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## Que vamos alcanzar



**PROPÓSITO**  
Transformar la industria bancaria para que sea líder considerando los objetivos de la sociedad



**VISIÓN**  
Una Banca Responsable que hace parte de la sociedad del siglo XXI porque sirve y contribuye para una sociedad inclusiva y que usa los recursos naturales de forma sostenible.



**MISIÓN**  
Assume su papel de líder e usa sus productos, servicios y relacionamientos para soportar y acelerar mudanças fundamentales para nuestras economías y para estilos de vidas necesarios de forma a alcanzar prosperidad para las generaciones actuales y futuras.

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## Características Clave



Framework transversal a nivel de transacción, cartera y estrategia para todas las áreas del banco



Alineación con los objetivos de la sociedad expresados en el Acuerdo de París sobre el clima, los Objetivos de desarrollo sostenible y los marcos nacionales pertinentes



Establecimiento de objetivos en áreas con mayor impacto negativo y positivo



Transparencia y rendición de cuentas a través de informes públicos y un proceso de revisión



Guía, asesoramiento y aprendizaje con sus peers para la implementación de los principios

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## Los Principios de la Banca Responsable



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## El documento de los Principios

Banks play a key role in society. As financial intermediaries, it is our purpose to help develop sustainable economies and to empower people to build better futures. Banking is based on the trust our customers and wider society put in us to serve their best interests and to act responsibly.

Our success and ability to remain profitable and relevant is intrinsically dependent on the long term prosperity of the societies we serve. We believe that only in an inclusive society founded on human dignity, equality and the sustainable use of natural resources, can our clients and customers and, in turn, our businesses thrive.

We therefore want to take a leadership role and use our products, services and relationships to support and accelerate the fundamental changes in our economies and lifestyles necessary to achieve shared prosperity for both current and future generations.

We therefore commit to the ambitions set out in the following Principles:

- 1. Alignment**  
We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.
- 2. Impact & Target Setting**  
We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.
- 3. Clients & Customers**  
We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.
- 4. Stakeholders**  
We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.
- 5. Governance & Culture**  
We will implement our commitment to these Principles through effective governance and a culture of responsible banking.
- 6. Transparency & Accountability**  
We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

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## ALINEAMIENTO

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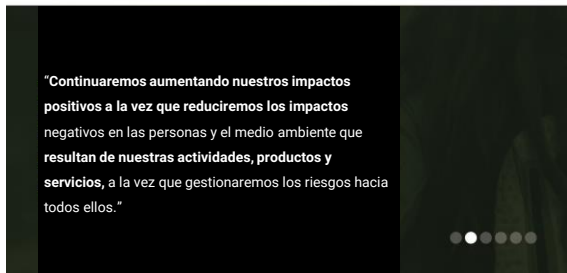
**"Alinearemos nuestra estrategia comercial para ser coherentes con las necesidades de los individuos y los objetivos de la sociedad y contribuir a ellos, según lo expresado en los Objetivos de Desarrollo Sostenible (ODS), el Acuerdo Climático de París y los marcos nacionales y regionales pertinentes. Enfocaremos nuestros esfuerzos donde tengamos el impacto más significativo."**



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## IMPACTO & ESTABLECER METAS

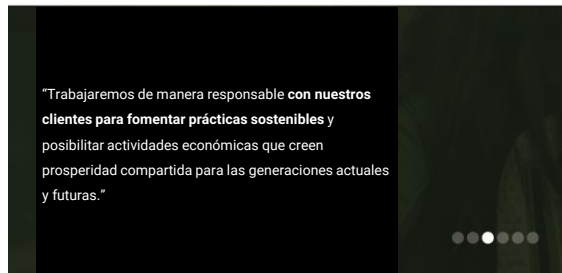
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## CLIENTES & CONSUMIDORES

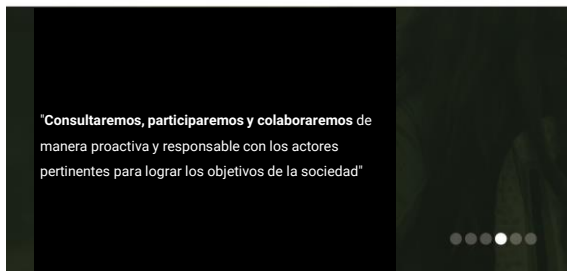
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## STAKEHOLDERS

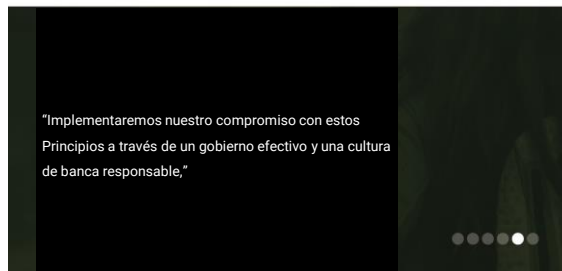
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## GOBIERNO & CULTURA

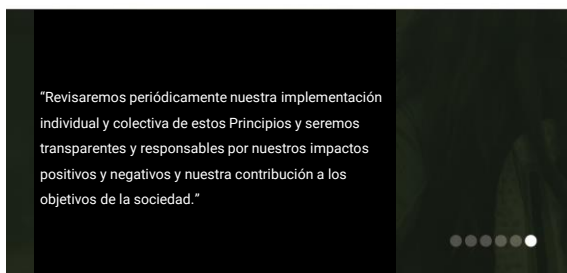
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## TRANSPARENCIA & ACCOUNTABILITY

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131 instituições do setor financeiro ao redor do mundo correspondendo a US\$ 47 trilhões em ativos.

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## En America Latina y Caribe

**México**  
Banorte \*  
BBVA México  
Citibanamex

**Brazil**  
Bradesco\*  
Itau (Brasil)

**Ecuador**  
Pichincha \*  
Banco Guayaquil  
Produbanco

**Colombia**  
Bancolombia

**El Salvador**  
Banco de Fomento Agropecuario  
Banco Hipotecario

**Panamá**  
Banco General  
Banesco  
Global Bank  
Multibank

**Argentina**  
Banco Galicia  
BBVA Argentina (Argentina)

**Nicaragua**  
Banpro

**Paraguay**  
Banco Visión

**República Dominicana**  
Banco Popular Dominicana

**Costa Rica**  
Banco Promerica  
Coopeservidores

\* Core Group

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22 de septiembre de 2019  
Lanzamiento oficial de los Principios



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## Key Steps to be Implemented by Signatories

The Principles for Responsible Banking require your bank to take three key steps to ensure the effective implementation of the Principles, and to enable your bank to continuously improve its impact and contribution to society:



Step 1:  
Impact Analysis



Step 2:  
Target Setting & Implementation



Step 3:  
Accountability

Within 4 years, your bank should have implemented the required steps regarding impact analysis, target setting & implementation, and accountability.



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## Que los bancos tienen que hacer para la implementación de los Principios



Step 1:  
Impact Analysis



Step 2:  
Target Setting & Implementation



Step 3:  
Accountability

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Step 1:  
Impact Analysis

Analice dónde su banco tiene impactos positivos y negativos significativos en la sociedad, el medio ambiente y la economía. A continuación, identifique dónde su banco puede obtener los mayores impactos positivos y reducir los impactos negativos significativos.

Su análisis de impacto debe:

- Cubrir sus áreas de negocio principales
- Tenga en cuenta los siguientes elementos:
  - Escala de las actividades de su banco con respecto a industrias, tecnologías y geografías específicas.
  - Contexto, es decir, los desafíos y prioridades más relevantes relacionados con el desarrollo sostenible en los países/regiones en los que opera su banco
  - Escala e intensidad de los impactos sociales, económicos y ambientales identificados.

Basándose en este análisis, identifique oportunidades de negocio estratégicas para aumentar los impactos positivos y negativos.



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Step 2:  
Target Setting & Implementation

Establezca objetivos SMART que aborden los impactos significativos que ha identificado su banco y trabaje para lograrlos.

Establecer y publicar objetivos ambiciosos:

- Mínimo de dos objetivos que aborden al menos dos de los impactos positivos y negativos más significativos (potenciales) de su banco.
- Las metas impulsan la alineación con los Objetivos de Desarrollo Sostenible apropiados, los objetivos del Acuerdo de París, los marcos nacionales pertinentes.
- Específico, medible (cuantitativo o cualitativo), alcanzable, relevante y con plazos determinados (SMART).

Implemente los objetivos establecidos:

- Establezca hitos y defina e implemente acciones para cumplir los objetivos establecidos.
- Medir y supervisar el progreso y poner en marcha la estructura de gobernanza y supervisión.

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**Step 3:**  
Accountability

En los informes existentes de su banco, describa cómo su banco está implementando los Principios para la Banca Responsable. Proporcione una evaluación segura del progreso que su banco está haciendo.

**Transparencia e Informes:**

- Informe sobre cómo está implementando los Principios para la Banca Responsable, los objetivos que ha fijado para su banco y el progreso que ha realizado.
- Sea transparente sobre sus impactos significativos, positivos y negativos, y su contribución a la sociedad.
- No es necesario elaborar un informe adicional para los Principios para la Banca Responsable. Incluya la información requerida en sus informes públicos existentes.

**Autoevaluación y aseguramiento:**

- Proporcione una autoevaluación de su progreso [Reporting and Self-Assessment Template](#).
- Assurance necesita proporcionar una garantía limitada de su autoevaluación.

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Proximos pasos

**1. Sign the Principles for Responsible Banking**

Your bank's CEO signs the official [Principles for Responsible Banking commitment document](#), [request for Signatories](#).

**2. Become a UNEP Finance Initiative Member**

Apply for a [UNEP Finance Initiative membership](#) to join a global network of hundreds of financial institutions, and gain access to a wide range of knowledge, tools, resources and expertise.

**3. Promote your bank's commitment**

Publicly promote your bank's positive action with a news announcement and quote from your CEO.

Para saber más:  
[www.unepfi.org/responsiblebanking](http://www.unepfi.org/responsiblebanking)



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Beneficios de ser miembro de UNEP-FI

As a member of UNEP FI, your organisation can now profit from being part of the world's largest network of financial institutions working to put sustainability at the heart of their business strategies. You and your colleagues can benefit in the following ways:

- Access a powerful platform that will enable you to share knowledge with peers in your region and fellow practitioners around the globe, as well as learn about the latest trends and how to apply best practices in sustainable finance.
- Take part in a rich and innovative work programme and join working groups in developing new tools and methodologies to help your organisation integrate sustainability considerations into systems of practice.
- Contribute to the quickly evolving global sustainable finance agenda and benefit from UN expertise and participation in UN fora.

There are many ways to access these benefits: by taking part in one of the projects in our extensive work programme, attending our biennial global and regional roundtables, accessing the expertise of our secretariat and other members by participating in our regular webinars, standing for governance roles in one of the committees that provide oversight of our work, joining a training course or workshop or many, many more opportunities to get involved. Most of your contact with UNEP FI will be via your national or regional coordinator and your relevant industry coordinator. Their contact details are below.

	2019	2020
Total assets (US Dollars)	CHF	CHF
From 100 billion and above	20,300	20,900
From 5 billion to less than 100 billion	10,150	10,450
From 1 billion to less than 5 billion	4,000	4,120
Below 1 billion	2,440	2,510



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Support for Signatories

- Guidance Document**
- Tool for portfolio impact analysis and target setting**
- Tool for Client Impact Analysis for Corporate Lending and Investment Portfolios**
- Climate Community of Practice:** platform for peer learning, where banks share methodologies and case studies, led by experts in the field
- Structured Peer Learning**
- Trainings**
- Following reporting and completion of the Reporting and Self-Assessment Template, the **UNEP FI Secretariat will hold an annual feedback and support meeting** with each signatory to discuss progress and suggest the next steps the bank could take



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Support for Signatories

**Webinars**

- 24 October: Guidance Document, Example of Implementation
- Corporate Impact Analysis Tool (Date tbc)
- Impact Identification Tool (at the portfolio level) (Date tbc)

**Other related resources**

- Banking Pilot Phase 2 to implement recommendations of the FSB Task Force on Climate-related Financial Disclosures (TCFD)
- Integration of environmental and social risk assessments, including Natural Capital (Encore Tool) and Human Rights Guidance Tool
- To request a topic to be covered in a future webinar, contact Maria Eugenia Sosa Taborda at [maria.sosataborda@unep.org](mailto:maria.sosataborda@unep.org) or Mustafa Chaudhry at [Mustafa.chaudhry@unep.org](mailto:Mustafa.chaudhry@unep.org)
- Extranet with additional resources:** To access webinar recordings, visit UNEP FI's [extranet](#)



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Guidance Document: Example of Implementation

**EXAMPLE IMPLEMENTATION OF THE PRINCIPLES**

The following is an example of the steps taken by a fictitious signatory bank. Its purpose is to provide guidance on the steps a bank can take to implement the Principles. It is not binding or prescriptive.

1 <sup>st</sup> Year of Implementing the Principles <i>Understanding where the bank stands and making a plan</i>	P.30
2 <sup>nd</sup> and 3 <sup>rd</sup> year of Implementing the Principles <i>Developing the bank's credentials</i>	P.31
Examples of target setting	P.32
4 <sup>th</sup> Year of Implementing the Principles <i>Build on the foundation</i>	P.34

A high-level **Example of Implementation of the Principles** (on pages 29-33 of the **Guidance Document**)

- Shows steps taken by a fictitious bank to implement the Principles
- Over the **first 4 years** of implementation
- Focus on **each Principle**
- Includes examples of **target setting**



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## Guidance Document: Example of Implementation

### Year 1: Understanding where the bank stands and making a plan

P1: The bank identifies **which goals set out in relevant frameworks are of specific relevance** to the society it operates in, and starts to develop an understanding of how it can strategically contribute to those priority goals and challenges

P2: The bank **undertakes an impact analysis of its portfolio to identify its significant impacts** (positive and negative):

P3: The bank assesses **how clients engaged in sectors and activities associated with significant impacts** could transition towards more sustainable and resilient business models. This helps the bank plan how it can support its clients in their transition.

P4: The bank undertakes a **stakeholder mapping exercise to identify key external stakeholders** and develops a stakeholder engagement strategy, detailing its relevant stakeholders, what to engage them on, who engages them, how, and when.

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## Guidance Document: Example of Implementation

### Year 1: Understanding where the bank stands and making a plan (cont)

P5: The bank considers whether its **governance structure is adequate for supporting** implementation of the Principles

P6: **Within 18 months of becoming a signatory to the Principles**, the bank communicates its progress on implementing the Principles in its public reporting. It completes the sections of the Reporting and Self-Assessment Template that it is able to at this stage, and publishes this as well.

→ The bank is in a position to include its self-assessment in its existing assurance process. It obtains limited assurance of its self-assessment, which determines the accuracy of the information that the bank relied on in completing its self-assessment.

→ The bank engages with the UNEP FI Secretariat for guidance and support on how it can build on its current achievements going into Year 2

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## Two tools for impact analysis

### Impact identification & assessment for bank portfolios



- **Purpose:** Identifying banks significant impact areas according to their portfolios
- **Target Audience:** all types of banks
- «Top-down»

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### Impact analysis for corporate finance & investments



- **Purpose:** Identifying, assessing and monitoring corporate impact analysis
- **Target Audience:** financial institutions in the context of their corporate finance and investment business with unspecified use of funds
- «Bottom-up»



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Latin America and Caribbean Network Coordinator - UNEP – FI  
[www.unepfi.org](http://www.unepfi.org) | [www.unenvironment.org](http://www.unenvironment.org)

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