

message from dave



ATB President and CEO Dave Mowat marching in the Calgary Pride Parade

Another hurdle we face is the continually changing landscape of the financial services industry. Technology has transformed the way people bank and it's reasonable to assume that the rate of transformation will only increase. Our response is to focus on innovation, looking at the perceived threats to traditional financial services as opportunities to reimagine banking and better connect with our customers.

Apps and technology have undoubtedly made banking easier, but when customers are in financial trouble, banking, at its best, becomes very "low tech." Customers need to know that there are people there looking out for them. Conversations happen and stories are shared. And you need to look someone in the eye and say: "I'm here to help." So while we will continue to innovate and find new ways to make banking work for our customers, we also want them to know that there are real people at ATB who are here to listen. People who live in your community, whose kids go to the same school as your kids, whose friends and family might be going through the same struggles as you. People who have made their careers by helping Albertans.

It can't be overstated that it's been a challenging year for Alberta. We've listened to our customers' calls for help as they've shared stories of lost jobs and scraping by. We've heard from our community partners who tell us about increased demand for the social services they provide. And, in a lot of ways, our own bottom line is a reflection of Alberta's economy, and that tells us that Albertans and our economy are struggling.

Despite the continued downturn and its impact on our performance, we've actually grown our business over the last year, increasing deposits, loans and new customers. In fact, if it wasn't for loan loss provisions directly connected to the economic downturn we would have achieved the most successful year in our history. Our customer satisfaction scores reached new levels and we also achieved our highest ever team member engagement score, ranking us as one of North America's best workplaces. It has been a year of quiet celebrations of what we achieved in the face of nearly unprecedented challenges.

The challenges of the last year haven't caused us to walk away from our community and social investments and our commitment to Albertans. We've looked for new ways to support Alberta non-profits, like in-kind donations (we recently donated our fleet vehicles to local charities and our La Crete branch was donated to become the new library), to help us maintain our charitable contributions despite a significant decrease in net profit. Our focus on social investments pair the knowledge and resources we can provide with the agencies and non-profits working the frontlines for Albertans in need. Together the positive impact we can make is staggering. We also continue to find ways to contribute our expertise to help ensure non-profits are sustainable long-term.

We'd love to hear from you. If you have any questions or comments about our efforts to support Alberta, you can reach our Corporate Social Responsibility team at corporategiving@atb.com, or you can reach me directly at davemowat@atb.com

A handwritten signature in black ink that reads "Dave".

ATB at a glance

ATB Financial was founded 78 years ago as the Province of Alberta Treasury Branches. Primarily founded to provide much-needed loans to Albertans during the Great Depression, ATB now offers a full range of banking services and is Alberta's largest homegrown financial institution with \$46.8 billion in assets. We now serve over 730,000 customers from our 173 branches and 136 agencies in 245 communities, including over 120 where ATB is the only financial institution. ATB Financial is headquartered in Edmonton, Alberta.

 **Ranked 4th of 50 for Best Workplaces in Canada**
(Great Place to Work®), 2016 

 **Alberta's Top 70 Employers**
(MediaCorp), 2016 

 **Top Employers for Young People**
(MediaCorp), 2016 

 **Platinum Status, Best Employers**
in Canada (Aon Hewitt), 2016 

 **50 Most Engaged Workplaces™**
in North America (Achievers), 2016 

 **Best Workplaces for Millennials**
(Alberta Venture), 2015 

 **Top Employers in Canada**
(Glassdoor), 2015 

ATB awards

corporate governance

Detailed information about ATB Financial's **Board of Directors** and **governance** structure, as well as Board policies and terms of reference, is available on atb.com and our **Annual Report**.

corporate social responsibility governance



Our CSR governance is led by the Managing Director of CSR and Community Investment, who reports directly to the Senior Vice President of Reputation and Brand. The Managing Director also sits on the three CSR-related committees that establish policies and principles that are adhered to and reviewed by the Board of Directors, ensuring continuity with our overall CSR strategy.



Rikki, a graduate of the Empower U program

• **Corporate Donations Committee** •

The Corporate Donations Committee reviews and approves funding for donation requests at the organizational level, based on principles and criteria approved by the Board of Directors, and outlined in ATB's Corporate Giving Approach. The committee is chaired by Sandra Huculak, Managing Director of CSR and Community Investment. Its roles include providing direction and monitoring progress for all aspects of our CSR program, including but not limited to corporate donations and fundraising.

• **Regional Donations Committee** •

Six regional donations committees review and approve funding for donation requests at the regional level, based on the principles and criteria outlined in ATB's Corporate Giving Approach and under the direction of the Corporate Donations Committee. A member of the Corporate Donations Committee sits on each of these committees to ensure there is a coordinated approach to our giving.

• **Executive Environmental Committee** •

The Executive Environmental Committee is chaired by Peggy Garritty, Senior Vice President for Reputation and Brand. The committee is responsible for monitoring progress on environmental sustainability and ensuring ATB's environmental targets are met. The committee has representation from across all of our areas of expertise. Our Green Team looks after the day-to-day, grassroots projects that help keep our team members thinking green.

• **Scorecard Advisory Committee** •

For more information about our Scorecard Advisory Committee, please see "About this Report" on page 27.

stakeholder engagement

We define our stakeholders as “any person/group affecting the daily operations of ATB.” As a Crown Corporation, that could mean any Albertan. That’s why one of our three business goals is to be loved and respected by Albertans, and not just our customers.

To more effectively engage with our stakeholders, we have grouped them into the categories below, and connected each stakeholder group with metrics that help us track our progress.

STAKEHOLDER	ENGAGEMENT CHANNELS	INDICATOR
<p>Our Shareholder (The Province of Alberta)</p>	<ul style="list-style-type: none"> ▶ ATB’s Board Chair regularly reports to the President of the Alberta Treasury Board and Minister of Finance. ▶ ATB’s CEO regularly reports to the Deputy Minister of Alberta’s Treasury Board and Minister of Finance. ▶ The Minister provides direction and feedback to the Board and the CEO during the annual business planning process. ▶ Annually, ATB provides information to the Superintendent of Financial Institutions, consistent with the requirements of our mandate and roles document. ▶ ATB holds an annual public meeting when its financial results are announced. 	<ul style="list-style-type: none"> ▶ Return on Risk Weighted Assets (p. 24)
<p>Our Team Members</p>	<ul style="list-style-type: none"> ▶ We conduct an annual engagement survey. ▶ ATB is subject to the Public Interest Disclosure (Whistleblower Protection) Act (PIDA). Under the Board-Approved Safe Disclosure Policy, team members may anonymously contact an external service provider to issue suggestions and complaints. ▶ ATB Ideas is a voluntary online forum to collect feedback and ideas from team members. ▶ Ask Rob is an internal site for Retail Financial Services (RFS) team members. ▶ Business and Agriculture (B & Ag) team members have a dedicated email directly to their Executive Vice-President. ▶ Any team member can directly contact our President and CEO, Dave Mowat. ▶ ATB’s new intranet site increased team member interaction and engagement 	<ul style="list-style-type: none"> ▶ Team member Engagement Scores (p. 17)
		
<p>Our Customers</p>	<ul style="list-style-type: none"> ▶ Customer loyalty is measured through our Customer Advocacy Index. ▶ My Two Cents are a series of customer research panels. ▶ Customer complaints are typically dealt with on a branch level, but may escalate up to market executives, or up to senior leadership, if needed. As a Crown corporation, unresolved issues are forwarded to the Alberta Ombudsman for resolution. ▶ Customer Feedback surveys are given in all areas of expertise. ▶ Social media is actively used to directly engage customers. ▶ Business and Agriculture (B & Ag) customers have a dedicated email directly to the Executive Vice-President of that area of expertise. ▶ Any customer can directly contact our President and CEO, Dave Mowat at davemowat@atb.com. ▶ The Owl is a daily economic forecast produced by our economists. ▶ The Business Beat newsletter takes a closer look into small and medium sized Alberta businesses. ▶ ATB Investor Beat is a quarterly report on saving and investing in Alberta. 	<ul style="list-style-type: none"> ▶ Customer Advocacy Index (p. 22)
<p>Suppliers</p>	<ul style="list-style-type: none"> ▶ As a Crown Corporation, ATB is bound by the Government of Alberta’s Agreement on Internal Trade and the New West Partnership Trade Agreement. ▶ Vendor Resources Website is an online portal for ATB vendors. ▶ Alberta Purchasing Connection is the Province of Alberta’s website for managing public purchasing opportunities. 	<ul style="list-style-type: none"> ▶ Money Spent on goods and services from suppliers (p. 13)
<p>Our community partners</p>	<ul style="list-style-type: none"> ▶ Department of Corporate Social Responsibility and Community Investment ▶ Meetings, emails, phone calls ▶ External partnerships ▶ Wearealberta.ca ▶ corporategiving@atb.com 	<ul style="list-style-type: none"> ▶ Total Donations (p. 22) ▶ Corporate Sponsorships (p. 22) ▶ ATB Fundraising (p. 22)





ATB's Board of Directors joined some of senior executives at our Pride Rainbow Walk



materiality overview

The material aspects included in this report were first determined during the compiling of our first CSR report in 2011. We informally consulted key stakeholders, including our senior leaders and Board, as well as team members from across the organization, customers and community partners. Using this feedback, we concluded that there were four key pillars where we would focus our CSR reporting: *Economy, Workplace, Community and Environment*. We then cross-referenced these pillars with the Global Reporting Initiative index to determine which indicators were most relevant.

We continue to consult key stakeholders on an ongoing basis to determine the aspects most material to ATB. We believe that this flexible, ongoing process of materiality assessment allows us to better gauge the aspects most relevant to ATB, particularly during volatile periods in Alberta's economy.



*Alberta small business owners
and Alberta Boostr participants*

economy

ATB continues to play a pivotal role in promoting the recovery and long-term sustainability of Alberta's economy. We are working hard to strengthen Alberta's business community and work closely with our customers to help them ride out the economic downturn and thrive well into the future.

We're also putting our financial expertise to good use in support of our social investments, including housing and banking initiatives. Our financial literacy programs are focused on young Albertans and individuals who are particularly vulnerable, but we encourage all Albertans to visit an ATB branch if they have any questions about how to make banking work for them.

• Sticking by Alberta •

In the last year and a half ATB has undertaken a company-wide push to support our customers and help bolster Alberta's economy. We've contributed \$50,000 to 17 food banks, particularly those in markets where the oil and gas sector is present, to ensure that safety net was there during a time of need. We know that it's not always easy to ask for help, so we've actively engaged our customers to help ensure we're doing everything we can to help them through difficult times. Customers who have lost their jobs have access to several options that will help them while they seek new employment, including loan and MasterCard payments deferrals, debt restructure, investment redemption without penalty and up to \$5,000 in personal loans. Over 550 of our customers took advantage of the payment deferral program, with 88 per cent getting back on their feet and resuming normal payments.

Both our Business and Agriculture Services (B & Ag) and Corporate Financial Services (CFS) teams have turnaround assistance groups specifically tasked with ensuring our customers who are having difficulties have access to the expertise they need. CFS's Mergers and Acquisitions Advisory team was also established to advise Alberta

returns on what they are lending out. The program itself is based on ATB's lift loan model, where the businesses that are eligible to use the platform need to raise the first 10 per cent of their loan through people they know before their profile is opened up to LendRs. If they reach 50 per cent of their loan amount through LendR contributions, ATB will match the remaining 50 per cent of the loan.

Our new Entrepreneur Centres in Edmonton and Calgary will provide a hub of networking, idea exchange and tailored banking services to Alberta's entrepreneurs (think of the centres as being a "branch" that only caters to start-ups and small to medium businesses). To further encourage new businesses in Alberta, ATB will also offer a year of free banking to any start-up opened in 2016.

We also support Momentum Community Economic Development Society's Women's Venture Program for low-income women who are starting their own business. Participants in the free, six-month program will learn how to develop a business plan in addition to honing their marketing, money management and sales skills.

entrepreneurs as they grow, transition or transact through any stage of the business life cycle.

Our regulator, the Province of Alberta, recently increased the limit on ATB's wholesale borrowing agreement which will provide us with the capacity to invest an additional \$1.5 billion in Alberta's businesses. We also participate in the Canadian Small Business Loan program which aims to increase access to financing for small businesses. Last year we assisted 370 small businesses with \$90.3 million dollars of financing through the program, which was close to half of the Alberta loans administered through the program.

Boostr is ATB's own crowdsourcing platform focused solely on Alberta entrepreneurs. So far, over 80 small businesses and start-ups have launched campaigns through BoostR, with over \$233,000 in financing raised. With our new ATB LendR platform, we're bringing the right businesses and supporters ("LendRs") together to make crowdlending possible. Qualifying businesses can share their story on the ATB LendR platform in order to access financing from a crowd of LendRs. LendRs can invest in Alberta entrepreneurs and also gain potential



*Wellington Holbrook,
Executive Vice President for Business and Agriculture,
at the opening of the Entrepreneur Centre in Calgary*

• ATB's Investment In Affordable Housing •

ATB's social investment strategy recognizes that we have the unique opportunity to use our financial knowhow to really make an impact in the affordable housing sector in Alberta. ATB contributed to Habitat for Humanity builds in Calgary and Wetaskiwin, both through financial contributions and volunteering. Our CFS team provided catered financing at reduced rates to Attainable Homes, Habitat for Humanity and the Mustard Seed for their social housing builds. ATB is also a key partner in Attainable Homes in Calgary and the First Place Home Ownership Program in Edmonton. Both help moderate-income Albertans purchase their first home. In the coming year, we are developing an affordable home ownership program to help support low-income women who would like to move from subsidized affordable housing into their own homes.

Similar to our partnership with Ducks Unlimited Canada (see Environment), we've also earmarked a yearly donation to cover the interest on a line of credit to the Calgary Homeless Foundation (CHF). CHF will use the line of credit to quickly act on opportunities to purchase property for affordable housing projects, without having to go through the typical process for accessing a loan.

Our community agency will use biometrics technology like retinal and iris scanning so that the customers do not need to have their IDs with them to access their money.

• Fort McMurray In Crisis •

Our annual CSR report is supposed to only cover the last fiscal year (up until March 31, 2016), but we couldn't wait a whole other year to acknowledge the harrowing stories our team members and customers in Fort McMurray shared. It happened so fast, but our experiences with the 2011 fire in Slave Lake and the 2013 floods in southern Alberta meant we were ready to extend help to our customers on a moment's notice. Those impacted by the fire could count on loan and MasterCard payment deferrals, fee waivers, access to emergency financing and the early redemption of GICs without penalty. We started with a \$25,000 donation to the Red Cross to assist in the immediate relief efforts and will be there for the long haul as life slowly returns to normal for Fort McMurray.

• Community Banking •

We're excited to announce the opening of our new agency, in partnership with Boyle Street Community Services, which will provide banking services to Edmonton's residents who live in poverty. In consultation with several agencies and with Boyle Street's community, the new agency will open up in the fall of 2016.



Boyle Street community members joined us for a special holiday lunch

• A New Home In Alberta •

More than 3,000 Syrian refugees have already made their way to Alberta and we want to make sure they're off to a safe and secure start as new Canadians. We've had resources translated into Arabic and have worked with agencies that support newcomers to help coordinate donations and ATB volunteers. All new immigrants to Alberta are eligible for our Smart Start program that offers free banking services for one year, access to a MasterCard without employment income and discounts on safety deposit boxes.

We made a donation to the Calgary Sexual Health Centre's Ethno Cultural Communities program which assists new immigrants in adjusting to the laws and culture of their adopted home. We also made a donation to the Multicultural Health Brokers Co-operative's rent and utility bank. Many newcomers in Edmonton are working in low paying jobs, and immigrant families, because of their pre-migration trauma and often limited education, often struggle to survive month-to-month. The MCHB Co-op is launching a rent and utility loan program for vulnerable newcomer families to access during times of crisis.



Junior ATB participants at Khalsa School in Calgary

Empower U is a financial literacy and matched savings program for vulnerable women in the Edmonton area. It operates as a partnership between ATB, the United Way and 10 Edmonton-based agencies that work with women. The participants go through financial literacy workshops which ATB team members help coordinate. ATB also matches all of the participants' savings two to one, with the money being designated for purchases that improve quality of life. Last year, 216 women completed Empower U and 649 have graduated since the program started in 2012. Ninety per cent of participants report an increase in self-esteem and 93 per cent report an increase in self-confidence.

ATB is also a member of the newly launched Financial Pathways Collaborative. The Collaborative is a partnership of nine financial institutions, the United Way of the Alberta Capital Region, E4C and the City of Edmonton. It aims to improve the financial literacy skills of low income individuals and increase through facilitation the number of families accessing government benefits and subsidies. The three-year initiative involves two components: training over 80 volunteer trainers from financial institutions to deliver 300 financial literacy workshops; and training 30 benefit preparer volunteers from financial institutions to support E4C's Make Tax Time Pay (MTTP) program over a three-year period.

• Financial Literacy and Education •

Whether times are good or times are tough, financial literacy is always a vital component to ensuring the long-term stability of our province. Our two flagship financial literacy programs are Junior ATB and Empower U. A **Junior ATB** runs as a partnership between one of our branches and a local elementary school. Students are job interviewed, hired and trained to open up their very own bank, opening up real ATB youth accounts and accepting deposits. The Junior ATB staff and board of directors learn about entrepreneurship and the importance of savings. Last year Junior ATB ran in 90 schools across Alberta. We're also honoured to operate a Junior ATB on the East Prairie Métis Settlement and will work in the coming year to engage more Aboriginal communities through financial literacy. ATB is also a big participant in Junior Achievement of Northern and Southern Alberta, both through charitable contributions and offering financial expertise to the student workshops. Last year over 27,000 students benefitted from the program.

ATB partners with the Government of Alberta in the Youth Education Support (YES) Bursary program, which provided a university or college bursary and financial support to two young Albertans who were previously in the care of the government. We also provide, when possible, mentorship and work experience. 18 students have participated in the program since it began in 2010 and ATB has invested over \$450,000 into the future of these inspiring young Albertans. Additionally, we fund over 20 post-secondary scholarships and bursaries across the province to help young Albertans achieve academic success.

We think of ourselves as one of the best places to work, and that certainly applies to our summer students and interns. Far from fetching coffee and making copies, our summer students (including YES Bursary students if they wish) are fully immersed in their teams at ATB. ATB 101 students are asked to engage in real issues facing ATB and get to present their solutions and ideas to our senior leadership. They provide a fresh perspective and are invaluable to ATB keeping in touch with young Albertans. In return, we offer our summer placements real, meaningful work experience and many go on to join us as full-time team members once they've graduated.

We also offer a number of products designed to relieve the financial burden of getting an education or apprenticeship. These include no-fee student accounts, our industry-leading Professional Student Line of Credit and our industry first line of credit for apprenticeship students. We also partner with Women Building Futures to offer a special line of credit for women entering apprenticeship programs. Our branch team members also provide financial literacy advice within their communities throughout the year.

• Time To Think •

This year, \$40,000 of our donations budget was distributed as Time to Think grants. The grant program provides financial support and specific expertise to build the capacity of non-profits in areas such as social innovation, business development and human resources. The goal of Time to Think is to go beyond year-to-year donations and ensure that Alberta's non-profit sector is sustainable. This year's recipients were the Seniors Association of Greater Edmonton (SAGE) and Edmonton Meals on Wheels. Both will use the grant to develop a better online presence and we partnered them with our own web team to provide invaluable insights on developing and managing a website.

met with ATB to discuss their strategic plan for rebuilding their facility. Connections Counselling and Consulting Foundation met with our People and Culture team to discuss how succession planning could help them achieve their long-term goals. The Cerebral Palsy Association of Alberta consulted with our Customer Care Centre leaders to learn our strategies for engaging customers through a call centre and how to smoothly implement new call centre software.

• Financial Expertise For All Albertans •

We continuously look for ways to share our expertise with Albertans, whether they are customers or not. The Owl is a daily economic report about Alberta's unique economy. It's written by our Chief Economist Todd Hirsch and his team. Business Beat and Investor Beat are newsletters that share insights and research. In January, we also hosted an Economic Outlook Forum for our not-for-profit partners in Edmonton and Calgary. Featuring our Chief Economist Economist and our two Managing Directors of Entrepreneurship, the forums were focused on how the current economic climate will impact the not-for-profit sector.

▶ Last year's Time to Think grant recipients spent the year putting their grants to work and partnering with ATB specialists. Inn from the Cold met with our People and Culture team to discuss leadership and recruiting tactics. Momentum met with ATB's Emerge Group, which focuses on innovation, to discuss the necessary conditions to build an innovative organization. The Theatre Network Society, which operates the recently destroyed Roxy Theatre in Edmonton,



YES Bursary student Katie Germain

ECONOMIC INDICATORS	FY15	FY16	FY17 TARGET	ACTION PLAN
Debt financing for Alberta businesses (authorized)	\$29 billion	\$36 billion		Continue to support Alberta's businesses through the provision of credit.
Money spent on goods and services from suppliers	\$475 million	\$491 million		Not Applicable
Direct economic value generated and distributed ¹	Economic value generated: \$1,469 million, Economic value distributed: \$1,140 million, Economic value retained: \$329 million	Economic value generated: \$1,535 million, Economic value distributed: \$1,427 million. Economic value retained: \$108 million		Grow our direct economic value generated and distributed to the Alberta economy through the attainment of our three organizational goals.
Range of ratios of standard entry level wages compared to local minimum wage at significant locations of operation	1.5:1	1.342 : 1		Continue to keep entry-level wages above minimum wage.
Return on Risk Weighted Assets	1.1%	0.3%	0.1% - 0.3%	Maintain consistent RRWA

¹For revenues, operating costs, employee wages and benefits, payments to providers of capital, payments to government and community investments, please refer to ATB's annual report.

Blank entries indicate that specific targets are not established for this indicator.



Six local charities receiving their refurbished ATB fleet vehicles.



Team members Vivek, Kayla and Lahcen participating in the Parade of MHATS in support of mental health awareness

workplace

All of our goals and aspirations would be meaningless without our team members there to bring them to life. Before profits or efficiency ratios or market share is our first business goal: to be the place to work. It all starts there. We also know that, in a sense, our goal of being *the* place to work can never be fully achieved. We will always look for new ways to engage our team members and give them the tools, knowledge and encouragement to bring their best to work every day.

• The Story •

Ask any of our team members and they'll tell you that one of the biggest and most important things to happen around the office last year was the introduction of ATB's Story (describing our purpose as a company) and "the ATBs." The ATBs are a series of expectations that define our workplace culture. They provide the direction, but also the freedom, which guides our interactions with customers and colleagues every day. Without further ado, let us introduce you to the ATBs: Deliver WOW to customers and each other every chance you get; Continuously seek ways to make banking work FOR people; Think yes first; Be personally and fiercely accountable; Find ways to get things done; Be confident and humble; Trust and expect the same from others; Do the right thing; Think big and make it happen; and Have fun every day.

• Everyday Heroes •

Everyday Heroes is ATB's workplace recognition program that puts the recognition in the hands of all team members. Each ATB team member is assigned Everyday Heroes points that they can use to acknowledge the amazing work of their colleagues. Everyday Heroes points can be redeemed at an online retailer for almost anything you can imagine,

• President's League •

Each Everyday Heroes Quarterly Award winner is eligible for induction into the President's League, the highest recognition for ATB team members. Last year, President's League inductees were recognized at a special reception in Lake Louise. They also received the equivalent of \$500 in Everyday Heroes Points and three well-earned bonus days of vacation.

• Helping Hands •

Helping Hands recognizes the volunteerism and fundraising of our team members. Any team member who volunteers 40 or more hours in a year is eligible for a \$500 Helping Hands grant. The program also supports team members participating in fundraisers, offering 20 per cent of their fundraising goal up to \$500. Last year 25,500 volunteer hours were logged through Helping Hands with ATB issuing \$135,460 in Helping Hands grants.

The winners of this year's Helping Hands Community Leadership Awards were Nichole Geleta and Natasha Kuchera. Nichole started her own charitable group, Team Ta Tas, in support of the Alberta Cancer

including travel, event tickets, gift cards, gadgets and homeware. Last year over \$1 million in Everyday Heroes points were redeemed for purchases. Each quarter, team members can also nominate their colleagues for a Quarterly Award, with winners receiving bonus points and a tip of hat from their team.



*Mentoring at ATB Place through
Big Brothers Big Sisters*

Foundation, with an annual fundraising goal of \$30,000. Natasha recognized the lack of indoor winter activities for Innisfail youth so she founded the Innisfail Indoor Soccer Club, which has become a tremendous success. Winners received an additional \$500 for their causes and 20,000 Everyday Heroes Points. It's team members like Nichole and Natasha that make ATB *the* place to work.

• People First •

People First is ATB's wellness initiative. People First has a strong focus on promoting mental wellness, including our participation in National Depression Screening Week and Not Myself Today, an initiative that aims to remove the stigmas surrounding mental health and mental illness. The People First online platform promotes various aspects of physical and mental wellness through a series of events and challenges, and team members have access to free resources and counselling.

• Ask Rob •

Over 2,000 of our team members work in our Retail Financial Services (RFS) area of expertise. These team members are our frontline leaders: without their valuable insight and expertise, we wouldn't be able to make RFS better. In fact, their leadership is absolutely critical: no one knows our retail business like they do. We also always need safe channels for team members to share their thoughts without feeling judged. Now in its fourth year, Ask Rob was established as one channel to meet these needs. The online forum's namesake is Rob Bennett, our RFS Executive Vice President. It lets RFS team members post questions or ideas about how our business runs. Every post is promptly addressed and prioritized, and the completion rate is closely monitored. To date, there have been over 3647 Ask Rob submissions that directly led to 283 process improvements with 147 currently underway. More than half of our RFS team members have used the site to provide their suggestions.

• Learning Leaders •

Our leaders have the responsibility to continuously strive to become great leaders, to enrich the lives of their team members, their customers and their communities. In turn, we enrich the lives of our leaders by investing in their growth and development. Masterful Leadership partners with leaders to deliver blended learning where all leaders can learn, share, apply and reflect on discovering one's self and being a great people leader. Club Catalyst offers experiential learning that provides leaders with real-life experiences and events that take them out of their day-to-day role. In addition, ATB team members are encouraged to continuously develop using SkillSoft. Thousands of learning assets (video, books, courses, etc.) are available on a vast number of topics to engage learners and propel the development of skills and career growth. As ATB continues to grow its leadership investment, we are looking to spread the experience and build relationships with non-profit organizations to share our leadership learning.

• Diversity and Inclusion •

A diverse and inclusive environment continues to be a foundational strategic focus for ATB. To increase awareness around the importance of inclusion to our success, we've continued to expand our Team Member Networks. We now have six networks: the LGBTQA Alliance, The Melting Pot (a network for team members who are new to Canada), the Filipino Network, New Opportunities for Women (NOW), the Millennial network and the Mental Health Action Team. These networks provide support, build awareness and identify specific gaps in both our internal and external communication and marketing that can impact how we attract top talent and customers from an ever more diverse Alberta.

For the first time an all team member diversity and inclusion communication initiative provided ATB leaders with information and tools on how to support a diverse and inclusive workplace. Through this initiative team members had the opportunity to share their diversity and inclusion story and donate to one of three organizations that advocate for a more inclusive Alberta. Our research, using our analytics and insights teams, continues to show that we have work ahead of us in this area, particularly in attracting and retaining customers and team members with disabilities and those who identify as indigenous.



ATB team members and families participating in the Tour of Alberta Family Ride in support of CASA

WORKPLACE INDICATORS	FY15	FY16	FY17 TARGET	ACTION PLAN
Employee engagement	84%	87%	87%	Continue in our work to be <i>the</i> place to work.
Employee engagement - CSR related questions	93%	95%	95%	Raise CSR awareness amongst employees via the CSR report. Continue to surpass the levels seen through the top employers (87%).
Per cent of team members stating ATB supports the learning and development of its employees	86%	87%	87%	Continue supporting and advocating employee training and development. Build on the success achieved and foster an even more integrated learning development process between all learning teams.
Wellness Program Utilization Levels	41%	58%	64%	Increase in wellness program utilization spurred from wellness initiatives and activities
Health Assessment Survey	63	64	66	Improve the overall risk levels for team members through a know your numbers program and wellness programing
Ratio of basic salary of men to women by employee category	A (no males) 10.99 J 1.01 B 1.04 K 1.01 C 0.94 L 1.02 D 0.98 M 1.04 E 1.10 N 1.02 F 0.89 O 1.02 G 1.00 U 1.47 H 1.01	A (no males) 10.98 J 1.00 B 1.05 K 1.02 C 1.09 L 1.01 D 1.01 M 1.01 E 1.11 N 1.03 F 0.93 O 1.09 G 1.01 U 1.67 H 0.98	Maintain an average ratio of 1.00.	Ensure compensation plans are fair and equitable.
Total workforce by employment type, employment contract, and region ¹	Hourly: 145 Permanent Full Time: 4562 Permanent Part Time: 512 Temporary Full Time: 45 Temporary Part Time: 11	Hourly: 92 Permanent Full Time: 4735 Permanent Part Time: 479 Temporary Full Time: 32 Temporary Part Time: 6		Continue growing as areas of expertise develop and maintain healthy turnover rates while encouraging retention and upward mobility into leadership roles.
Total number and rate of new employee hires and employee turnover by age group, gender, and region.	New Hires Under 30: 469; Females 307; Males 162 New Hires 30 to 50: 426; Females 288; Males 138 New Hires Over 50: 71; Females 56; Males 15	NewHiresUnder30: 409; Females 237; Males 172 New Hires 30 to 50: 348; Females 229; Males 119 New Hires Over 50: 112; Females 82; Males 30		
Percentage of employees covered by collective bargaining agreements.	27%	22%		
Absenteeism Rate	6.1 days	5.61 days	7 days or less	
Ratio of President and CEO total compensation to median team total member compensation ²	35:1	32:1		

Percentage of senior executives who are women ³	23%	23%	Work towards more balanced gender representation, along with other dimensions of diversity, in our executive team
Percentage of Board of Directors who are women	42%	42%	Support our existing Board diversity policy
Substantiated reports of privacy infringement ⁴	46	125	Cross-training for RFS to ensure they are empowered to manage privacy breaches in a timely and effective manner. It is hoped that this will deliver a wow experience to our customers and prevent escalations to Privacy Compliance team except when absolutely necessary.
Diversity indicators among all team members ⁵	Women: 70%. Identifying as Aboriginal: 2%. Identifying as a visible minorities: 27%. Identifying as LGBT: 1.7%	Women: 70%. Identifying as Aboriginal: 2%. Identifying as a visible minorities: 27%. Identifying as LGBT: 1.7%	Work to increase diversity at all levels at ATB.

¹Our current definition of the total workforce does not include contracted third party individuals. ²ATB introduced a new payroll system in fiscal year 2015. Total compensation for President and CEO includes base salary and short- and long-term incentives. Total compensation for team members includes base salary and variable pay. A **2012 study** found this ratio among CEOs of Canadian Financial Institutions averaged 135:1. A more in depth analysis is available within the study. ³Senior executive is defined as Vice President or higher, or equivalent responsibility and salary. ⁴The increase in the number of privacy infringements is a result of efforts to increase reporting of these incidents. ⁵From diversity survey taken in October, 2014

Blank entries indicate that specific targets are not established for this indicator.



Last year, ATB team members took place in Habitat for Humanity builds in Edmonton and Wetaskiwin.



*Ski Fit North participants
in Northern Alberta*

community

While our community investments like donations, sponsorships and fundraising will continue (our team members wouldn't have it any other way), we're continually looking for new and innovative ways to support Alberta's communities beyond simply cutting cheques. We learn so much every day from our community partners about Alberta's needs and what we can all do, working together, to make the greatest impact.

The goal for ATB's social investment strategy is to use our talents, expertise, capital and financial infrastructure to have a positive impact on the lives of people and communities in Alberta. We'll do so by working in partnership with community organizations to develop innovative financial solutions and to provide advice and services to Albertans. We also help these organizations develop new models to operate more sustainably.



\$3.7 million in donations to over **500 charities***

\$820,000 in in-kind donations

\$928,000 in fundraising for the Alberta and Stollery Children's Hospitals

\$762,000 in United Way fundraising

\$6.6 million in community-focused sponsorships

**includes ATB Cares and United Way matched contributions*

• ATB Cares •

Last year Albertans donated \$2.79 million through ATB Cares. ATB Cares is an online donation platform where Albertans can donate to any registered charity in Canada. ATB pays for all fees on the site so that every dollar can go towards charity. Each year we also commit \$150,000 to matching 15 per cent of donations to eligible Alberta-based charities. We hit our matching limit in early December, but witnessing the generosity of Albertans, particularly during these tough times, inspired us to go beyond our commitment and match a total of \$281,000.

• ATB Pride •

ATB is the lead sponsor of the Calgary Pride Festival, in addition to sponsoring the Pride festivals in Edmonton, Jasper and Cold Lake and the Alberta Rockies Gay Rodeo in Strathmore. We also introduced our Pride MasterCard, so that you can literally put your money where your mouth is when it comes to standing up for the LGBTQ community. At the heart of our Pride participation is the youth of Camp fYrefly, which ATB has supported since 2008, and fYrefly in Schools. Camp fYrefly works with gender minority youth, teaching self-reliance, confidence and personal resiliency. Their courage and strength are a daily reminder of why being a Pride ally is the right thing to do.



Free Footie participants

ATB also participated in Pink Shirt Day, a national anti-bullying campaign. Hundreds of team members from across the province sported their brightest pinks, fushias, corals and magentas to take a stand against bullying, an unfortunate practice that exists well outside of the school playground. Local celebrities like Naheed Nenshi, Sheldon Kennedy, Brian Burke, Jordan Eberle and Arlene Dickinson also joined us in saying enough is enough.



Shauna was a Home Ice Hero winner, our campaign to recognize all the unsung heroes that make local hockey possible

• Community Sponsorships •

We believe that our community-focused sponsorships are the perfect way to both promote our brand and further contribute to Alberta's communities. The majority of our sponsorship partnerships are with the non-profit festivals, events and cultural institutions that make Alberta such a wonderful place to live. These include our lead sponsorships of the Edmonton International Fringe Theatre Festival, the Calgary International Film Festival and the Edmonton Comedy Festival. We also sponsored the Citadel Theatre in Edmonton, the Art Gallery of Alberta, the Grande Prairie Street Performers Festival, the Edmonton Symphony Orchestra, Big Valley Jamboree and the All-Albertan Song Contest. Undoubtedly the most exciting addition to Alberta's cultural map is the newly opened National Music Centre, which ATB has sponsored since 2013. ATB's support includes the ATB Storytellers Exhibition, which will showcase the rich history of music in Alberta.

In the world of sports and wellness, ATB is the lead sponsor of the Tour of Alberta, which highlights the vast beauty of Alberta's landscapes to a worldwide television audience of over 47 million. We're also a huge partner of University, WHL and youth hockey in Alberta, as well as Spruce Meadows in Calgary and the ATB Financial Classic.

• Nina Haggerty •

The Nina Haggerty Centre for the Arts provides a space for adults with developmental disabilities to practice their art and develop their craft. You might remember Nina Haggerty artists provided the artwork that made our 2015 CSR Report so beautiful. This year our support helped the artist centre expand beyond the world of visual arts and into recorded music. Through the ATB Music Project, in partnership with CKUA, Nina participants will write and professionally record their own songs and even create accompanying music videos.

• Young at Heart •

Last year we helped send hundreds of kids to camp, contributing \$132,000 to camps that help kids who might not otherwise get to go, including Camp fYrefly, Alberta Aphasia Camp, Camp Jean Nelson and Easter Seals Camp Horizon. ATB also supports the Sheldon Kennedy Child Advocacy Centre. The Child Advocacy Centre advocates on the behalf of children who have been sexually and physically abused and fights to bring sexual abuse out of the shadows to better protect the most vulnerable Albertans.



Recently, we helped promote a new sport for youth: cross country skiing. Ski Fit North Alberta, led by homegrown Olympian Beckie Scott, promotes the mental and physical wellbeing and empowerment of Aboriginal youth in Alberta. Over 1,500 kids from 16 communities participated in Ski Fit North events last year.



Jann Arden at an ATB Storytellers event at the National Music Centre. Photo: Brandon Wallis

COMMUNITY INDICATORS	FY15	FY16	FY17 TARGET	ACTION PLAN
Total donations	\$3.7 million	\$3.7 million	\$3 million	Keep targeted corporate donations at or above one per cent of targeted net profits.
Corporate sponsorships (\$)	\$6.6 million	\$6.6 million		Focus on evaluation of current sponsorships
ATB fundraising	\$1.68 million	\$1.69 million	\$1.69 million	Focus our efforts on our two flagship fundraising campaigns: Teddy for a Toonie and United Way
Market Share¹	14.1% (retail), 21.1% (business)	14.42% (retail), 20.83 % (business)	15.2 % (retail), 20.5% (business)	Support our business plan initiative's market share targets of 17% (retail) and 22% (business)
Number of rural communities with ATB branch or agency	213 Rural Communities (86 branches, 127 agencies)	214 Rural Communities (86 branches, 128 agencies)		Increase our focus on urban markets while maintaining our rural presence
Junior ATB	51 schools participating	90 schools participating	115 schools participating	Continue to work with our partner the Institute for the Advancement of Aboriginal Women to coordinate the opening of another Junior ATB within an Aboriginal community
Money spent on Helping Hands program	\$80,000	\$135,460 in grants	\$150,000 in grants	Continue to promote this program to our team members throughout the organization
ATB Cares	\$ 1.38 million in donations, \$128,000 matched by ATB, \$1.51 million total donated to charities	\$2.79 million in donations, \$268,000 matched by ATB, \$3.06 million total donated to charities		Elevate awareness of ATB Cares by creating planned giving promotions and campaigns throughout the year
Customer Advocacy Index²	56	58	58	Support our business plan initiative by maintaining a CAI equal to or better than other financial institutions
Percentage of Albertans who would consider switching to ATB	46%	51%	54%	Support our business plan target of 58% by 2018.

¹The definition of this metric has changed slightly over FY16. It is now defined as the total number of unique business partners with at least one active account located in Alberta compared to the total number of business Enterprises in Alberta, including numbered companies and non-profit organizations. ² The CAI is a survey-based, one-number score measuring customer loyalty based on the number of "Advocates" minus the number of "Detractors." ATB's CAI score for fiscal year 2016 ranked higher than the largest financial institutions in Canada.

Blank entries indicate that specific targets are not established for this indicator.





*The Calgary Zoo's Swift Fox
conservation program*

environment

Do an image search of “Canadian landscape” and what you’ll end up with is a whole lot of pictures of Alberta. Our landscapes and wildlife are a huge part of the Canadian identity and it’s vital that we all do what we can to protect them. ATB supports several conservation projects that help protect our delicate ecosystems and we’re also continually working to reduce our own environmental impact.

• Reducing Our Own Impact •

In the past year we saw a slight reduction in our total carbon footprint and each year we improve our capacity to fully capture our environmental impact. The largest single source of our footprint is through the heating, cooling and powering of our facilities. All of our new buildings meet rigorous efficiency guidelines and we are continuing with retrofits in our older buildings to bring them up to standards. Two years ago we renegotiated the contract with our energy provider, which helped tremendously in off setting our footprint. The purchase of Renewable Energy Certificates essentially balances out the carbon footprint of our branch network. We also continue to use Bullfrog Power for all of our ABMs, as well as special events like our annual public meeting..

• Conservation •

In 2014 we entered into an exciting, multi-year partnership with Ducks Unlimited. The ATB Financial Legacy Fund was created with a \$5 million loan from ATB, paired with a yearly donation that will cover the interest on the loan. The loan funds DUC's Revolving Land Program to purchase and restore thousands of acres of wetlands, which will then be sold, with the profits used to purchase new land for conservation.

Opening in the summer of 2016 between Bragg Creek and Kananaskis you'll find the ATB-sponsored stretch of the Trans Canada Trail. We helped fill in an incomplete gap in what will eventually be 24,000 kilometres of trails that encourage Canadians to explore our landscapes in an environmentally friendly way.

• Energy Futures Lab •

Energy Futures Lab (EFL) brings together leaders from the energy and sustainable energy industries, thought leaders from across the province as well as provincial and municipal stakeholders to explore the future of Alberta's response to climate change, energy security and sustainable development. ATB supports EFL through a donation and our very own Bruce Edgelow, Vice President of Special Initiatives with ATB's Energy Banking Team, is an EFL Fellow.

As of March 31, 2016, 2,831 acres of wetlands have been purchased and restored, which led to over 46,000 tonnes of captured carbon. Over the 10 years of the partnership, an estimated 60 projects will be funded resulting in 9,500 acres of restored wetlands.

Our partnership with the Swift Fox conservation program, undertaken by the Calgary Zoo and its partners, is the most successful reintroduction of a locally extinct carnivore in North America. Thanks to their hard work, this important species was re-established in Alberta after decades of extinction, but much work is still needed to maintain their populations in the future.

ATB also sponsored the Nature Conservancy of Canada's purchase of Bunchberry Meadows, a 640 acre parcel of land west of Edmonton that will be protected to conserve the habitat for numerous plant and wildlife species, and to preserve a wonderful space that Albertans can use to reconnect with nature. We also contributed to the Edmonton & Area Land Trust's Protecting Pollinators through Community Collaboration program, supporting their "bee hotel" workshops that taught members of the public how to make Edmonton a more bee-friendly city by providing habitats for these important pollinators.



*The Trans Canada Trail
near Bragg Creek*

ENVIRONMENT INDICATORS	FY15	FY16	FY17 TARGET	ACTION PLAN
Total carbon footprint	44,637 tCO2e	43,700 tCO2e		Reassessment of carbon footprint will occur every 3 years. A proxy measure may be developed in the interim.
Direct energy consumption by primary source	6972.9 tCO2e	8,500 tCO2e		Reassessment of carbon footprint will occur every 3 years. A proxy measure may be developed in the interim.
Indirect energy consumption by primary source	26,387.1 tCO2e	24,500 tCO2e		Reassessment of carbon footprint will occur every 3 years. A proxy measure may be developed in the interim.
Other indirect emission sources		10,800 tCO2e		Reassessment of carbon footprint will occur every 3 years. A proxy measure may be developed in the interim.
Air travel		500 tCO2e		Reassessment of carbon footprint will occur every 3 years. A proxy measure may be developed in the interim.
Employee commuting	9627.9 tonnes of CO2e	9,500 tCO2e		Reassessment of carbon footprint will occur every 3 years. A proxy measure may be developed in the interim.
Paper usage	\$308,590 (99.9% environmental paper)	\$258,000 (167 tCO2e)		Continue to implement environmental initiatives to reduce paper usage.
Meeting environmental standards in all new buildings and renovations	Achieved	Achieved	Evolve and enhance environmental standards with changing branch design	100% of new branches will follow environmental standards
Land conserved through Ducks Unlimited partnership and resultant carbon capture (since program began in 2014)	1,553 acres conserved, 24,258 tonnes of captured carbon	2,831 acres conserved, 46,769 tonnes of captured carbon		60 projects, 9,500 acres conserved over the 10 years of our partnership with Ducks Unlimited.
<i>Blank entries indicate that specific targets are not established for this indicator.</i>				



about this report

• Scope •

This report is divided into four key areas of Corporate Social Responsibility (CSR): Economy, Workplace, Community and Environment. We have made it a priority to follow international standards for CSR reporting and have prioritized transparency as a key element to the long-term sustainability of ATB.

ATB Financial (ATB) operates only in Alberta, and our subsidiaries (ATB Investment Management Inc., ATB Securities Inc. and ATB Insurance Advisors Inc.) operate through our Investor Services area of expertise. We have no specific limitations on the scope or boundary of this report. It reflects ATB's overall performance as well as its significant economic, environmental and social impacts on Alberta.

• Reporting Period •

All activities described in this report were undertaken within Fiscal Year 2016 (April 1, 2015 – March 31, 2016), unless otherwise noted. This report and its content will be updated in September of each year.

• Developing the Report •

This is ATB's sixth CSR report. To aid in developing and presenting our content in a balanced, transparent and reasonable way, we once again used Global Reporting Initiative's guidance. We used the materiality principle to choose significant economic, workplace, community and environmental topics relevant to our stakeholders. The stakeholder inclusiveness principle helped us to identify our stakeholders and their expectations.

All information in this report is presented to show what makes ATB sustainable, profitable and responsible stewards. It reflects our significant economic, community, workplace and environmental activities. The completeness of the report will enable our stakeholders to accurately assess our performance over the reporting period.

Our Scorecard Advisory Committee led and guided the development of indicators, targets and measures. This committee, which represents key areas of ATB such as Finance, Human Resources, Environmental Sustainability, and Reputation & Brand.

Scorecard Committee:

- ▶ Sandra Huculak, Managing Director of CSR and Community Investment, Reputation and Brand (Chair)
- ▶ Sean Garritty, CSR Manager, Reputation and Brand
- ▶ Travis McKay, Senior Business Analysts, Human Resources Info Management
- ▶ Victoria Schaefer, Senior Financial Analyst, Business Finance
- ▶ Kerilee Snatenchuk, Director, People and Culture
- ▶ Theresa Wang, Lead, Enterprise Sustainability, Facilities & Real Estate

ATB's internal reviewers for this report are:

- ▶ Peggy Garritty, Senior Vice President, Reputation & Brand
- ▶ Barry Strader, Corporate Reporter

To ensure accuracy, members from across the organization also reviewed the data.



This report is framed around ATB's Board-approved **Corporate Social Responsibility Policy**. Our CSR values and commitment, combined with the understanding of fundamental operations at ATB, helped us to focus our efforts.

The Scorecard Advisory Committee chose indicators to measure the results of our efforts within each of the four key areas. Our resulting annual CSR report showcases ATB's efforts in CSR for all ATB stakeholders, including our owner and regulator (the Province of Alberta), our team members and our customers.

• Aligning with Global Reporting Initiative •

Transparency and accountability are key elements of CSR. ATB has once again aligned our CSR report Global Reporting Initiative's (GRI) guidelines to ensure its completeness and balance. We use GRI's G4 standard and self declare Core compliance. Our Global Reporting Initiative content index can be found at the end of this report.

for more information

For questions about this report or its content, please email the Corporate Social Responsibility team at corporategiving@atb.com

INDICATOR	ATB FINANCIAL INFORMATION
STRATEGY AND ANALYSIS	
G4-1	A message from our President and CEO, page 2
G4-2	Annual Report
ORGANIZATIONAL PROFILE	
G4-3	ATB at a Glance, page 3 and Annual Report
G4-4	ATB at a Glance, page 3 and Annual Report
G4-5	ATB Financial is headquartered in Edmonton
G4-6	ATB Financial only operates in Alberta, Canada
G4-7	ATB at a Glance, page 3, atb.com/about and Our Business
G4-8	ATB at a Glance, page and atb.com/about
G4-9	ATB at a Glance, page 3, Economic Indicators, page 13, Workplace Indicators, page 17 Annual Report and atb.com/about
G4-10	Workplace Indicators, page 17
G4-11	Workplace Indicators, page 17
G4-12	Stakeholder engagement, page 6, and ATB Vendor Resources

INDICATOR	ATB FINANCIAL INFORMATION
STAKEHOLDER ENGAGEMENT	
G4-24	Stakeholder engagement, page 6 and ATB Vendor Resources
G4-25	Stakeholder engagement, page 6 and ATB Vendor Resources
G4-26	Stakeholder engagement, page 6 and ATB Vendor Resources
G4-27	Stakeholder engagement, page 6 and ATB Vendor Resources
REPORT PROFILE	
G4-28	About this report, page 26
G4-29	About this report, page 26
G4-30	About this report, page 26
G4-31	About this report, page 26
G4-32	About this report, page 26
G4-33	We did not seek any external assurance for our report. Our report is reviewed and approved by our independent Board of Directors yearly.

INDICATOR (CONT'D)	ATB FINANCIAL INFORMATION (CONT'D)
G4-13	No significant changes to report. A full list of ATB locations can be found in our Annual Report and at atb.com
G4-14	Environmental risk assessments are integrated into ATB's lending policies.
G4-15	Annual Report : Corporate Governance, Our Business,
G4-16	ATB Memberships and Networks
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES	
G4-17	ATB at a Glance, page 3 and atb.com/about
G4-18	Materiality Overview, page 7 and About this Report, page 26
G4-19	Materiality Overview, page 7
G4-20	Material aspects are material to all entities of ATB
G4-21	As an Alberta Crown Corporation, we believe all aspects identified as material are relevant both within and outside of ATB.
G4-22	There are no significant restatements of information. All restatements of financials in the annual report are footnoted.
G4-23	There are no significant changes to report.

INDICATOR	ATB FINANCIAL INFORMATION
GOVERNANCE	
G4-34	Corporate Governance and CSR Governance, page 4 ATB Governance
G4-35	Board of Directors Governance Documents
G4-36	CSR Governance, page 4
G4-37	Stakeholder engagement, page 6. The Board also engages ATB stakeholders at ATB events such as our Annual Public Meeting.
G4-38	Annual Report, ATB Governance and ATB Directors
G4-39	ATB Governance and ATB Directors
G4-40	Annual Report, ATB Governance and ATB Directors
G4-41	Annual Report, ATB Governance and ATB Directors
G4-42	Annual Report: Board Orientation and Professional Development
G4-43	
G4-44	Annual Report: Board Evaluations
G4-45	Stakeholder engagement, page 6 and ATB Governance
G4-46	Board Risk Committee Terms of Reference

INDICATOR	ATB FINANCIAL INFORMATION
G4-52	Annual Report, Directors Remuneration Policy and Expense Guideline, Directors Attendance and Compensation Disclosure, Alberta Treasury Branches Act
G4-53	Annual Report, Directors Remuneration Policy and Expense Guideline, Directors Attendance and Compensation Disclosure, Alberta Treasury Branches Act
G4-54	Workplace Indicators, page 17
ETHICS AND INTEGRITY	
G4-56	ATB Code of Conduct, Annual Report, Alberta Treasury Branches Act, ATB Governance and ATB Community
G4-57	Stakeholder engagement, page 6, ATB Code of Conduct and Ethics, Annual Report : Disclosure under PIDA and Safe Disclosure and Whistleblower Protection
G4-58	Stakeholder engagement, page 6, ATB Code of Conduct and Ethics, Annual Report : Disclosure under PIDA and Safe Disclosure and Whistleblower Protection

INDICATOR	ATB FINANCIAL INFORMATION
ASPECT: PROCUREMENT PRACTICES	
G4-DMA	Stakeholder Engagement, page 6. ATB Vendor Resources.
G4-EC9	Stakeholder Engagement, page 6
ASPECT: ENERGY	
G4-DMA	Environment section, page 25.
G4-EN3	Environmental Indicators, page 25.
ASPECT: BIODIVERSITY	
G4-DMA	Environment section, page 25.
G4-EN13	Environmental Indicators, page 25.
ASPECT: EMISSIONS	
G4-DMA	Environment section, page 25.
G4-EN15	Environmental Indicators, page 25.
G4-EN16	Environmental Indicators, page 25.

INDICATOR	ATB FINANCIAL INFORMATION
ASPECT: ECONOMIC PERFORMANCE	
G4-DMA	Annual Report, Our Purpose and Our Business
G4-EC1	Economic Indicators, page
ASPECT: MARKET PRESENCE	
G4-DMA	Annual Report, Our Purpose, Our Business
G4-EC5	Workplace Indicators, page
ASPECT: INDIRECT ECONOMIC IMPACTS	
G4-DMA	A Tough Year for Alberta, page 9. Homelessness, Housing and Poverty, page 10. Financial Literacy, page 14. Our Purpose and Our Business
G4-EC7	Economy Section, page
G4-EC8	Economy Section, page

INDICATOR	ATB FINANCIAL INFORMATION
ASPECT: SUPPLIER ENVIRONMENTAL ASSESSMENT	
G4-DMA	Stakeholder engagement, page 6. ATB Vendor Resources.
G4-EN32	All new vendors are screened for environmental criteria.
ASPECT: EMPLOYMENT	
G4-DMA	Workplace section, page 17. Annual Report and ATB Careers.
G4-LA1	Workplace Indicators, page 17.
G4-LA3	Workplace Indicators, page 17.
ASPECT: TRAINING AND EDUCATION	
G4-DMA	Leadership, page 16.
G4-LA10	Leadership, page 16.
G4-LA11	Workplace Indicators, page 17.

INDICATOR

ATB FINANCIAL INFORMATION

ASPECT: DIVERSITY AND EQUAL OPPORTUNITY

G4-DMA Diversity and Inclusion, page 16.

G4-LA12 Workplace Indicators, page 17.

ASPECT: EQUAL REMUNERATION FOR WOMEN AND MEN

G4-DMA **ATB Careers**

G4-LA13 Workplace Indicators, page 17.

ASPECT: SUPPLIER ASSESSMENT FOR LABOR PRACTICES

G4-DMA Stakeholder engagement, page 6.
ATB Vendor Resources.

G4-LA14 All new suppliers are screened using labor practices criteria.

ASPECT: PRODUCT AND SERVICE LABELING

G4-DMA Stakeholder engagement, page 17. **Annual Report.**

G4-PR5 Community Indicators, page 22.

INDICATOR

ATB FINANCIAL INFORMATION

ASPECT: CUSTOMER PRIVACY

G4-DMA Stakeholder engagement, page 6. **Annual Report.**

G4-PR8 Workplace Indicators, page 17.

ASPECT: PRODUCT RESPONSIBILITY

G4-DMA **Board CSR Policy, ATB Vendor Resources**

G4-FS7 Environment, page 23.

G4-FS8 Environment, page 23.

ASPECT: LOCAL COMMUNITIES

G4-FS13 Community Indicators, page 22.

G4-FS14 Financial Literacy, page 11 and Homelessness,
Housing and Poverty,

