

A photograph of a woman smiling from the driver's seat of a car. Outside the car, another woman wearing a dark coat and a grey umbrella is looking towards the car. The scene is set in a rainy environment, with water droplets visible on the car's exterior.

2011 Annual Report
Global Reporting Initiative
content index (G3.1)

Vancity
Make Good Money.™

Global Reporting Initiative: **Victoria Carshare Co-op**

A commitment to being green and rising gasoline prices have driven some people in Victoria, BC to opt for an alternative to car ownership: carsharing. The Victoria Carshare Co-operative serves 500 members who enjoy driving for \$120-\$150 per month each, a fraction of the money the average Canadian spends monthly to own and operate a car.

Victoria Carshare Co-operative was founded in 1996 by five friends who were looking for an economical alternative to owning a car and bought one to share. With financing from Vancity, the co-op recently added two cars to its fleet of 20. The cars are strategically parked on city and suburban streets, in parking garages or in designated parking spots in residential developments, including Vancity's own Dockside Green.



Statement GRI Application Level Check

GRI hereby states that **Vancity** has presented its report "Good Money is changing how we see wealth" (2011) to GRI's Report Services which have concluded that the report fulfills the requirement of Application Level A+.

GRI Application Levels communicate the extent to which the content of the G3.1 Guidelines has been used in the submitted sustainability reporting. The Check confirms that the required set and number of disclosures for that Application Level have been addressed in the reporting and that the GRI Content Index demonstrates a valid representation of the required disclosures, as described in the GRI G3.1 Guidelines.

Application Levels do not provide an opinion on the sustainability performance of the reporter nor the quality of the information in the report.

Amsterdam, 14 May 2012

A handwritten signature in blue ink, appearing to read "Nelmara Arbex", is written over a faint, large watermark of the GRI globe logo.

Nelmara Arbex
Deputy Chief Executive
Global Reporting Initiative



The "+" has been added to this Application Level because **VanCity** has submitted (part of) this report for external assurance. GRI accepts the reporter's own criteria for choosing the relevant assurance provider.




The Global Reporting Initiative (GRI) is a network-based organization that has pioneered the development of the world's most widely used sustainability reporting framework and is committed to its continuous improvement and application worldwide. The GRI Guidelines set out the principles and indicators that organizations can use to measure and report their economic, environmental, and social performance. www.globalreporting.org

Disclaimer: Where the relevant sustainability reporting includes external links, including to audio visual material, this statement only concerns material submitted to GRI at the time of the Check on 9 May 2012. GRI explicitly excludes the statement being applied to any later changes to such material.

Vancity's 2011 Annual Report GRI G3.1 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 (G3.1).

The GRI G3.1 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 2011 Annual report has been prepared in accordance with the GRI G3.1 Guidelines, to level A+, and includes disclosures per the Financial Services Sector Supplement.

Report Application Level	C	C+	B	B+	A	A+
Standard Disclosures  G3 Profile Disclosures	Report on: 1.1 2.1 - 2.10 3.1 - 3.8, 3.10 - 3.12 4.1 - 4.4, 4.14 - 4.15	Report Externally Assured	Report on all criteria listed for Level C plus: 1.2 3.9, 3.13 4.5 - 4.13, 4.16 - 4.17	Report Externally Assured	Same as requirement for Level B	Report Externally Assured
 G3 Management Approach Disclosures	Not Required	Report Externally Assured	Management Approach Disclosures for each Indicator Category	Report Externally Assured	Management Approach Disclosures for each Indicator Category	Report Externally Assured
 G3 Performance Indicators & Sector Supplement Performance Indicators	Report on a minimum of 10 Performance Indicators, including at least one from each of: Economic, Social and Environmental.	Report Externally Assured	Report on a minimum of 20 Performance Indicators, at least one from each of Economic, Environmental, Human rights, Labor, Society, Product Responsibility.	Report Externally Assured	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.	Report Externally Assured

*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 2011 Annual Report is and can be downloaded as a PDF from our website.

- To download a copy of our 2011 Annual Report visit: vancity.com/2011annualreport
- For more information, to request a copy of the report, or to provide comments or feedback, email us at: accountability@vancity.com.

G3.1 Content Index - Financial Services Sector Supplement

Application Level		A+	GRI-checked	Assured by	Ermst & Young	
STANDARD DISCLOSURES PART I: Profile Disclosures						
1. Strategy and Analysis						
Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
1.1	Statement from the most senior decision-maker of the organization.	Fully	Vancity.com/2011annualreport (PDF): Message from the chair, p. 16, and Message from the President and CEO, p. 17			
1.2	Description of key impacts, risks, and opportunities.	Fully	Vancity.com/2011annualreport (PDF), pp. 23-24			
2. Organizational Profile						
Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
2.1	Name of the organization.	Fully	Vancity.com/2011annualreport (PDF): Operational structure, p. 20			
2.2	Primary brands, products, and/or services.	Fully	Vancity.com/2011annualreport (PDF): Operational structure, p. 20			
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	Fully	Vancity.com/2011annualreport (PDF): Operational structure, p. 20			
2.4	Location of organization's headquarters.	Fully	Vancity.com/2011annualreport (PDF): Operational structure, p. 20			
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	Fully	Vancity.com/2011annualreport (PDF): Operational structure, p. 20			
2.6	Nature of ownership and legal form.	Fully	Vancity.com/2011annualreport (PDF): Operational structure, p. 20			
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	Fully	Vancity.com/2011annualreport (PDF): Operational structure, p. 20			
2.8	Scale of the reporting organization.	Fully	Vancity.com/2011annualreport (PDF): Operational structure, p. 20			

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	Fully	Vancity.com/2011annualreport (PDF): Operational structure, p. 20			
2.10	Awards received in the reporting period.	Fully	Vancity.com/Awards			
3. Report Parameters						
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	Fully	Vancity.com/2011annualreport (PDF): Report content and scope, p. 13			
3.2	Date of most recent previous report (if any).	Fully	Vancity.com/2011annualreport (PDF): About this report, pp. 12			
3.3	Reporting cycle (annual, biennial, etc.)	Fully	Vancity.com/2011annualreport (PDF): About this report, pp. 12-13			
3.4	Contact point for questions regarding the report or its contents.	Fully	Vancity.com/2011annualreport (PDF): Report content and scope, p. 13			
3.5	Process for defining report content.	Fully	Vancity.com/2011annualreport/materiality (PDF)			
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers). See GRI Boundary Protocol for further guidance.	Fully	Vancity.com/2011annualreport (PDF): Report content and scope, p. 13, and Performance data overview, p. 87			
3.7	State any specific limitations on the scope or boundary of the report (see completeness principle for explanation of scope).	Fully	Vancity.com/2011annualreport (PDF): Report content and scope, p. 13, and Performance data overview, p. 87			
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	Fully	Vancity.com/2011annualreport (PDF): Report content and scope, p. 13, and Performance data overview, p. 87			
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report. Explain any decisions not to apply, or to substantially diverge from, the GRI Indicator Protocols.	Fully	Vancity.com/2011annualreport (PDF): Report content and scope, p. 13, and Performance data overview, p. 87			
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	Fully	Vancity.com/2011annualreport (PDF): Report content and scope, p. 13, and Performance data overview, p. 87			

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	Fully	Vancity.com/2011annualreport (PDF): Report content and scope, p. 13, and Performance data overview, p. 87			
3.12	Table identifying the location of the Standard Disclosures in the report.	Fully	Vancity.com/2011annualreport (PDF): Content index, p. 111 Vancity.com/2011annualreport/gri (PDF)			
3.13	Policy and current practice with regard to seeking external assurance for the report.	Fully	Vancity.com/2011annualreport (PDF): External auditors' and assurance providers' responsibilities, p. 83 Vancity.com/2011annualreport/reportingprocess, pp. 4-5			
4. Governance, Commitments, and Engagement						
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	Fully	Vancity.com/2011annualreport (PDF): Governance structure and accountabilities, p. 19, and Integrated governance and risk management, p. 71 Vancity.com/ BoardofDirectors Vancity.com/Committees Citizensbank.ca/BoardofDirectors			
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	Fully	Vancity.com/2011annualreport (PDF): Governance structure and accountabilities, p. 19 Vancity.com/Governance			
4.3	For organizations that have a unitary board structure, state the number and gender of members of the highest governance body that are independent and/or non-executive members.	Fully	Vancity.com/2011annualreport (PDF): Governance structure and accountabilities, p. 19 Vancity.com/Governance			

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Fully	Vancity.com/2011annualreport/DMA (PDF): Product Responsibility Aspects, Mechanisms to collect and respond to client feedback, p. 10-11 Vancity.com/BoardofDirectors Vancity.com/AGM/ResolutionProcedures Vancity.com/ContactUs/GeneralFeedback/			
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	Fully	Vancity.com/2011annualreport (PDF): Senior management compensation, p. 72 and Director remuneration, p. 73 Vancity.com/DirectorRemuneration			
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Fully	Vancity.com/DirectorResponsibilities			
4.7	Process for determining the composition, qualifications and expertise of the members of the highest governance body and its committees, including any consideration of gender and other indicators of diversity.	Fully	Vancity.com/2011annualreport (PDF): Director election process, pp. 72-73 Vancity.com/NominationProcess			
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Fully	Vancity.com/2011annualreport (PDF): About Vancity, pp. 18-19 Vancity.com/ DirectorResponsibilities Vancity.com/OurValues			
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	Fully	Vancity.com/2011annualreport (PDF): Integrated governance and risk management, pp. 71-72 Vancity.com/2011annualreport/DMA (PDF): Risk aspects, Our approach to risk, pp. 12-13 Vancity.com/Committees			

Profile Disclosure	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Fully	Vancity.com/ BoardAssessment Vancity.com/GovernanceAndConductReviewCommittee			
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	Fully	Vancity.com/2011annualreport/DMA (PDF):, Risk aspects: Our approach to risk, p. 12			
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	Fully	Vancity.com/2011annualreport/DMA (PDF): Key externally developed voluntary charters, principles or initiatives to which we subscribe or endorse, p. 16			
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: * Has positions in governance bodies; * Participates in projects or committees; * Provides substantive funding beyond routine membership dues; or * Views membership as strategic.	Fully	Vancity.com/2011annualreport/DMA (PDF): Key memberships in industry and advocacy associations, pp. 16-17			
4.14	List of stakeholder groups engaged by the organization.	Fully	Vancity.com/2011annualreport/materiality (PDF), pp. 2-5			
4.15	Basis for identification and selection of stakeholders with whom to engage.	Fully	Vancity.com/2011annualreport/materiality (PDF), pp. 2-5			
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	Fully	Vancity.com/2011annualreport/materiality (PDF), pp. 2-5			
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	Fully	Vancity.com/2011annualreport/materiality (PDF), pp.2-5			

STANDARD DISCLOSURES PART II: Disclosures on Management Approach (DMAs)

G3.1 DMA	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
DMA PS Aspects	Disclosure on Management Approach PS						
	Product Portfolio	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Change product portfolio, pp. 9-12 Vancity.com/2011annualreport/DMA (PDF): Risk aspects, pp. 12-15				
FS1	Policies with specific environmental and social components applied to business lines.	Fully	Vancity.com/2011annualreport (PDF): Ethical policy, p. 19 Vancity.com/2011annualreport/DMA (PDF): Risk aspects, pp. 12-15				
FS2	Procedures for assessing and screening environmental and social risks in business lines.	Fully	Vancity.com/2011annualreport (PDF): Ethical policy, pp. 19, 60 Vancity.com/2011annualreport/DMA (PDF): Risk aspects, pp. 13-15				
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	Fully	Vancity.com/2011annualreport/DMA (PDF): Risk aspects, pp. 13-15				
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	Fully	Vancity.com/2011annualreport/DMA (PDF): Risk aspects, pp. 13-14				
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	Fully	Vancity.com/2011annualreport/DMA (PDF): Risk aspects, pp. 13-14				

G3.1 DMA	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
	Audits	Fully	Vancity.com/2011annualreport/DMA (PDF): Risk aspects, pp. 13-14				
	Active Ownership	Fully	Vcim.ca/philosophy/sri				
DMA EC	Disclosure on Management Approach EC	Fully	Vancity.com/2011annualreport/DMA (PDF): Economic aspects, pp. 3-4				
Aspects	Economic Performance	Fully	Vancity.com/2011annualreport/DMA (PDF): Economic aspects, p. 3				
	Market presence	Fully	Vancity.com/2011annualreport/DMA (PDF): Economic aspects, pp. 3-4				
	Indirect economic impacts	Fully	Vancity.com/2011annualreport/DMA (PDF): Economic aspects, p. 4				
DMA EN	Disclosure on Management Approach EN	Partially	Vancity.com/2011annualreport/DMA (PDF): Environmental aspects, pp. 4-6			See below	
Aspects	Materials	Fully	Vancity.com/2011annualreport/DMA (PDF): Environmental aspects, Materials and Waste, p. 5				
	Energy	Fully	Vancity.com/2011annualreport/DMA (PDF): Environmental aspects, Energy and greenhouse gas emissions, p. 5				
	Water	Fully	Vancity.com/2011annualreport/DMA (PDF): Environmental aspects, p. 6				
	Biodiversity	Not			Not applicable	Our activities, products and services do not impact biodiversity in protected areas and areas of high biodiversity value outside protected areas.	
	Emissions, effluents and waste	Fully	Vancity.com/2011annualreport/DMA (PDF): Environmental aspects, Materials and Waste, p. 5				
	Products and services	Fully			Not material	Our products and services do not have a significant impact on the environment.	

G3.1 DMA	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
	Compliance	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, Compliance, p. 10				
	Transport	Not			Not material	We do not have significant supply and distribution networks. (We report on greenhouse gas emissions from employee commuting and business travel.)	
	Overall	Not			Not material	We have no costs associated with waste disposal, emissions treatment or remediation; and no significant costs associated with prevention/ environmental management. We report on fines for non-compliance with environmental regulation (none).	
	DMA LA	Disclosure on Management Approach LA	Fully	Vancity.com/2011annualreport/DMA (PDF): Labor practices and decent work aspects, pp. 6-8			
Aspects	Employment	Fully	Vancity.com/2010annualreport/DMA (PDF): Labor practices and decent work aspects, Employment, p. 6				
	Labor/management relations	Fully	Vancity.com/2011annualreport/DMA (PDF): Labor practices and decent work aspects, Labour-management relations and Freedom of association and collective bargaining, p. 7				
	Occupational health and safety	Fully	Vancity.com/2011annualreport/DMA (PDF): Labor practices and decent work aspects, Occupational health and safety, p.7				
	Training and education	Fully	Vancity.com/2011annualreport/DMA (PDF): Labor practices and decent work aspects, Training and				

G3.1 DMA	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
			education, p. 8				
	Diversity and equal opportunity	Fully	Vancity.com/2011annualreport/DMA (PDF): Labor practices and decent work aspects, Diversity and equal opportunity, Equal remuneration for women and men, Non-discrimination, Security practices, Remediation p. 8				
	Equal remuneration for women and men	Fully	Vancity.com/2011annualreport/DMA (PDF): Labor practices and decent work aspects, Diversity and equal opportunity, Equal remuneration for women and men, Non-discrimination, Security practices, Remediation p. 8				
DMA HR Aspects	Disclosure on Management Approach HR	Partially	Vancity.com/2011annualreport/DMA (PDF): Labour practices and decent work aspects, pp.6-8, and Risk aspects, pp. 12-16		Not applicable	See below	
	Investment and procurement practices	Fully	Vancity.com/2011annualreport/DMA (PDF): Risk aspects, Ethical Policy, p. 13, and Procurement, p. 13				
	Non-discrimination	Fully	Vancity.com/2011annualreport/DMA (PDF): Labor practices and decent work aspects, Diversity and equal opportunity, Equal remuneration for women and men, Non-discrimination, Security practices, Remediation p. 8				
	Freedom of association and collective bargaining	Not			Not applicable	We don't have operations in which the right to exercise freedom and collective bargaining is at significant risk.	
	Child labor	Not			Not applicable	We don't have operations in which incidents of child labor is a significant risk.	

G3.1 DMA	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
	Prevention of forced and compulsory labor	Not			Not applicable	We don't have operations in which incidents of forced or compulsory labor is a significant risk.	
	Security practices	Fully	Vancity.com/2011annualreport/DMA (PDF): Labor practices and decent work aspects, Diversity and equal opportunity, Equal remuneration for women and men, Non-discrimination, Security practices, Remediation p. 8				
	Indigenous rights	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, Local communities, p. 9				
	Assessment	Not			Not applicable	We do not have any operations subject to human rights reviews and/or impact assessments.	
	Remediation	Fully	Vancity.com/2011annualreport/DMA (PDF): Labor practices and decent work aspects, Diversity and equal opportunity, Equal remuneration for women and men, Non-discrimination, Security practices, Remediation p. 8				
DMA SO	Disclosure on Management Approach SO	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, pp. 8-10				
Aspects	Community	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, p. 9				
	Corruption	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, internal fraud (Corruption) pp. 9-10				
	Public policy	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, Public policy, p. 10				
	Anti-competitive behavior	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, Compliance (Anti-competitive behaviour), p. 10				
	Compliance	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, Compliance (Anti-competitive behaviour), p. 10				

G3.1 DMA	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
DMA PR	Disclosure on Management Approach PR	Partially	Vancity.com/2011annualreport/DMA (PDF): Product responsibility aspects, pp. 10-12		Not applicable	See below	
Aspects	Customer health and safety	Not			Not applicable	Our products and services do not have significant health and safety impacts; aspect is relevant to manufactured products.	
	Product and service labelling	Fully	Vancity.com/2011annualreport/DMA (PDF): Product responsibility aspects, Product and service labelling and Fair design and sale of products and services, p. 10				
FS15	Policies for the fair design and sale of financial products and services.	Fully	Vancity.com/2011annualreport/DMA (PDF): Product responsibility aspects, Product and service labelling and Fair design and sale of products and services, p. 10				
	Marketing communications	Fully	Vancity.com/2011annualreport/DMA (PDF): Product responsibility aspects, Marketing communications, p. 11				
	Customer privacy	Fully	Vancity.com/2011annualreport/DMA (PDF): Product responsibility aspects, Member privacy, pp. 11-12				
	Compliance	Fully	Vancity.com/2011annualreport/DMA (PDF): Product responsibility aspects, Compliance, p. 12				
STANDARD DISCLOSURES PART III: Performance Indicators							
Product and Service Impact							
Product portfolio							
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	Partially	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Business and commercial loan portfolio, p. 7	size	Not material		

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Change product portfolio, pp. 9-12				
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Change product portfolio, pp. 9-12				
Audit							
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	Fully	Vancity.com/2011annualreport/DMA (PDF): Risk aspects, Ethical Policy, p. 13, and Lending, p.14				
Active ownership							
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Socially responsible asset management, p. 8				
FS11	Percentage of assets subject to positive and negative environmental or social screening.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Socially responsible asset management, p. 8				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
FS12	Voting polic(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	Fully	Vancity.com/2011annualreport (PDF): Socially responsible asset management, p. 50 Vcim.ca/philosophy/sri				
Economic							
Economic performance							
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Economic value generated and distributed, p. 25				
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Fully	Vancity.com/2011annualreport (PDF), pp. 61-66 Vancity.com/2011annualreport/DMA (PDF): Risk aspects, Lending, p. 13				
EC3	Coverage of the organization's defined benefit plan obligations.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Employee pension plans, p. 18 Vancity.com/2011annualreport/financialstmts (PDF): Note 13, pp. 41-46				
EC4	Significant financial assistance received from government.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF):Tax expense, p. 27 Vancity.com/2011annualreport/financialstmts (PDF): Note 11, p. 39				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Market presence							
EC5	Range of ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	Partially	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Employee compensation, pp. 18-19	gender	Not material	Entry-level wage for employees is the same for male and female.	
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Suppliers, p. 20 Vancity.com/2011annualreport/DMA (PDF): Economic aspects, Market presence, pp. 3-4				
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Local hiring, p. 19 Vancity.com/2011annualreport/DMA (PDF): Economic aspects, Market presence, pp. 3-4				
Indirect economic impacts							
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	Not			Not applicable	We do not invest in public infrastructure.	
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	Fully	Vancity.com/2011annualreport/DMA (PDF): Economic aspects, Indirect economic impacts, p. 4				
Environmental							
Materials							
EN1	Materials used by weight or volume.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Materials and waste, p. 23				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
EN2	Percentage of materials used that are recycled input materials.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Materials and waste, p. 23				
Energy							
EN3	Direct energy consumption by primary energy source.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Premises energy use, p. 22 Primary source is from natural gas.				
EN4	Indirect energy consumption by primary source.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Premises energy use, p. 22 Primary source of consumption is from hydro electricity. Total electricity use was 12.3 million kWh in 2011 which equates to 44,300 GJ.				
EN5	Energy saved due to conservation and efficiency improvements.	Fully	No significant energy savings to report in 2011				
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Not			Not applicable	Our core business is to provide financial products and services.	
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Partially	Vancity.com/2011annualreport (PDF): Greenhouse gas emissions by source, p. 63	reductions achieved		Verifiable data collection systems are not in place. Some initiatives reported, but we are unable to verify actual reductions achieved.	
Water							
EN8	Total water withdrawal by source.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Water use p. 24				
EN9	Water sources significantly affected by withdrawal of water.	Not			Not material	No water sources are significantly affected by our operations.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
EN10	Percentage and total volume of water recycled and reused.	Not			Not material	No water sources are significantly affected by our operations.	
Biodiversity							
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Not			Not material	Our operations, which are located in urban built environments, do not have a material impact on biodiversity.	
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	Not			Not applicable	Our activities, products and services do not impact biodiversity in protected areas and areas of high biodiversity value outside protected areas.	
EN13	Habitats protected or restored.	Not			Not applicable	Our activities, products and services do not impact biodiversity in protected areas and areas of high biodiversity value outside protected areas.	
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	Not			Not applicable	Our activities, products and services do not impact biodiversity in protected areas and areas of high biodiversity value outside protected areas.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	Not			Not applicable	Our activities, products and services do not impact biodiversity in protected areas and areas of high biodiversity value outside protected areas.	
Emissions, effluents and waste							
EN16	Total direct and indirect greenhouse gas emissions by weight.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Greenhouse Gas Emissions, pp. 20-21				
EN17	Other relevant indirect greenhouse gas emissions by weight.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Greenhouse Gas Emissions, pp. 20-21				
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Partially	Vancity.com/2011annualreport (PDF) Greenhouse gas emissions by source, p. 63	reductions achieved		Some initiatives reported, but we are unable to verify actual reductions achieved.	
EN19	Emissions of ozone-depleting substances by weight.	Not			Not applicable	We do not directly produce significant amounts of ozone-depleting substances.	
EN20	NOx, SOx, and other significant air emissions by type and weight.	Not			Not material	We do not directly produce significant amounts of other air emissions. Emissions from employee commuting and business travel are captured under EN16.	
EN21	Total water discharge by quality and destination.	Not			Not material	We do not have any significant discharges to water.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
EN22	Total weight of waste by type and disposal method.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Materials and waste, pp. 23-24 All waste collected is non-hazardous. Any waste not recycled or composted is disposed of in landfill.				
EN23	Total number and volume of significant spills.	Not			Not material	We do not store or transport significant amounts of hazardous materials.	
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	Not			Not applicable	We do not transport, import, export or treat hazardous waste.	
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	Not			Not available	We do not have significant discharges of water and runoff.	
Products and services							
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	Not			Not material	Our products and services do not have a significant impact on the environment.	
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	Not			Not applicable	We do not manufacture products.	
Compliance							
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Compliance with laws and regulations, p. 28				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Transport							
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	Not			Not material	We do not have significant supply and distribution networks. (We report on greenhouse gas emissions from employee commuting and business travel.)	
Overall							
EN30	Total environmental protection expenditures and investments by type.	Not			Not material	We have no costs associated with waste disposal, emissions treatment or remediation; and no significant costs associated with prevention/ environmental management. We report on fines for non-compliance with environmental regulation (none).	
Social: Labor Practices and Decent Work							
Employment							
LA1	Total workforce by employment type, employment contract, and region, broken down by gender.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Employee profile, diversity and equal opportunity, pp. 13-14				
LA2	Total number and rate of new employee hires and employee turnover by age group, gender, and region.	Partially	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Employee profile, diversity and equal opportunity, pp. 14-15	Region	Not material	Our primary operation is in BC.	
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	Fully	Vancity.com/2011annualreport/DMA (PDF): Labour practices and decent work aspects, Employment, p. 6 Vancitycareers.com/benefits				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
LA15	Return to work and retention rates after parental leave, by gender.	Not			Not material	BC legislation allows for up to a year for parental leave. For employees on parental leave, Vancity offers a "top up". The vast majority of employees taking maternity leave will take up to the full year. There has been no complaints by employees regarding the ability to take the full period of maternity/parental leave.	
Labor/management relations							
LA4	Percentage of employees covered by collective bargaining agreements.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Employee profile, diversity and equal opportunity, pp. 13-14				
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	Fully	Vancity.com/2011annualreport/DMA (PDF): Labor practices and decent work aspects, Labour-management relations and Freedom of association and collective bargaining, p. 7				
Occupational health and safety							
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	Not	We have Joint Occupational Health and Safety Committees.		Not material	Indicator is of low materiality to both stakeholders and Vancity.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region and by gender.	Partially	<p>Vancity.com/2011annualreport/Accountabilitystmts (PDF): Health and safety pp. 17-18</p> <p>We use FTE to normalize the number of days absent for absenteeism rate which is more applicable to us as a financial institution.</p> <p>We had no reported claims of injuries, lost days and fatalities for Independent contractors</p> <p>OSH legislation in Canada outlines the general rights and responsibilities of the employer, the supervisor and the worker. Each of the ten provinces, three territories and the federal government has its own OSH legislation.</p>	Gender	Not material	At Vancity, we hire employees for each position based on ability and not on gender. The work environment for both genders are equal. There is no bias towards hiring employees by gender for one position over another.	
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	Not			Not material	We do not operate in countries, or in a profession, with a high risk of communicable diseases. Our Business Continuity program includes plans for responding to a pandemic situation.	
LA9	Health and safety topics covered in formal agreements with trade unions.	Not	We have collective agreements with relevant trade unions that cover health and safety topics.		Not material	Indicator is of low materiality to both stakeholders and Vancity.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Training and education							
LA10	Average hours of training per year per employee by gender, and by employee category.	Not			Not available	We do not have verifiable data collection systems for this indicator. We anticipate that the new Human Resources Information System we are implementing will help us track this data accurately .	2012
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Fully	Vancity.com/2011annualreport (PDF), pp. 56-57 Vancity.com/2011annualreport/DMA (PDF): Labor practices and decent work aspects, Labour-management relations and Freedom of association and collective bargaining, p. 7, and Training and education, p. 8 For career transitions/endings, services are offered to employees through our Employee Assistance Program.				
LA12	Percentage of employees receiving regular performance and career development reviews, by gender.	Not	Our expectation is that 100 per cent of employees receive regular performance and quarterly development reviews.		Not available	We do not have verifiable data collection systems for this indicator. We anticipate that the new Human Resources Information System we are implementing will help us track this data accurately	2012

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Diversity and equal opportunity							
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Employee profile, diversity and equal opportunity, p. 16, and Board of Directors, p. 27				
Equal remuneration for women and men							
LA14	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	Fully	2011 Annual Report, Summarized Accountability Statements: Employee compensation, p. 19				
Social: Human Rights							
Investment and procurement practices							
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Ethical Policy, p. 29				
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Ethical Policy, p. 29				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	Not			Not available	We do not have verifiable data collection systems for this indicator. Our expectation is that 100 per cent of employees are trained in this aspect. We anticipate that the new Human Resources Information System we are implementing will help us track this data accurately	2012
Non-discrimination							
HR4	Total number of incidents of discrimination and actions taken.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Employee grievances related to human rights, p. 17				
Freedom of association and collective bargaining							
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	Not			Not applicable	We don't have operations in which the right to exercise freedom and collective bargaining is at significant risk.	
Child labor							
HR6	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	Not			Not applicable	We don't have operations in which incidents of child labor is a significant risk.	

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Forced and compulsory labor							
HR7	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	Not			Not applicable	We don't have operations in which incidents of forced or compulsory labor is a significant risk.	
Security practices							
HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	Not			Not material	Our security practices are discussed in the DMA. This particular indicator is of low materiality to both stakeholders and Vancity.	
Indigenous rights							
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	Not			Not material	Our approach diversity, equal opportunity and inclusive financial services is discussed in the DMA. This particular indicator is of low materiality to both stakeholders and Vancity.	
Assessment							
HR10	Percentage and total number of operations that have been subject to human rights reviews and/or impact assessments.	Not			Not material	We do not have any operations subject to human rights reviews and/or impact assessments.	
Remediation							

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
HR11	Number of grievances related to human rights filed, addressed and resolved through formal grievance mechanisms.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Employee grievances related to human rights, p. 17, and Member complaints escalated to Board of Directors and executive leadership team, p. 6				
Social: Society							
Community							
SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	Not			Not material	We do not have any operations subject to this type of assessments.	
FS13	Access points in low-populated or economically disadvantaged areas by type.	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, Local communities, p. 9				
FS14	Initiatives to improve access to financial services for disadvantaged people.	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, Local communities, p. 9 Vancity.com/accessibilitystatement				
SO9	Operations with significant potential or actual negative impacts on local communities.	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, Local communities, p. 9				
SO10	Prevention and mitigation measures implemented in operations with significant potential or actual negative impacts on local communities.	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, Local communities, p. 9				
Corruption							
SO2	Percentage and total number of business units analyzed for risks related to corruption.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Compliance, p. 28				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	Not			Not available	We do not have verifiable data collection systems for this indicator. We plan to begin tracking and reporting this indicator in the long-term future as part of our Enterprise Risk Management program.	2015
SO4	Actions taken in response to incidents of corruption.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Internal fraud, p. 28 Our definition of corruption refers to fraud and theft				
Public policy							
SO5	Public policy positions and participation in public policy development and lobbying.	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, Public policy, p. 10				
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	Fully	Vancity.com/2011annualreport/DMA (PDF): Society aspects, Public policy, p. 10				
Anti-competitive behavior							
SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Compliance, p. 28				
Compliance							
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Compliance, p. 28				

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
Social: Product Responsibility							
Customer health and safety							
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	Not			Not applicable	We do not manufacture products.	
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	Not			Not applicable	We do not manufacture products.	
Product and service labelling							
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	Not			Not applicable	We do not manufacture products.	
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Compliance, p. 28				
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Member service and experience, p. 5 Vancity.com/2010annualreport/DMA (PDF): Society aspects, Local communities, p. 9				
FS16	Initiatives to enhance financial literacy by type of beneficiary.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Change product portfolio, p. 12 Vancity.com/financialliteracy				
Marketing communications							

Performance Indicator	Description	Reported	Cross-reference/Direct answer	If applicable, indicate the part not reported	Reason for Omission	Explanation	To be reported in
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	Fully	Vancity.com/2010annualreport/DMA (PDF): Product responsibility aspects, Marketing communications, p. 11				
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Compliance, p. 28				
Customer privacy							
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Member privacy, p. 6				
Compliance							
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Fully	Vancity.com/2011annualreport/Accountabilitystmts (PDF): Compliance, p. 28				