

NATIONAL CREDIT UNION  
**SOCIAL RESPONSIBILITY  
FORUM**

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**SURVEY & ANALYSIS**

# Non-financial metrics in the financial sector



Credit Union  
Central of Canada



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*This work has been created with the support and guidance of Credit Union Central of Canada’s Credit Union Social Responsibility Committee. Additional resources can be found at [www.cucentral.ca/cusr](http://www.cucentral.ca/cusr).*

*This research is intended for credit union staff and directors to use to shape their own social responsibility metrics and reporting.*

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## Introduction

Corporate reporting on social, economic and environmental performance is becoming a mainstream practice. According to recent research<sup>1</sup> conducted by KPMG of 4,100 companies around the world, almost three-quarters (71 per cent) publish corporate social responsibility (CSR) reports – 83 per cent in Canada.

The availability of international non-financial reporting guidelines – published by the Global Reporting Initiative (GRI) (see list of resources on page 8 for more information on GRI) has been a significant catalyst. KPMG found near universal use of the GRI guidelines at 78 per cent of reporting companies<sup>2</sup>.

In Canada the major banks all publish reports on their CSR performance, a trend that evolved after the federal government passed legislation requiring all federally regulated financial institutions in Canada with equity greater than \$1 billion to publish annual “public accountability statements” outlining their contributions to the Canadian economy and society.

Desjardins, The Co-operators, and many Canadian credit unions publish regular CSR reports. Alterna Savings Credit Union (as Metro Credit Union) and Vancity Credit Union pioneered the first CSR reports in Canada back in the late 1990s.

To better understand the nature of CSR reporting among financial institutions Credit Union Central of Canada commissioned Coro Strandberg of Strandberg Consulting to conduct a scan of six banks and credit unions in Canada and internationally with leading CSR reports. The focus of this scan is to identify the metrics, other than conventional financial performance metrics, that these financial institutions (FIs) use to report their social, economic and environmental performance and impacts.

The scan identified the metrics disclosed in the 2012 CSR reporting from the following six financial institutions:

- Assiniboine Credit Union
- Desjardins
- TD Bank
- The Co-operative Bank (and where relevant, its parent The Co-operative Group) (UK)
- Vancity Credit Union
- Westpac Bank (Australia)

These metrics have been compiled into a comprehensive list organized by nine topic areas that is presented in Appendix A. It was beyond the scope of this study to measure the incidence that each individual metric was used, however, on a number of occasions where the use was apparent, this number is identified (in brackets).

The list of metrics used by each of the six respective financial institutions is included in Appendix B.

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<sup>1</sup> <http://www.kpmg.com/Global/en/IssuesAndInsights/ArticlesPublications/corporate-responsibility/Documents/corporate-responsibility-reporting-survey-2013.pdf> (see page 11 and 25)

<sup>2</sup> <http://www.kpmg.com/Global/en/IssuesAndInsights/ArticlesPublications/corporate-responsibility/Documents/corporate-responsibility-reporting-survey-2013.pdf> (see page 12)

### Terminology and methodology

Note that this report uses the terminology “CSR” or “non-financial” when referring to the metrics under study. There is no consistent or standardized terminology for CSR in the credit union or financial sector.

It should also be noted that this scan focuses on the measurements or metrics used to report on performance and impacts. All financial institutions provided considerable additional material, including case studies, narratives and descriptions, and other information which was not analyzed.

The section that follows provides some high level observations about CSR reporting practices of the six case study financial institutions. The next section identifies the top CSR metrics in use, and based on the scan, offers some suggestions that could advance CSR reporting amongst Canadian credit unions and the credit union system.

## Observations

A number of observations can be made regarding the nature of CSR reporting within the domestic and international financial sector, albeit on the basis of a small sample. These observations may be useful in helping Canadian credit unions either start or improve their CSR measurement and disclosure.

- **Wide array of metrics:** As can be seen in the analysis below, there is great diversity in CSR metrics among financial institutions. This is a strength and a benefit in that FIs can chart their own course in CSR reporting. The challenge and weakness is that there is limited ability to benchmark and assess performance across the industry either among credit unions specifically or financial institutions more generally.
- **Standards in some areas:** There are a few emerging measurement standards, specifically in energy and greenhouse gas management ([GHG Protocol](#)) and community donations ([Imagine Canada](#) and [London Benchmarking Group Canada](#)). These can be harnessed to create a possible core set of metrics for credit union reporting.
- **Reporting is enhanced with context:** Good reporting provides context to help the reader interpret the data. The six financial institutions examined enhanced their reports by including:
  - Summary (at-a-glance) performance scorecards
  - Targets
  - Industry benchmarks
  - Aggregated and disaggregated data
  - Three years of trend data
  - Performance and intensity ratios (such as per FTE, per square meter, per active customer, etc.).
- **Materiality is disclosed:** Increasingly reporters (42 per cent globally<sup>3</sup>) are using and disclosing the prioritization process they use to identify their top CSR performance impacts, opportunities, risks and dependencies for reporting purposes, including companies in this review. This is

<sup>3</sup> <http://www.kpmg.com/Global/en/IssuesAndInsights/ArticlesPublications/corporate-responsibility/Documents/corporate-responsibility-reporting-survey-2013.pdf> See page 55

referred to as “materiality” in the CSR reporting field<sup>4</sup> and detailed guidelines for conducting a materiality analysis are provided by the Global Reporting Initiative. This will have the impact of reducing the subjectivity in CSR reporting over time. It also enhances the efficiency of CSR reporting as it helps the organization to focus on its top CSR issues and limit the cost and length of its CSR report.

- **Inconsistent reporting on product impact:** There is a lack of consistency in reporting on the positive or negative social, economic and environmental impacts and risks of the core products of the six financial institutions examined. This is frontier work for the sector and leaders are expected to focus more effort on this performance area in the coming years.

The following is a brief analysis of the top CSR reporting metrics in the financial sector as revealed by the six case study FIs.

## Analysis

Nine common topic areas were identified across the six CSR reports, as summarized in the chart below. All CSR or non-financial metrics are grouped into those nine areas. The following table shows the number of metrics which fell into each of the nine topics. The full consolidated list can be found in Appendix A.

### Top Topics

The following are the topic areas with the most number of metrics in use:

Table 1: Top topics	
Topic	Per cent (number of metrics in use)
Community	18% (101)
Environment	18% (100)
Members (customers)	18% (98)
Employees	16% (87)
Products	10% (56)
Governance and ethics	8% (46)
Suppliers	3% (18)
Economic value	3% (18)
Co-operatives	3% (15)

Not surprisingly, community, environment, members/customers and employees have the most profile in CSR reports. Surprisingly, given the nature of the financial services sector, there is considerably less disclosure of how financial institutions are impacting society, the economy or the environment through their economic contributions and their financial products.

The small number of co-operative metrics is notable, given that four of the six financial institutions studied are co-operatives. However, a further look reveals that financial co-operatives are embedding their co-operative role within supply chain management, financing to business or the social economy

<sup>4</sup> Additional information on materiality can be found on GRI’s website [here](#).

sector, funding to co-operative enterprises and within international development. This suggests that some of the co-operative financial institutions have not prioritized measuring and disclosing their contribution and relationship to the co-operative sector per se. Only The Co-operative Bank, as part of The Co-operative Group has comprehensive metrics and reporting on its co-operative sector role.

All financial institutions report metrics in the other topics, with the exception of two topics: suppliers (only four of the six report on supplier relationships) and economic value (only five of the six).

While it was beyond the scope of this study to measure the incidence of metric use, it is worth commenting that three metrics stood out for their frequency:

#### Top three metrics

- Monetary value of community contributions
- Energy use
- Greenhouse gas emissions

The following is a list of other common metrics, with four or more references:

#### Other common metrics:

- Products:
  - Monetary value and per cent of responsible investment fund assets
- Governance:
  - Number and per cent of members voting
  - Number of members attending general meetings
- Employees:
  - Monetary value of employee salaries, bonuses and benefits
- Economic value:
  - Monetary value of dividends paid/distribution to members
- Environment:
  - Waste generated, diverted and landfilled
  - Water usage and intensity
- Community:
  - Community donations by theme, goal or program
  - Monetary contribution as a per cent of operating profit before income tax and as a per cent of pre-tax profits (averaged over 3 or 5 years)
  - Financial literacy
- Awards and recognitions received



## Key Performance Indicators

Within the nine topic categories, there are 74 key performance indicator categories summarized in Table 2 below. This level of detail provides greater insight into the social, economic and environmental performance priorities of the six financial institutions and provides a good checklist for beginner and advanced credit union reporters.

*Table 2: Key performance indicator categories*

<b>Governance and ethics</b>		
Director compensation	Member and employee perception	Responsible sales and marketing
Board meetings	Stakeholder engagement	Director training and education
Elections	Board diversity	Ethics and compliance
<b>Members (customers)</b>		
Member and business profile	Member satisfaction	Dividends
Communications	Privacy	Complaints
Accessibility and social inclusion	Overdue accounts	Member engagement
<b>Employees</b>		
Employee profile	Sustainable pay	Unions
Employee engagement / satisfaction	Executive compensation and pay scales	Occupational health and safety
Workforce diversity	Living wage	Work life balance
Internal promotion and hiring	Bonus eligibility	Healthy lifestyles
Employee turnover	Pension plan	Pay equity
New hires and interns	Local and internal hiring	Community hiring
Training and development		
<b>Environment</b>		
Energy use	Waste	Green information technology
GHG emissions	Paper use	Green meetings and events
Renewable energy	Paper type	Green Cards
Carbon offsets	Water use	Green buildings
Employee sustainable transportation	Employee environmental education and engagement	Environmental advocacy
<b>Products and services</b>		
Social and environmental banking	Environmental, ethical and social risk analysis	Corporate engagement and proxy voting in SRI investments
Green finance	Regional economic development	Saving incentives
Social finance	Affinity credit cards	Responsible investing
<b>Community</b>		
Community donations / monetary contributions	Employee volunteering / time contributions	Fund-raising
Sponsorships	Scholarships	Youth
International development	Financial literacy	Miscellaneous donations
<b>Suppliers</b>		
Community impact purchasing	Screened purchasing	Local sourcing
Fair practices		
<b>Economic value generated and distributed / economic contribution</b>		
N/A		
<b>Co-operatives</b>		
N/A		

## Suggestions for credit union social responsibility reporting

Based on this scan, the following are suggestions for beginner and advanced credit unions on their CSR reporting journey.

### Beginners

Credit unions just beginning to report on their CSR performance may want to use the results of the research in the following way:

- Consider reporting on the top six to nine topics reported on by your peers.
- Using the table above (Table 2), identify 1 – 3 metrics within each category which are relevant to your business and your key stakeholders and see if it is possible to start compiling and reporting on this information.
- Consider your first year as your “baseline” year. Once you have measured your performance in that area set a target and implement measures to improve your performance in future years.

### Advanced

Credit unions with more advanced practices could consider the following measures to improve their approach:

- **Co-op Sector Metrics:** Consider developing explicit co-operative metrics to report on your contribution to the co-operative sector, including procurement, financing, collaborations, training, international development, member and employee education and awareness, and other sector building roles.
- **Community Impact Metrics:** Review the metrics to see if there are insights to enhance your ability to measure the “impact” of your community role, for example, the number of accounts opened in branches in deprived areas, number of people hired with employment barriers, etc.
- **Product Impact Metrics:** Review the metrics to see if there are insights to enhance your ability to measure the positive or negative social or environmental impacts of your financial products. A number of financial institutions measure the monetary value and per cent of portfolio in social or green finance, but fewer measure the actual impacts, such as the greenhouse gas emissions reduced as a result of financing renewable energy companies. One appears to be measuring the negative impacts of its finance portfolio, for example, the per cent of total financing involving clients operating in environmentally sensitive industries and the per cent reduction in financial exposure to forestry industry in a sensitive region.
- **CSR Risk Metrics:** Invest in measurement of the social and environmental risk profile of your portfolios as some FIs are starting to do. For example, determine the impacts, risks and opportunities of long-term trends in climate change, water scarcity, income inequality, unemployment, etc. on your lending portfolio, including on the suppliers and customers of your business members. As an example, one reporter is measuring the per cent of its portfolio exposed to carbon and water risk.
- **Finance Sector Metrics:** Collaborate with credit union and FI reporting peers to find some common metrics to track and enable peer benchmarking.

## Suggestions for the Canadian credit union system

Credit unions have been benchmarking their financial performance to one another since the founding of Canadian Central's predecessor organization Canadian Federation of Credit Unions in 1945, whose purpose was to, among other roles "compile statistics on Canadian credit unions"<sup>5</sup>. For over fifty years credit unions have formalized their financial metrics and performance ratios to the point that many boards, executive and other stakeholders have robust metrics to assess credit union financial health and set goals and targets for financial performance improvement.

A few years after the International Year of the Co-operative could be the time for Canadian credit unions to begin what might be a fifty year trek to develop non-financial performance metrics to help communicate and enhance the system's social, environmental and economic contributions.

The metrics in this paper are a good first start to consider some common metrics which can form the basis of credit union reporting in Canada. Various means can be pursued to develop top metrics for the sector to measure, manage, improve and report on its social, environmental and economic progress. For example, credit unions and stakeholders could be surveyed on a list of potential metrics to select their preferences. A short list could be piloted by volunteer credit unions representing each province and large and small credit unions. Their experience could be shared with the rest of the system, then all credit unions could be "challenged" to experiment with some common metrics and the journey could proceed from there.

There are obvious business benefits to be gained: improved brand, member attraction and loyalty, increased share of wallet, improved management quality, reputation management, employee engagement and so on. But, more importantly, as credit unions daylight their social, economic and environmental contributions, they will discover greater opportunities to enhance their members' financial well-being and contribute to strong, resilient communities.

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<sup>5</sup> Ian MacPherson. Co-operation, *Conflict and Consensus: BC Central and the Credit Union Movement to 1994*. BC Central Credit Union, Vancouver, 1995, pp. 69.

## CSR reporting resources

### Global Reporting Initiative Guidelines

Global standards for sustainability reporting issued by the Global Reporting Initiative (Version 4.0 2013).

<https://www.globalreporting.org/reporting/Pages/default.aspx>

### Financial Sector Supplement

Global standards for financial sector sustainability reporting issued by the Global Reporting Initiative (Version 3.0 2011).

<https://www.globalreporting.org/resource/library/FSSS-Complete.pdf>

### International Integrated Reporting Framework

Global standards for integrating financial and non-financial reporting issued by the International Integrated Reporting Council (Version 1.0 2013).

<http://www.theiirc.org/wp-content/uploads/2013/12/13-12-08-THE-INTERNATIONAL-IR-FRAMEWORK-2-1.pdf>

### Sustainability Reporting Trends and Implications

Global trends in sustainability and CSR reporting. Scan conducted for The Co-operators published in 2013.

<http://corostrandberg.com/wp-content/uploads/2013/12/Sustainability-Reporting-Trends-2013-final.pdf>

## Appendix A: Total list of metrics organized by topic

<b>Governance and ethics</b>
<b>Director compensation</b>
Monetary value of director remuneration by director
<b>Board meetings</b>
Number of board, committee and special meetings held
Per cent director attendance at meetings
<b>Elections</b>
Number and per cent of members voting (4)
<ul style="list-style-type: none"> <li>• Total votes cast</li> </ul>
Percentage of voting members who voted online
Per cent of contested elections
Number of candidates and number of positions available
Number of members attending general meetings (4)
Number and per cent of successful candidates newly elected or incumbent
Number of views of online members' meetings
Number and description of General Meeting resolutions
Number of members who elect number of officials who elect number of representatives who elect the board
<b>Board diversity</b>
Per cent director diversity by gender, age and visible minority (3)
<ul style="list-style-type: none"> <li>• Per cent of female board members and per cent increase from baseline</li> <li>• Representation of women in caisse governance including percentage of elected officers who are women; board of directors chairs who are women and board of supervision chairs who are women</li> <li>• Per cent representation of elected officers by age group</li> <li>• Per cent of female and visible minority directors</li> <li>• Number and per cent of women on Board (2)</li> <li>• Per cent of women on Specialist Businesses Boards</li> </ul>
Number of directors who participated in diversity training
<b>Director training and education</b>
Number of directors attending induction training, Certificate and Diploma workshops and participating via distance learning
<b>Member and employee perception</b>
Per cent of employees who believe in FI's mission and values
Percentage of employees who agree FI considers long-term social, environmental, and economic impacts when it makes decisions
<ul style="list-style-type: none"> <li>• Per cent of employees who trust FI to make business decisions that are socially responsible</li> <li>• Per cent of employees who trust FI to make business decisions that are environmentally responsible</li> </ul>
Per cent of employees who believe the FI sources products responsibly
Per cent of employees who believe the FI is working to reduce its environmental impact
Per cent of employees who believe the FI supports the local community
Per cent of employees who believe FI uses its resources and expertise to make a positive difference in the community

Per cent of employees who believe the FI's community initiatives are helping make a meaningful difference
Per cent of employees who believe that overall, what FI does for the community and environment makes them proud to be an employee <ul style="list-style-type: none"> <li>Per cent of employees who feel proud of the FI's community initiatives</li> <li>Average of employees who indicate support, pride and trust in FI's commitment to social and environmental responsibility</li> </ul>
Per cent of members who believe FI uses its resources and expertise to make a positive difference in the community
Per cent of members who believe that overall, what FI does for the community and the environment makes them proud to be a member
Per cent of members who trust FI to make business decisions that are socially responsible
Per cent of members who trust FI to make business decisions that are environmentally responsible
Average who indicate support, pride and trust in FI's commitment to social and environmental responsibility
Percentage who agree to the statement, "Both myself and my community will be better off if I bank with the FI" broken out by public and personal members
Percentage who identify FI as an organization who supports the environment broken out by public and personal members
<b>Ethics and compliance</b>
Percentage of employees who reviewed and signed FI's code of conduct
Number of employees completing compliance training
Number of internal fraud incidents investigated
Number of substantiated incidents and results
Number of legal actions for anti-competitive behaviour, anti-trust and monopoly practices and their outcomes
Monetary value and description of significant fines and non-monetary sanctions for non-compliance with laws and regulations (including environmental laws and regulations and concerning the provision and use of products and services)
Percentage and total number of business units analyzed for risks related to internal fraud
Monetary value of a fund to address a class action lawsuit (FI did not admit liability)
Number of staff whistle-blower policy reports received (3) <ul style="list-style-type: none"> <li>Number of concerns by nature of violation (e.g. reported by conduct causing loss or detriment; fraudulent or other illegal activity; substantial health and safety risk; corrupt conduct; other) (2)</li> <li>Total number of new concerns</li> <li>Number substantiated</li> </ul>
Total number of filed employee grievances related to human rights and harassment (by status such as pending or resolved, and by gender)
Number of employees undergoing human rights training ('Doing the Right Thing' and OH&S training); and total hours of employee training on human rights
Number of staff in the social goals department
<b>Responsible sales and marketing</b>
Number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes
Number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes

<b>Stakeholder engagement</b>
Number of interactions on social platforms including Twitter, Facebook, blogs and forums
List of stakeholders, engagement method and top issues
Number of customers contacted for feedback
List of environmental stakeholder groups consulted

<b>Members (customers)</b>
<b>Member and business profile</b>
Total number of members
Number of corporate, business and wholesale market customers
Number of personal, business and not-for-profit member accounts
Number of co-operative members
Number of investment management clients
Number of online banking customers
Net active membership growth
Increase in number of primary current accounts (2)
Number of members under the age of 16 and from 16 to 24
Breakdown of personal members by age
Per cent of employees who are members
New funded business and commercial loans and lines of credit
Monetary value of loans funded by size
Total value of loans funded
Average funded loan size
Number of loans funded by size
Total number of new loans funded
Per cent of all business loans originated outside of province
Number of branches
Number of ATMs
Number of ATMs opened
Number of points of bank representation
Monetary value outstanding by North American Industry Classification System
Per cent of business lending broken out by agriculture, forestry and fishing, manufacturing, construction, wholesale trade, retail trade, accommodation, cafes and restaurants, transport, finance and insurance, property and business services, health and community services, cultural and recreational services, personal and other services, other
Monetary value of direct new lending to house buyers and first-time buyers
Monetary value lent to retail mortgage customers and businesses
Monetary value of infrastructure and utilities financing (total and per cent renewable, brown coal, black coal, gas, liquid gas, hydro)
<b>Member satisfaction</b>
Per cent somewhat or very satisfied with FI
<ul style="list-style-type: none"> <li>Members who stated they were somewhat, very or completely satisfied in surveys broken down by individual and business members, individual and business financial security clients, private management and insurance</li> <li>Customer satisfaction ranking as measured by J.D. Power and Associates</li> <li>Member satisfaction survey scores</li> </ul>

<ul style="list-style-type: none"> <li>• Per cent agree or strongly agree FI provides good or exceptional service</li> <li>• Customer advocacy results compared to peers as a percent</li> <li>• Per cent somewhat or very likely to refer FI to a friend or family member</li> <li>• Customer experience scores</li> <li>• Per cent of customer satisfaction for corporate and business banking customers</li> </ul>
Relationship strength index banking (by relationship and transaction banking)
Net Promoter Score by general, affluent, commercial, SME, managed relationship
Number of significant IT disruption incidents
Reduction in number of days to approve a mortgage
Percentage of members who rate FI nine or 10 out of 10 for ensuring they have a say in FI's growth and future direction (when it comes to service)
Satisfaction with the cooperative difference (somewhat and very satisfied broken down by individual and business members)
Per cent increase in primary current account holders perception that bank is most socially responsible FI in market
<b>Dividends</b>
Monetary value of total dividend payment
Total Shared Success allocations to members and communities
Monetary value of employee-member, independent society and community dividend (and maximum monetary value of employee-member dividend)
Permanent, qualifying and dividend shares issued by the caisses and capital shares issued by the Federation
Shared Success allocations as a percentage of net earnings from operations
Number of members earning a profit share
<b>Communications</b>
Number of likes on Facebook page
Number of YouTube views
Number of people who liked or followed one of more of the social media campaign pages and per cent increase over previous year
Number of 'Take action' eNewsletter subscriptions
<b>Privacy</b>
Per cent of members believing privacy being protected is very or extremely important
Per cent of members believing FI is performing very or extremely well in member privacy
Number of breaches of privacy and losses of member or client data (2)
Number of privacy complaints made by customers in which the Office of the Privacy Commissioner of Canada ruled in favour of the customer
<b>Complaints</b>
Total number of complaints received
Average length of time it takes to handle a complaint
Per cent of complaints resolved within three days
Per cent complaints resolved within 5 days
Number of weeks it takes to resolve 98% of customer complaints
The number of calls, emails and letters from customers received by the Customer Relations department



Per cent complaints types by type of complaint (bank error, commercial/business decision, fees, charges and interest, financial advisor service, process and procedure, product features, service, system and equipment)
Top two complaint issues
Number of complaints related to harassment or discrimination
Per cent disputes resolved with customer
Complaint resolution rate
Member concerns/complaints escalated to Board, Chief Executive Officer and Chief Operations Officer
Number of complaints investigated by the ombudsman (3)
Number of complaints referred to the Ombudsman for Banking Services and Investments (OBSI)/ADR Chambers Banking Ombuds Office (ADRBO) (Canada); Chairman Service Centre (US)
Per cent disputes requiring an Ombudsman recommendation
Per cent reduction of complaints escalated to the Canadian Ombuds Office
Number of complaints in which ombudsman ruled in full or partial agreement with the customer
Number of complaints investigated in which the OBSI/ADRBO recommendation differed from the TD Ombudsman
Ombudsman investigations but resolved with customer (%)
Number of “regulated” complaints per 1,000 accounts, policies and portfolios
The number of payment protection insurance (PPI) sales complaints paid out
<b>Accessibility and social inclusion</b>
Number of ATMs accessible to people with visual impairments and reduced mobility
Number of talking ATMs
Number of online pages of information readable using a text-to-Braille or text-to-speech reader in both languages
Number of employees completing course on Supporting Customers with Disabilities
Number of languages available in branches for interpreting assistance to non-English-speaking customers
Number of individual members and member organizations participating in a Nunavik pilot project to create access to financial services; number of villages served by number of bilingual or trilingual employees
Number of caisses on First Nations territory and number of caisses located near aboriginal communities
Number of unbanked/underbanked individuals (net) who open accounts at FI through community partnerships
Number of Community Financial Services Centre (low income) clients who are FI members
Per cent of branches operating in deprived areas
Per cent of financial support to small businesses in deprived areas as a proportion of all bank activity, broken out by activity
Number of bank machines located in low-income communities and number of remote locations where bank is only bank machine provider
Number of people using low-cost banking service
Per cent increase in the number of basic bank accounts
Per cent accounts receiving pension or welfare payments
Account fees as a percentage of age pension by single person and couple household
Number of customers granted financing options that provide support during tough times
Value of loans restructured for customers facing tough times

Number of customers receiving modest emergency non-repayable funding from front-line employees who see an immediate need such as a tank of gas, a bag of diapers or covering a prescription fee
Value of troubled assets restructured by Loss Mitigation team
Number of new bank accounts opened for prisoners in one year and since inception
SME lending as per cent of total business lending
Lending to business with outstandings < \$5 million (%)
Social sector banking footings (\$)
<b>Overdue accounts</b>
Per cent of mortgage, credit cards and personal loan accounts overdue $\geq 90$ days
<b>Member engagement</b>
Monetary value of funding for member engagement, including communications and regional events and activities that have a co-operative or ethical focus
Number of members engaged in campaigns
Membership engagement scores by non-employee members (over and under one year) and employee members (member engagement is measured through an annual Membership Engagement Index, compiled through member telephone interviews assessing perceptions and understanding of membership; membership rewards; and membership communications, activities and events)
Number of members who receive quarterly membership magazine
Number of "social action" member campaigns implemented
Number of new customer participants to an online community aimed at improving the co-op's understanding of consumer attitudes and behaviours; number of contributions received
Number of member events
Number of members attending a community workshop

<b>Employees</b>
<b>Employee profile</b>
Total number of employees broken out by function and business line
Number of staff in various member service roles
Head count and number of full-time equivalents (FTE); number and per cent permanent full-time; number and per cent permanent part-time; number and per cent contract/temporary (3)
Number and per cent ex-patriate
Number and per cent by division
<b>Employee engagement / satisfaction</b>
Per cent employee engagement (3)
Per cent overall employee satisfaction with FI
Per cent of responses to staff survey (2)
Number and outcome of employee submissions on measures to improve work experience
Per cent who would recommend FI to friends as a good place to work
Per cent of employees indicating they have participated in volunteering or fund-raising
<b>Workforce diversity</b>
Per cent diversity by gender, age, visible minority, Aboriginal, people with disabilities; overall, position level (2)
<ul style="list-style-type: none"> <li>Per cent of employees who identify as Aboriginal people, people of colour or people with disabilities</li> <li>Position status for all employees (headcount), by gender (2)</li> </ul>

<ul style="list-style-type: none"> <li>• Women as a per cent of the total workforce</li> <li>• Gender profile (%) by region (2)</li> <li>• Percentage of women in executive management, other management and general workforce (2)</li> <li>• Proportion of female, ethnic minority and disabled employees and managers</li> <li>• Per cent of managers and employees who identify as belonging to visible minority group or as being of Aboriginal descent, by position level (2)</li> <li>• Percentage distribution (2)</li> <li>• Number of young adults aged 16 – 24 employed</li> <li>• Age profile (%) by region</li> <li>• Age profile of workforce compared to National labour force (%) by region</li> </ul>
Number of employees participating in number of committees supporting diversity priorities
Number of diversity networking events held
Number of employees participating in diversity oriented personal and group mentoring
Number of technology solutions deployed to enable employees with disabilities to do their jobs
Number of piloted assistive technologies to assist employees with fine motor challenges, limited use of their upper limbs and/or chronic pain
Number of employees taking diversity and inclusion training
Number of executives and managers who attended a presentation by diversity, assessment, development and well-being specialist on unconscious bias; total number of employees who have taken unconscious bias training
Number of development and skills training events delivered by a female employee network
Number of members in Lesbian Gay Bisexual and Transgender (LGBT) employee network; number of LGBT Pride events supported and monetary value raised for LGBT charities
Number of people with learning disabilities hired since inception of program
Number of Employee Action Groups focused on accessibility
<b>Internal promotion and hiring</b>
Promotion rate for managers and employees
Number of employees who have changed jobs internally
<b>Employee turnover</b>
Percentage of the workforce retained
Employee turnover, including voluntary, involuntary and retirement, by age and gender
Number of redundancies created as a result of a business transformation project; and number of new roles created; number of employees being transferred as a result of a business sale
Per cent of avoidable employee turnover by function and business line
Total number of departures by gender, by age, by voluntary nature
Percentage total overall turnover rate by gender, by age, by voluntary nature
Number and per cent employee voluntary attrition by region, age and gender
Employee Retention (%) by “new starters” and by “high performers”
Tenure and gender profile (%) from under 1 year to over 20 years
Tenure and age profile (%) from under 1 year to over 20 years
Per cent employee redeployment as a result of business restructuring
<b>New hires and interns</b>
Number of new employee hires, overall and broken down by gender and age; per cent new hire rate (3)
Number of university graduates who joined Business Management, Finance, HR and Retail Operations programs

Number of interns hired
Number of students from sponsored co-operative private schools who participated as interns
<b>Local and internal hiring</b>
Total number of senior managers hired; percentage of senior managers hired from within the local community; percentage of senior managers hired internally
<b>Community hiring</b>
Number of employment development partners
Number of participants in workplace training (2)
Number of internships for employees with employment barriers
Number of hours of workplace training
Participants offered paid employment with FI (by status: Full-time, Full-time (Term), Part-time, Casual, Summer) and in total
List of employment development partners (community organizations and schools FI partnered with to provide training and employment opportunities for people facing barriers to employment)
<b>Training and development</b>
Total monetary value and percentage of total payroll invested in training and development; amount per employee (2)
<ul style="list-style-type: none"> <li>Monetary value spent on tuition assistance for external learning</li> </ul>
Per cent who believe FI provides opportunities at work to learn and develop new skills
<ul style="list-style-type: none"> <li>Percentage who agree employee learning and development is strongly supported</li> </ul>
Number of training days provided
Average number of training days per employee
Average hours of training per employee per category (2)
Number of employees participating in leadership development and coaching programs (2)
Per cent of senior managers who have used the Leadership Development Zone online portal providing senior managers with access to a wide range of development resources since inception
Percentage of employees who completed biannual training on policies and procedures concerning relevant aspects of human rights
Percentage of employees completing their annual performance review
<b>Executive compensation and pay scales</b>
Ratio of CEO compensation to lowest paid permanent employee (2)
Monetary value of executive compensation
Per cent of staff within each salary band
<b>Sustainable pay</b>
Number of executives who have a corporate responsibility measure in annual incentive plan
Long-term incentive plan metrics for the 2012–14 plan cycle, including metric and per cent weighting (group profit; group corporate responsibility; employee engagement; customer satisfaction)
<b>Pay equity</b>
Female/ male salary ratios – percentage average compensation for women as a percentage of average compensation for men by position level (female salary as a per cent of male salary) (2)
<b>Living wage</b>
Ratio of the minimum salary of an employee in the lowest employment category to the provincial minimum wage
Value of incremental investments beyond annual base salary increases in front-line employees

Entry-level employee hourly wage compared to British Columbia Living Wage (monetary value of Vancity permanent employee hourly wage (entry level) and monetary value of Vancity non-permanent employee hourly wage)
<b>Bonus eligibility</b>
Number of employees, of those who were eligible who received a bonus; number of business functions which did not receive a bonus
<b>Pension plan</b>
Number and per cent of staff who are members of an employee pension plan by pension plan, business line and overall per cent of all businesses (2)
Per cent of employees offered to join a pension plan
Monetary value of employee contributions; percentage of eligible employee earnings
Monetary value of FI contributions; percentage of eligible employee earnings
Number of deferred pensioners and pensioners and widows
<b>Unions</b>
Number of trade unions covering the range of employee roles across the business
Per cent and number of employees covered by a union (2)
<b>Occupational health and safety</b>
<p>Injury incidence rate and days lost (2)</p> <ul style="list-style-type: none"> <li>• Rate of short-term disability insurance</li> <li>• Total number of incidents accepted by worker compensation by type of injury</li> <li>• Injury rate (number of injuries per 100 people)</li> <li>• Lost day rate (number of lost days per 100 people)</li> <li>• Accidents per 100,000 employees broken out by reportable and not reportable</li> <li>• Number of days lost due to short-term disability leave</li> <li>• Lost time injury frequency ratio</li> </ul>
Average duration of absences longer than 10 days in days
Number of deaths attributable to work-related injuries or illnesses (2)
Per cent same day reporting of incidents
<p>Absenteeism rate: number of actual absenteeism days lost (due to incapacity of any kind) as a percentage of total days scheduled to be worked by workforce) by region (3)</p> <ul style="list-style-type: none"> <li>• Number of days lost due to employee illness (days for sick/care days)</li> </ul>
<b>Work life balance</b>
Per cent working overtime
Average overtime worked as a per cent of standard hours
Number and per cent of employees with accumulated annual leave (under 4 weeks; 4 – 8 weeks; over 8 weeks) by region
Number of employees accessing parental leave by region
Per cent of employees saying they care for an adult or adults with long-term ill health or a disability
Per cent of employees reporting the same or improved levels of productivity; and per cent of employees feeling better about their job as a result of flexible working program
<b>Healthy lifestyles</b>
Monetary value of expenditures on illness prevention and health promotion programs and initiatives
Per cent of employees who participated in healthy lifestyle initiatives broken out by initiative (flu campaign, physical activity fees reimbursement program, managers undergoing a medical checkup); number of employees, officers and members of their families participating in a Health and Wellness Challenge

Per cent of employees using the Employee Assistance Program

## Environment

### Energy use

Energy use (GJ/MWh/kWh) by source (6), per square meter (m2) and per employee (FTE)

- Total energy consumption and energy consumption and proportion by source (GJ) including direct energy (natural gas, diesel generator, and petroleum products) and indirect energy (electricity and steam)
- Energy use (electricity (kWh), heating and cooling (GJ), electricity intensity (per employee) kWh)
- Premises energy use per employee (kWh)
- By region

Per cent of retail and commercial locations covered by energy management tool

Monetary value of cost savings from energy efficiency

Monetary allocated to a managers program to reduce consumption in car fleet (incentives for driving vehicles with low fuel consumption)

Maximum fuel consumption rate for fleet vehicles; reduction from baseline

### GHG emissions

Greenhouse gas (GHG) emissions (tonnes of CO2e) by scope (type/source) (6) and emissions intensity (tonnes CO2e per FTE, per m2, per active customer)

- Including Scope 1: Direct GHG Emissions (natural gas and transport); Scope 2: Indirect GHG Emissions (electricity and steam); Scope 3: Other Indirect GHG Emissions (Employee Commuting, rental vehicles, personal vehicles, taxis, domestic hotels, air travel, leased offices (fuel), Office Paper Use and Waste to Landfill) (tonnes of CO2e)
- Per cent total reduction since baseline (2)
- Per cent reduction in emission intensity since baseline (2)
- By region, by banking operations and by building operations

Gross estimated indirect emissions avoided (tonnes CO2e)

GHG emissions from employees commuting alone (making single occupancy vehicle trips)

Number of kilometres of avoided travel as a result of video-conferencing and tonnes of CO2e saved

GHG emissions by transportation mode

GHG emissions from commuting per employee (tonnes CO2e per year)

Land travel: Fuel consumption (fleet vehicles) (kL); total distanced travelled (m km); fuel efficiency (kL/vehicle); taxis (m km); personal vehicles used for work (m km); hire cars (m km); CO2e/vehicle (tonnes)

Air travel: Domestic and international air travel (m km)

### Renewable energy

Number of megawatts of installed solar capacity and number of sites covered

Per cent of electricity requirements generated from renewable energy installations; total output (GWh) from on-site renewable energy installations

Green power consumed (GJ)

Number of independent co-operative societies helped to negotiate green energy contracts

Number of renewable energy installations on schools funded

### Carbon offsets

Tonnes of carbon offset by operations, products and services, and business line (2)

Per cent of paper volume offset

Per cent of emissions offset to cover legacy issues
Total tonnes of offsets purchased by nature of offset project
List of carbon offset projects supported and tonnes offset through project
Per cent of carbon projects dedicated to forestry projects
Per cent of carbon offsets generated through impact investing in projects undertaken with social partners such as schools, institutions and Aboriginal communities
Value of investment into projects that create RECs and carbon offsets since beginning of program and cumulative reduction in tonnes of GHG emissions
Carbon neutrality of operations
<b>Employee sustainable transportation</b>
Per cent trips to and from work by transportation mode (drive alone or sustainable transportation choices including public transit, carpooling, biking, walking, other) (2)
Per cent reduction in lone car drivers
Per cent increase in cycling and walking and kg CO <sub>2</sub> e
Per cent reduction in annual emissions per head office employee
Number of shared miles from the employee car share scheme
Number of carpoolers signed up
Number of carpool teams created
Number of carpool-only parking spots added at head office
Number and monetary value of interest-free public transport season ticket loans
Number of drivers given three-month free trial transit passes
Number of discount codes given to BIXI users (self-service bicycles), giving them 25% off an annual membership
Number of employees traveling on company shuttle and GHG emission avoided
<b>Waste</b>
Total waste generated, diverted and landfilled (tonnes) and total waste generated per FTE (kg/FTE/year) (4)
Per cent and tonnes of total waste reused / recycled (4)
Per cent total waste to landfill (can be diverted)
Per cent total waste to landfill (cannot be diverted)
Per cent reduction in total waste arising and disposed since baseline
Number, tonnes and per cent e-waste (computers, monitors, printers and other computer equipment) collected for recycling or reuse (3)
Number of computers and monitors donated to an employment and recycling organization
Number of printer cartridges recycled (2)
Number of printer cartridges donated to an organization for the blind; number of guide dogs funded and trained
Total tonnes of paper recycling (3)
Paper, cardboard, and other fibrous materials recycled (tonnes); and percentage of total materials Paper recycling by region
Glass, plastic, and metal recycled (tonnes) and percentage of total materials (2)
Compost (tonnes) and percentage of total materials
Kg of recycled fluorescent light tubes
Materials collected per employee (kg per FTE)
Number of work sites meeting the criteria of a provincial waste management program broken out by progress level
Per cent of facilities included in assessment



<b>Paper use</b>
Total paper consumption (metric tonnes)(5); per cent reduction Paper use per FTE (kg) (3) Copy paper use per FTE (sheets/FTE) Office paper intensity (sheets per employee) Printed material distributed by total weight (tonnes) and percentage of total weight by source (member statements, corporate communications, marketing, publications and other printed materials, receipt rolls) (2) By region
Number of signups for online statements and per cent annual increase; per cent decline in passbooks; number of insurance online signups; number of insurance clients opting to access their documents online and per cent annual increase Per cent of customers switching to paperless statements Number of online statement (paperless) accounts Number of paper statements no longer printed and tonnes of paper saved
<b>Paper type</b>
Per cent of paper certified by the FSC (Forest Stewardship Council) or the SFI (Sustainable Forestry Initiative) (2)
Percentage of paper use with recycled content (2) Per cent of paper made with 100% post-consumer fibre broken out by internal use and commercial use (mailings and publications)
<b>Water use</b>
Total water usage and intensity (kL and kL/m <sup>2</sup> ) (4) Broken out by retail and non-retail and region Average water consumption per site Per cent reduction overall and per site (owned facilities) Water use at metered and unmetered locations (litres) Total estimated water use per employee (litres per FTE)
Number of locations with metered water bill data
<b>Green buildings</b>
Number of certified green buildings (2) Number certified by BOMA BEST Number of LEED certified facilities Per cent gold and platinum levels
Value of investments in green building design and technology since 2009; number of living roofs
Performance of two net zero buildings
Per cent of building waste recycled or recovered
Per cent and number of branch wood refurbishments specifying FSC-certified timber or high recycled content MDF
<b>Green IT</b>
Tonnes of CO <sub>2</sub> e avoided as a result of server and storage centre virtualization
Number of thin-client devices installed to replace desktop and laptop PCs
<b>Green meetings and events</b>
Number of eco-friendly events certified under green event standard
Number of leftover meals distributed to community organizations
Per cent of meeting waste recycled or recovered
Tonnes of GHG emissions from meeting offset by carbon credits



Tonnes of GHG emissions produced by FI and other event partners offset for International Summit of Cooperatives
<b>Green Cards</b>
Number of credit and member cards made from plastic glycol-modified polyethylene terephthalate (PETG), which does not contain or use chlorine in its production since inception
<b>Employee environmental education and engagement</b>
Number of employees using web-based employee engagement tool and resulting tonnes of carbon saved
Number of employee green teams
Number of employees who participated in an online environmental training program focused on energy management, waste reduction and awareness of environmental initiatives
Tonnes of carbon avoided and monetary value of savings from employee commitments to home energy efficiencies tracked by an interactive employee advice website designed to engage employees on energy savings
<b>Environmental advocacy</b>
Number of MPs signing Early Day Motions (motions submitted for debate) on Community Energy and Hydraulic Fracturing which the co-operative arranged to be tabled in parliament
Number of civil society organizations endorsing amendments to the Energy Bill to introduce measures that would benefit community energy proposed by the co-operative and submitted to parliament
Number of screenings held of the film Gasland showing the impacts of shale gas

## ***Products and services***

### **Social and environmental banking**

Monetary value and per cent of bank liabilities and assets with a positive social or environmental contribution (2)

- Per cent and monetary value of bank liabilities and bank assets with a positive social or environmental contribution broken out by type of organization and per cent allocation (e.g. public service, community and charitable sectors, co-operatives and mutuals and environmental and social organisations); per cent of overall bank portfolio
- Monetary value of assets invested in impact; assets invested in impact as a percentage of total assets (impact is described as an improvement (or potential improvement) in the lives of people, the community and/or the environment)
- Monetary value of portfolio of personal and business banking products with social or environmental benefits (total and broken out by deposit and lending product, including target beneficiary); monetary value as a percentage of all personal and business loan and deposit products
- Per cent approved community impact loans by guiding principle (co-operative principles and practices, environmental sustainability and social justice and financial inclusion) and by focus area (Aboriginal communities, affordable housing, energy and environment, local, natural and organic food, micro-finance and poverty reduction, community-minded organizations, social purpose real estate)
- Monetary value of social impact financial services (including branches in underserved neighbourhoods, community financing, social impact products, services and partnerships); portfolio as a per cent of total assets

<b>Green finance</b>
Monetary value of renewable energy and clean energy project financing; proportion of infrastructure and utilities financing in renewables and hydro (%) (2)
Monetary value of lending to date for energy efficiency renewables since inception; monetary value of new lending and number of projects
Monetary value of loans for community energy schemes
Monetary value of commercial lending for renewable energy and energy efficiency projects
Number of renewable energy and carbon reduction projects approved for financing
Number and value of loans for small-scale renewables projects, kWh generated from the program and GHG reductions
Square feet of green buildings funded
Monetary value of projects financed in renewable energy, greening the property sector and water and waste management activities
<b>Social finance</b>
Monetary value and per cent of bank liabilities and assets with a positive explicitly social contribution (2)
<ul style="list-style-type: none"> <li>• Monetary value of new financing approved by impact area (affordable housing, community facilities, and micro-credit for business start-up and expansion) and total</li> <li>• Number of organizations financed by impact area (affordable housing, community facilities and micro-credit for business start-up and expansion) and total</li> <li>• Total monetary value by impact area (affordable housing, community facilities, and micro-credit for business start-up and expansion) and overall total</li> <li>• Monetary value of community impact loans approved; community impact loans approved as a percentage of total commercial and business loans approved (Community impact loans are defined as commercial, business (including not-for-profit organizations, social enterprise and co-operatives) and micro-loans that facilitate positive community impact.)</li> <li>• Monetary value of financing granted in a program with delivery partners for micro-entrepreneurs, self-employed workers and immigrant entrepreneurs</li> <li>• Monetary value of loans and grants in partnership program that provides youth entrepreneurs start-up assistance and flexible financing to start businesses or co-ops</li> </ul>
Monetary value of funds provided by a youth bank account that supports animal welfare and conservation for the year and since inception
Number of member loans facilitated to local third world microfinance institutions through partnership with CARE International
Monetary value of growth in community and charitable deposits
Social impact loan outcomes (number of units of affordable housing funded; number of community facilities funded)
Monetary value of treasury investments invested in impact; treasury investments invested as a percentage of total (impact is described as an improvement (or potential improvement) in the lives of people, the community and/or the environment) (This refers to investments in social housing mortgage-backed securities (MBS) pools, where the underlying mortgage assets assist low-income individuals through social housing programs)

<b>Saving incentive</b>
<p>Matched savings</p> <ul style="list-style-type: none"> <li>• Number of savers using Matched Savings Account</li> <li>• Number of graduates (completed Asset Building Program)</li> <li>• Monetary value of total savings used to purchase assets</li> <li>• Monetary value of matched funds provided for purchases</li> <li>• Total monetary value of assets purchased by savers</li> <li>• List of asset building program providers served by FI</li> </ul>
<p>Education savings</p> <ul style="list-style-type: none"> <li>• Number of families referred to FI from community partner</li> <li>• Number of new RESPs opened (individual and family)</li> <li>• Number of applications made for Canada Learning Bond</li> <li>• Potential monetary value of Canada Learning Bonds</li> <li>• Number of Community Schools Investigators (CSI) bursaries invested in RESPs</li> <li>• Monetary value of RESPs opened for CSI graduates, including FI/partner grants</li> </ul>
<b>Regional economic development</b>
Monetary value of development capital investments in province
Monetary value of investments in co-operatives or other businesses located in resource regions
Number of businesses, co-operatives and funds supported in province
Monetary value of company buyouts
<b>Affinity credit cards</b>
Number of credit cards issued to charity partners who receive a donation from the FI for each new card and a margin on the use of the card; total monetary contribution
Monetary value of donations since inception to a rainforest protection partnership and number of acres of rainforest / wetlands protected since inception from an ethical credit card product
Monetary donated in support of development and human rights, through charity credit cards
Monetary value of funds raised through a charity credit card tree planting program; number of trees planted
Number of ethical businesses that provide sustainable products or services and customer discounts for use of ethical credit card
Monetary value paid to social and environmental organizations who are part of the affinity card program
<b>Responsible investing</b>
<p>Monetary value and per cent of responsible investment fund assets (4)</p> <p>Broken down by fund</p> <p>SRI as per cent of total mutual fund sales through branch network</p> <p>SRI as per cent of mutual fund assets under management</p> <p>SRI mutual funds as a per cent of total mutual fund assets under management in Canada</p> <p>Net new SRI investments by members or clients; net new SRI investments by members or clients as a percentage of all their investments</p> <p>Monetary value and percentage of customer investments in socially responsible options managed, advised on or administered by FI</p>
Monetary value of global equity investment product with climate change criteria
Per cent of pension funds managed by portfolio managers who have signed sustainable investment principles
Total assets managed or advised on by VCIM subject to environmental, social and governance (ESG) screens; percentage of all assets managed or advised on

<b>Corporate engagement and proxy voting (3)</b>
Number of companies in portfolio with which FI's sub-advisory group interacted
Percentage of companies in portfolio with which FI's sub-advisory group interacted
Investment management proxy voting pattern (number and per cent of voted resolutions – for, against, abstain, no action; total number and number of meetings participated)
Number of proxy voting reports stating voting record
Number and list of shareholder proposals on sustainability issues supported
<b>Environmental, ethical and social risk analysis (4)</b>
Per cent of total financing involving clients operating in environmentally sensitive industries
Per cent Environment and Social Risk Policy is applied to wholesale and commercial banking transactions
Number of corporate lending transactions reviewed under the Environment and Social Risk process and per cent subject to sector-specific due diligence involving a review of environmental policies, processes and performance; per cent of transactions by sector
Number of project finance transactions assessed under the Equator Principles by sector and country
Monetary value of finance assessed under Equator Principles and number of transactions closed by category and total; per cent loan value by sector (infrastructure, power, natural resources), geography and category
Sectors with low, moderate and high environmental sensitivity
Per cent of portfolio exposed to carbon risk
Per cent of portfolio exposed to water risk
Per cent reduced financial exposure to forestry industry in sensitive region
Application of ethical policy screen (2)
Monetary value of banking and finance declines on ethical issues since inception, broken down by issue; number of finance opportunities referred to the Ethical Policy Unit, number and per cent declined and estimated costs of foregone income; total monetary value of declines and Monetary value of foregone income on each decline and description of business and nature of decline by issue including:
<ul style="list-style-type: none"> <li>• International development and human rights</li> <li>• Animal welfare</li> <li>• Climate change</li> <li>• Chemicals</li> <li>• Waste</li> <li>• Biodiversity</li> <li>• Social inclusion</li> <li>• Other</li> </ul>
Number and per cent of Ethical Policy screens for strategic relationships (includes business and treasury relationships meeting specified criteria)
Number of existing and potential relationships showing inconsistency with FI's Ethical Policy; reasons for inconsistency and stats of relationships
Number of relationships that have undergone an appeal or are awaiting an appeal
Number of relationships with action plans to address key concerns
Number and per cent of treasury investments affected by the Ethical Policy and status (2)

<b>Community</b>
<b>Community donations / monetary contributions</b>
Monetary value of contributions (6)
By region
By matched giving (2)
By volunteer grants
By community partnerships
By type (cash, employee time, gifts in kind, management costs, leverage) (2)
By theme, goal or program (4)
Including sponsorships, scholarships and charitable partnerships
Monetary value of in-kind contributions including foregone fee revenue (not-for-profit organisations and other fee free accounts); In-kind gifts or donations; Indigenous In-kind
Monetary value of management costs broken out by general and indigenous
Monetary value of contributions to community partnerships broken out by theme
Contribution as a per cent of operating profit before income tax and as a per cent of pre-tax profits (averaged over 3/5 years)(4)
Number of requests for funding
Monetary value of charitable grants distributed by the FI's corporate foundations
Number of charities supported through matched gifts
Number of charities supported through volunteer grants
Number of community initiatives supported
List of top ten community program recipients and total contribution allocated; per cent of overall total
<b>Sponsorships</b>
Monetary value of commercial sponsorships (3)
Per cent of sponsorships by program area
<b>Employee volunteering / time contributions</b>
Monetary value of volunteer time (2) broken out by employee secondments, indigenous community secondments/volunteering
Number of new employee volunteering opportunities started
Number of days of employee time invested in community activities
Number of employees involved in community activity in work time
Number of non-profits, social enterprises and Indigenous businesses supported through the Organizational Mentoring employee professional volunteering program; number of employee mentors
Number of pieces of rubbish picked up from waterways by employee volunteers
Number of employee secondments to indigenous community roles
<b>International development</b>
Monetary value donated to a microfinance and social enterprise investment fund
Monetary value invested in overseas co-operative support initiatives
Number of "beyond Fairtrade" recipients of co-operatives and producer associations across Africa, Latin America and the Caribbean; list of recipients by product area; Monetary contribution to recipient since inception; project description
Number of members and Oxfam supporters participating in Grow Co-operatives campaign
Number of people benefiting from international development work
List of international development offset projects and number of people benefiting
Number of members and Oxfam supporters calling on the UK Government to champion smallholder farmers and co-operatives

Number of members who 'voted to help feed the world fairly and sustainably' via their annual Membership election ballot paper
Number of people benefiting from water-related community initiatives; number of treadle pumps supported and cumulative total pumping capacity of pumps supported (m3) (treadle pumps are a sustainable alternative to diesel-powered pumps, which provide irrigation water outside the monsoon season); number of people benefiting from provision of water filters that reduce contaminants
Number of signatories to a petition calling on the Government to increase the proportion of the aid budget supporting smallholder farmers and co-operatives
Number of financial co-operative development partner institution members and clients
Total monetary value of savings volume held by financial co-operative partner institutions
Total monetary volume of credit granted to financial co-operatives
Monetary value of investments in funds managed by international development program for the purposes of financing the international micro-finance sector; per cent growth in funds under management and increase in amounts invested
Number of new micro-finance partners
Per cent and total amount of invested micro-finance funds
Number of Entrepreneurs Financial Centres (EFCs) which received start-up funding and number of small businesses the EFCs helped to create jobs
<b>Scholarships</b>
Monetary value of scholarships and awards
Number of students receiving bursary or scholarship (2)
Number or prizes for volunteer involvement given to individuals and organizations that are active in their communities
<b>Financial literacy (5)</b>
Number of financial education participants (2) By region
Number of completed hours of financial education (workshops and online) broken out by region
Number of employees volunteering for financial literacy program (3)
Number of employees trained to deliver financial literacy program
Monetary value of grants for financial literacy programs
Number of financial literacy small business seminars offered and number of small businesses benefiting
Number of students who have benefited from financial education program since inception (2)
Number of students who receive advice on managing their savings and student loans from the Student Service Centre; number of student loans managed
Number of young people benefiting and number of schools participating in a primary and secondary financial literacy program
Number of monthly users of a personal finance / budget management tool
Number of online users of website providing tips on managing personal finances
Number of businesswomen and women entrepreneurs participating in a business advice forum
Number of hours of business time contributed and estimated monetary value of business time and expertise invested
Monetary value of loans, average repayment rate and number of people who have received financial advice since the inception of a program for people experiencing financial difficulty and /or do not have access to mainstream credit (services and loans provided by partner budget consulting organizations); number of loans extended and monetary value of loans

<b>Fund-raising</b>
Monetary value of member donations enabled (2)
Number of recipient charities
Monetary value of funds raised from members and employees for three partnerships
Monetary value of funds raised from member dividends used for community projects (2)
Ratio of members donating their share of profits to a member community fund
Number of requests
Number of awards
Average monetary award from the member community fund
Monetary value and per cent raised by employees for the United Way and other programs (3)
Monetary value towards AssetBuilders Partnership, monetary value towards AssetBuilders Partnership as per cent of total monetary value raised
<b>Youth</b>
Number of teachers who have received advice on how to support suddenly bereaved children and number of reflective badges distributed to children in infant and primary schools
Number of summer camps funded for a Youth Film Academy
Number of youth volunteers who supported or ran sports sessions for other young people since inception and in one year; number of sports places created; number of volunteer hours donated since inception; number of qualifications achieved by volunteers since inception
Number of young people benefiting from community investment activities and in international development
Per cent value of top five cash investments for the Inspiring Young People programme and total monetary value invested in program
Number of young people participating in a program designed to change negative perception of young people; monetary value of donation to partnering organization since inception and per year; number of young people and adults participating since inception
Number of children and youth benefiting from programs in diverse or underserved communities
Number of children and youth benefiting from arts/culture access or discount programs
Value of donations to children's literacy programs
Number of Gr. 1 students receiving a book
Number of young people with a learning disability attending a workshop, number of groups who have initiated projects, number of ambassadors recruited and number of learning disability awareness sessions delivered in partnership with a national organization
<b>Miscellaneous donations</b>
Environment
Monetary value of funding for environmental projects and organizations
Number of new beekeepers trained at urban beekeeping workshops and number of packets of wild flower seeds distributed since inception; number of events at which bee-related street theatre productions were featured and number of audience participants (Plan Bee Program)
Number of grant recipients for tree planting, inventory, maintenance and educational activities
Number of employees volunteering in tree planting program, number of participating communities and number of trees planted
Number of schools who have joined the Green Schools Revolution (sustainability education program for students) in the year and since inception; number of students visiting the Green School Revolution Centre
Number of children participating in the Walking Buses program and number of Walking Buses; number of car trips and tonnes of CO2 saved



Number of children receiving environmental education from sponsored education programs
Housing Monetary value of donations to organizations supporting affordable housing Number of bed nights sponsored Monetary value of contributions since inception to a program supporting the homeless
SME Number of active websites launched through a free service offered to business via a commerce-enabled website (partnership project)
Diversity Per cent of funding to diversity oriented organizations
Foundation Monetary value of grant to a foundation, number of awards made and total monetary value of community grants awarded
Offenders Monetary value contributed to an offenders' art program and number of people attending the exhibitions in one year and since inception; number of pieces of artwork exhibited; number of offenders recognized through awards

<b>Suppliers</b>
<b>Community impact purchasing</b>
Total monetary value of goods and services purchased from community impact suppliers List of inner-city businesses, co-operatives, fair-trade suppliers and social enterprises from which goods and services were purchased
<b>Screened purchasing</b>
Number and per cent of suppliers screened for sustainability (3) Per cent of top 150 suppliers screened for sustainability (self-assessed against sustainable purchasing code of conduct) Monetary spend assessed for sustainability Per cent procurements covered by sustainable procurement and policy according to level of risk spend Number of existing and potential suppliers showing inconsistency with FI's Ethical Policy; reasons for inconsistency and status of relationships Number of suppliers that have undergone an appeal or are awaiting an appeal
Number of supplier action plans to address sustainability/ethical gaps (2) Number completed during the reporting year Number agreed to and in progress Number pending)
Number of supplier validations to ensure integrity of sustainable purchasing policy (by internal and external validation)
Per cent average score by division in results of supplier self-assessment By company benchmark; professional services; training and logistics; IT; marketing, outsourcing & staff expenses; property services
Number of suppliers self-assessed for compliance with the sustainable purchasing policy Per cent suppliers fully and partially compliant by division
<b>Local sourcing</b>
Total value of managed purchases by region (Locally-based; Rest of province; Rest of Canada; USA/other)



Total monetary value of supply chain spend by region
Total number of suppliers by region (Locally-based; Rest of province; Rest of Canada; USA/other)
<b>Fair practices</b>
Number of days for supplier compensation

<b>Co-operatives</b>
Total monetary value of contributions in the growth and development of co-operatives
Monetary value of contributions to co-operative encouragement bodies
Monetary value of total contributions to the FI's flagship program which supports new and growing co-operatives
Number of co-operatives supported by the program in total and by focus area (co-operative development, renewable energy co-operatives, overseas co-operative development)
Monetary value of funding provided for each theme, including operating costs
Number of applications for free advice and training and number / per cent approved
Number of days of free advice and training provided to co-operatives
Monetary value of advice
Monetary value of contributions supporting International Year of the Co-operative total and broken out by recipient organization
Number of organizations recruited to contribute to the Global Development Co-operative spearheaded by the co-operative which will provide loans at affordable rates for capital and infrastructure projects around the world, targeting those that will generate positive social impacts and extend the reach of the co-operative model
Monetary value of total bank lending to co-operatives averaged over the year
Number of representatives serving on the national co-operative trade association
Monetary value of financial support for cooperative organizations in province, across Canada and around the world, list of recipient organizations and how much each received
Monetary value of donation to program which provides co-operative enterprise education and professional development
Number of private co-operative schools sponsored

<b>Economic value generated and distributed / economic contribution</b>
Monetary value of taxes paid by nature of tax (6); per cent of types of taxes paid
Monetary value of employee and customer related taxes collected for the government
Monetary value of employee salaries, bonuses and benefits (4)
Monetary value of dividends paid / distribution to members (4)
Monetary value paid to providers of capital
Monetary value paid to the community (3)
Monetary value of new and increased credit authorizations to small business customers
Monetary value of financing for community development investment programs in underserved areas
Monetary value of goods and services purchased
Monetary value set aside for capital maintenance and future growth
Total monetary contribution to national wealth
Tax rate; monetary value of a tax credit

Payments to providers of liquidity (distributions to members, interest paid on wholesale borrowings, and interest paid on securitized mortgages)

Total economic value distributed

Total economic value distributed as percentage of economic value generated

Economic value retained (net earnings)

Economic value retained as percentage of economic value generated

Number of full-time equivalent jobs and value of economic activity generated within Canada directly and indirectly

### ***Public policy and political contributions***

List of public policy positions and activities

Monetary value of political contributions (2)

Monetary value of financial contribution to the Co-operative Party and Labour Party in total and by donation purpose

### ***Memberships***

List of memberships, affiliations and associations

Monetary value of trade and business association membership fees and donations by group and in total

### ***Awards***

List of awards and recognitions received (4)

### ***Benchmarks***

List of benchmarks

## Appendix B: Detailed scans by financial institution

### Assiniboine Credit Union

Source: <http://annualreport.assiniboine.mb.ca/>

<b>Members</b>
<b>Member satisfaction</b>
Per cent somewhat or very satisfied with ACU
Per cent agree or strongly agree ACU provides good or exceptional service
Per cent somewhat or very likely to refer ACU to a friend or family member
<b>Privacy</b>
Per cent of members believing privacy being protected is very or extremely important
Per cent of members believing ACU is performing very or extremely well in this regard
<b>Employees</b>
<b>Employee satisfaction</b>
Per cent overall employee satisfaction with ACU (agree and strongly agree)
Per cent who believe ACU provides opportunities at work to learn and develop new skills (agree and strongly agree)
Per cent who would recommend ACU to friends as a good place to work (agree and strongly agree)
<b>Employee values perception and alignment</b>
Per cent of employees who believe in ACU's mission and values. (agree or strongly agree)
Per cent of employees who believe ACU uses its resources and expertise to make a positive difference in the community. (agree and strongly agree)
Per cent of employees who believe that overall, what ACU does for the community and environment makes them proud to be an employee. (agree and strongly agree)
Per cent of employees who trust ACU to make business decisions that are socially responsible. (agree and strongly agree)
Per cent of employees who trust ACU to make business decisions that are environmentally responsible. (agree and strongly agree)
Average of employees who indicate support, pride and trust in ACU's commitment to social and environmental responsibility
<b>Workforce Diversity</b>
Per cent of employees who identify as Aboriginal people, people of colour or people with disabilities
<b>Governance and ethics</b>
<b>Board elections; Member participation in the election process</b>
Number of members who voted
Percentage of eligible members who voted
Percentage of voting members who voted online
<b>Environment</b>
<b>GHG emissions and energy use</b>
Energy use (GJ) by source (Natural Gas, Electricity, Total Energy Use, Energy use per square meter)
ACU Greenhouse Gas (GHG) Emissions Inventory (tonnes CO <sub>2</sub> e) including Scope 1: Direct GHG Emissions (Natural Gas); Scope 2: Indirect GHG Emissions (Electricity); Scope 3: Other Indirect GHG Emissions (Employee Commuting, Office Paper Use and Waste Sent to Landfill); and Total GHG Emissions

<b>Green transportation / employee commuting</b>
Per cent trips to and from work by transportation mode (Drive Alone or Sustainable Transportation Choices including public transit, carpooling, biking, walking, other)
GHG emissions from commuting per employee (tonnes CO <sub>2</sub> e per year)
<b>Waste</b>
Total Waste Generated (tonnes) and total waste generated per FTE (kg/FTE/year)
Per cent total waste recycled
Per cent total waste to landfill (can be diverted)
Per cent total waste to landfill (cannot be diverted)
<b>Paper use</b>
Total weight of office paper used based on paper purchased (metric tonnes)
Total weight of office paper used per FTE (kilograms)
Printed material distributed by total weight (tonnes) and percentage of total weight by source (member statements, corporate communications, marketing and other printed materials, receipt rolls)
<b>Finance</b>
Monetary value of social impact financial services (including branches in underserved neighbourhoods, community financing, social impact products, services and partnerships)
Portfolio as a per cent of total assets
<b>Community Finance</b>
Monetary value of <u>new financing approved</u> by impact area (affordable housing, community facilities, and micro-credit for business start-up and expansion) and total
Number of organizations financed by impact area (affordable housing, community facilities and micro-credit for business start-up and expansion) and total
Total monetary value by impact area (affordable housing, community facilities, and micro-credit for business start-up and expansion) and overall total
<b>Participation in Asset Building Programs</b>
Number of savers using ACU Matched Savings Account
Number of graduates (completed Asset Building Program)
Monetary value of total savings used to purchase assets
Monetary value of matched funds provided for purchases
Total monetary value of assets purchased by savers
List of asset building program providers served by ACU
<b>SEED Winnipeg RESP Referral Program</b>
Families referred to ACU from SEED
New RESPs opened (individual and family)
Applications made for Canada Learning Bond
Potential monetary value of Canada Learning Bonds
<b>Community Schools Investigators Program RESPs</b>
Number of CSI bursaries invested in RESPs
Monetary value of RESPs opened for CSI graduates, including ACU/SEED grants
<b>Financial Access Memberships</b>
Number of unbanked/underbanked individuals (net) who open accounts at ACU through community partnerships
Number of Community Financial Services Centre clients who are ACU members
<b>Sustainable investing</b>

SRI as per cent of total mutual fund sales through branch network
SRI as per cent of mutual fund assets under management
SRI mutual funds as a per cent of total mutual fund assets under management in Canada
<b>Community</b>
<b>Community Donations</b>
Monetary value of grants
Monetary value of sponsorships
Total monetary value of grants and sponsorships
Total as per cent of Net Income before tax (averaged over 3 years)
Per cent of grants by community investment goal including Community Renewal, Environmental Sustainability, Community Enterprise Development, CSR Leadership, Other and Total
Per cent of sponsorships by program area including Community Fundraisers (ACU members only), Arts & Cultural Events, Community Festivals, Celebrations, Awards, Other (e.g. learning events) and Total
<b>United Way Campaign Results</b>
Total amount raised by employees, monetary value towards AssetBuilders Partnership, monetary value towards AssetBuilders Partnership as per cent of total amount raised
Per cent of employees who pledged to the United Way
<b>Community Hiring (Workplace Training Participation and Resulting Employment)</b>
Number of employment development partners
Number of participants in workplace training
Number of hours of workplace training
Participants offered paid employment with ACU (by status: Full-time, Full-time (Term), Part-time, Casual, Summer) and in total
List of employment development partners (community organizations and schools ACU partnered with to provide training and employment opportunities for people facing barriers to employment)
<b>Perceptions of Assiniboine</b>
Per cent of members who believe ACU uses its resources and expertise to make a positive difference in the community. (agree and strongly agree)
Per cent of members who believe that overall, what ACU does for the community and the environment makes me proud to be a member. (agree and strongly agree)
Per cent of members who trust ACU to make business decisions that are socially responsible. (agree and strongly agree)
Per cent of members who trust ACU to make business decisions that are environmentally responsible. (agree and strongly agree)
Average who indicate support, pride and trust in ACU's commitment to social and environmental responsibility
<b>Suppliers</b>
<b>Community Impact Purchasing</b>
List of inner-city businesses, co-operatives, fair-trade suppliers and social enterprises from which goods and services were purchased
Total monetary value of goods and services purchased from community impact suppliers (total impact purchases)

## Desjardins

Source: [http://www.desjardins.com/en/a\\_propos/investisseurs/rapports-annuels/mouvement-2012/d50p-revue-annee-2012-e.pdf](http://www.desjardins.com/en/a_propos/investisseurs/rapports-annuels/mouvement-2012/d50p-revue-annee-2012-e.pdf)

<b>Members</b>
<b>Member satisfaction</b>
Members and clients who stated they were somewhat, very or completely satisfied in surveys broken down by individual and business members, individual and business financial security clients, private management and insurance
Satisfaction with the cooperative difference (somewhat and very satisfied broken down by individual and business members)
Number of co-operative members
<b>Accessibility</b>
Number of ATMs accessible to people with visual impairments and reduced mobility
Number of online pages of information readable using a text-to-Braille or text-to-speech reader in both languages
<b>Complaints</b>
Number of complaints handled by the ombudsman
<b>Dividend sharing / Member participation in caisse capitalization</b>
Permanent, qualifying and dividend shares issued by the caisses and capital shares issued by the Federation
<b>Communications</b>
Number of likes on Facebook page
Number of YouTube views
<b>Employees</b>
<b>Living wage</b>
Ratio of the minimum salary of an employee in the lowest employment category to the provincial minimum wage
<b>Internal promotion and hiring</b>
Promotion rate for managers and employees
Number of employees who have changed jobs internally
<b>Employee profile</b>
Number of staff in various member service roles
<b>Employee turnover</b>
Percentage of the workforce retained
<b>Employee new hires</b>
Number of new staff hired
<b>Training and development</b>
Total monetary value and percentage of total payroll invested in training and personal development
<b>Workforce Diversity</b>
Percentage distribution
Percentage of women in executive management, other management and general workforce
<b>Occupational health and safety</b>
Incidence rate of short-term disability insurance
Average duration of absences longer than 10 days in days
Number of deaths attributable to work-related injuries or illnesses

<b>Healthy lifestyles</b>
Per cent value of expenditures on illness prevention and health promotion programs and initiatives
Per cent of employees who participated in healthy lifestyle initiatives broken out by initiative (flu campaign, physical activity fees reimbursement program, managers undergoing a medical checkup) and number of employees, officers and members of their families participating in a Health and Wellness Challenge
<b>Governance and ethics</b>
<b>Board diversity</b>
Per cent of female members of the Federation Board of Directors and per cent increase from 2011
Representation of women in caisse governance including percentage of elected officers who are women; board of directors chairs who are women and board of supervision chairs who are women
Per cent representation of elected officers by age group
<b>Board elections; Member participation in the election process</b>
Number of members who elect number of officials who elect number of representatives who elect the board
Number of member participating at caisse annual general meetings
Per cent of representatives attending assemblies of representatives
Number of participants at annual general meetings
<b>Environment</b>
<b>GHG emissions and energy use</b>
Total GHG emissions (tonnes of CO <sub>2</sub> e) and emissions intensity (CO <sub>2</sub> e per FTE)
Direct emissions (car fleet and fuel); indirect emissions (electricity and steam); indirect emissions (rental vehicles, personal vehicles, air travel, leased offices (fuel) and paper) (tonnes of CO <sub>2</sub> e)
Per cent reduction in emission intensity since 2008
Total energy consumption and energy consumption and proportion by source (GJ) including direct energy (natural gas and petroleum products) and indirect energy (electricity and steam); total energy consumption
<b>Green buildings</b>
Number of buildings certified by BOMA BEST
<b>Green transportation / employee commuting</b>
Number of discount codes given to BIXI users (self-service bicycles), giving them 25% off an annual membership
Number of drivers given three-month free trial transit passes
Number of carpoolers signed up and number of carpool teams created
Number of carpool-only parking spots added at head office
Number of employee traveling on the Desjardins shuttle between Montreal and head office and GHG emission avoided
Monetary allocated to a managers program to reduce consumption in car fleet (incentives for driving vehicles with low fuel consumption)
Maximum fuel consumption rate for fleet vehicles; reduction from 2009
<b>Waste</b>
Number of work sites meeting the criteria of a provincial waste management program broken out by progress level
Number of computers, monitors, printers and other computer equipment collected for recycling or reuse, and per cent recycled or reused; number of computers and monitors donated to an employment and recycling organization

Number of ink cartridges recycled and donated to an organization for the blind; number of guide dogs funded and trained
<b>Green meetings and events</b>
Number of eco-friendly events certified under green event standard
Number of leftover meals distributed to community organizations
Per cent of waste recycled or recovered
Tonnes of GHG emissions offset by carbon credits
Tonnes of GHG emissions produced by Desjardins and other event partners offset for International Summit of Cooperatives
<b>Paper</b>
Number of caisse signups for online statements and per cent annual increase; per cent decline in passbooks; number of insurance online signups; number of insurance clients opting to access their documents online and per cent annual increase
Total paper consumption (metric tonnes), and broken out by internal use and commercial use (mailings and publications)
Per cent of paper certified by the FSC (Forest Stewardship Council) or the SFI (Sustainable Forestry Initiative)
Per cent of paper made with 100% post-consumer fibre broken out by internal use and commercial use (mailings and publications)
<b>Finance</b>
<b>Regional economic development</b>
Monetary value of development capital investments in Quebec
Monetary value of investments in co-operatives or other businesses located in resource regions
Number of businesses, co-operatives and funds supported in Quebec
Monetary value of company buyouts
<b>Micro-credit</b>
Per cent participating caisses and monetary value of financing granted in a program with delivery partners for micro-entrepreneurs, self-employed workers and immigrant entrepreneurs
<b>Youth Entrepreneurship</b>
Per cent of caisses participating in a partnership program that provides youth entrepreneurs start-up assistance and flexible financing to start businesses or co-ops; monetary value of loans; monetary value of grants
<b>Sustainable investing</b>
Per cent of socially responsible fund assets compared to overall assets
Monetary value of socially responsible funds, total and broken down by fund
Monetary value of global equity investment product with climate change criteria
Per cent of pension funds managed by portfolio managers who have signed sustainable investment principles
Monetary value paid to social and environmental organizations who are part of the affinity card program
<b>Aboriginal communities</b>
Number of individual members and member organizations participating in a Nunavik pilot project to create access to financial services; number of villages served by number of bilingual or trilingual employees
Number of caisses on First Nations territory and number of caisses located near aboriginal communities



<b>Community</b>
<b>Community Donations</b>
Total monetary value contributed to communities including sponsorships, scholarships and charitable partnerships
Monetary value of Community Development Funds raised from member dividends and used for community projects
<b>International Development</b>
Number of financial co-operative development partner institution members and clients
Total monetary value of savings volume held by financial co-operative partner institutions
Total monetary volume of credit granted to financial co-operatives
Monetary value of investments in funds managed by international development program for the purposes of financing the international micro-finance sector; per cent growth in funds under management and increase in amounts invested
Number of new micro-finance partners
Per cent and total amount of invested micro-finance funds
Number of Entrepreneurs Financial Centres (EFCs) which received start-up funding and number of small businesses the EFCs helped to create jobs
<b>Fund-Raising Campaign Results (Desjardins Mutual Assistance Campaign)</b>
Monetary value of funds raised for United Way and Desjardins Foundation
<b>Internships</b>
Number of interns hired
<b>Education and Co-operation Program</b>
Monetary value of contributions by theme area (Desjardins Foundation and personal commitment, education and people development, products and services for responsible finance habits and promotion, recognition and contribution)
<b>Scholarships</b>
Monetary value of scholarships and awards
Number of academic scholarships awarded
Number or prizes for volunteer involvement given to individuals and organizations that are active in their communities
<b>Financial literacy</b>
Monetary value of loans, average repayment rate and number of people who have received financial advice since the inception of a program for people experiencing financial difficulty and /or do not have access to mainstream credit (services and loans provided by partner budget consulting organizations); per cent of participating caisses; number of loans extended and monetary value of loans
Number of monthly users of a personal finance / budget management tool
Number of online users of website providing tips on managing personal finances
Number of businesswomen and women entrepreneurs participating in a business advice forum
Number of students who receive advice on managing their savings and student loans from the Student Service Centre; number of student loans managed
<b>Co-operative support</b>
Total monetary value of financial support for cooperative organizations in Quebec, across Canada and around the world, list of recipient organizations and how much each received
<b>Member fund-raising</b>

Monetary value of funds raised from members and distributed to charities; number of recipient charities
<b>Economic value generated and distributed</b>
Total monetary value of income taxes
Total monetary value of indirect taxes
Total monetary value of salaries paid
Total monetary value of benefits
<b>Memberships</b>
List of memberships, affiliations and associations
<b>Awards</b>
List of awards and recognitions received

## TD Bank

Source: <http://www.td.com/document/PDF/corporateresponsibility/TD-2012-CR-Report.pdf>

<b>Customers</b>
<b>Customer satisfaction</b>
Number of customers contacted for feedback
Customer experience scores
Customer satisfaction ranking as measured by J.D. Power and Associates
<b>Complaints</b>
Average length of time it takes to handle a complaint
Per cent reduction of complaints escalated to the Canadian Ombuds Office
Number of complaints investigated by the TD Ombudsman
Number of Complaints in which TD Ombudsman ruled in full or partial agreement with the customer
Number of complaints referred to the Ombudsman for Banking Services and Investments (OBSI)/ADR Chambers Banking Ombuds Office (ADRBO) (Canada); Chairman Service Centre (US)
Number of complaints investigated in which the OBSI/ADRBO recommendation differed from the TD Ombudsman
Complaint resolution rate
Per cent of complaints resolved within three days (US)
<b>Measures for tough times</b>
Number of customers granted financing options that provide support during tough times
Value of loans restructured for customers facing tough times
Number of customers receiving modest emergency non-repayable funding from front-line employees who see an immediate need such as a tank of gas, a bag of diapers or covering a prescription fee
Value of troubled assets restructured by US Loss Mitigation team
<b>Accessibility</b>
Number of languages available in branches for interpreting assistance to non-English-speaking customers
Number of employees completing course on Supporting Customers with Disabilities
<b>Employees</b>
<b>Employee satisfaction</b>
Employee engagement score
Participation rate of voluntary employee survey
Number and outcome of employee submissions on measures to improve work experience
Employee turnover, including voluntary, involuntary and retirement, by age and gender
Per cent and number of employees covered by a union
Value of incremental investments beyond annual base salary increases in front-line employees
<b>Training and development</b>
Amount spent on training and development, including per employee amount
Amount spent on tuition assistance for external learning
Average number of training days per employee
Average hours of training per employee per category
Number of employees participating in leadership development programs
<b>Diversity</b>
Number of employees participating in number of committees supporting diversity priorities
Number of diversity networking events held

Number of employees participating in diversity oriented personal and group mentoring
Number of technology solutions deployed to enable employees with disabilities to do their jobs
Number of piloted assistive technologies to assist employees with fine motor challenges, limited use of their upper limbs and/or chronic pain
Number of internships for employees with employment barriers
Number of employees taking diversity and inclusion training
Number of executives and managers who attended a presentation by diversity, assessment, development and well-being specialist on unconscious bias; total number of employees who have taken unconscious bias training
Per cent of employees who are women, visible minorities, Aboriginal, people with disabilities; overall, senior management and middle/upper management
<b>Governance and Ethics</b>
<b>Board diversity</b>
Per cent of female and visible minority directors
<b>Ethics and compliance</b>
Number of employees completing compliance training
Number of customers affected by a privacy breach
<b>Responsible sales and marketing</b>
Number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes
Number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes
Number of privacy complaints made by customers in which the Office of the Privacy Commissioner of Canada ruled in favour of the customer
<b>Stakeholder engagement</b>
Number of interactions on social platforms including Twitter, Facebook, blogs and forums
<b>Environment</b>
<b>Green buildings</b>
Number of LEED certified facilities; per cent gold and platinum levels
Value of investments in green building design and technology since 2009; number of living roofs
Performance of two net zero buildings
<b>GHG emissions and energy use</b>
GHG emissions (tonnes CO <sub>2</sub> e) (direct and indirect); per cent total reduction since 2008
GHG intensity (per employee) by scope of emissions
Per cent reduction in carbon emissions per employee relative to baseline
Carbon neutrality of operations
Energy use (electricity (kWh), heating and cooling (GJ), electricity intensity (per employee) kWh)
Per cent of retail and commercial locations covered by energy management tool
Value of investment into projects that create RECs and carbon offsets since beginning of program and cumulative reduction in tonnes of GHG emissions
Per cent of carbon offsets generated through impact investing in projects undertaken with social partners such as schools, institutions and Aboriginal communities
<b>Green IT</b>
Tonnes of CO <sub>2</sub> e avoided as a result of server and storage centre virtualization
Number of thin-client devices installed to replace desktop and laptop PCs

Number of kilometres of avoided travel as a result of video-conferencing and tonnes of CO2e saved
<b>Green transportation</b>
GHG emissions by transportation mode
<b>Renewable energy</b>
Number of megawatts of installed solar capacity and number of sites covered
<b>Waste</b>
Per cent e-waste diverted from landfill
Recycling rate of combined paper and non-paper waste and per cent of facilities included in assessment
<b>Water use</b>
Water intensity (m3 per square foot)
<b>Paper use</b>
Total paper (metric tonnes) and per cent reduction
Office paper intensity (sheets per employee)
Per cent of customers switching to paperless statements
Number of online statement (paperless) accounts
Number of paper statements no longer printed and tonnes of paper saved
Per cent of paper volume offset
<b>Environmental engagement</b>
Number of employees using web-based employee engagement tool and resulting tonnes of carbon saved
Number of employee green teams
List of environmental stakeholder groups consulted
<b>Finance</b>
<b>Environmental and social risk analysis</b>
Per cent of total financing involving clients operating in environmentally sensitive industries
Per cent Environment and Social Risk Policy is applied to wholesale and commercial banking transactions
Number of corporate lending transactions reviewed under the Environment and Social Risk process and per cent subject to sector-specific due diligence involving a review of environmental policies, processes and performance; per cent of transactions by sector
Number of project finance transactions assessed under the Equator Principles by sector and country
Sectors with low, moderate and high environmental sensitivity
Per cent of portfolio exposed to carbon risk
Per cent of portfolio exposed to water risk
<b>Sustainable investing</b>
Value of renewable energy financing
Value of clean energy project financing
Number and value of loans for small-scale renewables projects, kWh generated from the program and GHG reductions
Number of hybrid vehicle insurance discounts
Number and list of shareholder proposals on sustainability issues supported
Number of proxy voting reports stating voting record
<b>Community</b>
Value of community donations

Number of community organizations supported
Amount raised by employees for the United Way and overall
Per cent of average five-year pre-tax profits donated
Number of students receiving bursary or scholarship
Number of students benefiting from sponsored education programs
Number of children receiving environmental education from sponsored education programs
Value of donations to children's literacy programs
Number of Gr. 1 students receiving a book
Number of children and youth benefiting from programs in diverse or underserved communities
Number of children and youth benefiting from arts/culture access or discount programs
Value of donations to organizations supporting affordable housing
Number of bed nights sponsored
Per cent of funding to diversity oriented organizations
Value and number of organizations supported through employee volunteer grants program
Value of funding for environmental projects and organizations
Value of customer donations enabled
Per cent of donations applied to grant focus areas
Number of requests for funding
<b>Financial literacy</b>
Number of employees volunteering for financial literacy program
Number of students who have benefited from financial education program since inception
Value of grants for financial literacy programs
Number of people receiving advice, participating in programs and accessing financial literacy website and resource
Number of financial literacy small business seminars offered and number of small businesses benefiting
<b>Signature projects (TD Forests)</b>
Number of grant recipients for tree planting, inventory, maintenance and educational activities
Number of employees volunteering in tree planting program, number of participating communities and number of trees planted
<b>Economic contribution</b>
Value of taxes paid by nature of tax; per cent of types of taxes paid
Value of employee and customer related taxes collected for the government
Value of dividends paid
Value of new and increased credit authorizations to small business customers
Value of financing for community development investment programs in underserved areas
Value of goods and services purchased
Number of full-time equivalent jobs and value of economic activity generated within Canada directly and indirectly
<b>Public policy</b>
List of public policy positions and activities
Value of political contributions
<b>Awards</b>
List of awards

## The Co-operative Group (United Kingdom) (relevant metrics only)

Source: [http://www.co-operative.coop/Corporate/sustainability-report-2012/downloads/Co-op-2012\\_LINKED.pdf](http://www.co-operative.coop/Corporate/sustainability-report-2012/downloads/Co-op-2012_LINKED.pdf)

<b>Members</b>
Total number of members
Number of corporate, business and wholesale market customers
Number of members under the age of 16 and from 16 to 24
<b>Member satisfaction</b>
Per cent increase in primary current account holders perception that bank is most socially responsible bank in UK
Increase in number of primary current accounts
Customer advocacy results compared to peers as a percent
Per cent customer satisfaction for corporate and business banking customers
<b>Accessibility and Social Inclusion</b>
Number of new bank accounts opened for prisoners in one year and since inception
Per cent of branches operating in deprived areas
Per cent financial support to small businesses in deprived areas as a proportion of all bank activity, broken out by activity
Number of bank machines located in low-income communities and number of remote locations where bank is only bank machine provider
Per cent increase in the number of basic bank accounts
<b>Complaints</b>
Number of “regulated” complaints per 1,000 accounts, policies and portfolios; total number of complaints received
Number of weeks it takes to resolve 98% of customer complaints
The number of calls, emails and letters from customers received by the Customer Relations department
The number of payment protection insurance (PPI) sales complaints paid out
<b>Dividend sharing</b>
Monetary value of total dividend payment
Number of members earning a profit share
Monetary value of employee-member, independent society and community dividend (and maximum Monetary value of employee-member dividend)
<b>Communications</b>
Number of people who liked or followed one of more of the social media campaign pages and per cent increase over previous year
Number of ‘Take action’ eNewsletter subscriptions
<b>Member engagement</b>
Monetary value of funding for member engagement, including communications and regional events and activities that have a co-operative or ethical focus
Number of members engaged in campaigns
Membership engagement scores by non-employee members (over and under one year) and employee members (member engagement is measured through an annual Membership Engagement Index, compiled through member telephone interviews assessing perceptions and understanding of membership; membership rewards; and membership communications, activities and events)

Number of members who receive quarterly membership magazine
Number of “social action” member campaigns implemented
Number of new customer participants to an online community aimed at improving the co-op’s understanding of consumer attitudes and behaviours; number of contributions received
Number of member events; number of members attending a Gardening for Pollinators family workshop
<b>Employees</b>
Percentage of employees who are members
<b>Employee satisfaction</b>
Employee engagement score
Per cent of responses to staff survey
<b>Compensation</b>
Chief Executive total pay as a multiple of the lowest full-time pay
Number of employees, of those who were eligible who received a bonus; number of business functions which did not receive a bonus
Per cent of staff within each salary band
Number of executives who have a corporate responsibility measure in annual incentive plan
Long-term incentive plan metrics for the 2012–14 plan cycle, including metric and per cent weighting (group profit; group corporate responsibility; employee engagement; customer satisfaction)
<b>Employee values perception and alignment</b>
Per cent of employees (respondents) who believe the co-op sources products responsibly; per cent who believe the co-op is working to reduce its environmental impact; per cent who believe the co-op supports the local community
<b>Employee profile</b>
Total number of employees broken out by function and business line
<b>Pension plan</b>
Per cent of staff who are members of an employee pension plan by business line and overall per cent of all businesses; per cent of employees offered to join a pension plan; number of employees contributing to a pension plan;; number of deferred pensioners and pensioners and widows
<b>Employee turnover</b>
Number of redundancies created as a result of a business transformation project; and number of new roles created; number of employees being transferred as a result of a business sale
Per cent of avoidable employee turnover by function and business line
<b>Employee new hires</b>
Number of university graduates who joined Business Management, Finance, HR and Retail Operations programs
<b>Training and development</b>
Number of training days provided
Per cent of senior managers who have used the Leadership Development Zone online portal providing senior managers with access to a wide range of development resources since inception
<b>Unions</b>
Number of trade unions covering the range of employee roles across the business
<b>Workforce Diversity</b>
Proportion of female, ethnic minority and disabled employees and managers
Number of development and skills training events delivered by a female employee network



Number of members in Lesbian Gay Bisexual and Transgender (LGBT) employee network; number of LGBT Pride events supported and monetary value raised for LGBT charities
Per cent of employees in each age band
Number of people with learning disabilities hired since inception of program
Per cent of employees saying they care for an adult or adults with long-term ill health or a disability
Per cent of managers and employees who identify as belonging to an ethnic minority group
Number of young adults aged 16 – 24 employed
<b>Health and safety</b>
Per cent absence rates across business
Accidents per 100,000 employees broken out by reportable and not reportable
Number of fatal injuries
<b>Healthy lifestyles</b>
Per cent of employees using the Employee Assistance Program
Per cent of employees reporting the same or improved levels of productivity; and per cent of employees feeling better about their job as a result of flexible working program
<b>Governance and ethics</b>
Number of staff in the social goals department
<b>Board diversity</b>
Number of Board members who participated in diversity training
Per cent diversity of elected members by gender, age and ethnic minority
Per cent of women on Board
Per cent of women on Specialist Businesses Board
<b>Ethics</b>
Number of staff whistle-blower policy correspondences received
<b>Training and education for elected members</b>
Number of members attending induction training, Certificate and Diploma workshops and participating via distance learning
<b>Board elections; Member participation in the election process</b>
Per cent of contested elections
Number of members attending general meetings by meeting type
Number and per cent of members voting
Number of candidates and number of positions available
Number and per cent of successful candidates newly elected or incumbent
Number of views of online members' meetings
Number and description of General Meeting resolutions
<b>Environment</b>
<b>GHG emissions and energy use</b>
Per cent reduction in direct gross and net GHG emissions (CO <sub>2</sub> e) since 2006 and in one year; direct gross and net GHG emissions by year (tonnes CO <sub>2</sub> e) (They report GHG emissions as gross emissions, including treating electricity from renewables in the same way as 'brown' electricity; and as net emissions, which treats energy from renewables as zero carbon and allows for operational offsets)
Direct greenhouse gas emissions by source (energy, cooling and transport) (tonnes CO <sub>2</sub> e and as percent)
Total GHG emissions (tonnes CO <sub>2</sub> e) from energy consumption
The gross estimated indirect emissions currently measured and avoided (tonnes CO <sub>2</sub> e)

Energy consumption (MWh) and per cent reduction in energy consumption (MWh) in one year and since 2006
Monetary value of cost savings from energy efficiency
<b>Renewable energy</b>
Per cent of electricity requirements generated from renewable energy installations; total output (GWh) from on-site renewable energy installations
Number of independent co-operative societies helped to negotiate green energy contracts
<b>Green buildings</b>
Per cent and number of branch wood refurbishments specifying FSC-certified timber or high recycled content MDF
<b>Carbon offsets</b>
Tonnes of carbon offset by business line and program and per cent of emissions offset to cover legacy issues
Tonnes of carbon offset broken out by operations and by products and services
List of carbon offset projects supported and tonnes offset through project
Per cent of carbon projects dedicated to forestry projects
<b>Green transportation / employee commuting</b>
Per cent reduction in lone car drivers and per cent increase in cycling and walking and kg CO <sub>2</sub> e/% reduction in annual emissions per head office employee
Number of shared miles from the employee car share scheme
Number and monetary value of interest-free public transport season ticket loans
<b>Green Cards</b>
Number of credit and member cards made from plastic glycol-modified polyethylene terephthalate (PETG), which does not contain or use chlorine in its production since inception
<b>Waste</b>
Total waste arising and disposed (tonnes); per cent reduction in total waste arising and disposed since 2006
Tonnes of waste reused / recycled
<b>Water use</b>
Average water consumption per site and total water consumption (m <sup>2</sup> ); per cent reduction overall and per site (owned facilities)
Number of locations with metered water bill data
<b>Environmental engagement</b>
Number of employees who participated in an online environmental training program focused on energy management, waste reduction and awareness of environmental initiatives
Tonnes of carbon avoided and monetary value of savings from employee commitments to home energy efficiencies tracked by an interactive employee advice website designed to engage employees on energy savings
<b>Environmental advocacy</b>
Number of MPs who had signed the Early Day Motions on Community Energy and Hydraulic Fracturing which the co-operative had arranged to be tabled in parliament
Number of screenings held of the film Gasland showing the impacts of shale gas
Number of civil society organizations endorsing amendments to the Energy Bill to introduce measures that would benefit community energy proposed by the co-op and submitted to parliament
<b>Finance</b>

<b>Responsible banking and finance</b>
Monetary value of banking and finance declines on ethical issues since inception, broken down by issue; number of finance opportunities referred to the Ethical Policy Unit, number and per cent declined and estimated costs of foregone income; total monetary value of declines and monetary value of foregone income on each decline and description of business and nature of decline by issue including: <ul style="list-style-type: none"> <li>• International development and human rights</li> <li>• Animal welfare</li> <li>• Climate change</li> <li>• Chemicals</li> <li>• Waste</li> <li>• Biodiversity</li> <li>• Social inclusion</li> <li>• Other</li> </ul>
Number of treasury investments affected by the Ethical Policy and status
<b>Young people</b>
Number of young people benefiting from community investment activities in UK and in international development
Per cent value of top five cash investments for the Inspiring Young People programme and total monetary invested in program
<b>Social and environmental banking</b>
Monetary value of lending to date for energy efficiency renewables since inception; monetary value of new lending and number of projects
Monetary value of loans for community energy schemes
Number of credit cards issued to charity partners who receive a donation from the Bank for each new card and a margin on the use of the card; total monetary contribution
Monetary donated in support of development and human rights, through charity credit cards
Monetary value of donations since inception to a rainforest protection partnership and number of acres of rainforest / wetlands protected since inception from an ethical credit card product; number of leading ethical businesses that provide sustainable products or services and customer discounts for use of ethical credit card
Monetary value of funds raised through a charity credit card tree planting program; number of trees planted
Per cent and monetary value of bank liabilities and bank assets with a positive social or environmental contribution broken out by type of organization and per cent allocation (e.g. public service, community and charitable sectors, co-operatives and mutuals and environmental and social organisations); per cent of overall bank portfolio; monetary value of growth in community and charitable deposits;
Monetary value of commercial lending for renewable energy and energy efficiency projects; number of renewable energy and carbon reduction projects approved for financing
Monetary value of funds provided by a youth bank account that supports animal welfare and conservation for the year and since inception
Number of member loans facilitated to local third world microfinance institutions through partnership with CARE International
<b>Co-operatives</b>
Total monetary value of contributions in the growth and development of co-operatives

Monetary value of contributions to co-operative encouragement bodies
Monetary value of contributions to their flagship program The Co-operative Enterprise Hub, which supports new and growing co-operatives; number of co-operatives supported by the Hub in total and by focus area (co-operative development, renewable energy co-operatives, overseas co-operative development) and amount of funding provided for each theme, including operating costs; number of applications for free advice and training and number / per cent approved; number of days of free advice and training provided to co-operatives and monetary value of advice
Monetary value of contributions supporting International Year of the Co-operative total and broken out by recipient organization
Number of organizations recruited to contribute to the Global Development Co-operative spearheaded by the co-operative which will provide loans at affordable rates for capital and infrastructure projects around the world, targeting those that will generate positive social impacts and extend the reach of the co-operative model
Monetary value of total bank lending to co-operatives averaged over the year
Number of representatives serving on the Co-operatives UK Board
<b>Co-operative Education</b>
Monetary value of donation to the Co-operative Educational Trust Scotland which provides co-operative enterprise education and professional development
Number of private co-operative schools sponsored
<b>Community</b>
<b>Community Donations</b>
Number of community initiatives supported
Total monetary and breakdown of community investment by type (cash, employee time, gifts in kind, management costs, leverage)
List of top ten UK community program recipients and total contribution allocated; per cent of overall total
Number of young people with a learning disability attending a workshop, number of groups who have initiated projects, number of ambassadors recruited and number of learning disability awareness sessions delivered in partnership with a national organization
Number of young people participating in a program designed to change negative perception of young people; monetary value of donation to partnering organization since inception and per year; number of young people and adults participating since inception
Monetary value of grant to the Britannia Foundation, number of awards made and total monetary value of community grants awarded
Number of new beekeepers trained at urban beekeeping workshops and number of packets of wild flower seeds distributed since inception; number of events at which bee-related street theatre productions were featured and number of audience participants (Plan Bee Program)
Monetary value of contributions since inception to a program supporting the homeless
Monetary value contributed to an offenders' art program and number of people attending the exhibitions in one year and since inception; number of pieces of artwork exhibited; number of offenders recognized through awards
<b>International and Co-operative Development</b>
Monetary value donated to a new microfinance and social enterprise investment fund
& value invested in overseas co-operative support initiatives

Number of “beyond Fairtrade” recipients of co-operatives and producer associations across Africa, Latin America and the Caribbean; list of recipients by product area; monetary contribution to recipient since inception; project description
Number of members and Oxfam supporters participating in Grow Co-operatives campaign
Number of people benefiting from international development work
List of international development offset projects and number of people benefiting
Number of members and Oxfam supporters calling on the UK Government to champion smallholder farmers and co-operatives
Number of members who ‘voted to help feed the world fairly and sustainably’ via their annual Membership election ballot paper
Number of people benefiting from water-related community initiatives; number of treadle pumps supported and cumulative total pumping capacity of pumps supported (m3) (treadle pumps are a sustainable alternative to diesel-powered pumps, which provide irrigation water outside the monsoon season); number of people benefiting from provision of water filters that reduce contaminants
Number of signatories to a petition calling on the UK Government to increase the proportion of the aid budget supporting smallholder farmers and co-operatives
<b>Employee volunteering</b>
Number of new employee volunteering opportunities started
Number of days of employee time invested in community activities
Number of employees involved in community activity in work time
Value of staff time
<b>Fund-raising campaign results (Desjardins Mutual Assistance Campaign)</b>
Ratio of members donating their share of profits to The Co-operative Membership Community Fund
Number of requests, number of awards, total monetary dispersed and average monetary award from the Co-operative Member Community Fund
<b>Internships</b>
Number of students from sponsored co-operative private schools who participated as interns
<b>Financial literacy</b>
Number of employee volunteers trained, number of young people benefiting, number of schools participating including Co-operative Trust schools, in a primary and secondary financial literacy program; number of hours of business time contributed and estimated monetary value of business time and expertise invested
<b>Youth</b>
Number of schools who have joined the Green Schools Revolution (sustainability education program for students) in the year and since inception; number of students visiting the Green School Revolution Centre
Number of children participating in the Walking Buses program and number of Walking Buses; number of car trips and tonnes of CO2 saved
Number of teachers who have received advice on how to support suddenly bereaved children and number of reflective badges distributed to children in infant and primary schools
Number of summer camps funded for The Co-operative British Youth Film Academy
Number of youth volunteers who supported or ran sports sessions for other young people since inception and in one year; number of sports places created for a program called The Co-operative StreetGames Young Volunteers; number of volunteer hours donated since inception; number of qualifications achieved by volunteers since inception

Number of renewable energy installations on schools funded
<b>Fund-raising</b>
Monetary value of funds raised from members and employees for three partnerships
<b>Suppliers</b>
Per cent procurements covered by sustainable procurement and policy according to level of risk spend; number of suppliers screened against the policy
Number of days for supplier compensation
<b>Economic value distributed</b>
Monetary value of employee wages and pension benefits
Monetary value of payments to government
Monetary value of distribution to members
Monetary value paid to the community
Monetary value paid to providers of capital
Monetary value set aside for capital maintenance and future growth
Total monetary contribution to national wealth
Tax rate; monetary value of a tax credit
<b>Business statistics</b>
Monetary value lent to retail mortgage customers and businesses
Monetary of direct new lending to house buyers and first-time buyers
Per cent increase in primary current accounts
Number of ATMs opened
<b>Memberships</b>
Monetary value of trade and business association membership fees and donations by group and in total
<b>Awards</b>
List of awards and benchmarks
<b>Political contributions</b>
Monetary value of financial contribution to the Co-operative Party in total and by donation purpose; monetary value of donations to the Labour Party by donation purpose

## Vancity Credit Union

Source:

[https://www.vancity.com/SharedContent/documents/2013\\_AGM/2012\\_complete\\_consolidated\\_accountability\\_statements.pdf](https://www.vancity.com/SharedContent/documents/2013_AGM/2012_complete_consolidated_accountability_statements.pdf)

<b>Members</b>
<b>Business and commercial loan portfolio</b>
(\$s outstanding) by North American Industry Classification System
Per cent of all business loans originated outside of British Columbia
<b>Member satisfaction</b>
Member satisfaction survey scores
Percentage of members who rate Vancity nine or 10 out of 10 for ensuring they have a say in Vancity's growth and future direction (when it comes to service)
Net active membership growth
Total number of credit union members and number of personal, business and not-for-profit member accounts
Vancity Investment Management (VCIM) total number of clients and number of personal, business and not-for-profit accounts
Breakdown of personal members by age
New funded business and commercial loans and lines of credit (monetary value of loans funded by size, total value of loans funded, average funded loan size, number of loans funded by size, total number of new loans funded)
<b>Complaints</b>
Member concerns/complaints escalated to Board, Chief Executive Officer and Chief Operations Officer
Top two complaint issues and number of complaints related to harassment or discrimination
<b>Privacy</b>
Number of breaches of privacy and losses of member or client data
<b>Dividend sharing</b>
Shared success allocations to members and community: Total Shared Success allocations to members and communities; Shared Success allocations as a percentage of net earnings from operations
<b>Employees</b>
<b>Employee satisfaction</b>
Employee engagement score
<b>Employee profile</b>
Employee profile (# Full-time equivalents (FTE); Head count (number of individuals); per cent permanent full-time; per cent permanent part-time; per cent contract/temporary)
Per cent employees unionized
Position status for all employees (headcount), by gender
<b>Employee turnover</b>
Total number of departures by gender, by age, by voluntary nature
Percentage total overall turnover rate by gender, by age, by voluntary nature
<b>Employee new hires</b>
Number of new employee hires, overall and broken down by gender and age
Per cent new hire rate, overall and broken down by gender and age
<b>Training and development</b>

Percentage of employees who agree employee learning and development is strongly supported at Vancity
Percentage of employees who completed biannual training on policies and procedures concerning relevant aspects of human rights
Percentage of employees completing their annual performance review
<b>Code of conduct</b>
Percentage of employees who reviewed and signed Vancity's code of conduct
Total number of filed employee grievances related to human rights and harassment (by status such as pending or resolved, and by gender)
<b>Workforce diversity</b>
Percentage diversity by gender, age, position level, Aboriginal, visible minority, with a disability
Percentage of employees who self-disclose as belonging to a visible minority group or as being of Aboriginal descent, by position level
Percentage of women, by position level
<b>Health and safety</b>
Incidence of injury: Total number of incidents accepted by WorkSafe BC by type of injury); Injury rate (number of injuries per 100 people; Lost day rate (number of lost days per 100 people))
Days lost: Number of days lost due to employee illness (by short-term disability leave and days for sick/care days); Total days lost due to illness
Absenteeism rate
<b>Pension Plan</b>
Employee participation rate in Defined Benefit Plan; Vancity contributions: percentage of eligible employee earnings; Employee contributions: percentage of eligible employee earnings
Employee participation rate in the Group RRSP; Vancity contributions: percentage of eligible employee earnings; Employee contributions: percentage of eligible employee earnings
<b>Employee Compensation</b>
Entry-level employee hourly wage compared to British Columbia Living Wage (monetary value of Vancity permanent employee hourly wage (entry level) and monetary value of Vancity non-permanent employee hourly wage
Percentage average compensation for women as a percentage of average compensation for men by position level
<b>Local hiring</b>
Total number of senior managers hired; percentage of senior managers hired from within the local community; percentage of senior managers hired internally from Vancity
<b>Governance and Ethics</b>
Percentage of employees who agree Vancity considers long-term social, environmental, and economic impacts when it makes decisions
Ratio of President & Chief Executive Officer compensation to lowest paid permanent employee
<b>Board meetings</b>
Number of board, committee and special meetings held
Per cent attendance
<b>Board diversity</b>
Director diversity including age, gender and visible minority group
<b>Ethics</b>
Use of whistle blower system: number of reports made through confidential and anonymous reporting system, number substantiated and nature of violation



Number of internal fraud incidents investigated; number of substantiated incidents and results
Total formal Ethical Policy screens for strategic relationships (includes suppliers, business and treasury relationships meeting specified criteria)
Number of existing or potential organizations screens showing inconsistency with the Ethical Policy; reasons for inconsistency
Number of relationships that have undergone an appeal or are awaiting an appeal
Per cent of strategic relationships screened in accordance with the Policy
Total known existing relationships that are inconsistent with the Policy and status of relationships
Number of relationships with action plans to address key concerns
<b>Compliance with laws and regulations</b>
Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion and sponsorship
Total number of legal actions for anti-competitive behaviour, anti-trust and monopoly practices and their outcomes
Monetary value and description of significant fines and non-monetary sanctions for non-compliance with laws and regulations (including environmental laws and regulations and concerning the provision and use of products and services)
Percentage and total number of business units analyzed for risks related to internal fraud
Monetary value of a fund to address a class action lawsuit in which Vancity did not admit liability
<b>Board elections</b>
Total votes cast and per cent of eligible members who voted
<b>Environment</b>
<b>GHG emissions and energy use</b>
Tonnes of GHG emissions by scope and total GHG emissions
GHG emissions by source: GHG emissions from premises energy use, paper use, vehicle fleet, employee business travel by air and vehicle; from employees commuting alone (making single occupancy vehicle trips) and Total GHG emissions
GHG emissions by type (source) per employee and total tonnes of GHG per employee
Total premises energy use actual and estimated by type (electricity and natural gas) (electricity (kWh), natural gas (GJ)(actual at metered locations and estimated at non-metered locations); total premises energy use per employee (kWh)
<b>Carbon offsets</b>
Total tonnes of offsets purchased by nature of offset project
<b>Green transportation / employee commuting</b>
Percentage of employees making trips to and from work using sustainable transportation modes
<b>Waste</b>
Glass, plastic, and metal recycled (tonnes); and percentage of total materials
Percentage of total materials
Paper, cardboard, and other fibrous materials recycled (tonnes); and percentage of total materials
Waste to landfill (tonnes) and percentage of total materials
Compost (tonnes) and percentage of total materials
Total materials collected (tonnes) and percentage of total materials recycled or diverted from the landfill
Materials collected per employee (kg per FTE)
<b>Water use</b>
Water use at metered and unmetered locations (litres)

Total estimated water use
Total estimated water use per employee (litres per FTE)
<b>Paper use</b>
Total paper use (tonnes)
Percentage of paper use with recycled content
Paper use per employee (FTE) (kg)
<b>Finance</b>
Monetary value of portfolio of personal banking products with social or environmental benefits (total and broken out by deposit and lending product, including target beneficiary)
Value as a percentage of all personal loan and deposit products
Monetary value of assets invested in impact; assets invested in impact as a percentage of total assets (impact is described as an improvement (or potential improvement) in the lives of people, the community and/or the environment)
Value of treasury investments invested in impact; treasury investments invested as a percentage of total Treasury investments (impact is described as an improvement (or potential improvement) in the lives of people, the community and/or the environment) (Note this refers to investments in social housing mortgage-backed securities (MBS) pools, where the underlying mortgage assets assist low-income individuals through social housing programs.)
Value of community impact loans approved; community impact loans approved as a percentage of total commercial and business loans approved (Community impact loans are defined as commercial, business (including not-for-profit organizations, social enterprise and co-operatives) and micro-loans that facilitate positive community impact.)
Per cent approved community impact loans by guiding principle (co-operative principles and practices, environmental sustainability and social justice and financial inclusion) and by focus area (Aboriginal communities, affordable housing, energy and environment, local, natural and organic food, micro-finance and poverty reduction, community-minded organizations, social purpose real estate)
Community impact loans outcomes (# of units of affordable housing funded; square feet of green buildings funded; # of community facilities funded)
Monetary value of portfolio of business banking products with social or environmental benefits (total and broken out by deposit and lending product, including target beneficiary)
Value as a percentage of all business banking loan and deposit products
<b>Sustainable investing</b>
Net new credit union member and Vancity Investment Management client investments in socially responsible investment (SRI) options (Net new SRI investments by members or clients; Net new SRI investments by members or clients as a percentage of all their investments)
Value and percentage of credit union member and Vancity Investment Management client investments in socially responsible options managed, advised on or administered by Vancity
Total assets managed or advised on by VCIM subject to environmental, social and governance (ESG) screens; percentage of all assets managed or advised on
Corporate engagement: Number of companies in portfolio with which Vancity Investment Management's sub-advisory group interacted
Percentage of companies in portfolio with which Vancity Investment Management's sub-advisory group interacted
<b>Community</b>
Monetary value of Shared Success allocations to the community, by program

Community donations as a percentage of previous three-year pre-tax profits
Monetary value of community grants approved for distribution, by type, by guiding principle and by impact focus area
Monetary value of commercial sponsorships
<b>Financial literacy</b>
Accessibility and financial literacy programs, target beneficiary, and numbers served (accounts)
<b>Perceptions of Vancity</b>
Percentage who agree to the statement, "Both myself and my community will be better off if I bank with Vancity" broken out by public and personal members
Percentage who identify Vancity as an organization who supports the environment broken out by public and personal members
<b>Suppliers</b>
Total value of managed purchases by region (Locally-based; Rest of BC; Rest of Canada; USA/other)
Total number of suppliers by region (Locally-based; Rest of BC; Rest of Canada; USA/other)
<b>Economic value generated and distributed</b>
Employee wages and benefits
Payments to providers of liquidity (distributions to members, interest paid on wholesale borrowings, and interest paid on securitized mortgages)*
Payments to governments (gross taxes)
Community donations/grants
Total economic value distributed
Total economic value distributed as percentage of economic value generated
Economic value retained (net earnings)
Economic value retained as percentage of economic value generated

## Westpac Group (Australia)

Source: <http://westpac2012.reportonline.com.au/downloads>

<b>Members (customers)</b>
<b>Member (customer) and business profile</b>
Number of Customers
Number of Branches
Number of Online banking customers
Number of ATMs
Number of points of bank representation
Per cent of business lending broken out by agriculture, forestry and fishing, manufacturing, construction, wholesale trade, retail trade, accommodation, cafes and restaurants, transport, finance and insurance, property and business services, health and community services, cultural and recreational services, personal and other services, other
Monetary of infrastructure and utilities financing (total and per cent renewable, brown coal, black coal, gas, liquid gas, hydro)
<b>Member (customer) satisfaction</b>
Relationship strength index banking (by relationship and transaction banking)
Net Promoter Score by general, affluent, commercial, SME, managed relationship
Number of significant IT disruption incidents
Reduction in number of days to approve a mortgage
<b>Overdue accounts</b>
Per cent of mortgage, credit cards and personal loan accounts overdue $\geq 90$ days
<b>Accessibility</b>
Number of talking ATMs
Per cent accounts receiving pension or welfare payments
Account fees as a percentage of age pension by single person and couple household
SME lending as per cent of total business lending
Lending to business with outstandings < \$5 million (%)
Social Sector Banking Footings (\$m)
Number of people using low-cost banking service
<b>Complaints</b>
Per cent complaints resolved within 5 days
Number of disputes with the Ombudsman
Per cent disputes resolved with customer
Ombudsman investigations but resolved with customer (%)
Per cent disputes requiring an Ombudsman recommendation
Per cent complaints types by type of complaint (bank error, commercial/business decision, fees, charges and interest, financial advisor service, process and procedure, product features, service, system and equipment)
<b>Employees</b>
<b>Employee satisfaction</b>
Employee engagement (%)
Total number of employees and full time, part time, temporary, ex-patriate; by division
Per cent of employees indicating they have participated in volunteering or fund-raising
Per cent of employees who feel proud of the bank's community initiatives

Per cent of employees who believe the bank's community initiatives are helping make a meaningful difference
<b>Employee turnover</b>
Number and per cent employee voluntary attrition by region, age and gender
Employee Retention (%) by "new starters" and by "high performers"
Tenure and gender profile (%) from under 1 year to over 20 years
Tenure and age profile (%) from under 1 year to over 20 years
Per cent employee redeployment as a result of business restructuring
<b>Training and development</b>
Average number of hours of training per employee
Number of people participating in leadership development and coaching programs
<b>Workforce diversity</b>
Women as a per cent of the total workforce
Gender profile: per cent of female employees by region
Women in leadership: Number and per cent of women in senior leadership roles (Executive, Senior Manager, Manager); Group total
Gender and age profiles (%) by region
Age profile of workforce compared to National labour force (%) by region
Number of Employee Action Groups focused on accessibility
<b>Occupational health and safety</b>
Lost time injury frequency ratio
Per cent same day reporting of incidents
Absenteeism: number of actual absenteeism days lost (due to incapacity of any kind) as a percentage of total days scheduled to be worked by workforce) by region
<b>Employee compensation</b>
Female/male salary ratios (base salary – female salary as a per cent of male salary) by position level
Monetary value of executive compensation
<b>Work life balance</b>
Per cent working overtime
Average overtime worked as a per cent of standard hours
Number and per cent of employees with accumulated annual leave (under 4 weeks; 4 – 8 weeks; over 8 weeks) by region
Number of employees accessing parental leave by region
<b>Governance and ethics</b>
<b>Director compensation</b>
Monetary value of director remuneration by director
<b>Board diversity</b>
Number and per cent of female board members
<b>Ethics</b>
Number of employees undergoing human rights training ('Doing the Right Thing' and OH&S training); and total hours of employee training on human rights
Whistle blower reporting: Number of concerns reported including conduct causing loss or detriment; fraudulent or other illegal activity; substantial health and safety risk; corrupt conduct; other; total number of new concerns
<b>Stakeholder engagement</b>
List of stakeholders, engagement method and top issues

<b>Environment</b>
<b>GHG emissions and energy use</b>
Scope 1 and 2 emissions (tonnes CO2e) total, by region, by banking operations & building operations)
Total energy consumption of building operations (GJ) and broken out by Natural gas, Diesel generator, Electricity, LPG broken out by region
Scope 3 emissions (tonnes CO2e) total and by base building emissions (home office), paper waste, transmission losses, air travel, fleet, waste to landfill, rental cars and use of personal vehicles, taxis, domestic hotels
Performance ratios: tonnes CO2-e/employee (FTE); CO2-e/m2; CO2-e/active customer3
<b>Renewable energy</b>
Green power consumed (GJ)
<b>Green transportation / employee commuting</b>
Land travel: Fuel consumption (fleet vehicles) (kL); total distanced travelled (m km); fuel efficiency (kL/vehicle); taxis (m km); personal vehicles used for work (m km); hire cars (m km); CO2e/vehicle (tonnes)
Air travel: Domestic and international air travel (m km)
<b>Waste</b>
Tonnes of diverted and landfilled waste
Total tonnes of paper recycling by region
Number of recycled printer cartridges
Kg of recycled fluorescent light tubes
Number and tonnes of recycled PCs by region
Tonnes of recycled glass, plastics, aluminum, steel and co-mingled
<b>Water use</b>
Total water usage (kL and kL/m2) broken out by retail and non-retail and region
<b>Paper use</b>
Total paper consumption (tonnes) broken out by region
Percentage including FSC accredited content
Percentage including recycled content
Performance ratio: Paper (tonnes)/employee (FTE); copying paper (sheets/FTE)
<b>Finance</b>
Proportion of infrastructure and utilities financing in renewables and hydro (%)
Monetary value of projects financed in renewable energy, greening the property sector and water and waste management activities
<b>Environmental and social risk analysis</b>
Monetary value of finance assessed under Equator Principles and number of transactions closed by category and total; per cent loan value by sector (infrastructure, power, natural resources)
Equator Principles loan value by geography (%) and by category (%)
Per cent reduced financial exposure to forestry industry in sensitive region
<b>Sustainable investing</b>
Responsible investment funds under management (\$)
Investment management proxy voting pattern (number and per cent of voted resolutions – for, against, abstain, no action; total number and number of meetings participated)
<b>Community</b>
Monetary of community investment total and by region

Community investment as a per cent of operating profit before income tax (cash basis); Community investment as a per cent of pre-tax profits (%)
Monetary value of charitable grants distributed by the bank's corporate foundations
Group total monetary value of contributions (see below)
<b>Monetary contributions</b>
Total monetary value of monetary contributions broken out by charitable gifts, matched giving and community partnerships
Monetary value of matching gifts and number of charities supported
<b>Time contributions</b>
Total monetary value of volunteer time broken out by employee secondments, indigenous community secondments/volunteering
<b>In-kind contributions</b>
Total monetary value of in-kind contributions including foregone fee revenue (not-for-profit organisations and other fee free accounts); In-kind gifts or donations; Indigenous In-kind
<b>Management costs</b>
Total monetary value of Management Costs broken out by general and indigenous
<b>Community partnerships</b>
Total monetary value of contributions to community partnerships broken out by Rescue services, Indigenous. Community investment/sponsorship, Environment, Numeracy and money skills, Capacity building, Other
<b>Financial literacy</b>
Number of completed hours of financial education (workshops and online) broken out by region; number of employees trained to deliver the program
Number of financial education participants broken out by region
<b>SME, indigenous and non-profit assistance</b>
Number of active websites launched through a free service offered to business via a commerce-enabled website (partnership project)
Number of non-profits, social enterprises and Indigenous businesses supported through the Organizational Mentoring employee professional volunteering program; number of employee mentors
Number of employee secondments to indigenous community roles
Number of pieces of rubbish picked up from waterways by employee volunteers
<b>Suppliers</b>
Total monetary value of supply chain spend by region
Number of sustainability action plans (Number completed during the reporting year; Number agreed to and in progress; Number pending)
Per cent of top 150 suppliers screened for sustainability (self-assessed against sustainable purchasing code of conduct (SSCM)) (Top 150 suppliers self-assessed; Associated spend assessed)
Number of supplier validations to ensure integrity of sustainable purchasing policy (SSCM) (Internal validation; External validation)
Per cent average score by division in (self-assessed) SSCM Questionnaire (broken out by Westpac benchmark; Professional services; Training and logistics; IT&T; Marketing, outsourcing & staff expenses Property services)
Supplier (self-assessed) compliance with the SSCM Code of Conduct (per cent suppliers fully and partially compliant by division)

## Non-financial metrics in the financial sector

2014 National Credit Union Social Responsibility Forum

<b>Economic value generated and distributed</b>
Monetary value distribution (dividends, taxes, salaries and bonuses, community investment)
<b>Awards</b>
List of awards and recognition







NATIONAL CREDIT UNION  
**SOCIAL RESPONSIBILITY**  
**FORUM**

Charlottetown, Prince Edward Island • May 3-4, 2014



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