

2010 Annual Report

GRI G3 content index

Vancity

Vancity's 2010 Annual Report GRI G3 content index

Vancity believes it is important to use its values, commitments and business strategy as the basis for reporting. Within this framework, we've also incorporated the Global Reporting Initiative's (GRI) most recent Sustainability Reporting Guidelines (G3).

The GRI G3 Guidelines are designed for voluntary use by organizations reporting on their economic, environmental and social performance. The guidelines contain principles and guidance as well as standard disclosures—including indicators—to outline a disclosure framework that organizations can voluntarily, flexibly and incrementally adopt. Vancity's 2010 Annual report has been prepared in accordance with the GRI G3 Guidelines, to level A+, and includes disclosures per the Financial Services Sector Supplement.

Report Application Level		C	C+	B	B+	A	A+
Standard Disclosures	G3 Profile Disclosures OUTPUT	Report on: 1.1 2.1 - 2.10 3.1 - 3.8, 3.10 - 3.12 4.1 - 4.4, 4.14 - 4.15	Report Externally Assured	Report on all criteria listed for Level C plus: 1.2 3.9, 3.13 4.5 - 4.13, 4.16 - 4.17	Report Externally Assured	Same as requirement for Level B	Report Externally Assured
	G3 Management Approach Disclosures OUTPUT	Not Required		Management Approach Disclosures for each Indicator Category		Management Approach Disclosures for each Indicator Category	
	G3 Performance Indicators & Sector Supplement Performance Indicators OUTPUT	Report on a minimum of 10 Performance Indicators, including at least one from each of: Economic, Social and Environmental.		Report on a minimum of 20 Performance Indicators, at least one from each of Economic, Environmental, Human rights, Labor, Society, Product Responsibility.		Report on each core G3 and Sector Supplement* Indicator with due regard to the Materiality Principle by either: a) reporting on the Indicator or b) explaining the reason for its omission.	
		*Sector supplement in final version					

This index lists each GRI reporting element or indicator along with the page number and link to the web page or document where relevant information can be found. In cases where the reporting element or a core indicator is not currently reported, we've included comments to explain why. Vancity's 2010 Annual Report is and can be downloaded as a PDF from our website.

- To download a copy of our 2010 Annual Report visit: vancity.com/2010annualreport
- For more information, to request a copy of the brochure, or to provide comments or feedback, email us at: accountability@vancity.com

G3 Content Index - Financial Services Sector Supplement

Application Level		A+	GRI-checked		Assured by	
STANDARD DISCLOSURES PART I: Profile Disclosures						
1. Strategy and Analysis						
Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
1.1	Statement from the most senior decision-maker of the organization.	Fully	2010 Annual Report, p. 16-17			
1.2	Description of key impacts, risks, and opportunities.	Fully	2010 Annual Report, p. 16-17, 21-25, 55-57			
2. Organizational Profile						
Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
2.1	Name of the organization.	Fully	2010 Annual Report, p. 12			
2.2	Primary brands, products, and/or services.	Fully	2010 Annual Report, p. 12			
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	Fully	2010 Annual Report, p. 12			
2.4	Location of organization's headquarters.	Fully	2010 Annual Report, p. 12			
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	Fully	2010 Annual Report, p. 12			
2.6	Nature of ownership and legal form.	Fully	2010 Annual Report, p. 12			
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	Fully	2010 Annual Report, p. 12			
2.8	Scale of the reporting organization.	Fully	2010 Annual Report, p. 12			
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	Fully	2010 Annual Report, p. 68			
2.10	Awards received in the reporting period.	Fully	Vancity.com/Awards			

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
3. Report Parameters						
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	Fully	2010 Annual Report, p. 11			
3.2	Date of most recent previous report (if any).	Fully	2010 Annual Report, p. 11			
3.3	Reporting cycle (annual, biennial, etc.)	Fully	2010 Annual Report, p. 11			
3.4	Contact point for questions regarding the report or its contents.	Fully	2010 Annual Report, p. 11			
3.5	Process for defining report content.	Fully	Vancity.com/2010annualreport/materiality (PDF)			
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers). See GRI Boundary Protocol for further guidance.	Fully	2010 Annual Report, p. 11, 63			
3.7	State any specific limitations on the scope or boundary of the report (see completeness principle for explanation of scope).	Fully	2010 Annual Report, p. 63			
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	Fully	2010 Annual Report, p. 63			
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report. Explain any decisions not to apply, or to substantially diverge from, the GRI Indicator Protocols.	Fully	2010 Annual Report, p. 63			
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	Fully	2010 Annual Report, p. 63			
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	Fully	2010 Annual Report, p. 63			
3.12	Table identifying the location of the Standard Disclosures in the report.	Fully	2010 Annual Report, Global Reporting Initiative content index (condensed version), p. 89 Vancity.com/2010annualreport/gri (PDF)			

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
3.13	Policy and current practice with regard to seeking external assurance for the report.	Fully	2010 Annual Report, p. 11 Vancity.com/2010annualreport/reporting process, p.5			
4. Governance, Commitments, and Engagement						
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	Fully	2010 Annual Report, p. 54 Vancity.com/BoardofDirectors Vancity.com/Committees citizensbank.ca/BoardofDirectors			
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	Fully	2010 Annual Report, p. 54 Vancity.com/Governance			
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	Fully	Vancity.com/Governance			
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Fully	Vancity.com/2010annualreport/DMA (PDF): Product Responsibility Aspects, Mechanisms to collect and respond to client feedback, p. 12-13 Vancity.com/BoardofDirectors Vancity.com/AGM/ResolutionProcedures Vancity.com/ContactUs/GeneralFeedback/			
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	Fully	2010 Annual Report, p. 54-55 Vancity.com/DirectorRemuneration			
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Fully	Vancity.com/2010annualreport/DMA (PDF): Introduction, Vancity's Framework for Doing Business, p. 3 Vancity.com/DirectorResponsibilities			

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	Fully	2010 Annual Report, p. 54 Vancity.com/NominationProcess			
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Fully	2010 Annual Report, p.18-19 Vancity.com/2010annualreport/DMA (PDF): Introduction: Vancity's Framework for Doing Business, p. 2-3 Vancity.com/DirectorResponsibilities Vancity.com/OurValues			
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	Fully	2010 Annual Report, p. 54 Vancity.com/2010annualreport/DMA (PDF): Risk Aspects, Our Approach to Managing Risk and Enterprise Risk Management, p. 14-15 Vancity.com/Committees			
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Fully	Vancity.com/BoardAssessment Vancity.com/GovernanceAndConductReviewCommittee			
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	Fully	Vancity.com/2010annualreport/DMA (PDF):, Risk Aspects: Our Approach to Managing Risk and Enterprise Risk Management, p.s 14-15			
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	Fully	Vancity.com/2010annualreport/DMA (PDF): Key Externally Developed Voluntary Charters, Principles or Initiatives to which we Subscribe or Endorse, p. 19			
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: * Has positions in governance bodies; * Participates in projects or committees; * Provides substantive funding beyond routine membership dues; or * Views membership as strategic.	Fully	Vancity.com/2010annualreport/DMA (PDF): Key Memberships in Industry and Business Associations, p. 20			

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
4.14	List of stakeholder groups engaged by the organization.	Fully	2010 Annual Report, p. 52 Vancity.com/2010annualreport/materiality, p. 2-3			
4.15	Basis for identification and selection of stakeholders with whom to engage.	Fully	2010 Annual Report, p. 52 Vancity.com/2010annualreport/reportingprocess (PDF), p. 3			
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	Fully	2010 Annual Report, p. 52 Vancity.com/2010annualreport/materiality (PDF)			
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	Fully	2010 Annual Report, p. 52 Vancity.com/2010annualreport/materiality (PDF)			

STANDARD DISCLOSURES PART II: Disclosures on Management Approach (DMAs)							
G3 DMA	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
DMA PS	Disclosure on Management Approach PS						
Aspects	Product Portfolio	Fully					
FS1	Policies with specific environmental and social components applied to business lines.	Fully	2010 Annual Report, p. 18 Vancity.com/2010annualreport/DMA (PDF): Introduction, p. 2-3 and Risk Aspects, p. 14-19				
FS2	Procedures for assessing and screening environmental and social risks in business lines.	Fully	Vancity.com/2010annualreport/DMA (PDF): Risk Aspects, p. 16-19				
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	Fully	Vancity.com/2010annualreport/DMA (PDF): Risk Aspects, p. 16-19				
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	Fully	Vancity.com/2010annualreport/DMA (PDF): Risk Aspects, p. 17-18				
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	Fully	Vancity.com/2010annualreport/DMA (PDF): Managing Social and Environmental Risks, p. 16-19				

G3 DMA	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
	Audits	Fully					
	Active Ownership	Fully					
DMA EC Aspects	Disclosure on Management Approach EC	Fully					
	Economic Performance	Fully	Vancity.com/2010annualreport/DMA (PDF): Economic Aspects, p. 4				
	Market presence	Fully	Vancity.com/2010annualreport/DMA (PDF): Economic Aspects, p. 4				
	Indirect economic impacts	Fully	Vancity.com/2010annualreport/DMA (PDF): Economic Aspects, p. 5				
DMA EN Aspects	Disclosure on Management Approach EN	Partially					
	Materials	Fully	Vancity.com/2010annualreport/DMA (PDF): Environmental Aspects, p. 6-7				
	Energy	Fully	Vancity.com/2010annualreport/DMA (PDF): Environmental Aspects, p. 6				
	Water	Fully	Vancity.com/2010annualreport/DMA (PDF): Environmental Aspects, p. 7				
	Biodiversity	Not			Not applicable	Our activities, products and services do not impact biodiversity in protected areas and areas of high biodiversity value outside protected areas.	
	Emissions, effluents and waste	Fully	Vancity.com/2010annualreport/DMA (PDF): Environmental Aspects, p. 7				
	Products and services	Fully	Vancity.com/2010annualreport/DMA (PDF): Environmental Aspects, p. 5-6		Not material	Our products and services do not have a significant impact on the environment.	
	Compliance	Fully	Vancity.com/2010annualreport/DMA (PDF): Society Aspects, p. 11				

G3 DMA	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
	Transport	Not			Not material	We do not have significant supply and distribution networks. (We report on greenhouse gas emissions from employee commuting and business travel.)	
	Overall	Not			Not material	We have no costs associated with waste disposal, emissions treatment or remediation; and no significant costs associated with prevention/ environmental management. We report on fines for non-compliance with environmental regulation (none).	
DMA LA	Disclosure on Management Approach LA	Fully					
Aspects	Employment	Fully	Vancity.com/2010annualreport/DMA (PDF): Labor Practices and Decent Work Aspects, p. 7-8				
	Labor/management relations	Fully	Vancity.com/2010annualreport/DMA (PDF): Labor Practices and Decent Work Aspects, p. 9				
	Occupational health and safety	Fully	Vancity.com/2010annualreport/DMA (PDF): Labor Practices and Decent Work Aspects, p.s 9				
	Training and education	Fully	Vancity.com/2010annualreport/DMA (PDF): Labor Practices and Decent Work Aspects, p. 8				

G3 DMA	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
	Diversity and equal opportunity	Fully	Vancity.com/2010annualreport/DMA (PDF): Labor Practices and Decent Work Aspects, p. 8				
DMA HR	Disclosure on Management Approach HR	Partially					
Aspects	Investment and procurement practices	Fully	Vancity.com/2010annualreport/DMA (PDF);, Ethical Policy, p. 16-17; and Procurement, p. 17				
	Non-discrimination	Fully	Vancity.com/2010annualreport/DMA (PDF): Labor Practices and Decent Work Aspects, p.s 7-8				
	Freedom of association and collective bargaining	Not			Not applicable	We don't have operations in which the right to exercise freedom and collective bargaining is at significant risk.	
	Child labor	Not			Not applicable	We don't have operations in which incidents of child labor is a significant risk.	
	Forced and compulsory labor	Not			Not applicable	We don't have operations in which incidents of forced or compulsory labor is a significant risk.	
	Security practices	Fully	Vancity.com/2010annualreport/DMA (PDF): Labour Practices and Decent Work Aspects, p.9; and Risk Aspects, p. 15				

G3 DMA	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
	Indigenous rights	Fully	Vancity.com/2010annualreport/DMA (PDF): Society Aspects, p. 10				
DMA SO	Disclosure on Management Approach SO	Fully					
Aspects	Community	Fully	Vancity.com/2010annualreport/DMA (PDF): Society Aspects, p. 10				
	Corruption	Fully	Vancity.com/2010annualreport/DMA (PDF): Society Aspects, p. 11				
	Public policy	Fully	Vancity.com/2010annualreport/DMA (PDF): Society Aspects, p. 11				
	Anti-competitive behavior	Fully	Vancity.com/2010annualreport/DMA (PDF): Society Aspects, p. 11				
	Compliance	Fully	Vancity.com/2010annualreport/DMA (PDF): Society Aspects, p. 11				
DMA PR	Disclosure on Management Approach PR	Partially					
Aspects	Customer health and safety	Not			Not applicable	Our products and services do not have significant health and safety impacts; aspect is relevant to manufactured products.	
	Product and service labelling	Fully	Vancity.com/2010annualreport/DMA (PDF): Product Responsibility Aspects, p. 12				
FS15	Policies for the fair design and sale of financial products and services.	Fully	Vancity.com/2010annualreport/DMA (PDF): Product Responsibility Aspects, p. 12				
	Marketing communications	Fully	Vancity.com/2010annualreport/DMA (PDF): Product Responsibility Aspects, p. 13				
	Customer privacy	Fully	Vancity.com/2010annualreport/DMA (PDF): Product Responsibility Aspects, p. 13				
	Compliance	Fully	Vancity.com/2010annualreport/DMA (PDF): Product Responsibility Aspects, p. 13				

STANDARD DISCLOSURES PART III: Performance Indicators							
Product and Service Impact							
Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Product portfolio							
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	Fully	2010 Annual Report, Summarized Accountability Statements: Community investment loan portfolio, p. 73 Size is not material as the majority of our portfolio is small/medium businesses.				
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Fully	2010 Annual Report , Summarized Accountability Statements: Change product portfolio, p. 74-76 Vancity.com/2010annualreport/accountabilitystmts, p 18-21				
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Fully	2010 Annual Report , Summarized Accountability Statements: Change product portfolio, p. 74-76 Vancity.com/2010annualreport/accountabilitystmts (PDF), p. 18-21				
Audit							
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	Fully	Vancity.com/2010annualreport/DMA (PDF): Risk Aspects, p. 17-18				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Active ownership							
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	Fully	2010 Annual Report , Summarized Accountability Statements: Financial planning and advice, p. 69				
FS11	Percentage of assets subject to positive and negative environmental or social screening.	Fully	2010 Annual Report , Summarized Accountability Statements: Financial planning and advice, p. 69				
FS12	Voting polic(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	Fully	2010 Annual Report , Corporate engagement and proxy voting, p. 31 Vcim.ca/philosophy/sri				
Economic							
Economic performance							
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Fully	2010 Annual Report , Summarized Accountability Statements: Economic value generated and distributed, p. 65 Vancity.com/2010annualreport/accountabilitystmts, p. 4				
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Fully	Vancity.com/2010annualreport/DMA (PDF): Environmental Aspects, p. 5-6; and Risk Aspects, p. 16-18				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
EC3	Coverage of the organization's defined benefit plan obligations.	Fully	2010 Annual Report , Summarized Accountability Statements: Employee pension plans, p. 66 Vancity.com/2010annualreport/financialstmts (PDF): Note 15, p. 38-39				
EC4	Significant financial assistance received from government.	Fully	2010 Annual Report , Summarized Accountability Statements: Tax expense, p. 65 Vancity.com/2010annualreport/financialstmts (PDF): Note 14, p. 37				
Market presence							
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	Fully	2010 Annual Report , Summarized Accountability Statements: Salaries compared to proposed minimum wage, p. 67				
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	Fully	2010 Annual Report , Summarized Accountability Statements: Suppliers, p. 67 Vancity.com/2010annualreport/DMA (PDF): Market Presence, p. 4; Procurement, p. 17				
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Fully	2010 Annual Report , Summarized Accountability Statements: Local hiring, p. 67 Vancity.com/2010annualreport/DMA (PDF): Market presence, p. 4				
Indirect economic impacts							
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	Not			Not applicable	We do not invest in public infrastructure.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	Fully	Vancity.com/2010annualreport/DMA (PDF): Economic Aspects, p. 5				
Environmental							
Materials							
EN1	Materials used by weight or volume.	Fully	2010 Annual Report , Summarized Accountability Statements: Materials and waste, p. 77 Vancity.com/2010annualreport/accountabilitystmts (PDF): p. 24				
EN2	Percentage of materials used that are recycled input materials.	Fully	2010 Annual Report , Summarized Accountability Statements: Materials and waste, p. 77 Vancity.com/2010annualreport/accountabilitystmts (PDF): p. 24				
Energy							
EN3	Direct energy consumption by primary energy source.	Fully	2010 Annual Report , Summarized Accountability Statements: Premises energy use, p. 77 Vancity.com/2010annualreport/accountabilitystmts (PDF): p. 22-23				
EN4	Indirect energy consumption by primary source.	Fully	2010 Annual Report , Summarized Accountability Statements: Premises energy use, p. 77 Vancity.com/2010annualreport/accountabilitystmts (PDF): p. 22-23 Primary source of consumption is from renewable energy (hydro electricity) and non-renewable energy (gas).				
EN5	Energy saved due to conservation and efficiency improvements.	Fully	No significant energy savings to report in 2010				
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Not			Not applicable	Our core business is to provide financial products and services.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Partially	2010 Annual Report, p. 46	reductions achieved		Verifiable data collection systems are not in place. Some initiatives reported, but we are unable to verify actual reductions achieved.	
Water							
EN8	Total water withdrawal by source.	Fully	2010 Annual Report , Summarized Accountability Statements: Water use p. 78 Vancity.com/2010annualreport/accountabilitystmts (PDF): p. 25				
EN9	Water sources significantly affected by withdrawal of water.	Not			Not material	No water sources are significantly affected by our operations.	
EN10	Percentage and total volume of water recycled and reused.	Not			Not material	No water sources are significantly affected by our operations.	
Biodiversity							
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Not			Not material	Our operations, which are located in urban built environments, do not have a material impact on biodiversity.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	Not			Not applicable	Our activities, products and services do not impact biodiversity in protected areas and areas of high biodiversity value outside protected areas.	
EN13	Habitats protected or restored.	Not			Not applicable	Our activities, products and services do not impact biodiversity in protected areas and areas of high biodiversity value outside protected areas.	
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	Not			Not applicable	Our activities, products and services do not impact biodiversity in protected areas and areas of high biodiversity value outside protected areas.	
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	Not			Not applicable	Our activities, products and services do not impact biodiversity in protected areas and areas of high biodiversity value outside protected areas.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Emissions, effluents and waste							
EN16	Total direct and indirect greenhouse gas emissions by weight.	Fully	2010 Annual Report , Summarized Accountability Statements: Greenhouse gas emissions, p. 76-77 Vancity.com/2010annualreport/accountabilitystmts, p.s 22-23				
EN17	Other relevant indirect greenhouse gas emissions by weight.	Fully	2010 Annual Report , Summarized Accountability Statements: Greenhouse gas emissions, p. 76-77 Vancity.com/2010annualreport/accountabilitystmts (PDF): p. 22-23				
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Partially	2010 Annual Report, p. 46	reductions achieved		Some initiatives reported, but we are unable to verify actual reductions achieved.	
EN19	Emissions of ozone-depleting substances by weight.	Not			Not applicable	We do not directly produce significant amounts of ozone-depleting substances.	
EN20	NOx, SOx, and other significant air emissions by type and weight.	Not			Not material	We do not directly produce significant amounts of other air emissions. Emissions from employee commuting and business travel are captured under EN16.	
EN21	Total water discharge by quality and destination.	Not			Not material	We do not have any significant discharges to water.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
EN22	Total weight of waste by type and disposal method.	Fully	2010 Annual Report , Summarized Accountability Statements: Materials and waste, p. 78 Vancity.com/2010annualreport/accountabilitystmts (PDF): p. 24 All waste collected is non-hazardous. Any waste not recycled or composted is disposed of in landfill.				
EN23	Total number and volume of significant spills.	Not			Not material	We do not store or transport significant amounts of hazardous materials.	
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	Not			Not applicable	We do not transport, import, export or treat hazardous waste.	
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	Not			Not available	We do not have significant discharges of water and runoff.	
Products and services							
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	Not			Not material	Our products and services do not have a significant impact on the environment.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	Not			Not applicable	We do not manufacture products.	
Compliance							
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Fully	2010 Annual Report , Summarized Accountability Statements: Compliance with laws and regulations, p. 67				
Transport							
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	Not			Not material	We do not have significant supply and distribution networks. (We report on greenhouse gas emissions from employee commuting and business travel.)	
Overall							
EN30	Total environmental protection expenditures and investments by type.	Not			Not material	We have no costs associated with waste disposal, emissions treatment or remediation; and no significant costs associated with prevention/ environmental management. We report on fines for	

						non-compliance with environmental regulation (none).	
Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Social: Labor Practices and Decent Work							
Employment							
LA1	Total workforce by employment type, employment contract, and region.	Fully	2010 Annual Report , Summarized Accountability Statements: Employee profile, diversity and equal opportunity, p. 70 Vancity.com/2010annualreport/accountabilitystmts, p. 12				
LA2	Total number and rate of employee turnover by age group, gender, and region.	Partially	Vancity.com/2010annualreport/accountabilitystmts (PDF): p. 12	Region	Not material	Our primary operation is in BC.	
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	Fully	Vancitycareers.com/benefits				
Labor/management relations							
LA4	Percentage of employees covered by collective bargaining agreements.	Fully	2010 Annual Report , Summarized Accountability Statements: Employee profile, diversity and equal opportunity, p. 70				
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	Fully	Vancity.com/2010annualreport/DMA (PDF): Labor Practices and Decent Work Aspects, Labor-Management Relations and Freedom of Association & Collective Bargaining, p. 9				




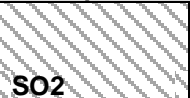
Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Occupational health and safety							
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	Not	We have Joint Occupational Health and Safety Committees.		Not material	Indicator is of low materiality to both stakeholders and Vancity.	
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	Fully	2010 Annual Report , Summarized Accountability Statements: Health and safety, p. 72 Vancity.com/2010annualreport/accountabilitystmts (PDF): p. 15				
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	Not			Not material	We do not operate in countries, or in a profession, with a high risk of communicable diseases. Our Business Continuity program includes plans for responding to a pandemic situation.	
LA9	Health and safety topics covered in formal agreements with trade unions.	Not	We have collective agreements with relevant trade unions that cover health and safety topics.		Not material	Indicator is of low materiality to both stakeholders and Vancity.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Training and education							
LA10	Average hours of training per year per employee by employee category.	Not			Not available	We do not have verifiable data collection systems for this indicator. We anticipate that the new Human Resources Information System we are implementing will help us track this data accurately .	2012
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Fully	<p>2010 Annual Report , Talent management and career development, p. 43</p> <p>Vancity.com/2010annualreport/DMA (PDF): Labor Practices and Decent Work Aspects: Employment p. 8; and Training and Career Development p.9</p> <p>For career transitions/endings, services are offered to employees through our Employee Assistance Program.</p>				
LA12	Percentage of employees receiving regular performance and career development reviews.	Not	Our expectation is that 100 per cent of employees receive regular performance and quarterly development reviews.		Not available	We do not have verifiable data collection systems for this indicator. We anticipate that the new Human Resources Information System we are implementing will help us track this data accurately	2012

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Diversity and equal opportunity							
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	Fully	2010 Annual Report , Summarized Accountability Statements: Employee profile, diversity and equal opportunity, p. 71 and Board of Directors, p. 78				
LA14	Ratio of basic salary of men to women by employee category.	Fully	2010 Annual Report , Summarized Accountability Statements: Employee profile, diversity and equal opportunity, p. 71				
Social: Human Rights							
Diversity and equal opportunity							
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	Fully	2010 Annual Report , Summarized Accountability Statements: Ethical Policy, p. 73				
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	Fully	2010 Annual Report , Summarized Accountability Statements: Ethical Policy, p. 73				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	Not			Not available	We do not have verifiable data collection systems for this indicator. Our expectation is that 100 per cent of employees are trained in this aspect. We anticipate that the new Human Resources Information System we are implementing will help us track this data accurately	2012
Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Non-discrimination							
HR4	Total number of incidents of discrimination and actions taken.	Fully	2010 Annual Report , Summarized Accountability Statements: Employee profile, diversity and equal opportunity, p. 71 Vancity.com/2010annualreport/accountabilitystmts (PDF): p. 13				
Freedom of association and collective bargaining							
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	Not			Not applicable	We don't have operations in which the right to exercise freedom and collective bargaining is at significant risk.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Child labor							
HR6	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	Not			Not applicable	We don't have operations in which incidents of child labor is a significant risk.	
Forced and compulsory labor							
HR7	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	Not			Not applicable	We don't have operations in which incidents of forced or compulsory labor is a significant risk.	
Security practices							
HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	Not			Not material	Our security practices are discussed in the DMA. This particular indicator is of low materiality to both stakeholders and Vancity.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Indigenous rights							
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	Not			Not material	Our approach diversity, equal opportunity and inclusive financial services is discussed in the DMA. This particular indicator is of low materiality to both stakeholders and Vancity.	
Social: Society							
Community							
 SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	Fully	Vancity.com/2010annualreport/DMA (PDF): Society Aspects, p. 10				
 FS13	Access points in low-populated or economically disadvantaged areas by type.	Fully	Vancity.com/2010annualreport/DMA (PDF): Society Aspects, p. 10				
 FS14	Initiatives to improve access to financial services for disadvantaged people.	Fully	Vancity.com/2010annualreport/DMA (PDF): Society Aspects , p. 10 Vancity.com/accessibilitystatement				
Corruption							
 SO2	Percentage and total number of business units analyzed for risks related to corruption.	Fully	2010 Annual Report , Summarized Accountability Statements :Compliance with laws and regulations, p. 67				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	Not			Not available	We do not have verifiable data collection systems for this indicator. We plan to begin tracking and reporting this indicator in the long-term future as part of our Enterprise Risk Management program.	2015
SO4	Actions taken in response to incidents of corruption.	Fully	2010 Annual Report , Summarized Accountability Statements: Internal fraud, p. 67				
Public policy							
SO5	Public policy positions and participation in public policy development and lobbying.	Fully	Vancity.com/2010annualreport/DMA (PDF): Public Policy, p. 11				
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	Fully	Vancity.com/2010annualreport/DMA (PDF): Public Policy, p. 11				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Anti-competitive behavior							
SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	Fully	2010 Annual Report , Summarized Accountability Statements: Compliance with laws and regulations, p. 67				
Compliance							
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Fully	2010 Annual Report , Summarized Accountability Statements: Compliance with laws and regulations, p. 67				
Social: Product Responsibility							
Customer health and safety							
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	Not			Not applicable	We do not manufacture products.	
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	Not			Not applicable	We do not manufacture products.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Product and service labelling							
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	Not			Not applicable	We do not manufacture products.	
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	Fully	2010 Annual Report , Summarized Accountability Statements: Compliance with laws and regulations, p. 67				
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	Fully	2010 Annual Report , Summarized Accountability Statements: Employee data, p. 63, 68				
FS16	Initiatives to enhance financial literacy by type of beneficiary.	Fully	2010 Annual Report , Summarized Accountability Statements: Description of change products and Services, p. 76 Vancity.com/2010annualreport/accountabilitystmts (PDF), p. 21 Vancity.com/financialliteracy				
Marketing communications							
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	Fully	Vancity.com/2010annualreport/DMA (PDF): Product Responsibility Aspect, Marketing and Communications, p. 13				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	Fully	2010 Annual Report , Summarized Accountability Statements: Compliance with laws and regulations, p. 67				
Customer privacy							
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Fully	2010 Annual Report , Summarized Accountability Statements: Member privacy, p. 69				
Compliance							
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Fully	2010 Annual Report , Summarized Accountability Statements: Compliance with laws and regulations, p. 67				