

2/11/2023

UNEP Finance Initiative

2023

Needs Mapping / Context Module Update



Agenda

1. Introduction: Why context analysis (5 min)
2. UNEP FI Resources for context analysis (20 min)
 - Needs Mappings
 - Context Module
3. Overview of 2023 Updates & New Features (20 min)
4. Q&A (30 min)
5. Further opportunities to engage (5 min)

Introduction: Why context analysis

UNEP FI Impact Analysis methodology



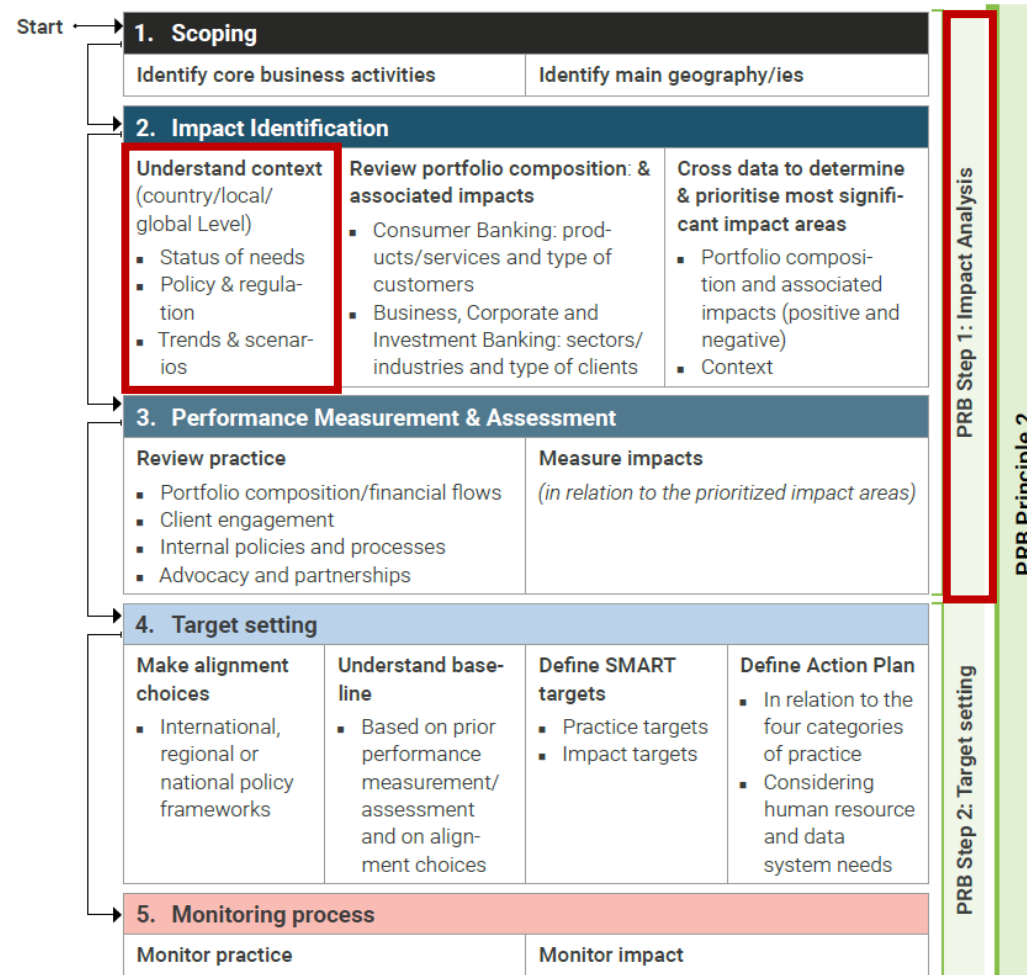
Step 1. Impact Analysis



Step 2. Target-setting and Implementation



Step 3. Public Reporting



The PRB four requirements for impact analysis

The Principles for Responsible Banking require banks to conduct an impact analysis of their portfolio/s to identify their most significant impact areas and determine priority areas for target-setting. In conducting the impact analysis, banks shall:

1. Determine scope

- to cover the bank’s core business areas, products/services across the main geographies that the bank operates in

2. Review the portfolio composition

- Consider the proportional composition of the portfolio globally and per geographical scope
- % sectors (business, corporate and investment banking)
- % products/services and type of customers (consumer banking)

3. Understand context

- I.e., what the most relevant challenges and priorities related to sustainable development in the countries/regions in which the bank operates are

4. Measure performance

- Identify which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts and assess the performance of these, using appropriate indicators related to significant impact areas that apply to the bank’s context.

Why does context matter to business?

Sustainability needs and priorities are context dependant. Understanding context is therefore essential to:

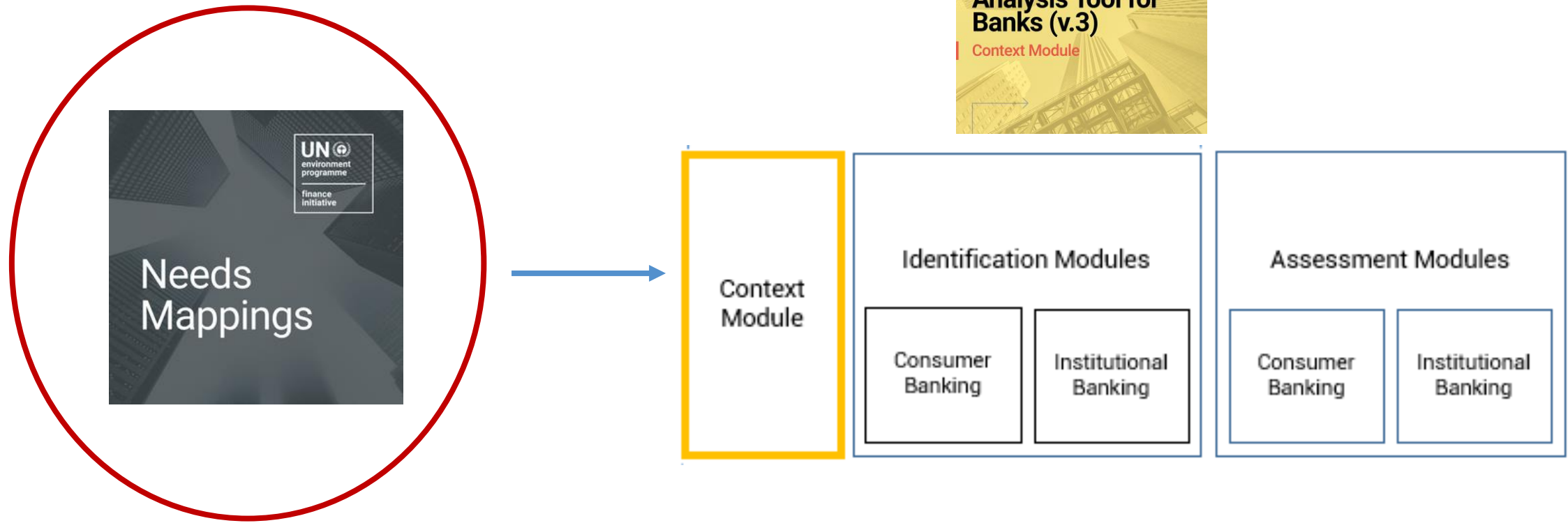
- Understanding risks and opportunities
- Meaningful prioritisation

** Science / data – based context analysis is essential to ensure an objective impact analysis and is therefore an indispensable complement to stakeholder consultations.*

Resources for context analysis

- Needs Mappings
- Context Module

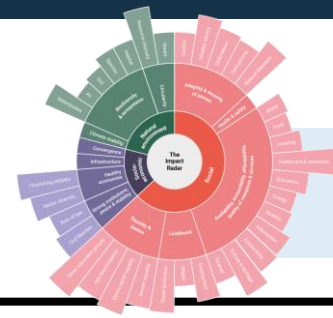
Resources for Context Analysis



The **Needs Mapping** tracks the needs and priorities of over 100 countries across the globe, across the 12 Impact Areas and 38 Impact Topics of the UNEP FI Impact Radar.

The Needs Mapping forms the basis of the Context Module

UNEP FI Needs Mapping: an Overview



Impact Areas / Topics:
Several indicators per impact area / topic

Structure:
The Needs Mapping is separated into three levels; **Global, Country & Local**.

- The **Global** level speaks to the global needs situation, suitable for large multinational banks who have operations in many countries.
- The **Country** level, for banks that operate in one or a handful of countries.
- The **Local** level, for a deeper analysis at a subnational level, such as a region or city.

All three levels have the same structure (see below)

Statistics:
This part speaks to the quantitative indicators that exist for all of the impact areas/topics. There are international resources from reputable organisations/agencies that have been compiled by UNEP FI.

Policy Documents:
This part contains information pertaining to policy documents and policy decisions often taken by countries.

Trends & Scenarios:
This part is forward looking, by looking at the trends of impact topics and identifying particularly where they may be deteriorating.

Pre-populated data:
Coloured cells are data inputted by the UNEP FI secretariat, this data can be used for when capacity is limited to complete a full context analysis.

Grey cells are considered to be input cells, for use when doing a further context analysis.

New Zealand	Impact Topics →			Conflict	Modern slavery	Child labour	Data privacy	Natural disasters
	Corresponding SDG(s) →			SDG 16	SDGs 8, 16	SDGs 8, 16	SDG 16	SDGs 11, 13
	Resources	Metrics	Comments	Heidelberg presence or absence of armed conflict	Victims of modern slavery	Children in conflict with the law	Level of data protection	Global Risk or Low/very low/medium (3.0-5.0)/High (5-6.5)/very high (6.5-10)
Statistics	International resources	Scoring system: 1 (low need) Scoring system: 2 (moderate need) Scoring system: 3 (high need) Scoring system: 4 (very high need)	Values Need scores	No conflict	0.6	Green	Robust	1.6
	Regional/country resources	Resources Metrics Scoring system Comments Values Need scores	Values Need scores	No conflict	1	1	2	1
Policy Documents	Need score per impact area/topic			2	1	1	2	1
	Various government policies & sources	Comments	Priorities	(please select)	(please select)	(please select)	(please select)	(please select)
		Comments	Priorities	(please select)	(please select)	(please select)	(please select)	(please select)
		Comments	Priorities	(please select)	(please select)	(please select)	(please select)	(please select)
Priority impact area/topic?				N/A	N/A	N/A	N/A	N/A
Trends & Scenarios	International resources	Resources Comments	Direction of trends	(please select)	(please select)	(please select)	(please select)	World Bank Climate Risk for the World Bank Financials static
	Regional/country resources	Resources Comments	Direction of trends	(please select)	(please select)	(please select)	(please select)	World Bank Climate Risk for the World Bank Financials static
		Resources Comments	Direction of trends	(please select)	(please select)	(please select)	(please select)	World Bank Climate Risk for the World Bank Financials static
Status of impact area/topic deteriorating?				N/A	N/A	N/A	N/A	yes

Scope of the database

- **Statistics:**
 - 100+ countries/territories have been mapped and updated as per Summer 2023 with the latest available statistical information.
- **Policy documents:**
 - 20+ countries/territories have had their latest relevant policy documents analysed for their priorities (primarily VNRs, national development plans).
- **Trends & scenarios:**
 - Only a handful of countries/territories have information pre-populated at this time.

Statistics indicators – examples (1/3)

Impact Areas	Impact Topics	Sources of statistics
Availability, accessibility, affordability, quality of resources & services	Information	Reporters without Borders

Indicator:

Freedom of press (composite index: questionnaire on pluralism, media independence, media environment and self-censorship, legislative framework, transparency, and the quality of the infrastructure that supports the production of news and information + data on abuses and acts of violence against journalists)

Scoring criteria:

1. Green (lowest level of need)
2. Yellow
3. Orange
4. Dark red (highest level of need)

POS.	COUNTRIES	GLOBAL SCORE
1	Norway	95.18
2	Ireland	89.91
3	Denmark	89.48
4	Sweden	88.15
5	Finland	87.94

Statistics indicators – examples (2/3)

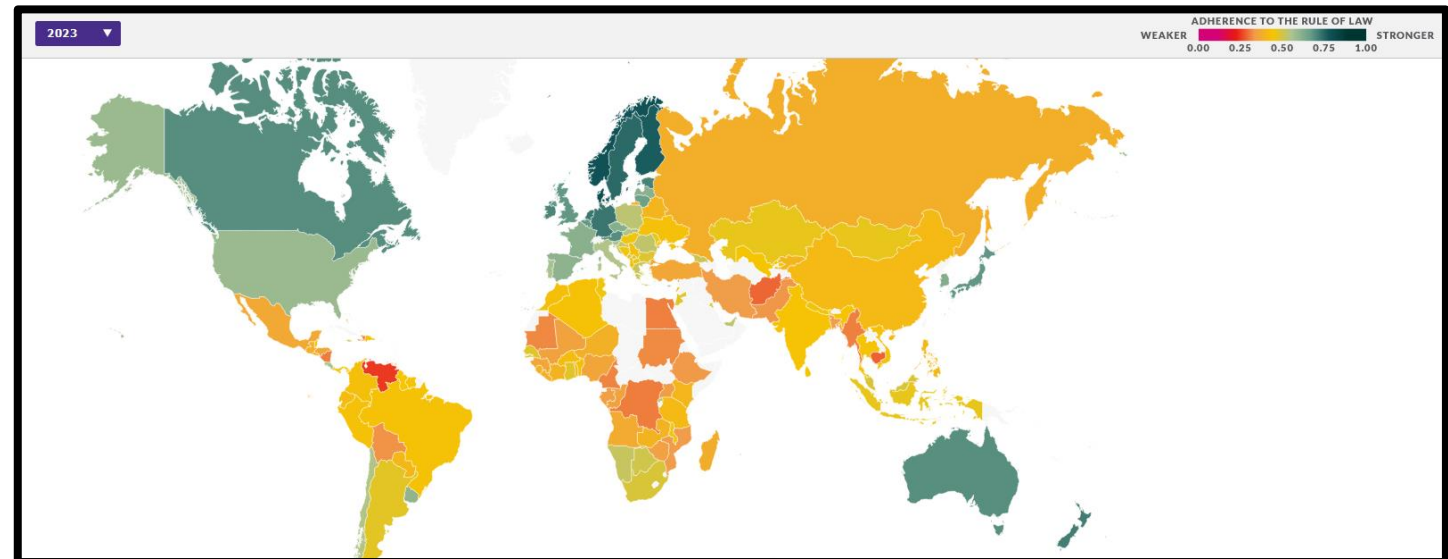
Impact Areas	Impact Topics	Sources of statistics
Strong institutions, peace & stability	Rule of law	World Justice Project

Indicator:

Rule of law (as a factor of: constraints on government powers, absence of corruption, open government, fundamental rights, order and security, regulatory enforcement, civil justice, criminal justice)

Scoring criteria:

1. ≥ 0.6 (lowest level of need)
2. 0.5-0.59
3. 0.4-0.49
4. < 0.4 (highest level of need)



Statistics indicators – examples (3/3)

Impact Areas	Impact Topics	Sources of statistics
Biodiversity & healthy ecosystems	Air	IQAir

Indicator:

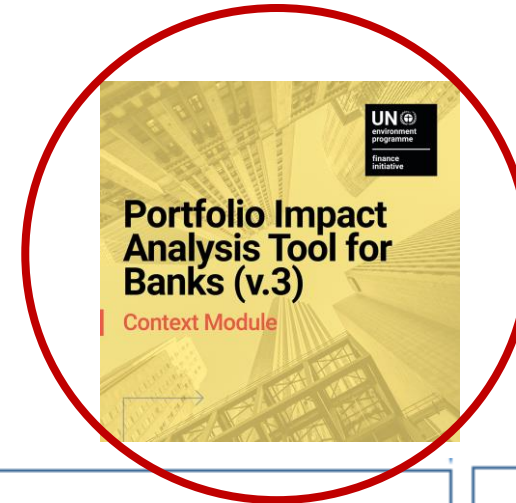
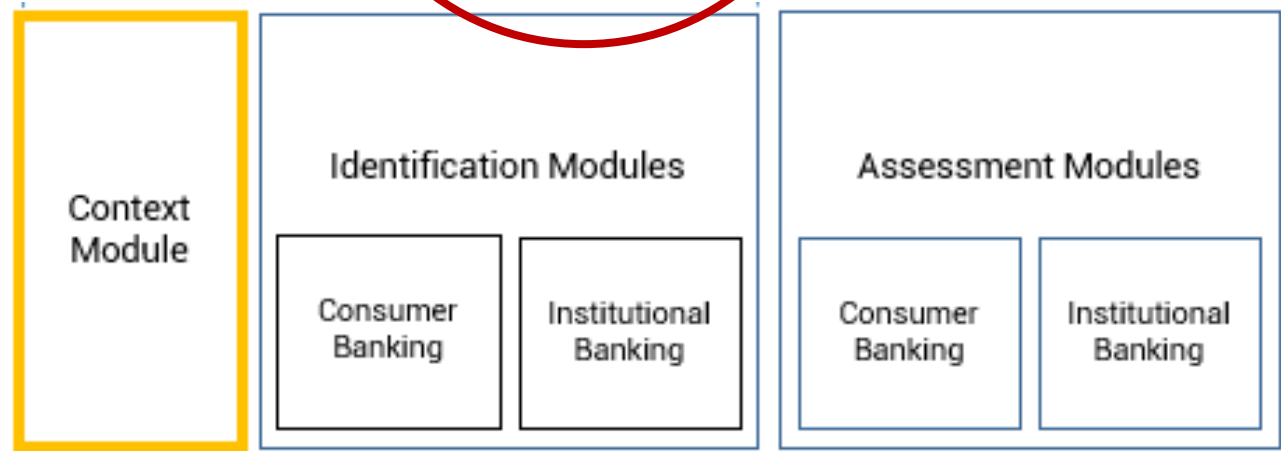
Population weighted, 2022 average PM2.5 concentration ($\mu\text{g}/\text{m}^3$) for countries, regions, and territories

Scoring criteria:

1. $<10 \mu\text{g}/\text{m}^3$ (lowest level of need)
2. $11-25 \mu\text{g}/\text{m}^3$
3. $26-35 \mu\text{g}/\text{m}^3$
4. $>35 \mu\text{g}/\text{m}^3$ (highest level of need)

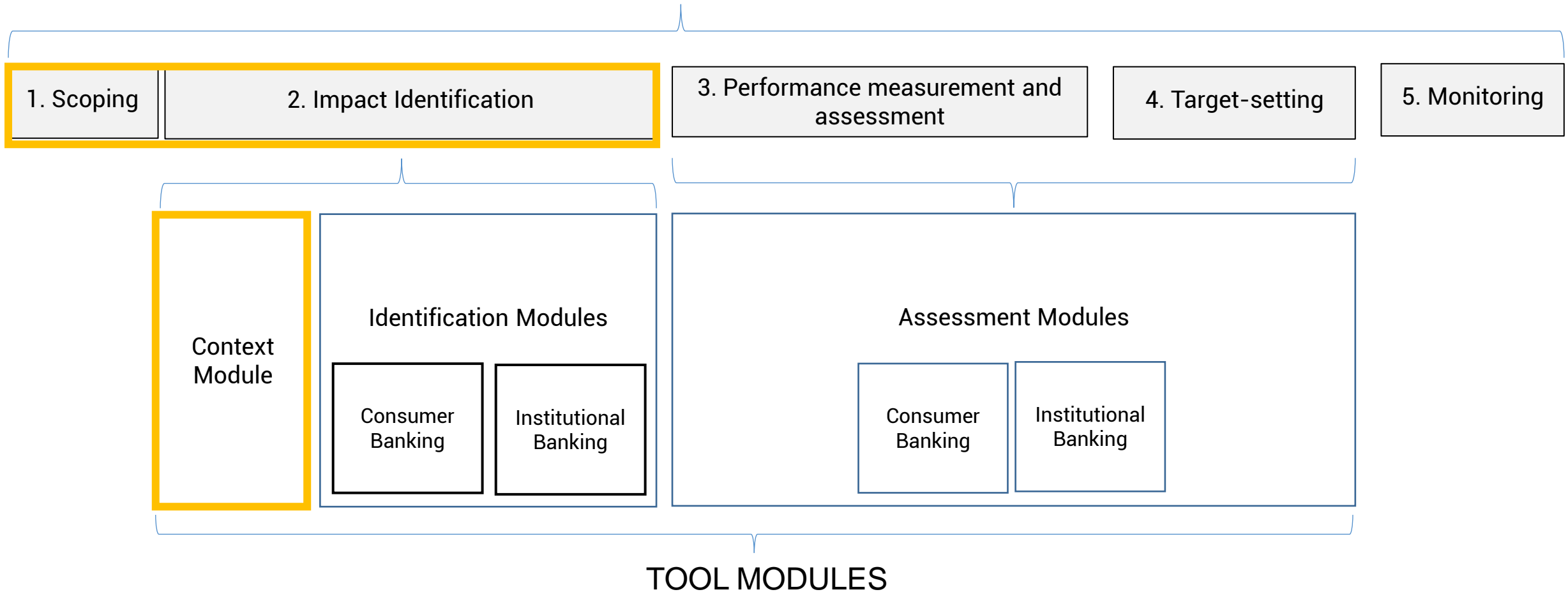
1	Chad	89.7	45	Türkiye	21.1
2	Iraq	80.1	46	Sri Lanka	20.7
3	Pakistan	70.9	47	Senegal	20.4
4	Bahrain	66.6	48	Syria	20.0
5	Bangladesh	65.8	49	Mexico	19.5
6	Burkina Faso	63.0	50	Greece	19.0

Resources for Context Analysis



Context Module in the UNEP FI Impact Tool

IMPACT MANAGEMENT PROCESS



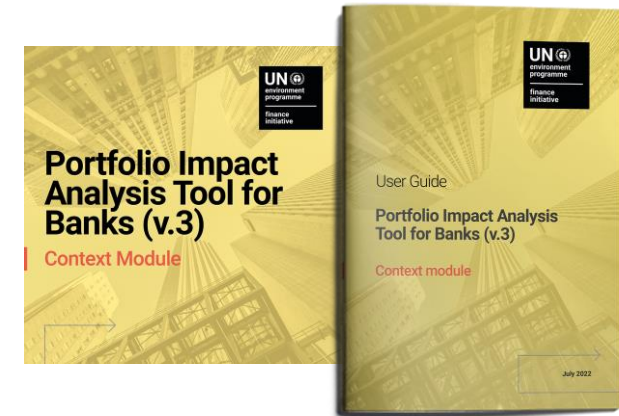
Context Module

*PRB requirement: 2.1.c. Context
Impact Protocol: Pages 15-16*

Key highlights:

Understanding the environmental, social and socio-economic needs /priorities of the countries and locations in which your bank operates so as to set context-relevant targets.

- The Context Module enables the possibility to map needs at one or several levels, depending on the scope: country level, local level or global level
- Needs assessment to be performed on the basis of official statistical data sets, policy documents, trends & scenario research
- Prepopulated needs data for around 100+ countries and possibility to conduct a quick context assessment where data is already available in the database.



Context Module: Navigation

List of Worksheets

	Welcome
	Navigation
	My Parameters
	Country Assessment
	Local Assessment
	Country & Local Results
	Global Assessment + Results
	Data OUT
	Lists

Four types of worksheets:

- Reference worksheets (white)
- Workflow worksheets (yellow)
- Data transfer worksheet (black)
- 'Back-end' worksheets (grey) (hidden)

Welcome	Navigation	My Parameters	Country Assessment	Local Assessment	Country & Local Results	Global Assessment + Results	Data OUT
---------	------------	---------------	--------------------	------------------	-------------------------	-----------------------------	----------

Context Module: Setting your parameters

1. Which countries do you want to assess? <i>Please select all the countries that you wish to include in the scope of your analysis</i>	Italy	Serbia
Availability of data in the database	YES <i>Please go to worksheet 'Country Assessment' to see available data, add data (if needed) or proceed straight to worksheet 'Country & Local Results'</i>	YES <i>Please go to worksheet 'Country Assessment' to see available data, add data (if needed) or proceed straight to worksheet 'Country & Local Results'</i>
2.a. Will you also be assessing needs at the local level for any of the above countries? <i>Please select 'yes' for all the countries that you wish to also assess at the local level (note that you can assess locations for a maximum of 6 countries)</i>	no	no
<i>Please name the locations you wish to assess (if applicable)</i>		
Availability of data in the database		
2.b. Will you also be assessing needs at the global level? <i>Please select 'yes' or 'no'</i>	no	

You can decide the level of the context analysis (country, local, global)

For the selected countries, you can see if data is already available in the database

Context Module: Assessment

The Needs Mapping and its database are embedded in the Module, therefore you will find prepopulated data for 100+ countries and for the global level

Use this tab to check existing data and add data as needed



		Impact Areas →		Integrity & security of person						
		Impact Topics →		Conflict	Modern slavery	Child labour	Data privacy	Natural disasters	Other	
		Corresponding SDG(s) →		SDG 16.1	SDGs 8.5, 8.6, 8.7, 16.2	SDGs 8.5, 8.6, 8.7, 16.2	-	SDGs 1.5, 11.5, 13.1	-	
Croatia	Statistics	International resources	Resources Metrics Scoring system: 1 (low need) Scoring system: 2 (moderate need) Scoring system: 3 (high need) Scoring system: 4 (very high need) Comments Values Need scores	Heidelberg presence of armed No conflict dispute/non-violent crisis Violent crisis Limited war/Mar	Sustainable Development of 24 (SDG 4.1-6.9) (challenge) (significant >10 (major challenges	Sustainable Un/children involved in Green (SDG 4.1-6.9) (challenge) (significant >10 (major challenges	DLA Piper Level of data protection Heavy Robust Moderate Limited	INFORM - Global Risk of humanitarian Low/very low (0-3.5) medium (3.5-5) High (5-6.5) very high (6.5-10)		
		Regional/country resources	Resources Metrics Scoring system Comments Values Need scores							
	Need score per impact area/topic			1	1	1	1	1	N/A	
	Policy Documents	Source and date	Comments Priorities	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)
		Source and date	Comments Priorities	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)
		Source and date	Comments Priorities	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)
		Priority impact area/topic?			N/A	N/A	N/A	N/A	N/A	N/A
	Trends & Scenarios	International resources	Resources Comments Direction of trends	(please select)	(please select)	(please select)	(please select)	(please select)	World Bank Climate Risk For the World Bank Climate (please select)	(please select)
		Regional/country resources	Resources Comments Direction of trends	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)
		Status of impact area/topic deteriorating?			N/A	N/A	N/A	N/A	N/A	N/A

Context Module: Country and Local results (high level)

If data is already available in the database, results are automatically generated without input in the previous Assessment tabs

a. Needs and priorities per country & location

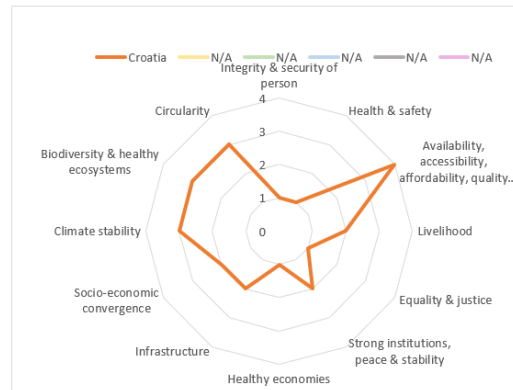
Sustainable Development Pillars →	Social					Socio-economic				Natural environment		
Impact Areas →	Integrity & security of person	Health & safety	Availability, accessibility, affordability, quality of resources & services	Livelihood	Equality & justice	Strong institutions, peace & stability	Healthy economies	Infrastructure	Socio-economic convergence	Climate stability	Biodiversity & healthy ecosystems	Circularity
Impact Topics →	(Conflict, Modern slavery, Child labour, Data privacy)	/	(Water, Food, Energy, Housing, Healthcare & sanitation)	(Employment, Wages, Social protection)	(Gender equality, Ethnic/racial equality, Age discrimination)	(Rule of law, Civil liberties)	(Sector diversity, Flourishing MSMEs)	/	/	/	(Waterbodies, Air, Soil, Species, Habitat)	(Resource intensity, Waste)
SDGs →	1,8,10,11,13,16	3	1,2,3,4,5,6,7,8,9,10,11,12,13,16,17	1,3,5,8,10	3,4,5,8,10,11,16	1,10,11,16	1,8,9	9,11	1,10	1,7,9,12,13	2,3,6,11,13,14,15	6,8,11,12,13,14,15
Countries & Locations ↓												
Croatia			X							X	X	X
Italy			X	X						X	X	X
Serbia	X		X	X		X		X		X	X	X

High level results: overview of priority impact areas per country and, if applicable, by location

Context Module: Country and Local results (detailed)

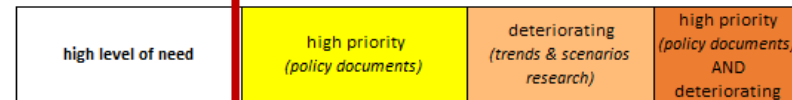
a. Level of need by country and locations (if applicable)

country: Croatia
locations: N/A;N/A;N/A;N/A;N/A



Detailed results: spider charts showing levels of need based on statistical data-sets + table showing status of all the impact topics in the relevant countries and locations considering all three types of resources

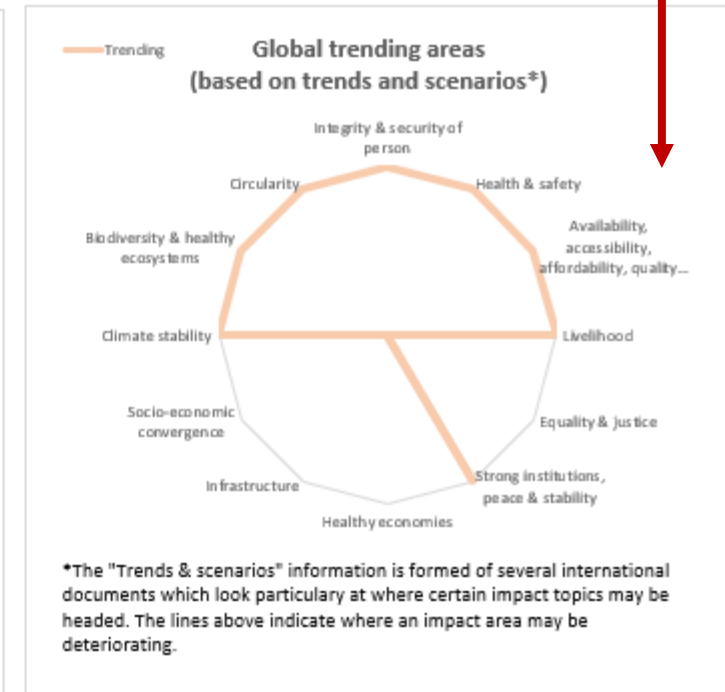
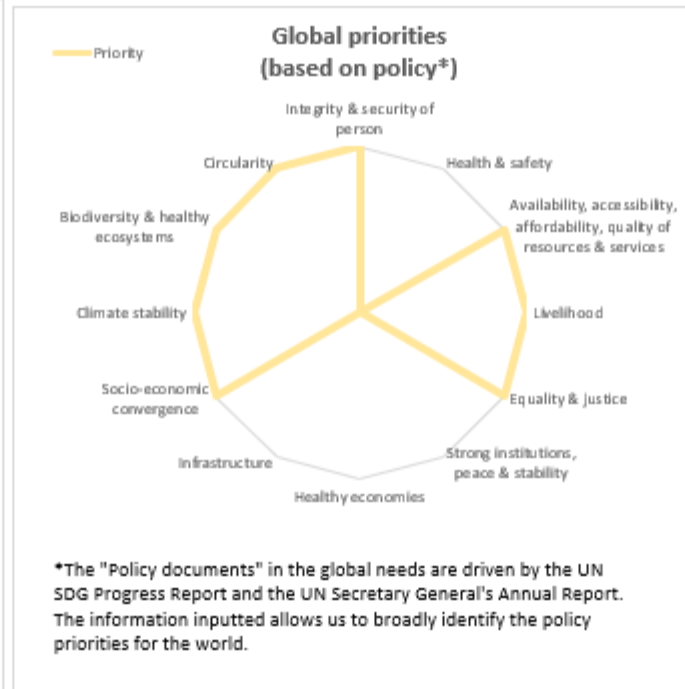
b. Levels of need by impact topic, including priority topics and trending topics



Sustainable Development Pillars →	Social															
	Integrity & Security of Person						Health & Safety			Availability, accessibility, affordability & quality of resources						
	Conflict	Modern slavery	Child labour	Data privacy	Natural disasters	Other (Integrity & security of)	Health & safety	Other (Health & safety)	Water	Food	Energy	Housing	Healthcare & sanitation	Education	Mobility	Infrastructure
Impact Areas →	Integrity & Security of Person						Health & Safety			Availability, accessibility, affordability & quality of resources						
Impact Topics →	Conflict	Modern slavery	Child labour	Data privacy	Natural disasters	Other (Integrity & security of)	Health & safety	Other (Health & safety)	Water	Food	Energy	Housing	Healthcare & sanitation	Education	Mobility	Infrastructure
SDGs →	SDG 16.1	SDGs 8.5, 8.6, 8.7, 16.2	SDGs 8.5, 8.6, 8.7, 16.2	-	SDGs 1.5, 11.5, 13.1		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	SDGs 1.4, 11.1, 11.3	SDGs 1.5, 1.a, 2.2, 3.1, 3.5, 3.7, 4.4, 4.5,	SDGs 1.a, 4.1, 4.2, 4.3, 4.4, 4.5,	SDGs 9.1, 11.2	
Countries & Locations ↓	SDG 16.1	SDGs 8.5, 8.6, 8.7, 16.2	SDGs 8.5, 8.6, 8.7, 16.2	-	SDGs 1.5, 11.5, 13.1		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	SDGs 1.4, 11.1, 11.3	SDGs 1.5, 1.a, 2.2, 3.1, 3.5, 3.7, 4.4, 4.5,	SDGs 1.a, 4.1, 4.2, 4.3, 4.4, 4.5,	SDGs 9.1, 11.2	
Croatia	1	1	1	1	1	N/A	1	N/A	3	3	1	4	3	1	4	
Italy	1	1	1	1	1	N/A	1	N/A	3	3	2	4	3	1	4	
Serbia	2	1	3	2	1	N/A	2	N/A	3	3	1	1	3	1	3	

Context Module: Global results (high level)

High level results: overview of priority impact areas globally based on three different types of resources (statistical data-sets, policy documents and trends and scenarios research)



Context Module: Global results (detailed)

Detailed results: table showing the status of all impact topics considering the three types of resources

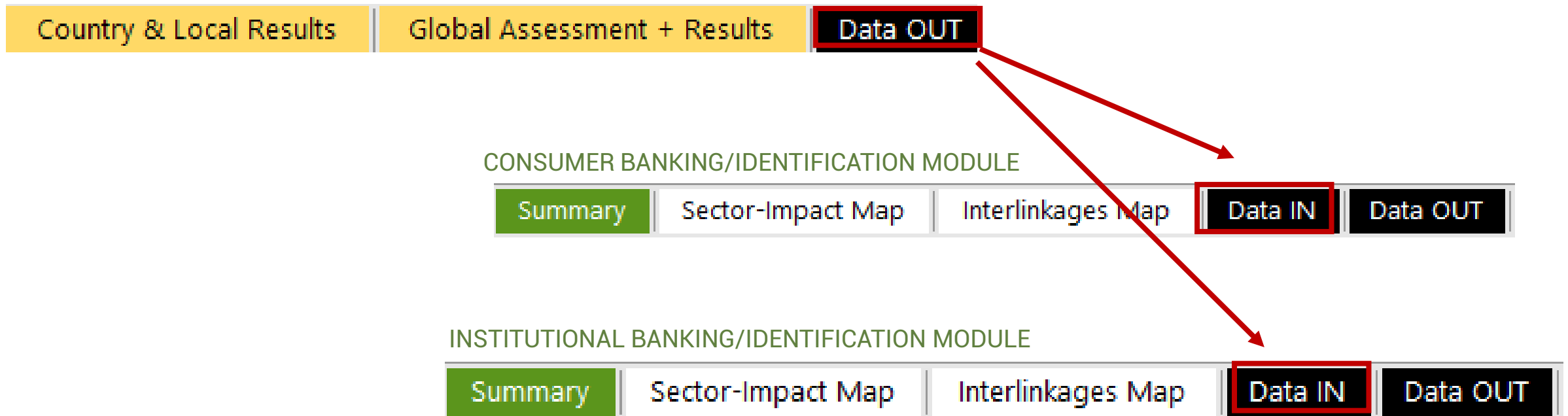
high level of need <i>(statistics)</i>	high priority <i>(policy documents)</i>	deteriorating <i>(trends & scenarios research)</i>	high priority <i>(policy documents)</i> AND deteriorating <i>(trends & scenarios)</i>
---	--	---	---

Sustainable Development Pillars → Impact Areas → Impact Topics → SDGs →	Social																	
	Integrity & Security of Person						Health & Safety		Availability, accessibility, affordability & quality of resources and services									
	Conflict	Modern slavery	Child labour	Data privacy	Natural disasters	Other (Integrity &)	Health & safety	Other (Health & safety)	Water	Food	Energy	Housing	Healthcare & sanitation	Education	Mobility	Information	Connectivity	Culture & heritage
	SDG 16	SDGs 8, 16	SDGs 8, 16	SDG 16	SDGs 11, 13		SDG 3		SDG 6	SDG 2	SDG 7	SDG 11	SDGs 3, 6	SDG 4	SDGs 9, 11	SDG 16	SDG 9	SDG 11
Global	2	2	4	3	2		3		4	3	3	4	4	2	3	3	1	1

Context Module: Data OUT

The Data OUT worksheet is only needed to transfer data to the next Module (no input or review needed)

CONTEXT MODULE



Overview of 2023 Updates & New Features

Overview

A comprehensive update of the Needs Mapping has taken place for 2023 as part of an annual update.

This included work at specifically two levels:

- **Country level:** Many of the resources under the Country level have been updated to reflect better availability and recency of data. This included new resources or the selection of different metrics.
- **Global level:** The global level has had more of an overhaul in resources and visuals to make it more accurate and easier to use.

Country Level: Summary of changes to Statistical data

An extensive analysis of the current metrics took place to ensure the latest and most relevant public available information was being used. This included:

1. insertion of new sources, which have been found through both user feedback and consultation with topic experts
2. adjustment of chosen metrics, especially where data is more available and is more up-to-date
3. adjustment in scoring criteria, where the scoring criteria may have previously misrepresented the need score

Example: Addition of new sources

Finance:

Previously: Sustainable Development Report 2021 (original data: World Bank)

- Adults with an account at a bank or other financial institution or with a mobile-money-service provider (% of population aged 15 or over)

Now: Global Findex Database (World Bank)

- Financial institution account, income, poorest 40% (% ages 15+)
- Saved at a financial institution (% age 15+)

The Global Findex Database contains more up-to-date data, we also had the opportunity to cover two indicators to help reflect both financial inclusion and financial health.

Example: Adjustment of metrics

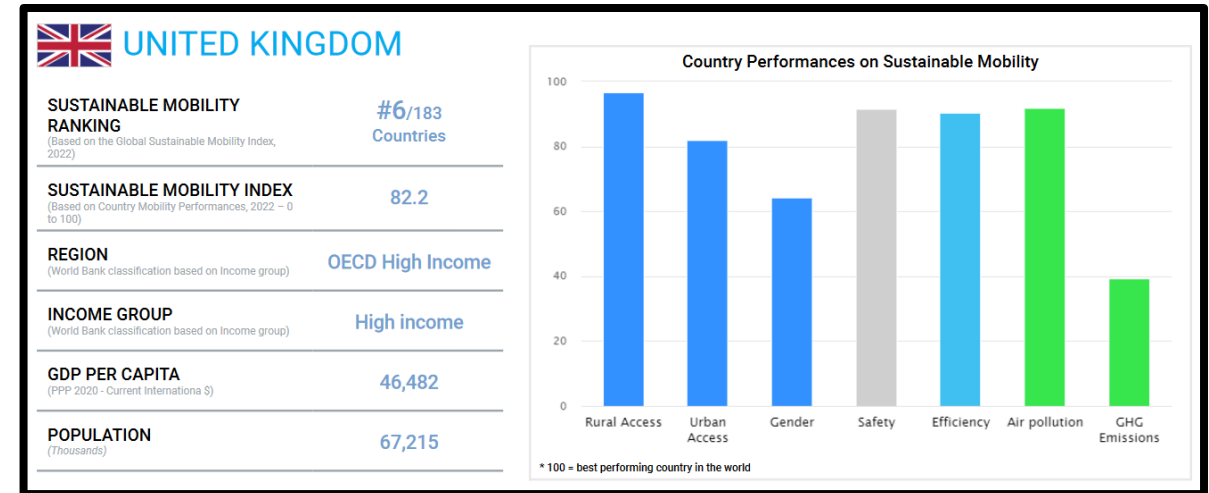
Mobility:

Previously (used under «Infrastructure»):
World Bank - SuM4All Global Tracking Framework

- Average quality of transport infrastructure (road, rail, port and air)

Now (used under «Mobility»): Sustainable Mobility Index (Sum4All)

- Global Sustainable Mobility Index (GSMI) Score



This index was used because it is an index score, it captures many different relevant indicators and provides a score per country that reflects its' mobility situation. It also has more up-to-date information.

Example: Adjustment of scoring criteria

Conflict:

Heidelberg Conflict Barometer

- Presence of armed conflict

Previously this had reflected a “Violent crisis” as a high need score which brought up some non-reflective results, therefore we have adjusted the scoring as seen below:

Resources	Previous scoring criteria	New scoring criteria
Scoring system: 1 (low need)	No conflict	No conflict/Dispute
Scoring system: 2 (moderate need)	Dispute/Non-violent crisis	Non-violent/Violent crisis
Scoring system: 3 (high need)	Violent crisis	Limited war
Scoring system: 4 (very high need)	Limited war/War	War

Country Level: Summary of changes to data from Policy documents

Policy documents

- No changes to the types of sources (VNRs, national development plans), but a number of countries have had their policy documents inserted.

New key markets included

- Policy documents have been inserted for some key markets including China, USA, ASEAN countries and others.

Global Level: Summary of changes

The Global needs have been extensively revised to give a more accurate reflection of the needs situation at the global level.

Statistics:

- Many of the new resources and metrics found in the country level were also inputted into the global needs to create a more accurate global needs picture.
- A global average was taken on most resources to reflect the global situation.

Policy documents

- Alongside using the latest SDG Progress report, we have inputted additional information from the UN Secretary General's report.

Trends & scenarios

- Trends & scenarios information was also taken from the latest SDG Progress report and data updated accordingly.

New Visuals

- Statistics:**

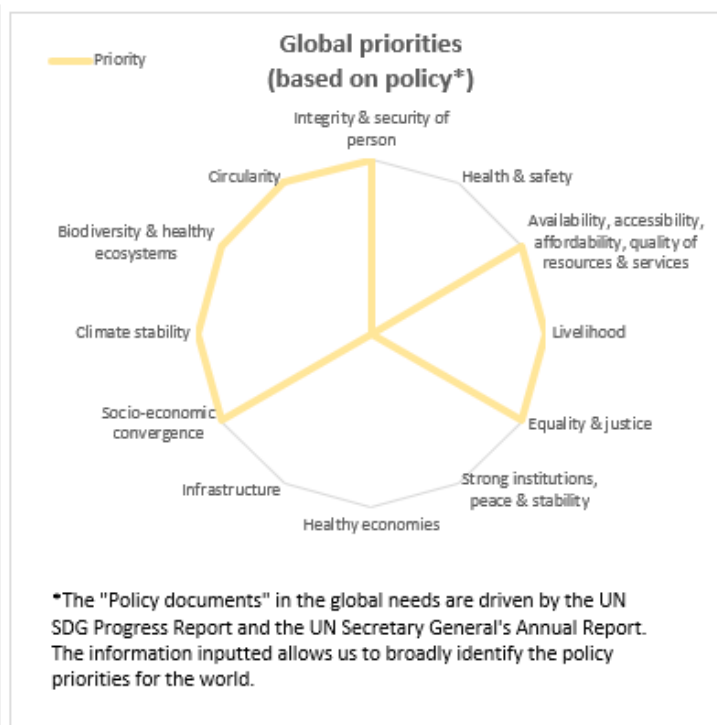
The lines indicate level of need per impact area (1 being lowest, 4 being highest) with a short explanation below the visual.

- Policy documents:**

The lines indicate whether an impact area has been considered a policy as per the SDG Progress report and the UN Secretary General report.

- Trends & scenarios:**

The lines indicate whether an impact area is considered to be deteriorating.



—
Q&A

Q&A

- Do you have any questions on the update of the Needs Mapping?
- Any questions regarding implementation / usage of the Mapping and/or the Context Module?
 - Any feedback you'd like to share?

—
**Further opportunities to
engage**

Let's keep in touch!

Help us continue to enrich the Needs database:

- Using additional resources and data? Working on additional countries not currently in the database? Feedback and suggestions? Let us know!
- Please send any suggestions for the Impact Needs Analysis / Database for your countries of operation to alexander.stopp@un.org

Need more implementation guidance?

- Check out the [User Guide](#)
- The recordings of a variety of implementation support sessions are available online: [Banking members area](#)
- Further technical sessions on the different Modules of the Tool will be held in 2024. Keep an eye on the member's area.

—
Thank you

CAREEN.ABB@UN.ORG

COSTANZA.GHERA@UN.ORG

ALEXANDER.STOPP@UN.ORG

—
Annex

Statistics indicators & sources – Social pillar (1/2)

Impact Areas	Impact Topics	Sources of statistics
Integrity & security of person	Conflict	Heidelberg Conflict Barometer
	Modern slavery	Sustainable Development Report
	Child labour	Sustainable Development Report
	Data privacy	DLA Piper Data Protection Index
	Natural disasters	INFORM Global Risk Index
Health & safety	-	Sustainable Development Report, WHO
Availability, accessibility, affordability, quality of resources & services	Water	FAO, UNSTATS
	Food	Sustainable Development Report, Global Obesity Observatory, Global Food Security Index
	Energy	Sustainable Development Report
	Housing	UN Global SDG Database, IMF, OECD Affordable Housing Database
	Healthcare & sanitation	Sustainable Development Report, Global Health Security Index
	Education	UNDP HDI Database, Sustainable Development Report
	Mobility	Sum4All, TomTom Congestion Index
	Information	Reporters without Borders
	Connectivity	Sustainable Development Report, ITU
	Culture & heritage	UNSTATS
	Finance	World Bank

Statistics indicators & sources – Social pillar (2/2)

Impact Areas	Impact Topics	Sources of statistics
Livelihood	Employment	ILO
	Wages	World Bank
	Social protection	ILO
Equality & Justice	Gender equality	UNDP Gender Inequality Index
	Ethnic/racial equality	N/A
	Age discrimination	Lancet
	Other vulnerable groups	N/A

Statistics indicators & sources– Socio-economic pillar

Impact Areas	Impact Topics	Sources of statistics
Strong institutions, peace & stability	Rule of law	World Justice Project, Transparency International
	Civil liberties	World Bank
Healthy economies	Sector diversity	Harvard Growth Lab
	Flourishing MSMEs	World Bank
Infrastructure	-	<i>Maximum score taken from Water, Energy, Mobility, Connectivity</i>
Socio-economic convergence	-	WEF, World Bank

Statistics indicators & sources – Environmental pillar

Impact Areas	Impact Topics	Sources of statistics
Climate stability	-	Germanwatch, IEA
Biodiversity & healthy ecosystems	Waterbodies	Global SDG Database
	Air	WHO, IQAir
	Soil	UNSTATS
	Species	Sustainable Development Report
	Habitat	OECD
Circularity	Resource intensity	IEA, FAO, Vienna University
	Waste	World Bank