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# UNEP FI Impact Analysis Tool for Banks (V3)

## Institutional Banking/Identification Module



# Introduction

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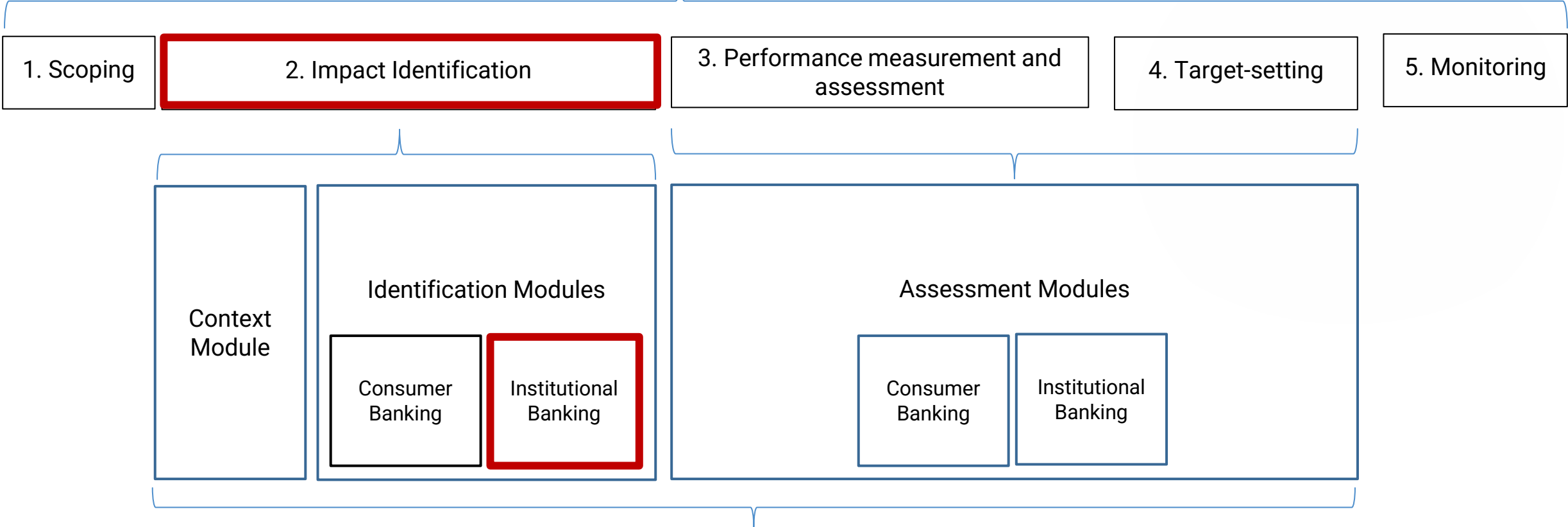
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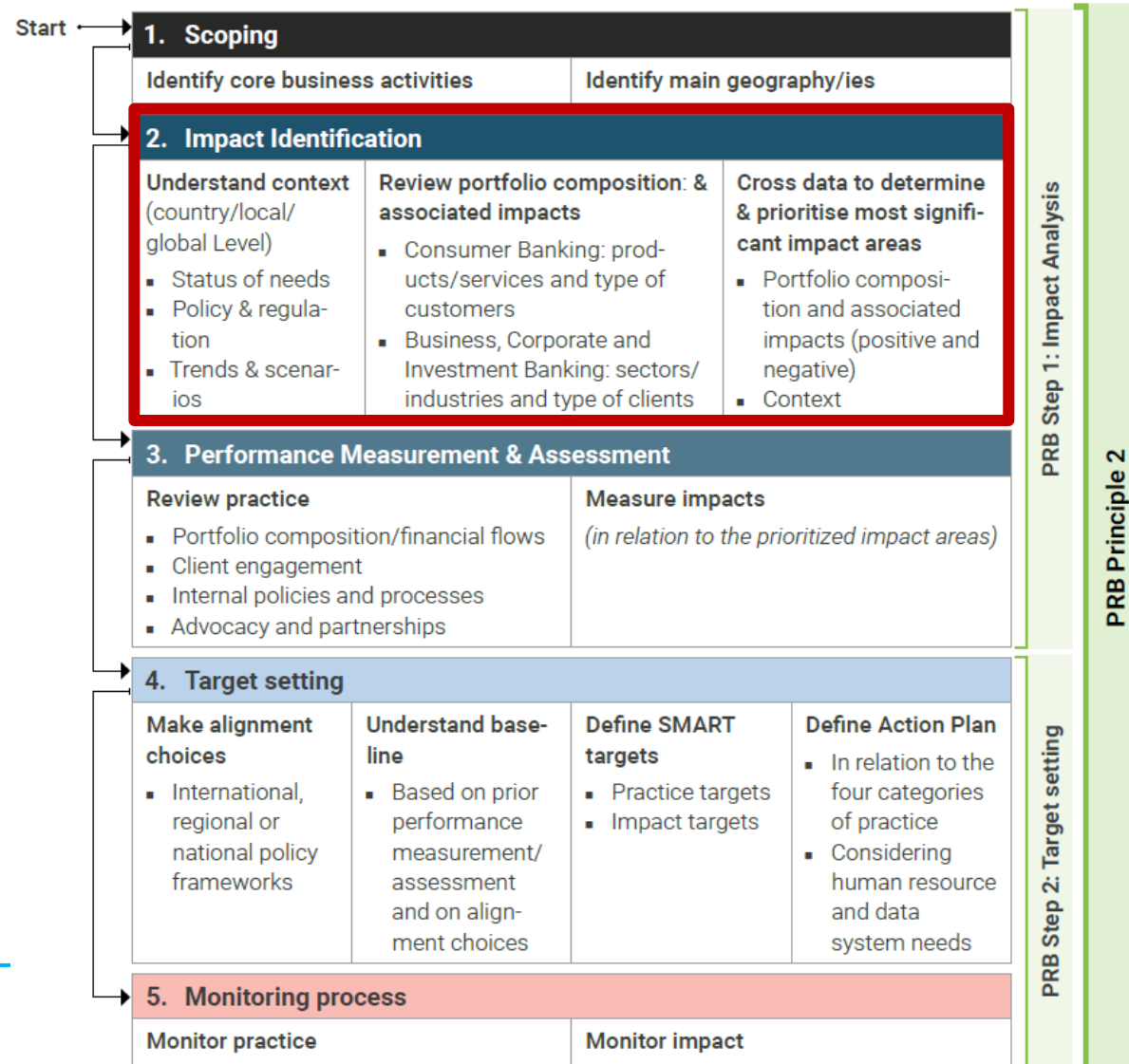
## IMPACT MANAGEMENT PROCESS



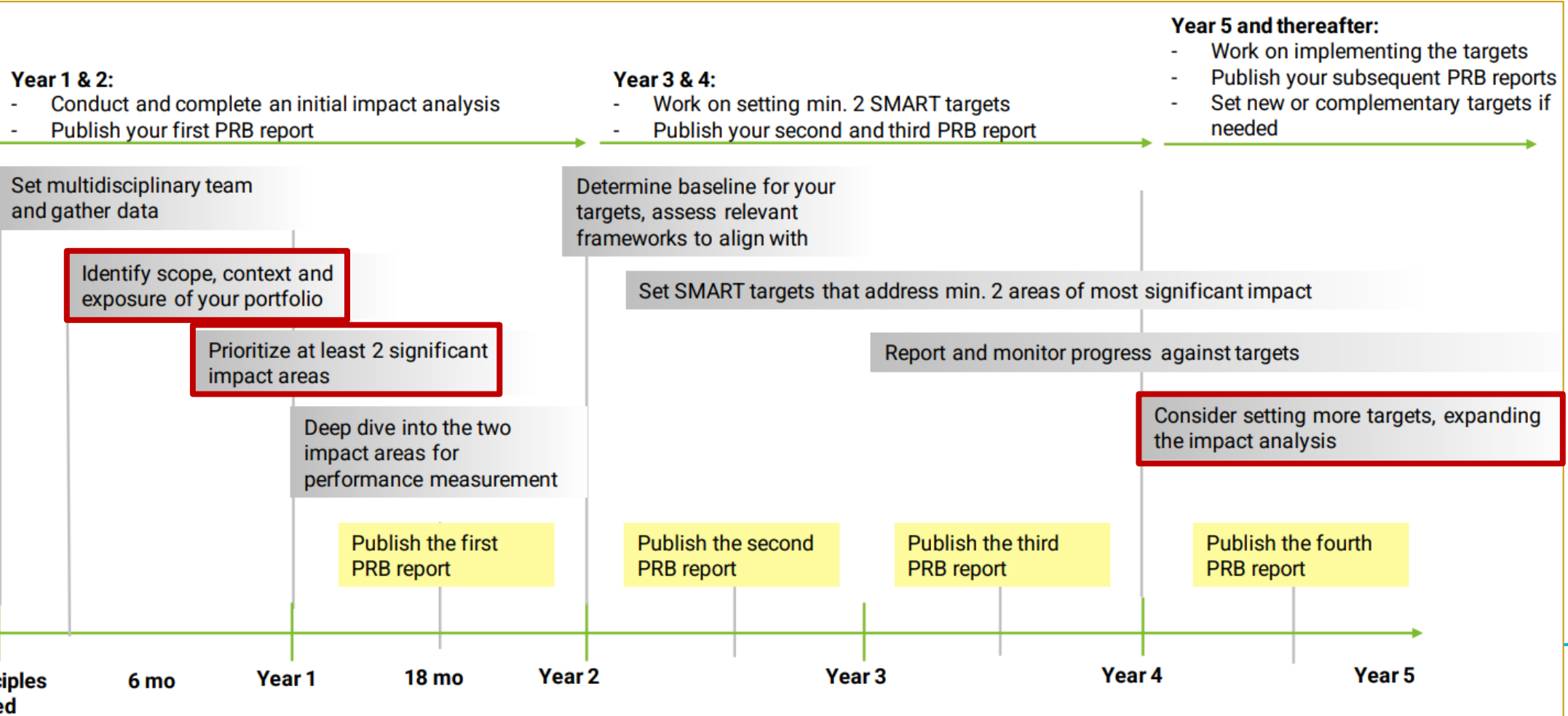
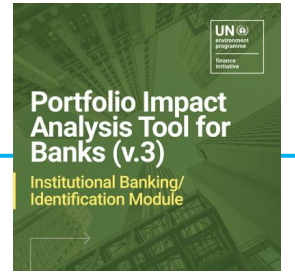
## PORTFOLIO IMPACT ANALYSIS TOOL

# UNEP FI Impact Protocol

Holistic impact management for banks explained step by step



# PRB Signatory Implementation Journey





# Institutional Banking/Identification Module

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# Institutional Banking/Identification Module

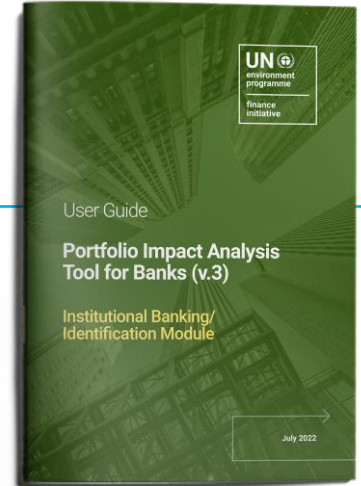
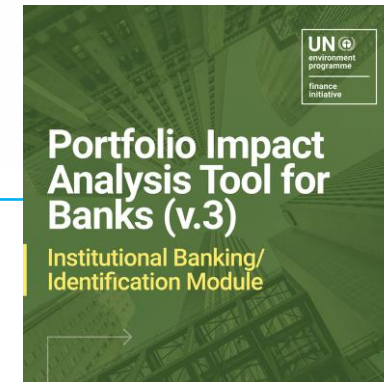
## Overview

*PRB requirement: 2.1.b. Portfolio Composition*

### Key highlights:

Understanding the environmental, social, and economic impacts (positive and negative) associated with banks' Institutional portfolio/s and overlaying these associations with country priorities, in order to identify most significant impact areas/topics

- Works for business/corporate/investment banking portfolios
- Sector selection possible in a variety of industry classification codes (ISIC, NACE, NAICS, ANZSIC, JSIC, CNAE)
- Interoperability features (SDGs, EU taxonomy, main human rights violations)



# Institutional Banking/Identification Module

## Main 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.
- If the business line under analysis spans several geographies, the size of the business in each geography.

Business line indicators: gross income and/or balance sheet.

- Total volume of the institutional banking business line under analysis (Business Banking, Corporate Banking or Investment Banking).
- If the business line spans several geographies, the volume of the business line per geography.
- For each selected geography, volume of business by sector.
- For each selected geography, volume of business per client type (SMEs).

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.



# Institutional Banking/Identification Module

## Navigation

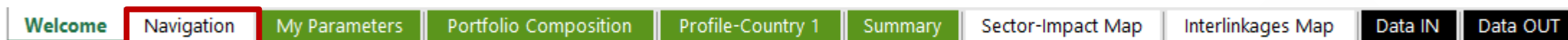
### List of Worksheets

	Welcome
	Navigation
	My Parameters
	Portfolio Composition
	Profile-Global
	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



# Institutional Banking/Identification Module

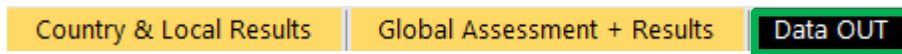
## My Parameters

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

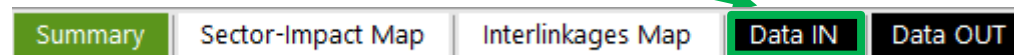
<b>b. Did you complete the Context Module?</b> <i>Please select accordingly and make sure to follow the guidance</i>	yes
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Copy the Data OUT worksheet of the Context Module and paste it in the Data IN worksheet of this Module. Your countries of operations and the corresponding priority areas based on needs assessment will be automatically displayed in this Module

### CONTEXT MODULE



### INSTITUTIONAL BANKING/IDENTIFICATION MODULE



# Institutional Banking/Identification Module

## My Parameters

<b>a. Which business line/s do you want to cover in this Module?</b> <i>Please type the name of your business line in the first cell and then match it to the UNEP FI terminology in the second cell</i>	CIB banking	Mix of Business and Corporate Banking
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← Choice of business line

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

<b>b. Please indicate the size of the business you are analysing and what proportion this is relative to total business activity</b> <i>Please use gross income and indicate the currency used.</i>  Please specify currency ↓	Amount	5,000,000,000.00																						
€	Percentage of total business	70.00%	<table border="1"> <tr> <td data-bbox="930 678 1337 856"> <b>d. For each geography above, please indicate the corresponding size of business.</b>  <i>Please use gross income and indicate the currency used.</i>             Please specify currency ↓         </td> <td data-bbox="1337 678 1541 856">Amount</td> <td data-bbox="1541 678 1778 856">GLOBAL: N/A</td> <td data-bbox="1778 678 1961 856">Croatia</td> <td data-bbox="1961 678 2147 856">Italy</td> <td data-bbox="2147 678 2336 856">Serbia</td> </tr> <tr> <td data-bbox="930 856 1337 938"></td> <td data-bbox="1337 856 1541 938">Percentage of total business</td> <td data-bbox="1541 856 1778 938"></td> <td data-bbox="1778 856 1961 938">500,000,000.00</td> <td data-bbox="1961 856 2147 938">3,000,000,000.00</td> <td data-bbox="2147 856 2336 938">500,000,000.00</td> </tr> <tr> <td data-bbox="930 938 1337 938"></td> <td data-bbox="1337 938 1541 938"></td> <td data-bbox="1541 938 1778 938"></td> <td data-bbox="1778 938 1961 938">10.00%</td> <td data-bbox="1961 938 2147 938">60.00%</td> <td data-bbox="2147 938 2336 938">10.00%</td> </tr> </table>				<b>d. For each geography above, please indicate the corresponding size of business.</b> <i>Please use gross income and indicate the currency used.</i>  Please specify currency ↓	Amount	GLOBAL: N/A	Croatia	Italy	Serbia		Percentage of total business		500,000,000.00	3,000,000,000.00	500,000,000.00				10.00%	60.00%	10.00%
<b>d. For each geography above, please indicate the corresponding size of business.</b> <i>Please use gross income and indicate the currency used.</i>  Please specify currency ↓	Amount	GLOBAL: N/A	Croatia	Italy	Serbia																			
	Percentage of total business		500,000,000.00	3,000,000,000.00	500,000,000.00																			
			10.00%	60.00%	10.00%																			

### Choice of industry classification and indicators

<b>e. Industry classification</b> <i>By default the Module is set to ISIC Rev 4. If you wish to use another industry classification for your sector selection, please select from the drop-down menu.</i>	ISIC
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<b>e. Indicators</b> <i>Please specify which indicators you intend to use for your data collection.</i>	
Business and/or Corporate Banking	outstanding loans
Investment Banking	(please select)



# Institutional Banking/Identification Module

## Portfolio Composition

Total volume of your Mix of Business and Corporate Banking portfolio (outstanding loans)	28,000,000,000
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Italy	
Volume of Mix of Business and Corporate Banking portfolio in the country (outstanding loans)	15,000,000,000.00

### a. Client type

SMEs (including professionals) Indicator: outstanding loans	Indicator: outstanding loans			
	<table border="1"> <tr> <th>amount</th> <th>% of country Mix of Business and Corporate Banking portfolio</th> </tr> <tr> <td>8,000,000,000.00</td> <td>Italy 53.33%</td> </tr> </table>	amount	% of country Mix of Business and Corporate Banking portfolio	8,000,000,000.00
amount	% of country Mix of Business and Corporate Banking portfolio			
8,000,000,000.00	Italy 53.33%			

### b. Sector exposure

Sectors (ISIC) <i>(use the filter to tailor this list)</i>	My sectors <i>(optional: use this column to capture the nomenclature use)</i>	Key sectors <i>(use the filter to see key sectors)</i>	EU Taxonomy <i>(use the filter to see eligible sectors)</i>	Indicator: outstanding loans			
				General purpose (amount) Italy	General purpose (%) Italy	Dedicated (amount) Italy	Dedicated (%) Italy
107 Manufacture of other food products				1,000,000,000.00	6.67%		
1074 Manufacture of macaroni, noodles, couscous and similar farinaceous products				200,000,000.00	1.33%		
1101 Distilling, rectifying and blending of spirits				20,000,000.00	0.13%		
24 Manufacture of basic metals				100,000,000.00	0.67%		
291 Manufacture of motor vehicles				2,000,000,000.00	13.33%		
293 Manufacture of parts and accessories for motor vehicles				200,000,000.00	1.33%		
3211 Manufacture of jewellery and related articles				200,000,000.00	1.33%		
351 Electric power generation, transmission and distribution			X	2,000,000,000.00	13.33%		
F Construction				2,000,000,000.00	13.33%		
4101 Construction of green buildings and green refurbishment/ renovation				800,000,000.00	5.33%		
45 Wholesale and retail trade and repair of motor vehicles and motorcycles				800,000,000.00	5.33%		

You can quickly identify your sectors using the filters of the table

Here you indicate the exposures and you may choose to distinguish between general purpose and dedicated products

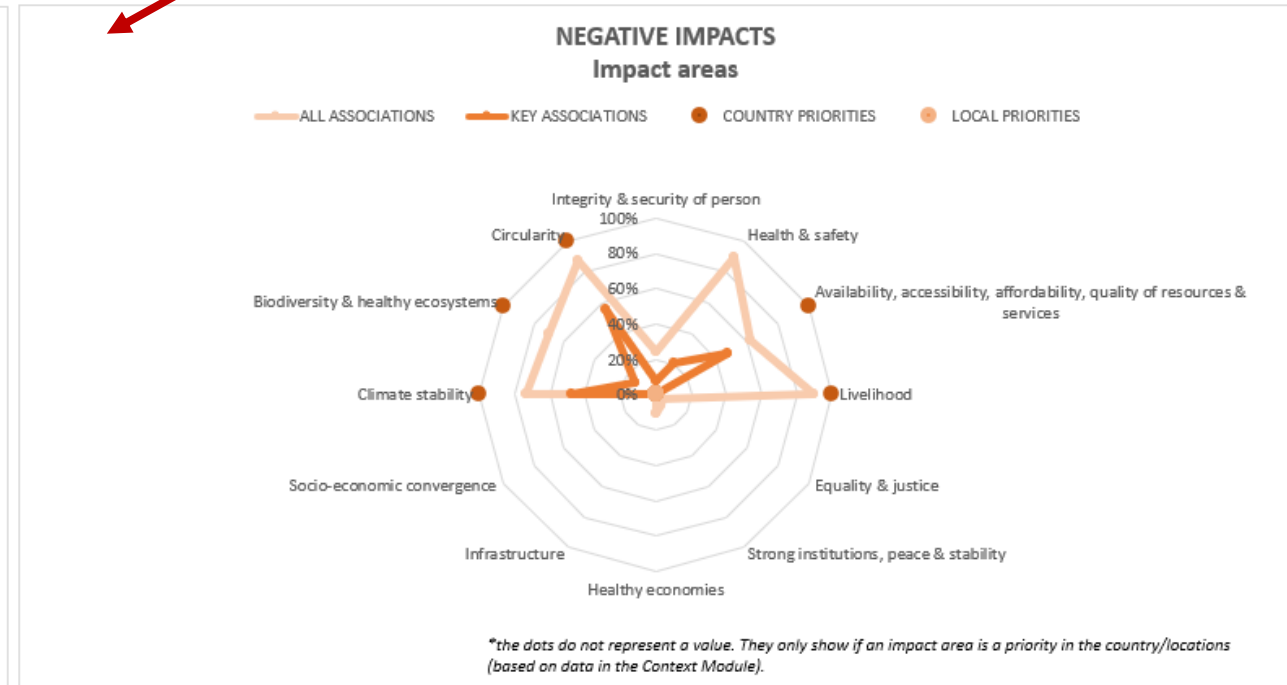
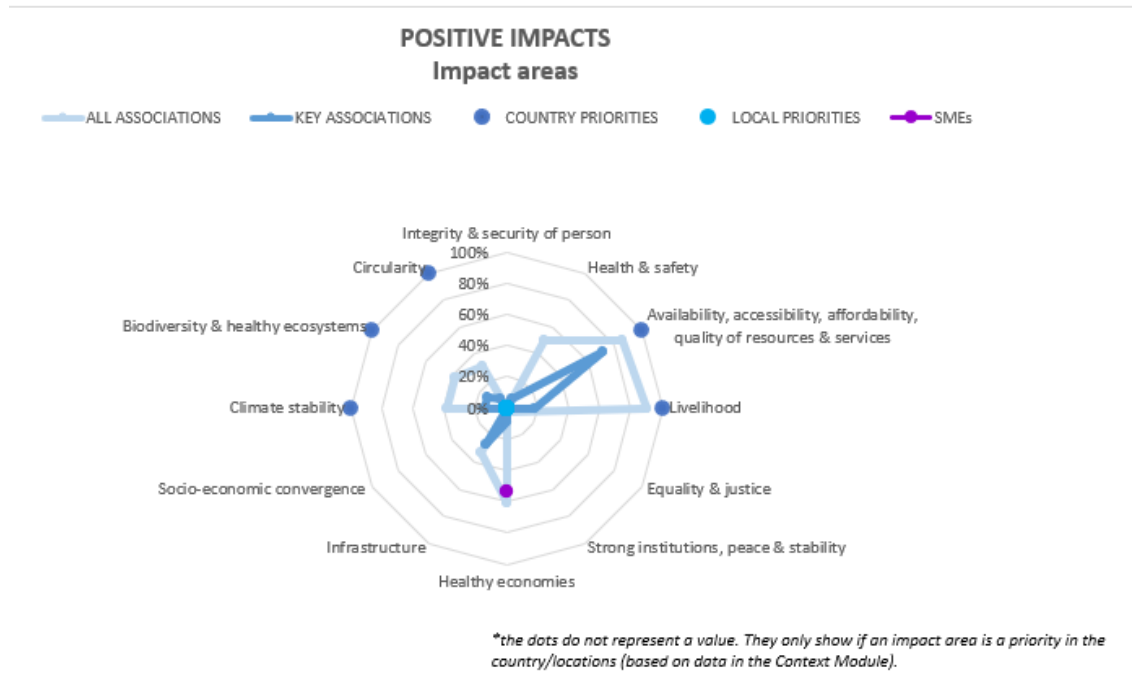
You can see which sectors are key and which are eligible based on the EU Taxonomy

# Institutional Banking/Identification Module

## Outputs

→ Based on the portfolio breakdown, outputs are generated by country

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



# Institutional Banking/Identification Module

## Outputs

Detailed outputs: heatmap showing impact associations between the individual sectors you are financing in the country and the different impact areas and topics

							Impact Areas →															
							Impact Topics →															
							Corresponding SDG(s) →															
							<table border="1"> <tr> <td>Health &amp; safety</td> <td colspan="3"></td> </tr> <tr> <td>Health &amp; safety</td> <td>Water</td> <td>Food</td> <td>Energy</td> </tr> <tr> <td>SDGs 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.9, 3.d</td> <td>SDGs 3.9, 6.1, 6.2, 6.4, 6.5, 6.a, 6.b</td> <td>SDGs 2.1, 2.2, 2.3, 2.4, 2.5, 2.a, 2.b, 2.c, 12.3</td> <td>SDGs 7.1, 7.2, 7.3, 7.a, 7.b</td> </tr> </table>				Health & safety				Health & safety	Water	Food	Energy	SDGs 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.9, 3.d	SDGs 3.9, 6.1, 6.2, 6.4, 6.5, 6.a, 6.b	SDGs 2.1, 2.2, 2.3, 2.4, 2.5, 2.a, 2.b, 2.c, 12.3	SDGs 7.1, 7.2, 7.3, 7.a, 7.b
Health & safety																						
Health & safety	Water	Food	Energy																			
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Sectors	My sectors	Total % of portfolio	% of general purpose	% of dedicated	EU Taxonomy eligible sectors	Key sectors	Type of association	Filter here for: Health & safety	Filter here for: Water	Filter here for: Food	Filter here for: Energy											
107 Manufacture of other food products		6.67%	6.67%				positive impacts															
107 Manufacture of other food products		6.67%	6.67%				negative impacts															
1074 Manufacture of macaroni, noodles, couscous and similar products		1.33%	1.33%				positive impacts															
1074 Manufacture of macaroni, noodles, couscous and similar products		1.33%	1.33%				negative impacts															
1101 Distilling, rectifying and blending of spirits		0.13%	0.13%				positive impacts															
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291 Manufacture of motor vehicles		13.33%	13.33%				negative impacts															
293 Manufacture of parts and accessories for motor vehicles		1.33%	1.33%				positive impacts															
293 Manufacture of parts and accessories for motor vehicles		1.33%	1.33%				negative impacts															
351 Electric power generation, transmission and distribution		13.33%	13.33%		X		positive impacts															
351 Electric power generation, transmission and distribution		13.33%	13.33%		X		negative impacts															



# Institutional Banking/Identification Module

## Outputs

Detailed outputs: Overview of significant impact areas/topics (based on sector exposure, country priorities, key sectors, client types, interlinkages)

Prioritized significant impact areas and corresponding SDGs

### Positive associations

Impact areas	Impact topics	Proportion of portfolio	Associated impacts (positive)	Associated impacts (negative)
Livelihood	Employment,Wages	100.00%	Modern slavery,Child labour,Health & safety,Wages,Social protection,Gender equality,Ethnic/racial equality,Age Health &	
Availability, accessibility, affordability, quality of resources & services	Water,Food,Energy,Housing ,Healthcare & sanitation,Education,Mobility,Information,Connectivity,Culture & heritage	87.14%	safety,Education,Mobility,Information,Culture & heritage,Finance,Employment,Wages,Social protection.Gender	Health & safety,Water,Information,Culture & heritage,Wages,Climate stability,Waterbodies,Air,Soil,Species.Habitat.Resource
Healthy economies	Flourishing MSMEs	78.57%	Employment,Sector diversity,Socio-economic convergence	Resource intensity,Waste
Health & safety	Health & safety	48.57%	Healthcare & sanitation	
Infrastructure	Infrastructure	12.86%	Natural disasters,Health & safety,Water,Energy,Healthcare & sanitation,Mobility,Connectivity,Employment,Socio-economic convergence	Modern slavery,Health & safety,Social protection,Ethnic/racial equality,Other vulnerable groups,Soil,Species,Habitat,Resource intensity,Waste

### Negative associations

Impact areas	Impact topics	Proportion of portfolio	Associated impacts (positive)	Associated impacts (negative)
Health & safety	Health & safety	100.00%	Healthcare & sanitation	
Livelihood	Wages,Social protection	100.00%	Modern slavery,Child labour,Health & safety,Wages,Social protection,Gender equality,Ethnic/racial equality,Age	
Climate stability	Climate stability	100.00%	Natural disasters,Health & safety,Waterbodies,Air,Species,Habitat,Resource intensity	Energy,Other vulnerable groups,Socio-economic convergence
Biodiversity & healthy ecosystems	Waterbodies,Air,Soil,Species ,Habitat	100.00%	Health & safety,Water,Infrastructure, Socio-economic convergence,Climate stability,Waterbodies,Air,Soil,Species,Habitat,Resource intensity,Natural disasters,Health & safety,Water,Food,Energy,Healthcare & sanitation,Sector diversity,Climate stability,Waterbodies,Air,Soil,Species,Habitat,Resource	
Circularity	Resource intensity,Waste	100.00%		Flourishing MSMEs

Prioritised impact areas/topics	Prioritised SDGs	
Biodiversity & healthy ecosystems	SDG 1	SDG 2
(select impact area/topic)	SDG 3	SDG 4
(select impact area/topic)	SDG 5	SDG 6
(select impact area/topic)	SDG 7	SDG 8
(select impact area/topic)	SDG 9	SDG 10
(select impact area/topic)	SDG 11	SDG 12
(select impact area/topic)	SDG 13	SDG 14

# Resources

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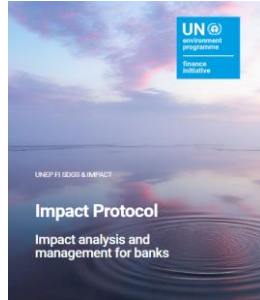
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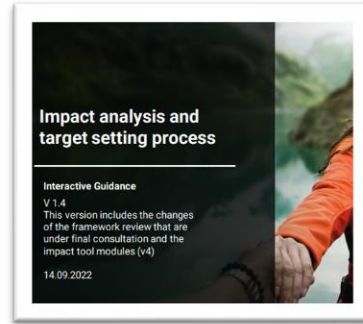
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# Where to find the Modules and more

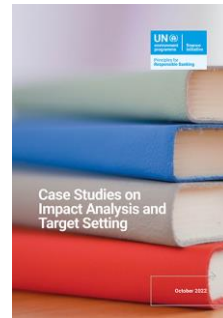
All Resources are freely available on:  
<https://www.unepfi.org/impact/positive-impact/>



Find the Impact Protocol [here](#)



Find the Interactive Guidance [here](#)



Find the Case studies [here](#)



Find the Target Setting Guidance [here](#)



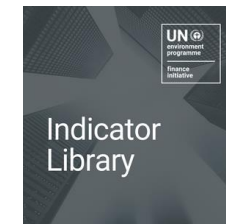
Find the Tool Modules, User Guides and Demos [here](#)



Find the Impact Radar [here](#)



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



Find the Indicator Library [here](#)



# Contacts



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**PRB requirements:** [maria.sosataborda@un.org](mailto:maria.sosataborda@un.org)

**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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