**INTERNAL FI – PORTFOLIO LEVEL E&S MONITORING AND REPORTING TEMPLATE**

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| *Note - The purpose of this internal Financial Institution (FI) Portfolio E&S Monitoring and Reporting Template is to provide FI’s with guidance on the types of E&S information to be collected, monitored and reports at regular intervals at an FI portfolio level. This E&S information supports the FI in monitoring the on-going E&S performance of its client portfolio (including risks and opportunities), to remain abreast and be in a position to proactively manage / engage with clients on any existing or new areas of concern, as well as drawing on such information to compile internal or external E&S disclosures for its stakeholders (i.e., annual ESG or Sustainability Reports, Integrated Reports, etc.). The relevant E&S data shall be obtained from the client’s application/file and where appropriate collected from the client through focused E&S monitoring and reporting mechanisms, set up and agreed with the client as part of the FI’s ESMS (refer to the Monitoring and Reporting for additional guidance). FI’s commonly apply this type of monitoring to high and medium risk transactions only.* *Please note that this is not an exhaustive template and that this is intended to be tailored for different FI contexts depending on their organisation, the types of finance they provide, the nature of their client portfolio, etc. In order to increase efficiencies and ensure that such information is easily accessible, an FI should seeks to incorporate this E&S monitoring and reporting into existing information management systems used by the FI to monitor other types of information (i.e., technical and financial information) where feasible.* |

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| 1. **REPORTING PERIOD**
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| **Start Date** | **End Date** |
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| 1. **OVERVIEW OF FI’S PORTFOLIO**
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| * 1. **Overview of Transaction Types**

*Provide a breakdown of the FI’s portfolio per financial instruments/products offered*  |
| **Transaction Type** | **Total Value (Currency)** | **Proportion of Total Portfolio (%)** |
| Project Finance  |  |  |
| Corporate Finance  |  |  |
| SME Financing  |  |  |
| Insurance  |  |  |
| *[FI to tailor and include additional categories]* |  |  |
| **Total** |  |  |
| * 1. **Breakdown of E&S credit lines**

*Provide a breakdown of the FI’s portfolio per E&S credit lines / products offered* |
| **Transaction Type** | **Total Value (Currency)** | **Proportion of Total Portfolio (%)** |
| Green Finance  |  |  |
| Climate Finance |  |  |
| *[FI to tailor and include additional creditlines]* |  |  |
| **Total** |  |  |
| * 1. **Sectorial Breakdown**

*Provide a sectorial breakdown of the FI’s portfolio according to internal FI sector classification system or internationally accepted frameworks (i.e., Global Industry Classification Standard (GICS), North American Industry Classification System (NAICS), SASB Industry Classification, etc.).*  |
| **Indicator** | **Total Value (Currency)** | **Proportion of Total FI Portfolio (%)** |
| Agriculture and Fishing  |  |  |
| Food and Beverage  |  |  |
| Construction |  |  |
| Consumer Goods |  |  |
| Education |  |  |
| Financial Services  |  |  |
| Healthcare  |  |  |
| Industrials  |  |  |
| Manufacturing  |  |  |
| Infrastructure  |  |  |
| Professional and Commercial Services  |  |  |
| Renewable Energy |  |  |
| Transportation and Logistics |  |  |
| Extractives and Minerals Processing  |  |  |
| *[FI to tailor and include additional/relevant sectors]* |  |  |
| **Total**  |  |  |
| * 1. **Geographical Breakdown**

*Provide a geographical breakdown of the FI’s portfolio (i.e., countries and / or regions)* |
| **Indicator** | **Total Value (Currency)** | **Proportion of Total Portfolio (%)** |
| *[FI to tailor region/country list]* |  |  |
| **Total**  |  |  |

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| 1. **OVERVIEW OF FI’S PIPELINE PORTFOLIO**
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| * 1. **Breakdown of E&S Risk Categorisation for Prospective Transactions**

*Provide a breakdown of the E&S risk categorisations (i.e., high, medium, or low risk and / or Category A, B or C) assigned to prospective transactions during the credit application, approval and pre-disbursement stages* |
| **Indicator** | **Number of Prospective Transactions** | **Total Value (Currency)** | **Proportion of Total Prospective Transactions (%)** |
| High Risk E&S Transactions  |  |  |  |
| Medium Risk E&S Transactions |  |  |  |
| Low Risk E&S Transactions |  |  |  |
| **Total**  |  |  |  |
| * 1. **E&S Due Diligence Breakdown**

*Provide an indication of the level/types of E&S Due Diligence performed as well as the current progress status of the E&S Due Diligence*  |
| **Indicator** | **Number of Prospective Transactions**  | **Total Value (Currency)** | **Proportion of Total Prospective Transactions (%)** |
| Type of E&S Due Diligence – External Consultant  |  |  |  |
| Type of E&S Due Diligence – Internal with External Consultant Input |  |  |  |
| Type of E&S Due Diligence – Internal FI Resources  |  |  |  |
| **Total**  |  |  |  |
| Status of E&S Due Diligence – Not started yet  |  |  |  |
| Status of E&S Due Diligence – In progress  |  |  |  |
| Status of E&S Due Diligence – Complete |  |  |  |
| **Total**  |  |  |  |
| * 1. **Compliance with Applicable E&S Standards**

*Provide an indication of prospective transactions compliance with the FI’s reference framework (i.e., relevant international E&S standards, guidelines and requirements such as the International Finance Corporation (IFC) Performance Standards (PS), The World Bank Environmental, health and Safety (EHS) Guidelines, etc)* |
| **Indicator** | **Number of Prospective Transactions** | **Total Value (Currency)** | **Proportion of Total Prospective Transactions (%)** |
| Transactions complying with IFC Performance Standards  |  |  |  |
| *[FI to tailor and include applicable standards and guidelines]* |  |  |  |
| * 1. **E&S Requirements incorporated into Legal Agreements**

*Provide an overview of E&S requirements incorporated into prospective transaction legal agreements (i.e., E&S Action Plan (ESAP), conditions precedent, etc.)*  |
| **Indicator** | **Number of Prospective Transactions** | **Total Value (Currency)** | **Proportion of Total Prospective Transactions (%)** |
| High risk E&S transactions with agreed E&S action plan |  |  |  |
| High risk E&S transactions with conditions precedent  |  |  |  |
| Medium E&S transactions with agreed E&S action plan |  |  |  |
| Medium E&S transactions with conditions precedent |  |  |  |
| * 1. **Overview of Rejected****Prospective Transactions**

*Highlight prospective transactions that were rejected by the FI due to E&S factors*  |
| **Indicator** | **Number of Prospective Transactions** | **Total Value (Currency)** |
| Rejected transactions  |  |  |

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| 1. **OVERVIEW OF FI’S EXISTING PORTFOLIO**
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| * 1. **Breakdown of E&S Risk Categorisation Profile**

*Provide a breakdown of the E&S risk categorisations (i.e., high, medium, or low risk and / or Category A, B or C / FI -1, FI – 2 or FI -3) assigned to transactions during the post disbursement stage* |
| **Indicator** | **Number of Transactions** | **Total Value (Currency)** | **Proportion of Total Portfolio (%)** |
| High Risk E&S Transactions  |  |  |  |
| Medium Risk E&S Transactions |  |  |  |
| Low Risk E&S Transactions |  |  |  |
| **Total**  |  |  |  |
| Transactions with business activities/project contained on the FI’s exclusion list but are not substantially involved[[1]](#footnote-1) in these activities |  |  |  |
| **Total**  |  |  |  |
| * 1. **Compliance with Applicable E&S Standards**

*Provide an indication of the FI’s portfolio compliance with the FI’s reference framework (i.e., relevant international E&S standards, guidelines, and requirements such as the International Finance Corporation (IFC) Performance Standards (PS), The World Bank Environmental, health and Safety (EHS) Guidelines, etc)* |
| **Indicator** | **Number of Transactions** | **Total Value (Currency)** | **Proportion of Total Portfolio (%)** |
| Transactions complying with IFC Performance Standards |  |  |  |
| *[FI to tailor and include applicable standards and guidelines]* |  |  |  |
| * 1. **Status of E&S Action Plans**

*Highlight the status of progress made against set E&S action plans and any E&S non-compliances identified over the reporting period (i.e., fines/penalties, etc.)* |
| **Indicator** | **Number of Transactions** | **Total Value (Currency)** | **Proportion of Total Portfolio (%)** |
| High risk E&S transactions with agreed E&S action plan |  |  |  |
| High risk E&S transactions in non-compliance with the E&S action plan |  |  |  |
| Medium risk E&S transactions with agreed E&S action plan |  |  |  |
| Medium risk E&S transactions in non-compliance with the E&S action plan |  |  |  |
| Explanation of any non-compliances identified across the portfolio (include attachments where possible) |  |
| * 1. **E&S Monitoring and Reporting**

*Detail the types of E&S monitoring performed by the FI across High and Medium E&S risk transactions over the reporting period.*  |
| **Type of Monitoring** | **High Risk** | **Medium Risk** |
| **Number of Transactions** | **Proportion of High Risk Transactions (%)** | **Number of Transactions** | **Proportion of Medium Risk Transactions (%)** |
| E&S monitoring site visits performed |  |  |  |  |
| Desktop E&S monitoring review performed |  |  |  |  |
| Client engagements on E&S aspects |  |  |  |  |
| External audits performed |  |  |  |  |
| **Total** |  |  |  |  |
| * 1. **E&S Incidents**

*Record any major incidents (i.e., fatalities, damage to property/equipment, fire, environmental spills, etc) identified during the reporting period, including how these incidents were handled, investigated, and addressed. FI to use discretion in listing details around incidents and to focus on providing details on only the most significant major incidents across the portfolio.* |
| **Indicator** | **Number of Transactions** | **Proportion of Total Portfolio (%)** |
| Major incidents reported by High E&S risk transactions  |  |  |
| Major incidents reported by Medium E&S risk transactions |  |  |
| **Total**  |  |  |
| **Client/Transaction Name/Details** | **Description of Incidents** | **Description of Corrective Actions and Measures Taken** |
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| * 1. **E&S Grievances**

*Highlight any grievances reported by transactions across the FI’s portfolio during the reporting period, including how these grievances were handled and resolved. FI to use discretion in listing details around grievances listed and to focus on providing details on only the most significant major incidents across the portfolio.* |
| **Indicator** | **Number of Transactions** | **Proportion of Total Portfolio (%)** |
| Grievances reported by High E&S risk transactions |  |  |
| Grievances reported by Medium E&S risk transactions |  |  |
| **Total**  |  |  |
| **Client/Transaction Name/Details** | **Description of Grievances** | **Description of Corrective Actions and Measures Taken** |
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| 1. **E&S GOOD PRACTICE & HIGHLIGHTS**
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| * 1. **Highlight Good E&S Practice and Performance**

*Provide descriptions of any transactions demonstrating good practice regarding E&S aspects (i.e., development/implementation of E&S polices and Management Systems (ESMS), Occupational health and Safety (OHS), Labour and Human Resources (HR) and/or energy efficiencies initiatives implemented, E&S training and capacity building initiatives, stakeholder engagement initiatives etc)*  |
| **Client/Transaction Name/Details** | **Sector & Financing Type** | **Description of Initiative** |
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1. Not substantially involved" shall be defined by the FI in question (commonly means that the activity concerned is ancillary to a project/client’s primary operations). This enables FI to monitor whether transactions exceed the acceptable threshold during the reporting period. [↑](#footnote-ref-1)