

UN 
environment
programme

finance
initiative

User Guide

Portfolio Impact Analysis Tool for Banks (v.3)

Consumer Banking/
Assessment Module

November 2022

UN Environment Programme Finance Initiative, 2022

This publication may be reproduced in whole or in part and in any form for educational or non-profit purposes without special permission, provided acknowledgement of the source is made. The UN Environment Programme Finance Initiative would appreciate receiving a copy of any publication that uses this publication as a source. No use of this publication may be made for resale or for any other commercial purpose whatsoever without prior permission in writing from the UN Environment Programme Finance Initiative.

The designations employed and the presentation of the material in this publication do not imply the expression of any opinion whatsoever on the part of the UN Environment Programme Finance Initiative concerning the legal status of any country, territory, city or area or of its authorities, or concerning delimitation of its frontiers or boundaries. Moreover, the views expressed do not necessarily represent the decision or the stated policy of the UN Environment Programme Finance Initiative, nor does citing of trade names or commercial processes constitute endorsement.

© Maps, photos and illustrations as specified

unepfi.org



Contents

About the UNEP FI Impact Analysis Tools	4
UNEP FI’s Holistic Impact Methodology.....	4
About the Impact Analysis Tools	5
About the Impact Analysis Tools for Banks	5
The Consumer Banking Assessment Module	6
Overview	6
Scope of the Consumer Banking Identification Module	6
A. Setting your parameters.....	8
What is this about?	8
How do I do it?	9
1. Import data	9
2. Size of business line.....	10
3. Impact areas/topics and geographies	10
4. Products, services and population groups	14
B. Assessing your performance and setting targets (per impact area/topic)	16
What is this about?	16
How do I do it?	17
1. Alignment	17
2. Baselines and targets (practice and impact)	18
3. Action plan	33
C. Impact management dashboard.....	34
What is this about?	34
How do I do it?	35
1. Overview	35
2. Impact pathway per impact area/topic and geography.....	35
Annex: PRB Core Indicators.....	36

About the UNEP FI Impact Analysis Tools

UNEP FI’s Holistic Impact Methodology

The Impact Analysis Tools are based on UNEP FI’s unique Holistic Impact Methodology. This methodology is itself derived from a unique theory of change on the role of main-stream business and finance to close the SDG financing gap and the way in which this can be achieved.¹

As per Figure 1 below, the UNEP FI Holistic Impact Analysis Methodology is a two-step process to understand and manage actual and potential positive and negative impacts across the spectrum of environmental, social and economic issues.

Step one consists in understanding the impact areas and topics (e.g. employment, climate, economic convergence) that are associated with the object of analysis (e.g. a portfolio, a corporate’s business activities, or a physical asset such as real estate). It also involves understanding the impact needs that exist in the location/s that the object of analysis finds itself in or interacts with, so as to contextualize its impact profile and determine its most significant impact areas. This is referred to as Impact Identification.

Step two consists in reviewing current practice and performance vis a vis the impact areas/topics identified in step one. Are the potential impacts identified in step one happening in reality? To what extent? How does current practice and performance relate to the impact needs, gaps and priorities in the geography/ies that the object of analysis finds itself in or interacts with? This is referred to as Impact Assessment.

The purpose of the Holistic Impact Analysis Methodology is to enable concrete action. Out of the insights generated by the analysis, users are empowered to define strategies, establish action plans and set meaningful financial and extra-financial targets.

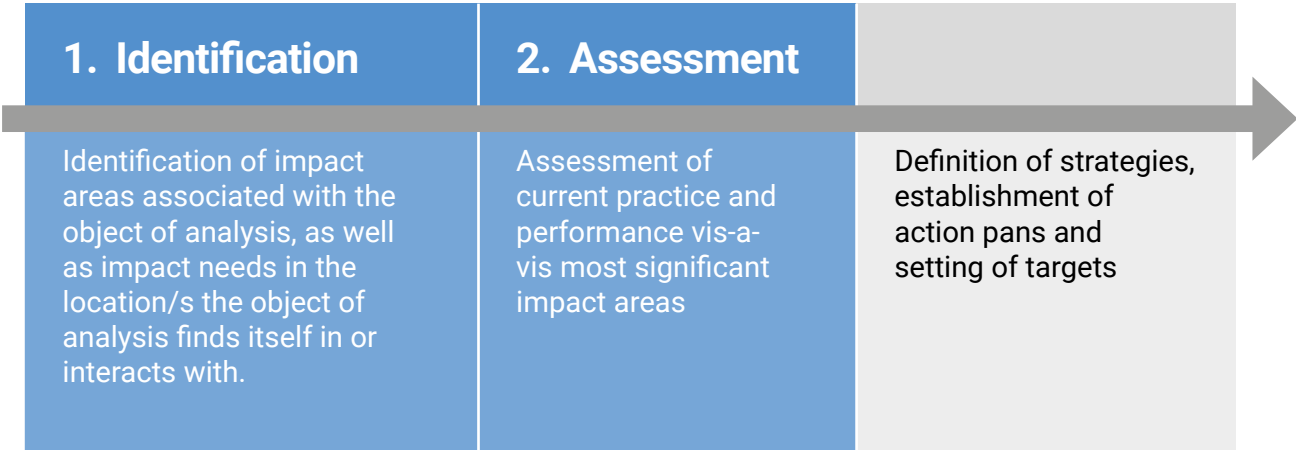


Figure 1: UNEP FI Holistic Impact Methodology

¹ [Rethinking Impact to Finance the SDGs](#), UNEP FI, 2018.

About the Impact Analysis Tools

The Impact Analysis Tools are iterative input-output workflows built in Excel.² They requires users to input data to describe their business or portfolio (e.g. percentage of gross income per business line, percentage of drawn outstanding loans for a given sector and in a given country, etc.) and to reflect their current impact performance (e.g. quantitative data such GHG reductions, diversity of SMEs financed, number of persons from vulnerable populations serviced and qualitative data such as the existence of policies and processes to detect and deal with wage theft or domestic violence).

The Tools use the input data in combination with a set of in-built impact mappings to produce a number of outputs, in particular a set of impact profiles by business line, and to guide the user in identifying most significant impact areas and determining priorities, thus setting the basis for strategy development and target setting.

As of 2022, UNEP FI’s Impact Analysis Tools are gradually transitioning to a ‘modular’ format, where main components of impact analysis are contained within distinct ‘modules’ (see Figure 2 below).

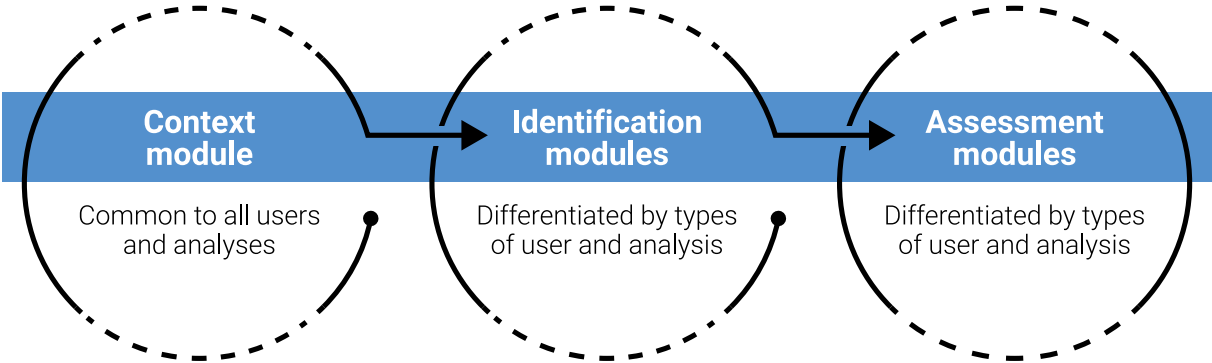


Figure 2: Overview of the Impact Analysis Modules

About the Impact Analysis Tools for Banks

The Impact Analysis Tools for Banks were designed specifically to support signatories to the Principles for Responsible Banking (PRB) in achieving Principle 2:

‘We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.’

² The Portfolio Tool is built in the Excel of Microsoft 365. Note that some functionalities may be affected if earlier versions of Excel are used.

The Consumer Banking Assessment Module

Overview

The Consumer Banking Assessment Module enables you to measure and assess your portfolio’s current practice and impact performance, and to determine targets and action plans accordingly.

Scope of the Consumer Banking Identification Module

Figure 3 below lists the products and services understood to form part of Consumer Banking (sometimes also called personal or retail banking). All items except those in red are within scope of this module (investments are the object of separate impact analysis tool).³

Definition	Products & Services
Provision of products and services to individuals	<p>Generic: Consumer credit & overdraft Credit cards Current accounts Savings accounts Certificates of deposits/Term investments Specialised (purpose): Home loans and other housing-related credit Education-related loans Access to justice-related loans Health-related loans Leasing Other</p> <p>Specialised (type of client): Student accounts & loans Professional activities* Running of associations* Other (e.g. gender, minorities, elderly, etc.)</p> <p>Specialised (income-level of client): Microcredit Wealth Planning/Family Offices (e.g. estate, art, family, etc.) Securities backed lending (Lombard loans) Structured lending and risk solutions Investments (direct/indirect, custodian/discretionary/advisory, research) Other</p>

Figure 3: Definition of Consumer Banking and scope of the Consumer Banking Modules

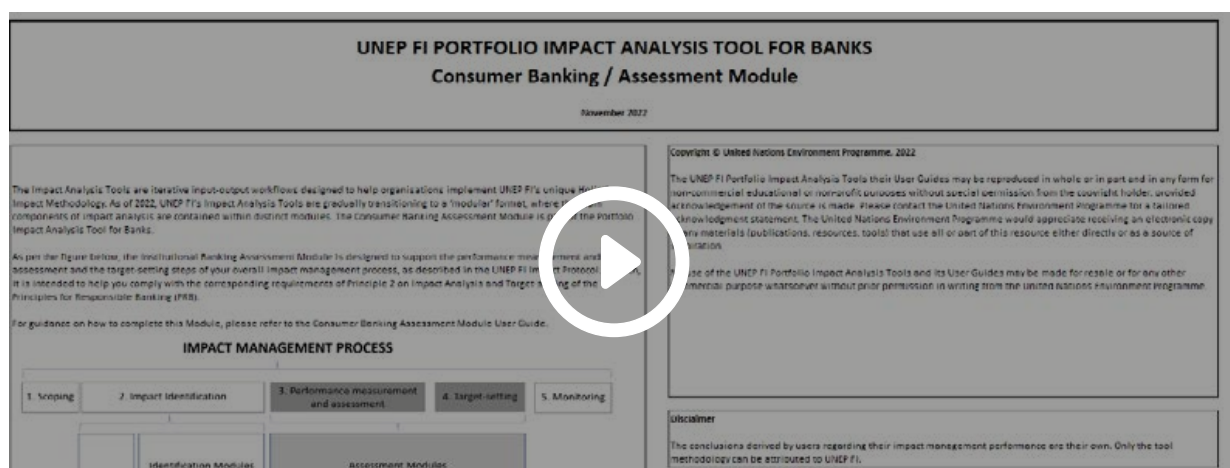
³ [Investment Portfolios Impact Analysis Tool](#), UNEP FI, 2021.

This Module will enable you to comply with the ‘assessment’ and ‘target setting’ requirement for Principle 2 on Impact Analysis and Target Setting of the Principles for Responsible Banking (PRB).

Note: the Module does not perform any impact measurement calculations; it is made only to collate the results of calculations made by applying (topic-specific) impact measurement methodologies and to thereby enable users to perform a contextualised assessment of results and to set targets and action plans accordingly.

The workflow is divided into three main steps:

- a. Setting your **parameters** (i.e., specifying the scope of your assessment)
- b. Assessing your current performance, and setting targets and action plans vis a vis selected **impact areas/topics**
- c. Reviewing your **impact management dashboard** (across all assessed impact areas/topics and geographies).



► [Click here to watch a presentation of the Consumer Banking Assessment Module](#)

A. Setting your parameters

What is this about?

Use the 'My Parameters' worksheet to specify the scope of the analysis you will conduct in terms of:

- business line/products and services
- population groups
- impact areas and topics
- geographies

All your choices will be reflected in the ensuing worksheets.

Also use the 'My Parameters' worksheet to specify whether you wish to import data from the Context Module and/or the Identification Module,⁴ should you previously have used these for your impact identification work. If this is the case, the amount of data gathering you will need to do will be significantly less.

My Parameters

Use this worksheet to:

- *Indicate the size of your consumer banking business and the proportion this represents relative to your overall business activity.
- *Determine the countries of operation you will be considering, as well as the size and preparation of your consumer banking business in each country.
- *Specify which industry classification you wish to use.
- *Determine which indicators you will be using.

All your choices will be reflected in the ensuing worksheets.

For more guidance please refer to your User Guide (hyperlink)

a. Please indicate the size of your consumer banking business and what proportion this is relative to total business activity.
Please use gross income and indicate the currency used.

Amount	100
Please specify currency ↓	
AUD	
percentage of total business	45

b. Did you complete the Context Module?
Please select accordingly and make sure to follow the guidance

yes	Import the data from worksheets of the Context Module and paste it in the data in worksheets of this Module, your countries of operations and the corresponding priority areas based on needs assessment will be automatically displayed in this Module.
-----	--

c. For each country, please indicate the corresponding size of consumer banking business.
Please use gross income and please indicate the currency used.

Amount	4000	5000	1000		
Please specify currency ↓					

▶ [Click here to watch a demo of the 'My Parameters' worksheet](#)

4 [Portfolio Impact Analysis Tool for Banks](#), UNEP FI, 2022.

How do I do it?

1. Import data

If you previously used the Context Module and/or the Identification Module for your impact identification work, you can save yourself time in the present Module by importing data from the said Modules.

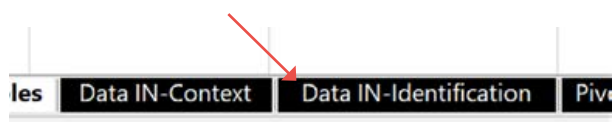
1. Importing data

Please use this section to specify whether you wish to import data from the Context Module and/or the Consumer Banking/Identification Module, should you wish to do so (see the instructions below). If you have not used the other Modules but you wish to do so, you can access them here: <https://www.unepfi.org/impact/une-f-i-i>

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 worksheet of this Module. All the data concerning your portfolio size and composition will automatically display in the relevant sections of 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 automatically display in the relevant sections of this Module

Screenshot 1: Specifying whether you have data to import from other Modules

Copy the Data OUT worksheet of the Consumer Banking/Identification Module and/or the Context Module and paste it/them in the Data IN worksheets of this Module. Your business line information, products/services and population group data, and your needs and priorities data, will be automatically displayed in the relevant parts of this Module.



Screenshot 2: Data IN worksheets

If you did not previously use the other Modules, you will need to manually capture data on your business line and the products and services you want to cover in the Assessment Module. This happens in section 4 at the bottom of the worksheet (see further information below).

2. Size of business line

Specify the size of the consumer banking business line in your bank in absolute terms and in relation to the rest of your business activities, so that the scope of your analysis can be properly put into perspective. It is recommended you provide both balance sheet and gross income.

2. Size of business line

Use this section to specify the size of the consumer banking business line in your bank. If you have imported data from the Consumer Banking/Identification Module, the relevant data from the Module will automatically display.

Business line:	Consumer Banking	Please indicate the size of your Consumer Banking portfolio and what proportion this is relative to total business activity <i>Please indicate the currency used and use gross income and balance sheet if possible.</i>	Currency	€	Gross income → <i>Please indicate amount in the first cell and proportion of business relative to total business activity of the bank in the second cell</i>	2,000,000,000.00	50.00%	Balance sheet → <i>Please indicate amount in the first cell and proportion of business relative to total business activity of the bank in the second cell</i>		
-----------------------	------------------	--	-----------------	---	--	------------------	--------	---	--	--

Screenshot 3: Specification of business line size

Note that if you have imported data from the Identification Module (see above), this data is part of what will be carried forward, i.e. this section will have auto-filled and you do not need to do anything further; you can proceed to the next section.

3. Impact areas/topics and geographies

Specify the impact areas/topics you will be covering in your performance measurement and assessment and the geographic scope, i.e. the geography/ies that you intend to assess for each impact area/topic. This should be based on the outcome of the identification phase of your impact analysis, when your most significant impact areas should have been determined, per geography.

As regards impact areas/topics, 'Finance', as well as 'Equality & justice' are default impact areas and topics for Consumer Banking. These are therefore preselected. You can, however, select additional impact areas/topics if/as relevant.

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 impact areas/topics if/as relevant, and to specify the desired geographic scope for these additional impact areas/topics.

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)? <i>Please select accordingly and note that 'Finance + Equality & justice' display by default, as these impact areas are associated with all consumer banking activities.</i>	Finance + Equality & justice	Finance + Equality & justice	Finance + Equality & justice	Climate stability	(select impact area/topic)
---	------------------------------	------------------------------	------------------------------	-------------------	----------------------------

Screenshot 4: Specification of impact areas/topics

Equality and Justice

Population's ability to live free from discrimination of all kinds (gender, racial, ethnic, age et al.) and to access justice in an equal and inclusive way.

Source: United Nations General Assembly

Note for PRB Signatories: 'Finance + Equality & Justice', (equivalent to 'Financial inclusion/Financial health') are considered to form one impact area for target setting and not as two in terms of PRB requirements.

As regards geographies, if you wish to measure and assess your performance for a given impact area/topic in more than one geography you need to select the impact area/topic as many times as applicable, as the ensuing analysis will be geography-specific. Note that there are three spots preselected for 'Finance/Equality & justice' impact areas/topics, and two spots available for any other impact areas/topics.

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 impact areas/topics if/as relevant, and to specify the desired geographic scope for these additional impact areas/topics.

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)? <i>Please select accordingly and note that 'Finance + Equality & justice' display by default, as these impact areas are associated with all consumer banking activities.</i>	Finance + Equality & justice	Finance + Equality & justice	Finance + Equality & justice	Climate stability	(select impact area/topic)
a.2 What geography/ies will you consider for the selected impact areas/topics? <i>Please select accordingly</i>	Italy	Croatia	Serbia	Italy	(Select geography)

Screenshot 6: Specification of geographies (per impact areas/topics)

Q. What if I can't fit everything into the workbook?

A. You can use and fill the workbook multiple times. The diagramme below illustrates different ways in which the Module can be used depending on the scope of your analysis.

Use-case → ↓	Finance/Equality & Justice	Finance/Equality & Justice + other areas/topics
Banks with operations concentrated mostly in one country	Selection example: Finance/Equality & Justice—Morocco and Senegal → One workbook suffices	Selection example: Finance/Equality & Justice—Morocco and Senegal + Housing Morocco and Senegal → One workbook suffices but you may chose to complete separate workbooks, by topic or by country
Banks with operations in a few countries	Selection example: Finance/Equality & Justice—Brazil, Colombia and Argentina → Up to 3 countries, one workbook suffices	Selection example: Finance/Equality & Justice—Brazil, Colombia and Argentina + Housing—Brazil, Colombia and Argentina → Several workbooks are needed, with the split organised either by topic or by country
Banks with operations in a large number of countries	Selection example: Finance/Equality & Justice—UK, France, Italy, Germany, China, Indonesia, India, Philippines, Singapore, Mexico, El Salvador, Guatemala, Brazil → Several workbooks are needed, either one per country, or countries can be grouped (e.g. by region)	Selection example: Finance/Equality & Justice—UK, France, Italy, Germany, China, Indonesia, India, Philippines, Singapore, Mexico, El Salvador, Guatemala, Brazil + Housing—UK, Mexico, Indonesia → Several workbooks are needed, with the split organised either by topic, by country, by region, or a combination of these.

4. Products, services and population groups

Note: this section only shows and only requires completion if you have **not** used the Context and Identification Module and imported data from those.

Please specify the products/services in your portfolio you wish to cover for your performance measurement and assessment. If you wish you can also capture the names of the individual products/services under review (optional). You are also required to indicate the volumes of your products/services, choosing up to three indicators. Note that 'key products/services' and products/services with the highest volumes should be prioritised.

Note that the selection needs to be done individually for each impact area/topic and geography combination (e.g. finance/equality & justice—New Zealand or housing—Belgium).

4. Products, Services and Population groups

Please use the tables below to specify the products/services in your portfolio you wish to cover for your performance measurement and assessment. You are also required to indicate the volumes of your products/services. Note that 'key products' and products with the highest volumes should be prioritised.

a. Products & Services

Finance + Equality & justice | Italy

Types of products & services (KIC: 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)
		<i>This shows the type of impact association between each product and service and the impact area/topic under analysis (light blue: positive, dark blue: key positive, light orange: negative, dark orange: key negative)</i>	<i>Please indicate the specific indicator for 'amount'</i> (please select)		
64411 Current accounts with payment services (cheques, debit cards)	(unhide the rows ← and indicate the names of your			45.00%	50.00%
	Cozybanking				10.00%
	Premium				15.00%
	Evergreen				15.00%
	IntinityPlus				10.00%
		same as above			

Screenshot 7: Specification of products and services

Please select the population groups (e.g. low-income populations, gender groups, ethnic/racial groups or minorities, etc.) that you intend to prioritise for your performance measurement and assessment. These should be prioritised on the basis of the specific situation and needs in the geographies where the products and services are being offered. Drop-down menus are provided, however, if you select "other", please specify the name of the group in the cell below.

b. Population groups

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

1	2	3	4
Income	Gender	Age	Other
			(please specify)

Screenshot 8: Specification of population groups

Q. What products and services should I select?

A. Ideally, cover all products and services in your portfolio that are associated with the selected impact areas/topics, however, if this is not feasible in this round of assessment, you can prioritise. As in the identification process, prioritise products and services that are 'key' and/or which account for larger proportions of your portfolio. See the Sector/Impact Map⁸ to view key products and services. The 'Type of impact association' and '% of portfolio' columns are there to assist you.

Types of products & services (ISIC Industry Classification)	Names of products & services	Type of impact <i>This shows the type of impact association between each product and service and the impact area/topic under analysis (light blue: positive, dark blue: key positive, light orange: negative, dark orange: key negative)</i>	Proportion of portfolio (indicator: amount)	Proportion of portfolio (indicator: number of products)	Proportion of portfolio (indicator: number of customers)
			Please indicate the specific indicator for 'amount' (please select)		
64431 Credit cards	(unhide the rows €- and indicate the names of your				50.00%
64434 Home loans /mortgages	(unhide the rows €- and indicate the names of your				50.00%

Screenshot 9: Prioritisation of products and services

Q. What population groups should I select?

A. Select population groups for which there are gaps and needs in the country where your consumer banking products and services are being delivered. This information should be sourced from authoritative statistical data-sets and research.

Q. Would I save time by using the Context and/or Identification Modules?

A. Yes, in most cases. You would save time data gathering on needs by using the Context Module, bearing in mind that there is at least some data available in the Module's in-built database for most countries. The Identification Module can also save you time as there is more space and guidance available in the module specifically on/for data gathering and analysis of portfolio composition.

By using the Modules and importing data from them you would also have the benefit of extra data visualisations (graphics), including in the Assessment Module.

8 [Impact Mappings](#), UNEP FI, 2022.

B. Assessing your performance and setting targets (per impact area/topic)

What is this about?

Use the 'Impact Area' worksheets to collect data about and to assess your current impact practice and performance and to determine targets and action plans accordingly.

There are five 'Impact Area' worksheets: three are by default focused on 'Finance' and 'Equality & Justice', two are open, enabling you to assess additional impact areas/topics, based on your selection in the 'My Parameters' worksheet. Each worksheet is to assess an impact area/topic for just one geography, as determined in the 'My Parameters' worksheet. The same impact area/topic can therefore be assessed on multiple worksheets, but for different geographies.

For each 'Impact Area' you are required to:

1. Make alignment choices: define which international, regional or national policy frameworks your bank's portfolio will seek to align with
2. Establish your baseline and targets considering both your current practice and impact performance
3. Set up an action plan around the set targets

Finance + Equality & Justice
(significant impact area/topic)

Finance: Population's accessibility to the use of financial services by individuals and firms. Financial inclusion allows individuals and firms to take advantage of business opportunities, invest in education, save for retirement, and insure long term needs; capacity to absorb financial shocks (resilience); capacity to reach future goals; feeling secure and in control of finances (confidence). Source: The World Bank, UNEP

Equality & Justice: Population's ability to live free from discrimination of all kinds (gender, race, ethnic, age et al.) and to access justice in an equal and inclusive way. Source: United Nations General Assembly

Scope of the assessment:

Geography:	Italy
Business activity:	Consumer Banking
Proportion of business relative to total business activity of the bank:	€ 3000000000
Proportion of business relative to total business activity of the bank:	50%

This worksheet is divided into 3 main sections:
1. Alignment: define which international, regional or national policy frameworks your bank's portfolio will seek to align with
2. Baseline & Targets: assess your current practice and performance and set your targets
3. Action Plan: determine your action plan around the set targets

Use the toggles on the left-hand side to open each section and any sub-sections, i.e. click the '+' signs.

Use this URL to listen to a walk-through of the 'Impact Area/Topic' worksheet:
For more guidance please refer to your User Guide.

N.B. Only grey coloured cells are input cells. Text in red indicate warning messages to help you fill out the worksheet correctly.

1. ALIGNMENT

In this section you are required to identify relevant international, regional or national policy frameworks to align with. You can build upon the context assessment already undertaken during identification phase of the analysis. It displays needs and priorities via a via the impact areas/topics linked to the selected impact area/topic (if applicable) as well as 'red flags'.

► [Click here to watch a demo of the 'Impact Area' worksheets](#)

How do I do it?

1. Alignment

In this section you are required to identify relevant international, regional or national policy frameworks to align with. You can build upon the context assessment already undertaken during identification phase of the analysis.

If you have used the Context Module and transferred your data into the 'Data IN-Context' worksheet, the relevant needs data and priorities will be automatically displayed in sections 'a'.

If your analysis in the Context Module included analysis at the local level, the local level results will also display in this section.

a. Status of Needs and Priorities

This section summarises the status of needs and priorities for Circularity in Italy

Country needs		Impact Topics →	Resource intensity		Waste	Other (Circularity)	
Statistics	International resources	SDGs →	SDG 12		SDGs 11, 12		
		Resources	IEA Atlas of Energy http://energyatlas.iea.org/#?time=2015-297203538/4	Our World in Data https://ourworldindata.org/grapher/water-withdrawals-per-capita?time=2015 (Source: FAO)	vienna university of economics and Business (WU Vienna) - Materialflows Portal http://www.materialflows.net/visualisation/visualisation	World Bank - What a Waste Global Database http://datatopics.worldbank.org/what-a-waste	World Bank - What a Waste Global Database https://datacatalog.worldbank.org/dataset/what-a-waste
		Metrics	Energy consumption per capita	Water withdrawals per capita, in cubic metres per year	Material footprint (MFC) per capita	Annual municipal solid waste per capita	Recycling rate
		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	<30%
Country priorities		Impact Topics →	Resource intensity		Waste	Other (Circularity)	
Circularity		SDGs →	SDG 12		SDGs 11, 12		
Source and data: N/A		Comments					
		Priorities					

Screenshot 10: Carry-over of needs and priorities data from the Context Module

Use section 'b' 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, regional or national policy frameworks your bank will seek to align its portfolio with, making sure to consider the main challenges and needs in the geography under consideration. Include the indicators and, if applicable, the metrics you will be referring to.

For more guidance on making alignment choices for specific impact areas/topics, please refer to the PRB Guidance on Financial Health & Inclusion 2.0.⁹

9 [Guidance on Financial Health & Inclusion Target Setting 2.0](#), UNEP FI, 2022.

b. Alignment choices

This section 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

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	Please capture here the indicators/metrics (e.g. GHG emissions) referenced in the framework. Include only those relevant to the selected topic /	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	Please capture here any explanations regarding the choice of topics, indicators and objectives
	(please select)					

Screenshot 11: Alignment choices

2. Baselines and targets (practice and impact)

This section is to select relevant indicators and assess your current practice and impact performance and to gather the corresponding data to determine your baseline and targets.

The section is divided into three parts:

- **Overview:** this is to remind yourself of the products and services under review, their respective volumes within the portfolio and their associated impacts, as well as (for the Finance + Equality & Justice worksheets), the distribution across different population groups
- **Practice:** this is to measure and assess your current practice in terms of portfolio composition/financial flows, client engagement, internal policies and processes and advocacy and partnerships
- **Impact:** this is to measure and assess your current impacts

a. Overview

This section contains a table summarising the products/services under review and their respective volumes within the portfolio (as selected/indicated in the 'My Parameters' worksheet, or as indicated in the Identification Module, in case this was previously used). The table also shows type of impact association for the different products/services (positive/negative, regular/key).

a. Overview of products/services and impact associations

Up to three data visualisations are available to you below:

- * a table with the products/services under review, their respective volumes within the portfolio (as per your input to the 'My Parameters' worksheet or the data imported from the Identification Module)
- * a graphic showing the overall distribution of products/services across population groups
- * a graphic showing the distribution of specific products/services across prioritised population groups

You can refer back to these visuals as you progress through the assessment and measurement of your current practice and impact performance in the ensuing sections.

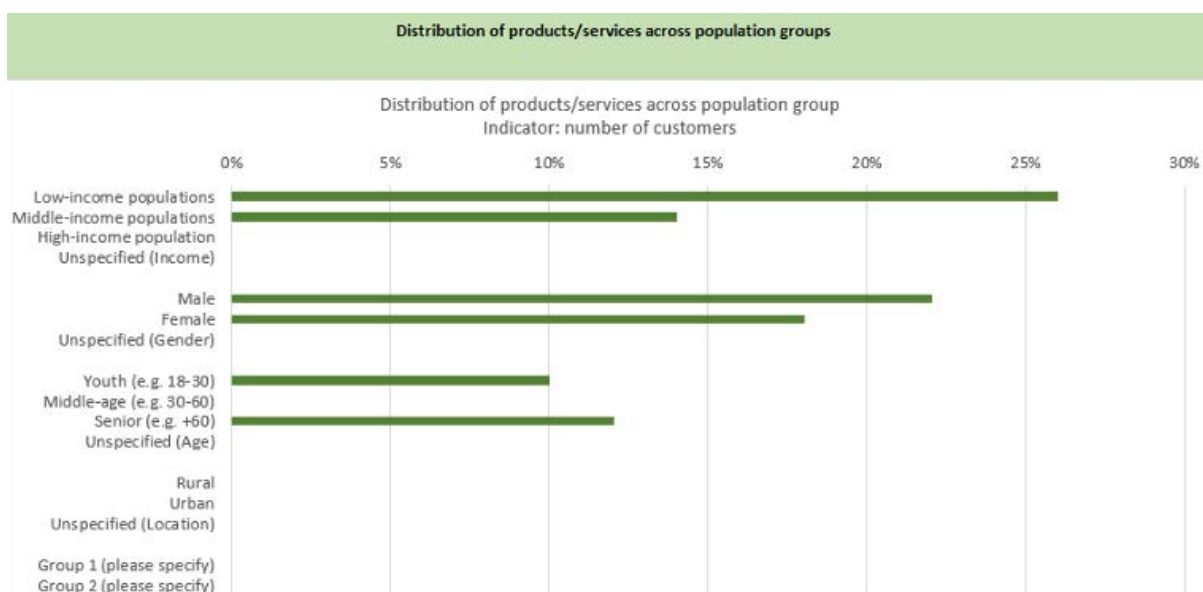
Note that the two graphics only display information if you have imported data from the Identification Module.

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 the Identification Module.</i>	<i>This column shows the names of your products for each product type, as indicated in the 'my parameters' worksheet or imported from the Identification Module.</i>	<i>This column shows the % of the portfolio that each product/service represents (indicator: amount.)</i>	<i>This column shows the % of the portfolio that each product/service represents (indicator: number of products)</i>	<i>This column shows the % of the portfolio that each product/service represents (indicator: number of customers)</i>	<i>This column shows the type of impact association between each product/service and the impact area/topic under analysis (light blue: positive, dark blue: key positive, light orange: negative, dark orange: key negative)</i>
64411 Current accounts with payment services (cheques, debit cards)	Easybanking, Premium, Evogr een, InfinityPlus,	50,00%		30,03%	
64432 Consumer loans & overdraft		33,33%		15,00%	

Screenshot 12: Product/service types, volumes, associated impacts

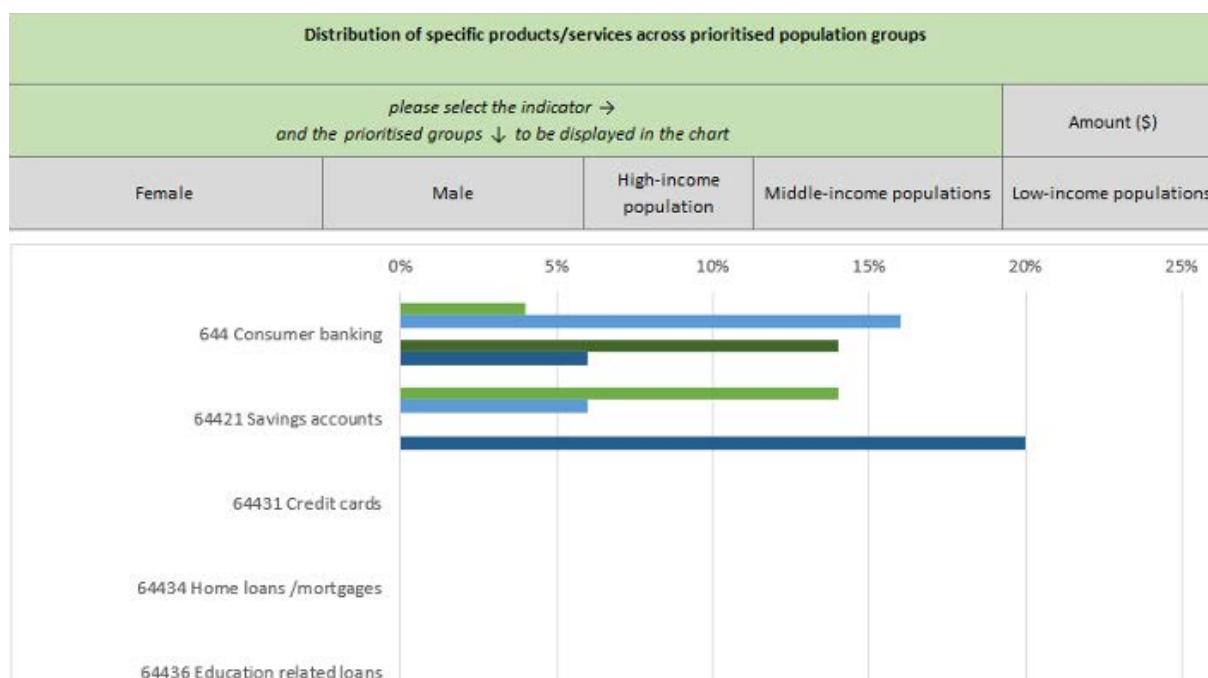
The Finance + Equality & Justice worksheets also contain two charts summarising the distribution of products and services across different population groups. Note that the charts will only display if you have imported data from the Consumer Banking / Identification Module.

The first chart shows the distribution of all products/services together across various categories of population groups (income levels, gender, age). Up to three indicators are covered (depending on the data previously inputted): amounts (specific indicator and currency as selected in the My Parameters worksheet or as per input to the Identification Module if previously used), number of products, number of customers. This visual enables a rapid appraisal of the status inclusion of different population groups—or of the data gaps surrounding the topic.



Screenshot 13: Distribution of product/service types, across population groups (aggregated)

The second chart shows the distribution of specific/individual products/services across the prioritised population groups (these can be selected for individual or collective visualisation directly on the chart, one indicator at a time). This visual enables a more detailed appreciation of the status of financial inclusion and /or data gaps on the topic.



Screenshot 14: Distribution of product/service types, across population groups (disaggregated)

You can refer back to this 'Overview' section as you progress through the assessment and measurement of your current practice and impact performance in the ensuing sections.

b. Practice

This section is to assess your current practice and to set practice targets as appropriate. It considers the four categories of actions a bank can undertake to manage its impacts:

- adjustment of portfolio composition & financial flows
- client engagement
- adjustment of internal policies and processes
- advocacy & partnerships

i. Portfolio composition & financial flows

Increasing the volume of business with certain population groups and the provision of tailored products and services can help improve your bank's alignment with the relevant frameworks and instruments (as identified in Section 1 of the worksheet). It should be noted however that adjustments to portfolio composition alone cannot achieve alignment; other actions will also be required (see the following sections).

'Finance + Equality & Justice' worksheets

Capture your baseline and your target portfolio composition values using the two tables: one focused on financial inclusion, the other on financial health. In both cases the year of the baseline value and the year/s of the target value/s must be specified. Note that different target years can be provided for different targets, while the values of the baseline year values can be complemented by the values for one additional year.

In the table on financial inclusion, select indicators and indicate your baseline and target values for different combinations of product types and population groups. You have the possibility of selecting the indicators of the Identification Module (amounts, number of products, number of customers) in order for the corresponding baseline values to automatically display (if previously captured in the Identification Module).

In the table on financial health, indicate your baseline and target values specifically for products/services with a financial health focus and indicate any specifically targeted population groups. Here also you can use different indicators, including those of the Identification Module if previously used (number of products, number of customers).

Please also capture values based on organic growth, i.e. values at the target date under a 'business as usual scenario'. A chart per indicator will be automatically generated beneath the table enabling you to see the delta between baseline values, BAU/organic growth values, and target values.

i. Portfolio composition & financial flows

Use the two tables below, on Financial Inclusion and Financial Health respectively, to capture the values of your baseline and your target portfolio composition for different products/service

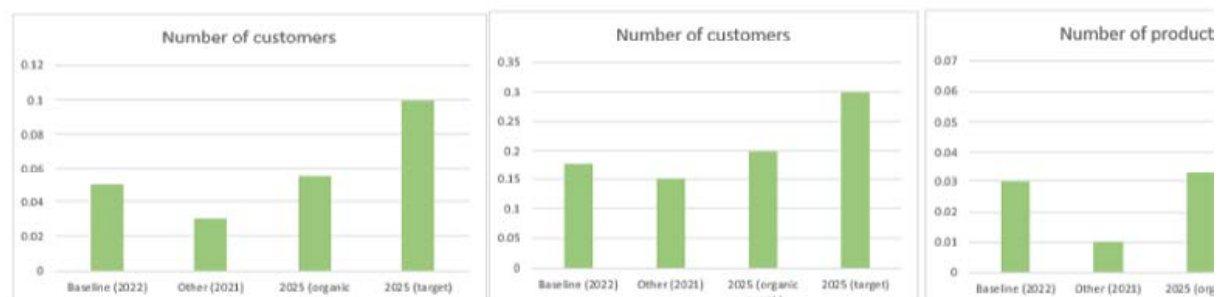
Baseline and targets

Financial Inclusion					
Baseline					
Indicator		Types of products/services	Names of products/services	Population group	Population subgroup (if applicable)
<i>Use this column to capture relevant indicators. If you use amount, number of products or number of customers, baseline data will</i>	<i>If you are using other indicators, please specify in this column (examples from</i>	<i>This column shows the products/services under analysis, as indicated in</i>	<i>This column shows the names of your products/services, as</i>	<i>Use this column to select a population group if applicable</i>	<i>Use this column to select a population subgroup if applicable</i>
Number of customers		64431	Credit cards	Income	Low-income populations
Number of customers		Unspecified		Gender	Female
Number of products		64442	Targeted products - women	Unspecified	Unspecified

← If you wish to include more than 5 indicators, please click the '+' sign to expand the section

Relation between baseline, organic growth and target values

The charts below are generated based on the data inputted in the tables above, for each of the selected indicators.



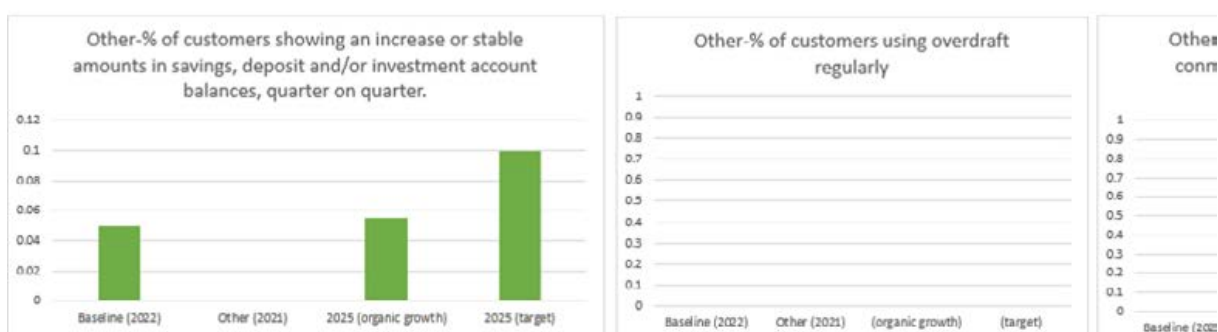
Screenshot 15: Portfolio composition & financial flows: financial inclusion

Financial health					
Baseline					
Indicator		Types of products/services	Names of products/services	Population group	Population subgroup (if applicable)
<i>Use this column to capture relevant indicators. If you use</i>	<i>If you are using other indicators, please specify in this column (examples from existing frameworks and standards are</i>	<i>This column shows the products/services under analysis, as validated in</i>	<i>This column shows the names of your products/services, as</i>	<i>Use this column to select a population group if applicable</i>	<i>Use this column to select a population subgroup if applicable</i>
Other	% of customers showing an increase or stable amounts in savings, deposit and/or investment account balances, quarter on quarter.	Unspecified		Unspecified	Unspecified
Other	% of customers using overdraft regularly	(please select)		(please select)	(please select)
Other	% of customers with products connected to long-term saving and investment plans	(please select)		(please select)	(please select)

← If you wish to include more than 5 indicators, please click the '+' sign to expand the section

Relation between baseline, organic growth and target values

The charts below are generated based on the data inputted in the tables above, for each of the selected indicators.



Screenshot 16: Portfolio composition & financial flows: financial health

Note that if you previously used the Identification Module and have imported your data, both tables will already show your current values for the following indicators: amounts, number of products and number of customers (expressed as percentage of portfolio). Data for additional indicators can be added.

'Other Impact Area' worksheets

Capture your baseline and your target portfolio composition values using the table. The year of the baseline value and the year/s of the target value/s must be specified. Note that different target years can be provided for different targets, while the values of the baseline year values can be complemented by the values for one additional year.

Indicate your baseline and target values for different product types using, preferably using one of two indicators: amounts (specific indicator and currency as selected in the My Parameters worksheet or as per input to the Identification Module if previously used), or number of products.

Please also capture values based on organic growth, i.e. values at the target date under a 'business as usual scenario'. A chart per indicator will be automatically generated beneath the table enabling you to see the delta between baseline values, BAU/organic growth values, and target values.

i. Portfolio composition & financial flows

Use the main table below to capture your current (i.e. baseline) and your target portfolio composition for the different products and services.

Baseline and targets

Baseline						
Indicator		Types of products/services	Names of products/services	Baseline year ↓		Other year ↓
				2022		2020
		Baseline value				
<i>Use this column to capture relevant indicators. If you use amount or</i>	<i>If you are using other indicators, please specify in this column/examples</i>	<i>This column shows the types of products/services under analysis, as</i>	<i>This column shows the names of your products/services under analysis, as</i>	<i>if you use amount or number of products, baseline data will</i>	<i>if you are using other indicators, please use this column to capture</i>	<i>Use this column to capture your performance value for any previous</i>
Number of products		(please select)				
		(please select)				

Screenshot 17: Portfolio composition & financial flows (other impact areas)

Note that if you previously used the Identification Module and have imported your data, both tables will already show your current values for amounts and number of products (expressed as percentage of portfolio). Data for additional indicators can be added.

ii. Client engagement

Client engagement will help drive your bank’s alignment with global frameworks and instruments; either as a first step towards financial inclusion or as part of a strategy to promote financial health. Financial education programs, surveys conducted to score clients’ financial health, digital skills workshops, and financial coaching sessions are some examples of client engagement actions.

‘Finance + Equality & Justice’ worksheets

Capture your client engagement indicators and the corresponding baseline and target values using the two tables: one focused on financial inclusion, the other on financial health. In both cases the year of the baseline values and the year/s of the target value/s must be specified. Note that different target years can be provided for different targets, while the values of the baseline year values can be complemented by the values for one additional year.

Indicate your baseline and target values for different combinations of product types and population groups. Please also capture values based on organic growth, i.e. values at the target date under a ‘business as usual scenario’. A chart per indicator will be automatically generated beneath the table enabling you to see the delta between baseline values, BAU/organic growth values, and target values.

ii. Client engagement

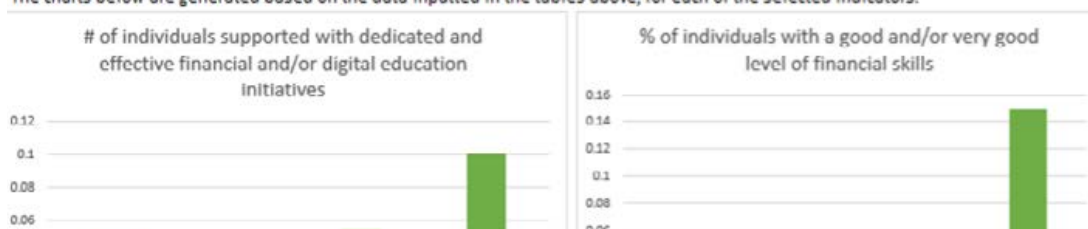
Use the two tables below, on Financial Inclusion and Financial Health respectively, to capture the baseline status and values of your client engagement
Baseline and targets

Financial Health				
Baseline				
Indicator	Types of products/services	Names of products/services	Population group	Population subgroup (if applicable)
<i>Use this column to capture relevant indicators (examples from existing frameworks and standards are available in the</i>	<i>This column shows the types products/services</i>	<i>This column shows the names of your products/services under</i>	<i>Use this column to select a population</i>	<i>Use this column to select a</i>
# of individuals supported with dedicated and effective financial and/or digital education initiatives	Unspecified		Location	Rural
% of individuals with a good and/or very good level of financial skills	Unspecified		Gender_Location	Female/Rural
% of customers actively using the online/mobile banking platform/tools	Unspecified		Unspecified	Unspecified

← If you wish to include more than 5 indicators, please click the '+' sign to expand the section

Relation between baseline, organic growth and target values

The charts below are generated based on the data inputted in the tables above, for each of the selected indicators.



Screenshot 18: Client engagement (financial health)

'Other Impact Area' worksheets

Capture your client engagement indicators and the corresponding baseline and target values using the table. The year of the baseline values and the year/s of the target value/s must be specified. Note that different target years can be provided for different targets, while the values of the baseline year values can be complemented by the values for one additional year.

Indicate your baseline and target values for specific product types (e.g. housing-related products) and specific products within the product types. Please also capture values based on organic growth, i.e. values at the target date under a 'business as usual scenario'. A chart per indicator will be automatically generated beneath the table enabling you to see the delta between baseline values, BAU/organic growth values, and target values.

ii) Client engagement

Use the main table below to capture your current (i.e. baseline) client engagement practices and to set engagement targets if/as relevant.

Baseline and targets

Baseline					
Indicator	Types of products/services	Names of products/services	Baseline year ↓	Other year ↓	Performance value in target year based on organic growth
			2022	2021	
			Baseline value		
<i>Use this column to capture relevant indicators (examples from existing frameworks and</i>	<i>This column shows the types products/services under analysis. (please select)</i>	<i>This column shows the names of your products/services under</i>	<i>Use this column to capture your current (i.e.</i>	<i>Use this column to capture your baseline value for</i>	<i>Use this column to capture values under a 'business as</i>
	(please select)				
	(please select)				

Screenshot 19: Client engagement (other impact areas)

iii. Internal policies & processes

Integration of the bank's most significant impact areas in its internal policies and processes is key to driving your bank's alignment with global frameworks and instruments, as this is what will systematise and operationalise your impact management.

This may vary from setting up dedicated financial inclusion and/or financial health policies, to drawing up questionnaires to collect information on clients' financial health, to adjusting risk criteria to the specificities of low income. Making changes to lending policies on over-indebtedness, or tailoring the risk assessment of clients to enable lending based on non-traditional data, are specific examples of actions banks can take in relation to their internal policies and processes.

'Finance + Equality & Justice' worksheets

Capture your internal policy & processes indicators and the corresponding baseline and target values using the two tables: one focused on financial inclusion, the other on financial health. In both cases the year of the baseline values and the year/s of the target value/s must be specified. Note that different target years can be provided for different targets, while the values of the baseline year values can be complemented by the values for one additional year.

Indicate your baseline and target values for different combinations of product types and population groups. Please also capture values based on organic growth, i.e. values at the target date under a 'business as usual scenario'. A chart per indicator will be automatically generated beneath the table enabling you to see the delta between baseline values, BAU/organic growth values, and target values.

iii. Internal policies & processes :

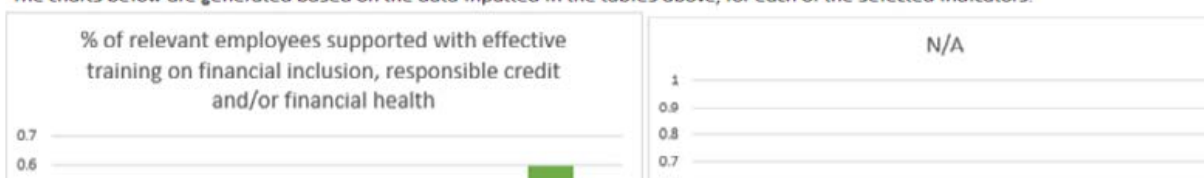
Use the two tables below, on Financial Inclusion and Financial Health respectively, to capture the baseline status and values of integrated Baseline and targets

Financial Inclusion				
Baseline				
Indicator	Types of products/services	Names of products/services	Population group	Population size applicable
<i>Use this column to capture relevant indicators (examples from existing frameworks and standards are available in the Indicator Library)</i>	<i>This column shows the types products/services under analysis or</i>	<i>This column shows the names of your products/services under</i>	<i>Use this column to select a population group if applicable</i>	<i>Use this column to select a population size applicable</i>
% of relevant employees supported with effective training on financial inclusion, responsible credit and/or financial health	Unspecified		Unspecified	Unspecified
	(please select)		(please select)	(please select)

← If you wish to include more than 5 indicators, please click the '+' sign to expand the section

Relation between baseline, organic growth and target values

The charts below are generated based on the data inputted in the tables above, for each of the selected indicators.



Screenshot 20: Internal policies & processes (financial inclusion)

'Other Impact Area' worksheets

Capture your internal policy & processes indicators and the corresponding baseline and target values using the table. The year of the baseline values and the year/s of the target value/s must be specified. Note that different target years can be provided for different targets, while the values of the baseline year values can be complemented by the values for one additional year.

Indicate your baseline and target values for specific product types (e.g. housing-related products) and specific products within the product types. Please also capture values based on organic growth, i.e. values at the target date under a 'business as usual scenario'. A chart per indicator will be automatically generated beneath the table enabling you to see the delta between baseline values, BAU/organic growth values, and target values.

iii. Internal policies & processes :

Use the main table below to capture information about the current (i.e. baseline) level of integration of the impact area/topic under review on this w
Baseline and targets

Baseline					
Indicator	Types of products/services	Names of products/services	Baseline year ↓	Other year ↓	Performance value in target year based on organic growth
			2022	2021	
			Baseline value		
<i>Use this column to capture relevant indicators (examples from existing frameworks and standards are available in the</i>	<i>This column shows the types products/services under analysis, as validated in the 'my</i>	<i>This column shows the names of your products/services under analysis, as validated in</i>	<i>Use this column to capture your current (i.e. baseline) data. This</i>	<i>Use this column to capture your baseline value for any previous year.</i>	<i>Use this column to capture values under a 'business as usual scenario'</i>
	(please select)				
	(please select)				
	(please select)				
	(please select)				
	(please select)				

Screenshot 21: Internal policies and processes (other impact areas)

iv. Advocacy & partnerships

While advocacy and partnerships aren't the biggest levers at banks' disposal to manage their impacts, they can serve to complement the other categories of actions (see above). Partnerships with peers, corporate clients and/or civil society organisations can be part of delivering financial inclusion or financial health programmes. They might include industry partnerships, coalitions or alliances for financial health, partnerships with NGOs or service providers to deliver financial education programs, co-developed products with FinTechs, or partnerships with corporate clients to improve the financial health of their employees.

'Finance + Equality & Justice' worksheets

Capture your advocacy & partnerships indicators and the corresponding baseline and target values using the two tables: one focused on financial inclusion, the other on financial health. In both cases the year of the baseline values and the year/s of the target value/s must be specified. Note that different target years can be provided for different targets, while the values of the baseline year values can be complemented by the values for one additional year.

Indicate your baseline and target values for different combinations of product types and population groups. Please also capture values based on organic growth, i.e. values at the target date under a 'business as usual scenario'. A chart per indicator will be automatically generated beneath the table enabling you to see the delta between baseline values, BAU/organic growth values, and target values.

iv) Advocacy & partnerships :

Use the two tables below, on Financial Inclusion and Financial Health respectively, to capture the baseline status and values of your advocacy

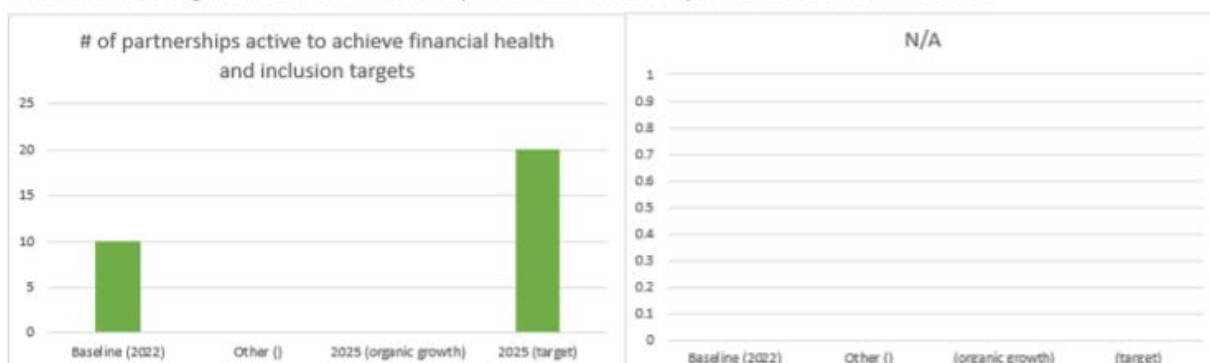
Baseline and targets

Financial Inclusion				
Baseline				
Indicator	Types of products/services	Names of products/services	Population group	Population subgroup applicable)
<i>Use this column to capture relevant indicators (examples from existing frameworks and standards are available in the Indicator Library)</i>	<i>This column shows the types products/services under analysis, as</i>	<i>This column shows the names of your products/services under</i>	<i>Use this column to select a population group if applicable</i>	<i>Use this column to select a population subgroup applicable</i>
# of partnerships active to achieve financial health and inclusion targets	Unspecified (please select)		Unspecified (please select)	Unspecified (please select)

← If you wish to include more than 5 indicators, please click the '+' sign to expand the section

Relation between baseline, organic growth and target values

The charts below are generated based on the data inputted in the tables above, for each of the selected indicators.



Screenshot 22: Advocacy & partnerships (financial inclusion)

‘Other Impact Area’ worksheets

Capture your advocacy & partnerships indicators and the corresponding baseline and target values using the table. The year of the baseline values and the year/s of the target value/s must be specified. Note that different target years can be provided for different targets, while the values of the baseline year values can be complemented by the values for one additional year.

Indicate your baseline and target values for specific product types (e.g. housing-related products) and specific products within the product types. Please also capture values based on organic growth, i.e. values at the target date under a ‘business as usual scenario’. A chart per indicator will be automatically generated beneath the table enabling you to see the delta between baseline values, BAU/organic growth values, and target values.

iv) Advocacy & partnerships :

Use the table below to capture information about the current (i.e. baseline) advocacy practices in relation to the impact area/t

Baseline and targets

Baseline				
Indicator	Types of products/services	Names of products/services	Baseline year ↓	Other year ↓
			2022	2021
			Baseline value	
<i>Use this column to capture relevant indicators (examples from</i>	<i>This column shows the types products/services</i>	<i>This column shows the names of your</i>	<i>Use this column to capture your</i>	<i>Use this column to capture your</i>
	(please select)			
	(please select)			
	(please select)			
	(please select)			
	(please select)			

Screenshot 23: Advocacy & partnerships (other impact areas)

Q. Do I need to assess everything (i.e. all the categories of practice/types of action)?

A. For a comprehensive understanding of your current practice it is recommended you consider the status of your portfolio composition/financial flows, client engagement and internal policies and processes. This will also help you to set up your action plan, as this is largely dependent on your practice targets. You can start with a small number of indicators and gradually become more nuanced.

Note that the 'baselines & targets' tables in the 'Finance + Equality & Justice' worksheets contain ten lines each enabling up (the first five are visible by default, and the other five can be viewed by clicking on the toggle on the left hand side of the worksheet), while the tables in the 'Other impact areas' worksheets contain five lines each.

Q. Do I need to set targets for everything?

A. No, set targets in the action categories that are best suited to to meeting your impact objectives, as defined by the frameworks and instruments you have identified for alignment and that enable you to build up a robust action plan.

Note for PRB signatories: PRB signatories are required to set impact targets. Practice targets can be set as a starting point, however these are expected to be on either portfolio composition/financial flows or client engagement.

Q. What indicators should I use? Where do the PRB Core Indicators for Financial Inclusion and Financial Health fit?

A. Chose the indicators best suited to meeting your impact objectives, as defined by the frameworks and instruments you have identified for alignment.

PRB Signatories are strongly encouraged to use the PRB 'core indicators' for Financial Inclusion and Financial Health.¹⁰ The table in the annex indicates how these map to the different categories of practice/types of action and to impact (see more on assessment and target setting with impact indicators in the following section).

In addition to the PRB Core Indicators, the Indicator Library¹¹ captures a broader set of financial inclusion and financial health indicators developed by a number of sustainability frameworks. The Indicator Library includes a new, easy-to-use search mechanism, which enables you to extract the data that is relevant to your specific portfolio composition. Further guidance can be found directly in the Indicator Library.

c. Impact

This section is to measure and assess your impacts and to set impact targets.

'Finance + Equality & Justice' worksheets

Capture your impact indicators and the corresponding baseline and target values using the two tables: one focused on financial inclusion, the other on financial health. In both cases the underlying impact objective¹² pursued, as well as the year of the baseline values and the year/s of the target value/s must be specified. Note that different target years can be provided for different targets, while the values of the baseline year values can be complemented by the values for one additional year.

Indicate your baseline and target values for different combinations of product types and population groups. Please also capture values based on organic growth, i.e. values at the target date under a 'business as usual scenario'. A chart per indicator will be automatically generated beneath the table enabling you to see the delta between baseline values, BAU/organic growth values, and target values.

10 [Guidance on Financial Health & Inclusion Target Setting 2.0](#), UNEP FI, 2022.

11 [Impact Mappings](#), UNEP FI, 2022.

12 Specific indicators drive broader, general objectives; expressing these helps clarify purpose and ensure impact indicators and impact objectives are well aligned. The impact objectives listed in the tool are the same as those in the PRB's [Guidance on Financial Health & Inclusion Target Setting 2.0](#) [Guidance on Financial Health & Inclusion Target Setting 2.0](#), UNEP FI, 2022.

c. Impact

Use the two tables below, on Financial Inclusion and Financial Health respectively, to capture your baseline and targets using Impact Indicator (been validated in the 'My parameters' worksheet), or collectively across all the products/services in your selection. Relevant indicators can be s

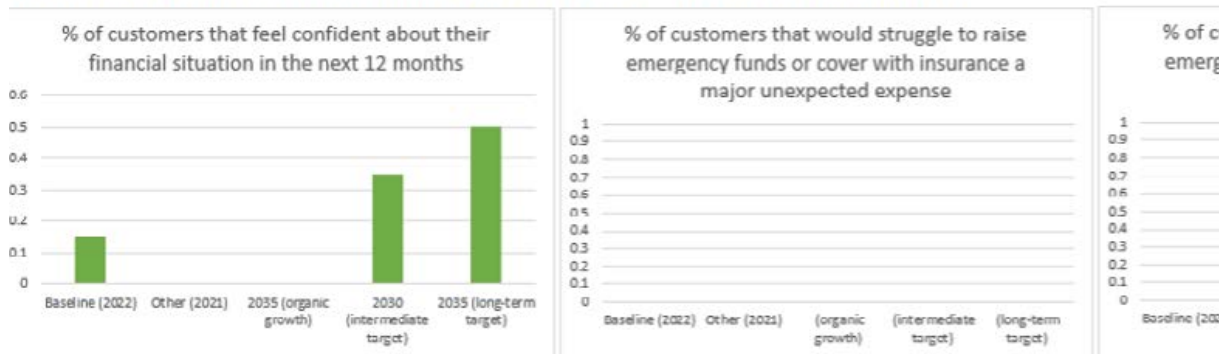
Baseline and targets

Financial health				
				Bas
Indicator	Impact category	Types of products/services	Names of products/services	Population group
<i>Use this column to capture relevant indicators (examples from existing frameworks and standards are</i>	<i>Use this column to specify the impact you</i>	<i>This column shows the types products/services</i>	<i>This column shows the names of your</i>	<i>Use this column to select a population</i>
% of customers that feel confident about their financial situation in the next 12 months	Increased financial confidence	Unspecified		Unspecified
% of customers that would struggle to raise emergency funds or cover with insurance a major unexpected expense	(please select)	(please select)		(please select)

← If you wish to include more than 5 indicators, please click the '+' sign to expand the section

Relation between baseline, organic growth und target values

The charts below are generated based on the data inputted in the tables above, for each of the selected indicators.



Screenshot 24: Impacts (financial health)

'Other Impact Area' worksheets

Capture your impact indicators and the corresponding baseline and target values using the table. The year of the baseline values and the year/s of the target value/s must be specified. Note that different target years can be provided for different targets, while the values of the baseline year values can be complemented by the values for one additional year.

Indicate your baseline and target values for specific product types (e.g. housing-related products) and specific products within the product types. Please also capture values based on organic growth, i.e. values at the target date under a 'business as usual scenario'. A chart per indicator will be automatically generated beneath the table enabling you to see the delta between baseline values, BAU/organic growth values, and target values.

c. Impact

Use this section to capture your baseline and targets using impact indicators. You can do this either by product/service or collectively across all the products and services in your selection.

Baseline and targets

Baseline							
Indicator	Impact objective	Types of products/services	Names of products/services	Baseline year: (please specify →)	2022	Other year: (please specify →)	2021
				Baseline	Scope coverage	Baseline	Scope coverage
<i>Use this column to capture relevant indicators (examples from existing frameworks and</i>	<i>Use this column to specify the impact you want to achieve</i>	<i>This column shows the types products/services under analysis, as</i>	<i>This column shows the names of your products/services</i>	<i>Use this column to capture your current (i.e.</i>	<i>Please indicate % of product type for which performance</i>	<i>Use this column to capture your baseline value for</i>	<i>Please indicate % of product type for which</i>
		(please select)					
		(please select)					
		(please select)					
		(please select)					

Screenshot 25: Impacts (other impact areas)

Whatever the impact area/topic, you are requested to provide both a long-term target and an intermediate target, as well as to specify the degree of coverage.

Q. How do I actually measure my impacts?

A. Impact measurement works differently for every impact area/topic. The Assessment Module does not perform any impact measurement calculations; it is made only to collate the results of calculations made by applying (topic-specific) impact measurement methodologies and to thereby enable users to perform a contextualised assessment of results and to set targets and action plans accordingly. For further guidance on impact measurement per topic, please refer to the PRB guidances on target setting.¹³

Q. What if I don't have impact data or the means to make a proxy calculation right now?

A. You may still have a general sense of your baseline based on your overall knowledge of your clients and/or available ratings/benchmarks (in the case of large, listed companies). However, you will not be able to set an impact target. Even so, this does not stop you from establishing an impact objective; i.e. expressing your impact ambitions at a higher level, based on the frameworks and agreements you have chosen to align with and the indicators embedded in those

¹³ All PRB target-setting guidance is available on: unepfi.org/banking/resources-for-implementation/target-setting/

3. Action plan

Use this section to flesh out your action plan.

For both the 'Finance + Equality & Justice' and the 'Other Impact Area/Topic' worksheets, the section contains two tables, summarising your practice and impact performance and targets, as per the data captured in the previous section (see highlighted items: baseline and target cells are automatically highlighted and carried forward to the action plan if/once filled).

The 'practice' table constitutes the backbone of the action plan; use this table to capture specific operationalisation aspects, such as human resource needs, reporting lines and data analytics/systems.

In the 'Finance + Equality & Justice' worksheets the practice and impact data is presented separately for financial inclusion and for financial health, respectively.

3. ACTION PLAN

Use this section to flesh out your action plan. The tables gather all the targets (practice and/or impact) defined in the previous section; this is where you can capture implementation information (e.g. on human resource needs). Once completed with the previous section, there are separate tables for financial inclusion and financial health.

a. Financial inclusion

Practice

Actions	Indicator	Type of products/services	Name of products/services	Population group and subgroup	Baseline value	Target value	Target year	Responsible departments & Business lines	Data Analytics What data systems are needed?	Human Resources What human resources are needed? Are there any capacity-building needs?	Comments
Portfolio composition & financial flows	Number of customers	64433 Credit cards	N/A	Income:Low-income populations	5%	10%	2025				
	Number of customers	Unspecified	N/A	Gender:Female	18%	30%	2025				
	Number of products	64442 Targeted	N/A	Unspecified:Unsp	3%	8%	2025				
	Other-# of new	Unspecified	N/A	Unspecified:Unsp	5%	8%	2025				
	Other-% of customers	64433 Credit cards	N/A	Age_Location:Sen	3%	8%	2025				
Client engagement	# of individuals	Unspecified	N/A	Unspecified-	10%	15%	2025				
	% of individuals with a	Unspecified	N/A	Unspecified-	3%	10%	2025				
	% of customers	64411 Current	N/A	Location:Rural	5%	10%	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				

Indicator	Impact objective	Type of products/services	Name of products/services	Population group and subgroup	Baseline value (2022)	Long-term target	Long term target year	Intermediate target	Intermediate target year
# customers with 2 or more financial products, from different categories, with the bank	Further access to financial opportunities for existing clients	N/A	N/A	Unspecified- Unspecified	15%	30%	2030	35%	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

Screenshot 26: Action plan (financial inclusion)

C. Impact management dashboard

What is this about?

If you have inputted data for more than one impact area/topic and/or geography, this worksheet provides an summary of your results across all impact areas/topics and all geographies. You can use this material to communicate internally and/or externally about your impact management.

Impact Management Dashboard

If you have carried out an assessment and inputted target and action plan data for more than one impact area/topic, this worksheet compiles all your key information in one place, providing you with a high-level overview of your results across all impact areas/topics and all geographies. You can use this material to communicate internally and/or externally about your impact management.

*Overview (summarises the scope of your assessment)
*Impact pathway per impact area/topic and geography (carries forward your resulting alignment choices and action plans)
(Use the toggles on the left hand side to open each section and any sub-sections, i.e. click the '+' signs)

Use this URL to listen to a walk-through of the 'Impact Area Management Dashboard' worksheets: <https://www.youtube.com/watch?v=ibuOxdzWSE>
For more guidance please refer to your User Guide: <https://www.unepfi.org/impact/unep-fi-impact-analysis-tools/portfolio-tool/>

1. Overview

This section provides a high-level overview of the status and scope of your impact assessment.

Date of the assessment

Impact assessment as at: 1-Nov-2022

Business activity under assessment

Proportion of business

▶ [Click here to watch a demo of the 'Dashboard' worksheets](#)

How do I do it?

1. Overview

This section provides a high-level overview of the status of your impact assessment. It shows all the impact areas/topics and geographies assessed in the workbook, along with basic information on the scope and coverage of your assessment and target setting.

1. Overview

This section provides a high-level overview of the status and scope of your impact assessment.

Date of the assessment

Impact assessment as at:	1-Jan-2023
--------------------------	------------

Business activity under assessment

Business activity:	Consumer Banking
--------------------	------------------

Size of the business and proportion of business relative to total business activity of the bank (gross income):	€ 2000000000	30%
---	--------------	-----

Size of the business & proportion of business relative to total business activity of the bank (balance sheet):	€ N/A	N/A
--	-------	-----

Focus and scope of the assessment

Impact areas/topics →	Finance + Equality & Justice	Finance + Equality & Justice	Finance + Equality & Justice	Climate stability	(select impact area/topic)
Geographies →	Italy	Croatia	Serbia	Italy	N/A
Scope of assessment → (practice / impact)	Portfolio composition & financial flows, Client engagement, internal policies &	Portfolio composition & financial flows	N/A	N/A	N/A
Scope of target-setting → (practice / impact)	Portfolio composition & financial flows, Client engagement, internal policies &	N/A	N/A	N/A	N/A

Screenshot 27: Overview—status and scope of the assessment

2. Impact pathway per impact area/topic and geography

This section carries forward the alignment choices and the action plans that have been determined in the previous worksheets for each impact area/topic and geography assessed.

If you want to see the details again, you can click on the hyperlinks inside the tables, which will direct you to the relevant sections of the impact area worksheets.

2. Impact pathway per impact/area topic and geography

This section carries forward the alignment choices and the action plans that have been determined in the previous worksheets for each impact area/topic and geography assessed. If you want to see the details again, you can click on the jump links inside the tables, which will direct you to the relevant sections of the impact area worksheets.

Finance + Equality & Justice | Italy



Screenshot 28: Impact pathways per impact area/topic and geography

Annex: PRB Core Indicators

The table below maps the PRB Core Indicators on Financial health and on Financial inclusion to the 'Practice' and 'Impact' sections of the 'Finance/Equality & Justice' worksheet of the Consumer Banking Assessment Module.

Legend:	Financial health	Financial inclusion		
	Action	Output	Outcome	Impact
Portfolio composition/ financial flows				
B11	# of products and services in the portfolio with a focus on financial health			
B33			% of customers using overdraft regularly	
B35				% of customers showing an increase or stable amounts in savings, deposit and/or investment account balances, quarter on quarter.
B44				% of customers with products connected to long-term saving and investment plans
B45			% of customers that would struggle to raise emergency funds or cover with insurance a major unexpected expense	

Legend:	Financial health	Financial inclusion		
	Action	Output	Outcome	Impact
C11	# of products and services in the portfolio with a focus on financial inclusion			
C22		% of customers with effective access to a basic banking product		
C23		# of new customers per month		
C33			% of customers actively using the online/mobile banking platform/tools	
Client engagement				
B21		# of individuals supported with dedicated and effective financial and/or digital education initiatives		
B22		% of customers actively using the online/mobile banking platform/tools		
B31			% of individuals with a good and/or very good level of financial skills	
B32			% of customers who use the bank's services to create a financial action plan with the bank	

Legend:	Financial health	Financial inclusion		
	Action	Output	Outcome	Impact
C21		# of individuals supported with dedicated and effective financial and/or digital education initiatives		
C31			% of individuals with a good and/or very good level of financial skills	
C32			% of customers supported with dedicated customer journey/advisory services	
Internal policies and processes				
B12	% of relevant employees supported with effective training on financial inclusion, responsible credit and/or financial health			
C12	% of relevant employees supported with effective training on financial inclusion, responsible credit and/or financial health			
Advocacy and partnerships				
B13	# of partnerships active to achieve financial health and inclusion targets			
C13	# of partnerships active to achieve financial health and inclusion targets			

Legend:	Financial health	Financial inclusion		
	Action	Output	Outcome	Impact
Impact				
B34				% of customers with a non-performing loan
B41				% of customers with a high level of financial health
B42				% of customers for which spending exceeded 90% of inflows for more than 6 months last year
B43				% of customers that feel confident about their financial situation in the next 12 months
C41				% of customers with 2 or more active financial products, from different categories, with the bank

UN 
**environment
programme**

**finance
initiative**

UNEP Finance Initiative brings together a large network of banks, insurers and investors that collectively catalyses action across the financial system to deliver more sustainable global economies. For more than 30 years the initiative has been connecting the UN with financial institutions from around the world to shape the sustainable finance agenda. We've established the world's foremost sustainability frameworks that help the finance industry address global environmental, social and governance (ESG) challenges.

unepfi.org



unepfi.org



info@unepfi.org



[/UNEPFinanceInitiative](https://www.facebook.com/UNEPFinanceInitiative)



[UN Environment Programme Finance Initiative](https://www.linkedin.com/company/UN-Environment-Programme-Finance-Initiative)



[@UNEP_FI](https://twitter.com/UNEP_FI)