



# UNEP FI Impact Analysis Workshop Day 2

19/03/2024



# 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 (15 min)
- Deep dive into the Portfolio Impact Analysis Tool for Banks (10 min)
  - Context Module ( 25 min)
  - Identification Modules (35 min)
  - Assessment Modules (25 min)
- Close and next steps (10 min)

### Annexes to this deck:

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

A white horizontal line is positioned above the text. The text 'Quick recap of Day 1' is written in a large, bold, white sans-serif font. The background of the slide is a low-angle, upward-looking photograph of several modern skyscrapers with glass facades, set against a clear blue sky. The buildings create a sense of height and urban density.

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Quick recap of Day 1

# Recap Day 1

## Day 1 (14 March 2024)


- Recap of PRB and key steps for implementation



- Impact management in the broader sustainability context



- UNEP FI impact methodology and resources
  - Impact Protocol step by step
  - Reference Materials (Impact Radar and Mappings)
  - Quick overview of Portfolio Impact Analysis Tool for Banks

 <p><b>PRB Principle 2</b></p> <ul style="list-style-type: none"> <li>Impact analysis</li> <li>Target setting</li> </ul>	<p><b>Impact Protocol</b></p> <ul style="list-style-type: none"> <li>High level explanation of the full impact management process and clarification of key concepts and terms</li> </ul>	<p>Guidance on indicators and target-setting and indicators</p> <ul style="list-style-type: none"> <li>Climate change mitigation</li> <li>Financial inclusion/Financial health</li> <li>Resource efficiency</li> <li>Nature</li> <li>...</li> </ul>
	<p><b>Reference materials</b></p> <ul style="list-style-type: none"> <li>Impact Radar (nomenclature of sustainability topics)</li> <li>Sector/Impact map (including key sectors mapping)</li> <li>Needs Mapping</li> <li>SDG Mapping</li> <li>Interlinkages Mapping</li> <li>Indicator Library</li> </ul>	
	<p><b>Impact tools &amp; associated User Guides</b></p> <ul style="list-style-type: none"> <li>Input-output tools for context analysis, impact identification, impact assessment and target setting</li> </ul>	

# The UNEP FI Toolkit for Impact Management for Banks



## PRB Principle 2

- Impact analysis
- Target setting

## Impact Protocol

- High level explanation of the full impact management process and clarification of key concepts and terms



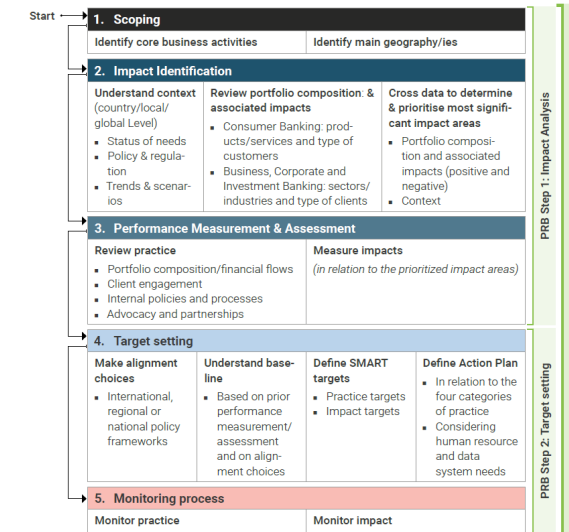
## Reference materials

- Impact Radar (nomenclature of sustainability topics)
- Sector/Impact map (including key sectors mapping)
- Needs Mapping
- SDG Mapping
- Interlinkages Mapping
- Indicator Library



## Impact tools & associated User Guides

- Input-output tools for context analysis, impact identification, impact assessment and target setting



### 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

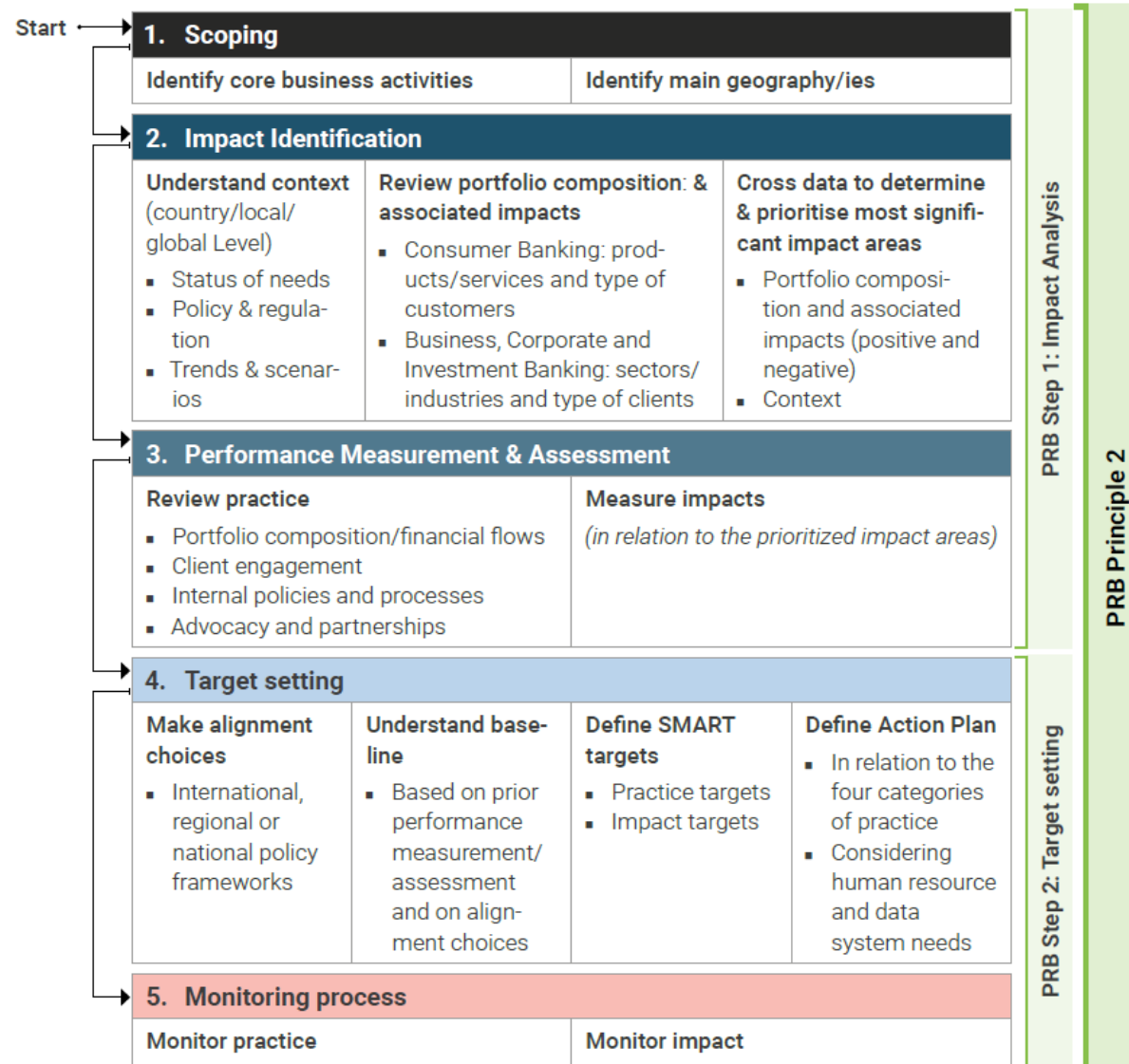
#### Focus on the Radar and Mappings



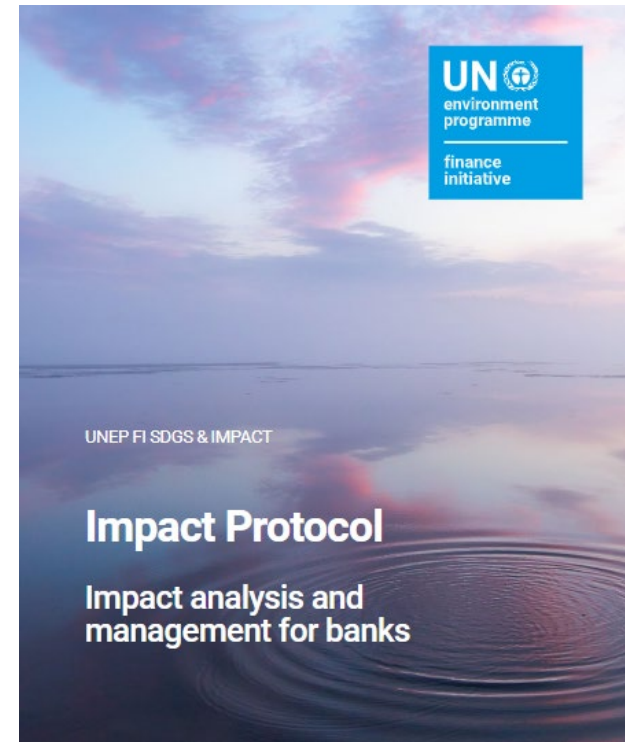
- Protocol should be read first to understand the methodology
- Use the Radar and the Mapping resources to guide your analysis and build/adjust your in-house data analysis tools
- The Tools (and their User Guides) are available for reference

Recommended approach to develop in-house tools over time

# UNEP FI Impact Protocol: the methodology



The Impact Protocol is available [here](#)



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.

# Building blocks approach

## 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

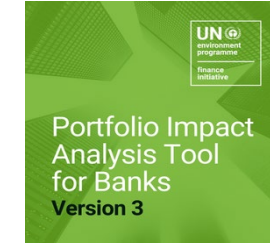


## Tools

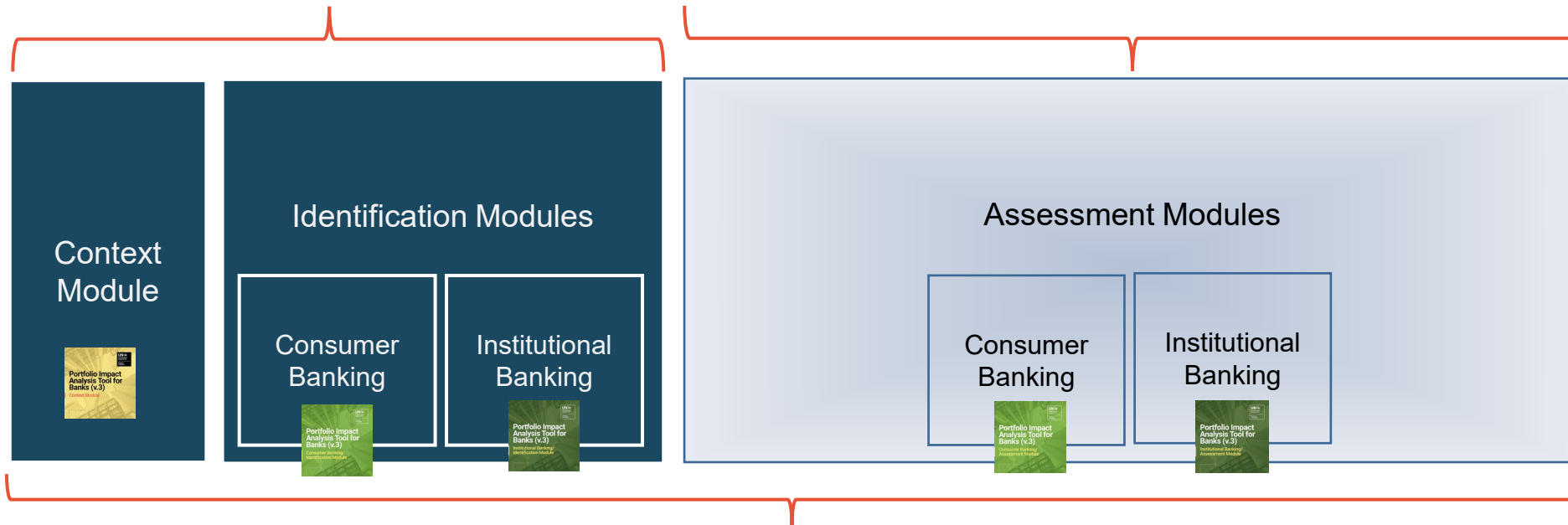
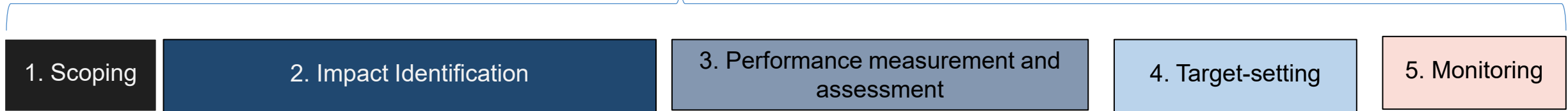
- ✓ Overlay the impact areas/topics and the mappings with user data
- ✓ Visualize impact associations, determine most significant impact areas
- ✓ Compile and assess data on current practice and performance



# Portfolio Impact Analysis Tool for Banks



## IMPACT MANAGEMENT PROCESS



## PORTFOLIO IMPACT ANALYSIS TOOL



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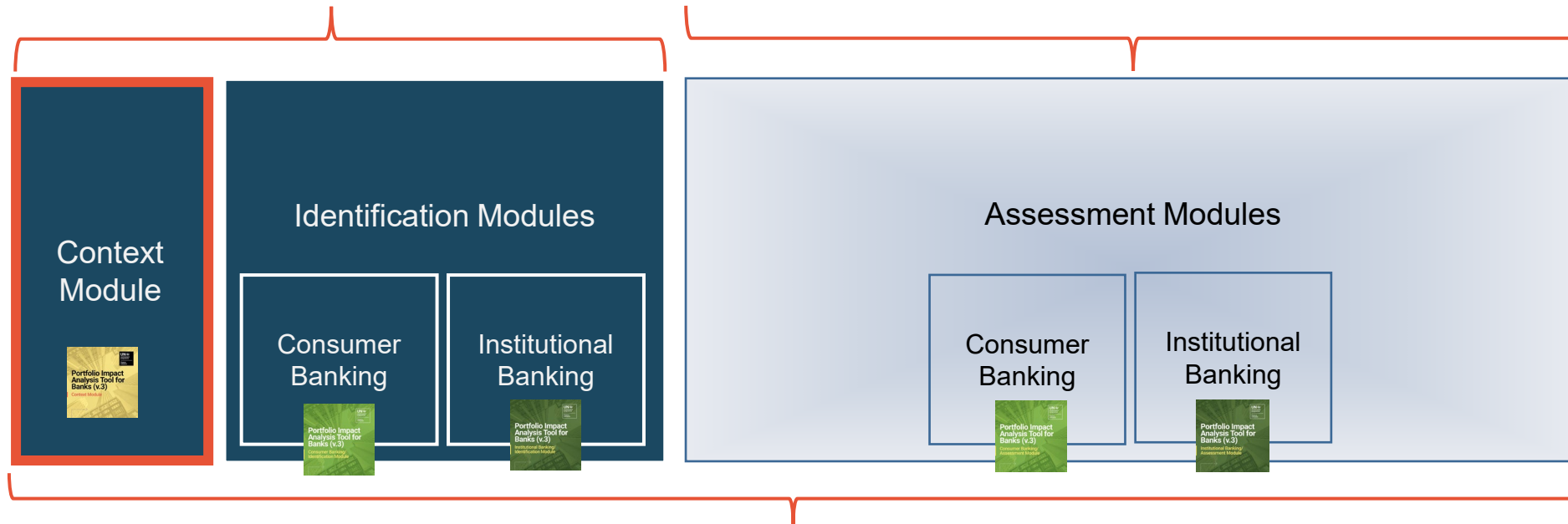
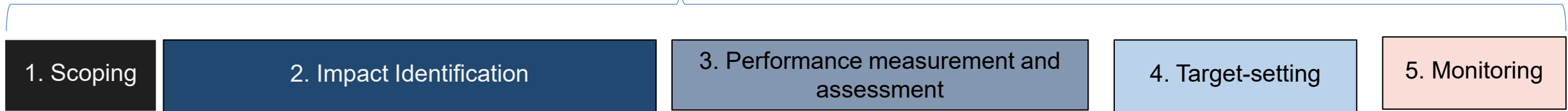
# Deep dive into the Portfolio Impact Analysis Tool for Banks

## Context Module

# Portfolio Impact Analysis Tool for Banks



## IMPACT MANAGEMENT PROCESS

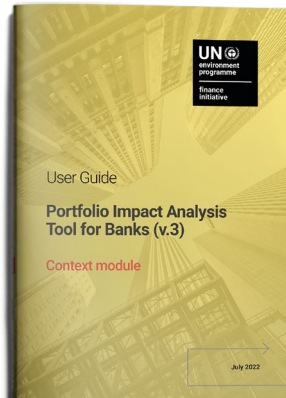
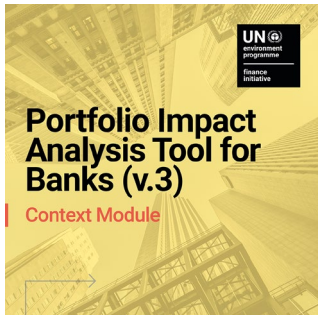


## PORTFOLIO IMPACT ANALYSIS TOOL

# 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

# Context Module

## Example of data input

Main geographies of operation (country, local, global)

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 &amp; 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 &amp; 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	
<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	

		Integrity & security of person					
		Conflict	Modern slavery	Child labour	Data privacy	Natural disasters	Other
		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	1	1	1	1	1	N/A
	Regional/country resources						
Policy Documents	Source and date	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)
	Priorities	(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	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)
	Regional/country resources	(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

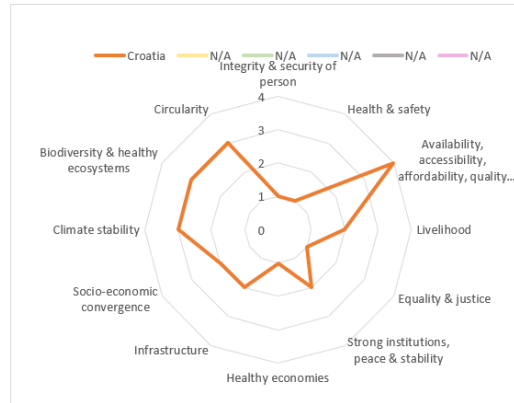
Context data based on statistics, policy documents, trends & scenarios research

# Context Module

## Example of outputs

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 (statistics, policy documents, trends and scenarios research)

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
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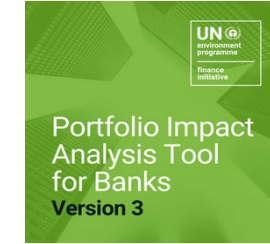
Sustainable Development Pillars →	Social															
	Integrity & Security of Person						Health & Safety		Availability accessibility, affordability & quality of resources							
Impact Areas →	Integrity & Security of Person						Health & Safety		Availability accessibility, affordability & quality 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	Integrity & security of person
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,	SDGs 1.a, 4.1, 4.2, 4.3, 4.4, 4.5,	SDGs 9.1, 11.2	SDGs 16.1, 16.2
Countries & Locations ↓																
Croatia	1	1	1	1	1	N/A	1	N/A	3	3	1	4	3	1	4	1
Italy	1	1	1	1	1	N/A	1	N/A	3	3	2	4	3	1	4	1
Serbia	2	1	3	2	1	N/A	2	N/A	3	3	1	1	3	1	3	1

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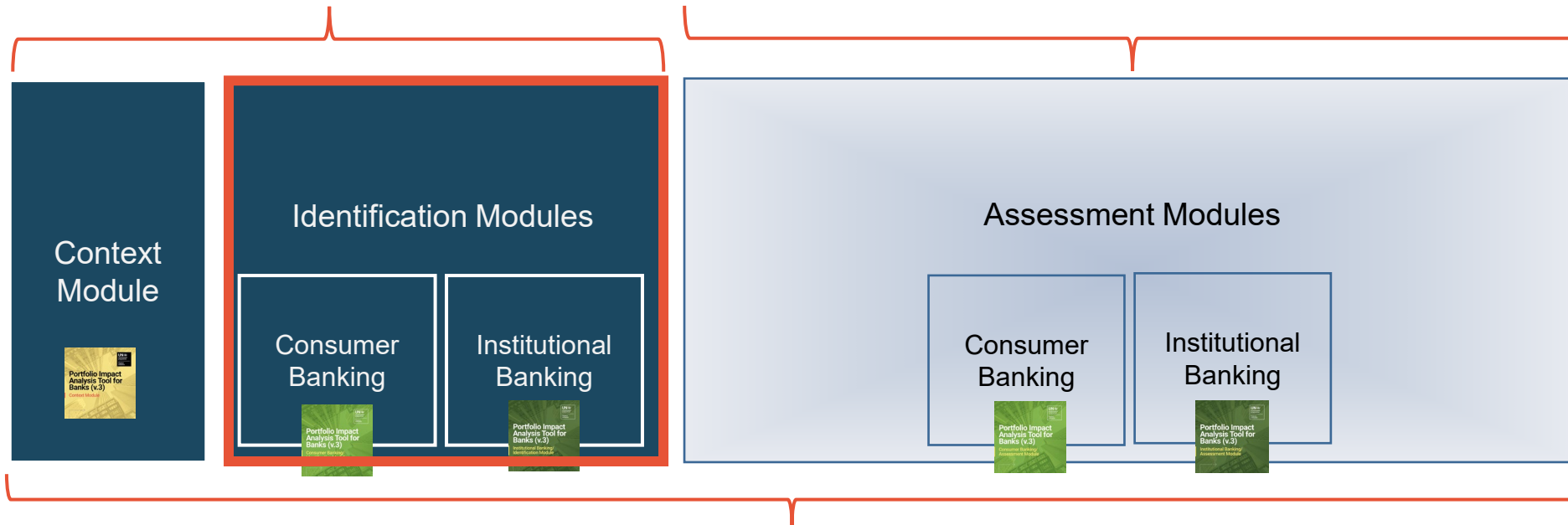
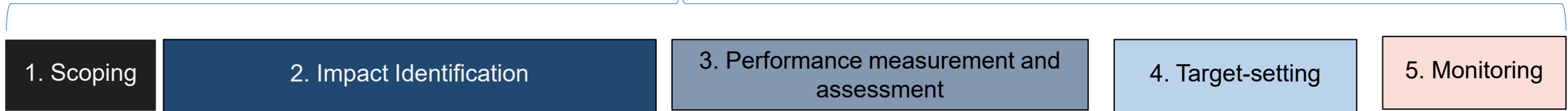
# Deep dive into the Portfolio Impact Analysis Tool for Banks

## Identification Modules

# Portfolio Impact Analysis Tool for Banks



## IMPACT MANAGEMENT PROCESS



## PORTFOLIO IMPACT ANALYSIS TOOL

# 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

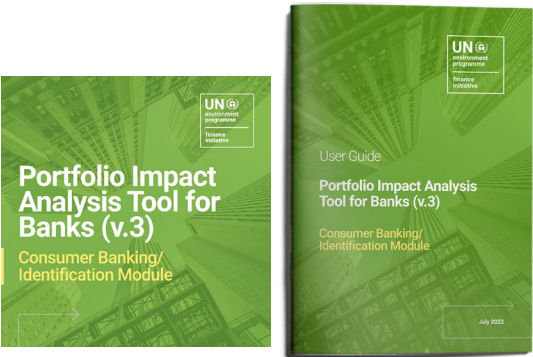
### Institutional Banking



#### 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
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	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



# Identification Modules

## Example of data input

Volume of the business line overall and by country

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

**a. Client type**

a. Client type SMEs (including professionals) Indicator: outstanding loans	Indicator: outstanding loans <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">amount</th> <th style="width: 50%;">% of country Mix of Business and Corporate Banking portfolio</th> </tr> <tr> <td style="text-align: right;">8,000,000,000.00</td> <td style="text-align: right;">53.33%</td> </tr> </table>	amount	% of country Mix of Business and Corporate Banking portfolio	8,000,000,000.00	53.33%
amount	% of country Mix of Business and Corporate Banking portfolio				
8,000,000,000.00	53.33%				

**b. Sector exposure**

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

Main financed sectors in different industry classifications (ISIC, NACE, NAICS, ANZSIC, JSIC, CNAE)

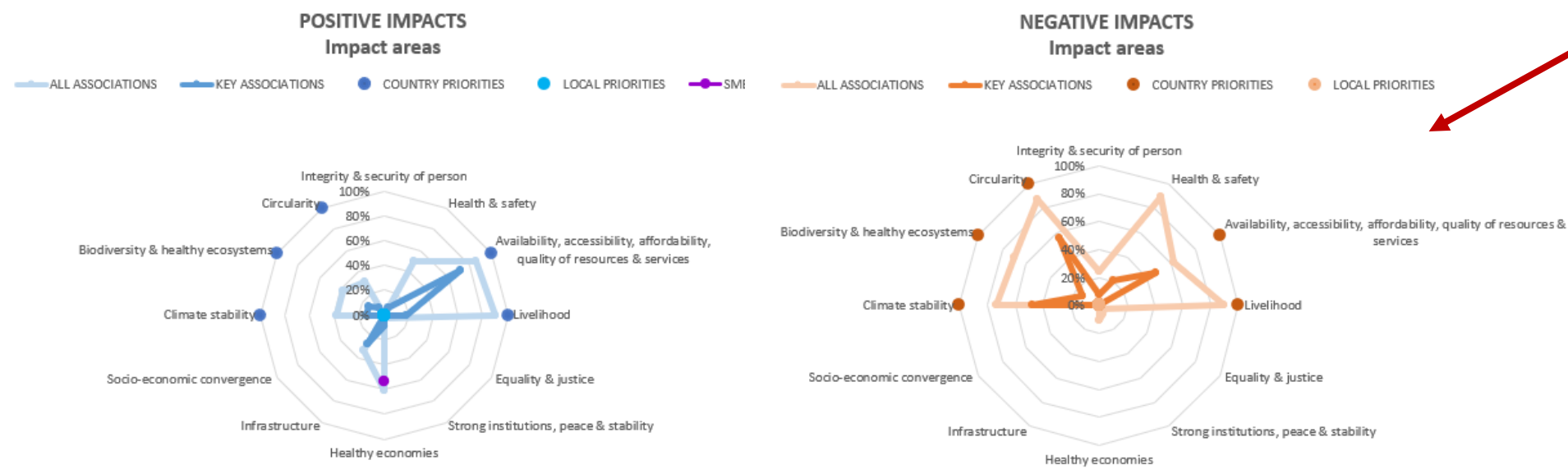
Exposures data using different indicators (e.g. drawn outstanding loans/outstanding loans/ exposure at default-EAD)

Key sectors and eligible sectors based on EU Taxonomy

# Identification Modules

## Example of outputs

Proportion of portfolio associated with the different impact areas and priorities in the country/locations



\*the dots do not represent a country/locations (based on c

Heatmap: impact associations between sectors/products and impact topics

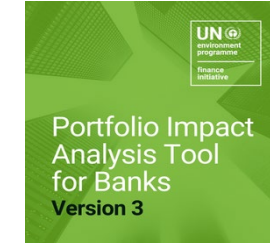
							Impact Areas →				
							Impact Topics →				
							Corresponding SDG(s) →				
Sectors	My sectors	Total % of portfolio	% of general purpose	% of dedicated	EU Taxonomy eligible sectors	Key sectors	Type of association	Filter here for: Health & safety	Filter here for: Water	Filter here for: Food	Filter here for: Energy
107 Manufacture of other food products		6.67%	6.67%				positive impacts				
107 Manufacture of other food products		6.67%	6.67%				negative impacts				
1074 Manufacture of macaroni, noodles, couscous and similar		1.33%	1.33%				positive impacts				
1074 Manufacture of macaroni, noodles, couscous and similar		1.33%	1.33%				negative impacts				

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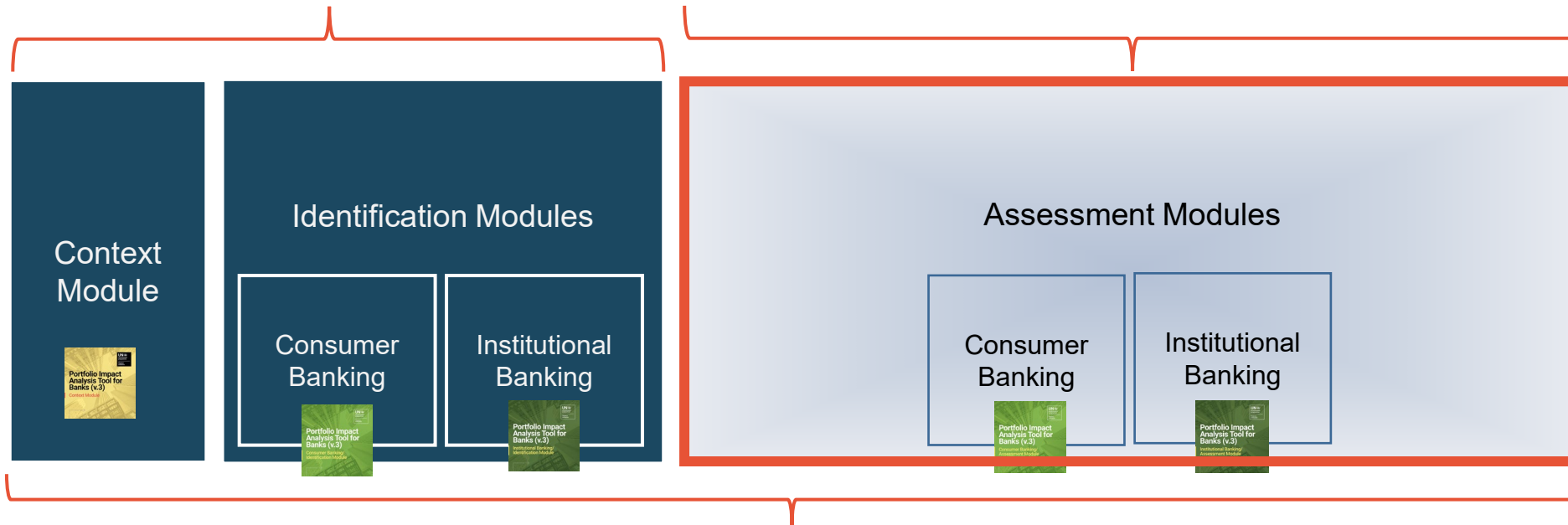
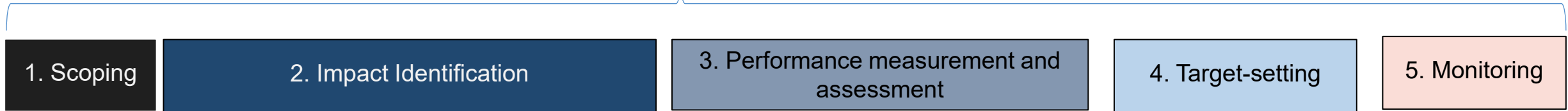
# Deep dive into the Portfolio Impact Analysis Tool for Banks

## Assessment Modules

# Portfolio Impact Analysis Tool for Banks



## IMPACT MANAGEMENT PROCESS



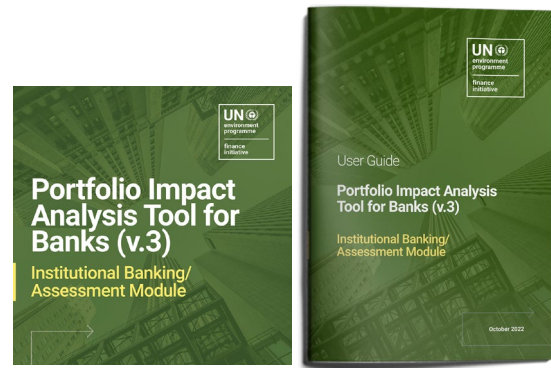
## PORTFOLIO IMPACT ANALYSIS TOOL

# 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.

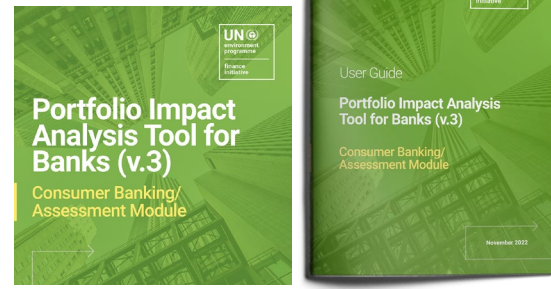
## Institutional Banking



### 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)	→ Overview of all your results. Use this to communicate internally and/or externally.
Other Impact Area (2)	
Dashboard	
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	

# Assessment Modules

## Example of data input

### 2. BASELINES AND TARGETS (PRACTICE & IMPACT)

#### b. Practice

##### i. Portfolio composition & financial flows

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

##### ii. Client engagement

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

##### iii. Internal policies & processes :

Sector/theme policies						
Indicator	Baseline	Baseline year	Target	Target year	Comments	
<i>Use this column to</i>	<i>Use this column to</i>	<i>Please specify</i>	<i>Use this column</i>	<i>Use this column</i>	<i>Use this</i>	
Description of the measure	High-level assessment	2022	Expanded activities	2023		

##### iv. Advocacy & partnerships :

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

### PRACTICE:

Current level of practice & set targets; 4 categories of actions to manage impacts may be considered

##### c. Impact

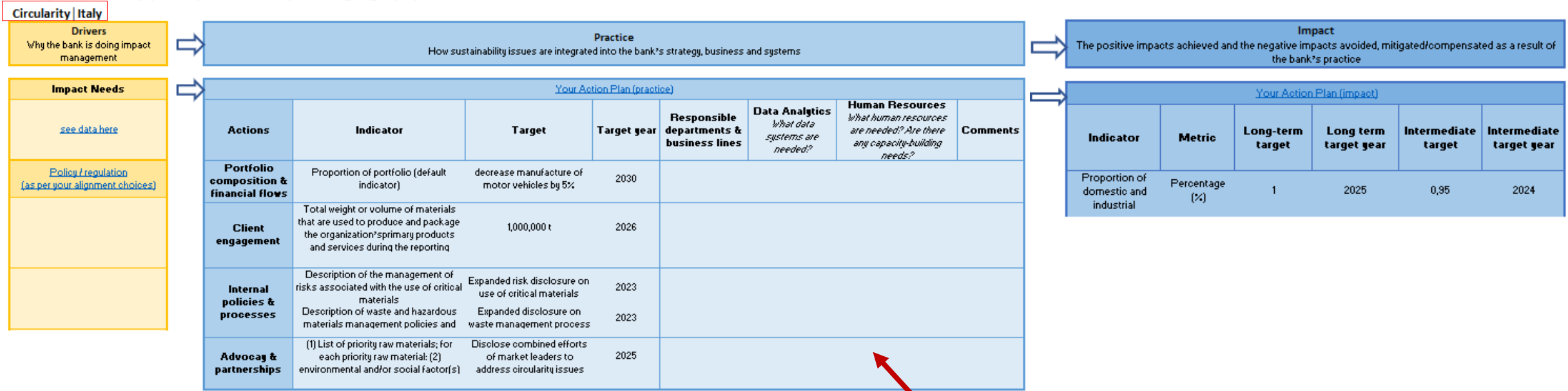
SECTORS	Baseline									
	Indicator (e.g. GHG emissions [ ])	Metric (e.g. metric tonnes [ ])	Measurement methodology (e.g. PACTA)	Year under analysis: (please specify → )		2021	Previous year: (optional → )		2020	Comments
ISIC Industry Classification			Performance value in 2021	Sector coverage	Value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

IMPACT: Capture baseline and set targets using impact indicators

# Assessment Modules

## Example of outputs

### 2. Impact pathway per impact/area topic and geography

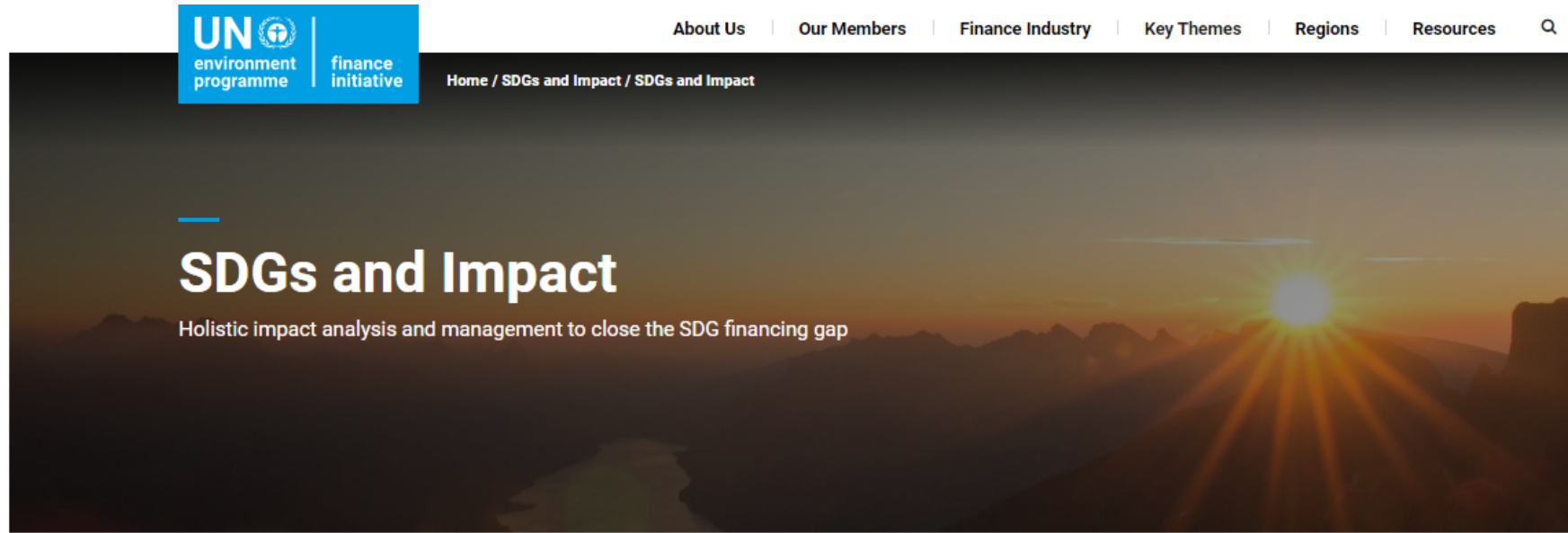


Impact Pathway for each Impact Area/Topic, summarizing targets set and action plan

# — Resources



# SDGs and Impact page on the UNEP FI website



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

## About

Based on a unique theory of impact, UNEP FI works with its members and with peer sustainability initiatives to mainstream impact analysis and management in business and finance as the cornerstone to closing the \$2.5 trillion SDG funding gap.

## Highlights

≡ MENU

### SDGs and Impact

Rethinking Impact to Finance the SDGs

Impact Protocol

> Tools for Holistic Impact Analysis

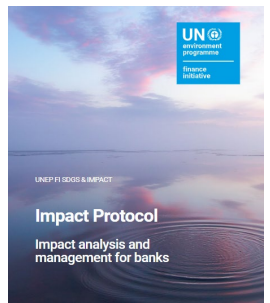
Impact Radar

## The Flyer: overview of UNEP FI resources for impact management



Find the flyer [here](#)

# The individual links



Find the Impact Protocol [here](#)



Find the Impact Radar [here](#)



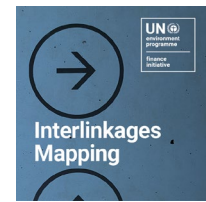
Find the Target Setting Guidance [here](#)



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



Find the Sector Mappings [here](#)



Find the Interlinkages Mappings [here](#)



Find the Case studies [here](#)



Find the Needs Mappings [here](#)



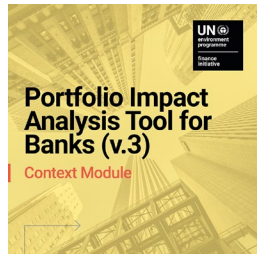
Find the Interactive Guidance [here](#)



Find the Indicator Library [here](#)

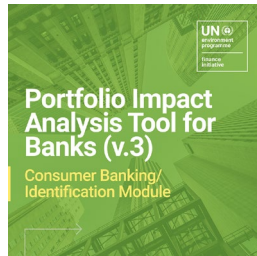
# Portfolio Impact Analysis Tool for Banks 1/2

*The [Portfolio Impact Analysis Tool for Banks](#) is an easy-to-use input-output tool to assist banks throughout their impact management process, one module at a time*



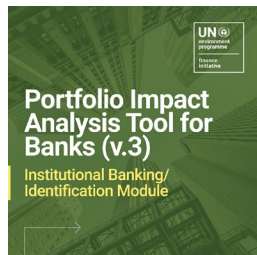
## •Context Module – [Download here](#)

- Download the user guide [here](#) (this includes videos explaining the Module worksheets)
- Download a brief presentation of the Module [here](#)
- Download a Demo version [here](#)



## •Consumer Banking / Identification Module – [Download here](#)

- Download the user guide [here](#) (this includes videos explaining the Module worksheets)
- Download a brief presentation of the Module [here](#)
- Download a Demo version [here](#)

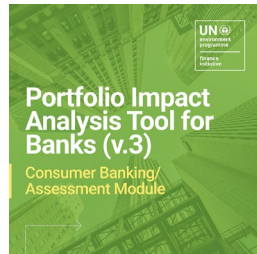


## •Institutional Banking / Identification Module – [Download here](#)

- Download the user guide [here](#) (this includes videos explaining the Module worksheets)
- Download a brief presentation of the Module [here](#)
- Download a Demo version [here](#)

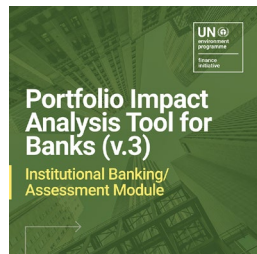
Watch a walk-through of the Context and Identification Modules [here](#)

# Portfolio Impact Analysis Tool for Banks 2/2



## •Consumer Banking / Assessment Module – [Download here](#)

- Download the user guide [here](#) (this includes videos explaining the Module worksheets)
- Download a brief presentation of the Module [here](#)
- Download a Demo version [here](#)



## •Institutional Banking / Assessment Module – [Download here](#)

- Download the user guide [here](#) (this includes videos explaining the Module worksheets)
- Download a brief presentation of the Module [here](#)
- Download a Demo version [here](#)

Watch a walk-through of the Assessment Modules [here](#)

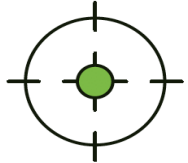
# Support on Tool implementation

- If you have any questions on the Implementation of the Portfolio Impact Analysis Tool for Banks, please refer to the resources section, where you can find the User Guides, brief presentations, demos and videos explaining the Tool step by step
- If you are still facing challenges, please contact us:  
Costanza Ghera: [costanza.ghera@un.org](mailto:costanza.ghera@un.org) (Tool)  
Alexander Stopp: [alexander.stopp@un.org](mailto:alexander.stopp@un.org) (Radar and Mappings)



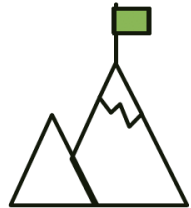
—  
**Close and next steps**

# 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.



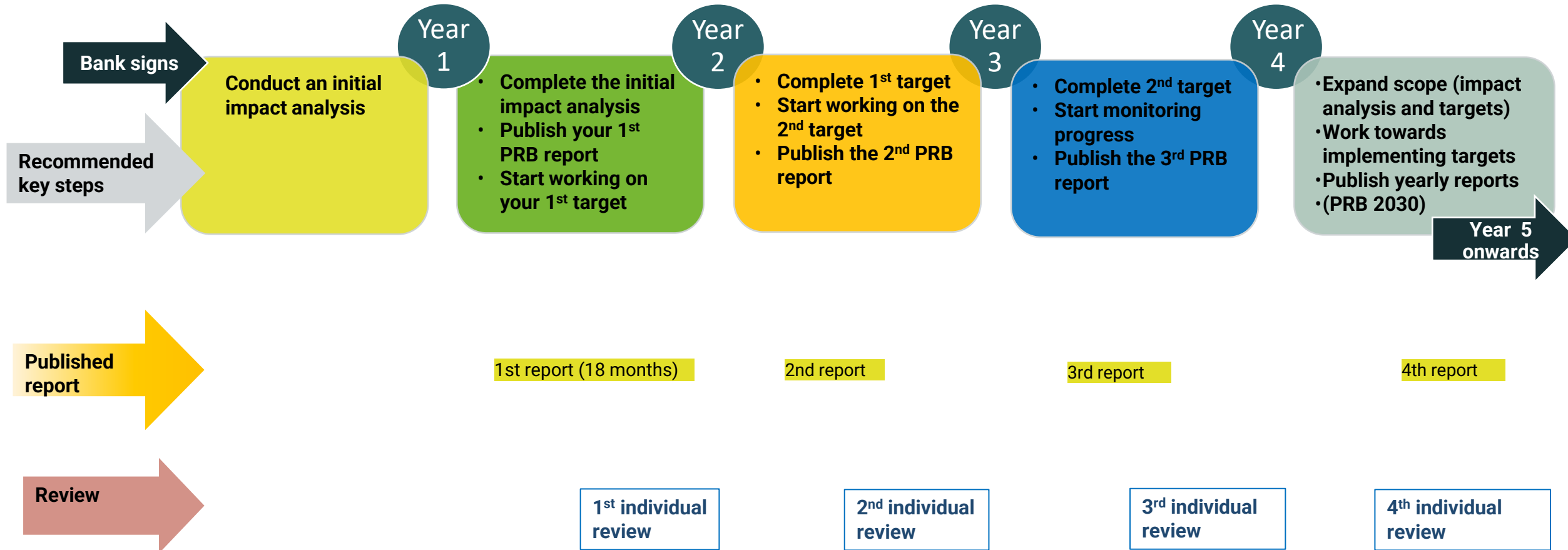
## Step 3. Public Reporting

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

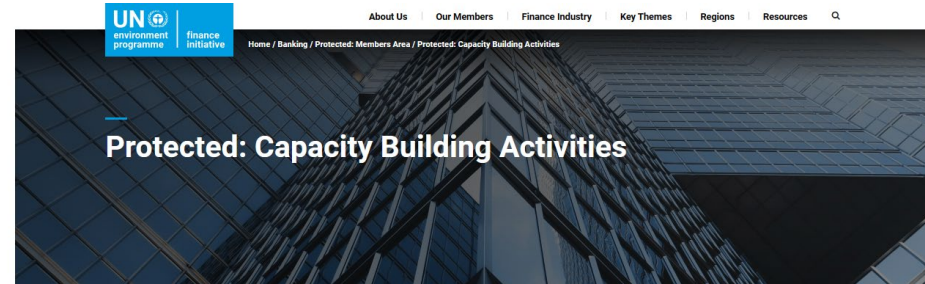
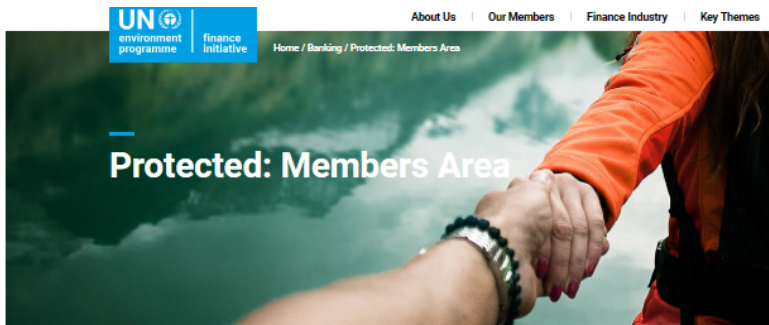


# The recommended initial journey



# Regional Capacity building programme

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



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>

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

- Climate Change Mitigation
- Financial Health & Inclusion
- Resource Efficiency & Circular Economy
- Nature
- ....

*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.*

—  
**Thank you**

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# Annex 1: Portfolio Impact Analysis Tool for Banks- Module details

# Context Module

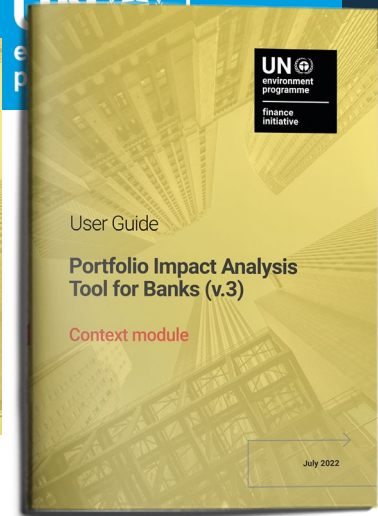
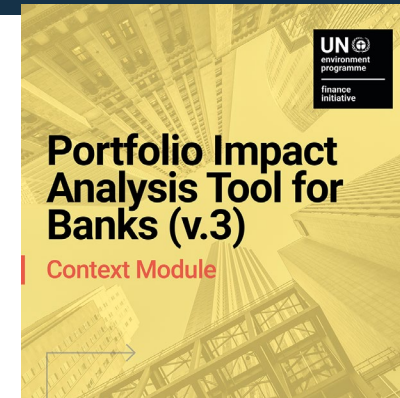
## Context Module Overview

*PRB requirement: 2.1.c. Context*

### Key highlights:

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

- Possibility to map needs at one or several levels, depending on the scope: country level, local level or global level
- Needs assessment performed on the basis of official statistical data sets, policy documents, trends & scenario research
- Prepopulated needs data for around 90 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
Yellow	My Parameters
Yellow	Country Assessment
Yellow	Local Assessment
Yellow	Country & Local Results
Yellow	Global Assessment + Results
Black	Data OUT
Grey	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

## My parameters

<b>1. Which countries do you want to assess?</b> <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 Please go to worksheet 'Country Assessment' to see available data, add data (if needed) or proceed straight to worksheet 'Country & Local Results'	YES Please go to worksheet 'Country Assessment' to see available data, add data (if needed) or proceed straight to worksheet 'Country & Local Results'
<b>2.a. Will you also be assessing needs at the local level for any of the above countries?</b> <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		
<b>2.b. Will you also be assessing needs at the global level?</b> <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 Results

→ If data is already available, you can move straight to the 'Country & Local results' tab and review the outputs

### a. Needs and priorities per country & location

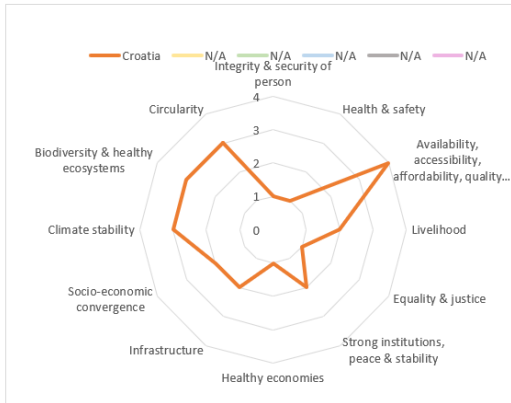
Sustainable Development Pillars →	Social					Socio-economic				Natural environment		
Impact Areas →	Integrity & security of person	Health & safety	Availability, accessibility, affordability, quality of resources & services	Livelihood	Equality & justice	Strong institutions, peace & stability	Healthy economies	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	6,8,12,13,14,15
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 Results

## 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

high level of need	high priority (policy documents)	deteriorating (trends & scenarios research)	high priority (policy documents) AND deteriorating
--------------------	----------------------------------	---	--

Sustainable Development Pillars → Impact Areas → Impact Topics → SDGs → Countries & Locations ↓	Integrity & Security of Person						Health & Safety			Social 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	Integrity & security of person
	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	SDGs 1.a, 4.1, 4.2, 4.3, 4.4, 4.5	SDGs 9.1, 11.2	SDGs 10.1, 10.2, 10.3, 10.4, 10.a, 10.b
Croatia	1	1	1	1	1	N/A	1	N/A	3	3	1	4	3	1	4	3
Italy	1	1	1	1	1	N/A	1	N/A	3	3	2	4	3	1	4	3
Serbia	2	1	3	2	1	N/A	2	N/A	3	3	1	1	3	1	3	3

# Context Module Assessment

→ If data is not already available in the database or if you wish to complement existing data, you can fill out the assessment tables before moving to the results worksheet

You can use up to three types of resources

				Integrity & security of person					
				Conflict	Modern slavery	Child labour	Data privacy	Natural disasters	Other
				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 Conflict presence of armed No conflict Dispute/non- violent crisis Violent crisis Limited war/Mar	Sustainable Development of SDG 4.1-8.9 challenges	Sustainable Development of SDG 8.7-9.9 challenges	DLA Piper Level of data protection Heavy Robust Moderate Limited	INFORM Global Risk of humanitarian crisis (0.3-5) 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
	Policy Documents	Source and date	Comments Priorities	(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)
		Source and date	Comments Priorities	(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
	Trends & Scenarios	International resources	Resources Comments Direction of trends	(please select)	(please select)	(please select)	(please select)	World Bank Climate Risk Bank Climate	(please select)
		Regional/country resources	Resources Comments Direction of trends	(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

# Institutional Banking/Identification Module

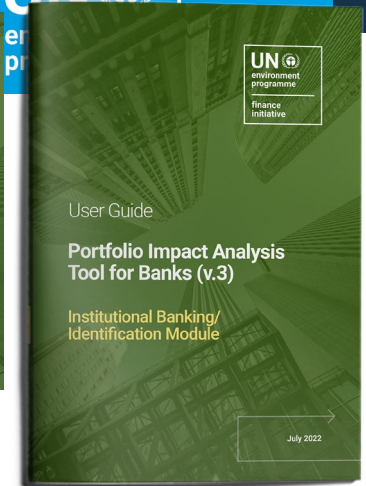
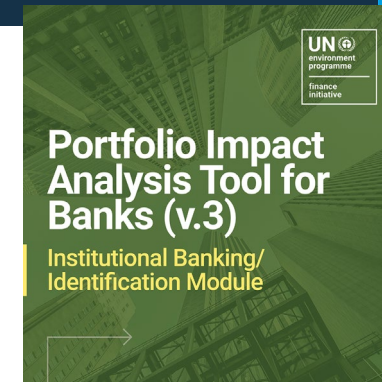
# Institutional Banking/Identification Module Overview

*PRB requirement: 2.1.b. Portfolio Composition*

## Key highlights:

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

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



# Institutional Banking/Identification Module Navigation

## List of Worksheets

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

Four types of worksheets:

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



Note: only one profile worksheet is displayed by default, right click on worksheet tab to unhide the other worksheets



# Institutional Banking/Identification Module

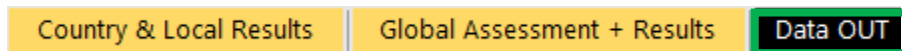
## My Parameters

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

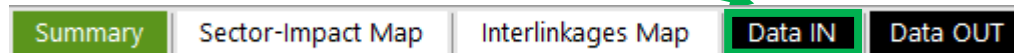
<p><b>b. Did you complete the Context Module?</b> Please select accordingly and make sure to follow the guidance</p>	<p>yes</p>
--	------------

Copy the Data OUT worksheet of the Context Module and paste it in the Data IN worksheet of this Module. Your countries of operations and the corresponding priority areas based on needs assessment will be automatically displayed in this Module

### CONTEXT MODULE



### INSTITUTIONAL BANKING/IDENTIFICATION MODULE



# Institutional Banking/Identification Module

## My Parameters

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

← Choice of business line

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

<p><b>b. Please indicate the size of the business you are analysing and what proportion this is relative to total business activity</b> Please use gross income and indicate the currency used. Please specify currency ↓</p>	Amount	5,000,000,000.00				
	Percentage of total business	70.00%				
€			GLOBAL: N/A	Croatia	Italy	Serbia
<p><b>d. For each geography above, please indicate the corresponding size of business.</b> Please use gross income and indicate the currency used. Please specify currency ↓</p>	Amount		500,000,000.00	3,000,000,000.00	500,000,000.00	
	Percentage of total business		10.00%	60.00%	10.00%	

Choice of industry classification and indicators

<p><b>e. Industry classification</b> By default the Module is set to ISIC Rev 4. If you wish to use another industry classification for your sector selection, please select from the drop-down menu.</p>	ISIC
---	------

<p><b>e. Indicators</b> Please specify which indicators you intend to use for your data collection.</p>	
Business and/or Corporate Banking	outstanding loans
Investment Banking	(please select)



# Institutional Banking/Identification Module

## Portfolio Composition

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

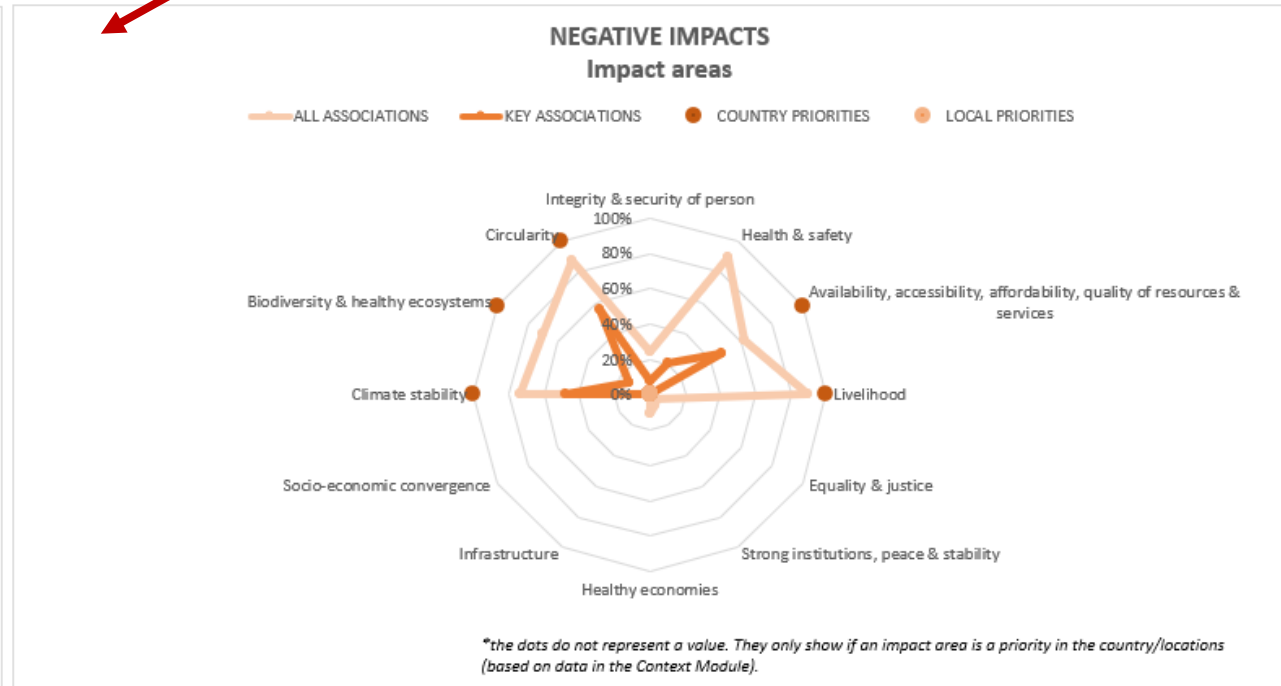
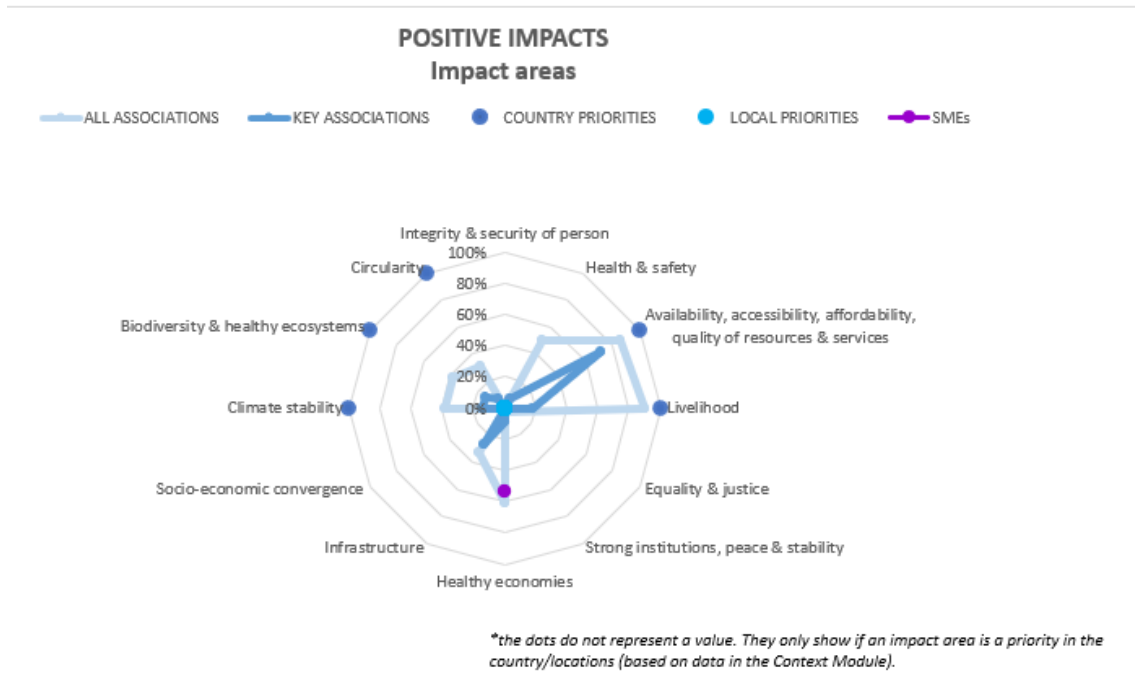
Total volume of your Mix of Business and Corporate Banking portfolio (outstanding loans)		28,000,000,000		Italy				
				Volume of Mix of Business and Corporate Banking portfolio in the country (outstanding loans)				
				15,000,000,000.00				
<b>a. Client type</b>				Indicator: outstanding loans				
SMEs (including professionals)				amount		% of country Mix of Business and Corporate Banking portfolio		
Indicator: outstanding loans				Italy		Italy		
				8,000,000,000.00		53.33%		
<b>b. Sector exposure</b>								
Sectors (ISIC) (use the filter to tailor this list)		My sectors (optional: use this column to capture the nomenclature use)	Key sectors (use the filter to see key sectors)	EU Taxonomy (use the filter to see eligible sectors)	General purpose (amount) Italy	General purpose (%) Italy	Dedicated (amount) Italy	Dedicated (%) Italy
107 Manufacture of other food products					1,000,000,000.00	6.67%		
1074 Manufacture of macaroni, noodles, couscous and similar farinaceous products					200,000,000.00	1.33%		
1101 Distilling, rectifying and blending of spirits					20,000,000.00	0.13%		
24 Manufacture of basic metals					100,000,000.00	0.67%		
291 Manufacture of motor vehicles					2,000,000,000.00	13.33%		
293 Manufacture of parts and accessories for motor vehicles					200,000,000.00	1.33%		
3211 Manufacture of jewellery and related articles					200,000,000.00	1.33%		
351 Electric power generation, transmission and distribution				X	2,000,000,000.00	13.33%		
F Construction					2,000,000,000.00	13.33%		
4101 Construction of green buildings and green refurbishment/ renovation					800,000,000.00	5.33%		
45 Wholesale and retail trade and repair of motor vehicles and motorcycles					800,000,000.00	5.33%		

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

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

# Institutional Banking/Identification Module Outputs

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



# Institutional Banking/Identification Module

## Outputs

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

Impact Areas →

Impact Topics →

Corresponding SDG(s) →

							<table border="1"> <tr> <td>Health &amp; safety</td> <td colspan="3"></td> </tr> <tr> <td>Health &amp; safety</td> <td>Water</td> <td>Food</td> <td>Energy</td> </tr> <tr> <td>SDGs 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.9, 3.d</td> <td>SDGs 3.9, 6.1, 6.2, 6.4, 6.5, 6.a, 6.b</td> <td>SDGs 2.1, 2.2, 2.3, 2.4, 2.5, 2.a, 2.b, 2.c, 12.3</td> <td>SDGs 7.1, 7.2, 7.3, 7.a, 7.b</td> </tr> </table>				Health & safety				Health & safety	Water	Food	Energy	SDGs 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.9, 3.d	SDGs 3.9, 6.1, 6.2, 6.4, 6.5, 6.a, 6.b	SDGs 2.1, 2.2, 2.3, 2.4, 2.5, 2.a, 2.b, 2.c, 12.3	SDGs 7.1, 7.2, 7.3, 7.a, 7.b
Health & safety																						
Health & safety	Water	Food	Energy																			
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																			
Sectors	My sectors	Total % of portfolio	% of general purpose	% of dedicated	EU Taxonomy eligible sectors	Key sectors	Type of association	Filter here for: Health & safety	Filter here for: Water	Filter here for: Food	Filter here for: Energy											
107 Manufacture of other food products		6.67%	6.67%				positive impacts															
107 Manufacture of other food products		6.67%	6.67%				negative impacts															
1074 Manufacture of macaroni, noodles, couscous and similar products		1.33%	1.33%				positive impacts															
1074 Manufacture of macaroni, noodles, couscous and similar products		1.33%	1.33%				negative impacts															
1101 Distilling, rectifying and blending of spirits		0.13%	0.13%				positive impacts															
1101 Distilling, rectifying and blending of spirits		0.13%	0.13%				negative impacts															
24 Manufacture of basic metals		0.67%	0.67%				positive impacts															
24 Manufacture of basic metals		0.67%	0.67%				negative impacts															
291 Manufacture of motor vehicles		13.33%	13.33%				positive impacts															
291 Manufacture of motor vehicles		13.33%	13.33%				negative impacts															
293 Manufacture of parts and accessories for motor vehicles		1.33%	1.33%				positive impacts															
293 Manufacture of parts and accessories for motor vehicles		1.33%	1.33%				negative impacts															
351 Electric power generation, transmission and distribution		13.33%	13.33%		X		positive impacts															
351 Electric power generation, transmission and distribution		13.33%	13.33%		X		negative impacts															

# Institutional Banking/Identification Module

## Outputs

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

Prioritized significant impact areas and corresponding SDGs

Positive associations					Negative associations					Prioritised impact areas/topics		Prioritised SDGs	
Impact areas	Impact topics	Proportion of portfolio	Associated impacts (positive)	Associated impacts (negative)	Impact areas	Impact topics	Proportion of portfolio	Associated impacts (positive)	Associated impacts (negative)				
Livelihood	Employment,Wages	100.00%	Modern slavery,Child labour,Health & safety,Wages,Social protection,Gender equality,Ethnic/racial equality,Age Health &	Health & safety,Water,Information,Culture & heritage,Wages,Climate stability,Waterbodies,Air,Soil,Species,Habitat.Resource	Health & safety	Health & safety	100.00%	Healthcare & sanitation		Biodiversity & healthy ecosystems	SDG 1	SDG 2	
Availability, accessibility, affordability, quality of resources & services	Water,Food,Energy,Housing,Healthcare & sanitation,Education,Mobility,Information,Connectivity,Culture & heritage	87.14%	safety,Education,Mobility,Information,Culture & heritage,Finance,Employment,Wages,Social protection.Gender	Health & safety,Water,Information,Culture & heritage,Wages,Climate stability,Waterbodies,Air,Soil,Species,Habitat.Resource	Livelihood	Wages,Social protection	100.00%	Modern slavery,Child labour,Health & safety,Wages,Social protection,Gender equality,Ethnic/racial equality,Age		(select impact area/topic)	SDG 3	SDG 4	
Healthy economies	Flourishing MSMEs	78.57%	Employment,Sector diversity,Socio-economic convergence	Resource intensity,Waste	Climate stability	Climate stability	100.00%	Natural disasters,Health & safety,Waterbodies,Air,Species,Habitat,Resource intensity	Energy,Other vulnerable groups,Socio-economic convergence	(select impact area/topic)	SDG 5	SDG 6	
Health & safety	Health & safety	48.57%	Healthcare & sanitation		Biodiversity & healthy ecosystems	Waterbodies,Air,Soil,Species,Habitat	100.00%	Health & safety,Water,Infrastructure,Socio-economic convergence,Climate stability,Waterbodies,Air,Soil,Species,Habitat.Resource		(select impact area/topic)	SDG 7	SDG 8	
Infrastructure	Infrastructure	12.86%	Natural disasters,Health & safety,Water,Energy,Healthcare & sanitation,Mobility,Connectivity,Employment,Socio-economic convergence	Modern slavery,Health & safety,Social protection,Ethnic/racial equality,Other vulnerable groups,Soil,Species,Habitat,Resource intensity,Waste	Circularity	Resource intensity,Waste	100.00%	Natural disasters,Health & safety,Water,Food,Energy,Healthcare & sanitation,Sector diversity,Climate stability,Waterbodies,Air,Soil,Species,Habitat.Resource	Flourishing MSMEs	(select impact area/topic)	SDG 9	SDG 10	
										(select impact area/topic)	SDG 11	SDG 12	
										(select impact area/topic)	SDG 13	SDG 14	
										(select impact area/topic)	SDG 15	SDG 16	
										(select impact area/topic)	SDG 17		

# Consumer Banking/Identification Module

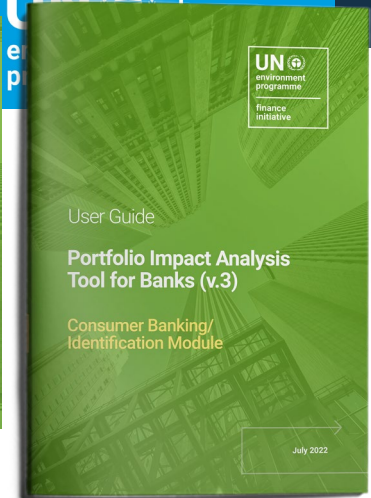
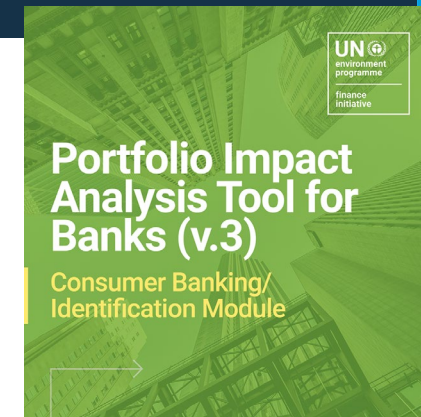
# Consumer Banking/Identification Module Overview

*PRB requirement: 2.1.b. Portfolio Composition*

## Key highlights:

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

- Product selection possible in a variety of industry classification codes (ISIC, NACE, NAICS, ANZSIC, JSIC, CNAE)
- Includes different population groups (income, gender, age, location and other vulnerable groups)
- Interoperability features (SDGs)
- Preselection of certain significant impact areas: finance, equality & justice



## Consumer Banking/Identification Module

### Main data points

- Size of your consumer banking business and what proportion this is relative to your total business activity.
- If your consumer banking business spans several countries, the size of the business in each country.

Business line indicators: gross income and/or balance sheet

- Total volume of your consumer banking portfolio.
- If your consumer banking business spans several countries, volume of consumer banking portfolio per country.
- Volume of business for each product type (per country).
- Volume of business per client types for each product type.

Portfolio content indicators: amounts (drawn outstanding loans, outstanding loans or exposure at default/EAD), number of products, number of customers

# Consumer Banking/Identification Module Navigation

## 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

### Four types of worksheets:

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



Note: only one profile worksheet is displayed by default, right click on worksheet tab to unhide the other worksheets





# Consumer Banking/Identification Module

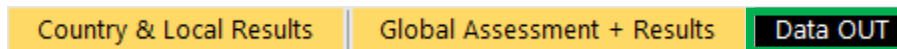
## My Parameters

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

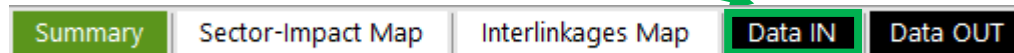
<p><b>b. Did you complete the Context Module?</b> Please select accordingly and make sure to follow the guidance</p>	<input type="radio"/> yes
--	---------------------------

Copy the Data OUT worksheet of the Context Module and paste it in the Data IN worksheet of this Module. Your countries of operations and the corresponding priority areas based on needs assessment will be automatically displayed in this Module

### CONTEXT MODULE



### CONSUMER BANKING/IDENTIFICATION MODULE



# Consumer Banking/Identification Module

## My Parameters

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

<b>a. Please indicate the size of your consumer banking business and what proportion this is relative to total business activity</b> <i>Please use gross income and indicate the currency used.</i>			<b>c. For each country, please indicate the corresponding size of consumer banking business</b> <i>Please use gross income and please indicate the currency used.</i>		
Please specify currency ↓			Please specify currency ↓		
€	Amount	2,000,000,000.00	€	Amount	1,500,000,000.00
	Percentage of total business	30.00%		Percentage of total business	75.00%
					N/A

**d. Industry classification**  
*By default the Module is set to ISIC Rev 4. If you wish to use another industry classification for the selection of your products/services, please select from the drop-down menu.*

ISIC

**e. Indicators**  
*Please specify which indicators (among three types) you intend to use for your data collection. Please note that 'amount' is used as a default indicator and others can be added as complementary indicators.*

amount	number of products	number of customers
yes	(please select)	(please select)

Please indicate the specific indicator for 'amount'

(please select)

Choice of industry classification and indicators

# Consumer Banking/Identification Module

## Portfolio composition

Types of products & services (as per ISIC industry classification)		Names of products & services (as named in your bank)		Volume							
				<i>In the columns below, please indicate the volume of business for each product type. You can use up to three different indicators. Note that your indicator selection needs to have been made in the 'My Parameters' worksheet.</i>							
				Indicator 1: amount (outstanding loans)		Indicator 2: number of customers		Indicator 3: no indicator selected			
		Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)
644 Consumer banking	(unhide the rows and		0.00%		0.00%						
6441 Current accounts	(unhide the rows and		0.00%		0.00%						
64411 Current accounts with payment services (cheques, debit cards)	(unhide the rows and	20,000,000,000.00	28.57%	6,000,000.00	30.00%						
	Easybanking	5,000,000,000.00	7.14%	1,500,000.00	7.50%						
	Premium	5,000,000,000.00	7.14%	1,500,000.00	7.50%						
	Evergreen	5,000,000,000.00	7.14%	1,500,000.00	7.50%						
	InfinityPlus	5,000,000,000.00	7.14%	1,500,000.00	7.50%						
			0.00%								
			0.00%								
			0.00%								
			0.00%								
			0.00%								
			0.00%								
64412 Current accounts without payment services	(unhide the rows and		0.00%								
6442 Savings	(unhide the rows and		0.00%								
64421 Savings accounts	(unhide the rows and	10,000,000,000.00	14.29%	3,000,000.00	15.00%						

Identification of main types of products/services as well as names (optional)



**Client types**

→

In the tables on the right, please indicate the volume of business per client types for each product type. You can use up to three different indicators. Note that your indicator selection needs to have been made in the 'My Parameters' worksheet.

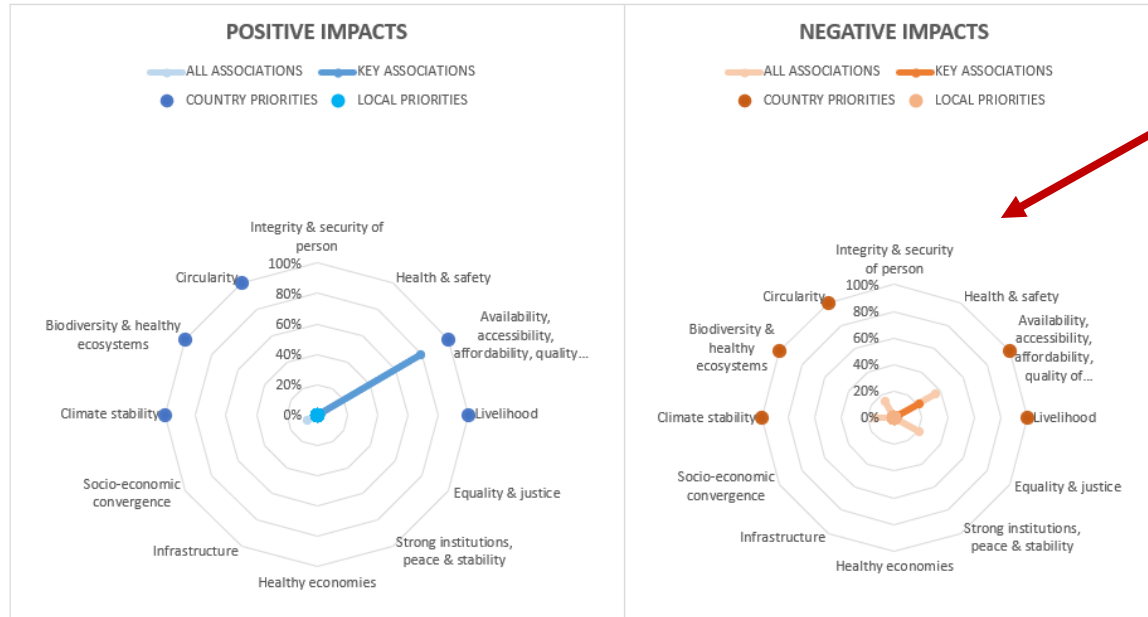
												Income
Low-income populations						Middle-income populations						
Indicator 1: amount (outstanding loans)		Indicator 2: number of customers		Indicator 3: no indicator selected		Indicator 1: amount (outstanding loans)		Indicator 2: number of customers		Indicator 3: no indicator selected		Indicator 1: amount (outstanding loans)
Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)	Volume	% (automatically generated)	Volume
5,000,000,000.00	7.14%	1,500,000.00	7.50%			10,000,000,000.00	14.29%	3,000,000.00	15.00%			5,000,000.00
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
	0.00%		0.00%				0.00%		0.00%			
1,000,000,000.00	1.43%	200,000.00	1.00%			3,000,000,000.00	4.29%	1,000,000.00	5.00%			6,000,000.00

Identification of main types of clients (income, gender, age, location, other vulnerable groups)



# Consumer Banking/Identification Module Outputs

First, you see impacts driven by the types of products/services you offer to your customers



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

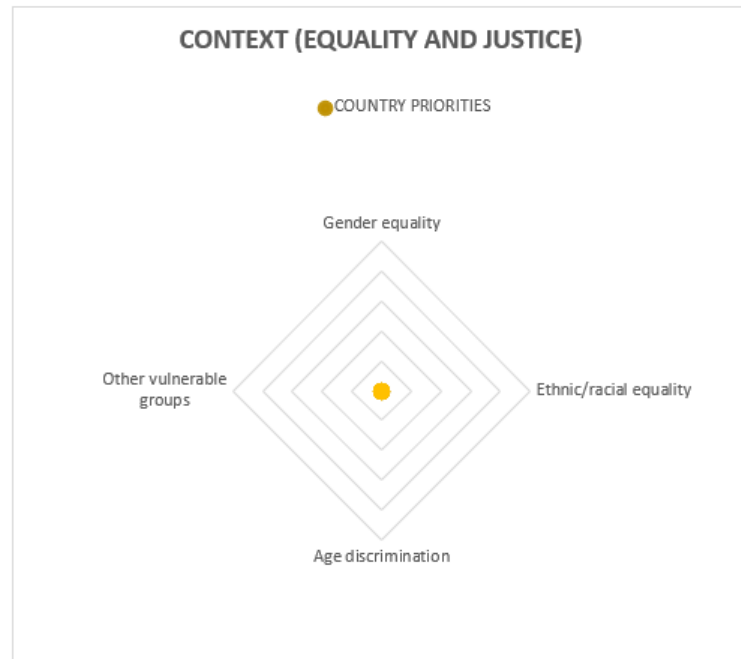
Detailed outputs: heatmap showing impact associations between the individual products/services you are offering in the country and the different impact areas and topics

Types of products/services	Names of products/services	Total % of portfolio (Indicator 1)	Total % of portfolio (Indicator 2)	Total % of portfolio (Indicator 3)	Key sectors	Type of association	Filter here for: Finance	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
64411 Current accounts with payment services	Easybanking, Pre	28.57%	30.00%			positive impacts							
64421 Savings accounts		14.29%	15.00%			positive impacts							
64432 Consumer loans & overdraft		14.29%	15.00%			positive impacts							
64432 Consumer loans & overdraft		14.29%	15.00%			negative impacts							
64436 Education related loans		7.14%	10.00%			negative impacts							

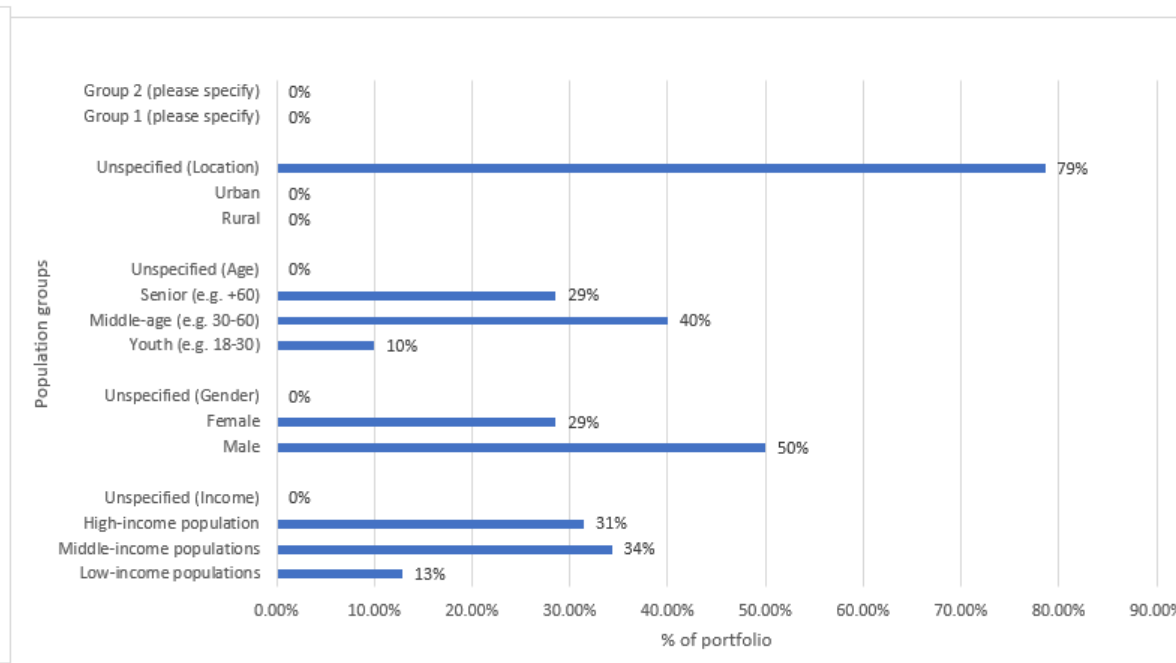
# Consumer Banking/Identification Module Outputs

Then you see impacts driven by the types of clients

Context (equality and justice)



Distribution of products/services across population groups (Indicator 1: amount (outstanding loans))



# Consumer Banking/Identification Module

## Outputs

Finally, you prioritize your significant impact areas based on products/services and client information

'Finance' and 'equality & justice' are **default** significant impact areas as they are relevant to all consumer banking portfolios

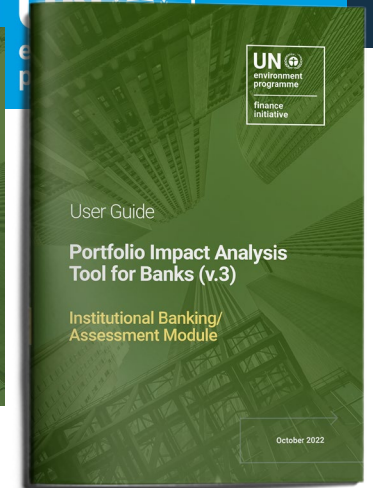
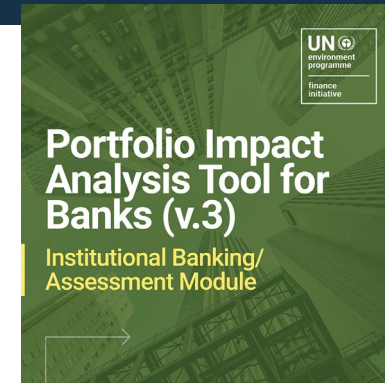
Significant impact areas (based on section 1.a.)					
Impact area/topic	Associated impacts (positive)	Associated impacts (negative)	Comments		
Finance	Connectivity, Gender equality, Ethnic/racial equality, Other vulnerable groups				
Mobility	Connectivity, Infrastructure				
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
(select impact area/topic)					
Populations/ Equality & Justice (based on section 1.b.)					
	Income	Age	lease sele	(please select)	(please select)

Prioritised SDGs	
SDG 1	SDG 2
SDG 3	SDG 4
SDG 5	SDG 6
SDG 7	SDG 8
SDG 9	SDG 10
SDG 11	SDG 12
SDG 13	SDG 14
SDG 15	SDG 16
SDG 17	

Once you prioritize your significant impact areas, the corresponding SDGs will pop up automatically

# Institutional Banking/Assessment Module

# Institutional Banking/Assessment Module Overview



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

## Key highlights:

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

- Works for business/corporate/investment banking portfolios
- Highlights impact interlinkages and 'red flags' in relation to potential human rights violations & nature
- Interoperability features (SDGs, EU taxonomy)



# Institutional Banking/Assessment Module Navigation

## List of Worksheets

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

Four types of worksheets:

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



Note: only one Impact Area worksheet is displayed by default, right click on worksheet tab to unhide the other worksheets



Welcome	Navigation	My Parameters	Impact Area 1	Dashboard	Impact Radar	Interlinkages Map	Data IN-Context	Data IN-Identification
---------	------------	---------------	---------------	-----------	--------------	-------------------	-----------------	------------------------

# Institutional Banking/Assessment Module

## My Parameters

### 1. Importing data

<p>Do you wish to import information from the Institutional Banking/Identification Module? <i>Please select accordingly and make sure to follow the guidance</i></p>	yes	<p><b>Copy the Data OUT worksheet of the Institutional Banking/Identification Module and paste it in the Data IN worksheet of this Module. Your business lines and sectors will be automatically displayed in this Module</b></p>
--	-----	---

<p>Do you wish to import context information from the Context Module? <i>Please select accordingly and make sure to follow the guidance</i></p>	yes	<p><b>Copy the Data OUT worksheet of the Context Module and paste it in the Data IN Context worksheet of this Module. Your needs and priorities data will be automatically displayed in this Module</b></p>
---	-----	---

#### INSTITUTIONAL BANKING/IDENTIFICATION MODULE

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

#### CONTEXT MODULE

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

#### INSTITUTIONAL BANKING/ASSESSMENT MODULE

Welcome | Navigation | My Parameters | Impact Area 1 | Dashboard | Impact Radar | Interlinkages Map | **Data IN-Context** | **Data IN-Identification**

Welcome | Navigation | **My Parameters** | Impact Area 1 | Dashboard | Impact Radar | Interlinkages Map | Data IN-Context | Data IN-Identification

# Institutional Banking/Assessment Module

## My Parameters

### 3. Impact areas/topics and geographies

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

Specify the Impact Areas/Topics and the Geographic Scope

The interlinkages with other Impact Areas/Topics will automatically display

### 4. Sectors

Circularity | Italy

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

Specify the sectors you intend to cover; they will automatically display if you have imported data from the Identification Module

The table will automatically display: the type of impact driven by the sector on the Impact Area (+ or -), its strength of association (color), and if it is a priority sector as per PRB guidance (X)

# Institutional Banking/Assessment Module

## Assessment per Impact Area – Alignment

### 1. ALIGNMENT

#### a. Status of Needs and Priorities

Country needs

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

Summary of the status of needs and priorities of the selected Impact Area/Geography; if you have carried over data from the Context Module, the information will automatically display

Determine your alignment choices based on the identified needs and priorities; you may include additional research if/as needed

#### c. Alignment choices

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

# Institutional Banking/Assessment Module

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

### a. Overview of sectors and impact associations

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

Sectors under review, volumes within the portfolio and type of impact association

Priority sectors as per PRB guidance and EU Taxonomy eligible sectors

Red flags

# Institutional Banking/Assessment Module

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

### 2. BASELINES AND TARGETS (PRACTICE & IMPACT)

#### b. Practice

##### i. Portfolio composition & financial flows

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

##### ii. Client engagement

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

##### iii. Internal policies & processes :

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

##### iv. Advocacy & partnerships :

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

### PRACTICE:

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

#### Red flags & Interlinkages

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

Sector Red Flags & Interlinkages will automatically display

### c. Impact

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

IMPACT: Capture baseline and set targets using impact indicators

# Institutional Banking/Assessment Module

## Assessment per Impact Area – Action Plan

### 3. ACTION PLAN

#### a. Circularity

Practice

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

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
<b>Portfolio composition &amp; financial flows</b>	Proportion of portfolio (default indicator)	decrease manufacture of motor vehicles	2030				
	Proportion of portfolio (default indicator)	increase manufacture of	2030				
<b>Client engagement</b>	Total weight or volume of materials	1,000,000 t	2026				
	(1) Total energy consumed, (2) Percentage of new suppliers that were	(1) 5,000,000 GJ (2) 10% (3) 20%	2030				
	Percentage of Tier 1 supplier facilities	0,6	2025				
<b>Internal policies &amp; processes</b>	Description of the management of	Expanded risk disclosure on	2023				
	Description of waste and hazardous	Expanded disclosure					
<b>Advocacy &amp; partnerships</b>	(1) List of priority raw materials; for each priority raw material:	Disclosed combined e of market le					

Impact

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

#### b. Red flags & Interlinkages

Red flags-Practice

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

Interlinkages-Practice

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

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

Red flags-Impact

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

Interlinkages-Impact

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

# Institutional Banking/Assessment Module Dashboard

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

Focus and scope of the assessment

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

## 2. Impact pathway per impact/area topic and geography

Circularity | Italy

**Drivers**  
Why the bank is doing impact management

**Impact Needs**  
[see data here](#)

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

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

Your Action Plan (practice)							
Actions	Indicator	Target	Target year	Responsible departments & business lines	Data Analytics <i>What data systems are needed?</i>	Human Resources <i>What human resources are needed? Are there any capacity-building needs?</i>	Comments
<b>Portfolio composition &amp; financial flows</b>	Proportion of portfolio (default indicator)	decrease manufacture of motor vehicles by 5%	2030				
<b>Client engagement</b>	Total weight or volume of materials that are used to produce and package the organization's primary products and services during the reporting	1,000,000 t	2026				
<b>Internal policies &amp; processes</b>	Description of the management of risks associated with the use of critical materials	Expanded risk disclosure on use of critical materials	2023				
	Description of waste and hazardous materials management policies and	Expanded disclosure on waste management process	2023				
<b>Advocacy &amp; partnerships</b>	(1) List of priority raw materials; for each priority raw material; (2) environmental and/or social factor(s)	Disclose combined efforts of market leaders to address circularity issues	2025				

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

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

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



# Consumer Banking/Assessment Module

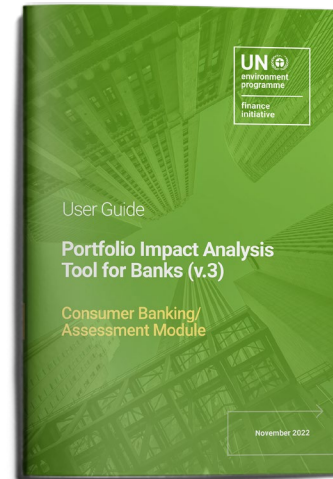
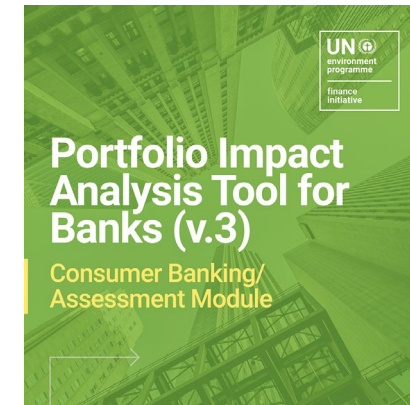
# Consumer Banking/Assessment Module Overview

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

## Key highlights:

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

- Preselection of impact areas that are always significant for consumer banking (finance + equality & justice)
- Enables coverage of different population groups (income, gender, age, location and other vulnerable groups)
- Includes visuals to see the delta between baseline values, BAU/organic growth values, and target values
- Interoperability features (SDGs)



## Consumer Banking/Assessment Module

### Main data points

#### If you previously used the Context and Identification Modules:

- All the data concerning your portfolio size and composition will automatically display in the relevant parts of the Module (through the copy/paste of the Data OUT and IN worksheets)

#### If you did not previously use the other Modules, you would need to capture the following data points:

- Size of your consumer banking business and what proportion this is relative to your total business activity (gross income and/or balance sheet)
- Volume of business for each product type to be included in the assessment/ per country (amounts-drawn outstanding loans, outstanding loans or exposure at default/EAD, number of products, number of customers)

+ pertinent practice and impact performance data

# Consumer Banking/Assessment Module Navigation

## 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	

### Four types of worksheets:

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



Note: only one 'Finance + Equality & justice' and one 'Other Impact Area' worksheet are displayed by default, right click on worksheet tab to unhide the other worksheets



# Consumer Banking/Assessment Module

## My Parameters

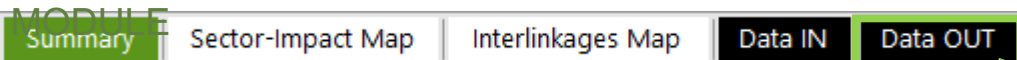
### 1. Importing data

Please specify whether you wish to import data from the Context Module and/or the Consumer Banking/Identification OUT worksheets (see instructions below). If you have not used the other Modules but you wish to do so, you can a

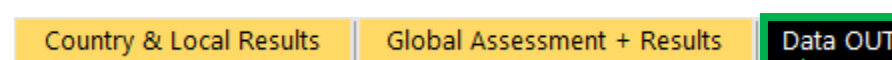
<p>Do you wish to import information from the Consumer Banking/Identification Module? Please select accordingly and make sure to follow the guidance</p>	yes	<p>Copy the Data OUT worksheet of the Consumer Banking/Identification Module and paste it in the Data IN-Identification worksheet of this Module. All the data concerning your portfolio size and composition will automatically display in the relevant sections of this Module</p>
--	-----	--

<p>Do you wish to import context information from the Context Module? Please select accordingly and make sure to follow the guidance</p>	yes	<p>Copy the Data OUT worksheet of the Context Module and paste it in the Data IN-Context worksheet of this Module. Your needs and priorities data will automatically display in the relevant sections of this Module</p>
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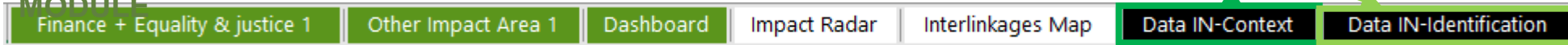
### CONSUMER BANKING/IDENTIFICATION MODULE



### CONTEXT MODULE



### CONSUMER BANKING/ASSESSMENT MODULE



# Consumer Banking/Assessment Module

## My Parameters

### 3. Impact areas/topics and geographies

'Finance', together with 'Equality & justice' are default impact areas and topics for Consumer Banking. You can cover these for up to three different geographies in total; use this section to specify additional impact areas/topics.

<p>a.1 What significant impact area/s or topic/s will you be covering (based on the outcome of the identification phase of your impact analysis)? Please select accordingly and note that 'Finance + Equality &amp; justice' display by default, as these impact areas are associated with all consumer banking activities.</p>	Finance + Equality & justice	Finance + Equality & justice	Finance + Equality & justice	Climate stability	(select impact area/topic)
	Italy	Croatia	Serbia	Italy	(Select geography)

Specify the Impact Areas/Topics and the Geographic Scope (note: 'Finance', as well as 'Equality & justice' are default impact areas and topics for Consumer Banking> they include both Financial Health and Financial Inclusion)

If you have not used the Identification Module and imported data, specify the products/services and population groups you intend to cover; if you have used it, data will automatically display in the ensuing worksheets

### 4. Products, Services and Population groups

#### a. Products & Services

Finance + Equality & justice | Italy

Types of products & services (ISIC Industry Classification)	Names of products & services	Type of impact	Proportion of portfolio Indicator: amount	Proportion of portfolio Indicator: number of products	Proportion of portfolio Indicator: number of customers
Please select		This shows the type of impact association between each product	(please select)		
64411 Current accounts with payment services (cheques, ...)	(unhide the rows ← and indicate the names of your products below )				30.00%

#### b. Population groups

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

1	2	3
Income	Gender	Location

# Consumer Banking/Assessment Module

## Assessment per Impact Area – Alignment

### 1. ALIGNMENT

This section is to identify relevant international, regional or national policy frameworks to align with. You can build upon the context assessment already undertaken during the identification phase of the analysis. If you have used the Context displayed in section 'a'.

#### a. Status of Needs and Priorities

This sub-section summarises the status of needs and priorities for Finance + Equality & Justice in Italy as per the content included in and transferred from the Context Module

Country needs

Finance + Equality & justice		Impact Topics →	Finance	Gender equality	Ethnic/racial equality	Age discrimination	Other vulnerable groups	Other (Equality & justice)
		SDGs →	SDGs 8.10, 9.3	SDGs 3.7, 4.5, 5.1, 5.2, 5.3, 5.4, 5.5, 5.6, 5.a, 5.b, 5.c, 8.5, 8.8, 10.2	SDGs 4.5, 10.2, 10.3	SDGs 8.5, 8.7, 10.2, 11.2, 11.7, 16.2	SDGs 4.5, 8.5, 8.8, 10.2, 11.2, 11.7	
Statistics	International resources	Resources	Sustainable Development Report 2021 (original data: World Bank) <a href="https://dashboards.sdg">https://dashboards.sdg</a>	UNDP - Gender Inequality index <a href="https://hdr.undp.org/data-center/thematic-composite">https://hdr.undp.org/data-center/thematic-composite</a>	No global index or other data set available. Refer to regional/local sources	The Lancet - Figure Countries classified as low, moderate, or high in ageist attitudes	No global index or other data set available. Refer to regional/local sources	
		Metrics	Adults with an account at a bank or other financial institution or with a mobile-money >80% (SDG accomplished)	Gender inequality (composite index: reproductive health, measured by maternal <=0.3		Prevalence of ageist attitudes		
		Scoring system: 1 (low need)				Low		
		Scoring system: 2 (moderate need)	65-80% (challenges remain)	0.31-0.5				
		Scoring system: 3 (high need)	50-65% (significant challenges remain)	0.51-0.7				
Scoring system: 4 (very high need)	<50% (major challenges remain)	>0.7						

Summary of the status of needs and priorities of the selected Impact Area/Geography; if you have carried over data from the Context Module, the information will automatically display

Determine your alignment choices based on the identified needs and priorities; you may include additional research if/as needed

#### b. Alignment choices

Sub-section 'b' enables you to determine your alignment choices based on previously identified needs and priorities, as well as any additional research (if/as needed). Please define which international consideration.

Policy Framework	Geographic scope	Comments	Topics	Indicators/Metrics	Objectives	Comments
Please list the policy framework/s your bank will be seeking alignment with	Please select the geographic scope of the frameworks listed	Please capture here any explanations regarding the choice of framework/s	Please capture here the specific topic/s (e.g. climate change mitigation) referenced in the selected framework. Name only those that you will be focusing on	Please capture here the indicators/metrics (e.g. GHG emissions) referenced in the framework. Include only those relevant to the selected topic / those you will be focusing on	Please spell out the overall objective pursued in the selected frameworks (e.g. reduction of GHG emissions, increase in access to finance for a given population type)	Please capture here any explanations regarding the choice of topics, indicators and objectives

# Consumer Banking/Assessment Module

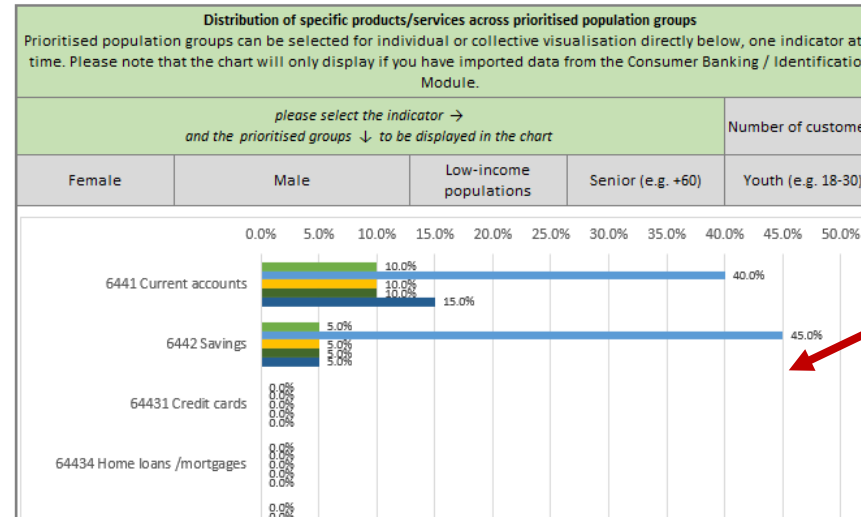
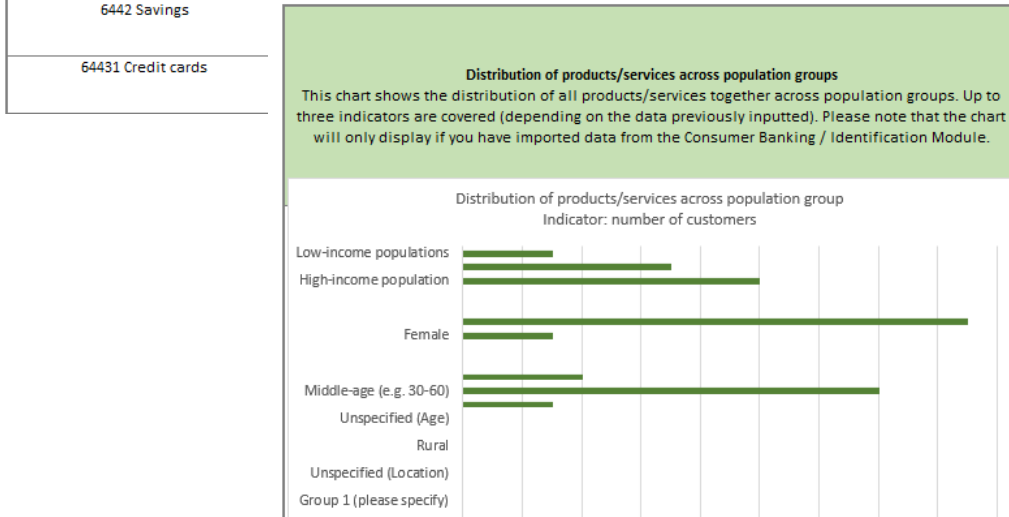
## Assessment per Impact Area – Baselines and Targets (Practice & Impact)

### a. Overview of products/services and impact associations

PRODUCTS/SERVICES					IMPACT ASSOCIATIONS
Types of products/services ISIC (Industry Classification)	Names of products/services	Proportion of portfolio Indicator n.1: amount (outstanding loans)	Proportion of portfolio Indicator n.2: number of products	Proportion of portfolio Indicator n.3: number of customers	Type of impact association
<i>This column shows the products/services under analysis, as indicated in the 'my parameters' worksheet or imported from</i>	<i>This column shows the names of your products for each product type, as</i>	<i>This column shows the % of the portfolio that each product/service represents</i>	<i>This column shows the % of the portfolio that each product/service</i>	<i>This column shows the % of the portfolio that each product/service represents</i>	<i>This column shows the type of impact association between each product/service and the</i>
All products/services		100.00%	0.00%	N/A	
6441 Current accounts				50.00%	
6442 Savings					
64431 Credit cards					

Products/services under review, volumes within the portfolio and type of impact association

Overall distribution of products/services across population groups + distribution of specific products/services across prioritized population groups





# Consumer Banking/Assessment Module

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

**b. Practice**

**i. Portfolio composition & financial flows**

*Baseline and targets*

Baselines					
Indicators	Types of products/services	Names of products/services	Population groups		
<i>Use this column to select the indicators of the Identification Module (amount, number of products or number of Amount (€)</i>	<i>Use this column to specify indicators other than those of the Identification the</i>	<i>This column shows the products/services under analysis, as indicated in the 'my 64431 Credit cards</i>	<i>Use this column to specify a product/service if applicable</i>	<i>Use this column to select a population group if applicable</i>	<i>U</i>

**ii. Client engagement**

*Baseline and targets*

Financial Inclusion					
Baselines					
Indicators	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)	
<i>Use this column to capture relevant # of individuals supported with</i>	<i>This column shows the Unspecified</i>	<i>Use this column to specify a</i>	<i>Use this column to select Unspecified</i>	<i>Use this column to select a Unspecified</i>	

**iii. Internal policies & processes :**

*Baseline and targets*

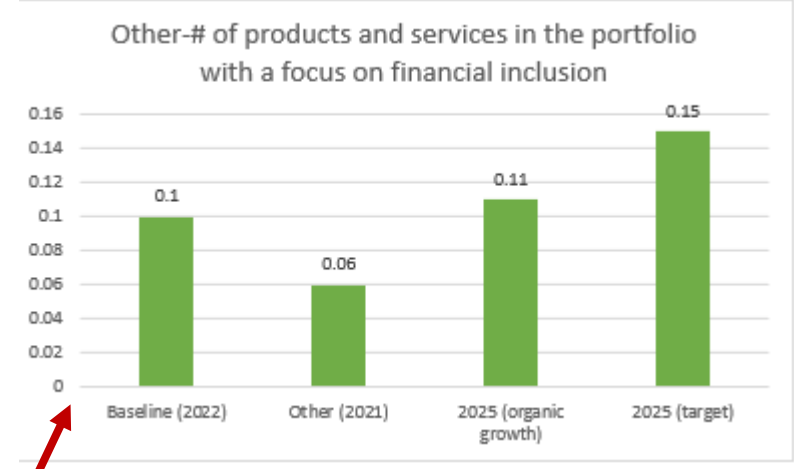
Financial Inclusion					
Baselines					
Indicators	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)	
<i>Use this column to capture relevant indicators, for instance PRB core metrics % of relevant employees supported</i>	<i>This column shows the products/services under Unspecified</i>	<i>Use this column to specify a product/service if applicable</i>	<i>Use this column to select a population group if Unspecified</i>	<i>Use this column to select a population subgroup if Unspecified</i>	

**iv. Advocacy & partnerships :**

*Baseline and targets*

Financial Inclusion					
Baselines					
Indicators	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)	
<i>Use this column to capture relevant indicators, for instance PRB core metrics for financial health &amp; inclusion. These and other indicators are available in the 'my parameters' worksheet # of partnerships active to achieve</i>	<i>This column shows the products/services under analysis, as indicated in the 'my parameters' worksheet Unspecified</i>	<i>Use this column to specify a product/service if applicable</i>	<i>Use this column to select a population group if applicable Unspecified</i>	<i>Use this column to select a population subgroup if applicable Unspecified</i>	

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



Visuals to see the delta between baseline values, BAU/organic growth values, and target values

**c. Impact**

*Baseline and targets*

Baselines					
Indicators	Impact objectives	Types of products/services	Names of products/services	Population groups	Population subgroups (if applicable)
<i>Use this column to capture relevant indicators, for instance PRB core metrics for financial health &amp; inclusion. These and other indicators are available in the Indicator Library.</i>	<i>Use this column to specify the broader, overall impact objective you want to achieve. The drop-down list is based on the impact objectives listed in LINEP</i>	<i>This column shows the products/services under analysis, as indicated in the 'my parameters' worksheet or imported from the Identification Module. Please use the drop-</i>	<i>Use this column to specify a product/service if applicable</i>	<i>Use this column to select a population group if applicable</i>	<i>Use this column to select a population subgroup if applicable</i>
% of customers with 2 or more active	Further access to	Unspecified		Unspecified	Unspecified

**IMPACT:** Capture baseline and set targets using impact indicators

# Consumer Banking/Assessment Module

## Assessment per Impact Area – Action Plan

### a. Financial Inclusion

#### Practice

Actions	Indicators	Types of products/services	Names of products/services	Population groups and subgroups	Baseline values	Target values	Target years	Responsible departments & business lines <i>List all that are applicable</i>	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  <i>← please click the '+' sign to expand the section if applicable</i>	Amount (€)	64431 Credit	N/A	Income:Low-	5.00%	10.00%	2025				
	Number of	Unspecified	N/A	Gender:Femal	15.00%	30.00%	2025				
	Other-# of	Unspecified	N/A	Unspecified:U	10.00%	15.00%	2025				
	Other-# of new	Unspecified	N/A	Gender_Locati	2.00%	8.00%	2025				
	Other-% of	6441 Current	N/A	Unspecified:U	40.00%	60.00%	2025				
Client engagement  <i>← please click the '+' sign to expand the section if applicable</i>	# of	Unspecified	N/A	Unspecified-	10.00%	15.00%	2025				
	% of	Unspecified	N/A	Unspecified-	10.00%	15.00%	2025				
	% of customers	Unspecified	N/A	Location-Rural	5.00%	10.00%	2025				
	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
% of relevant	Unspecified	N/A	Unspecified-	30.00%	60.00%	2025					

#### Impact

Indicators	Impact objectives	Types of products/services	Names of products/services	Population groups and subgroups	Baseline values (2022)	Long term targets	Long term target years	Intermediate targets	Intermediate target years
% of	Further	Unspecified	N/A	Unspecified-	15.00%	50.00%	2030	35.00%	2025
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

# Consumer Banking/Assessment Module Dashboard

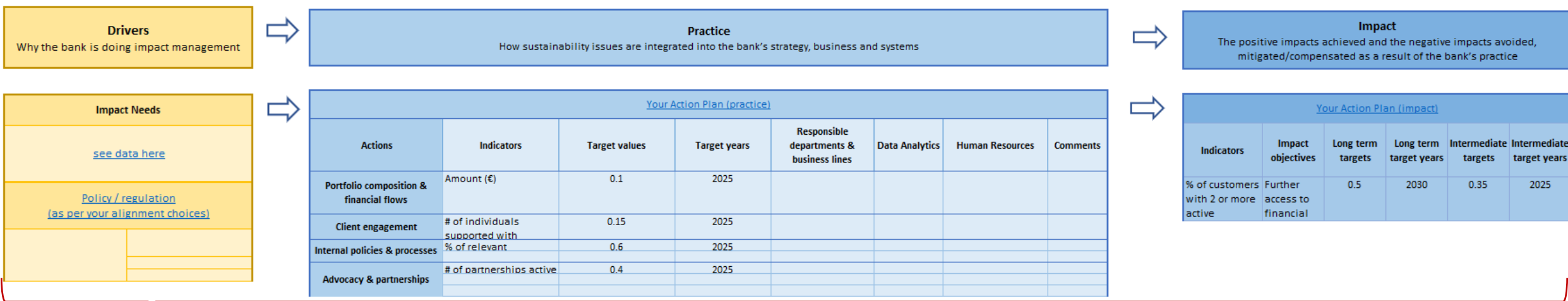
Overview of your impact assessment and target-setting, including thematic and geographic scope, as well as practice/impact coverage

Focus and scope of the assessment

Impact areas/topics →	Finance + Equality & justice	Finance + Equality & justice	Finance + Equality & justice	Climate stability	N/A
Geographies →	Italy	Croatia	Serbia	Italy	N/A
Scope of assessment → (practice / impact)	Portfolio composition & financial flows, Client engagement, Internal policies & processes, Advocacy & partnerships, Impact	N/A	N/A	N/A	N/A
Scope of target-setting → (practice / impact)	Portfolio composition & financial flows, Client engagement, Internal policies & processes, Advocacy & partnerships, Impact	N/A	N/A	N/A	N/A

## Finance + Equality & justice | Italy

### a. Financial Inclusion



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