



# UNEP FI Impact Analysis Workshop Day 1

14/03/2023



# Agenda

## Day 1

(14 March 2024)

- Welcome & recap of PRB and key steps for implementation (15min.)
- UNEP FI methodology in the broader landscape of sustainability / impact management approaches (10 min.)
- UNEP FI impact methodology and resources (5 min.)
  - Impact Protocol step by step (45 min.)
  - Reference Materials (Impact Radar and Mappings) (20 min.)
  - Quick overview of Portfolio Impact Analysis Tool for Banks (15 min.)
- Close & next steps (5 min.)

## Day 2

(19 March 2024)

- Quick recap of Day 1
- Deep dive into the Portfolio Impact Analysis Tool for Banks
  - Context Module
  - Identification Modules
  - Assessment Modules

### Annexes to this deck:

- Where to find the different resources
- Detailed presentation of the Tool Modules



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**Recap of PRB and key steps for  
implementation**

# The Principles for Responsible Banking



PRINCIPLE 1:  
**ALIGNMENT**

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.



PRINCIPLE 2:  
**IMPACT & TARGET SETTING**

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.



PRINCIPLE 3:  
**CLIENTS & CUSTOMERS**

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.



PRINCIPLE 4:  
**STAKEHOLDERS**

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.



PRINCIPLE 5:  
**GOVERNANCE & CULTURE**

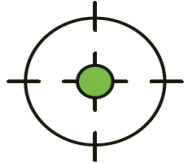
We will implement our commitment to these Principles through effective governance and a culture of responsible banking.



PRINCIPLE 6:  
**TRANSPARENCY & ACCOUNTABILITY**

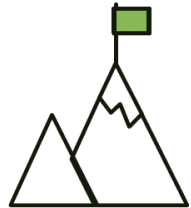
We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

## Three key steps



### Step 1. Impact Analysis

Signatory banks need to undertake a **thorough impact analysis**, and publicly report their findings. Through impact analysis, signatory banks come to understand the greatest positive and negative impacts as a result of their practices and policies. This forms a baseline for identifying where the greatest change can be achieved



### Step 2. Target-setting and Implementation

Signatory banks need to **set milestones and define actions** to meet the targets, as well as put in place a governance framework to oversee and ensure progress. Building on step 1, signatory banks must develop at least two targets that address the most significant impacts they have identified.



### Step 3. Public Reporting

Signatory banks must **report regularly** in English on how they are implementing the Principles for Responsible Banking, the targets they have set and the progress made. Key elements will be assured after the third report. Referencing to equal content to avoid double reporting and double assurance is allowed

A bank should implement those 3 Keys Steps in an initial 4 years phase

## The four PRB requirements for impact analysis



### Determine **scope**

Cover the bank's core business areas, products/services across the main geographies that the bank operates in



### Review **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)



### Understand **context**

Identify the most relevant challenges and priorities related to sustainable development in the countries/regions in which your bank operates



### Measure **your performance**

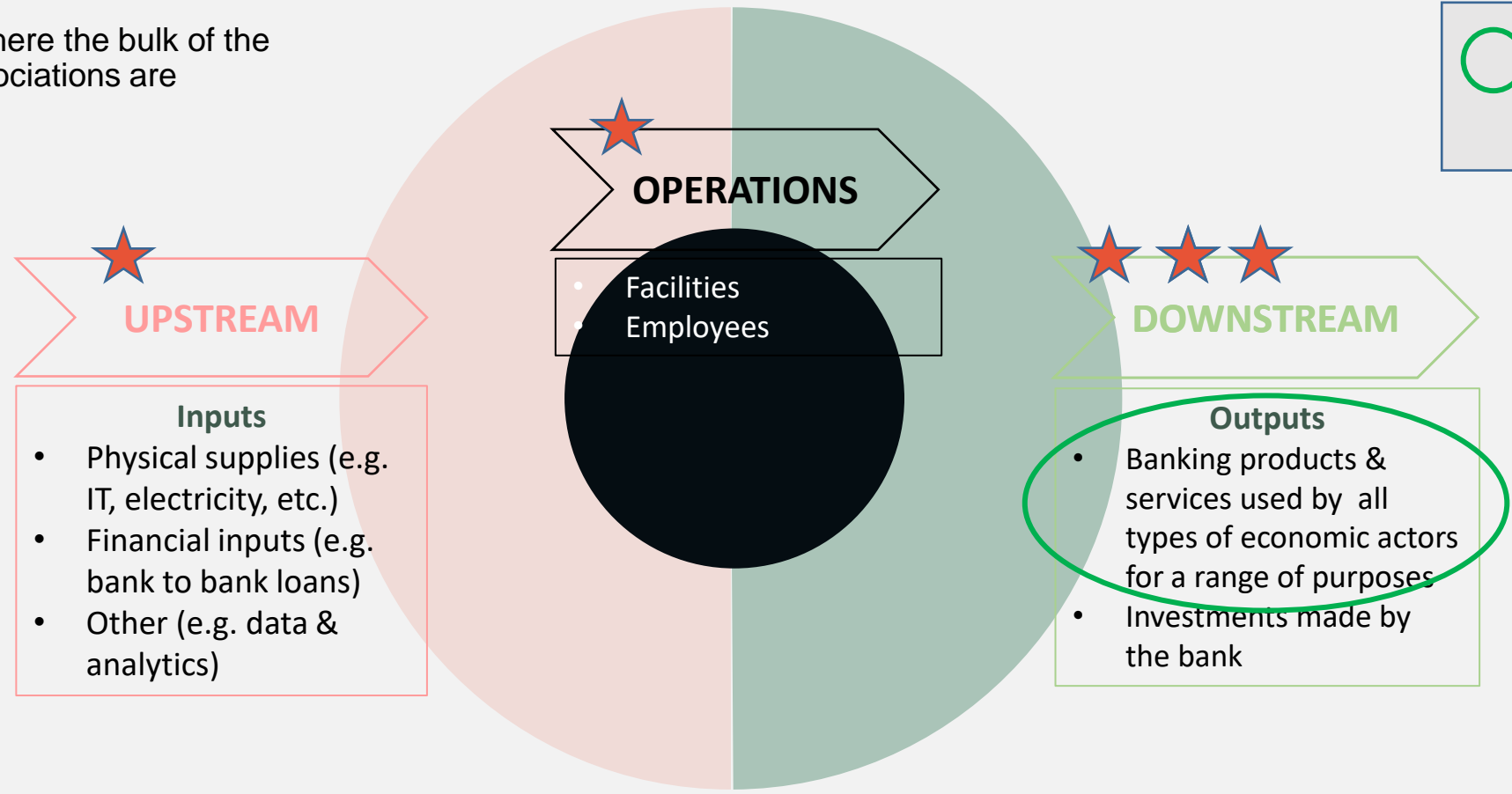
Identify which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts and assess the performance of these, using appropriate indicators related to significant impact areas that apply to the bank's context.

# Scope of PRB & UNEP FI methodology

## Impacts in the Banking Value Chain

★ Denotes where the bulk of the impact associations are

○ Focus of PRB & UNEP FI methodology



★  
**UPSTREAM**

- Inputs**
- Physical supplies (e.g. IT, electricity, etc.)
  - Financial inputs (e.g. bank to bank loans)
  - Other (e.g. data & analytics)

★  
**OPERATIONS**

- Facilities
- Employees

★ ★ ★  
**DOWNSTREAM**

- Outputs**
- Banking products & services used by all types of economic actors for a range of purposes
  - Investments made by the bank

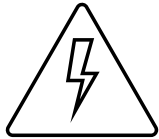


A low-angle, upward-looking photograph of several modern skyscrapers with glass facades, reaching towards a clear blue sky. The perspective creates a sense of height and scale.

—  
**UNEP FI methodology in the broader  
landscape of sustainability / impact  
management approaches**



## Focus and objectives of the PRB and the UNEP FI methodology



- Many **organisations do not have sustainability as part of their purpose or vision. Sustainability may still be considered** by such organisations, albeit more narrowly, typically from a **compliance and/or risk management perspective.**

*Focus on  
'financial  
materiality'  
perspective*



- A growing number of **organisations are seeking to operate sustainably, within environmental and social boundaries.** Ensuring their operations and activities are aligned with sustainability thresholds is **part of their overall vision and strategy.**

*Focus on  
'**impact**  
materiality'  
perspective*



- There is also a growing number of **organisations that specifically aim to solve environmental and social problems** and increase people's well-being. Achieving positive impact **is part of their purpose.**

Source: <https://impactmanagementplatform.org/actions/>

## The PRB and the UNEP FI methodology are focused on “impact materiality” ...

...however, impact management supports **both** impact and financial materiality objectives:

→ Operate sustainably and/or contribute to solutions

*Relevant from an  
‘**impact materiality**’  
perspective*

→ Manage risks and opportunities that are specific to the organisation

→ Manage system-wide risk and opportunities

*Relevant from a  
‘**financial materiality**’  
perspective*



# How the PRB and the UNEP FI methodology fit into the broader landscape of sustainability-related frameworks

Management frameworks

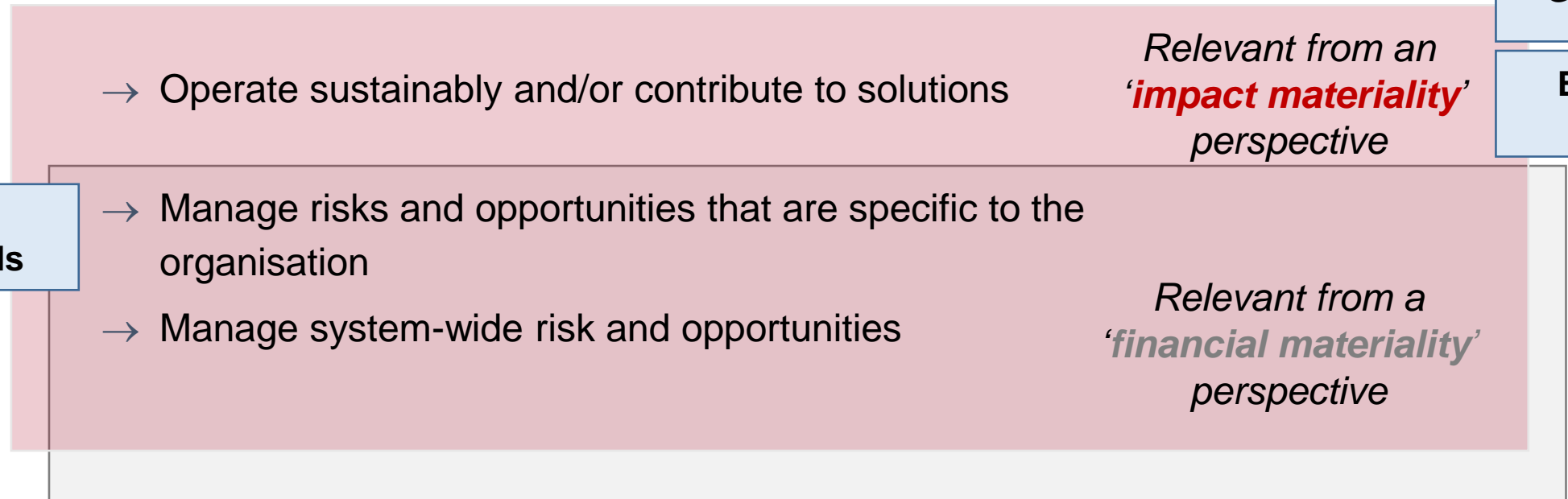
Disclosure frameworks

UNEP FI methodology

OECD Due diligence

GRI

EU CSRD /ESRS



ISSB Standards

# The IMP System Map

Articulating the landscape of impact management resources

Value perspective:

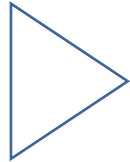


Enterprise  
Society

Internal actions							External actions		
Strategy	Governance	Identify	Measure, assess and value	Set targets and plan	Implement	Monitor, learn and adapt	Communicate	Verification, assurance and certification	Benchmarking and rating
<ul style="list-style-type: none"> <li>B Lab B Impact Assessment (g)</li> </ul>							<ul style="list-style-type: none"> <li>B Corp certification (g)</li> </ul>		
<ul style="list-style-type: none"> <li>Capitals Coalition Natural Capital Protocol (g) + Social and Human Capital Protocol (g)</li> </ul>							<ul style="list-style-type: none"> <li>ISEAL Codes of Good Practice (p) + Credibility Principles (p)</li> </ul>	<ul style="list-style-type: none"> <li>WBA Benchmarks (g)</li> </ul>	
<ul style="list-style-type: none"> <li>ISO management system standards (p)</li> </ul>							<ul style="list-style-type: none"> <li>ISO Standards for validation, verification and assurance (p)</li> </ul>		
<ul style="list-style-type: none"> <li>OECD Due Diligence Guidance for Responsible Business Conduct (g) + Guidelines for Multinational Enterprises* (g)</li> </ul>							<ul style="list-style-type: none"> <li>SVI Social Value Management Certificate (p)</li> </ul>		
<ul style="list-style-type: none"> <li>SVI Principles of Social Value (p) + Maximise Your Impact: A Guide to Social Entrepreneurs (g)</li> </ul>							<ul style="list-style-type: none"> <li>UNDP SDG Impact Assurance Scheme (p)</li> </ul>		
<ul style="list-style-type: none"> <li>UNDP SDG Impact Standards for Enterprises (p)</li> </ul>									
<ul style="list-style-type: none"> <li>UNHCHR Guiding Principles on Business and Human Rights* (p)</li> </ul>									
		<ul style="list-style-type: none"> <li>B Lab SDG Action Manager (g)</li> </ul>			<ul style="list-style-type: none"> <li>UNGC CFO Principles on Integrated SDG Investments and Finance (p)</li> </ul>		<ul style="list-style-type: none"> <li>CDP Disclosure System (g)</li> </ul>		
<ul style="list-style-type: none"> <li>UNGC Ten Principles of the UN Global Compact (p)</li> </ul>		<ul style="list-style-type: none"> <li>ISO risk management standards (p)</li> </ul>			<ul style="list-style-type: none"> <li>UNDP SDG Impact Standards for Bond Issuers (p)</li> </ul>		<ul style="list-style-type: none"> <li>GRI Standards (p)</li> </ul>		
<ul style="list-style-type: none"> <li>G20/OECD Corporate Governance Principles (p)</li> </ul>		<ul style="list-style-type: none"> <li>TNFD Guidance on the identification and assessment of nature-related issues: The LEAP approach (g)</li> </ul>					<ul style="list-style-type: none"> <li>IFRS Integrated Thinking Principles (p)</li> </ul>		
<ul style="list-style-type: none"> <li>ISO Governance Standards (p)</li> </ul>		<ul style="list-style-type: none"> <li>UNEP FI Impact Mappings (g)</li> </ul>	<ul style="list-style-type: none"> <li>IEVI Impact Accounting Methodology (g)</li> </ul>	<ul style="list-style-type: none"> <li>ISO Pathway and transition standards (p)</li> </ul>			<ul style="list-style-type: none"> <li>IFRS SASB Standards (p) + Materiality Map (g)</li> </ul>		
		<ul style="list-style-type: none"> <li>ISO measurement and monitoring standards (p)</li> </ul>	<ul style="list-style-type: none"> <li>SBTI How To Guide For Setting Science Based Targets (g)</li> </ul>			<ul style="list-style-type: none"> <li>IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information (p)</li> </ul>			
		<ul style="list-style-type: none"> <li>Impact Frontiers Impact Management Norms (e.g. "Five dimensions of Impact") (g)</li> </ul>	<ul style="list-style-type: none"> <li>SBTN Science-Based Targets for Nature: Initial Guidance for Business (g)</li> </ul>			<ul style="list-style-type: none"> <li>IFRS S2 Climate-related Disclosures (p)</li> </ul>			
		<ul style="list-style-type: none"> <li>OECD Measuring the non-financial performance of firms through the lens of the OECD Well-being Framework (g)</li> </ul>					<ul style="list-style-type: none"> <li>TNFD Disclosure Recommendations (p)</li> </ul>		
		<ul style="list-style-type: none"> <li>SVI The Guide to Social Return on Investment (SROI) (g)</li> </ul>					<ul style="list-style-type: none"> <li>UNCTAD Guidance on core indicators for entity reporting on contribution towards implementation of the SDGs (g)</li> </ul>		
						<ul style="list-style-type: none"> <li>UNDESA GISD SDG-related Reporting and Metrics (g)</li> </ul>			

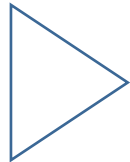
## EU CSRD / ESRS Interoperability Package (available end of Q1 2024)

**CONCEPTUAL GUIDANCE & MAPPING**



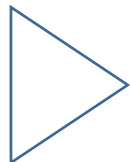
- **Interoperability Guide:** Review of UNEP FI/PRB and CSRD/ESRS alignment (key steps and concepts)

**DATA POINT MAPPING**



- **Topic mapping:** AR16/Impact Radar
- **PRB reporting template**
- **Impact Analysis Tool for Banks**

**CONVERSION TOOL**



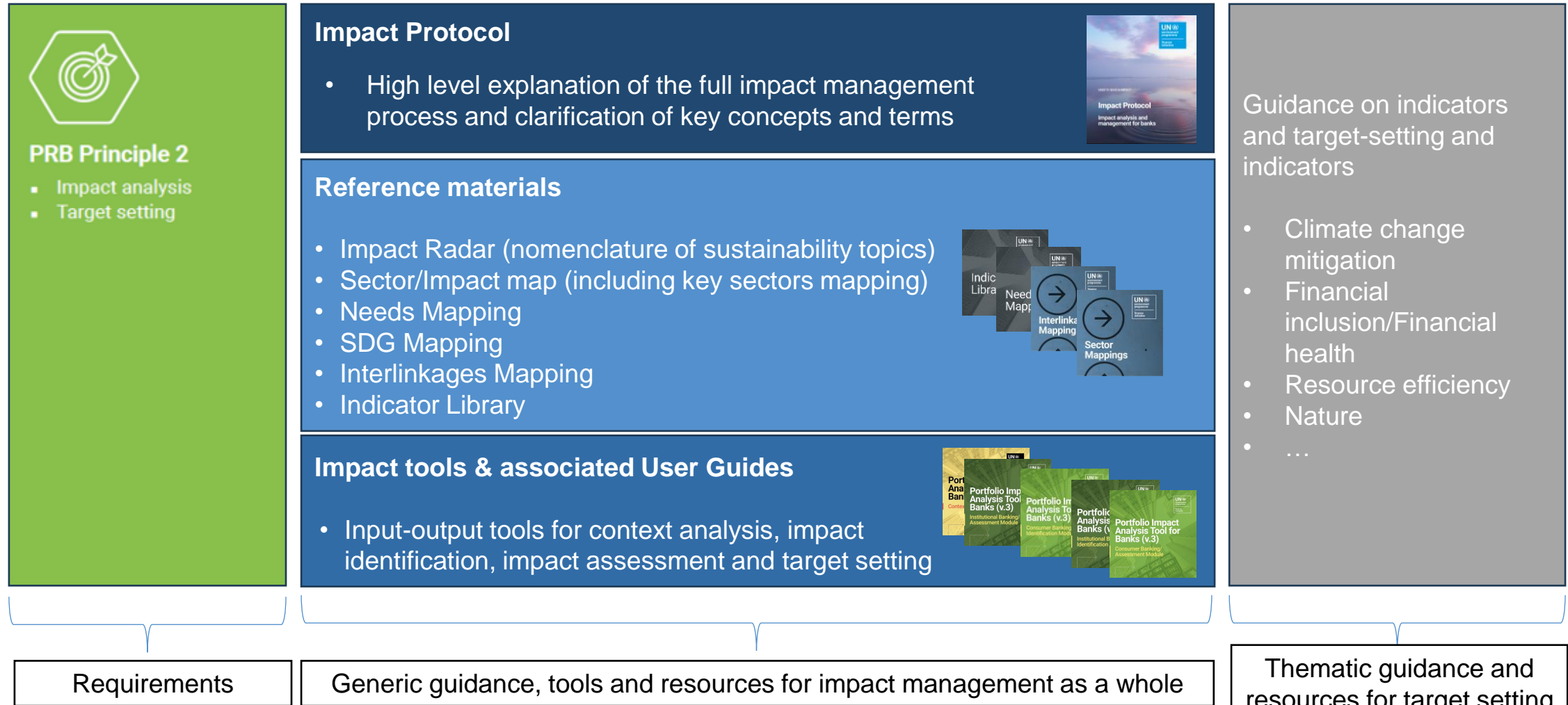
- **Functional Resource:** Converts outputs of UNEP FI Impact Analysis Tool for ESRS Impact Materiality Assessment

> **Watch this space:** [ESRS interoperability webpage](#)

A low-angle, upward-looking photograph of several modern skyscrapers with glass facades, reaching towards a clear blue sky. The perspective creates a sense of height and scale.

# — UNEP FI impact methodology and resources

# The UNEP FI Toolkit for Impact Management for Banks



## FAQ: Do I need to use every single one of these resources?

Not necessarily. There are two main ways to make use of the resources:

### Use case 1

#### With direct use of the Impact Analysis Tools

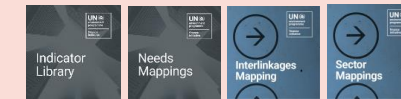


- Protocol should be read first to understand the methodology
- Tool Modules and associated User Guides can then be used directly
- Radar and Mapping resources are available for reference > embedded directly within the tools

*Recommended approach for a first impact analysis*

### Use case 2

#### Focus on the Radar and Mappings



- Protocol should be read first to understand the methodology
- Use the Radar and the Mapping resources to guide your analysis and build/adjust your in-house data analysis tools
- The Tools (and their User Guides) are available for reference

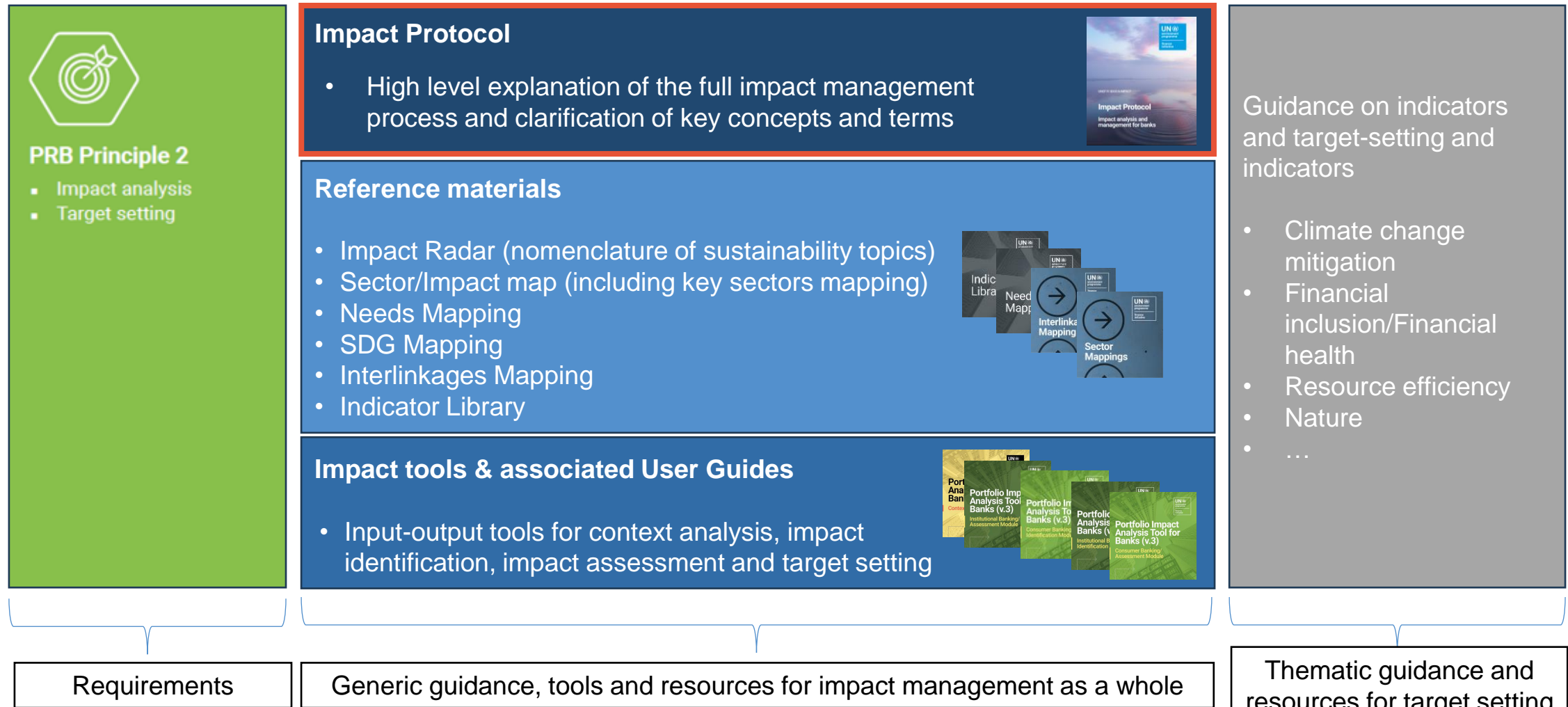
*Recommended approach to develop in-house tools over time*



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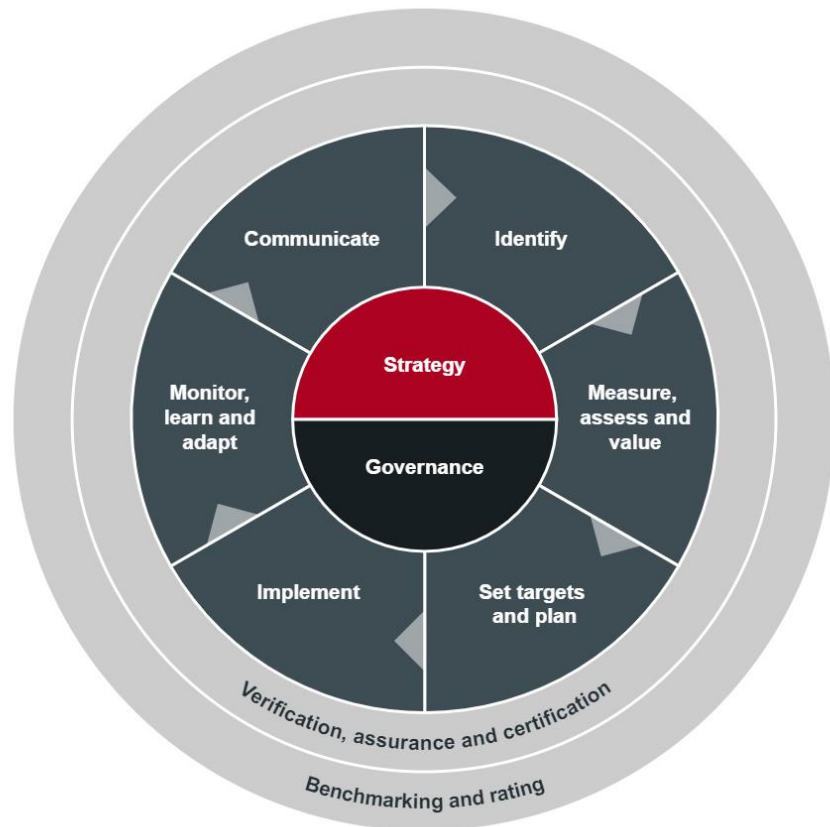
# Impact Protocol step by step

# The UNEP FI Toolkit for Impact Management for Banks



## Based on emerging consensus view of impact management

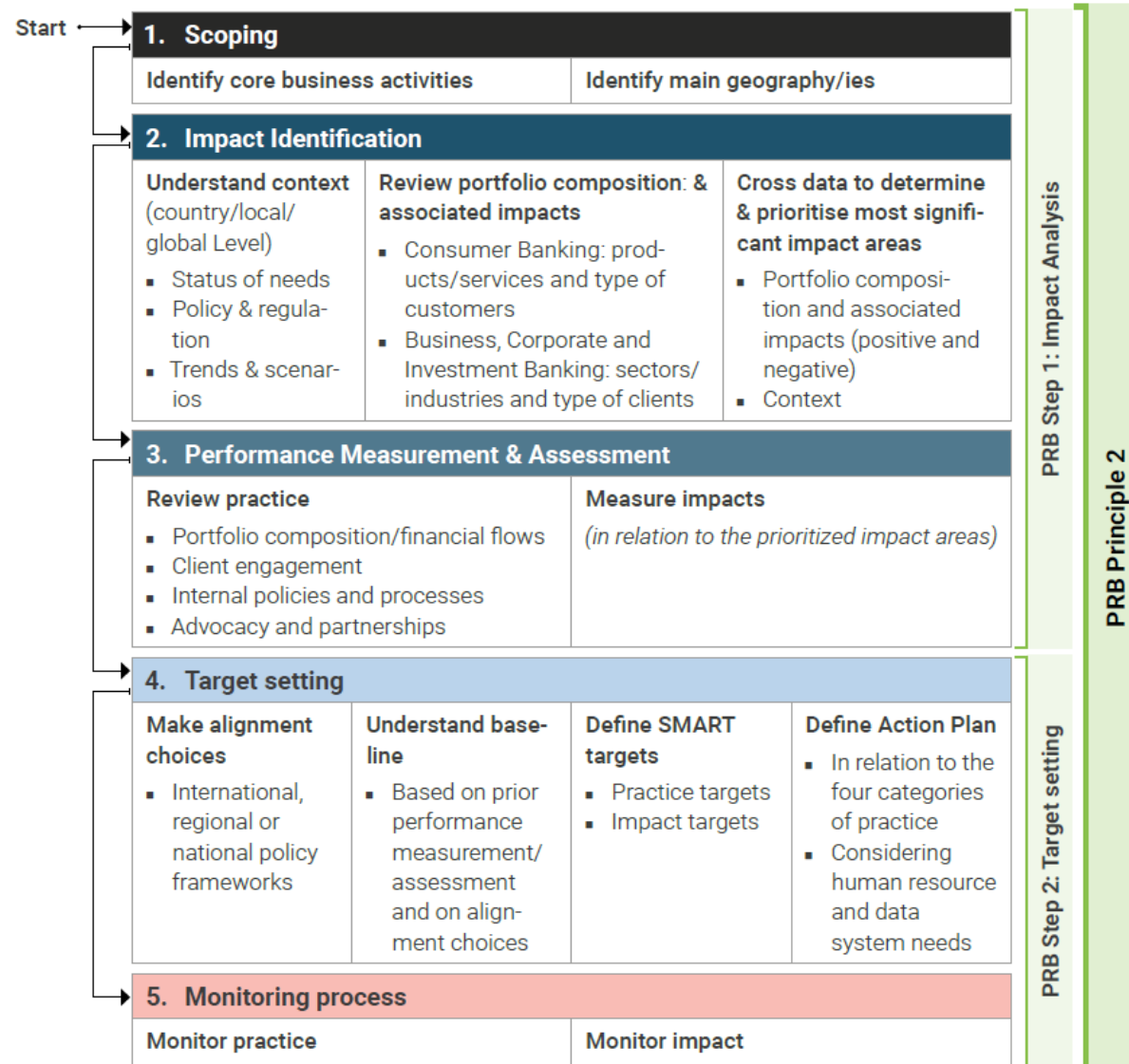
The Actions of Impact Management as per the Impact Management Platform:



The Impact Management Platform website can be accessed [here](#)



# The five steps of the Protocol



The UNEP FI Holistic Impact Analysis Methodology is a five-step process to understand and manage potential and actual positive and negative impacts across the spectrum of environmental, social and economic issues.

# The Impact Protocol

For each step of the impact management process:

## 2. Impact Identification

Impact identification consists in understanding the impact areas and topics (e.g. employment, climate, economic convergence) that are associated with the bank, based on its portfolio composition and context, and determining which, among these, are its most significant impact areas. By understanding its most significant impact areas, the bank can take action and set targets strategically, i.e. where it can deliver the most impact.

### PRB Reporting & Self-Assessment Template:

#### 2.1 Impact Analysis (Key Step 1)

Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting.

Achieving this requires three distinct steps:

- **Understanding context**, i.e. the impact needs that exist in the countries of operation and/or exposure of the bank and/or its clients/customers, in relation to the different impact areas and topics;
- **Reviewing the bank's portfolio composition** in terms of sectors, product types and clients or customer types;
- **Determining most significant impact areas/topics** as a function of context and portfolio composition.

**Expected output:** most significant impact areas are identified, based on the positive and negative impact associations of the bank's business activities and the operating context of the bank and its clients.

**Note:** PRB signatories are expected to prioritize at least two impact areas/topics for target setting.

### Resources

Please refer to the UNEP FI Impact Radar for a holistic overview of impact areas and topics and their definitions.

**Note:** Use of the Impact Radar categorisation is not mandatory. If the Impact Radar is not used, PRB signatories are expected to use the categorisation in the Reporting & Self-Assessment Template) the categorisation of issues they are using to identify most significant impact areas.

### Example

Bank X determined that the most relevant challenges and priorities in County Z included climate change, biodiversity loss and degradation, air pollution, affordable housing, while in Country H they were: climate change, biodiversity loss and degradation, and decent employment.

This was determined through a review of a number of international and national resources (including the EU Action Plan, National Climate Action Plan and Programme for Government in France, and Italy national development goals framework, UN Biodiversity Lab platform, and WHO Global Ambient Air Pollution index).

For examples of banks' disclosures, please see the PRB Interactive Guidance on Impact Analysis & Target-Setting.

PRB Requirement  
(Reporting & Self-Assessment Template)

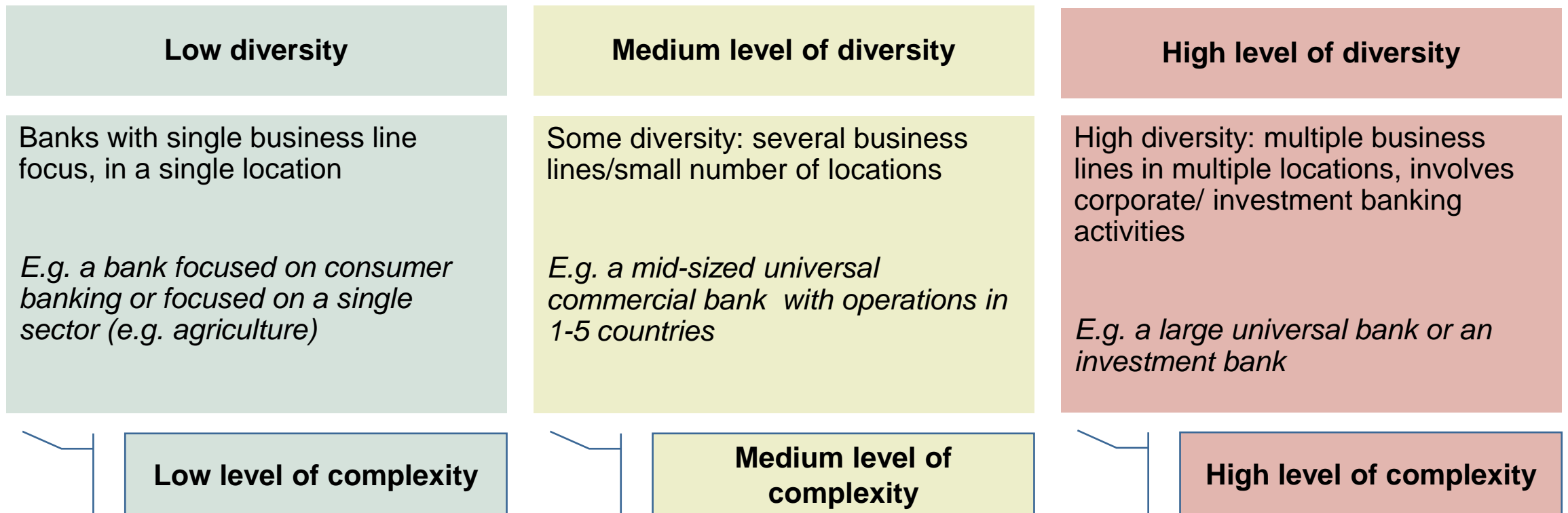
Overview  
(followed by point by point explanation in subsequent pages)

Relevant UNEP FI resources

Examples



## Bank typology influences the complexity of the process...



> Pointers will be provided where relevant step by step of the Protocol

## 1. Scoping

- Scoping is the process by which the bank's business activities and countries of operation are reviewed, in order to identify and prioritise core business activities and geographies.
- To ensure that the bank's impact analysis and management is meaningful, the scope of these should include:
  - The bank's **core business activities**
  - The bank's **main countries of operation** and largest country exposures

Expected output: The scope of the analysis is defined and includes the core business activities and main geographies of the bank.

### PRB Reporting & Self-Assessment Template:

#### 2.1 Impact Analysis (Key Step 1)

a) Scope: What is the scope of your bank's impact analysis? Please describe which parts of the bank's core business areas, products/services across the main geographies that the bank operates in (as described under 1.1) have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.

Example

# 1. Scoping

Business Lines					
Consumer banking		Corporate Banking		Investment Banking	Asset management
50%		30%		10%	10%
France	40%	France	40%		
Italy	30%	Italy	40%		
Germany	20%	USA	20%		
Spain	2%				
Switzerland	2%				
Slovenia	2%				
Hungary	2%				
Croatia	2%				

The business lines and countries in yellow are those included in the scope of the analysis because they are the most relevant ones



## 2. Impact Identification

- Impact identification consists in understanding the impact areas and topics that are associated with the bank, based on its portfolio composition and context, and determining which, among these, are its most significant impact areas.
- Achieving this requires three distinct steps:
  - Understanding **context**, i.e. the impact needs that exist in the countries of operation and/or exposure of the bank and/or its clients/customers, in relation to the different impact areas and topics
  - Reviewing the bank's **portfolio composition** in terms of sectors, product types and clients or customer types
  - Determining **most significant impact areas/topics** as a function of context and portfolio composition.

Expected output: most significant impact areas are identified (minimum two), based on the positive and negative impact associations of the bank's business activities and the operating context of the bank and its clients

### PRB Reporting & Self-Assessment Template:

#### 2.1 Impact Analysis (Key Step 1)

Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting.

## 2.1 Context

- Assessing the context of the bank's portfolio should be performed differently depending on the type and scope of the bank's portfolio; at **global, national and/or local level**.
- A variety of sources can be employed to assess needs.
  - Countries' stated **priorities** as outlined in a development, sustainable development plan or SDG Voluntary National Review (VNR)
  - Referral to topic specific **statistical data sets** and/or research produced by authoritative or recognised entities. Ideally both current status as well as trends should be considered.
  - Consultation/exchange with relevant **stakeholders**, such as government entities and/or expert organisations, including, for example, civil society organisations

### PRB Reporting & Self-Assessment Template:

#### 2.1 Impact Analysis (Key Step 1)

c) Context: What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate? Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.

## 2.1 Context

### Does the country have policies, frameworks, commitments, agreements on Financial Health and Inclusion?

INTERNATIONAL	SDG	<ul style="list-style-type: none"> <li>• <b>Target 8.10.</b> Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all. Indicators used: <b>Indicator 8.10.1.</b> Number of commercial bank branches and automated teller machines (ATMs) per 100,000 adults / <b>Indicator 8.10.2.</b> Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money-service provider;</li> <li>• <b>Target 10.5.</b> Improve the regulation and monitoring of global financial markets and institutions and strengthen the implementation of such regulations. Indicator used: <b>Indicator 10.5.1.</b> Financial Soundness Indicators.</li> </ul>
REGIONAL	Financial competence framework for adults in the European Union	<ul style="list-style-type: none"> <li>• Establishes and identifies the competences necessary to understand the different characteristics of money, how to obtain it as income, how to exchange it for goods and services and the importance of keeping track and having records of how it is obtained and exchanged;</li> <li>• Establishes competences for managing the financial situation of an individual or household in the short and long term;</li> <li>• The framework can be used for the development of policies and measures specifically aimed at building financial resilience, in particular of financially vulnerable groups.</li> </ul>
	Digital Finance Strategy for the EU	<ul style="list-style-type: none"> <li>• By 2024, the EU should implement a sound legal framework enabling the use of interoperable digital identity solutions which will enable new customers to access financial services quickly and easily;</li> <li>• By 2024, the EU should implement a sound legal framework enabling the use of interoperable digital identity solutions which will enable new customers to access financial services quickly and easily.</li> </ul>
	EBA Loan Origination GL	<ul style="list-style-type: none"> <li>• 90. Institutions and creditors should have an accurate single customer view that enables an assessment of the borrower’s ability to service and repay financial commitments. [...] also points 91 and following are of relevance</li> <li>• 98. When assessing the borrower’s ability to meet obligations under the loan agreement, institutions and creditors should take into account relevant factors that could influence the present and future repayment capacity of the borrower, and should avoid inducing undue hardship and over-indebtedness. The factors should include other servicing obligations, their remaining duration, their interest rates and the outstanding amounts, and repayment behaviour, e.g. evidence of any missed payments and their circumstances, as well as directly relevant taxes and insurance if known.</li> </ul>
NATIONAL	Financial Education Plan 2022-2025	<ul style="list-style-type: none"> <li>• Intensification of financial education as a key skill in the 21st Century and essential instrument to develop liberty of the individual and for adequate operation of the financial situation;</li> <li>• Intensifying participation by public and private institutions in encouraging financial education, especially those related to the most vulnerable sectors;</li> <li>• Diffusion of financial education as an essential instrument to deal with the new challenges raised in the post-Covid epoch and the need to reinforce financial resilience, those related to digitization of financial services and key role of sustainable finance in the ecological transition;</li> </ul>

# 2.1 Context

**Example**

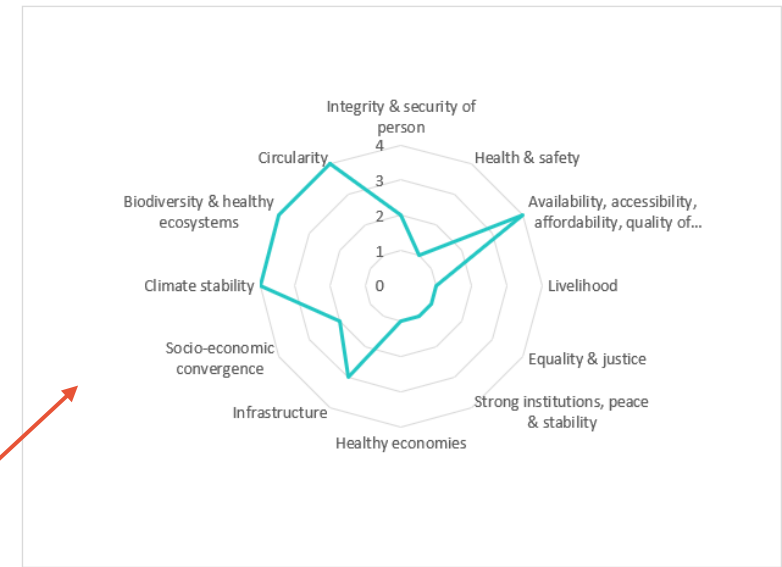
country: Japan  
locations: N/A;N/A;N/A;N/A;N/A

## 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, Natural disasters)	/	(Water, Food, Energy, Housing, Healthcare & sanitation, Education, Mobility, Information,	(Employment, Wages, Social protection)	(Gender equality, Ethnic/racial equality, Age discrimination, Other vulnerable groups)	(Rule of law, Civil liberties)	(Sector diversity, Flourishing MSMEs)	/	/	/	(Waterbodies, Air, Soil, Species, Habitat)	(Resource intensity, Waste)
SDGs →	SDGs 8,11,13,16	SDG 3	SDGs 2,3,4,6,7,8,9,11,16	SDGs 1,8,10	SDGs 5,10	SDG 16	SDGs 8,9	SDG 9	SDGs 10,17	SDG 13	SDGs 6,11,12,14,15	SDGs 11, 12
Countries & Locations ↓												
China			X			X		X		X	X	X
Denmark			X							X	X	X
Japan			X					X		X	X	X
Republic of Korea			X					X		X	X	X

Country priorities by Impact Area

Country priorities by Impact Area visual (statistics only)



**> Highly diverse banks: Focus on global level analysis first**

# 2.1 Context

Example

Detailed view of country priorities by Impact Topic

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

high level of need	high priority (policy documents)	deteriorating (trends & scenarios research)	high priority (policy documents) AND deteriorating (trends & scenarios)
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Sustainable Development Pillars →	Social														
Impact Areas →	Integrity & Security of Person						Health & Safety		Availability, accessibility, affordability & quality of res						
Impact Topics →	Conflict	Modern slavery	Child labour	Data privacy	Natural disasters	Other (Integrity & security of person)	Health & safety	Other (Health & safety)	Water	Food	Energy	Housing	Healthcare & sanitation	Education	Mobility
SDGs → Countries & Locations ↓	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
China	2	1	N/A	1	1	N/A	2	N/A	3	2	1	3	3	3	2
Denmark	2	1	1	1	1	N/A	1	N/A	2	3	1	3	2	1	2
Japan	1	1	1	2	1	N/A	1	N/A	3	1	1	3	2	1	3
New Zealand	2	1	1	2	1	N/A	1	N/A	2	4	1	4	2	1	3

In this example, we can see that Housing is a high level of need across our country selection

## 2.2 Portfolio composition 1/2

- Understanding the composition of the bank's portfolio/s is necessary to the process of identifying the bank's most significant impact areas because the portfolio composition defines the nature of its impacts, i.e. which sustainability areas or topics are affected positively and/or negatively.
- The review of portfolio composition needs to be conducted differently depending on whether one is considering consumer portfolios (individuals) or institutional portfolios (SMEs, corporates, or other types of organizations).

### PRB Reporting & Self-Assessment Template:

#### 2.1 Impact Analysis (Key Step 1)

b) Portfolio composition: Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition of your portfolio globally and per geographical scope:

- i. by sectors & industries for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or
- ii. by products & services and by types of customers for consumer and retail banking portfolios.

## 2.2 Portfolio composition 2/2

- For consumer portfolios, It is necessary to review the portfolio in terms of:
  - **Product types:** the proportion of the portfolio associated with different products (e.g. mortgages/home loans, student loans, etc.)
  - **Customer types:** the proportion of the portfolio associated with different population types (e.g. income level, gender, age, minorities, etc.)
- For institutional portfolios, it is necessary to review the portfolio in terms of:
  - **Client types:** the proportion of SME clients (vs large and/or multinational corporations).
  - **Client sectors:** the proportion of different sectors. If not all sectors can be covered, the sectors with highest proportions and key sectors should be prioritised.
  - **Product types** (use of proceeds vs general purpose): the types of activity/sectors of the activities to be undertaken thanks to the funds

## 2.2 Portfolio composition

Example

System	Sector	As at 31 December 2021			As at 31 December 2019			Comments
		On balance sheet loans & investments (€bn)	Loans & investments analysed <sup>(1)</sup> (€bn)	% analysed	On balance sheet loans & investments (€bn)	Loans & investments analysed <sup>(1)</sup> (€bn)	% analysed	
Property	Residential mortgages	194.0	194.0 <sup>(1)</sup>	100%	174.0	174.0	100%	Lending secured by collateral is included for estimation of financed emissions. Unsecured lending and lending related to construction activities are excluded.
	Commercial real estate	18.3	15.6 <sup>(1)</sup>	85%	23.2	17.7	76%	
	Construction	4.6	4.0	87%	3.5	2.9	83%	
Mobility	Automotive	6.5	0.3	5%	6.2	0.3	5%	Amounts analysed relate to construction related activities and exclude purchase and rental of machinery. We have analysed automotive manufacturing and related activities. These activities are generally carried out by large companies which are expected to be in a position to change the emissions profile of vehicles than equipment manufacturers or car rental or sale companies.
	Land transport and logistics	4.6	4.3	93%	3.8	3.8	100%	
	of which Freight road	1.5	1.5	100%	1.1	1.1	100%	
	of which Passenger rail	0.6	0.6	100%	0.5	0.5	100%	
	of which Passenger road	2.2	2.2	100%	2.2	2.2	100%	
	Airlines and aerospace	1.5	0.9	60%	1.7	0.9	53%	
Shipping	0.9	0.9	100%	1.2	1.2	100%	We have analysed exposures related to operation and leasing of aviation transport equipment, with manufacturing and services activities being excluded.	
Energy	Power utilities	4.1	3.5	85%	3.3	2.8	85%	Loans and investments analysed relate to customers engaged in electricity generation activities. We have analysed loans and investments related to aluminium and iron and steel.
	Mining and metals	0.4	0.1	25%	0.6	0.1	17%	
	Oil and gas	1.7	1.7 <sup>(1)</sup>	100%	2.1	2.1	100%	
Food	Agriculture	5.1	4.1 <sup>(1)</sup>	80%	4.9	4.0	82%	We have analysed primary farming and fishing activities to estimate emissions. In addition, we have separately estimated emissions for land-use land-use change and forestry (LULUCF) as these activities support removal of CO <sub>2</sub> .
Manufacturing	Building materials	1.3	0.1	8%	1.3	0.2	15%	We have analysed the cement subsector within building materials.
Water and waste	Water and waste	2.9	2.8	97%	2.5	2.4	96%	We have analysed the waste sector.
<b>Total excluding disposal group loans</b>		<b>245.9</b>	<b>232.3</b>		<b>228.3</b>	<b>212.4</b>		
<b>Disposal group loans<sup>(2)</sup></b>		<b>9.1</b>	<b>7.6</b>	<b>84%</b>	<b>-</b>	<b>-</b>	<b>-</b>	
of which Residential mortgages		5.8	5.8	100%	-	-	-	
of which Wholesale		3.3	1.8	55%	-	-	-	
<b>Total including disposal group loans</b>		<b>255.0</b>	<b>239.9</b>		<b>399.0</b>	<b>212.4</b>		
<b>Total NatWest Group</b>		<b>425.3<sup>(3)</sup></b>			<b>399.0<sup>(3)</sup></b>			
<b>Percentage analysed</b>				<b>56.4%<sup>(4)</sup></b>			<b>53.2%<sup>(4)</sup></b>	



## 2.3 Most significant impact areas

- Most significant impact areas should be established based on specific criteria; they should enable the bank to prioritise:
  - impact areas and topics with the **highest levels** of country and/or location **needs**;
  - impact areas and topics associated with **large proportions of the bank's portfolio**, based on the positive and negative impact associations driven by the bank's portfolio composition
  - impact areas and topics which, if acted upon, **enable a positive contribution to other impact areas and topics** as well (leveraging interlinkages).

## 2.3 Most significant impact areas

Example

Key sectors

Priorities in the country

Sustainable Development Pillars →	Social							Socio-economic					Natural environment								
	Livelihood			Equality & justice				Strong institutions, peace & stability		Healthy economies		Infrastructure	Socio-economic convergence	Climate stability	Biodiversity & healthy ecosystems				Circularity		
	Employment	Wages	Social protection	Gender equality	Ethnic/racial equality	Age discrimination	Other vulnerable groups	Rule of law	Civil liberties	Sector diversity	Flourishing MSMEs	Infrastructure	Socio-economic convergence	Climate stability	Waterbodies	Air	Soil	Species	Habitat	Resource intensity	Waste
	SDGs 1, 8	SDGs 1, 8	SDGs 1, 10	SDG 5	SDG 10	SDG 10	SDG 10	SDG 16	SDG 16	SDGs 8, 9	SDG 8	SDG 9	SDGs 10, 17	SDG 13	SDGs 6, 14	SDGs 11, 12	SDGs 15, 12	SDGs 14, 15	SDGs 14, 15	SDG 12	SDGs 11, 12

**i. Context**

Priority areas/topics based on country needs and priorities	Australia								X					X					X		X	
---	-----------	--	--	--	--	--	--	--	---	--	--	--	--	---	--	--	--	--	---	--	---	--

**iii. Sectors**

Sectors	Total % of portfolio	Key sectors	Type of association	Filter here for: Employment	Filter here for: Wages	Filter here for: Social protection	Filter here for: Gender equality	Filter here for: Ethnic/racial equality	Filter here for: Age discrimination	Filter here for: Other vulnerable groups	Filter here for: Rule of law	Filter here for: Civil liberties	Filter here for: Sector diversity	Filter here for: Flourishing MSMEs	Filter here for: Infrastructure	Filter here for: Socio-economic convergence	Filter here for: Climate stability	Filter here for: Waterbodies	Filter here for: Air	Filter here for: Soil	Filter here for: Species	Filter here for: Habitat	Filter here for: Resource intensity	Filter here for: Waste
0111 Growing of cereals (except rice), leguminous crops and oil seeds	5.00%		positive impacts																					
0111 Growing of cereals (except rice), leguminous crops and oil seeds	5.00%		negative impacts																					
0112 Growing of rice	5.00%		positive impacts																					
0112 Growing of rice	5.00%		negative impacts																					
05 Mining of coal and lignite	7.50%		positive impacts																					
05 Mining of coal and lignite	7.50%		negative impacts																					
06 Extraction of crude petroleum and natural gas	12.50%		positive impacts																					
06 Extraction of crude petroleum and natural gas	12.50%		negative impacts																					
3541 Hydroelectric power generation	12.50%		positive impacts																					
3541 Hydroelectric power generation	12.50%		negative impacts																					
3542 Solar electric power generation	7.50%		negative impacts																					
3548 Electric power generation via coal and oil	25.00%		positive impacts																					
<b>Total</b>	<b>96.75%</b>		positive impacts		96.75%		0.00%				0.00%		31.75%		80.00%		0.00%							0.00%
			negative impacts		49.50%		45.00%				20.00%		20.00%		0.00%		76.75%							96.75%

Proportion of portfolio

## 2.3 Most significant impact areas

Application to different bank's profiles

### Low level of complexity

Low diversity: single business line focus, in a single location

*E.g. a bank focused on consumer banking or focused on a single sector (e.g. agriculture)*

#### Consumer Banking Default Impact Profile

- Narrow range of impacts
- Mostly positive impacts: access to finance, justice & equality, healthy economies, economic convergence
- Potential negative impacts: debt overburden, lack of access, lack of inclusiveness
- Levers for action: tailoring for better access and inclusiveness and to avoid debt-overburden

#### 'Thematic' Banking Default Impact Profile

- Range of impacts limited to specific thematic focus
- Positive & negative impacts dependent on the focus (e.g., agriculture, infrastructure, etc.)
- Levers for action: tailoring for better access and inclusiveness/to further stimulate economic convergence

## 2.3 Most significant impact areas

Application to different bank's profiles

### Medium level of diversity

Some diversity: several business lines/small number of locations

*E.g. a mid-sized universal commercial bank with operations in 1-5 countries*

### Middle Market' Banking Default Impact Profile

- SMEs as a client type is per se a driver of positive impact (healthy economies)
- Very wide range of impacts
- Scale of impacts high through volume of companies rather than per company
- Levers for action: tailoring for better access and inclusiveness/to further stimulate healthy economies

## 2.3 Most significant impact areas

Application to different bank's profiles

### High level of diversity

High diversity: multiple business lines in multiple locations, involves corporate/ investment banking activities

*E.g. a large universal bank or an investment bank*

#### Corporate focused Default Impact Profile

- Large corporates as a client type can per se be drivers of positive and/or negative impact (e.g. (healthy economies and economic convergence)
- Very wide range of impacts
- Scale of impacts high per company rather than through volume of companies
- Levers for action: individual engagement and impact targets

#### HNWI Banking—Default Impact Profile

- Comprise multiple impact drivers due the very diverse set of products and services encompassed by private banking (personal, business support, investments, philanthropy)
- As a result, a very wide range of impacts, though significant volumes of capital are likely to be ‘distant’ from the impacts. On the other hand: pockets of ‘deep’ impact exist (impact investing portfolios).
- Levers for action: individual engagement and impact targets

### 3. Performance measurement & assessment

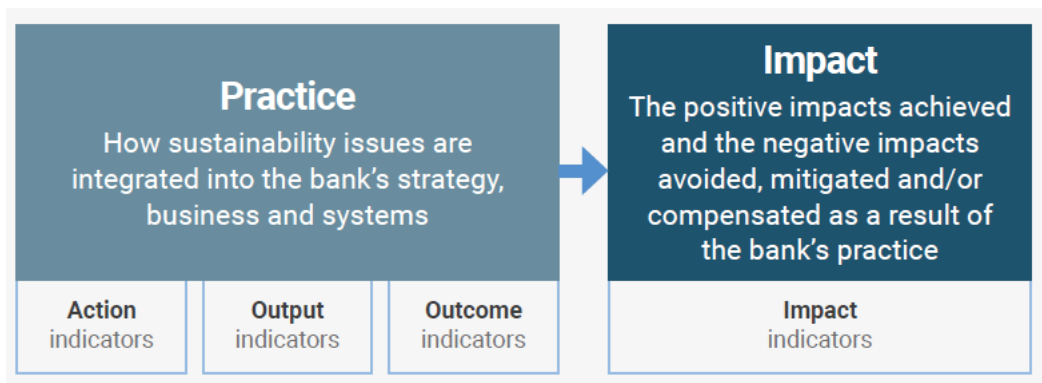
- Once the bank’s most significant impact areas/topics have been identified, the state of its impact performance vis a vis these impact areas/topics needs to be measured and assessed, as a basis for establishing meaningful targets and action plans.
- This involves measuring and assessing both:
  - **Practice:** this covers the actions of the bank to manage its impact and the resulting outputs and outcomes.
  - **Impact:** the actual impacts of the bank as a result of its business activities.

#### PRB Reporting & Self-Assessment Template:

##### 2.1 Impact Analysis (Key Step 1)

##### d) Performance measurement:

Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank’s context. [...]



### 3. Performance measurement & assessment

Example

#### Practice

**Portfolio composition & financial flows:** Is there a high proportion of 'key negative' sectors in the portfolio? What about 'key positive'? Are all communities being serviced?

**Client engagement:** Are clients from key sectors being identified? Are they being engaged? What is the scope of these engagement activities? What is the nature of the engagement?

**Internal policies and processes:** Are there thematic and/or sector policies in place (e.g. exclusion lists/ criteria)? Have the identified sustainability issues been integrated into core systems and procedures, such as risk management systems, due diligence, KYC, credit policy? What are the checks and balances the bank has in place to also address negative impacts? Which internal accountability systems does the bank have?

**Advocacy & partnerships:** Is the bank proactively communicating in relation to certain topics e.g. via statements, by joining initiatives, setting up partnerships or making commitments? Is there consistency between such efforts and other activities of the bank tending to influence policy and behaviours?

### 3. Performance measurement & assessment

Example

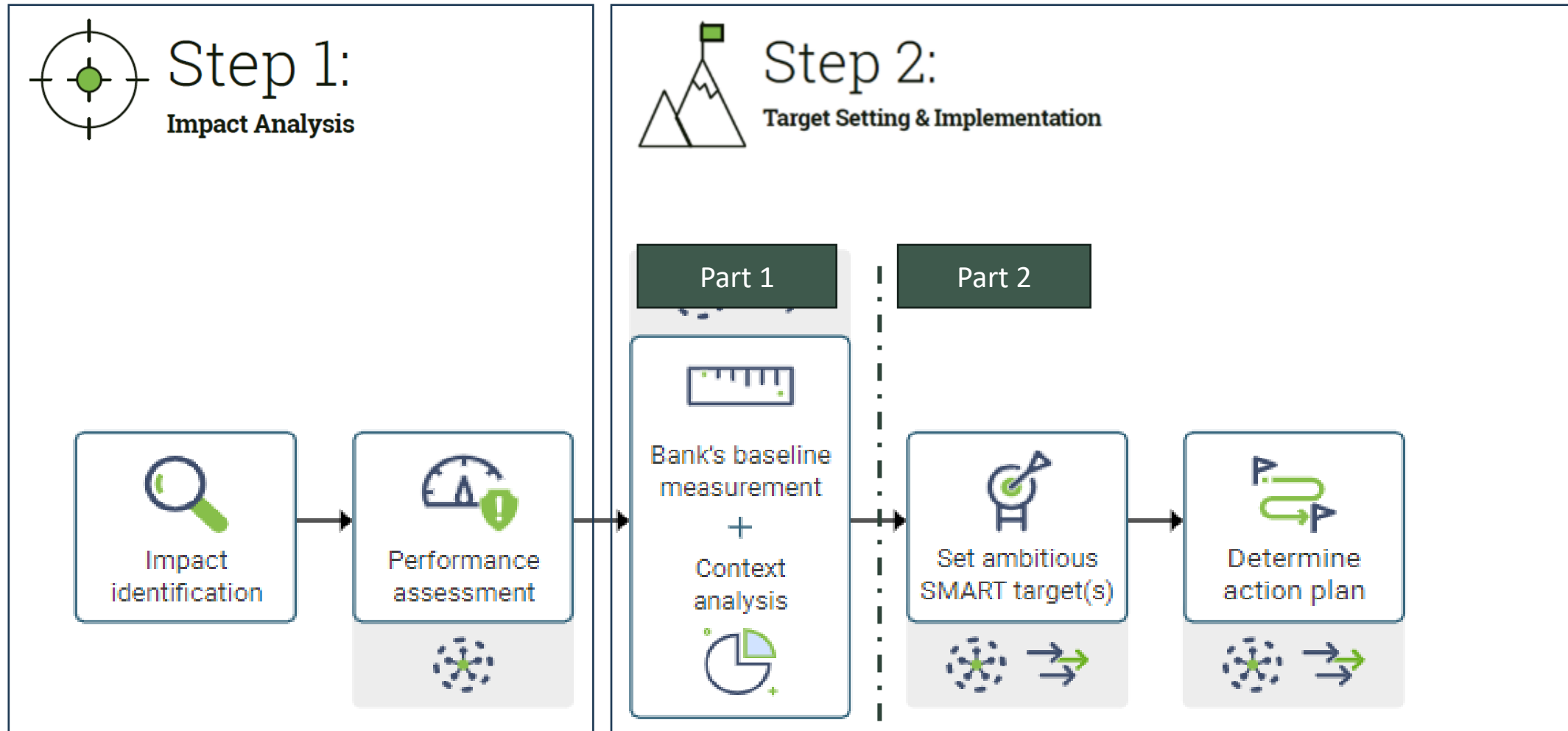
#### Impact

Sector	Volume of businesses (USD million)	% under the corporate portfolio	Total CO2e	CO2e / \$ lent	Total coverage	Data quality score
Agriculture (scope 1, 2)	12.187	17%	290.000	23,80	80%	3
Commercial and residential real estate(scope 1, 2)	5.500	8%	52.300	9,50	95%	5
Oil and gas(scope 1, 2)	3.000	4%	55.000	18,3	100%	4
Power generation(scope 1, 2, 3)	20.000	28%	180.000	9,00	90%	4
Transport (scope 1, 2)	5.800	8%	444.500	76,60	90%	4
Out of scope*	25.000	35%				

\* cement, iron&steel, aluminium and coal



## 4. Target setting 1/2



## 4. Target setting 2/2

- Once the state of the bank's performance has been measured and assessed, targets can be set and action plans set up against them. This means:
  - Making **alignment choices**: understanding by which policy goals and targets the bank may be guided (e.g. UN Sustainable Development Goals, and the Paris Climate Agreement)
  - Considering the bank's **baseline**: using the information from the performance measurement and assessment phase to understand how well the bank is performing vis a vis the chosen policy goals and targets
  - **Setting targets**: determining targets and objectives against the bank's baseline with a view to delivering impacts and achieving alignment with the chosen policy goals and targets
  - Defining **action plans**: determining the specific actions to be undertaken to meet the targets, using specific KPIs and milestones.

### PRB Reporting & Self-Assessment Template:

#### 2.2 Target Setting (Key Step 2)

Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis.

The targets have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART).

## 4.1 Alignment

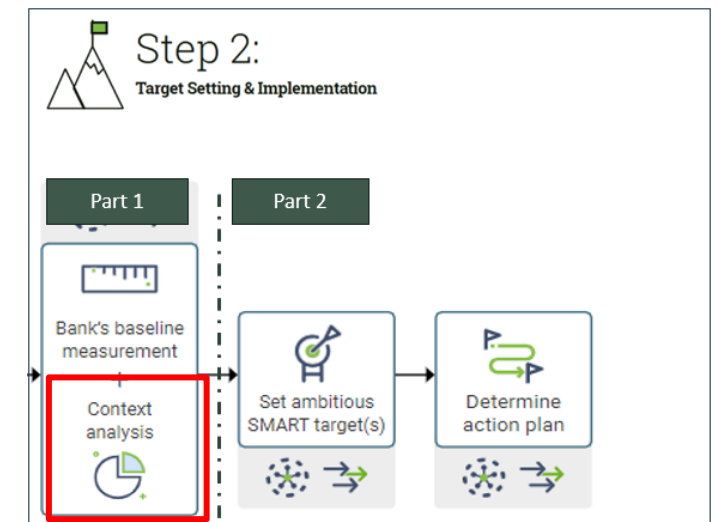
**This step is the prolongation of the context analysis and needs assessment conducted during the impact identification phase**

- The resources consulted in the initial needs assessment (“policy document” category) will serve to inform the choice of indicators and metrics, as well as the level of ambition.
- Additional policy frameworks can be consulted as necessary. This can be done at the global, regional or country level, depending on what is available.

### PRB Reporting & Self-Assessment Template:

#### 2.2 Target Setting (Key Step 2)

a) Alignment: which international, regional, or national policy frameworks to align your bank’s portfolio with have you identified as relevant? Show that the selected indicators and targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national, or regional frameworks.

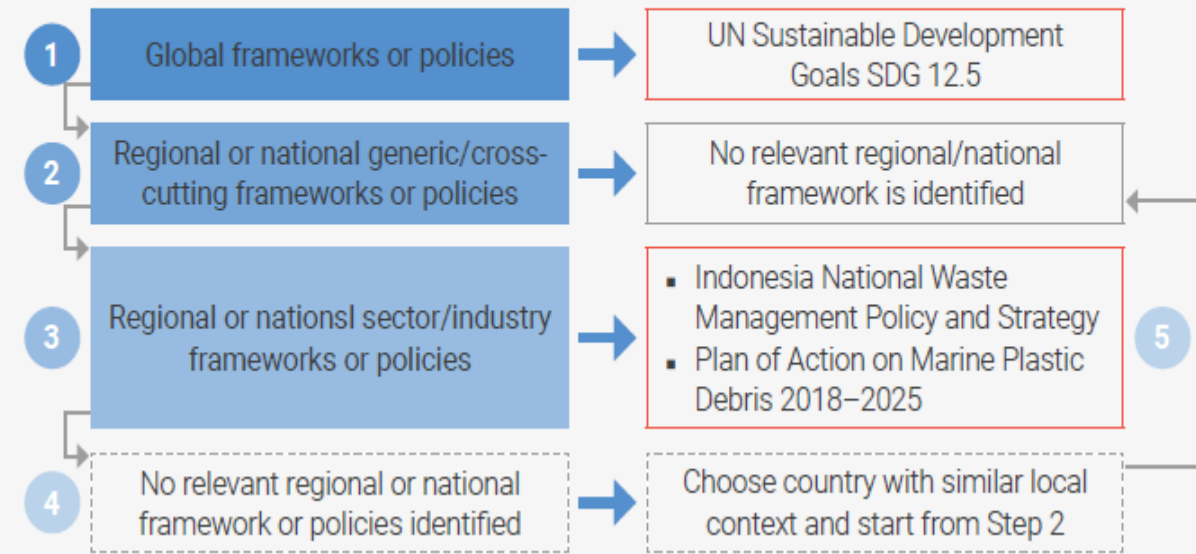


Examples

# 4.1 Alignment

## Circularity

Making alignment choices in relation to plastics in Indonesia. Red shows the frameworks selected for alignment purposes while items between dotted lines do not apply in this example.



**PRINCIPLE 1: ALIGNMENT**

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.

## Climate mitigation

### Global Framework (SDGs or Paris Agreement)

- SDGs indicators
- Alignment with Paris climate goals (striving for 1.5 degrees)

### Regional Frameworks

- EU Climate Target Plan 2030
- European Action Plan on sustainable finance
- ...

### National framework

- Nationally Determined Contributions (NDCs)
- Sector Targets (ie steel, cement, etc..)
- Waste/Energy Policies/Targets
- ...

Clear link between the bank's targets and these frameworks and priorities: target supports and drives contributions to the goals

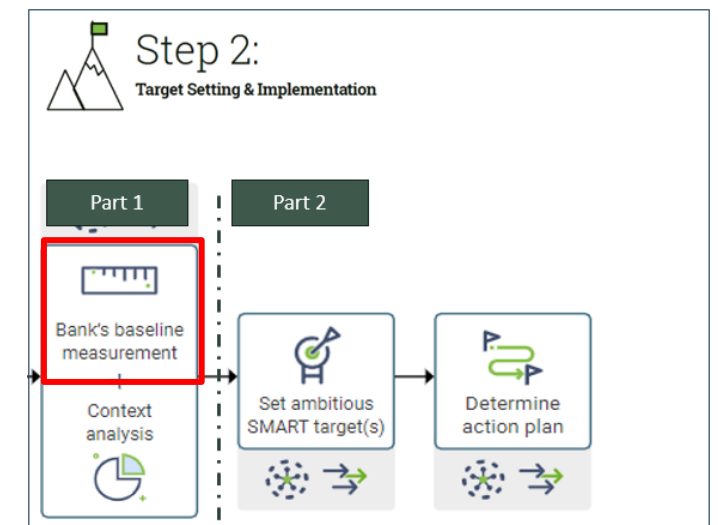
## 4.2 Baseline

- At this point the performance assessment previously conducted should be referred to in order to put the bank’s performance into perspective vis a vis the chosen policy goals and targets identified for alignment.
- This will serve as the bank’s baseline, which is the starting point for establishing meaningful targets.

### PRB Reporting & Self-Assessment Template:

#### 2.2 Target setting (Step 2)

b) Baseline: Have you determined a baseline for selected indicators and assessed the current level of alignment? Please disclose the indicators used as well as the year of the baseline.



## 4.3 Setting targets

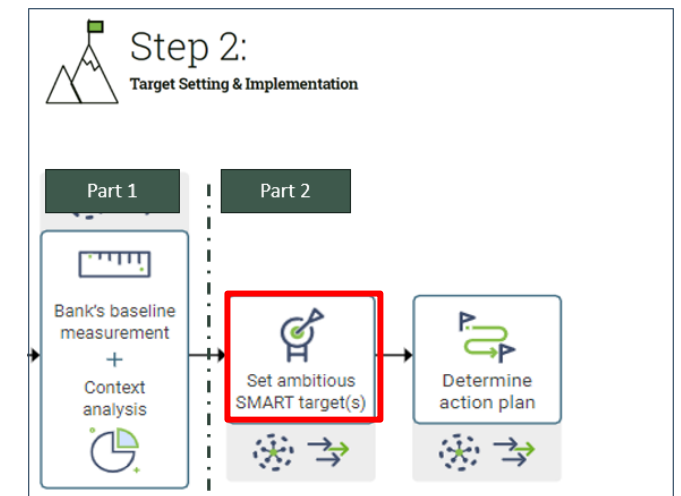
**With the alignment choices made and the bank’s baseline understood, the targets themselves can be set.**

- These should be specific, measurable, realistic and time-bound (SMART), using indicators from the performance measurement and assessment stage
- Targets can fall into two broad categories:
  - Targets relating to the bank’s practice (‘practice targets’)
  - Targets focused directly on the bank’s impacts (‘impact targets’)

### PRB Reporting & Self-Assessment Template:

#### 2.2 Target setting (Step 2)

c) SMART targets (incl. key performance indicators (KPIs): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.



## 4.3 Setting targets

Example

### Practice

#### Portfolio composition & financial flows:

- Disburse USD 500 million for renewable energy projects by 2025, equivalent to 30% of the bank's total energy portfolio (baseline 2020: renewables portfolio is currently 10% of the energy portfolio and annual disbursement is USD 50 million)
- Increase by 25% the volume of loans awarded to low-income customers based on alternative risk score/policies by 2025 (baseline 2020: 10% of the current consumer banking portfolio is for low-income customers, totalling USD 500 billion)

#### Client engagement:

- Engage 90% of corporate clients in carbon intense sectors to set net-zero targets, and support them in developing transition plans by 2025
- Engage 90% of key clients in the waste treatment and plastics/packaging sectors by 2025 (baseline 2020: 20% of key clients were engaged)

#### Internal policies and processes:

- Integrate circularity data points in due diligence procedures for 2 key sectors in the corporate portfolio (baseline 2020: no data points for any sectors)
- Expand the scope of human rights due diligence for key sectors in middle-market portfolios and train front-office and back-office staff accordingly.

## 4.3 Setting targets

Example

### Impact

#### Portfolio composition & financial flows:

- As part of an overarching net zero by 2050 target, reduce emissions related to the power sector by 72% by 2030 (baseline 2020: 11.4 Mt CO<sub>2</sub>e, representing 33% of in-scope assets, in line with the IEA NZE 2050 scenario)
- As part of a zero deforestation target, increase conversion/restoration activities by 40% in the bank's agriculture portfolio in the Amazon by 2030 (baseline 2020: 40% of the agricultural portfolio is in the Amazon with 20% of forest coverage)
- Decrease the number of customers with a low a financial health score by 50% by 2030 (baseline 2020: 30% of clients are classified as having a “low level of financial health”; 50% as “medium level” and 20% as “high level”)



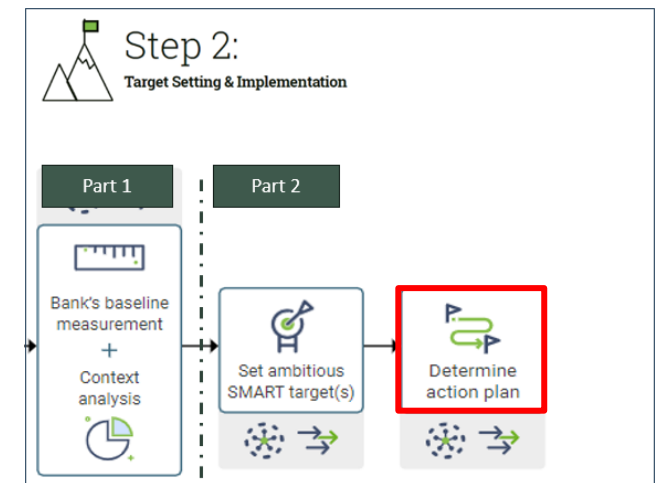
## 4.4 Action plans

- Once targets have been set, defining an action plan is necessary in order to operationalize them
- If practice targets have been set, these will form the de facto backbone of the implementation plan; they become the KPIs and milestones for the achievement of the bank's impact objectives and targets.
- If the bank has set impact targets but no practice targets, it should consider the KPIs and milestones it can set vis a vis the four broad categories of actions
- In either case, the bank's completed action plan should also consider two key implementation points:
  - Human resource needs, including capacity-building as well as the definition of roles, responsibilities and reporting lines
  - Data collection and data analytics needs

### PRB Reporting & Self-Assessment Template:

#### 2.2 Target setting (Step 2)

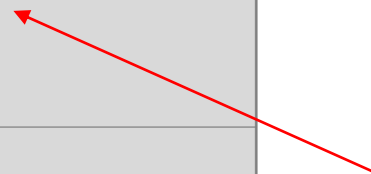
d) Action plan: which actions including milestones have you defined to meet the set targets? Please describe.



Example

# 4.4 Action plans

Actions	Indicator	Target	Target year	Responsible departments & business lines	Data Analytics <i>What data systems are needed?</i>	Human Resources <i>What human resources are needed? Are there any capacity-building needs?</i>	Comments
Portfolio composition & financial flows	Proportion of portfolio (default indicator)	7%	2024				
	Key clients with circular activities (i.e. screened positively) (Nb or % of clients)	7%	2026				
Client engagement	Key clients in chosen portfolio from which relevant data is collected (Nb or % of clients)	40%	2026				
	Key clients with identified circular opportunities (i.e. screened negatively but with identified circular opportunities in their business/value chain) (Nb or % of clients)	60%	2026				
	Increase in number of clients for tools or services enabling circular economy strategies	15000%	2025				
	Increase of financing to key clients with circular opportunities (bln/mn USD or local currency, and/or % increase)	10%	2026				
Internal policies & processes							
Advocacy & partnerships							



Clear responsibilities will be assigned within business lines and for specific geographic scopes

## 5. Monitoring progress

- Impact management is an on-going process that needs to be reviewed on a regular basis to monitor whether it is producing the expected and desired results and to consider what adjustment might be needed.
- This should include a review of the bank's practice and impact in relation to the impact areas/topics linked to the prioritised, most significant impact areas. This effectively amounts to repeating the 'Measuring and Assessing Performance' step
- The other steps of the process should also be reviewed regularly

### PRB Reporting & Self-Assessment Template:

#### 2.3 Target implementation and monitoring (Key Step 2)

For each target separately: Show that your bank has implemented the actions it had previously defined to meet the set target.

[...]

Or, in case of changes to implementation plans (relevant for 2nd and subsequent reports only): describe the potential changes (changes to priority impact areas, changes to indicators, acceleration/review of targets, introduction of new milestones or revisions of action plans) and explain why those changes have become necessary.

## 5. Monitoring progress

### Financial health targets


Increase the % of young customers that feel confident about their financial situation in the next 12 months, from 30% to 60% by 2025.

Decrease the % of customers that would struggle to raise emergency funds or cover with insurance a major unexpected expense, from 70% to 35% by 2030

### KPIs /milestones

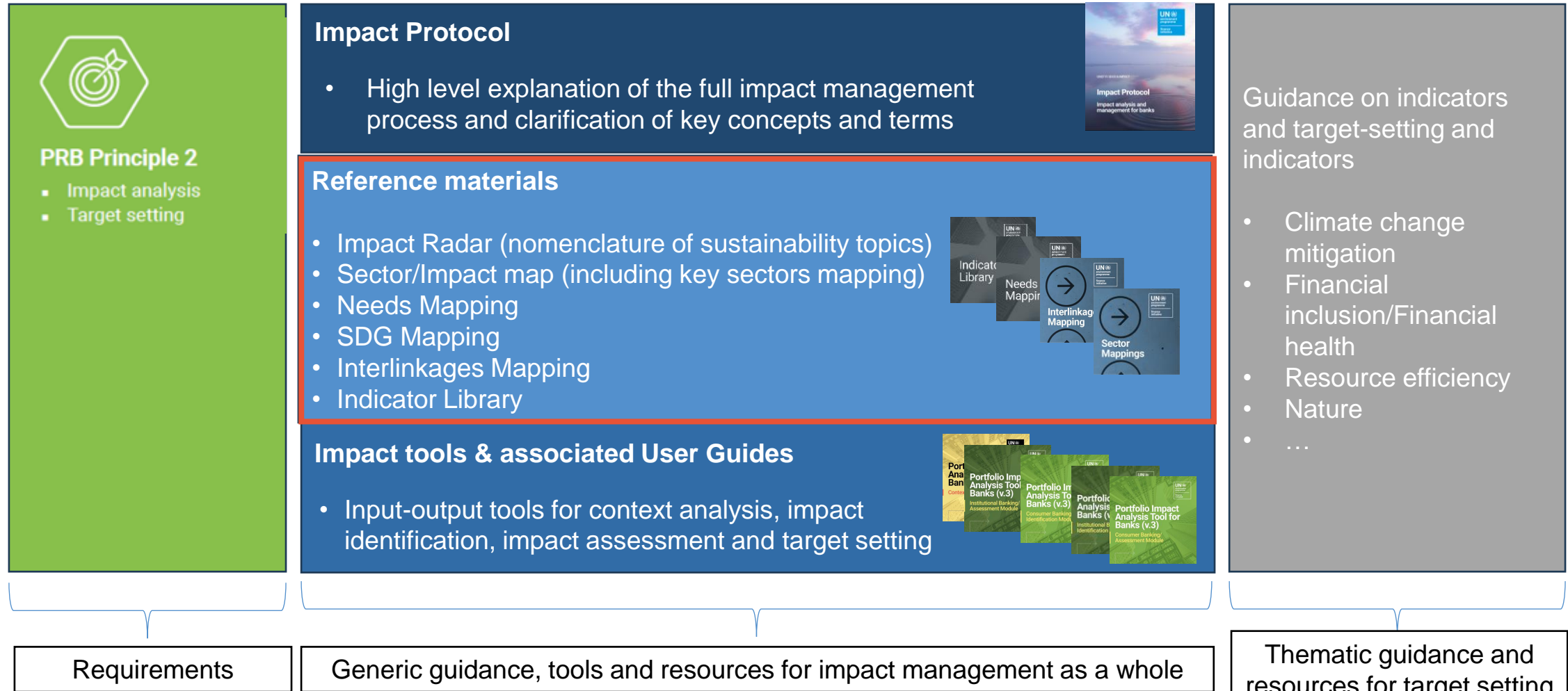
To achieve the targets by the target year, Bank A has set the following milestones:

- Improve the financial skills of at least 70% of the participants of financial literacy initiatives (which should reach 100% of our customers and at least 10.000 of individuals in communities)
- Increase the % of young customers with a savings account from 3% to 10%
- Increase the % of young customers showing increase or stable amounts in savings, deposit and/or investment account balances, quarter on quarter (saving habit) from 10% to 30%
- Increase the % of young customers with products connected to long-term saving and investment plans, from 5% to 35%



—  
**Reference materials  
(Impact Radar and Mappings)**

# The UNEP FI Toolkit for Impact Management for Banks



# Building blocks

**Impact Areas/Topics (Radar)**

- ✓ Considers the impacts across the three pillars of sustainable development



**Mappings**

- ✓ Considers positive and negative associations by sector
- ✓ Considers interlinkages between impact areas/topics
- ✓ Considers relevant indicators



**Tools**

- ✓ Overlay the impact areas/topics and the mappings with user data
- ✓ Visualize impact associations, determine most significant impact areas
- ✓ Compile and assess data on current practice and performance



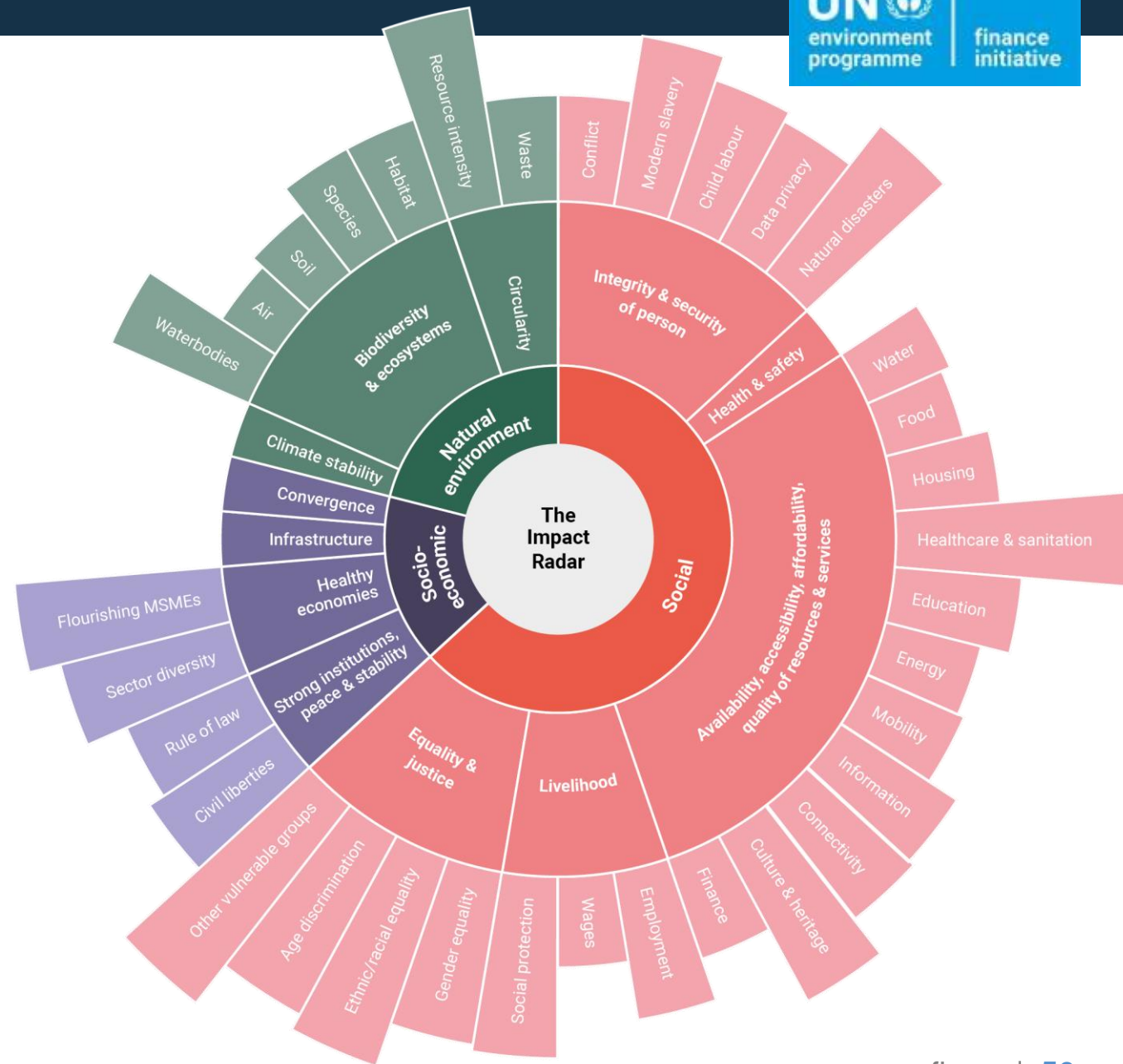
# The Impact Radar

## 12 Impact Areas and 34 Impact Topics

The **Impact Radar** offers a holistic set of **Impact Areas** and **Impact Topics** across the three pillars of sustainable development (economic, environmental and social).

The Impact Areas and Topics are defined based on internationally recognized standards and definitions, including the Sustainable Development Goals (SDGs\*).

The Radar is a basis for understanding and managing positive and negative impacts holistically across the three pillars of sustainable development.





# The Impact Radar – Frequently Asked Questions

A “Frequently Asked Questions” document has been made to address questions often brought up by members including:

1. Why an Impact Radar? Why not just use the SDGs?
2. How were the Impact Areas and Impact Topics of the Impact Radar determined?
3. Why some topics not immediately visible in the Impact Radar? Where are Climate Change Adaptation, Climate Change Mitigation, Financial Health & Inclusion, Human Rights, Pollution, Nature?
4. Why are there two Impact Topics for Water?
5. Why is Energy under the social pillar rather than the Environmental pillar?
6. Does the Impact Radar get revised? If so, how often?



# SDG Mapping

The SDG Mappings chart the Impact Areas and Topics of the UNEP FI Impact Radar (2022 edition) to the Sustainable Development Goals (SDGs).

These were determined utilizing the target and indicator levels of the SDG framework as a guide. Once the main and other equivalences were mapped at the goal level, the corresponding SDG targets and indicators were then mapped to the Impact Topics. All 17 Goals are mapped to at least one Impact Topic.

Impact Areas	Impact Topics	Main SDG equivalences		
		Goals	Targets	Indicators
Conflict	Population's ability to live free from war, conflict and persecution. Source: UNHCR	<b>16. PEACE, JUSTICE AND STRONG INSTITUTIONS</b> Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels	16.1 Significantly reduce all forms of violence and related death rates everywhere	16.1.1 Number of victims of intentional homicide per 100,000 population, by sex and age  16.1.2 Conflict-related deaths per 100,000 population, by sex, age and cause  16.1.3 Proportion of population subjected to (a) physical violence, (b) psychological violence and (c) sexual violence in the previous 12 months  16.1.4 Proportion of population that feel safe walking alone around the area they live after dark
			16.2 End abuse, exploitation, trafficking and all forms of violence against and torture of children	16.2.3 Proportion of young women and men aged 18–29 years who experienced sexual violence by age 18

Available online [here](#)

The Impact Analysis Tools directly integrate the SDG mapping

## Impact Mappings

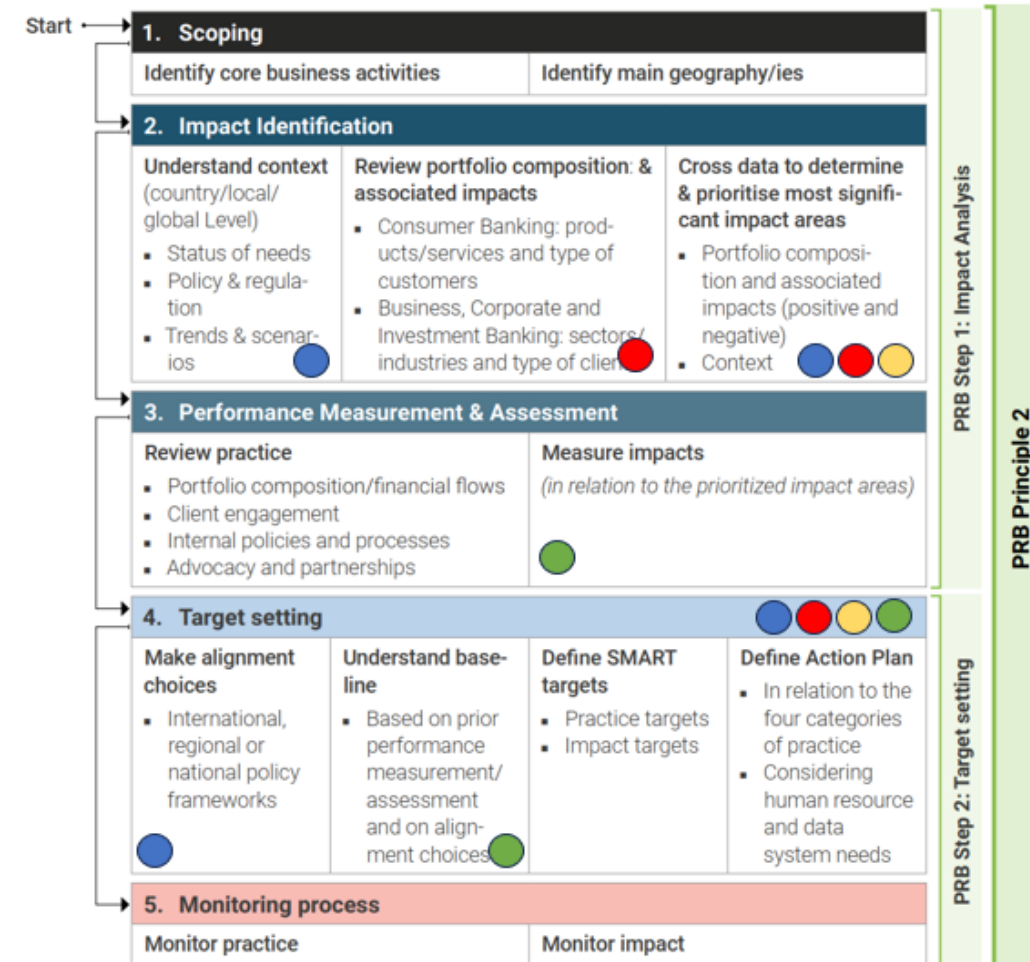
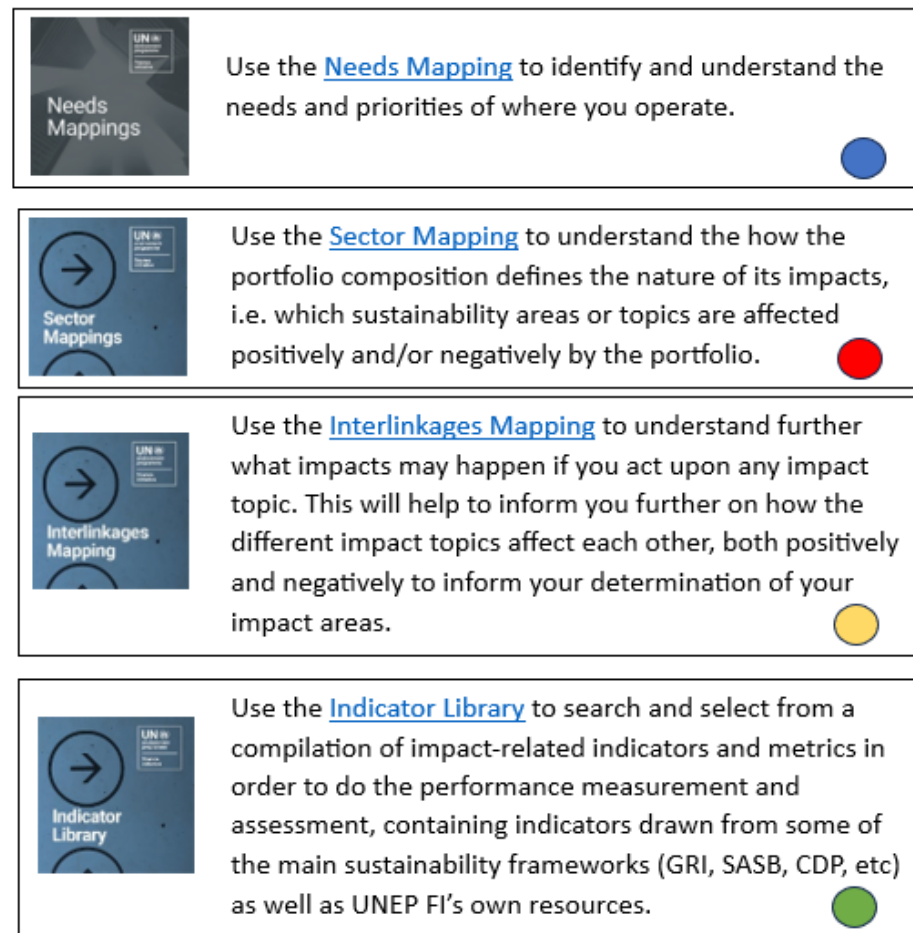
In order to perform Impact Management, it is necessary to understand three elements:

- Firstly, what is the status of **'needs'** vis a vis the different Impact Areas or Topics.
- Secondly, **how one's activities and/or assets may be positively and/or negatively associated** with different Impact Areas or Topics, including deep-dives on positive and negative "Key Sectors".
- Third, which are the **interlinkages between the different Impact Areas or Topics**; that is, how taking action on one Impact Area/Topic might positively or negatively affect other Impact Areas/Topics.

Mappings have been created to help understand each of these:

<b>Needs Mapping</b>	
<b>Sector-Impact Map</b>	
<b>Interlinkages Mapping</b>	

## Where do the Mappings fit into the methodology?



# Needs Mapping



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

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.

In addition to being available as a standalone mapping, the Needs Mapping is embedded in the Context Module of the UNEP FI Portfolio Impact Analysis Tool for Banks. As such, the Mapping is an integral part of the impact management toolkit

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
New Zealand	Statistics	International resources	Resources	Heidelberg	Sustainable	Sustainable	DLA Piper	INFORM
			Metrics	Presence or absence of armed conflict	Victims of modern slavery	Children in armed conflict	Level of data protection	Global Risk or Low/Very Low
			Scoring system: 1 (low need)	No conflict	4-10.5	Unaccomplished	Heavy	medium (3.5-5)
			Scoring system: 2 (moderate need)	Litigation/non-violent crisis	1-3.5	Unaccomplished	Robust	High (5-6.5)
			Scoring system: 3 (high need)	Violent crisis	1-3.5	Unaccomplished	Moderate	very high (6.5-10)
	Scoring system: 4 (very high need)	Limited conflict	2-10 (major challenges)	Unaccomplished	Limited			
	Comments							
	Values							
	Need scores							
	Regional/country resources							
Need score per impact area/topic				2	1	1	2	1
Policy Documents	Various government policies & sources	Various	Comments	Plan of	Employment	Privacy Act		
			Priorities	(please select)	(please select)	(please select)	(please select)	
			Comments	(please select)	(please select)	(please select)	(please select)	
			Priorities	(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	(please select)	(please select)	(please select)	(please select)	
			Direction of trends	(please select)	(please select)	(please select)	(please select)	
	Regional/country resources	Resources	Comments	(please select)	(please select)	(please select)	(please select)	
			Direction of trends	(please select)	(please select)	(please select)	(please select)	
Status of impact area/topic deteriorating?				N/A	N/A	N/A	N/A	yes

### Sources:

- Statistics (Quantitative)
- Policy Documents (Qualitative)
- Trends & Scenarios (Forward-looking)

### Geographic levels:

- Global Needs
- Country Needs
- Local Needs



## Sector-Impact Map (1/2)

The **Sector-Impact Map** considers the positive and negative associations between industries / sectors / activities on the three pillars of sustainable development (economic, environmental and social).

The industries / sectors / activities used are those of ISIC Rev 4, with additions (referred to here as ISIC+)

The mapping builds on resources such as:

- The Environmental Health and Safety Guidelines of the International Finance Corporation,
- UNEP FI's Risk Briefings,
- Thematic resources such as ENCORE.

The mapping has also benefitted from the reviews of several specialist organisations. It will continue to be further refined and updated over time based on engagement with experts, as well as to take into account user experience.



# Sector-Impact Map (2/2)

ISIC Rev 4

0 = no association, 1 = an association  
2 = association with a key sector

Impact Radar Areas & Topics

SECTORS & ACTIVITIES (ISIC REV 4)										INTEGRITY & SECURITY OF PERSON													
Industry Classification	Level1 Code	Level2 Code	Level3 Code	Level4 Code	Level5 Code	Level1 Name (i.e. ISIC Section)	Level2 Name (i.e. ISIC Division)	Level3 Name (i.e. ISIC Group)	Level4 Name (i.e. ISIC Class)	Level5 Name (i.e. ISIC +)	Key sectors	ImpactType	Conflict	Conflict C	Modern slavery	Modern slavery C	Child labour	Child labour C	Data privacy	Data privacy C	Natural disasters	Natural disasters C	
ISIC	A	01	011	0111		Agriculture, fo Crop and anim	Growing of non-pe	Growing of cereals (except rice			key positive	Positive											
ISIC	A	01	011	0111		Agriculture, fo Crop and anim	Growing of non-pe	Growing of cereals (except rice			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	011	0112		Agriculture, fo Crop and anim	Growing of non-pe	Growing of rice			key positive	Positive											
ISIC	A	01	011	0112		Agriculture, fo Crop and anim	Growing of non-pe	Growing of rice			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	011	0113		Agriculture, fo Crop and anim	Growing of non-pe	Growing of vegetables and mel			key positive	Positive											
ISIC	A	01	011	0113		Agriculture, fo Crop and anim	Growing of non-pe	Growing of vegetables and mel			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	011	0114		Agriculture, fo Crop and anim	Growing of non-pe	Growing of sugar cane			key positive	Positive											
ISIC	A	01	011	0114		Agriculture, fo Crop and anim	Growing of non-pe	Growing of sugar cane			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	011	0115		Agriculture, fo Crop and anim	Growing of non-pe	Growing of tobacco			key positive	Positive											
ISIC	A	01	011	0115		Agriculture, fo Crop and anim	Growing of non-pe	Growing of tobacco			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	011	0116		Agriculture, fo Crop and anim	Growing of non-pe	Growing of fibre crops			key positive	Positive											
ISIC	A	01	011	0116		Agriculture, fo Crop and anim	Growing of non-pe	Growing of fibre crops			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	011	0119		Agriculture, fo Crop and anim	Growing of non-pe	Growing of other non-perennia			key positive	Positive											
ISIC	A	01	011	0119		Agriculture, fo Crop and anim	Growing of non-pe	Growing of other non-perennia			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	012	0121		Agriculture, fo Crop and anim	Growing of perenni	Growing of grapes			key positive	Positive											
ISIC	A	01	012	0121		Agriculture, fo Crop and anim	Growing of perenni	Growing of grapes			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	012	0122		Agriculture, fo Crop and anim	Growing of perenni	Growing of tropical and subtrop			key positive	Positive											
ISIC	A	01	012	0122		Agriculture, fo Crop and anim	Growing of perenni	Growing of tropical and subtrop			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	012	0123		Agriculture, fo Crop and anim	Growing of perenni	Growing of citrus fruits			key positive	Positive											
ISIC	A	01	012	0123		Agriculture, fo Crop and anim	Growing of perenni	Growing of citrus fruits			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	012	0124		Agriculture, fo Crop and anim	Growing of perenni	Growing of pome fruits and sto			key positive	Positive											
ISIC	A	01	012	0124		Agriculture, fo Crop and anim	Growing of perenni	Growing of pome fruits and sto			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	012	0125		Agriculture, fo Crop and anim	Growing of perenni	Growing of other tree and bush			key positive	Positive											
ISIC	A	01	012	0125		Agriculture, fo Crop and anim	Growing of perenni	Growing of other tree and bush			key negative	Negative				2 agriculture is a key contributor		2 Child labour is prevalent in all agriculture sub					2 agriculture can caus
ISIC	A	01	012	0126		Agriculture, fo Crop and anim	Growing of perenni	Growing of oleaginous fruits			key positive	Positive											



# Key Sector Mapping

The Key Sector Maps zooms in on the sectors that are most strongly associated to the different Impact Areas and Topics and which are categorised as “key sectors” in the “Sector-Impact Map“. This is found in the standalone “Impact Mappings” file.

Impact Areas & Topics

Peer frameworks that consider the sector to be key

The “Illustration” and “References” columns explain why the key sector is considered key, both briefly and in depth backed up by research.

Key Sectors in concise form and granular (as per ISIC+)

Impact Topic <small>(as per Impact Radar)</small>	Key Sectors		Frameworks that consider the sector to be key					NEGATIVE <small>What industries are most critical to the impact area? What industries are best positioned to significantly drive the impact area in a negative way?</small>																
	Sectors	Sectors as per ISIC Rev 4	GRI Prioritized Sectors	NZ Alliances Targeted Sectors	OECD RBC Due Diligence Guidan	PRB Target Setting Guidances	TCFD Priority Sectors	TNFD Priority Sectors	Illustration	References <small>[the respective ISIC codes between brackets]</small>														
<b>Conflict</b> <small>Population's ability to live free from war, conflict and persecution. Source: UNHCR</small>																								
<ul style="list-style-type: none"> <li>■ Mining</li> <li>■ Manufacture of weapons, ammunitions &amp; military vehicles</li> <li>■ Defense activities</li> </ul>	<ul style="list-style-type: none"> <li>B-05: Mining of coal and lignite</li> <li>B-06: Extraction of crude petroleum and natural gas</li> <li>B-07: Mining of metal ores</li> <li>B-08: Other mining and quarrying</li> <li>C-252: Manufacture of weapons and ammunition</li> <li>C-3040: Manufacture of military fighting vehicles</li> <li>O-8422: Defence activities</li> </ul>	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td></tr> <tr><td style="background-color: #28a745;"></td><td style="background-color: #28a745;"></td><td style="background-color: #28a745;"></td><td style="background-color: #28a745;"></td><td style="background-color: #28a745;"></td><td style="background-color: #28a745;"></td><td style="background-color: #28a745;"></td><td style="background-color: #28a745;"></td><td style="background-color: #28a745;"></td><td style="background-color: #28a745;"></td></tr> </table>																					<p>These sectors provide inputs and conditions that fuel armed conflicts.</p>	<p><b>[B] "The Extractive Industries (EIs) present particular challenges for both fragile states and developing nations; the exploitation of non-renewable resources has been cited as a key factor in triggering, escalating or sustaining violent conflicts around the globe."</b> UN/NEU (2012). Extractive Industries and Conflict. <a href="https://www.un.org/en/land-natural-resources-conflict/pdfs/GN_Extractive.pdf">https://www.un.org/en/land-natural-resources-conflict/pdfs/GN_Extractive.pdf</a></p> <p><b>[C] "Illicit arms and ammunition are key enablers of armed conflict and organized criminal activities. Non-state armed groups use illicit weapons to extend the duration and duration. Organized criminal groups use illicit arms to carry out crimes and, more broadly, to assert and sustain power. Organized criminal groups use illicit weapons to earn revenue."</b> UNODC &amp; UNODC (2022). Addressing the linkages between illicit arms, organized crime and armed conflict. <a href="https://www.unodc.org/documents/firearms-protocol/2022/UNODC-UNODC_Adressing_the_linkages_between_illicit_arms_organized_crime_and_armed_conflict.pdf">https://www.unodc.org/documents/firearms-protocol/2022/UNODC-UNODC_Adressing_the_linkages_between_illicit_arms_organized_crime_and_armed_conflict.pdf</a></p>

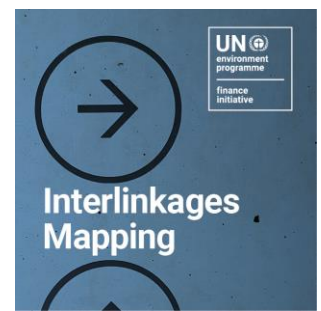


# Interlinkages Map

Understanding how action on one impact area/topic might positively and/or negatively affect other impact/areas and topics

Important for prioritization and target-setting:

- Avoid unintended consequences
- Leverage positive interlinkages



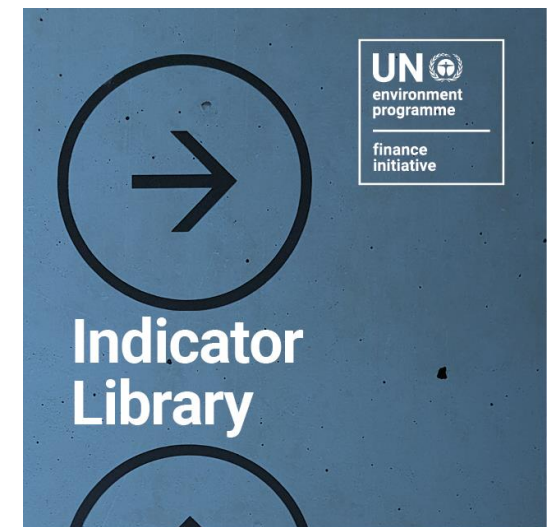
				Integrity & security of person					
If you act upon...		By	Mind these	Conflict		Modern slavery		Child labour	
Impact areas	Impact topics		Interlinkages	Interlinkages (Conflict)	Narrative explanation (Conflict)	Interlinkages (Modern slavery)	Narrative explanation (Modern slavery)	Interlinkages (Child labour)	Narrative explanation (Child labour)
Integrity & security of person	Conflict	Avoiding or mitigating	positive						
Integrity & security of person	Conflict	Avoiding or mitigating	negative						
Integrity & security of person	Modern slavery	Monitoring and managing	positive					x	Lower
Integrity & security of person	Modern slavery	Monitoring and managing	negative						
Integrity & security of person	Child labour	Monitoring and managing	positive			x	Lower		
Integrity & security of person	Child labour	Monitoring and managing	negative						
Integrity & security of person	Data privacy	designing and	positive						
Integrity & security of person	Data privacy	designing and	negative						
Integrity & security of person	Natural disasters	Reducing emissions (to	positive						
Integrity & security of person	Natural disasters	Reducing emissions (to	negative						

## Indicator Library

The Indicator Library provides a compilation of impact-related indicators and metrics drawn from some of the main sustainability frameworks as well as UNEP FI's own resources:

- Disclosure frameworks: GRI, SASB, CDP, TCFD
- Impact Investor and Development Bank resources: IRIS+ and HIPSO
- Taxonomies: EU Adaptation and Mitigation
- PRB Target-setting guidance: climate change mitigation, financial health and inclusion, circularity

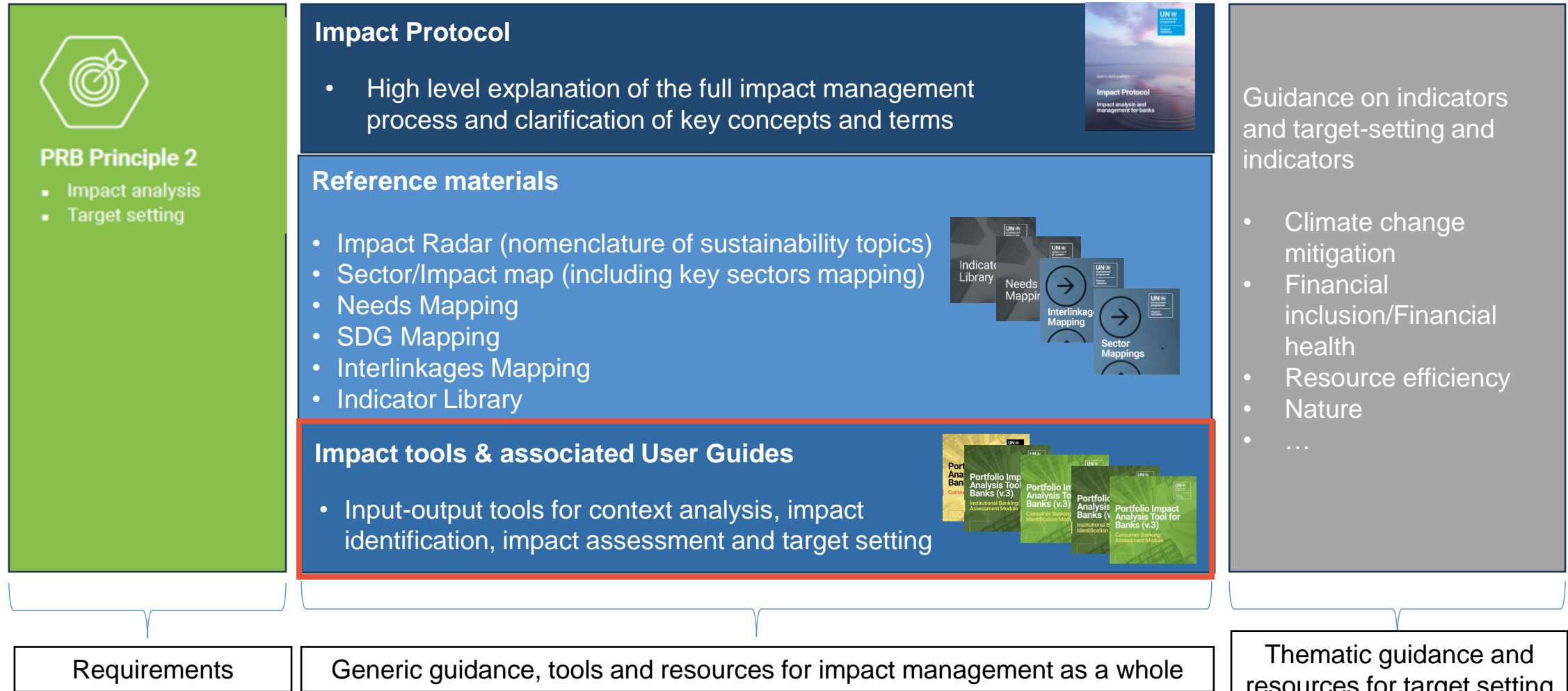
The indicators and related attributes are mapped to both topics and sectors.





—  
**Quick overview of the  
Portfolio Impact Analysis Tool for Banks**

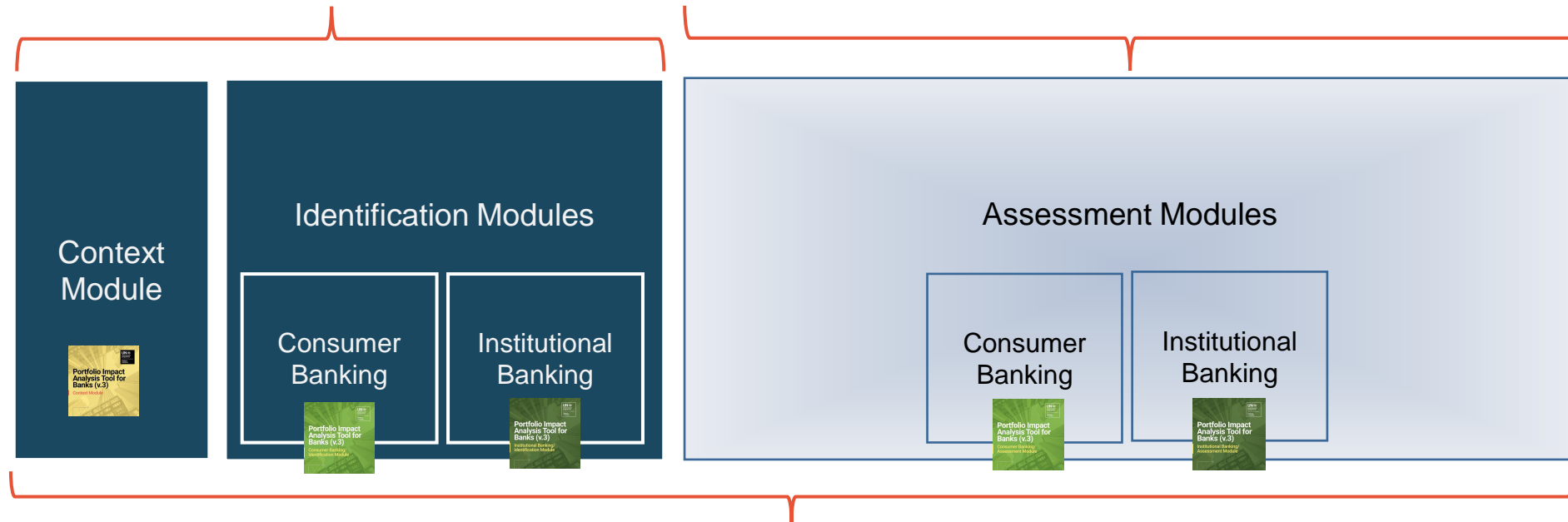
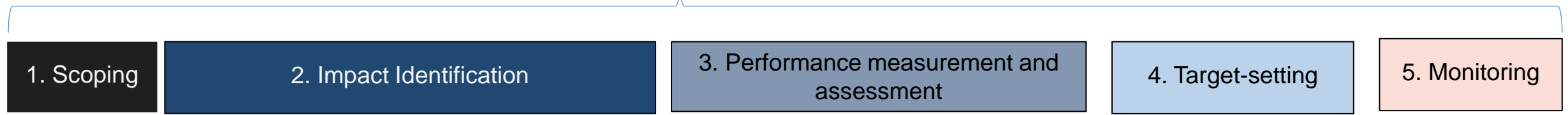
# The UNEP FI Toolkit for Impact Management for Banks



# Portfolio Impact Analysis Tool for Banks

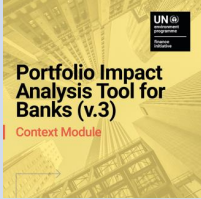
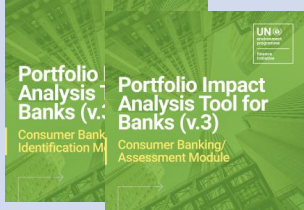
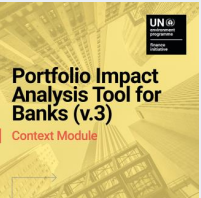


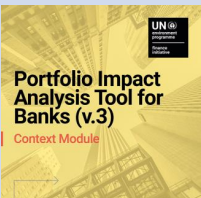

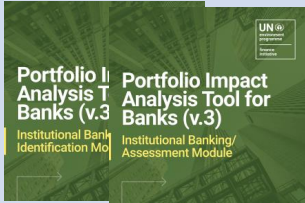


## IMPACT MANAGEMENT PROCESS



## PORTFOLIO IMPACT ANALYSIS TOOL

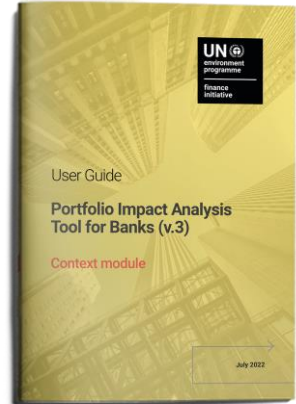
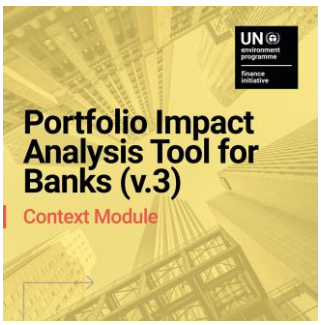
# Mixing and matching with the new modular format

Use Case			
<p><b>Small bank</b> focused on a single market and mostly focused on consumer banking</p>	<ul style="list-style-type: none"> <li>➤ Country level analysis</li> <li>➤ Possibly local level (large/diverse countries)</li> </ul>	 <span style="font-size: 2em; color: blue; vertical-align: middle;">+</span> 	
<p><b>Mid-sized bank</b> with activities in a handful of markets, with a mix of consumer and institutional banking activities</p>	<ul style="list-style-type: none"> <li>➤ Country level analysis</li> </ul>	 <span style="font-size: 2em; color: blue; vertical-align: middle;">+</span>  <span style="font-size: 2em; color: blue; vertical-align: middle;">+</span> 	<p>→ 'mix of business and corporate banking' option</p>
<p><b>Large international bank</b> with activities and clients in multiple countries</p>	<ul style="list-style-type: none"> <li>➤ Global level analysis</li> </ul>	 <span style="font-size: 2em; color: blue; vertical-align: middle;">+</span>  <span style="font-size: 2em; color: blue; vertical-align: middle;">+</span> 	<p>→ 'corporate banking' option      → 'Investment banking' option</p>

# Context Module Overview

*PRB requirement: 2.1.c. Context*

Understanding the environmental, social and economic context of the countries and locations in which your bank operates



### List of Worksheets

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

# Identification Modules

## Overview

*PRB requirement: 2.1.b. Portfolio Composition*

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

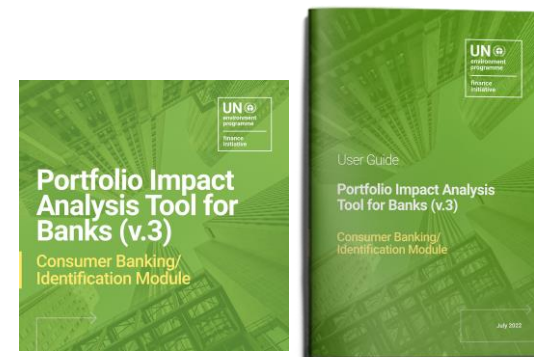
### Institutional Banking



#### List of Worksheets

	Welcome
	Navigation
	My Parameters
	Portfolio Composition
	Profile-Global
	Profile-Country 1
	Profile-Country 2
	Profile-Country 3
	Profile-Country 4
	Profile-Country 5
	Summary
	Sector-Impact Map
	Interlinkages Map
	Data IN
	Data OUT
	Pivot P
	Pivot N
	Correspondance Tables
	Lists

### Consumer Banking



#### List of Worksheets

	Welcome
	Navigation
	My Parameters
	Portfolio Composition
	Profile-Country 1
	Profile-Country 2
	Profile-Country 3
	Profile-Country 4
	Profile-Country 5
	Summary
	Sector-Impact Map
	Interlinkages Map
	Data IN
	Data OUT
	Pivot P
	Pivot N
	Correspondance Tables
	Lists

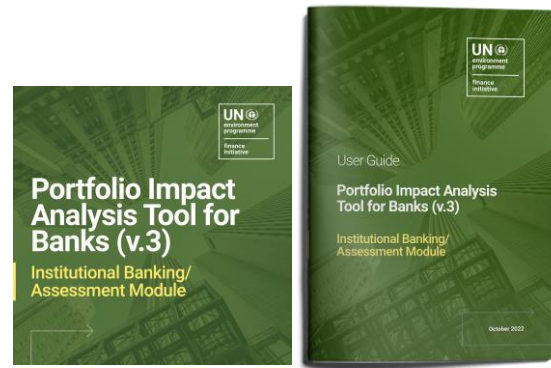


# Assessment Modules Overview

PRB requirements: 2.1.d. Performance Measurement / 2.2 Target Setting

Measuring and assessing the current practices and impact performance of banks' Institutional portfolio and determining targets and action plans accordingly.

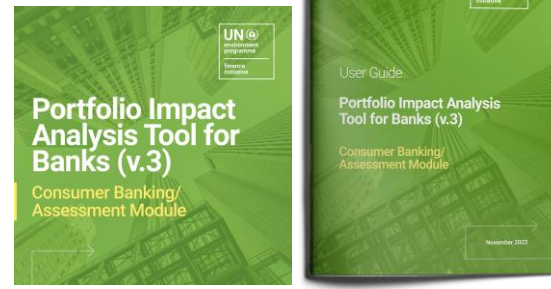
## Institutional Banking



**List of Worksheets**

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

## Consumer Banking



**List of Worksheets**

Welcome	→ About the Portfolio Impact Analysis Tool
Navigation	→ Understand the structure of the Module
My Parameters	→ Specify the scope of your assessment
Finance + Equality & Justice (1)	→ Collect data, assess your current impact practice and performance. Determine targets and action plans accordingly.
Finance + Equality & Justice (2)	
Finance + Equality & Justice (3)	
Other Impact Area (1)	
Other Impact Area (2)	
Dashboard	→ Overview of all your results. Use this to communicate internally and/or externally.
Impact Radar	→ List and definitions of impact areas/topics to enable holistic impact management (i.e. across the SDGs)
Interlinkages Map	→ Mapping of how action on one impact area/topic may affect other impact areas/topics
Data IN-Context	→ Import your data from the Context Module
Data IN-Identification	→ Import your data from the Identification Module
PivotP	→ These are technical worksheets to enable the functionalities in the other worksheets. No action required.
PivotN	
Correspondence Tables	
Lists	



—  
**Close and next steps**

## Next steps

### Day 1

(14 March 2024)

- Welcome & recap of PRB and key steps for implementation (15min.)
- UNEP FI methodology in the broader landscape of sustainability / impact management approaches (10 min.)
- UNEP FI impact methodology and resources (5 min.)
  - Impact Protocol step by step (45 min.)
  - Reference Materials (Impact Radar and Mappings) (20 min.)
  - Quick overview of Portfolio Impact Analysis Tool for Banks (15 min.)
- Close & next steps (5 min.)

### Day 2

(19 March 2024)

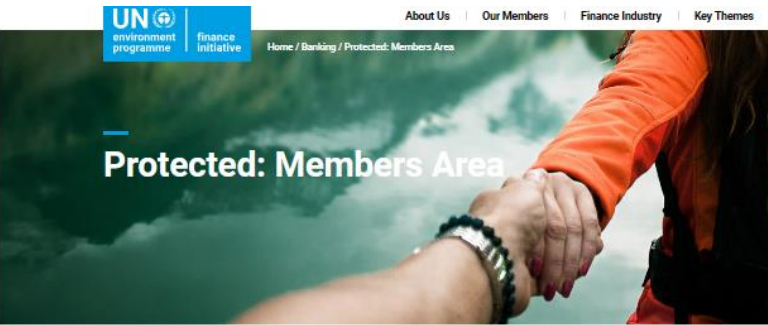
- Quick recap of Day 1
- Deep dive into the Portfolio Impact Analysis Tool for Banks
  - Context Module
  - Identification Modules
  - Assessment Modules

## Contacts

Topic	Contact
UNEP FI Regional Coordinators (your first point of contact)	<ul style="list-style-type: none"> <li>• <b>Africa &amp; Middle East</b> – Nuran Atef: <a href="mailto:nuran.atef@un.org">nuran.atef@un.org</a>; <a href="mailto:kwa.fosah@un.org">kwa.fosah@un.org</a></li> <li>• <b>Asia Pacific</b> – Nirnita Talukdar: <a href="mailto:nirnita.talukdar@un.org">nirnita.talukdar@un.org</a></li> <li>• <b>Europe</b> – Daniel Bouzas: <a href="mailto:daniel.bouzasluis@un.org">daniel.bouzasluis@un.org</a> ; Flora Petrucci <a href="mailto:flora.petrucci@un.org">flora.petrucci@un.org</a></li> <li>• <b>Latin America &amp; Caribbean-</b> Mabel Gonzalez: <a href="mailto:mabel.gonzalezpacheco@un.org">mabel.gonzalezpacheco@un.org</a>; Paula Peirão: <a href="mailto:paula.peirao@un.org">paula.peirao@un.org</a>;</li> <li>• <b>North America</b> – Layalee Ramahi: <a href="mailto:layalee.ramahi@un.org">layalee.ramahi@un.org</a></li> </ul>
Impact analysis	<ul style="list-style-type: none"> <li>• Careen Abb: <a href="mailto:careen.abb@un.org">careen.abb@un.org</a></li> <li>• Costanza Ghera: <a href="mailto:costanza.ghera@un.org">costanza.ghera@un.org</a></li> <li>• Alexander Stopp: <a href="mailto:alexander.stopp@un.org">alexander.stopp@un.org</a></li> </ul>
Target setting	<ul style="list-style-type: none"> <li>• <b>Nature</b> &gt; Kavita Sachwani <a href="mailto:kavita.sachwani@un.org">kavita.sachwani@un.org</a></li> <li>• <b>Circularity</b> &gt; Peggy Lefort <a href="mailto:peggy.lefort@un.org">peggy.lefort@un.org</a></li> <li>• <b>Climate</b> &gt; Sarah Kemmitt <a href="mailto:sarah.kemmitt@un.org">sarah.kemmitt@un.org</a> ; Alice Anders <a href="mailto:alice.anders@un.org">alice.anders@un.org</a></li> <li>• <b>Social issues</b> &gt; Joana Pedro <a href="mailto:joana.pedro@un.org">joana.pedro@un.org</a></li> <li>• <b>Financial health and inclusion</b> &gt; Laura Diaz <a href="mailto:laura.diazzea@un.org">laura.diazzea@un.org</a></li> </ul>
Reporting	<ul style="list-style-type: none"> <li>• Johanna Dichtl: <a href="mailto:johanna.dichtl@un.org">johanna.dichtl@un.org</a></li> </ul>

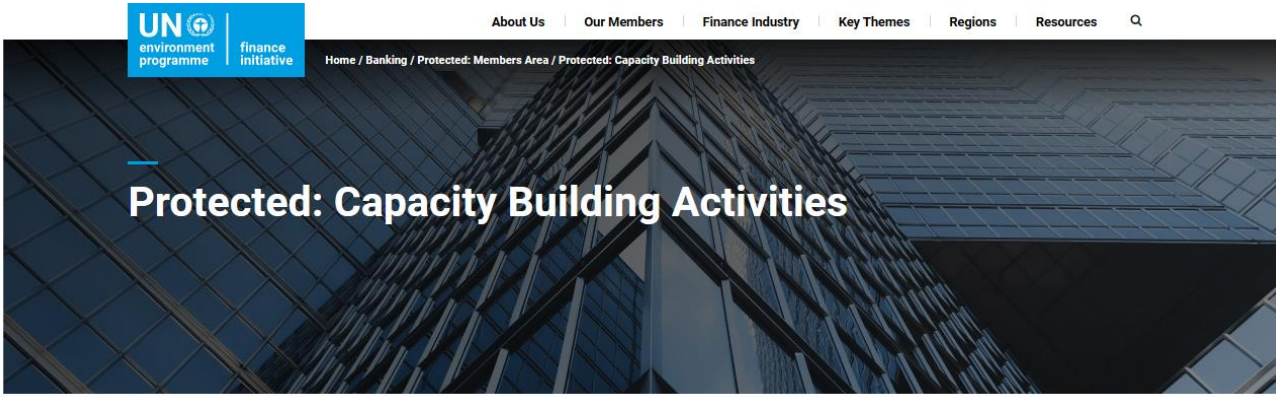
# Capacity building

- Introduction + Calendar link



Welcome to the Members' Area of the Principles for Responsible Banking; a private area providing key resources, learning pathways and tools to help members and signatories on their journey of implementation. Choose one of the options below to get started.

<p><b>What's next in 2023 and members' journey</b></p> <p>→</p>	<p><b>Communications toolkit</b></p> <p>Check our communications materials</p> <p>→</p>	<p><b>Principles for Responsible Banking 2030</b></p> <p>→</p>
<p><b>Social and human rights</b></p> <p>Learn more about topics such as Gender Equality and Financial Inclusion</p> <p>→</p>	<p><b>Individual feedback &amp; review process</b></p> <p>→</p>	<p><b>PRB Academy and capacity building</b></p> <p>Check our learning resources</p> <p>→</p>
<p><b>Key step 1: Impact analysis</b></p> <p>Support programme on target setting for signatories</p> <p>→</p>	<p><b>Key step 2: Target setting</b></p> <p>Support programme on target setting for signatories</p> <p>→</p>	<p><b>Key step 3: Reporting</b></p> <p>Support programme on reporting for signatories</p> <p>→</p>



UNEP FI organises a wide range of capacity building activities throughout the year to help your bank embed the Principles.

Calendar of activities [Capacity Building Activities – United Nations Environment – Finance Initiative \(unepfi.org\)](https://unepfi.org/capacity-building-activities)

*Further workshops specific, on themes, announced in updates / newsletters*

*To access recordings and slide decks of past sessions, please visit the [Impact Analysis](#) and [Target Setting](#) pages of the Members' area.*

# Target setting capacity-building programme

Check out the UNEP FI website [here](#) for capacity-building programmes comprised of **workshops** that provide an in-depth explanation of the **target-setting process**, along with case studies from specific regions, and the opportunity to work on a practical exercise with other member banks.

Watch the recordings from previous target-setting workshops on the following impact areas:

- **Climate Change Mitigation**
- **Financial Health & Inclusion**
- **Resource Efficiency & Circular Economy**
- **Gender Equality**
- **Biodiversity**
- **IEA & NGFS scenarios for portfolio alignment**

These workshops enable banks to set targets in line with their commitment under the Principles for Responsible Banking (PRB) and/or the Net Zero Emissions banking alliance (Net-Zero Banking Alliance NZBA).