

Banks and the Community – Sustainable City



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Summary

- Introduction to RBC
- RBC, our Environment and CSR
- Sustainable City
- What RBC is doing
- Questions



Royal Bank of Canada

- Key partner in the growth and development of Canada
- Dramatic changes to Canada, our communities, and the priorities of our stakeholders have helped shape RBC and the products and services we offer
- Environmental Risk Management Group established in 1990



Background



RBC - Environment and CSR

- RBC is continually recognized as a leader in the areas of social, environmental and corporate governance issues
- Listed on the:
 - Dow Jones Sustainability World Index;
 - Dow Jones Sustainability North American Index;
 - Jantzi Social index;
 - FTSE4Good Index;
 - Ethibel Investment Register;
 - Ethibel Pioneer Index;
 - 2005 ECPI Ethical Index;
 - Climate Leadership Index (CDP);
- Named to the Global 100 Most Sustainable Corporations in the World
- Signatory of the UNEP FI Statement, The Equator Principles



Background



The Sustainable City

- Aspects: Environmental, Social and Economic
- Examples:
 - Clean air
 - Clean water
 - Waste reduction
 - Energy efficiency
 - Affordable housing
 - Parklands, public space
 - Alternative transportation
 - Economic competitiveness
 - Incentives



Background



What Banks Can Do

- Traditional Lending and Financing Tools
- New “Green” Products and Services
- Venture Capital
- Donation, Sponsorship and Volunteerism
- Reducing the Environmental Footprint



What Banks Can Do



Traditional Lending and Finance?

- Provide lending and project finance products for:
 - infrastructure;
 - Brownfield redevelopment;
 - Renewable energy; and
 - alternative technologies.



What Banks Can Do



Traditional Lending and Finance: Brownfield Redevelopment

- RBC is recognized as a leader in the finance of Brownfield in Canada
- Examples:
 - Former hydro storage and manufacturing site remediated and converted to 98-unit town home development and 15-storey condominium
 - Former GE facility conversion to mixed-use while preserving historically significant features



What Banks Can Do



Traditional Lending and Finance: Renewable Energy

- Lead Arranger and Underwriter
- Financial advisor
- Environmental advisor
- Project examples:
 - £138 million refinancing for biomass and wind assets
 - £300 million arrangement for debt and equity financing of Beaufort Wind
 - €225 million arrangement of refinancing for UK, Irish and French wind assets
 - Biomass Cogeneration plant in Hearst, ON



What Banks Can Do



New “Green” Products and Services

- Undertaking and reviewing options involving:
 - hybrid vehicle financing
 - “Green”-mortgages
 - New home
 - Renovations and retrofitting
 - Emissions trading
 - Electronic and paperless banking



What Banks Can Do



Venture Capital

- RBC Technology Ventures and the GEF Clean Technology Fund, L.P.
- CAD\$50 million Alternative Energy Fund



What Banks Can Do



Donations, Sponsorship and Volunteerism

- Evergreen Learning Grounds Program
- After School Grants
- Four Seasons Opera House
- Dare to Dance
- Community Improvement and Community Centre Grants
- Habitat for Humanity
- PARTY Program for Health
- 2010 Olympic Games
- Volunteerism



What Banks Can Do



Reducing our Environmental Footprint

- Energy efficiency
- Purchasing renewable energy
- Paper reduction
- Construction materials and standards
- “Green” procurement
- Employee education



What Banks Can Do



Closing Remarks

What has RBC Done to enable sustainable development in urban environments:

- Offer Lending and Finance
- Provide and evaluate “Green” Products
- Provide access to specialized Venture Capital
- Provide Donations, Sponsorship and Volunteerism
- Reduce our Environmental Footprint



What Has RBC Done



- Questions?

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