

## Vancity's 2008-2009 Accountability 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 2008-2009 Accountability 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+
<b>Standard Disclosures</b>	<b>G3 Profile Disclosures</b> <span style="float: right; font-weight: bold;">OUTPUT</span>	Report on: 1.1 2.1 - 2.10 3.1 - 3.8, 3.10 - 3.12 4.1 - 4.4, 4.14 - 4.15	<b>Report Externally Assured</b>	Report on all criteria listed for Level C plus: 1.2 3.9, 3.13 4.5 - 4.13, 4.16 - 4.17	<b>Report Externally Assured</b>	Same as requirement for Level B	<b>Report Externally Assured</b>
	<b>G3 Management Approach Disclosures</b> <span style="float: right; font-weight: bold;">OUTPUT</span>	Not Required	<b>Report Externally Assured</b>	Management Approach Disclosures for each Indicator Category	<b>Report Externally Assured</b>	Management Approach Disclosures for each Indicator Category	<b>Report Externally Assured</b>
	<b>G3 Performance Indicators &amp; Sector Supplement Performance Indicators</b> <span style="float: right; font-weight: bold;">OUTPUT</span>	Report on a minimum of 10 Performance Indicators, including at least one from each of: Economic, Social and Environmental.	<b>Report Externally Assured</b>	Report on a minimum of 20 Performance Indicators, at least one from each of Economic, Environmental, Human rights, Labor, Society, Product Responsibility.	<b>Report Externally Assured</b>	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.	<b>Report Externally Assured</b>

\*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 2008-2009 Accountability Report is and can be downloaded as a PDF from our website.

- To download a copy of our 2008-2009 Accountability Report visit: [vancity.com/accountability09](http://vancity.com/accountability09)
- For more information, to request a copy of the brochure, or to provide comments or feedback, email us at: [feedback@accountability.com](mailto:feedback@accountability.com)

**GRI Content Index Key**

<b>Element or Indicator #</b>	Refers to the element or indicator reference, per the Global Reporting Initiative's G3 Sustainability Reporting Guidelines
<b>Description</b>	Description of the element or indicator, or per the Global Reporting Initiative's G3 Sustainability Reporting Guidelines
<b>Reported</b>	Indicates whether information is fully (●), partially (◐), or not reported (○)
<b>Where information can be found</b>	Indicates the report name and/or website of where information on the indicator can be found
<b>Section &amp; Page #</b>	Indicates the section (s) and/or page number (s) of the report or website, where information on the indicator can be found
<b>CORE</b>	Indicates a core indicator
<b>ADD</b>	Indicates an additional indicator

## GRI content index

Element or indicator #	Description	Reported	Where information can be found	Section and page #	Comments
<b>1. Strategy and Analysis</b>					
1.1	Statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and its strategy	●	<a href="#">2008-2009 Accountability Report</a>	Message from the Chair and President & Chief Executive Officer, Pages 10-11	
1.2	Description of key impacts, risks, and opportunities.	●	<a href="#">2008-2009 Accountability Report</a>	Message from the Chair and President & Chief Executive Officer, Pages 10-11; and Stakeholder Engagement and Key Issues, Page 55	
<b>2. Organizational Profile</b>					
2.1	Name of organization.	●	<a href="#">2008-2009 Accountability Report</a>	Vancity at a Glance, Page 12	
2.2	Primary brands, products, and/or services	●			
2.3	Operational structure of the organization	●			
2.4	Location of organization's headquarters	●			
2.5	Countries in which the organization's operations are located	●			
2.6	Nature of ownership; legal form	●			
2.7	Markets served	●			
2.8	Scale of the reporting organization	●			
2.9	Significant changes during the reporting period regarding size, structure, or ownership	●	<a href="#">2008-2009 Accountability Report</a>	Key Organizational Changes During 2008 and 2009, Page 60	
2.10	Awards received in the reporting period	●	<a href="#">Vancity.com/Awards</a>		
<b>3. Report Parameters</b>					
<b>Report Profile</b>					
3.1	Reporting period for information provided	●	<a href="#">2008-2009 Accountability Report</a>	Our Approach to Reporting, Pages 51-53	
3.2	Date of most recent previous report (if any)	●			
3.3	Reporting cycle (annual, biennial, etc.)	●			
3.4	Contact point for questions regarding the report or its contents	●	<a href="#">2008-2009 Accountability Report</a>	Page 3	

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<b>Report Scope and Boundary</b>					
3.5	Process for defining report content	●	<a href="#">2008-2009 Accountability Report</a>	<a href="#">Our Approach to Reporting, Pages 51-53</a>	
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers)	●	<a href="#">2008-2009 Accountability Report</a>	<a href="#">Our Approach to Reporting, Pages 51-53; and Data Explanations and Key to Symbols, Page 64</a>	See also Vancity at a Glance on page 12 of our <a href="#">2008-2009 Accountability Report</a>
3.7	State any specific limitations on the scope or boundary of the report	●	<a href="#">2008-2009 Accountability Report</a>	<a href="#">Data Explanations and Key to Symbols, Page 64</a>	See also Reporting and Stakeholder Engagement on page 52 of our <a href="#">2008-2009 Accountability Report</a>
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	●	<a href="#">2008-2009 Accountability Report</a>	<a href="#">Data Explanations and Key to Symbols, Page 64; and table notes where relevant.</a>	In 2008, we made the decision to report all data at a group level, where relevant and possible. This led to the restatement of some data.  See also the Independent Assurance Statement on page 61 of our <a href="#">2008-2009 Accountability Report</a> , and the separate PDF document on our <a href="#">reporting process</a> .
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	●			
3.10	Explanation of the effect of any restatements of information provided in earlier reports, and the reasons for such restatement (e.g., mergers/ acquisitions, change of base years/periods, nature of business, measurement methods)	●			
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report	●			
<b>GRI Content Index</b>					
3.12	Table identifying the location of the Standard Disclosures in the report.	●	This document; and our <a href="#">2008-2009 Accountability Report</a>	<a href="#">GRI Index, Page 86</a>	

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<b>Assurance</b>					
3.13	Policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, explain the scope and basis of any external assurance provided. Also explain the relationship between the reporting organization and the assurance provider(s).	●	<a href="#">2008-2009 Accountability Report</a>	Report Assurance, Pages 52-53	
<b>4. Governance, Commitments, and Engagement</b>					
<b>Governance</b>					
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.	●	<a href="#">2008-2009 Accountability Report</a> <a href="#">Vancity.com/BoardofDirectors</a> <a href="#">Vancity.com/Committees</a> <a href="#">Citizensbank.ca/BoardofDirectors</a>	Board Governance and Remuneration, Page 49	
4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, their function within the organization's management and the reasons for this arrangement).	●	<a href="#">2008-2009 Accountability Report</a> <a href="#">Vancity.com/Governance</a>	Board Governance and Remuneration, Page 49	
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.	●	<a href="#">2008-2009 Accountability Report</a> <a href="#">Vancity.com/Governance</a>	Board Governance and Remuneration, Page 49	

Element or indicator #	Description	Reported	Where information can be found	Section and page #	Comments
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Product Responsibility Aspects: Mechanisms to collect and respond to client feedback, Pages 12-13	
			<a href="http://Vancity.com/BoardofDirectors">Vancity.com/BoardofDirectors</a>		
			<a href="http://Vancity.com/AGM/ResolutionProcedures">Vancity.com/AGM/ResolutionProcedures</a> <a href="http://vancity.com/ContactUs/GeneralFeedback">vancity.com/ContactUs/GeneralFeedback</a>		
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).	●	<a href="#">2008-2009 Accountability Report</a>	Board Governance and Remuneration, Page 49	
			<a href="http://Vancity.com/DirectorRemuneration">Vancity.com/DirectorRemuneration</a>		
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Introduction: Vancity's Framework for Doing Business, Pages 1	
			<a href="http://Vancity.com/DirectorResponsibilities">Vancity.com/DirectorResponsibilities</a>		
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.	●	<a href="#">2008-2009 Accountability Report</a>	Board Governance and Remuneration, Page 49	
			<a href="http://Vancity.com/NominationProcess">Vancity.com/NominationProcess</a>		
			<a href="http://Vancity.com/VancityRules">Vancity.com/VancityRules</a>		

Element or indicator #	Description	Reported	Where information can be found	Section and page #	Comments
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.	●	<a href="#">2008-2009 Accountability Report</a>	Our Values, Vision and Business Strategy, Pages 14-15	
			<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Introduction: Vancity's Framework for Doing Business, Pages 1-2	
			<a href="http://Vancity.com/DirectorResponsibilities">Vancity.com/DirectorResponsibilities</a>		
			<a href="http://Vancity.com/OurValues">Vancity.com/OurValues</a>		
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.	●	<a href="#">2008-2009 Accountability Report</a>	Board Governance and Remuneration, Page 49	
			<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Risk Aspects: Our Approach to Managing Risk and Enterprise Risk Management, Pages 14-15	
			<a href="http://vancity.com/Committees">vancity.com/Committees</a>		
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	●	<a href="http://Vancity.com/BoardAssessment">Vancity.com/BoardAssessment</a> <a href="http://Vancity.com/GovernanceAndConductReviewCommittee">Vancity.com/GovernanceAndConductReviewCommittee</a>		
<b>Commitments to External Initiatives</b>					
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Risk Aspects: Our Approach to Managing Risk and Enterprise Risk Management, Pages 14-15	
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Key Externally Developed Voluntary Charters, Principles or Initiatives to which we Subscribe or Endorse, Page 21	
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Key Memberships in Industry and Business Associations, Pages 21-22	

Element or indicator #	Description	Reported	Where information can be found	Section and page #	Comments
<b>Stakeholder Engagement</b>					
4.14	List of stakeholder groups engaged by the organization.	●	<a href="#">2008-2009 Accountability Report</a>	Reporting Process and Stakeholder Engagement: Stakeholder Engagement and Key Issues, Page 56	
4.15	Basis for identification and selection of stakeholders with whom to engage.	●	<a href="#">2008-2009 Accountability Report</a>	Reporting Process and Stakeholder Engagement: Stakeholder Engagement and Key Issues, Page 54	
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	●	<a href="http://Vancity.com/Accountability09/Materiality">Vancity.com/Accountability09/Materiality</a>		
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.	●	<a href="#">2008-2009 Accountability Report</a>	Reporting Process and Stakeholder Engagement: Stakeholder Engagement and Key Issues, Page 55-58	
			<a href="http://Vancity.com/Accountability09/Materiality">Vancity.com/Accountability09/Materiality</a>		
<b>5. Management Approach and Performance Indicators</b>					
<b>Economic Performance Indicators</b>					
<b>Economic Performance</b>					
DMA	Provide a concise disclosure on the Management Approach items outlined below with reference to the following Economic Aspects: Economic Performance; Market Presence; Indirect Economic Impacts	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Economic Aspects, Pages 3-4	

Element or indicator #		Description	Reported	Where information can be found	Section and page #	Comments
CORE	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.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Our Economic Impacts, Page 66-67	
CORE	EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	●	<a href="#">2008-2009 Accountability Report</a> <a href="#">Vancity.com/Accountability09/DMA</a>	Managing Risk, Pages 21-22; and Environmental Responsibility, Pages 45-48 Environmental Aspects, Pages 4-6; and Risk Aspects, Pages 17-20	
CORE	EC3	Coverage of the organization's defined benefit plan obligations.	●	<a href="#">2008-2009 Accountability Report</a> <a href="#">2009 Annual Report</a>	Non Financial Statements and Notes: Employee Salaries and Benefits, Page 77-78 Note 15, Page 49	
CORE	EC4	Significant financial assistance received from government.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Our Economic Impacts, Page 66	We do not receive significant financial assistance from the government, though as a credit union, we are eligible for the Small Business tax-rate reduction.. See also page 22of our <a href="#">2009 Annual Report</a> .
<b>Market Presence</b>						
ADD	EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Employee Salaries and Benefits, Page 77	See also Employee Experience - Living Wage on page 42 of our <a href="#">2008-2009 Accountability Report</a>
CORE	EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	◐	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Our Economic Impacts, Page 67	We do not report fully on this indicator because data collection systems are not in place. (We report on procurement policies and practices, but not on the proportion of spending on locally-based suppliers.) We plan to report fully on this in the short-term future.
CORE	EC7	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation.	◐	<a href="#">Vancity.com/Accountability09/DMA</a>	Labour Practices and Decent Work Aspects, Page 7	<i>Performance indicator not material.</i> Our goal is a workplace that's representative of the members and communities we serve, and we hire locally as much as possible.

Element or indicator #		Description	Reported	Where information can be found	Section and page #	Comments
<b>Indirect Economic Impact</b>						
CORE	EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	○			<i>Performance indicator not applicable: We do not invest in public infrastructure.</i>
ADD	EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Economic Aspects, Pages 3-4	
<b>Environmental Performance Indicators</b>						
DMA		Provide a concise disclosure on the Management Approach items outlined below with reference to the following Environmental Aspects: Materials; Energy Use; Water; Biodiversity; Emissions, Effluents, and Waste; Products and Services; Compliance; Transports; and Overall	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Environmental Aspects, Pages 4-6	We do not include information on biodiversity, effluents, and transport—these aspects are not material to Vancity or stakeholders. See below for further explanations.
<b>Materials</b>						
CORE	EN1	Materials used by weight or volume.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Managing other key environmental impacts, Page 75	We report paper use and recycled content, which is our most significant material input.
CORE	EN2	Percentage of materials used that are recycled input materials.	●			
<b>Energy</b>						
CORE	EN3	Direct energy consumption by primary energy source.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Acting on Climate Change Page 75	See also our publicly available <a href="#">Carbon Neutral</a> and <a href="#">Carbon Footprint</a> reports .
CORE	EN4	Indirect energy consumption by primary source.	●			
ADD	EN5	Energy saved due to conservation and efficiency improvements.	◐	<a href="#">2008-2009 Accountability Report</a>	Environmental Responsibility, Pages 46-47; and Non Financial Statements and Notes: Acting on Climate Change, Page 75	See also our publicly available <a href="#">Carbon Neutral</a> and <a href="#">Carbon Footprint</a> reports .

Element or indicator #		Description	Reported	Where information can be found	Section and page #	Comments
ADD	EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	○			<i>Performance indicator not applicable.</i> Our core business is to provide financial products and services.
ADD	EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	◐	<a href="#">2008-2009 Accountability Report</a>	<b>Environmental Responsibility</b> , Pages 46-47; and <b>Non Financial Statements and Notes: Acting on Climate Change</b> , Page 75	<i>Verifiable data collection systems are not in place.</i> Some initiatives reported, but we are unable to verify actual reductions achieved.
<b>Water</b>						
CORE	EN8	Total water withdrawal by source.	●	<a href="#">2008-2009 Accountability Report</a>	<b>Non Financial Statements and Notes: Managing Other Key Environmental Impacts</b> , Page 75	
ADD	EN9	Water sources significantly affected by withdrawal of water.	○			<i>Performance indicator not material.</i> No water sources are significantly affected by our operations.
ADD	EN10	Percentage and total volume of water recycled and reused.	○			<i>Performance indicator not material.</i> As above
<b>Biodiversity</b>						
CORE	EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	○			<i>Performance indicator not material.</i> Our operations, which are located in urban built environments, do not have a material impact on biodiversity.
CORE	EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	○			<i>Performance indicator not applicable.</i> Our activities, products and services do not impact biodiversity in protected areas and areas of high biodiversity value outside protected areas.
ADD	EN13	Habitats protected or restored.	○			<i>Performance indicator not applicable.</i> As above.
ADD	EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	○			<i>Performance indicator not applicable.</i> As above.

Element or indicator #		Description	Reported	Where information can be found	Section and page #	Comments
ADD	EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	○			<i>Performance indicator not applicable.</i> As above.
<b>Emissions, Effluents, and Waste</b>						
CORE	EN16	Total direct and indirect greenhouse gas emissions by weight.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Acting on Climate Change, Page 74	
CORE	EN17	Other relevant indirect greenhouse gas emission by weight	●			
ADD	EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	◐	<a href="#">2008-2009 Accountability Report</a>	Environmental Responsibility, Pages 46-47; and Non Financial Statements and Notes: Acting on Climate Change, Page 75	Some initiatives reported, but we are unable to verify actual reductions achieved.
CORE	EN19	Emissions of ozone-depleting substances by weight.	○			<i>Performance indicator not material.</i> We do not directly produce significant amounts of ozone-depleting substances.
CORE	EN20	NO, SO, and other significant air emissions by type and weight.	○			<i>Performance indicator not material.</i> We do not directly produce significant amounts of other air emissions. Emissions from employee commuting and business travel are captured under EN16.
CORE	EN21	Total water discharge by quality and destination.	○			<i>Performance indicator not material:</i> We do not have any significant discharges to water.
CORE	EN22	Total weight of waste by type and disposal method.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Managing Other Key Environmental Impacts, Page 75	
CORE	EN23	Total number and volume of significant spills.	○			<i>Performance indicator not material.</i> We do not store or transport significant amounts of hazardous materials.

Element or indicator #		Description	Reported	Where information can be found	Section and page #	Comments
ADD	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.	○			<i>Additional performance indicator not applicable.</i> We do not transport, import, export or treat hazardous waste.
ADD	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.	○			<i>Additional performance indicator not material.</i> We do not have significant discharges of water and runoff.
<b>Products and Services</b>						
CORE	EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	○			<i>Performance indicator not material.</i> Our products and services do not have a significant impact on the environment.
CORE	EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	○			<i>Performance indicator not applicable:</i> We do not manufacture products.
<b>Compliance</b>						
CORE	EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	●	<a href="#">2008-2009 Accountability Report</a>	<b>Non Financial Statements and Notes: Managing Risk, Page 68</b>	
<b>Compliance</b>						
ADD	EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	○			<i>Additional performance indicator not material.</i> We do not have significant supply and distribution networks. (We report on greenhouse gas emissions from employee commuting and business travel.)

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<b>Overall</b>					
ADD	EN30	Total environmental protection expenditures and investments by type.	○		Additional performance indicator 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).
<b>Social Performance Indicators: Labour Practices and Decent Work</b>					
DMA	Provide a concise disclosure on the Management Approach items outlined below with reference to the following Labour Practices Aspects: Employment; Labour/Management Relations; Occupational Health and Safety; Training and Education; Diversity and Equal Opportunity	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Labour Practices and Decent Work Aspects, Pages 7-9	
<b>Employment</b>					
CORE	LA1	Total workforce by employment type, employment contract, and region.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes Page: Employment Creation/Reduction and layoff practices, Page 76
CORE	LA2	Total number and rate of employee turnover by age group, gender, and region.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Employee Engagement, Page, 76
ADD	LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	●	<a href="http://vancitycareers.com/benefits/">vancitycareers.com/benefits/</a>	
<b>Labour/Management Relations</b>					
CORE	LA4	Percentage of employees covered by collective bargaining agreements.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Labour Practices and Decent Work Aspects: Labour-Management Relations and Freedom of Association & Collective Bargaining, Page 8
CORE	LA5	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements.	●		

Element or indicator #		Description	Reported	Where information can be found	Section and page #	Comments
<b>Occupational Health &amp; Safety</b>						
ADD	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.	○			<i>Additional performance indicator not material.</i>
CORE	LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	●	<a href="#">2008-2009 Accountability Report</a>	<b>Non Financial Statements and Notes: Employee Health, Safety and Wellbeing, Page 78</b>	
CORE	LA8	Education, training, counselling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	○			<i>Performance indicator 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.</i>
ADD	LA9	Health and safety topics covered in formal agreements with trade unions.	○			<i>Additional performance indicator not material.</i>
<b>Training and Education</b>						
CORE	LA10	Average hours of training per year per employee by employee category.	○			We do not report in this indicator because verifiable data collection systems are not in place. We anticipate that the new Human Resources Information System we are implementing will help us track this data accurately in the mid-term future.
ADD	LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	○			<i>Not reported.</i> Recommendations to be established as we develop our Talent Management strategy. We will consider reporting on this additional indicator in our next report.

Element or indicator #		Description	Reported	Where information can be found	Section and page #	Comments
ADD	LA12	Percentage of employees receiving regular performance and career development reviews.	○			We do not report in this indicator because data collection systems are not in place. Our expectation is that 100 per cent of employees receive regular performance and quarterly development reviews. We anticipate that the new Human Resources Information System we are implementing will help us track this data accurately in the mid-term future.
<b>Diversity and Equal Opportunity</b>						
CORE	LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Diversity, Inclusion and Equal Opportunity, Page 76; and Governance and Management, Page 79	
CORE	LA14	Ratio of basic salary of men to women by employee category.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Diversity, Inclusion and Equal Opportunity, Page 77	
<b>Social Performance Indicators: Human Rights</b>						
DMA		Provide a concise disclosure on the Management Approach items outlined below with reference to the following Human Rights Aspects: Investment and Procurement Practices; Non-Discrimination; Freedom of Association and Collective Bargaining; Abolition of Child Labour; Prevention of Forced and Compulsory Labour; Complaints and Grievance Practices; Security Practices Indigenous Rights.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Labour Practices and Decent Work Aspects, Including Human Rights in the Workplace, Pages 6-9; and Ethical Policy, Pages 17-18.	

Element or indicator #		Description	Reported	Where information can be found	Section and page #	Comments
<b>Investment and Procurement Practices</b>						
CORE	HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	◐	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Managing Risk, Page 68	Verifiable data collection systems are not in place: A description of our screening process and high-level results are reported, but no quantitative data is available.. The intent is that all significant investments are screened using our Ethical Policy criteria.. We plan to improve data collection systems and report in more detail next cycle.
CORE	HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.				
ADD	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.	○			We do not report in this indicator because data collection systems are not in place. Our expectation is that 100 per cent of employees are trained. We anticipate that the new Human Resources Information System we are implementing will help us track this data accurately in the mid-term future.
<b>Non-discrimination</b>						
CORE	HR4	Total number of incidents of discrimination and actions taken.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Diversity, Inclusion and Equal Opportunity, Page 77	
<b>Freedom of Association and Collective Bargaining</b>						
CORE	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.	○			<i>Performance indicator not applicable:</i> We don't have operations in which the right to exercise freedom and collective bargaining is at significant risk.
<b>Child Labour</b>						
CORE	HR6	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	○			<i>Performance indicator not applicable:</i> We don't have operations in which incidents of child labour is a significant risk.

Element or indicator #		Description	Reported	Where information can be found	Section and page #	Comments
<b>Forced and Compulsory Labour</b>						
CORE	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 labour.	○			<i>Performance indicator not applicable: We don't have operations in which incidents of forced or compulsory labour is a significant risk.</i>
<b>Security Practices</b>						
ADD	HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	○			<i>Performance indicator not applicable.</i>
<b>Indigenous Rights</b>						
ADD	HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	○			<i>Performance indicator not applicable.</i>
<b>Social Performance Indicators: Society – Core Indicators</b>						
DMA		Provide a concise disclosure on the Management Approach items outlined below with reference to the following Society Aspects: Community; Corruption; Public Policy; Anti-Competitive Behaviour; Compliance.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Society Aspects, Pages 9-11	

Element or indicator #	Description	Reported	Where information can be found	Section and page #	Comments
<b>Community</b>					
CORE	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.	◐	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Community, Page 9	<i>Performance indicator not material:</i> We do not have significant impacts as described by this indicator when entering, operating, and exiting communities. However, we report our framework for doing business includes being guided by our values of integrity, innovation and responsibility, and our Ethical Policy. As a financial co-operative that operates solely in Canada, some DMA Society Aspects are not applicable or material to our operations. We do, however, adhere to all applicable laws and regulations and have set high ethical standards. Of most relevance to us is providing access to financial services for disadvantaged people, and our approach to entering or exiting a community.
<b>Corruption</b> (Note: As a financial services organization that operates solely in Canada, we have interpreted “corruption” as “employee-related fraud”.)					
CORE	SO2 Percentage and total number of business units analyzed for risks related to corruption.	○			We do not report this indicator because data collection systems are not in place. We plan to begin tracking and reporting this indicator in the long-term future as part of the ERM program.
CORE	SO3 Percentage of employees trained in organization’s anti-corruption policies and procedures.	○			We do not report this indicator because data collection systems are not in place. We plan to begin tracking and reporting this indicator in the long-term future as part of the ERM program.
CORE	SO4 Actions taken in response to incidents of corruption.	◐	<a href="#">2008-2009 Accountability Report</a>  <a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	<b>Non Financial Statements and Notes: Managing Risk, Page 68</b>  <b>Society Aspects – Corruption/Employee Fraud, Page 10-11</b>	We do not report this indicator fully because data collection systems are not in place. (We report the number of substantiated incidents of employee-related fraud, but not actions taken.) We plan to report this indicator in the mid-term future.

Element or indicator #		Description	Reported	Where information can be found	Section and page #	Comments
<b>Public Policy</b>						
CORE	SO5	Public policy positions and participation in public policy development and lobbying.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Public Policy, Page 10	A Political Activities Policy is under development.
ADD	SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Public Policy, Page 10	We do not permit use of corporate funds to provide political contributions.
<b>Anti-Competitive Behavior</b>						
ADD	SO7	Total number of legal actions for anticompetitive behaviour, anti-trust, and monopoly practices and their outcomes.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Managing Risk, Page 68	None to report during 2008 and 2009
<b>Compliance</b>						
CORE	SO8	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Managing Risk, Page 68	None to report during 2008 and 2009
<b>Social Performance Indicators: Product Responsibility</b>						
	DMA	Provide a concise disclosure on the Management Approach items outlined below with reference to the following Product Responsibility Aspects: Customer Health and Safety; Product and Service Labelling; Marketing Communications; Customer Privacy; Compliance.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Product Responsibility Aspects, Pages 11-13	
<b>Customer Health and Safety</b>						
CORE	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.	○			<i>Performance indicator not applicable: Indicator is relevant to manufactured products.</i>
ADD	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.	○			<i>Performance indicator not applicable: As above.</i>

Element or indicator #		Description	Reported	Where information can be found	Section and page #	Comments
<b>Product and Service Labelling</b>						
CORE	PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	○			<i>Performance Indicator not material or not applicable: As above.</i>
ADD	PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling, by type of outcomes.	●	<a href="#">2008-2009 Accountability Report</a>	<b>Non Financial Statements and Notes: Managing Risk, Page 68</b>	None to report for 2008 and 2009
ADD	PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	●	<a href="#">2008-2009 Accountability Report</a>	<b>Non Financial Statements and Notes, Page 65; and Member Loyalty and service experience, Page 69</b>	
				<a href="#">Vancity.com/Accountability09/DMA</a>	Page 12-13	
<b>Marketing and Communications</b>						
CORE	PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	●	<a href="#">Vancity.com/Accountability09/DMA</a>	Page 13	
ADD	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.	●	<a href="#">2008-2009 Accountability Report</a>	<b>Non Financial Statements and Notes: Managing Risk, Page 68</b>	None to report for 2008 and 2009
<b>Customer Privacy</b>						
ADD	PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	●	<a href="#">2008-2009 Accountability Report</a>	<b>Non Financial Statements and Notes: Member privacy, Page 69</b>	
<b>Compliance</b>						
CORE	PR9	Monetary value of significant fines for noncompliance with laws and regulations concerning the provision and use of products and services.	●	<a href="#">2008-2009 Accountability Report</a>	<b>Non Financial Statements and Notes: Managing Risk, Page 68</b>	None to report for 2008 and 2009

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Element or Indicator #	Description	Reported	Where information can be found	Section and Page #	Comments
<b>Financial Services Sector Specific Disclosures of Management Approach</b>					
FS1	Description of policies with specific environmental and social components applied to business lines.	●	<a href="#">2008-2009 Accountability Report</a>	Our Values, Page 14 and our Ethical Policy, Page 44	
			<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Introduction, Page 1 & Risk Aspects, Pages 14, 17-18	
FS2	Procedures for assessing and screening environmental and social risks in business lines for each policy.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Managing Social and Environmental Risks, Pages 14-20	
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Managing Social and Environmental Risks, Pages 14-20	
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Managing Social and Environmental Risks, Pages 14-20	
FS5	Interactions with clients/investees/ business partners regarding environmental and social risks and opportunities.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Ethical Policy screening, Page 68	
			<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Managing Social and Environmental Risks, Pages 17-20	
<b>Financial Services Sector Performance Indicators</b>					
<b>Product Portfolio</b>					
FS6	Percentage of the portfolio for business lines by specific region, size (e.g., micro/SME/large) and by sector.	◐	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Business lending portfolio by NAICS, Page 67	We do not report this indicator fully because data collection systems are not in place for reporting by organizational size based on number of employees; and reporting by region is not applicable as the majority of our business loans are in BC.. We plan to report by organizational size in the long term future.

Element or Indicator #	Description	Reported	Where information can be found	Section and Page #	Comments
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Community Leadership portfolio, Pages 70-73	
FS8	Total monetary value of specific environmental products and services broken down by business lines.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Community Leadership portfolio, Pages 70-73	
<b>Audit</b>					
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	◐	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Enterprise Risk Management, Page 15	We do not report fully on this indicator because data collection systems are not in place. (We report on coverage of audits related to the Ethical Policy and lending practices). We plan to report more fully on this metric in the short-term future.
<b>Active Ownership</b>					
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	◐	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Ethical Policy screening, Page 68 and Member and client investments in SRI options, Page 74	We do not report fully on this indicator because data collection systems are not in place. We will report fully in this metric for asset management in 2010.
			<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Managing Social and Environmental Risks, Page 20	
FS11	Percentage of assets subject to positive and negative environmental or social screening.	●	<a href="#">2008-2009 Accountability Report</a>	Non Financial Statements and Notes: Member and client investments in SRI options, Page 74	
FS12	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advise on voting.	●	<a href="http://vcim.ca/philosophy/sri">vcim.ca/philosophy/sri</a>		

Element or Indicator #	Description	Reported	Where information can be found	Section and Page #	Comments
<b>Society</b>					
FS13	Access to financial services in low-populated or economically disadvantaged areas by type of access.	◐	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Society Aspects, Page 9	We do not report this indicator fully because we have been unable to source a robust, meaningful definition for low-populated or economically disadvantaged areas . (We report on services provided in Vancity's downtown eastside, Canada's poorest neighbourhood.). We plan to report on this in the long term future.
FS14	Initiatives to improve access to financial services for disadvantaged people.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a> <a href="http://vancity.com/AccessibilityStatement">vancity.com/AccessibilityStatement</a>	Society Aspects , Page 10	
<b>Product Responsibility</b>					
FS15	Policies for the fair design and sale of financial products and services.	●	<a href="http://Vancity.com/Accountability09/DMA">Vancity.com/Accountability09/DMA</a>	Product Responsibility Aspects, Pages 11-13	
FS16	Initiatives to enhance financial literacy by beneficiary type.	●	<a href="#">2008-2009 Accountability Report</a> <a href="http://Vancity.com/FinancialLiteracy">Vancity.com/FinancialLiteracy</a>	Make the Branch Network Sing, Page 27 & Non Financial Statements and Notes: Description of Community Leadership Services, Page 73	