

Getting started in Responsible Banking

Course Content

Topic	Indicative content
1. The concept of sustainability in banking.	<ul style="list-style-type: none">• The triple planetary crisis (climate change, biodiversity loss and pollution) from a systems perspective.• The science of climate change and intergovernmental responses.• Societal and Governmental drivers of sustainability and considering the interrelationship with the concept of resilience.• The role and purpose of financial policymakers, regulators and standard setters in relation to sustainability, noting focus on the influence of taxonomies for sustainable activities.• Voluntary initiatives inc. PRB, Banking on Values, Equator Principles, SBEFP – landscape of key initiatives and purpose/scope of each framework• The concept of double materiality –taking an “inside-out” instead of “outside-in” perspective and how dynamic materiality adds a complementary perspective.• Transition risks and impacts, including the concept of just transition.• How change is being mobilised in commercial activities and the opportunities presented.• The role of banking in supporting the Sustainable Development Goals (SDGs) and Paris Agreement on climate change.
2. The role of banking Institutions in the economy.	<ul style="list-style-type: none">• What is a bank and what do they contribute to society?• Types of banks and their core functions, purposes and key interactions.• Financial intermediation / disintermediation.
3. An overview of key influences on bank governance.	<ul style="list-style-type: none">• Stakeholders, strategy and purpose.• Drivers of regulation for banking.• Approaches to national regulation and the role of international regulation.• The influence of Environmental, Social and Governance (ESG) criteria on bank operations.

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Course content (continued)

Topic

Indicative content

4. The purpose of the Principles for Responsible Banking and their implementation in banking operations.

- The concept of stewardship in banking.
- The principles for responsible banking, impacts and dependencies:
 - Alignment
 - Impact and target setting
 - Clients and Customers
 - Stakeholders
 - Governance and Culture
 - Transparency and Accountability.
- Exploring how the principles for responsible banking complement the intergovernmental processes.
- An overview of the Principles for Sustainable Insurance and Responsible Investment.