



11/07/2024

UNEP Finance Initiative

## UNEP FI Impact Analysis Workshop

### Deep Dive on Business and Corporate Banking



# Deep dive sessions

Following the overview of PRB requirements and the UNEP FI holistic impact methodology:

- Review of specific use cases / business lines
- Using either the Impact Analysis Tool or the standalone Impact Mappings

Impact Protocol and key  
concepts:  
20 June

[recording](#) | [deck](#)

Consumer Banking:  
25 June

[recording](#) | [deck](#)

**Business & Corporate Banking:**  
11 July

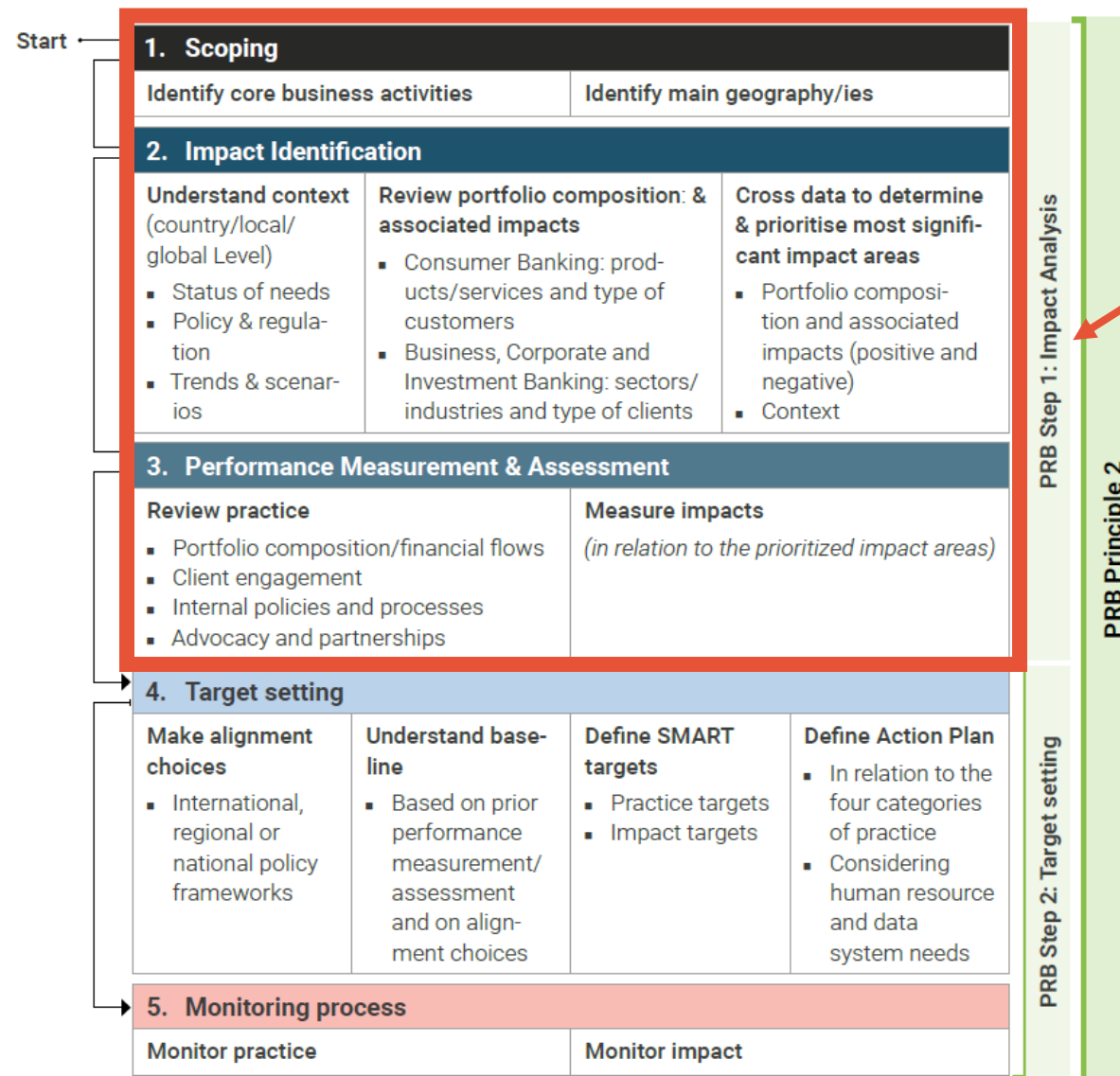
# Agenda

1. Welcome & Recap (5 min)
2. Impact Analysis for Business Banking
  - Key characteristics and main challenges (20 min)
  - Using the Portfolio Impact Analysis Tool for Banks (30 min)
  - Using the standalone Impact Mappings (10 min)
3. Close and next steps (5 min)

## Annexes to this deck:

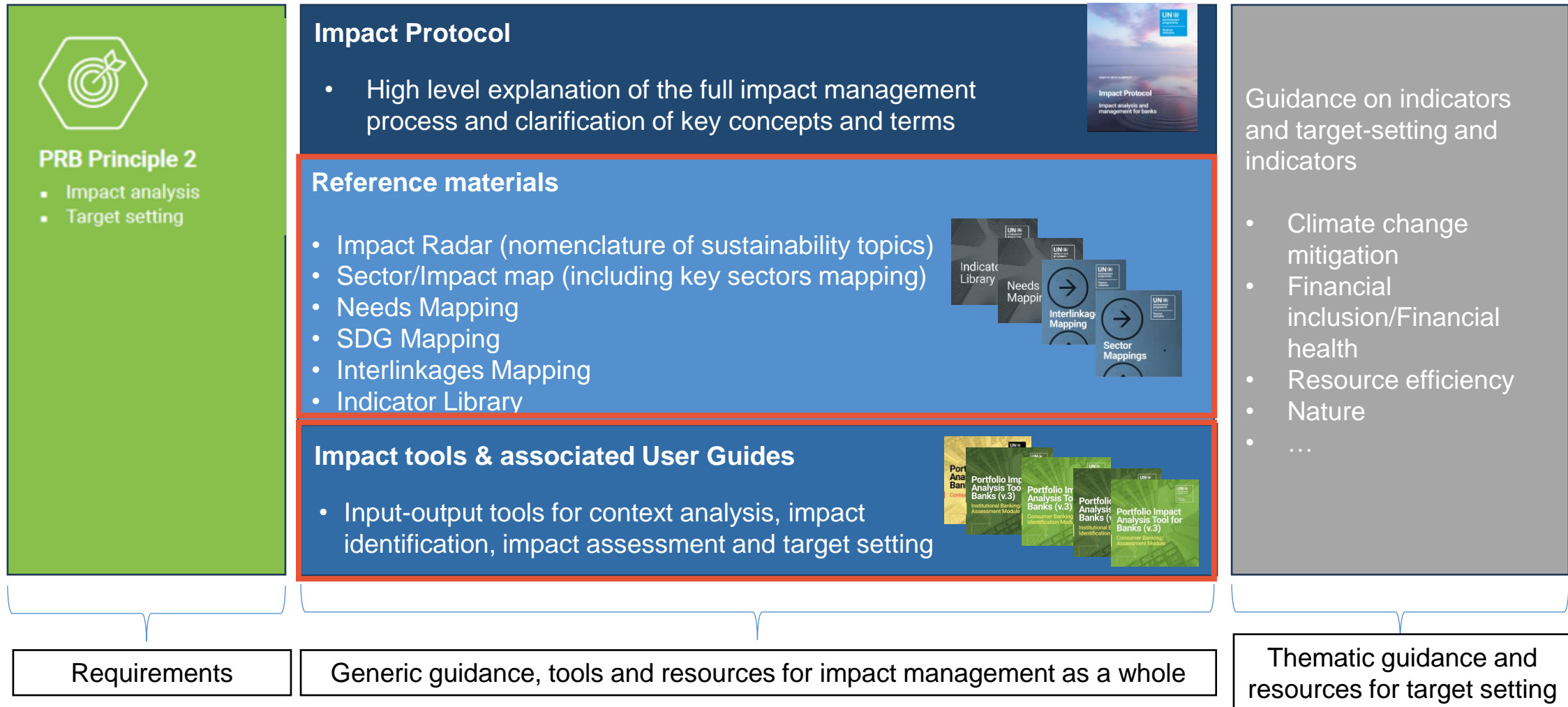
- Where to find the different resources
- Detailed presentation of the Tool Modules

# The five steps of the Protocol



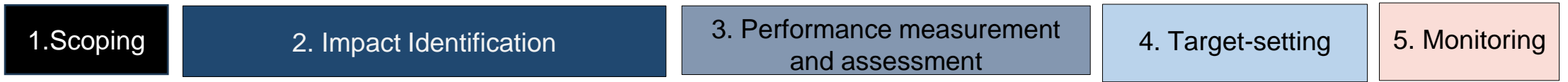
Focus of this workshop

# The UNEP FI Toolkit for Impact Management for Banks

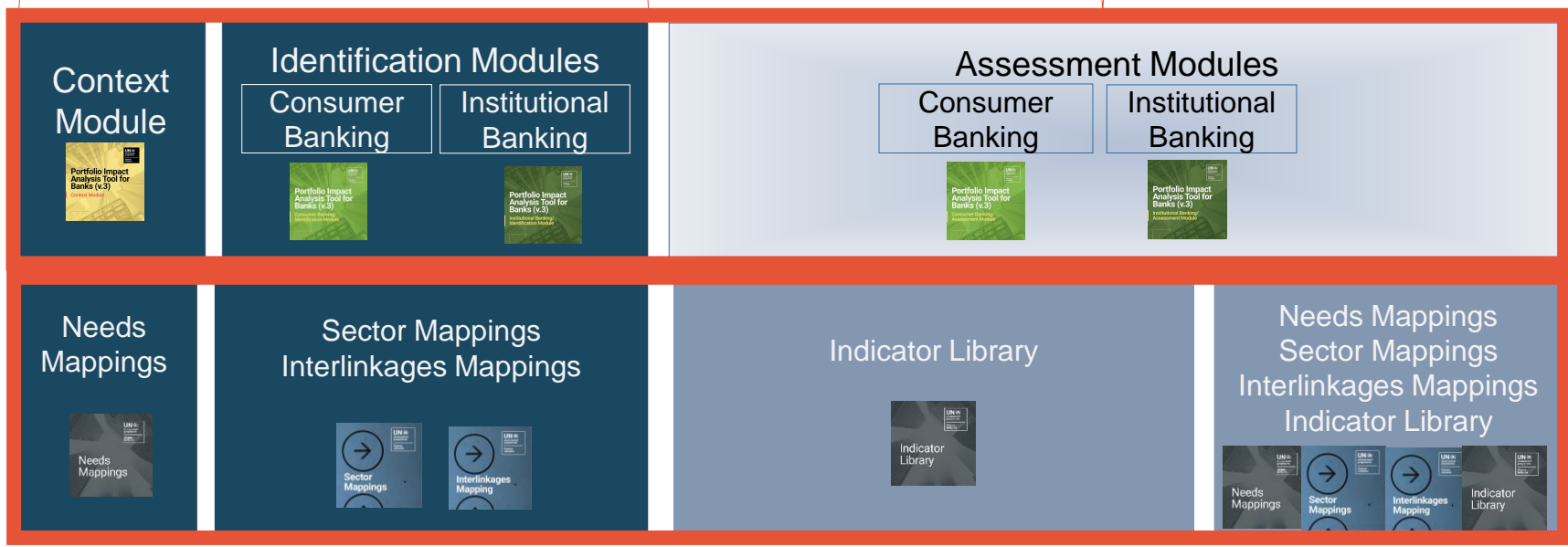


# Two approaches to perform your impact analysis

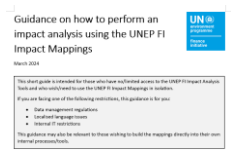
## IMPACT MANAGEMENT PROCESS



### 1. PORTFOLIO IMPACT ANALYSIS TOOL



### 2. IMPACT MAPPINGS





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# Impact Analysis for Business Banking

# Key characteristics & main challenges



# Definition/scope of “Business Banking” & “Corporate Banking”

Business line	Description	Clients	Products and services
Business Banking (sometimes also called retail banking)	Provision of products and services to local businesses and government. Local means from the country where the bank or bank subsidiary is incorporated.	Professionals,* SMEs, cooperatives, associations,* corporates	Generic: Credit & overdraft   Current accounts   Savings accounts   Payment services   Specialised (purpose):   Leasing   Property lending   Other Specialised (type of client): e.g. farmer financing
		FIs	Interbank loans   Letters of credit   Correspondent accounts
		Municipalities, regions	Loans   Other

Corporate Banking	Provision of products and services to larger clients and/or clients beyond the bank's country/ies of incorporation	Corporates, multinationals, SPVs	Generic: Corporate credit & overdraft   Payment services (e.g. cash management)   Specialised (purpose):   Trade finance   Export credit   Asset finance (e.g. ships, aircraft, fleets, property, etc.)   Other Specialised lending (type of client): Project finance
		Sovereigns	Specialised (purpose): Trade finance   Export credit   Asset finance (e.g. ships, aircraft, fleets, property, etc.)   Other Specialised (type of client): Project finance   Other
		FIs	Interbank loans   Other

# Definition/scope of “Business Banking” and “Corporate Banking”

## What is the difference between the two?

- Size of clients > «business banking speaks to smaller clients
- Products and services > smaller range of products and services, excluding access to capital market activities

## Why are they separate?

- Size and type of client drive different impact topics
- The products and services associated with corporate banking require additional / different indicators
- Targets and action plans will present differences

## Recommended approaches

- Ideally conduct separate analyses for business and corporate banking portfolios
- If conducted together, ensure SMEs are identified within the join analysis

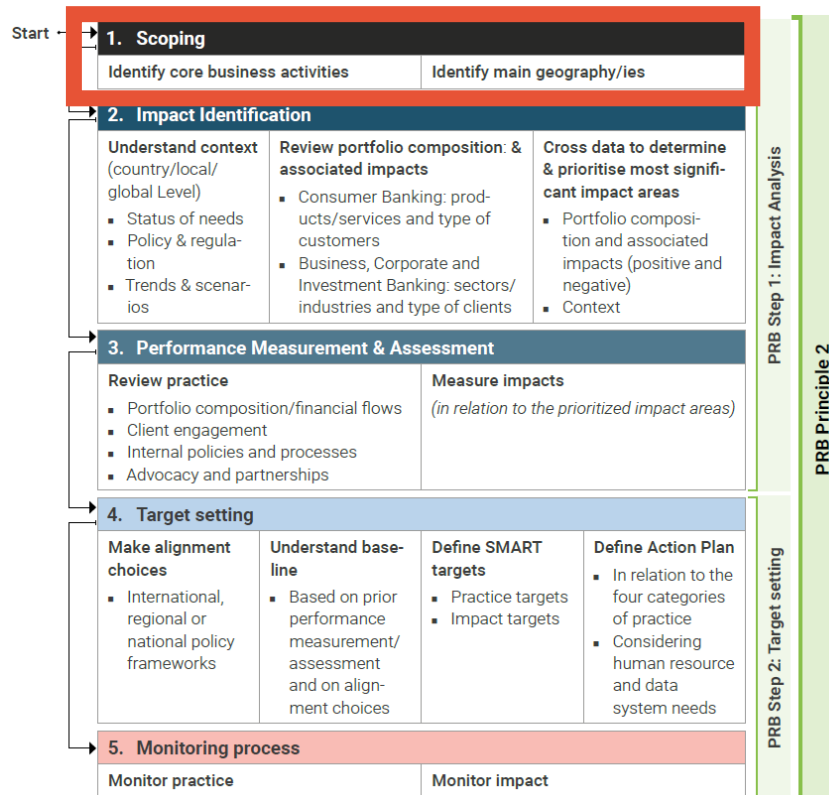
# Main impact analysis challenges for Business & Corporate Banking portfolios

Impact Analysis steps	Business Banking	Corporate Banking
<b>Scoping</b>	Dealing with 'mixed' portfolios (SMEs and larger companies) / Defining and identifying SMEs	
<b>Context</b>	Assessing context for big countries	Difficulties in identifying main countries of their clients as they are international
<b>Portfolio composition</b>	Dealing with very diverse portfolios	
		Sector identification when clients operate in multiple sectors
<b>Prioritisation of impact areas</b>	Prioritising amongst multiple areas	
<b>Performance assessment</b>	Data and indicators	

# Scoping

## PRB requirement: 2.1.a. Scope

Reviewing the bank's business activities and countries of operation to identify and prioritise core business activities and geographies.



# Dealing with mixed portfolios

## Identifying SMEs:

It is important to identify SMEs (including “Professionals”) wherever they may be nested in the overall portfolio since these drive specific impact associations (e.g. healthy economies).

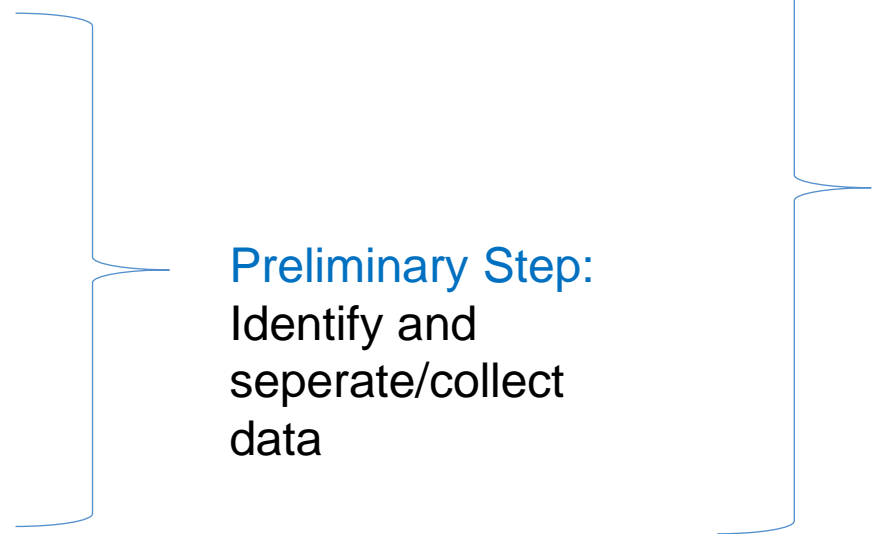
### Where are SMEs & Professionals in the portfolio?

Dedicated business line

Mixed with consumer banking («retail banking»)

Mixed with corporate banking («wholesale» banking)

A combination of the above



**Preliminary Step:**  
Identify and separate/collect data

**Proceed with analysis**

*NB. If SMEs and corporate clients share the same geographic scope, common/joint context analysis is possible*



# Defining SMEs

Definitions of SMEs vary from geography to geography. You are encouraged to **apply local definitions**.

## Example: EU definition (based on the EU recommendation 2003/361)

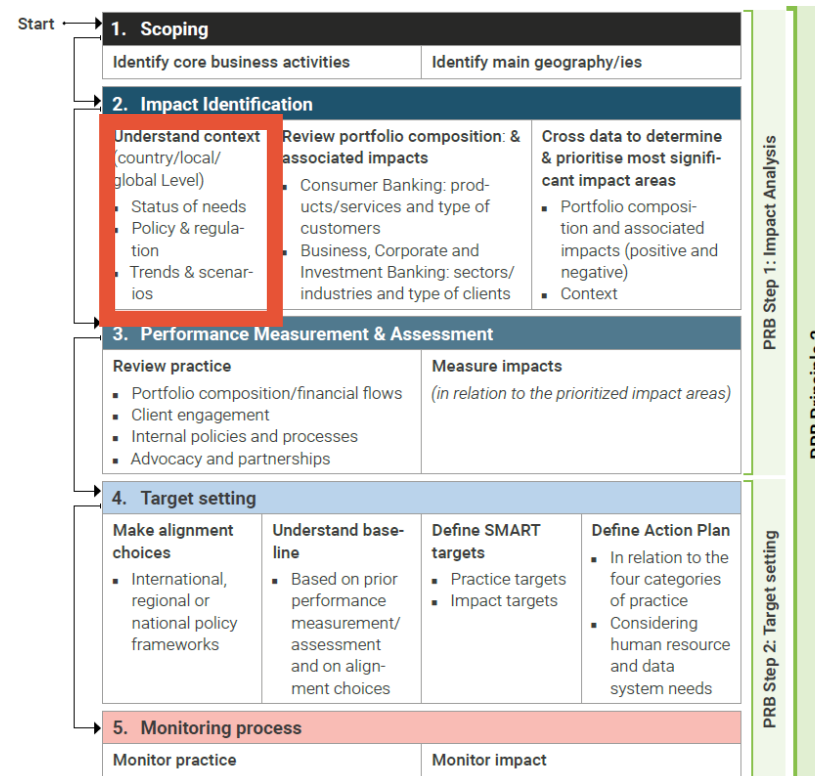
*“The category of micro, small and medium-sized enterprises (SMEs) is made up of enterprises which employ fewer than 250 persons and which have an annual turnover not exceeding EUR 50 million, and/or an annual balance sheet total not exceeding EUR 43 million”*

Company category	Staff headcount	Turnover	or	Balance sheet total
Medium-sized	< 250	≤ € 50 m		≤ € 43 m
Small	< 50	≤ € 10 m		≤ € 10 m
Micro	< 10	≤ € 2 m		≤ € 2 m

# Context analysis

## PRB requirement: 2.1.c. Context

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



Challenge

# Business Banking: Differences in needs and priorities in big countries

- SMEs are more local in nature.
- In large countries sustainability needs and priorities may vary from region to region.
- Banks with significant business banking portfolios in very large and diverse countries will therefore find it relevant to map needs at the local level (e.g. regions within the country) in addition to the country level.

	<b>Use case n. 1</b> Banks operating mostly in one big country	<b>Use case n. 2</b> Banks operating in multiple countries, with the HQ country being very big	<b>Use case n. 3</b> Banks operating in multiple countries, with some countries (other than HQ country) being very big
<b>Recommended approach</b>	Country context analysis + Local context analysis	Multiple country context analyses + Local context analysis for the HQ country	Multiple country context analyses + Local context analysis for any big country where the bank is a key player

# Corporate Banking: At which level (country/global) to do the analysis? 1/2

Larger clients are likely to have an international component, in one or more points of their business model, which raises the question of which country context is relevant (and manageable).



*“A multinational corporation is an enterprise whose business activities occur in at least two countries. Some may consider any company with a foreign branch to be a multinational corporation. **Others may limit the definition to only those companies that derive at least a quarter of their revenue outside of their home country.**”*

[Multinational Corporation: Definition, How It Works, Four Types \(investopedia.com\)](https://www.investopedia.com/terms/m/multinational-corporation-definition-how-it-works-four-types/)

# Corporate Banking: At which level (country/global) to do the analysis? 2/2

Adapting context analysis based on the geographic scope of corporate clients:

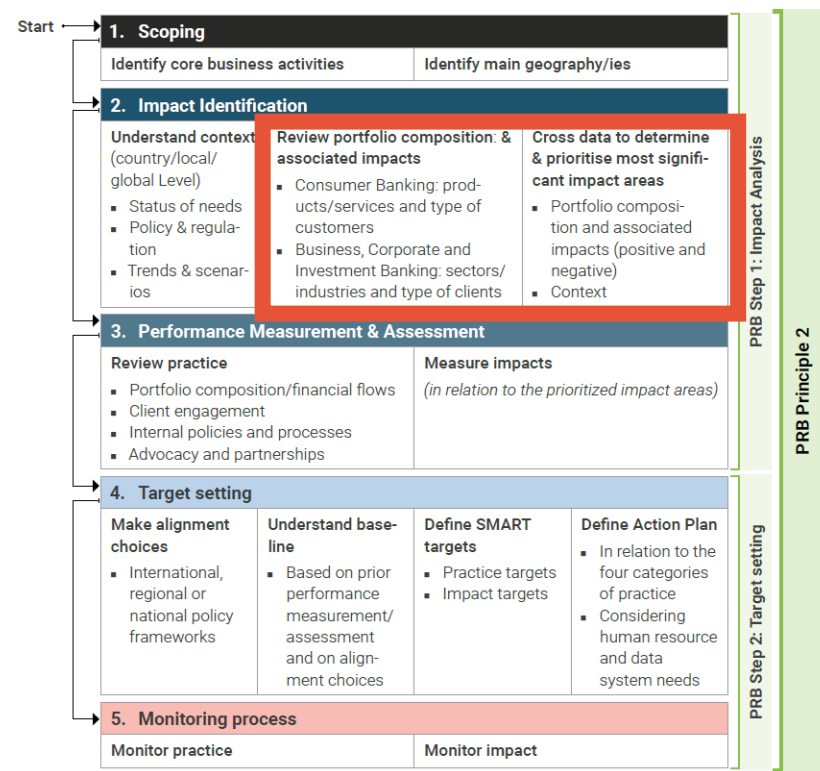
	Most clients international (≥50%)	Significant portion of clients are international (≥20%)	Minority of clients are international (<20%)
Recommended approach	Global context analysis + <i>Country context analysis at a later stage as part of client engagement</i>	Global context analysis + Country context analysis for the countries of the biggest national companies	Country context analysis for the countries of the biggest national companies + <i>Global context analysis if the bank is significant to the client</i>



# Portfolio composition and prioritization of most significant impact areas

## 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



# Dealing with very diverse portfolios

Challenge

**Business & Corporate banking portfolios may be very diverse... in which case sector prioritisation can be applied.**

**Two key principles** for prioritisation:

- 1. Top sectors:** prioritize based on the size/portion of your business in the different sectors/activities.  
**NB. 20/80 rule:** a minority (e.g. 20%) of clients are likely to represent the clear majority (e.g. 80%) of all the bank's clients – these larger clients should be prioritised
- 2. «Key negative» sectors:** some clients may be 'smaller' clients but pertaining to 'key negative' sectors (sectors with a strong negative association to one or more impact areas). These clients should be prioritised.

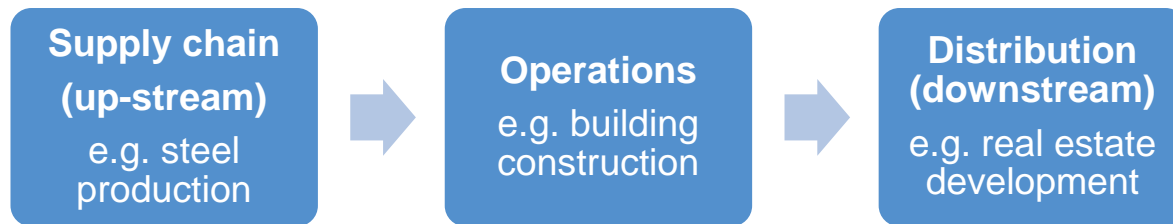
**Note on granularity of sector selection:** *if a specific subset of a sector is predominant in your portfolio as opposed to the sector as a whole, you should select at a more granular level. If you are involved in activities across a sector (e.g., crop production/ animal raising, forestry, and fishing/aquaculture), and/or you also have a number of other sectors and activities to capture, you will need to select at a less granular level.*

**If you are mainly operating in countries with very high level of need across multiple sustainability topics:** prioritise sectors that are key to the health of the local economy.

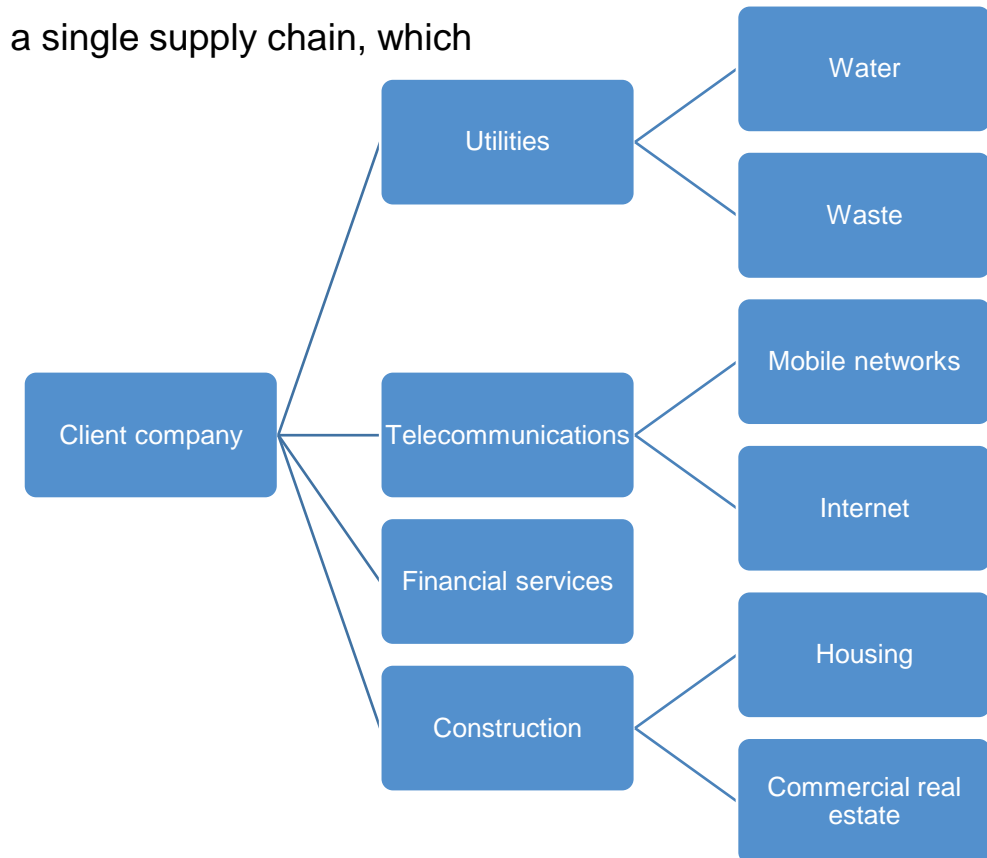
# Corporate Banking: How to deal with clients in multiple sectors? 1/2

Larger clients may be involved in multiple sectors / activities, within or beyond a single supply chain, which raises the question of which sector/s to tag them to.

## Multi-sector within one supply chain:



## Multi-sector in multiple supply chains (holdings or conglomerates):



# Corporate Banking: How to deal with clients in multiple sectors? 2/2

## SCENARIO ONE

- Where **a sector clearly dominates the company's activities and revenues**: allocate / tag full amount to the said sector / activity
- For more granular /accurate analysis: split the amount across the client's different sectors in proportion with the size of the different sectors of activity for the corporate

## SCENARIO TWO

- Where **no sector is markedly dominant / multiple sectors are strong**: split the amount across the client's different sectors in proportion with the size of the different sectors of activity for the corporate

# Prioritising amongst multiple significant areas

**Most significant impact areas are those which:**

- Are associated to a **significant portion of the business portfolio**
- Are driven by **key sectors**
- Correspond to **impact areas with a high level of need** (country and local)
- Are **interlinked with other impact areas** i.e. impact areas which, if acted upon, will also foster positive impacts on other impact areas (e.g. air quality and health)

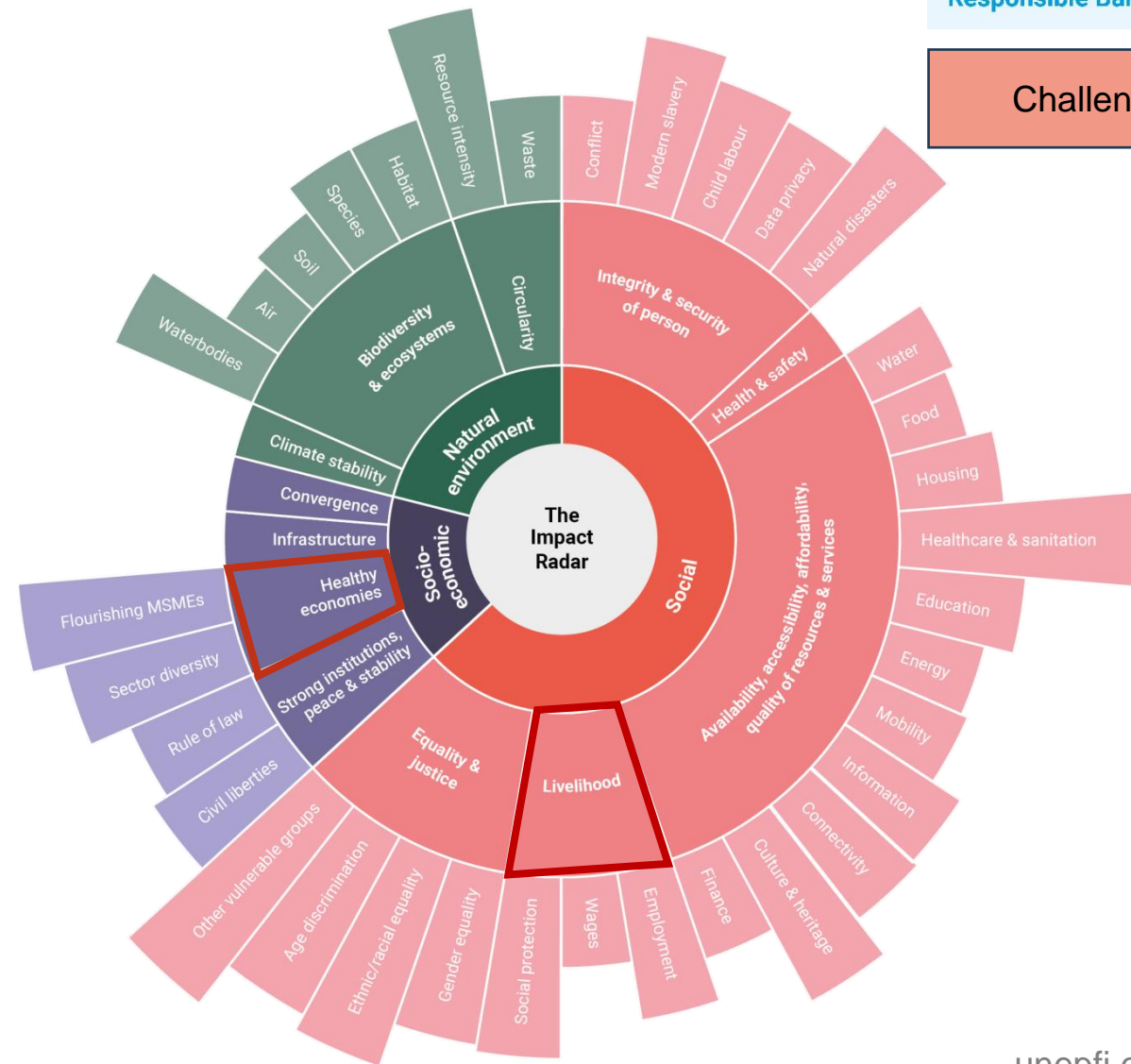
**NOTE :** *most significant impact areas are determined at the global portfolio level – their identification does not imply that other impact areas require no action.*



If you are mainly operating in countries with very high level of need across multiple sustainability topics:

Prioritize impact areas/topics which, through their interlinkages with other topics, enable you to address multiple needs in the country:

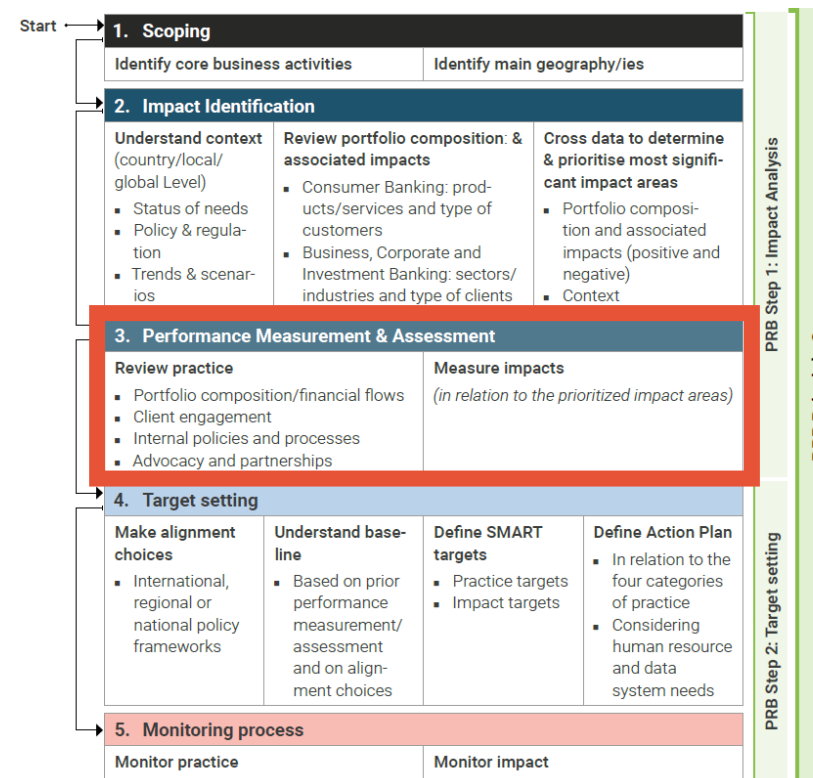
- SME health and diversity is important contribution to the «**healthy economies**» impact topic
- SMEs collectively are a key driver of the «**livelihood**» impact area



# Performance measurement

## 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.



## Business Banking: Lack of indicators and/or data

**Reminder:** Performance assessment means considering two components:

- Practice (i. Policies & processes ii. Portfolio composition iii. Client engagement iv. Advocacy & partnerships)
- Impact (per impact topic)

> *Relevant “impact” indicators and actual “impact” data can be particularly difficult to come by for SME portfolios. Focusing on “practice” indicators and data is a good (and actionable) starting point. E.g.:*

- *existence of dedicated and relevant policies and processes for SME clients,*
- *advisory/support services for SME clients,*
- *appropriate engagements and partnerships to foster an enabling environment and sustainability progression for SMEs.*

# Using the Portfolio Impact Analysis Tool for Banks

# Two approaches to implement your impact analysis

## IMPACT MANAGEMENT PROCESS

1. Scoping

2. Impact Identification

3. Performance measurement and assessment

4. Target-setting

5. Monitoring

### 1. PORTFOLIO IMPACT ANALYSIS TOOL



Context Module



Identification Modules

Consumer Banking



Institutional Banking



Assessment Modules

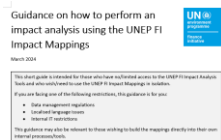
Consumer Banking



Institutional Banking



### 2. IMPACT MAPPINGS



Needs Mappings



Sector Mappings  
Interlinkages Mappings



Indicator Library



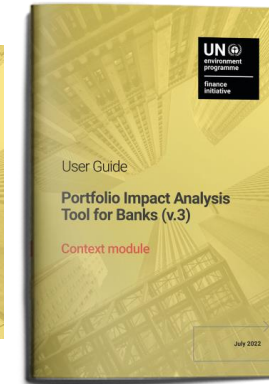
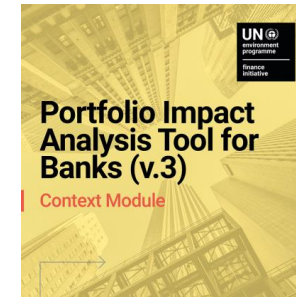
Needs Mappings  
Sector Mappings  
Interlinkages Mappings  
Indicator Library





# Context Module

Go to Excel file



## List of Worksheets

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



### Main relevant Module worksheets

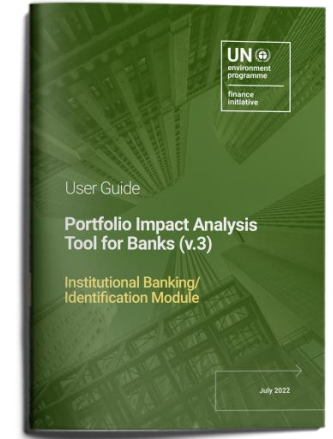
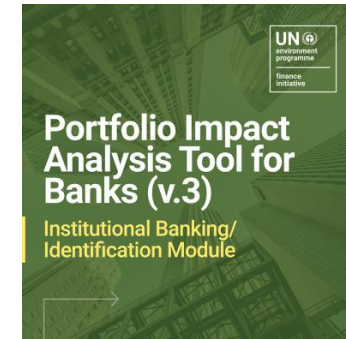
- My Parameters
- Global Assessment + Results  
(only for Corporate Banking)
- Country Assessment
- Local Assessment  
(only for Business Banking)
- Country & Local results

# Institutional Banking/Identification Module

Go to Excel file

## 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



## Main relevant Module worksheets

- My Parameters
- Portfolio Composition
- Profile Global (only for Corporate Banking)
- Profile Country
- Summary



Welcome	Navigation	My Parameters	Portfolio Composition	Profile-Country 1	Profile-Global	Summary	Sector-Impact Map	Interlinkages Map	Data IN	Data OUT
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# Institutional Banking/Assessment Module

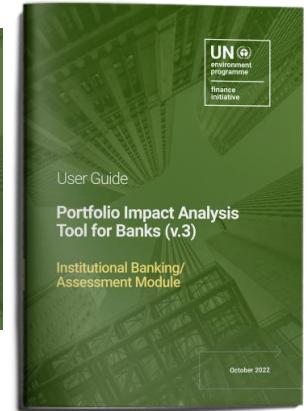
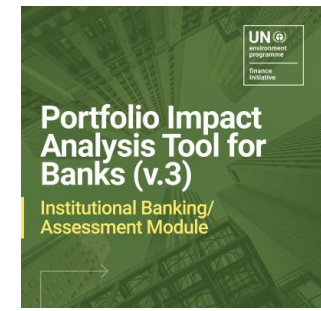
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## List of Worksheets

Welcome
Navigation
<b>My Parameters</b>
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



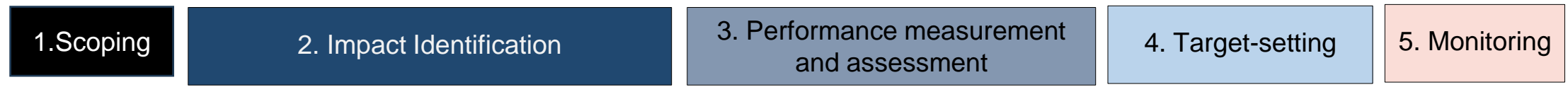
- Main relevant Module worksheets**
- My Parameters
  - Impact Area 1,2 ...
  - Dashboard



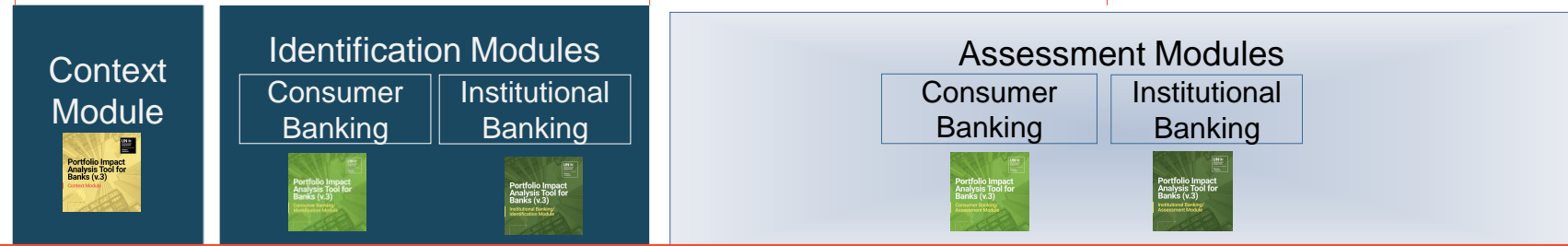
# Using the standalone Impact Mappings

# Two approaches to implement your impact analysis

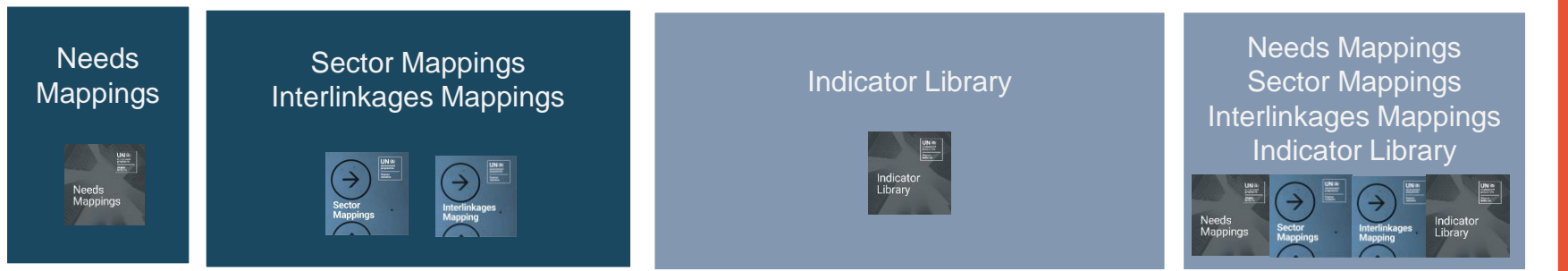
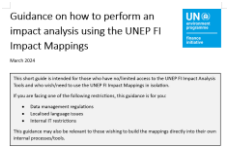
## IMPACT MANAGEMENT PROCESS



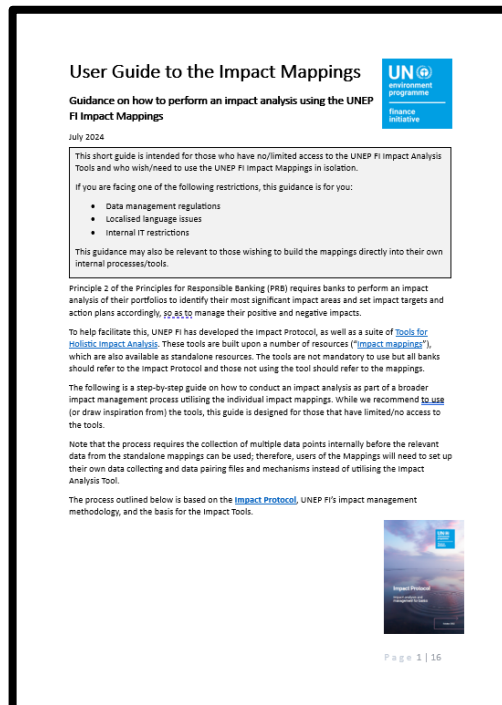
### 1. PORTFOLIO IMPACT ANALYSIS TOOL



### 2. IMPACT MAPPINGS



# User Guide to the Impact Mappings



The User Guide to the Impact Mappings is a step-by-step guide on how to conduct an impact analysis as part of a broader impact management process as per the Impact Protocol utilising the individual Impact Mappings.

- Whilst we recommend to use (or draw inspiration from) the Tool, this guide is designed for those that have limited/no access to the Tool or who wish to build on in-house tools.

Note that the impact analysis and management process requires the collection of multiple data points internally before the relevant data from the Impact Mappings can be used; therefore users will need to set up their own data collecting and data pairing files and mechanisms in replacement of utilising the Impact Analysis Tool.

You can find the User Guide to the Impact Mappings [here](#).



# Overview of relevant UNEP FI Mappings per step of the Impact Protocol

The coloured dots distinguish which step of impact management (as per the Impact Protocol) that the mapping can be used for:

## Impact Mappings

**Needs Mappings**

Use the [Needs Mapping](#) to identify and understand the needs and priorities of where you operate.

●

**Sector Mappings**

Use the [Sector Mapping](#) to understand the how the portfolio composition defines the nature of its impacts, i.e. which sustainability areas or topics are affected positively and/or negatively by the portfolio.

●

**Interlinkages Mapping**

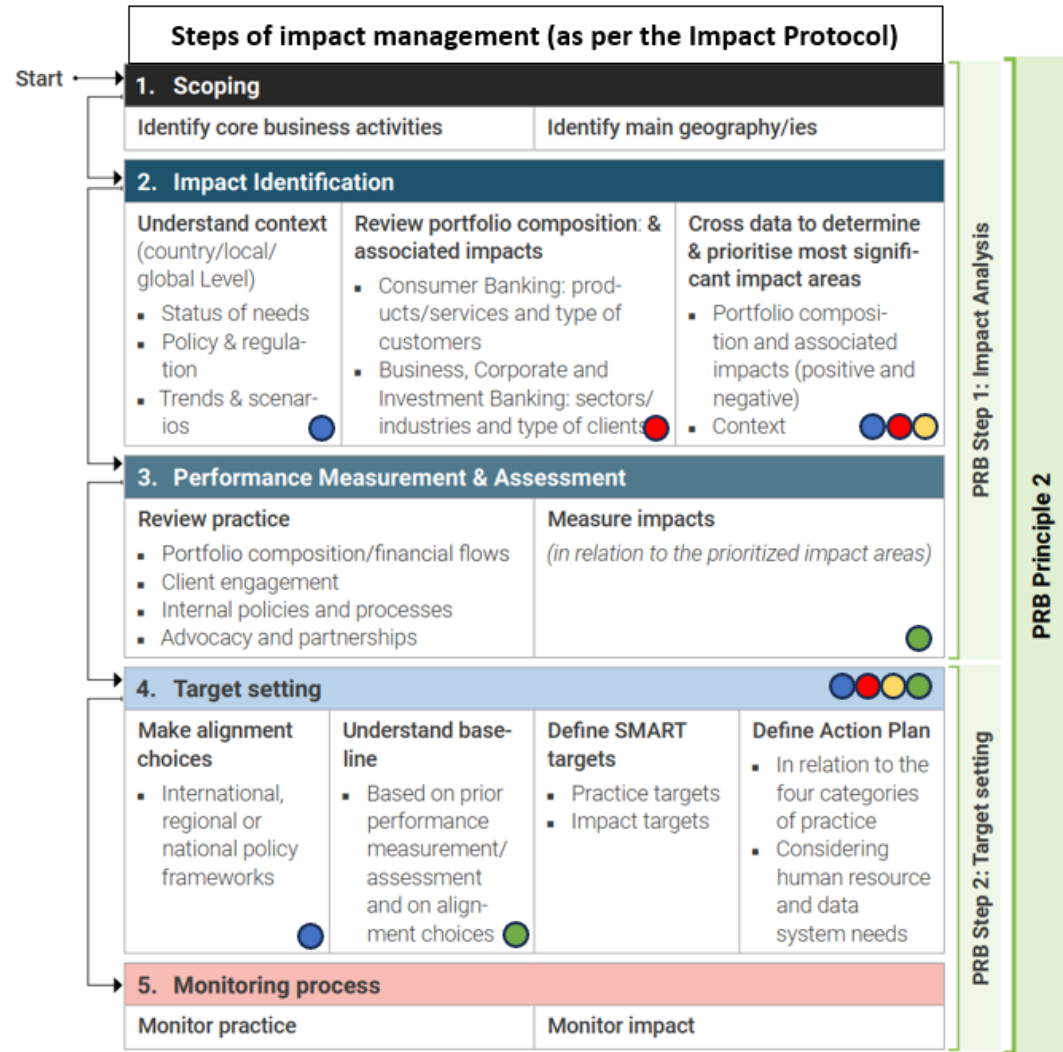
Use the [Interlinkages Mapping](#) to understand further what impacts may happen if you act upon any impact topic. This will help to inform you further on how the different impact topics affect each other, both positively and negatively to inform your determination of your impact areas.

●

**Indicator Library**

Use the [Indicator Library](#) to search and select from a compilation of impact-related indicators and metrics in order to do the performance measurement and assessment, containing indicators drawn from some of the main sustainability frameworks (GRI, SASB, CDP, etc) as well as UNEP FI's own resources.

●



Excerpt diagram from the Impact Protocol



# Needs Mappings

- Extract information from the Needs Mappings to understand whether an Impact Area/Topic is considered a “priority” where you operate. A “Priority” is where any Impact Topic has a needs score in the statistics segment of 3 or 4, and/or is considered a priority in the policy documents of the country/location.



	Location(s)	Impact Areas/Topics						
Sustainable Development Pillars →								
Impact Areas →		Integrity & security of person					Health & safety	
Impact Topics →		Conflict	Modern slavery	Child labour	Data privacy	Natural disasters	Health & safety	Water
Corresponding SDG(s) →		SDG 16	SDGs 8, 16	SDGs 8, 16	SDG 16	SDGs 11, 13	SDG 3	SDG 6
<b>i. Context</b>								
Priority areas/topics based on country needs and priorities	Croatia							X
Priority areas/topics based on local needs and priorities	N/A							

# Sector Mappings

Use the Sector Mappings to understand how the portfolio composition defines the nature of its potential impacts, i.e. which sustainability areas or topics (using the UNEP FI Impact Radar) are likely to be affected positively and/or negatively by the portfolio. Note that within the Consumer Banking Assessment module, these are pre-selected.

ISIC Rev 4 (with ISIC+)

Impact associations:  
0 = no association, 1 = an association, 2 = key sector association

Impact Radar Areas & Topics

SECTORS & ACTIVITIES (ISIC REV 4)									ImpactType	Key sectors	Impact Radar Areas & Topics			
Industry Classification	Level 1 Code	Level 2 Code	Level 3 Code	Level 4 Code	Level 1 Name (ISIC Section)	Level 2 Name (ISIC Division)	Level 3 Name (ISIC Group)	Level 4 Name (ISIC Class)			Conflict	Conflict C	Modern slavery	Modern slavery C
ISIC	A	01	011	0111	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of cereals (except rice), leguminous cr	Positive	x					
ISIC	A	01	011	0111	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of cereals (except rice), leguminous cr	Negative	x			2	agriculture, forestry and fishin	
ISIC	A	01	011	0112	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of rice	Positive	x					
ISIC	A	01	011	0112	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of rice	Negative	x			2	agriculture, forestry and fishin	
ISIC	A	01	011	0113	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of vegetables and melons, roots and ti	Positive	x					
ISIC	A	01	011	0113	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of vegetables and melons, roots and ti	Negative	x			2	agriculture, forestry and fishin	
ISIC	A	01	011	0114	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of sugar cane	Positive	x					
ISIC	A	01	011	0114	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of sugar cane	Negative	x			2	agriculture, forestry and fishin	
ISIC	A	01	011	0115	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of tobacco	Positive	x					
ISIC	A	01	011	0115	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of tobacco	Negative	x			2	agriculture, forestry and fishin	
ISIC	A	01	011	0116	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of fibre crops	Positive	x					
ISIC	A	01	011	0116	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of fibre crops	Negative	x			2	agriculture, forestry and fishin	
ISIC	A	01	011	0119	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of other non-perennial crops	Positive	x					
ISIC	A	01	011	0119	Agriculture, fo Crop and anim	Growing of non-perennial crops	Growing of other non-perennial crops	Negative	x			2	agriculture, forestry and fishin	
ISIC	A	01	012	0121	Agriculture, fo Crop and anim	Growing of perennial crops	Growing of grapes	Positive	x					
ISIC	A	01	012	0121	Agriculture, fo Crop and anim	Growing of perennial crops	Growing of grapes	Negative	x			2	agriculture, forestry and fishin	
ISIC	A	01	012	0122	Agriculture, fo Crop and anim	Growing of perennial crops	Growing of tropical and subtropical fruits	Positive	x					
ISIC	A	01	012	0122	Agriculture, fo Crop and anim	Growing of perennial crops	Growing of tropical and subtropical fruits	Negative	x			2	agriculture, forestry and fishin	



# Interlinkages Mappings

- Use the Interlinkages Mapping to further support your prioritisation process. This mapping helps you understand what (positive and/or negative) impacts may be triggered if you act upon any given impact topic.

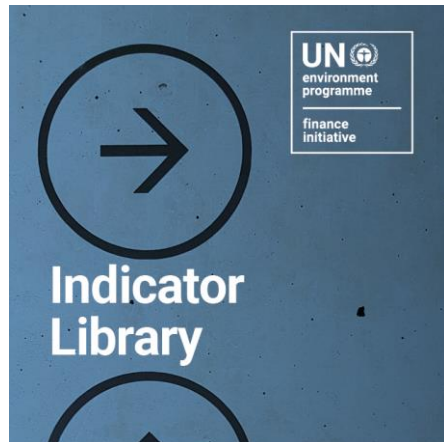


Use filters to refine your selection of positive and negative interlinkages

Impact Areas/Topics

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

# Indicator Library



Use the Indicator Library to consult, search and select indicators from a compilation of impact-related indicators and metrics in order to undertake your performance measurement and assessment. It contains indicators drawn from some of the main sustainability frameworks and are mapped to both topics and sectors:

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

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



# — Close and next steps

## Deep dive sessions on impact analysis

Impact Protocol and key  
concepts:  
20 June

Consumer Banking:  
25 June

Business & Corporate  
Banking:  
11 July

Did you miss a session? Watch the recording available [here](#)

# Target setting workshops

Check out the UNEP FI website [here](#) for **target setting workshops** that provide:

- an in-depth explanation of the target-setting process
- case studies from specific regions
- practical exercises with other member banks

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

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

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



## Reminder of where to find us



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SDGs and Impact Lead  
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—  
**Thank you**

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[ALEXANDER.STOPP@UN.ORG](mailto:ALEXANDER.STOPP@UN.ORG)

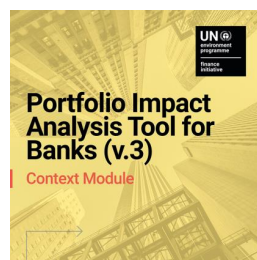
[FLORA.PETRUCCI@UN.ORG](mailto:FLORA.PETRUCCI@UN.ORG)



# Resources

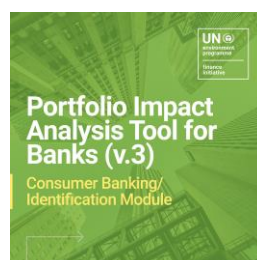
# Portfolio Impact Analysis Tool for Banks 1/2

*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*



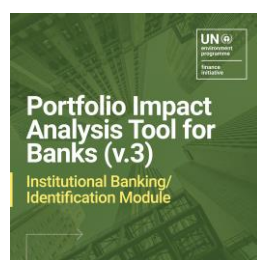
•Context Module – [Download here](#)

- 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](#)



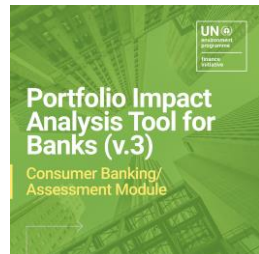
•Institutional Banking / Identification Module – [Download here](#)

- 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](#)**

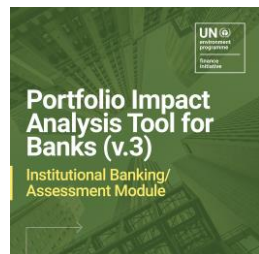


# Portfolio Impact Analysis Tool for Banks 2/2



## •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](#)

### Additional resources:

- [How to input more sectors into the Portfolio Impact Analysis Tool for Banks \(v3\) \(youtube.com\)](#)

# Impact Radar & Mappings



Find the Impact Radar [here](#)



Find the Sector Mappings [here](#)



Find the Interlinkages Mappings [here](#)



Find the Needs Mappings [here](#)



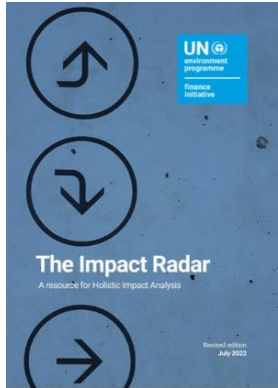
Find the Indicator Library [here](#)

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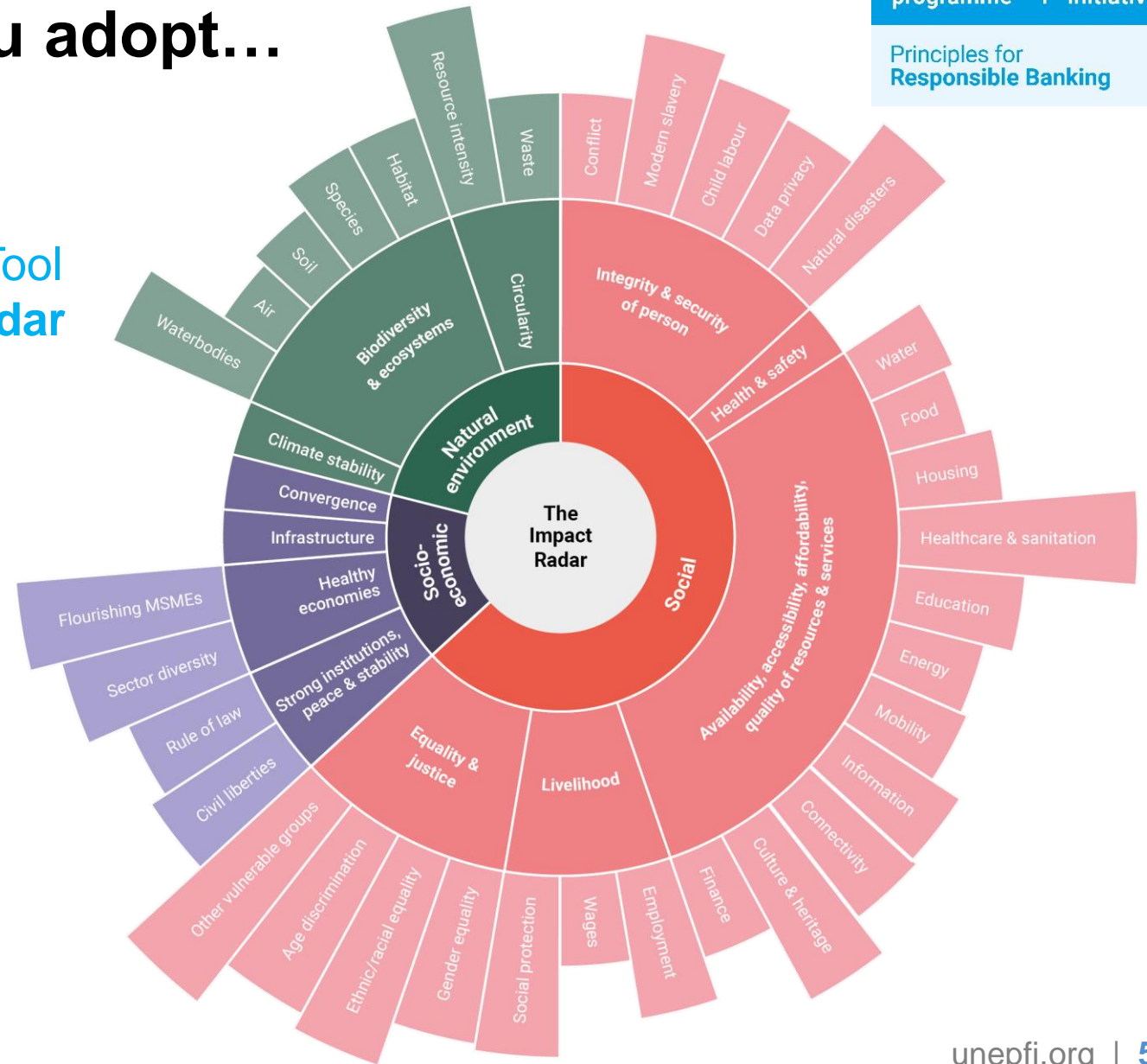
# Annex 1: Portfolio Impact Analysis Tool for Banks- Module details



# Which ever the approach you adopt...



Both the Mappings and the Tool are based on the **Impact Radar**



The **Impact Radar** offers a holistic set of 12 **Impact Areas** and 34 **Impact Topics** across the three pillars of sustainable development (economic, environmental and social)

The Impact Areas and Topics are defined based on internationally recognized standards and definitions, including the Sustainable Development Goals (SDGs\*). A mapping between Impact Radar and SDGs is available [here](#)

# The Mappings and the Tool build on the Radar

## Impact Areas/Topics (Radar)

- ✓ Consider impacts across the three pillars of sustainable development



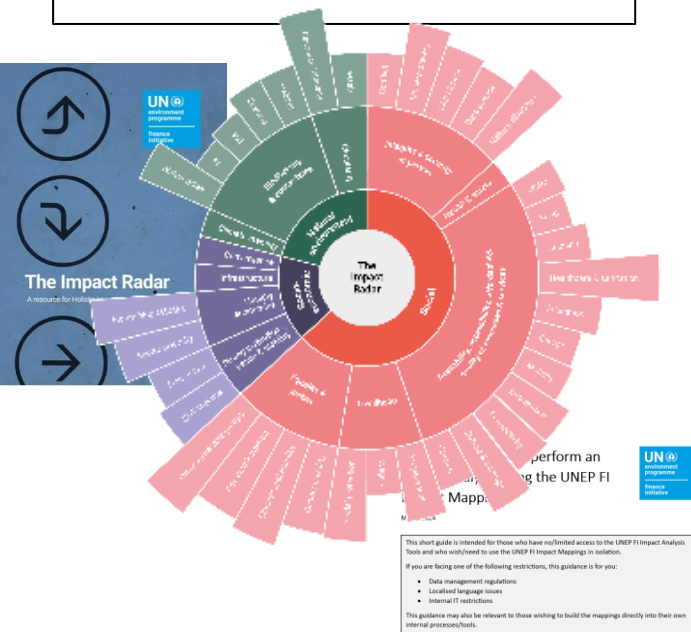
## Mappings

- ✓ Consider positive and negative associations by sector
- ✓ Consider interlinkages between impact areas/topics
- ✓ Consider 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



# Context Module

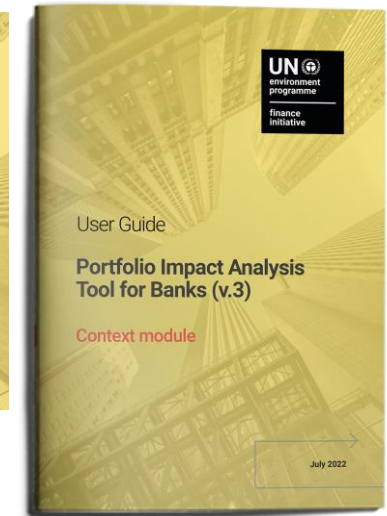
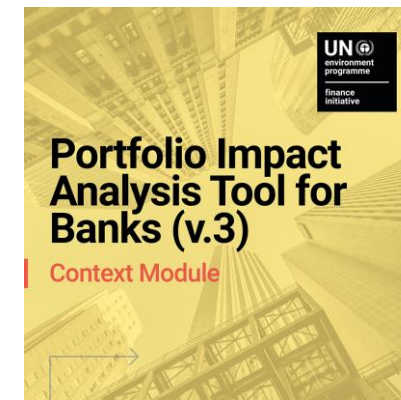
# Context Module Overview

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

Four types of worksheets:

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

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

# Context Module

## My parameters

You can decide the level of the context analysis (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	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	

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

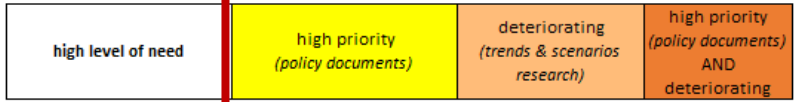
## a. Level of need by country and locations (if applicable)

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



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 16.1, 16.2
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

# 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	Resources	Heidelberg presence or armed No conflict dispute/non-violent crisis	Sustainable Development 24 (SDG 4.1-4.9)	Sustainable Development 17 (SDG 17.9-17.11)	DLA Piper	INFORM - Global Risk of Low/very low (0-3.5)		
		Metrics	Violent crisis war/War	Significant challenges	Significant challenges	Robust	High (5-6.5) very high (6.5-10)		
		Scoring system: 1 (low need) Scoring system: 2 (moderate need) Scoring system: 3 (high need) Scoring system: 4 (very high need)							
	Regional/country resources	Resources							
		Metrics							
		Scoring system							
	Need score per impact area/topic			1	1	1	1	1	N/A
	Policy Documents	Source and date	Comments	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)
		Source and date	Priorities	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)
		Source and date	Comments	(please select)	(please select)	(please select)	(please select)	(please select)	(please select)
Source and date		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	Resources							
	Regional/country resources	Comments							
	Direction of trends								
Status of impact area/topic deteriorating?			N/A	N/A	N/A	N/A	N/A	N/A	

# Institutional Banking/Identification Module

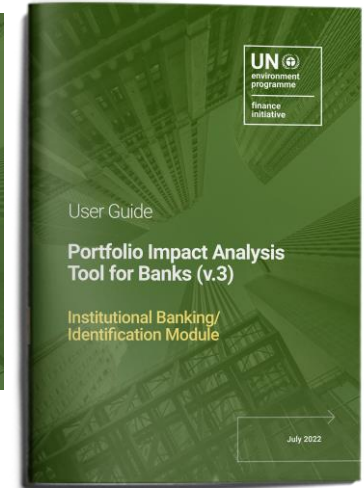
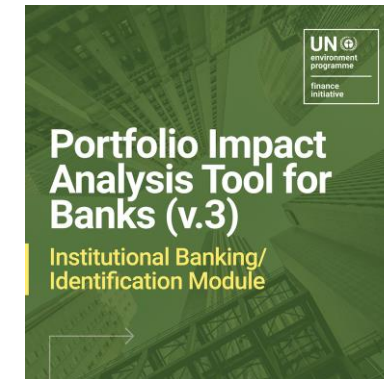
# Institutional Banking/Identification Module Overview

*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

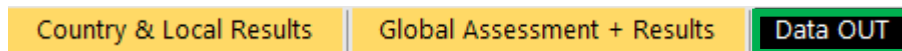
## My Parameters

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

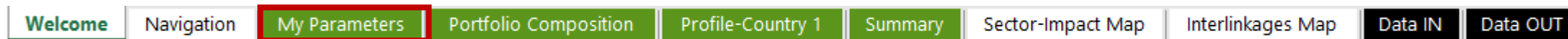
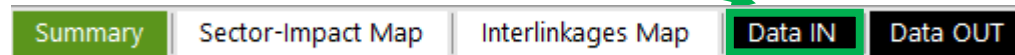
<p>b. Did you complete the Context Module? <i>Please select accordingly and make sure to follow the guidance</i></p>	<input type="radio"/> no <input checked="" type="radio"/> yes
--	--

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



### INSTITUTIONAL BANKING/IDENTIFICATION MODULE



# Institutional Banking/Identification Module

## My Parameters

**a. Which business line/s do you want to cover in this Module?**  
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

	Mix of Business and Corporate Banking
--	---------------------------------------

← Choice of business line

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

**b. Please indicate the size of the business you are analysing and what proportion this is relative to total business activity**  
Please use gross income and indicate the currency used.

Amount	5,000,000,000.00
Percentage of total business	70.00%

Please specify currency ↓  
€

**d. For each geography above, please indicate the corresponding size of business.**  
Please use gross income and indicate the currency used.

	GLOBAL: N/A	Croatia	Italy	Serbia
Amount		500,000,000.00	3,000,000,000.00	500,000,000.00
Percentage of total business		10.00%	60.00%	10.00%

Please specify currency ↓

Choice of industry classification and indicators

**e. Industry classification**  
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.

ISIC
------

**e. Indicators**  
Please specify which indicators you intend to use for your data collection.

Business and/or Corporate Banking	outstanding loans
Investment Banking	(please select)



# Institutional Banking/Identification Module

## Portfolio Composition

Total volume of your Mix of Business and Corporate Banking portfolio (outstanding loans)	28,000,000,000
--	----------------

Italy
-------

Volume of Mix of Business and Corporate Banking portfolio in the country (outstanding loans)	15,000,000,000.00
--	-------------------

### a. Client type

SMEs (including professionals)
Indicator: outstanding loans

Indicator: outstanding loans	
amount	% of country Mix of Business and Corporate Banking portfolio
Italy	Italy
8,000,000,000.00	53.33%

### b. Sector exposure

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

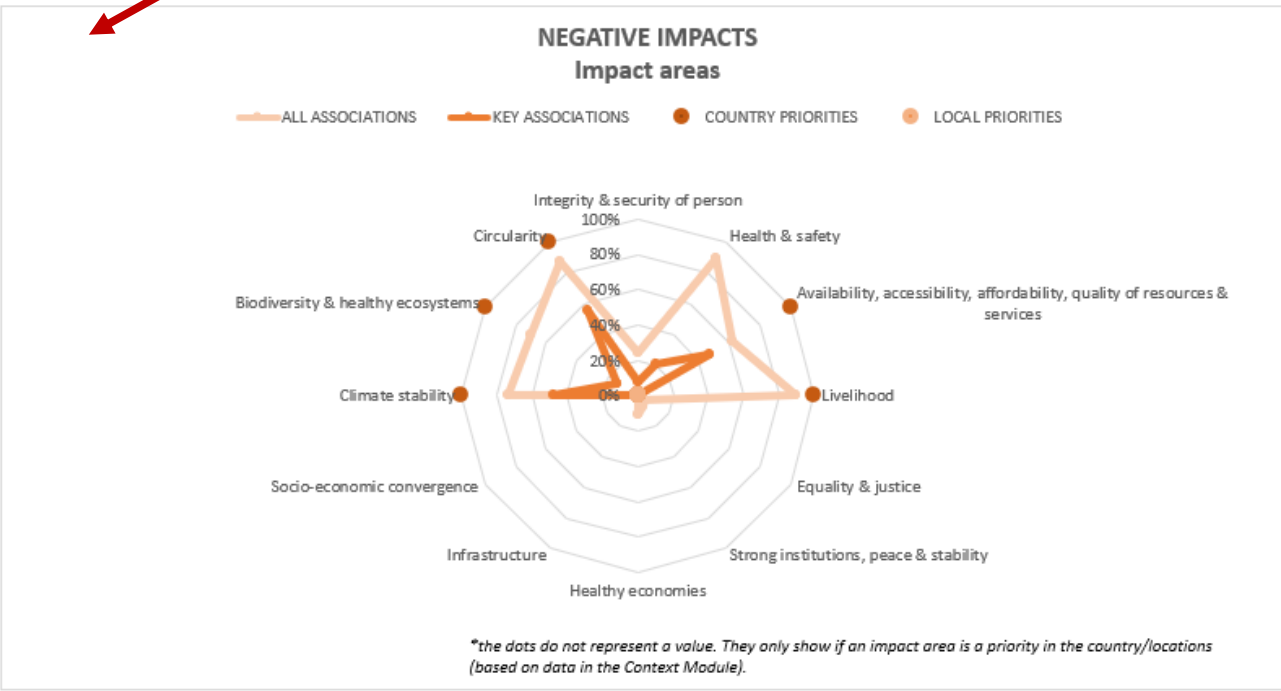
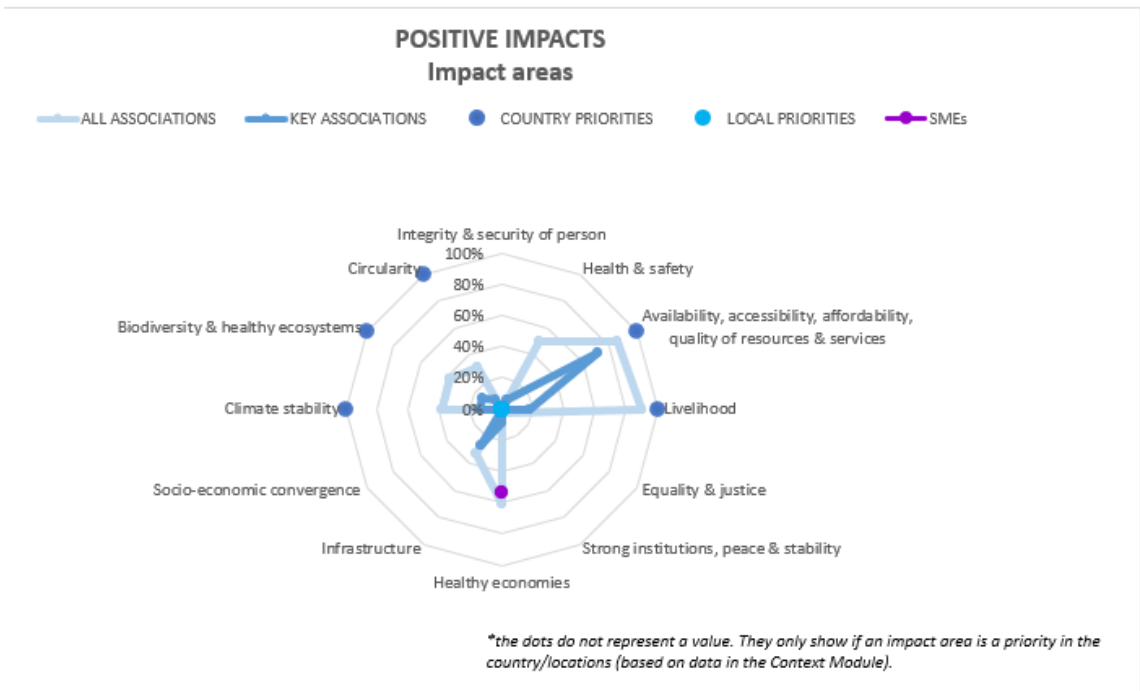
You can quickly identify your sectors using the filters of the table

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

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

# Institutional Banking/Identification Module Outputs

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

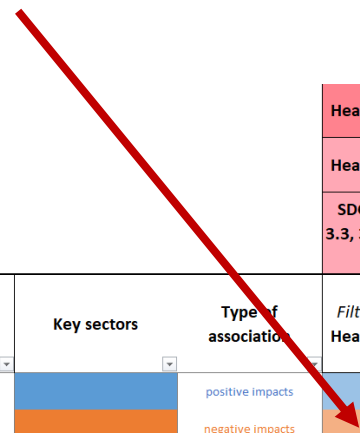


# Institutional Banking/Identification Module

## 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) →			
								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

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 & safety
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	safety,Water,Information,Culture & heritage,Wages,Climate stability,Waterbodies,Air,Soil,Species.Habitat.Resource
Healthy economies	Flourishing MSMEs	78.57%	Employment,Sector diversity,Socio-economic convergence	Resource intensity,Waste
Health & safety	Health & safety	48.57%	Healthcare & sanitation	
Infrastructure	Infrastructure	12.86%	Natural disasters,Health & safety,Water,Energy,Healthcare & sanitation,Mobility,Connectivity,Employment,Socio-economic convergence	Modern slavery,Health & safety,Social protection,Ethnic/racial equality,Other vulnerable groups,Soil,Species,Habitat,Resource intensity,Waste

Negative associations

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

Prioritised impact areas/topics	Prioritised SDGs	
	SDG 1	SDG 2
Biodiversity & healthy ecosystems	SDG 3	SDG 4
(select impact area/topic)	SDG 5	SDG 6
(select impact area/topic)	SDG 7	SDG 8
(select impact area/topic)	SDG 9	SDG 10
(select impact area/topic)	SDG 11	SDG 12
(select impact area/topic)	SDG 13	SDG 14
(select impact area/topic)	SDG 15	SDG 16
(select impact area/topic)	SDG 17	

# Institutional Banking/Assessment Module

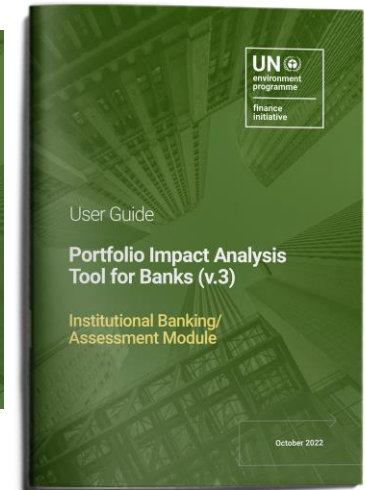
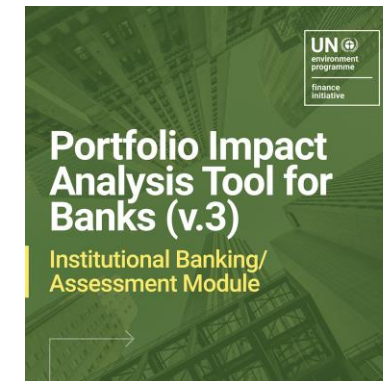
# Institutional Banking/Assessment Module Overview

*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

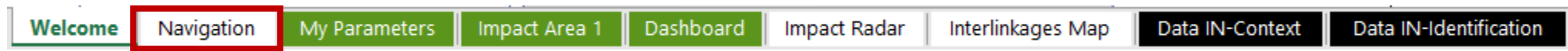
	Welcome
	Navigation
	My Parameters
	Impact Area 1
	Impact Area 2
	Impact Area 3
	Impact Area 4
	Impact Area 5
	Dashboard
	Impact Radar
	Interlinkages Map
	Data IN-Context
	Data IN-Identification
	PivotP
	PivotN
	Correspondence Tables
	Lists

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





# 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>
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<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>
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#### INSTITUTIONAL BANKING/IDENTIFICATION MODULE

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

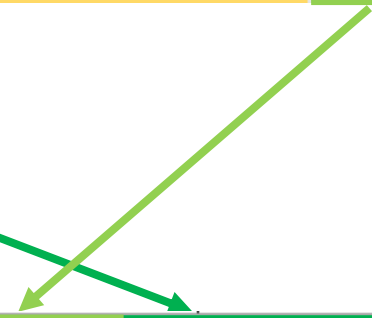
#### CONTEXT MODULE

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

a.1 What significant impact areas/topics will you be covering (based on the outcome of the identification phase of your impact analysis)?	Circularity	Climate stability	Biodiversity & healthy ecosystems	Livelihood	(select impact area/topic)
a.2 What geographies will you consider for the selected impact areas/topics?	Italy	Italy	Italy	Italy	(Select geography)
Positive Interlinkages	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	
Negative Interlinkages	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%			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)
		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://ourworldineconomics.com	Vienna University of Economics and Business Material Footprint (RMC)	World Bank - What a Waste Global Database Annual municipal solid waste per capita	World Bank - What a Waste Global Database 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 frameworks your bank will be seeking alignment with</i>	<i>Please select the geographic scope of the frameworks listed</i>	<i>Please capture here any explanations regarding the choice of frameworks</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 frameworks (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 or 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, pasta, spaghetti and similar	1,33%				

**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	Natural disasters, Health & safety, Water, Food, Energy, Healthcare & sanitation, Sector diversity, Climate stability, Waterbodies, Air, Soil, Species, Habitat, Resource intensity, Waste	
	Negative Interlinkages	Flourishing MSMEs	

Sector Red Flags & Interlinkages will automatically display

##### 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, pasta, spaghetti and similar						

##### c. Impact

SECTORS	Baseline									
	Indicator (e.g. GHG emissions)	Metric (e.g. metric tonnes)	Measurement methodology (e.g. FACTA)	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,										

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

##### 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	

# 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	2030				
	Proportion of portfolio (default indicator)	increase	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:	Discovered 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 →*	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

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

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				

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