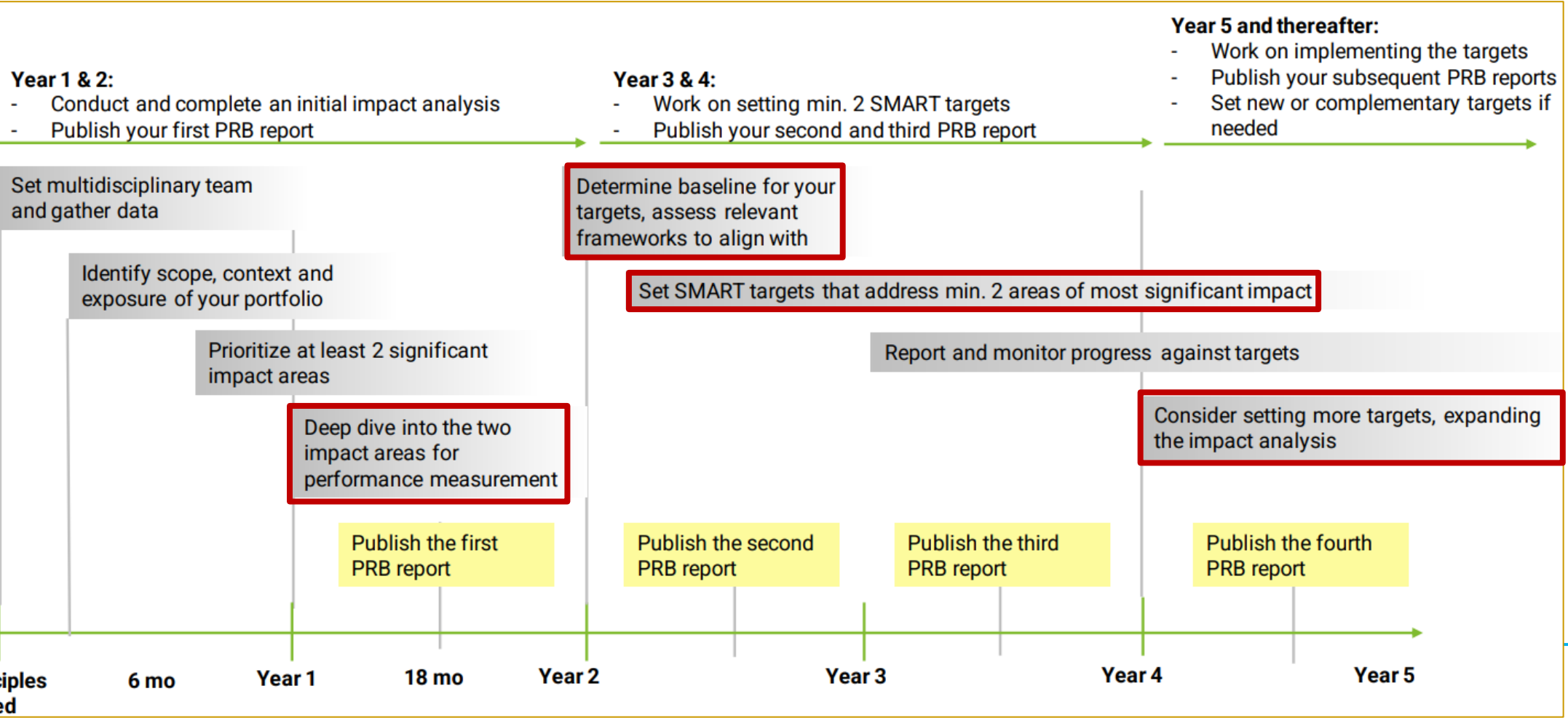
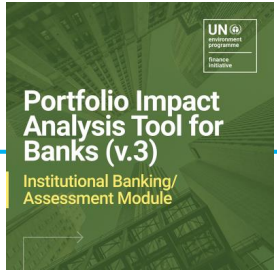
PORTFOLIO IMPACT ANALYSIS TOOL

UNEP FI Impact Protocol

Holistic impact management for banks explained step by step



PRB Signatory Implementation Journey



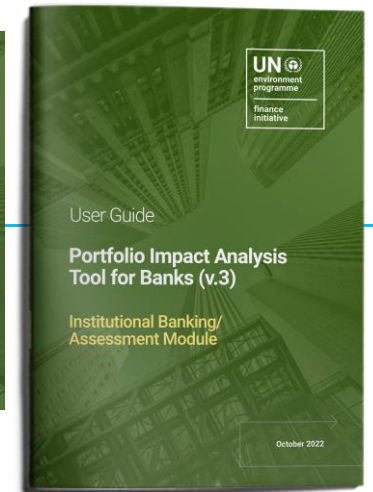
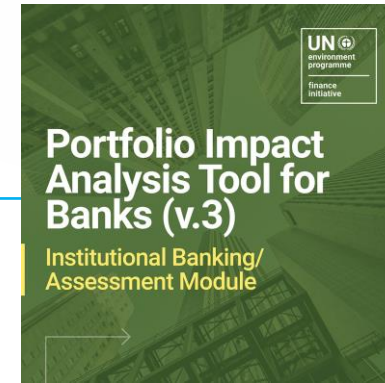
Institutional Banking/Assessment Module

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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

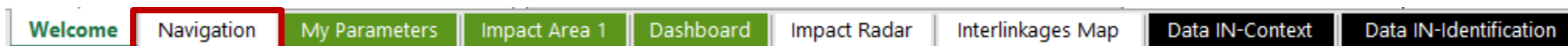
List of Worksheets

	Welcome
	Navigation
	My Parameters
	Impact Area 1
	Impact Area 2
	Impact Area 3
	Impact Area 4
	Impact Area 5
	Dashboard
	Impact Radar
	Interlinkages Map
	Data IN-Context
	Data IN-Identification
	PivotP
	PivotN
	Correspondence Tables
	Lists

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? <i>Please select accordingly and make sure to follow the guidance</i>	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? <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 be automatically displayed in this Module
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INSTITUTIONAL BANKING/IDENTIFICATION MODULE

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

CONTEXT MODULE

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

INSTITUTIONAL BANKING/ASSESSMENT MODULE

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

3. Impact areas/topics and geographies

a.1 What significant impact areas or topics will you be covering (based on the outcome of the identification phase of your impact analysis)?	Circularity	Climate stability	Biodiversity & healthy ecosystems	Livelihood	(select impact area/topic)
a.2 What geographies will you consider for the selected impact areas/topics?	Italy	Italy	Italy	Italy	(Select geography)
Positive Interlinkages	Natural disasters, Health & safety, Water, Food, Energy, Healthcare & sanitation, Sector diversity, Climate	Natural disasters, Health & safety, Waterbodies, Air, Species, Habitat, Resource intensity	Health & safety, Water, Infrastructure, Socio-economic convergence, Climate stability, Waterbodies, Air, Soil, Species, Habitat,	Modern slavery, Child labour, Health & safety, Wages, Social protection, Gender equality, Ethnic/racial equality, Age	
Negative Interlinkages	Flourishing MSMEs	Energy, Other vulnerable groups, Socio-economic convergence			

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)

4. Sectors

Circularity | Italy

Sectors (ISIC Industry Classification)	My sectors	Type of impact association (positive/negative)	% of portfolio (general purpose)	% of portfolio (dedicated)	Priority sectors as per PRB Guidance on Resource Efficiency and Circular Economy target-setting	Validation
107 Manufacture of other food products			6,67%		X	yes
1074 Manufacture of macaroni, noodles,			1,33%		X	yes
1101 Distilling, rectifying and blending of spirits			0,13%		X	yes
24 Manufacture of basic metals			0,67%		X	yes
291 Manufacture of motor vehicles			13,33%		X	yes
293 Manufacture of parts and accessories			1,33%		X	yes
3211 Manufacture of jewellery and related			1,33%		X	yes
351 Electric power generation			13,33%			yes
F Construction			13,33%		X	yes
4101 Construction of green buildings and			5,33%		X	yes

Welcome

Navigation

My Parameters

Impact Area 1

Dashboard

Impact Radar

Interlinkages Map

Data IN-Context

Data IN-Identification

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)
Circularity		SDGs →	SDGs 6.3, 6.4, 8.4, 12.1, 12.2			SDGs 6.3, 11.6, 12.3, 12.4, 12.5, 14.1		
Statistics	International resources	Resources	IEA Atlas of Energy http://energyatlas.iea.org/#/tellmap/-	Our World in Data https://ourworld	Vienna University of Economics and Material Footprint (RMC)	World Bank - What a Waste Global Database Annual municipal solid waste per capita	World Bank - What a Waste Global Recycling rate	
		Metrics	Energy consumption per capita	Water withdrawals per				
		Scoring system: 1 (low need)	<87.9 GJ	<100	<4.7 t/cap	0-0.49 kg/capita/day	>=50%	
		Scoring system: 2 (moderate need)	87.9-146.4 GJ	100-500	4.7-10.8 t/cap	0.5-0.99 kg/capita/day	49%-30%	
		Scoring system: 3 (high need)	146.5-209.2 GJ	500-1,000	10.8-19.3 t/cap	1-1.49 kg/capita/day	30%-10%	
	Scoring system: 4 (very high need)	>209.2 GJ	>1,000	>19.3 t/cap	>= 1.5 kg/capita/day	<10%		
	Comments							
	Values	2,5	899,8	12,4	1,34kg/capita/day	25,9		
	Need scores	2	3	2	3	3		
	Resources							
Regional/country resources	Metrics							
	Scoring system							
	Comments							
	Values							
Need scores								
Need score per impact area/topic		3				3		

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

c. Alignment choices

Policy Framework	Geographic scope	Comments	Topics	Indicators/Metrics	Objectives	Comments
<i>Please list the policy framework/s your bank will be seeking alignment with</i>	<i>Please select the geographic scope of the framework/s listed</i>	<i>Please capture here any explanations regarding the choice of framework/s</i>	<i>Please capture here the specific topics (e.g. climate change mitigation) referenced in the selected</i>	<i>Please capture here the indicators/metrics (e.g. GHG emissions) referenced in the framework. Include only</i>	<i>Please spell out the overall objective pursued in the selected framework/s (e.g.</i>	<i>Please capture here any explanations regarding the choice of topics, indicators and objectives</i>
	(please select)					

Institutional Banking/Assessment Module

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

a. Overview of sectors and impact associations

SECTORS					IMPACT ASSOCIATIONS					
ISIC Industry Classification	My sectors	Proportion of portfolio (total)	Proportion of portfolio (general purpose)	Proportion of portfolio (dedicated)	Type of impact association	Priority sectors as per PRB Guidance on Resource Efficiency and Circular Economy target-setting	EU Taxonomy	Common human rights violations?	Biodiversity and healthy ecosystems threats?	Circular Economy business model category (if applicable)
<i>This column shows the sectors under analysis, as been validated in the 'my parameters' worksheet</i>	<i>If you previously provided your internal sector nomenclature for the sectors under review, this column</i>	<i>This column shows the % of the portfolio that each sector represents.</i>	<i>This column shows specifically the % of the portfolio in general purpose products for each sector</i>	<i>This column shows specifically the % of the portfolio in dedicated</i>	<i>This column shows the type of impact association between each sector and the</i>	<i>This column shows whether the sectors are priority sectors as per the PRB thematic target setting.</i>	<i>This column shows whether the sectors are eligible sectors or per the EU</i>	<i>This column shows whether the sectors are key sectors for common human rights violations (orange font: key sector)</i>	<i>This column shows whether the sectors are key negative sectors for biodiversity and healthy ecosystems (orange</i>	<i>Use this column to capture the applicable circular economy business model/s</i>
All selected sectors		87.60%	87.60%	0.00%		N/A	N/A	N/A	N/A	N/A
107 Manufacture of other food products		6.67%	6.67%			X				
1074 Manufacture of macaroni, noodles, couscous and similar farinaceous products		1.33%	1.33%			X				
1101 Distilling, rectifying and blending of spirits		0.13%	0.13%			X				
351 Electric power generation, transmission and distribution		13.33%	13.33%				X		Waterbodies, Species, Habitat	
F Construction		13.33%	13.33%			X				
H Transportation and storage		0.67%	0.67%						Air, Soil, Species, Habitat	

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

i. Portfolio composition & financial flows

Sectors	General Purpose				
	Proportion of portfolio (default indicator)				
ISIC Industry Classification	Baseline	Baseline year	Target	Target year	Comments
<i>This column shows the sectors under analysis, as validated in the 'my'</i>	<i>This column shows the % of the portfolio</i>	<i>Please specify the year of the</i>	<i>Use this column to indicate your</i>	<i>Use this column to indicate your</i>	<i>Use this column to capture</i>
All selected sectors	87,60%	N/A	N/A	N/A	N/A
107 Manufacture of other food products	6,67%				
1074 Manufacture of macaroni, noodles, vermicelli and similar	1,33%				

ii. Client engagement

Sectors	Data collection					
	Indicator	Baseline	Baseline year	Target	Target year	Comments
<i>This column shows the sectors under analysis, as validated in the 'my'</i>	<i>Use this column to capture relevant</i>	<i>Use this column to capture your</i>	<i>Please specify the year of the</i>	<i>Use this column to indicate your</i>	<i>Use this column to indicate your</i>	<i>Use this column to</i>
Cross-cutting	Total weight or volume	1,500,000 t	2022	1,000,000 t	2026	
107 Manufacture of other food products						
1074 Manufacture of macaroni, noodles, vermicelli and similar						

iii. Internal policies & processes :

Sector/theme policies					
Indicator	Baseline	Baseline year	Target	Target year	Comments
<i>Use this column to</i>	<i>Use this column to</i>	<i>Please specify</i>	<i>Use this column</i>	<i>Use this column</i>	<i>Use this</i>
Description of the man:	High level assessment	2022	Expanded risk disc	2023	

iv. Advocacy & partnerships :

Proactive advocacy efforts					
Indicator	Baseline	Baseline year	Target	Target year	Comments
<i>Use this column to</i>	<i>Use this column to</i>	<i>Please specify</i>	<i>Use this column</i>	<i>Use this column</i>	<i>Use this</i>
(1) List of priority raw mat	No disclosure on colle	2022	Disclose combined	2025	

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

Red flags & Interlinkages

RED FLAGS	Human Rights Biodiversity & Healthy Ecosystems	Impact areas/topics
		N/A
		Waterbodies,Air,Soil,Species,Habitat,
INTERLINKAGES	Positive interlinkages Negative Interlinkages	Impact areas/topics
		Natural disasters,Health & safety,Water,Food,Energy,Healthcare & sanitation,Sector diversity,Climate stability,Waterbodies,Air,Soil,Species,Habitat,Resource intensity,Waste
		Flourishing MSMEs

Sector Red Flags & Interlinkages will automatically display

c. Impact

SECTORS	Indicator (e.g. GHG emissions)	Metric (e.g. metric tonnes)	Measurement methodology (e.g. FACTA)	Baseline					
				Year under analysis: (please specify --)		Previous year: (optional--)		2020	Comments
ISIC Industry Classification	Performance value in 2021	Sector coverage	Value chain coverage	Performance value in 2020	Sector coverage	Value chain coverage			
<i>This column shows the sectors under</i>	<i>Use this column to capture</i>	<i>If applicable, use this</i>	<i>If applicable, use this column to</i>	<i>Use this column to capture your</i>	<i>Please indicate %</i>	<i>Please specify the</i>	<i>Use this column to</i>	<i>Use this column to</i>	<i>Use this column to</i>
Cross-cutting	Proportion of dom	Percentage (%)		75%	200%	2	88%	100%	100%
107 Manufacture of other food products									
1074 Manufacture of macaroni, noodles, vermicelli and similar									

IMPACT: Capture baseline and set targets using impact indicators

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Assessment per Impact Area – Action Plan

3. ACTION PLAN

a. Circularity

Practice

Actions	Indicator	Target	Target year	Responsible departments & business lines	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	Proportion of portfolio (default indicator)	decrease	2030				
	Proportion of portfolio (default indicator)	increase	2030				
Client engagement	Total weight or volume of materials	1,000,000 t	2026				
	(1) Total energy consumed, (2) Percentage of new suppliers that were	(1) 5,000,000 GJ (2) 10% (3) 20%	2030				
	Percentage of Tier 1 supplier facilities	0,6	2025				
	Percentage of Tier 1 supplier facilities	(a) 50% (b) 40%	2025				
Internal policies & processes	Description of the management of	Expanded risk disclosure on	2023				
	Description of waste and hazardous	Expanded disclosure					
Advocacy & partnerships	(1) List of priority raw materials; for each priority raw material:	Disclosures combined e of market le					

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

Impact

Indicator	Metric	Long-term target	Long term target year	Intermediate target	Intermediate target year
Proportion of domestic and industrial	Percentage (%)	1	2025	0,95	2024
Number of (1) commissioned	Number	(1) 272 (2) 0	2025	(1) 230 (2) 32	2024

b. Red flags & Interlinkages

Red flags-Practice

Red flags	Practice		
	Portfolio composition & financial flows	Client engagement	Internal policies & processes
Human rights	N/A	The risk of negative impacts to these areas/topics increases if sectors driving these impact associations (see above)	N/A
Biodiversity & Healthy Ecosystems	Waterbodies,Air,Soil,Species,Habitat		N/A

Interlinkages-Practice

Interlinkages	Practice		
	Portfolio composition & financial flows	Client engagement	Internal policies & processes
Positive interlinkages	Natural disasters,Health & safety,Water,Food,Energy,Healthcare	N/A	N/A
Negative interlinkages	Flourishing MSMEs	N/A	N/A

Gathers all the information provided previously on your approach to managing red flags and interlinkages

Red flags-Impact

Red flags	Impact
Human rights	N/A
Biodiversity & Healthy Ecosystems	Waterbodies,Air,Soil,Species,Habitat

Interlinkages-Impact

Interlinkages	Impact
Positive interlinkages	Natural disasters,Health & safety,Water,Food,Energy,Healthcare
Negative interlinkages	Flourishing MSMEs

Welcome

Navigation

My Parameters

Impact Area 1

Dashboard

Impact Radar

Interlinkages Map

Data IN-Context

Data IN-Identification

Institutional Banking/Assessment Module

Dashboard

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

Focus and scope of the assessment

Impact areas/topics →* <i>*areas/topics in italics are interlinked areas/topics</i>	Circularity	Climate stability	Biodiversity & healthy ecosystems	Livelihood	Energy
Geographies →	Italy	Italy	Italy	Italy	Italy
% of associated sectors covered →	87,60%	60,00%	0,00%	0,00%	0,00%
Scope of assessment → (practice / impact)	Portfolio composition & financial flows,Client	Portfolio composition & financial	N/A	N/A	N/A
Scope of target-setting → (practice / impact)	Portfolio composition & financial flows,Client	N/A	N/A	N/A	N/A

2. Impact pathway per impact/area topic and geography

Circularity | Italy

Drivers
Why the bank is doing impact management

Impact Needs
[see data here](#)

[Policy/regulation \(as per your alignment choices\)](#)

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

Your Action Plan (practice)							
Actions	Indicator	Target	Target year	Responsible departments & business lines	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	Proportion of portfolio (default indicator)	decrease manufacture of motor vehicles by 5%	2030				
Client engagement	Total weight or volume of materials that are used to produce and package the organization's primary products and services during the reporting	1,000,000 t	2026				
Internal policies & processes	Description of the management of risks associated with the use of critical materials	Expanded risk disclosure on use of critical materials	2023				
	Description of waste and hazardous materials management policies and	Expanded disclosure on waste management process	2023				
Advocag & partnerships	(1) List of priority raw materials; for each priority raw material; (2) environmental and/or social factor(s)	Disclose combined efforts of market leaders to address circularity issues	2025				

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

Your Action Plan (impact)					
Indicator	Metric	Long-term target	Long term target year	Intermediate target	Intermediate target year
Proportion of domestic and industrial	Percentage (%)	1	2025	0,95	2024

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

Resources

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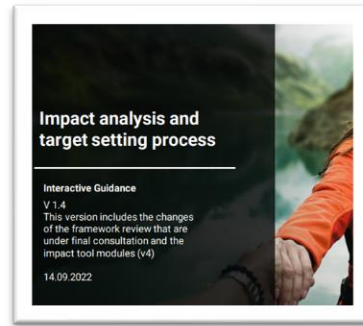
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Where to find the Modules and more

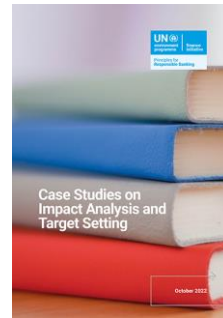
All Resources are freely available on:
<https://www.unepfi.org/impact/positive-impact/>



Find the Impact Protocol [here](#)



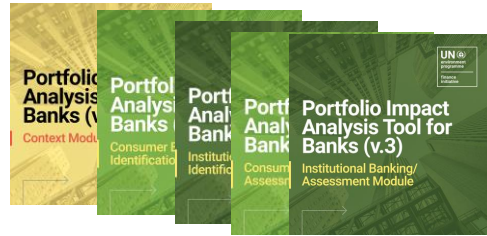
Find the Interactive Guidance [here](#)



Find the Case studies [here](#)



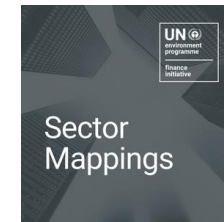
Find the Target Setting Guidance [here](#)



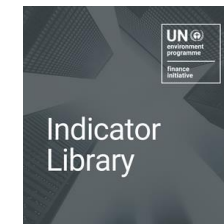
Find the Tool Modules, User Guides and Demos [here](#)



Find the Impact Radar [here](#)



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



Find the Indicator Library [here](#)

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