

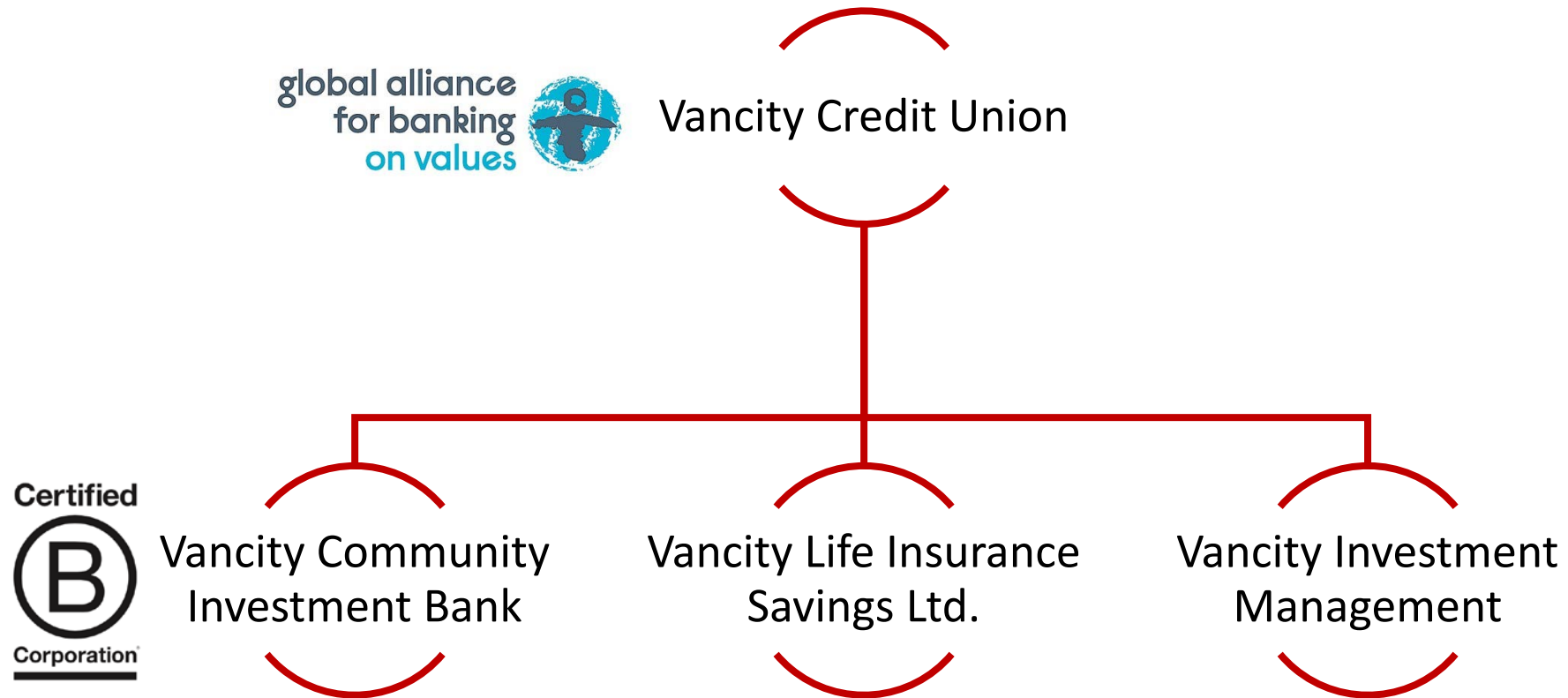
**Anastasia Mourogova Millin, Directrice,
Prêts et développement de marché,
Banque d'investissement communautaire
Vancity**

Vancity

Banque d'Investissement Communautaire Vancity

Introduction

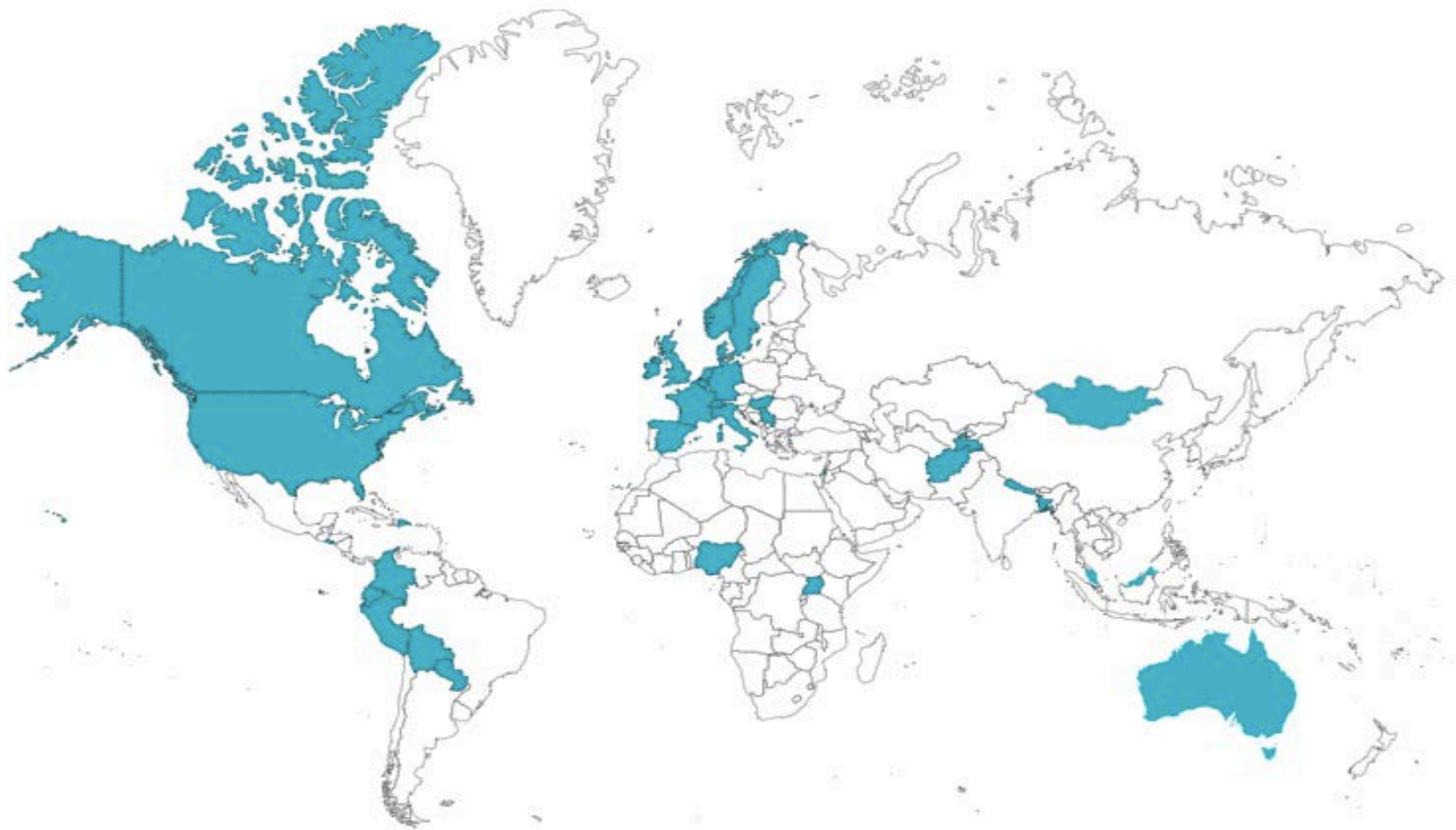
Vancity Group of Companies



Global Alliance for Banking on Values

- Transparency
- Value of Relationships
- People; Planet; Profit
- Macro change via policy
- Micro change via client relationships

GABV: 48 Banks, \$127 Billion in Assets



Vancity in the GABV

2008

- Joined the GABV
- Net Income: \$38.3 million
- Assets - \$14.5 billion
- 7.6% of assets are Triple-bottom-line

2018

- Leader in the GABV
- Net Income: \$61.7 million
- Assets - \$25.6 billion
- 21.1% of assets are Triple-bottom-Line

VCIB Launch

April 2017; Toronto

VCIB Mission & Mandate

*“First Canadian Tier 1 Federally Chartered Bank to be **100%** triple bottom line”*

VCIB Values

- Relationship within ecosystem: other value aligned FIs, foundations, private equity investors, government
- Relationship with our clients
- 100% Triple Bottom Line: People; Planet; Profit
- Transparency

Our Focus Areas

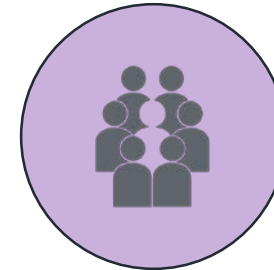
We are starting with a **focus on thematic sectors** where we believe there is a mix of need for impact investment and viable economic opportunity



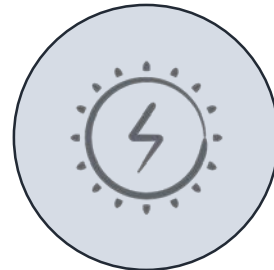
**Community
Real Estate**



**Indigenous Economic
Development**



**Social and
Economic Inclusion**



**Clean Energy and
Energy Efficiency**



**Local Food and
Agriculture**

Community Real Estate

- Affordable Housing: Ownership and Rentals
- Co-operative Housing
- Shelters
- Co-shared office space
- Arts and Culture Space

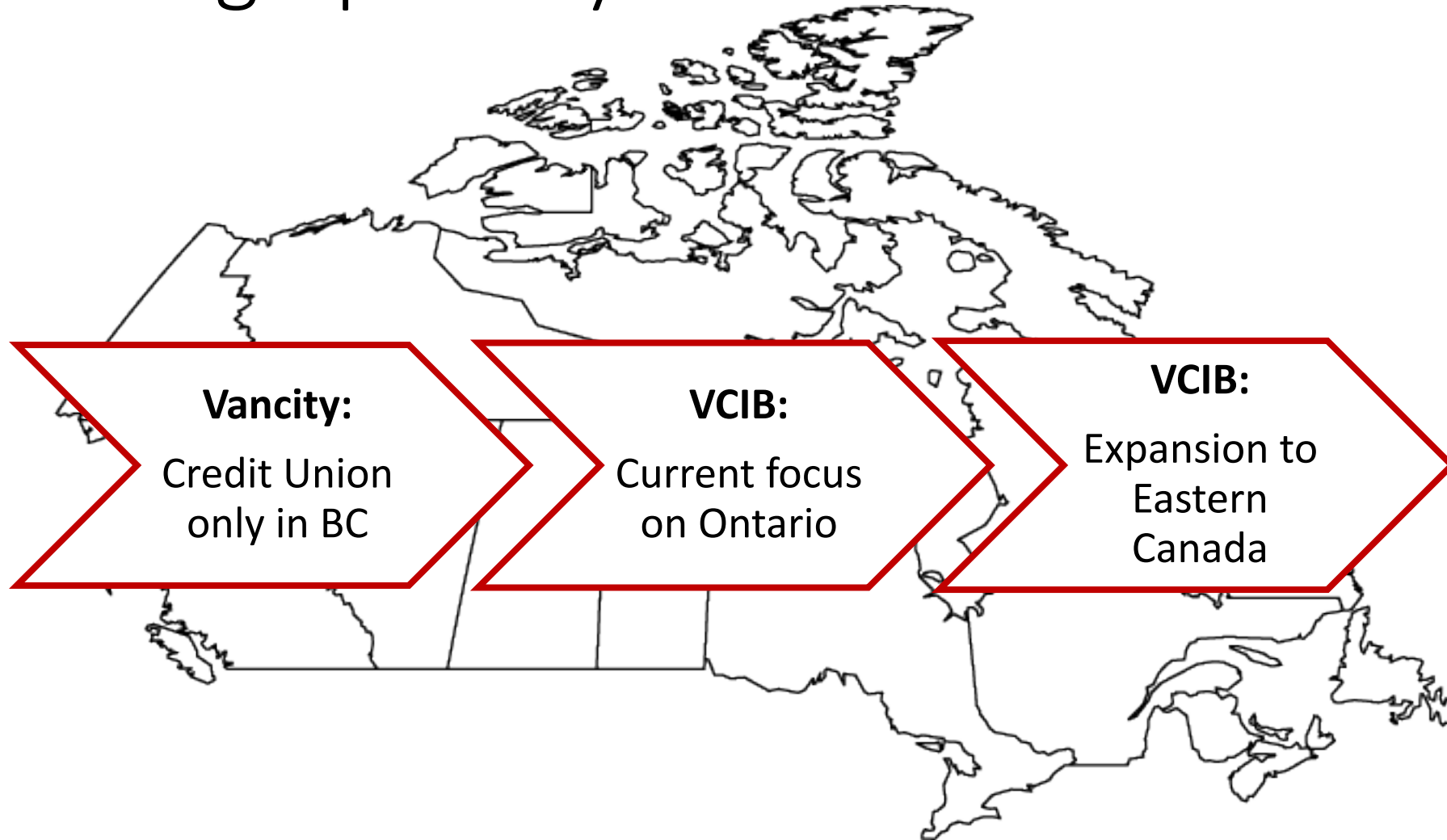
VCIB in Numbers

\$1.2 billion legacy real estate portfolio:
construction loans and long-term debt

\$500 million pipeline of impact loans spread
throughout the 5 sectors

Lending Group: Team of 9 individuals from
across different sectors and backgrounds

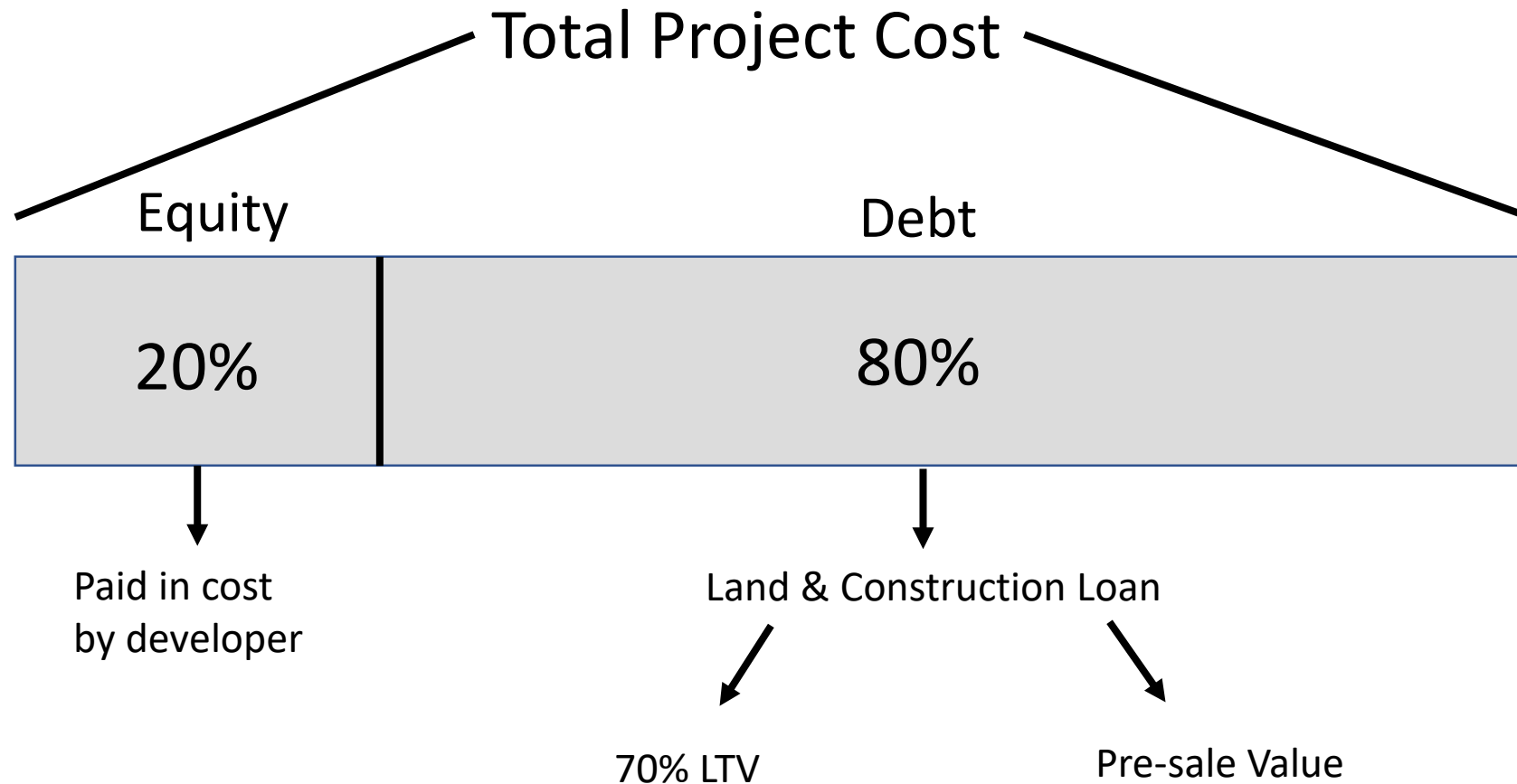
VCIB Geographically



Banking Redefined:

Based on GABV and B Corp Models

Old Financing Model (Construction)



New Financing Model

Pre-Development Costs

