

## Global Reporting Initiative (GRI) Content Index

The Vancity Group believes it is important to use its values and commitments as the basis for reporting. However, within this framework we've incorporated the 2002 GRI Sustainability Reporting Guidelines where relevant and material to us.

The Global Reporting Initiative's (GRI) 2002 Sustainability Reporting Guidelines are designed for voluntary use by organizations reporting on their economic, environmental, and social performance. The guidelines contain advice on reporting principles and content, including 50 core performance indicators. GRI has also launched supplements designed to measure social performance (November 2002) and environmental performance (March 2005) within the financial services sector. For more information on GRI, visit [www.globalreporting.org](http://www.globalreporting.org).

This index lists each GRI reporting element or indicator along with the page number and section where it can be found in our 2004-05 Accountability Report. Comments have been included where the element/indicator is not currently reported or where we believe the indicator is not applicable or material. The index also includes indicators from the financial services sector supplements.

### Key

<b>Page No.</b>	Indicates page of the printed 2004-05 Accountability Report where information on the indicator can be found.
<b>PDF-CX-X</b>	Information contained in full report available in PDF format only. CX indicates PDF section (C1 to C6), and X indicates the page number.
<b>n/r</b>	Information is not reported. Reason noted in comments.
<b>cbc</b>	Information is reported on a case-by-case basis throughout the report or section.
<b>website</b>	Information is available on our website. URL provided.

The *printed* Accountability Report is the main report available in print, or downloadable as a PDF from our website.

In addition to the *printed* report, there's also a *full* report available in PDF format only. This full report includes additional information and data tables.

To download a copy of either our printed or full reports, visit:

[www.Vancity.com/accountability05](http://www.Vancity.com/accountability05) or [www.Citizensbank.ca/accountability05](http://www.Citizensbank.ca/accountability05)

To order a copy of the printed report, email [accountability\\_report@vancity.com](mailto:accountability_report@vancity.com) or call 604-877-7000 (Vancity) or 604-708-7800 (Citizens Bank).

## Global Reporting Initiative (GRI) Content Index: 2002 Sustainability Reporting Guidelines

Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
<b>1. Vision and Strategy</b>					
1.1	Statement of the organization's vision and strategy regarding its contribution to sustainable development.	2  Following the table of contents	A. introduction and context	message from the chairs of the boards and chief executive officers  Vancity's Statement of Values and Commitments  Citizens Bank's vision, values and mission	
1.2	Statement from the CEO (or equivalent senior manager) describing key elements of the report.	2	A. introduction and context	message from the chairs of the boards and chief executive officers	
<b>2. Profile</b>					
<i>Company profile</i>					
2.1	Name of reporting organization.	6	A. introduction and context	about our accountability report	
2.2	Major products and/or services, including brands if appropriate.	4	A. introduction and context	Vancity Group profile – Vancity Group organization chart	
2.3	Operational structure of the organization.	4	A. introduction and context	Vancity Group profile – Vancity Group organization chart	
2.4	Description of major divisions, operating companies, subsidiaries, and joint ventures.	4	A. introduction and context	Vancity Group profile – Vancity Group organization chart	
2.5	Countries in which the organization's operations are located.	4	A. introduction and context	Vancity Group profile – Vancity Group organization chart	
2.6	Nature of ownership; legal form.	4	A. introduction and context	Vancity Group profile – Vancity Group organization chart	
2.7	Nature of markets served.	4	A. introduction and context	Vancity Group profile – Vancity Group organization chart	

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
2.8	Scale of the reporting organization.	4	A. introduction and context	Vancity Group profile – Vancity Group organization chart	
		26	C2. outstanding service	membership growth	
		84	C6. responsible financial managers	financial performance	
		PDF-C6-2	C6. responsible financial managers	more on financial performance – Financial highlights	
2.9	List of stakeholders, key attributes of each, and relationship to the reporting organization.	50	C3. responsible governance	our approach to stakeholder engagement	
<i>Report Scope</i>					
2.10	Contact person(s) for the report, including e-mail and web addresses.	88	D. contact information and feedback	how to get more information	
2.11	Reporting period (e.g. fiscal/calendar year) for information provided.	8	A. introduction and context	about our accountability report – Audit scope	
2.12	Date of most recent previous report (if any).	6	A. introduction and context	about our accountability report	
2.13	Boundaries of report (countries/regions, products/services, divisions/facilities/joint ventures/subsidiaries) and any specific limitations on the scope.	8	A. introduction and context	about our accountability report – Audit scope	
2.14	Significant changes in size, structure, ownership, or products/services that have occurred since the previous report.	5	A. introduction and context	Vancity Group profile – Changes within the Vancity Group during 2004-05	
2.15	Basis for reporting on joint ventures, partially owned subsidiaries, leased facilities, outsourced operations, and other situations that can significantly affect comparability from period to period and/or between reporting organizations.	5	A. introduction and context	Vancity Group profile – Changes within the Vancity Group during 2004-05	External verification includes comparability of data.
		8	A. introduction and context	about our accountability report – Audit scope	

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
2.16	Explanation of the nature and 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).	cbc	-	-	Any restatement of data or information from an earlier report is declared and explained on a case-by-case basis.
<i>Report Profile</i>					
2.17	Decisions not to apply GRI principles or protocols in the preparation of the report.	Not applicable	-	-	
2.18	Criteria/definitions used in any accounting for economic, environmental, and social costs and benefits.	cbc	-	-	Reported on a case-by-case basis
2.19	Significant changes from previous years in the measurement methods applied to key economic, environmental, and social information.	cbc	-	-	Significant changes in measurements are explained on a case-by-case basis
2.20	Policies and internal practices to enhance and provide assurance about the accuracy, completeness, and reliability that can be placed on the sustainability report.	6 13 40	A. introduction and context  B. report assurance  C3. responsible governance	about our accountability report  stakeholder feedback  our accountability framework: keeping us true to our values – Encouraging behaviour that's consistent with our values	
2.21	Policy and current practice with regard to providing independent assurance for the full report.	10  PDF-C3-10	B. report assurance  C3. responsible governance	assurance statement  independence and oversight of the external auditors	

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
2.22	Means by which report users can obtain additional information and reports about economic, environmental, and social aspects of the organization's activities, including facility-specific information (if available).	cbc	-	-	References to additional information provided on a case-by-case basis, e.g. websites, annual report.
<b>3. Governance Structure and Management Systems</b>					
<i>Structure and Governance</i>					
3.1	Governance structure of the organization, including major committees under the board of directors that are responsible for setting strategy and for oversight of the organization.	42	C3. responsible governance	the credit union model	
		44	C3. responsible governance	board governance – Board accountabilities and responsibilities	
3.2	Percentage of the board of directors that are independent, non-executive directors.	44	C3. responsible governance	board governance – Board independence	
3.3	Process for determining the expertise board members need to guide the strategic direction of the organization, including issues related to environmental and social risks and opportunities.	PDF-C3-6	C3. responsible governance	more on board governance – Director development	All members in good standing can run for election to Vancity's Board of Directors. 100% of Board members are elected by the membership.
3.4	Board-level processes for overseeing the organization's identification and management of economic, environmental and social risks and opportunities.	47 PDF-C6-3	C3. responsible governance C6. responsible financial managers	our approach to managing risk  more on our financial performance – Managing financial and environmental risks	
3.5	Linkage between executive compensation and achievement of the organization's financial and non-financial goals (e.g. environmental performance, labour practices).	PDF-C3-12	C3. responsible governance	more on board governance – Board, Chief Executive Officer and senior management compensation	

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
3.6	Organizational structure and key individuals responsible for oversight, implementation, and audit of economic, environmental, social and related policies.	4	A. introduction and context	Vancity Group profile – Vancity Group organization chart	
		20	C1. continuous improvement	future targets and action plans	
3.7	Mission and values statements, internally developed codes of conduct or principles, and policies relevant to economic, environmental, and social performance and the status of implementation.	Following the table of contents		Vancity's Statement of Values and Commitments	Other relevant policies are described on a case-by-case basis.
		40	C3. responsible governance	Citizens Bank's vision, values and mission	
		cbc		our accountability framework: keeping us true to our values	
3.8	Mechanisms for shareholders to provide recommendations or direction to the board of directors.	PDF-C2-3	C2. outstanding service	more on opportunities for input – Ways members can provide feedback and input	Shareholders are members of the credit union.
		PDF-C3-3	C3. responsible governance	more on the credit union model – Ordinary and special resolutions	
<i>Stakeholder Engagement</i>					
3.9	Basis for identification and selection of major stakeholders.	50	C3. responsible governance	our approach to stakeholder engagement	
3.10	Approaches to stakeholder consultation reported in terms of frequency of consultation by type and by stakeholder group.	50	C3. responsible governance	our approach to stakeholder engagement	
		PDF-C3-16	C3. responsible governance	more on our approach to stakeholder engagement – Summary of stakeholder consultations that informed our accountability reporting process	

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
3.11	Type of information generated by stakeholder consultations.	50	C3. responsible governance	our approach to stakeholder engagement	
		PDF-C3-16	C3. responsible governance	more on our approach to stakeholder engagement – Summary of stakeholder consultations that informed our accountability reporting process	
		PDF-C3-17	C3. responsible governance	more on our approach to stakeholder engagement – List of issues sensitive to stakeholders	
3.12	Use of information resulting from stakeholder engagements.	14	B. report assurance	stakeholder feedback – Our response to stakeholder feedback	Also reported on a case-by-case basis.
		50	C3. responsible governance	our approach to stakeholder engagement	
		PDF-C3-16 cbc	C3. responsible governance	more on our approach to stakeholder engagement – Summary of stakeholder consultations that informed our accountability reporting process	
<i>Overarching Policies and Management Systems</i>					
3.13	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	77	C5. lead by example	our ethical policies	
		PDF-C6-3	C6. responsible financial managers	more on our financial performance – Managing financial risks - Environmental risk	
3.14	Externally developed, voluntary economic, environmental, and social charters, sets of principles, or other initiatives to which the organizations subscribes or which it endorses.	PDF-C3-2 cbc	C3. responsible governance	more on our accountability framework: keeping us true to our values – Externally developed voluntary principles or initiatives that we subscribe to or endorse	Reported throughout the report.

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
3.15	Principal memberships in industry and business associations, and/or national/international advocacy organizations.	PDF-C3-1	C3. responsible governance	more on our accountability framework: keeping us true to our values – Key memberships in industry and business associations	
3.16	Policies and/or systems for managing upstream and downstream impacts, including: supply chain management as it pertains to outsourcing and supplier environmental and social performance; and product and service stewardship initiatives.		C5. lead by example		Reported throughout section.
3.17	Reporting organization's approach to managing indirect economic, environmental, and social impacts resulting from its activities.		C5. lead by example		Reported throughout section.
3.18	Major decisions during the reporting period regarding the location of, or changes in, operations.	5	A. introduction and context	Vancity Group profile – Changes within the Vancity Group during 2004-05	
		PDF-C2-12	C2. outstanding service	more on access to financial services and social inclusion – Openings/closings/relocations of branches and ATMs	
3.19	Programmes and procedures pertaining to economic, environmental, and social performance. Include discussion of: priority and target settings; major programmes to improve performance; internal communication and training; performance monitoring; internal and external auditing; and senior management review.	16	C1. continuous improvement	summary of progress made on 2004-05 targets and action plans	
		20	C1. continuous improvement	future targets and action plans	
		40	C3. responsible governance	our accountability framework: keeping us true to our values	

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
3.20	Status of certification pertaining to economic, environmental, and social management systems.	cbc			Certified as a Power Smart Partner by BC Hydro. LEED certification for Lynn Creek Branch.
<b>4. GRI Content Index</b>					
4.1	A table identifying location of each element of the GRI Report content, by section and indicator.	website	www.vancity.com/accountability05 www.citizensbank.ca/accountability05	Reporting indices for the GRI and Public Accountability Statements	
<b>5. Performance Indicators</b>					
<b>Economic Performance Indicators - Core Indicators</b>					
<i>Customers</i>					
EC1	Net Sales.	84	C6. responsible financial managers	financial performance	Net earnings
EC2	Geographic breakdown of markets.	n/r	-	-	No product or product range accounts for more than 25% of the national market share. National sales do not account for more than 5% of GDP.
<i>Suppliers</i>					
EC3	Cost of all goods, materials, and services purchased.	87  PDF-C6-8	C6. responsible financial managers  C6. responsible financial managers	adding value  more on adding value – Suppliers/purchases by geographic area and purchase volume	
EC4	Percent of contracts that were paid in accordance with agreed terms, excluding agreed penalty arrangements.	n/r	-	-	Systems are not in place to gather data.

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
<i>Employees</i>					
EC5	Total payroll and benefits expense (including wages, pension, other benefits, and redundancy payments) broken down by country or region.	87  PDF-C6-2	C6. responsible financial managers  C6. responsible financial managers	adding value  more on our financial performance – Financial highlights	
<i>Providers of Capital</i>					
EC6	Distributions to providers of capital broken down by interest on debt and borrowings, and dividends on all classes of shares, with any arrears of preferred dividends to be disclosed.	PDF-C6-2	C6. responsible financial managers	more on our financial performance – Financial highlights	See also Vancity's 2005 Annual report at vancity.com
EC7	Increase/decrease in retained earnings at end of period.	PDF-C6-2	C6. responsible financial managers	more on our financial performance – Financial highlights	See also Vancity's 2005 Annual report at vancity.com
<i>Public Sector</i>					
EC8	Total sum of taxes of all types paid broken down by country.	PDF-C6-1	C6. responsible financial managers	more on our financial performance – Taxes paid	
EC9	Subsidies received broken down by country or region.	PDF-C6-1	C6. responsible financial managers	more on our financial performance – Taxes paid	
EC10	Donations to community, civil society, and other groups broken down in terms of cash and in-kind donations per type of group.	65	C5. lead by example	strong non-profits and cooperatives – Our corporate granting programs	
<b>Environmental Performance Indicators – Core Indicators</b>					
<i>Materials</i>					
EN1	Total materials use other than water, by type.	PDF-C5-8	C.5 lead by example	more on climate change solutions – Paper use	
EN2	Percentage of materials used that are wastes (processed or unprocessed) from sources external to the reporting organization.	PDF-C5-8  n/r	C5. lead by example	more on climate change solutions – Paper use	Report on recycled content of paper. Otherwise, not reported, as Vancity is a service-based business. Recycled materials are used in building renovations and construction where deemed appropriate.

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
<i>Energy</i>					
EN3	Direct energy use segmented by primary source.	PDF-C5-7	C5. lead by example	more on climate change solutions – Reducing our environmental impact - Premises energy use	
EN4	Indirect energy use.	n/r	-	-	Systems are not in place to gather data.
<i>Water</i>					
EN5	Total water use.	PDF-C5-12	C5. lead by example	more on climate change solutions – Reducing our environmental impact - Water use	
<i>Biodiversity</i>					
EN6	Location and size of land owned, leased, or managed in biodiversity-rich habitats.	n/r	-	-	Not material - Vancity does not have property holdings in biodiversity-rich habitats.
EN7	Description of the major impacts on biodiversity associated with activities and/or products and services in terrestrial, freshwater, and marine environments.	n/r	-	-	Not relevant - Vancity only has office operations.
<i>Emissions, Effluents, and Waste</i>					
EN8	Greenhouse gas emissions.	72	C5. lead by example	climate change solutions – Our 2010 carbon neutral goal	
EN9	Use and emissions of ozone-depleting substances.	n/r	-	-	Not material – Vancity does not directly produce significant amounts of ozone-depleting substances or other air emissions.
EN10	NO <sub>x</sub> , SO <sub>x</sub> , and other significant air emissions by type.	n/r	-	-	Not material – Vancity does not directly produce significant amounts of ozone-depleting substances or other air emissions.
EN11	Total amount of waste by type and destination.	PDF-C5-9	C5. lead by example	more on climate change solutions – Waste management	

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
EN12	Significant discharges to water by type.	n/r	-	-	Not material - Vancity has only office operations and does not have significant discharges to water.
EN13	Significant spills of chemicals, oils, and fuels in terms of total number and total volume.	n/r	-	-	Not material - Vancity has only office operations and does not use hazardous materials beyond cleaning and minor painting, etc.
<i>Products and Services</i>					
EN14	Significant environmental impacts of principal products and services.	72	C5. lead by example	climate change solutions	
EN15	Percentage of the weight of products sold that is reclaimable at the end of the products' useful life and percentage that is actually reclaimed.	n/r	-	-	Not material - Vancity is a service-based financial institution.
<i>Compliance</i>					
EN16	Incidents of and fines for non-compliance with all applicable international declarations/conventions/treaties, and national, sub-national, regional, and local regulations associated with environmental issues.	PDF-C5-12	C5. lead by example	more on climate change solutions - Environmental fines	
<b>Environmental Performance Indicators – Additional Indicators</b>					
EN17	Initiatives to use renewable energy sources and to increase energy efficiency	72	C5. lead by example	climate change solutions	

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
EN19	Other indirect (upstream/downstream) energy use and implications, such as organizational travel, product lifecycle management, and use of energy-intensive materials	72	C5. lead by example	climate change solutions – Our 2010 carbon neutral goal	
<b>Social Performance Indicators: Labour Practices and Decent Work – Core Indicators</b>					
<i>Employment</i>					
LA1	Breakdown of workforce, where possible, by region/country, status (employee/non-employee), employment type (full time/part time), and by employment contract (indefinite or permanent/fixed term or temporary). Also identify workforce retained in conjunction with other employers (temporary agency workers or workers in co-employment relationships), segmented by region/country.	PDF-C4-2	C4. great place to work	more on overall employee satisfaction – Employee profile data	
		PDF-C4-3	C4. great place to work	more on workplace diversity and equity	
LA2	Net employment creation and average turnover segmented by region/country.	53	C4. great place to work	more on overall employee satisfaction – Employee turnover	
		PDF-C4-2	C4. great place to work	more on overall employee satisfaction – Employee profile data - Job creation (net change in number of employees)	

## Global Reporting Initiative (GRI) Content Index: 2002 Sustainability Reporting Guidelines

Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
<i>Labour/Management Relations</i>					
LA3	Percentage of employees represented by independent trade union organizations or other bona fide employee representatives broken down geographically OR percentage of employees covered by collective bargaining agreements broken down by region/country.	57  PDF-C4-9	C4. great place to work  C4. great place to work	labour relations and workplace standards  more on labour relations and workplace standards – Data on the number of unionized employees	
LA4	Policy and procedures involving information, consultation, and negotiation with employees over changes in the reporting organization/s operations (e.g. restructuring).	PDF-C4-9	C4. great place to work	more on labour relations and workplace standards – Our position on information, consultation and negotiation with employees over changes in our operations	
LA5	Practices on recording and notification of occupational accidents and diseases, and how they relate to the ILO Code of Practice on Recording and Notification of Occupational Accidents and Diseases.	PDF-C4-7	C4. great place to work	more on health and safety – Relevant policies and procedures	All occupational accidents and diseases are recorded in compliance with provincial labour standards, and WorksafeBC requirements.
LA6	Description of formal joint health and safety committees comprising management and worker representatives and proportion of workforce covered by any such committees.	PDF-C4-7	C4. great place to work	more on health and safety – Our health and safety committees	
LA7	Standard injury, lost day, and absentee rates and number of work-related fatalities (including subcontracted workers).	PDF-C4-7	C4. great place to work	more on health and safety – Health and safety data	There were no work-related fatalities during our reporting cycle 2004-05.

## Global Reporting Initiative (GRI) Content Index: 2002 Sustainability Reporting Guidelines

Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
LA8	Description of policies and programmes (for the workplace and beyond) on HIV/AIDS.	see comment	-	-	We have a number of policies (Employment Equity and No Discrimination/No Harassment) and programs to protect against discrimination and provide support for individuals with any disease. They are not specific to HIV/AIDS.
<i>Training and Education</i>					
LA9	Average hours of training per year per employee by category of employee.	n/r	-	-	Systems are not in place to gather data.
<i>Diversity and Opportunity</i>					
LA10	Description of equal opportunity policies or programmes, as well as monitoring systems to ensure compliance and results of monitoring.	54  PDF-C4-3	C4. great place to work  C4. great place to work	workplace diversity and employee equity  more on workplace diversity and equity	
LA11	Composition of senior management and corporate governance bodies (including the board of directors), including female/male ratio and other indicators of diversity as culturally appropriate.	45  PDF-C4-3	C3. responsible governance  C4. great place to work	board governance – Board diversity  more on workplace diversity and equity – Employee diversity data	
<b>Social Performance Indicators: Labour Practices and Decent Work – Additional Indicators</b>					
LA12	Employee benefits beyond those legally mandated	website	C4. great place to work  www.vancitycareers.com/payan/dbenefits		Throughout section
LA16	Descriptions of programmes to support the continued employability of employees and to manage career endings.	59	C4. great place to work	training and career development	

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
LA17	Specific policies and programmes for skills management or lifelong learning.	59	C4. great place to work	training and career development	
<b>Social Performance Indicators: Human Rights – Core Indicators</b>					
<i>Strategy and Management</i>					
HR1	Description of policies, guidelines, corporate structure, and procedures to deal with all aspects of human rights relevant to operations, including monitoring mechanisms and results.	cbc	C4. great place to work	-	Throughout section. Employee equity policy and No discrimination/No harassment policy in place.
HR2	Evidence of consideration of human rights impacts as part of investment and procurement decisions, including selection of suppliers/contractors.	77	C5. lead by example	our ethical policies	
HR3	Description of policies and procedures to evaluate and address human rights performance within the organization's supply chain and contractors, including monitoring systems and results of monitoring.	77	C5. lead by example	our ethical policies	
<i>Non-discrimination</i>					
HR4	Description of global policy and procedures/programmes preventing all forms of discrimination in operations, including monitoring systems and results of monitoring.	54  PDF-C4-7	C4. great place to work  C4. great place to work	workplace diversity and employee equity  more on health and safety – Relevant policies and procedures	

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
<i>Freedom of Association and Collective Bargaining</i>					
HR5	Description of freedom of association policy and extent to which this policy is universally applied independent of local laws, as well as description of procedures/programmes to address this issue.	57	C4. great place to work	labour relations and workplace standards	
<i>Child Labour</i>					
HR6	Description of policy excluding child labour as defined by the ILO Convention 138 and extent to which this policy is visibly stated and applied, as well as description of procedures/programmes to address this issue, including monitoring systems and results of monitoring.	n/r	-	-	External Recruitment Policy specifies applicants age 18 years and over. In addition, require suppliers to comply with applicable human rights legislation, including ILO conventions and the Universal Declaration of Human Rights.
<i>Forced and Compulsory Labour</i>					
HR7	Description of policy to prevent forced and compulsory labour and extent to which this policy is visibly stated and applied as well as description of procedures/programmes to address this issue, including monitoring systems and results of monitoring.	n/r	-	-	Canadian based operations only. Governed by federal and provincial labour standards.

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
<b>Social Performance Indicators: Human Rights – Additional Indicators</b>					
HR12	Description of policies, guidelines, and procedures to address the needs of indigenous peoples	PDF-C2-11  54	C2. outstanding service  C4. great place to work	more on access to financial services and social inclusion – Aboriginal engagement strategy  workplace diversity and employee equity	
HR14	Shared of operating revenues from the area of operations redistributed to local communities	7	C6. responsible financial managers	more on adding value – Distribution to members and the community	
<b>Social Performance Indicators: Society – Core Indicators</b>					
<i>Community</i>					
SO1	Description of policies to manage impacts on communities in areas affected by the reporting organization's activities, as well as description of procedures/programmes to address this issue, including monitoring systems and results of monitoring.	after table of contents  77 40 50	C5. lead by example  C3. responsible governance  C3. responsible governance	Vancity's Statement of Values and Commitments  Citizens Bank's vision, values and mission  our ethical policies  our accountability framework : keeping us true to our values  our approach to stakeholder engagement	
<i>Bribery and Corruption</i>					
SO2	Description of the policy, procedures/management systems, and compliance mechanisms for organizations and employees addressing bribery and corruption.	41	C3. responsible governance	our accountability framework : keeping us true to our values – Encouraging behaviour that's consistent with our values	

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Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
<i>Political Contributions</i>					
SO3	Description of policy, procedures/management systems, and compliance mechanisms for managing political lobbying and contributions.	41	C3. responsible governance	our accountability framework : keeping us true to our values – Encouraging behaviour that's consistent with our values	Procedures, management systems in place. Formal policy to be developed in 2006-07.
<b>Social Performance Indicators: Society – Additional Indicators</b>					
SO4	Awards received relevant to social, ethical, and environmental performance	cbc website	- <a href="http://www.vancity.com/awards">www.vancity.com/awards</a>	-	Reported on case-by-case basis throughout the report. Full list of awards received in 2004-05 available on the website.
<b>Social Performance Indicators: Product Responsibility – Core Indicators</b>					
<i>Customer Health and Safety</i>					
PR1	Description of policy for preserving customer health and safety during use of products and services, and extent to which this policy is visibly stated and applied, as well as description of procedures/programmes to address this issue, including monitoring systems and results of monitoring.	n/r	-	-	Not relevant – Vancity offers financial services.
<i>Products and Services</i>					
PR2	Description of policy, procedures/management systems, and compliance mechanisms related to product information and labelling.	n/r	-	-	As a financial services company, the marketing of our products and services is subject to provincial and federal regulations.

## Global Reporting Initiative (GRI) Content Index: 2002 Sustainability Reporting Guidelines

Ref.	2002 GRI Element or Indicator	Page No.	Report Section	Report Heading	Comments
<i>Respect for Privacy</i>					
PR3	Description of policy, procedures/management systems, and compliance mechanisms for consumer privacy.	30 PDF-C3-15	C2. outstanding service C3. responsible governance	member privacy  more on our approach managing risk – Codes and compliance mechanisms to protect member and employee privacy	
<b>Social Performance Indicators: Product Responsibility – Additional Indicators</b>					
PR8	Description of policy, procedures/management systems related to customer satisfaction, including results of surveys measuring customer satisfaction. Ideally geographic areas covered by policy.	cbc	C2. outstanding service	-	Reported throughout section.
PR11	Number of substantiated complaints regarding breaches of consumer privacy	30	C2. outstanding service	member privacy	

## Global Reporting Initiative (GRI) Content Index: Financial Services Sector Supplement – Social Performance

Ref.	Financial Services Sector Supplement: Social Performance Indicator	Page No.	Report Section	Report Heading	Comments
<b>Corporate Social Responsibility (CSR) Management</b>					
CSR 1	CSR Policy	Following the table of contents  40  PDF-C3-2  77	C3. responsible governance  C3. responsible governance  C5. lead by example	Vancity's Statement of Values and Commitments  Citizens Bank's vision, values and mission  our accountability framework : keeping us true to our values  more on our accountability framework : keeping us true to our values - Externally developed voluntary principles or initiatives that we subscribe to or endorse  our ethical policies	
CSR 2	CSR Organization	40  42	C3. responsible governance  C3. responsible governance	Our accountability framework : keeping us true to our values  the credit union model	
CSR 3	CSR Audits	6  PDF-C3-10  77  cbc	A. introduction and context  C3. responsible governance  C5. lead by example	about our accountability report  more on board governance – Independence and oversight of the external auditors - Role of our internal auditors and relationship with our Audit Committees  our ethical policies	Audits reported on a case-by-case basis throughout the report. Number of hours is not tracked.

## Global Reporting Initiative (GRI) Content Index: Financial Services Sector Supplement – Social Performance

Ref.	Financial Services Sector Supplement: Social Performance Indicator	Page No.	Report Section	Report Heading	Comments
CSR 4	Management of Sensitive Issues	50	C3. responsible governance	our approach to stakeholder engagement	Reported on a case-by-case basis.
		PDF-C3-17	C3. responsible governance	more on our approach to stakeholder engagement – List of issues sensitive to stakeholders	
		Cbc			
CSR 5	Non-Compliance	47	C3. responsible governance	our approach to managing risk	
		57	C4. great place to work	labour relations and workplace standards	
		PDF-C5-12	C5. lead by example	more on climate change solutions – Environmental fines	
CSR 6	Stakeholder Dialogue	50	C3. responsible governance	our approach to stakeholder engagement	
<b>Internal Social Performance</b>					
INT 1	Internal CSR Policy	cbc	C4. great place to work		Throughout section
INT 2	Employee Turnover and Job Creation	53	C4. great place to work	overall employee satisfaction – Employee turnover	
		PDF-C4-2	C4. great place to work	more on overall employee satisfaction – Employee profile data - job creation (net change in the number of employees)	
INT 3	Employee Satisfaction	cbc	C4. great place to work	-	Throughout section
INT 4	Senior Management Remuneration	PDF-C3-12	C3. responsible governance	more on board governance – Board, Chief Executive Officer and senior management compensation	

## Global Reporting Initiative (GRI) Content Index: Financial Services Sector Supplement – Social Performance

Ref.	Financial Services Sector Supplement: Social Performance Indicator	Page No.	Report Section	Report Heading	Comments
INT 5	Bonuses Fostering Sustainable Success	PDF-C3-13	C3. responsible governance	more on board governance – Board, Chief Executive Officer and senior management compensation - Chief Executive Officer and senior management compensation	
INT 6	Female-Male Salary Ratio	PDF-C4-5	C4. great place to work	more on employee compensation and benefits – Employee compensation data	
INT 7	Employee Profile	PDF-C4-3	C4. great place to work	more on workplace diversity and equity	
<b>Performance to Society</b>					
SOC 1	Charitable Contributions	65	C5. lead by example	strong non-profits and cooperatives – Our corporate granting programs	
SOC 2	Economic Value Added	87	C6. responsible financial managers	adding value	
<b>Suppliers</b>					
SUP 1	Screening of Major Suppliers	77	C5. lead by example	our ethical policies	
SUP 2	Supplier Satisfaction	n/r	-	-	Systems are not currently in place to gather this information.
<b>Retail Banking</b>					
RB 1	Retail Banking Policy (socially relevant elements)	cbc 77	C2. outstanding service C5. lead by example	- our ethical policies	Reported throughout Outstanding service and Lead by example sections.
RB 2	Lending Profile	PDF-C2-6	outstanding service	more on support for business	

## Global Reporting Initiative (GRI) Content Index: Financial Services Sector Supplement – Social Performance

Ref.	Financial Services Sector Supplement: Social Performance Indicator	Page No.	Report Section	Report Heading	Comments
RB 3	Lending with High Social Benefit	36	C2. outstanding service	access to financial services and social inclusion	Reported throughout Outstanding services and Lead by example sections.
		PDF-C2-6	C2. outstanding service	more on support for business	
		cbc	C5. lead by example	-	
<b>Investment Banking</b>					
IB 1	Investment Banking Policy (socially relevant elements)	n/r	-	-	Not material as Vancity does not engage in investment banking
IB 2	Customer Profile: Global Transaction Structure	n/r	-	-	Not material as Vancity does not engage in investment banking
IB 3	Transactions with High Social Benefit	n/r	-	-	Not material as Vancity does not engage in investment banking
<b>Asset Management</b>					
AM 1	Asset Management Policy (socially relevant elements)	77	C5. lead by example	our ethical policies	
		80	C5. lead by example	socially responsible investing	
		PDF-C5-13	C5. lead by example	more on socially responsible investing	
AM 2	Assets under Management with High Social Benefit	82	C5. lead by example	socially responsible investing – Member and client investments in socially responsible investment (SRI) options, 2005	
		PDF-C5-13	C5. lead by example	more on socially responsible investing	
AM 3	SRI Oriented Shareholder Activity	80	C5. lead by example	socially responsible investing – Inhance Investment Management	
		PDF-C5-13	C5. lead by example	more on socially responsible investing	

## Global Reporting Initiative (GRI) Content Index: Financial Services Sector Supplement – Social Performance

Ref.	Financial Services Sector Supplement: Social Performance Indicator	Page No.	Report Section	Report Heading	Comments
<b>Insurance</b>					
INS 1	Underwriting Policy (socially relevant elements)	n/r	-	-	Detailed reporting on Vancity Insurance is outside the scope of 2004-05 Accountability Report
INS 2	Customer Profile	26	C2. outstanding service	membership growth	Total members reported. Detailed reporting on Vancity Insurance is outside the scope of 2004-05 Accountability Report
INS 3	Customer Complaints	28	C2. outstanding service	addressing concerns and complaints	Data collection system not in place to report number of complaints during the reporting period 2004-05.
INS 4	Insurance with High Social Benefit	PDF-C2-7	C2. outstanding service	insurance products with social or environmental benefits	

## Global Reporting Initiative (GRI) Content Index: Financial Services Sector Supplement – Environmental Performance

Ref.	Financial Services Sector Supplement: Environmental Performance Indicator	Page No.	Report Section	Report Heading	Comments
F1	Description of environmental policies applied to core business lines.	48  77  PDF-C6-3	C3. responsible governance  C5. lead by example  C6. responsible financial managers	our approach to managing risk – Climate change risk  our ethical policies  more on our financial performance – Managing financial and environmental risks	
F2	Description of process(es) for assessing and screening environmental risks in core business lines.	77  PDF-C6-3	C5. lead by example  C6. responsible financial managers	our ethical policies  more on our financial performance – Managing financial and environmental risks	
F3	State the threshold(s) at which environmental risk assessment procedures are applied to each Core business line.	PDF-C6-3	C6. responsible financial managers	more on our financial performance – Managing financial and environmental risks	
F4	Description of processes for monitoring clients' implementation of and compliance with environmental aspects raised in risk assessment process(es).	PDF-C6-3	C6. responsible financial managers	more on our financial performance – Managing financial and environmental risks	
F5	Description of process(es) for improving staff competency in addressing environmental risks and opportunities.	47  PDF-C6-6	C3. responsible governance  C6. responsible financial managers	our approach to managing risk – Enterprise risk management  more on our financial performance – Managing financial and environmental risks	
F6	Number and frequency of audits that include the examination of environmental risk systems and procedures related to core business lines.	cbc	-	-	Audits reported on a case-by-case basis.

## Global Reporting Initiative (GRI) Content Index: Financial Services Sector Supplement – Environmental Performance

Ref.	Financial Services Sector Supplement: Environmental Performance Indicator	Page No.	Report Section	Report Heading	Comments
F7	Description of interactions with clients/investee companies/business partners regarding environmental risks and opportunities.	75  77  PDF-C6-3	C5. lead by example  C5. lead by example  C6. responsible financial managers	climate change solutions – Member solutions  our ethical policies  more on our financial performance – Managing financial and environmental risks	
F8	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has engaged on environmental issues.	n/r	-	-	Systems are not in place to gather data.
F9	Percentage of assets subjected to positive, negative and best-in-class environmental screening.	77  PDF-C5-13	C5. lead by example  C5. lead by example	our ethical policies  more on socially responsible investing - Member and client investments in socially responsible investment (SRI) options as a percentage of total investments	
F10	Description of voting policy on environmental issues for shares over which the reporting organisation holds the right to vote shares or advise on voting.	PDF-C5-13	C5. lead by example	more on socially responsible investing	
F11	Percentage of assets under management where the reporting organisation holds the right to vote shares or advise on voting.	PDF-C5-13	C5. lead by example	more on socially responsible investing	
F12	Total monetary value of specific environmental products and services broken down according to the core business lines.	75	C5. lead by example	climate change solutions – Member solutions	
F13	Value of portfolio for each core business line broken down by specific region and by sector.	n/r	-	-	Not material.