



In it
together.



A message from Dave Mowat

President & CEO

It's been a unique year for Alberta and a unique year for ATB Financial. In almost every way ATB had a benchmark year. We reached a record net profit, grew our business tremendously while supporting Albertans and Alberta business and we did all this while achieving an engagement score of 84 per cent, which places us as one of Canada's best workplaces. We also achieved our highest ever customer advocacy score. Moving forward, we're looking to build on these successes and provide even greater service to our customers.

There's a lot there to celebrate, but we also know that the current economy in Alberta just isn't what it was one year ago. The year ahead will present new challenges for ATB and our customers, team members, partners and for all Albertans. Fortunately, we understand Alberta's economic cycles better than almost anyone. It's important to remember that we were founded in 1938 in response to the Great Depression. Helping Albertans through tough times is part of our identity. And times have been tough. We hear from customers that are struggling to pay their bills. Our team members tell us that the food banks and social services non-profits in their communities have seen increased demand. We hear that businesses are putting growth on hold and many are even laying off workers.

Our response has been one of cautious optimism. ATB's approach to business has always been strongly relationship driven, so we've been able to fall back on those strong relationships and a mutual commitment to the wellbeing of our customers. We've

identified customers, both individuals and businesses, who are struggling and we've actively engaged with them to help them ride out the downturn. In the end, we believe that with our shared knowledge and expertise, Albertans will make it through these tough times.

ATB's CSR commitments are now more important than ever. We continue to commit one per cent of our net profits to charity. Given the economic climate right now it's possible that will equate to fewer donations next year, so we're looking for other ways to give back, including significant in-kind donations and providing our financial expertise as a way of ensuring non-profits are more sustainable and vulnerable Albertans are better able to cope.

Homelessness and poverty are continual issues in our province despite the wealth that we have been blessed with. When the economy was booming, infrastructure couldn't keep up and affordable housing was more and more of a concern. Now with the impact of falling oil prices on our economy, people are suffering as well. I think the important message to take away is that poverty and homelessness are issues that won't go away unless we actively and creatively find new solutions. ATB is in a position to initiate important changes in people's lives and I'm proud our first new steps into this area are going well (you can read more further in this report).

As much as our financial statements, which you can find on atb.com, our annual CSR report tells the story of ATB. We've spent a lot of time over the last year reflecting on how we do business and how we think of ourselves as different from our competition. At the heart of all this reflection is the simple yet complex concept of happiness. We believe that good things happen when happiness becomes your purpose, both for our customers and our team members. Reading through this report, I'm proud to see just how much happiness we've brought to Alberta, and how much happiness Alberta has brought to us.





ATB at a glance

ATB Financial was founded 76 years ago as 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. We now serve over 710,000 customers from our 172 branches and 135 agencies in 244 communities, including over 120 where ATB is the

only financial institution. As you heard from Dave in his introduction, ATB has had a record breaking year, reaching \$43.1 billion in assets and \$328.7 million in net profits, all while achieving our highest ever Customer Advocacy Score of 56 and our highest team member engagement score of 84 per cent.

Creating this Report

The Nina Haggerty Centre for the Arts provides a space for adults with developmental disabilities to practice their art and develop their craft. The artist collective's work is regularly exhibited at the centre's in-house gallery and in various other locations, providing the full experience of a working artist, from creation to audience. ATB supports Nina Haggerty Centre's upcoming music project, where their artists will write and record their own songs accompanied by music videos they also create.

We'd like to thank John Wilson, Peter Kolmatycki, Kim Hung Ho and Scott Berry for their wonderful contributions to this report. You can learn more about them and the other Nina Haggerty artists at www.thenina.ca



Awards

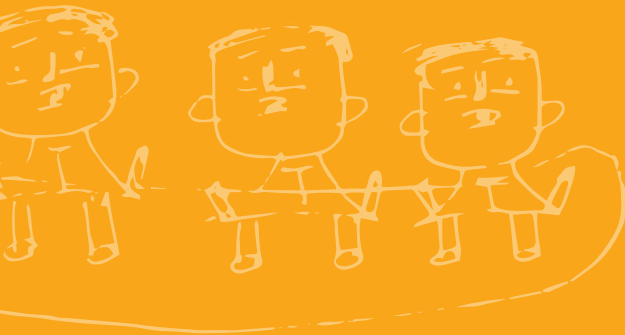
- Number 13, Canada's Top 50 Best Workplaces (Great Places to Work)
- Best Employers in Canada (Aon Hewitt)
- Alberta's Top Employers (MediaCorp)
- Top Employers for Young People (MediaCorp)
- One of the 50 Most Engaged Workplaces in North America (Achievers)
- Best Workplaces for Millennials (Alberta Venture)
- Canadian Society of Corporate Secretaries Governance Awards for the best approach to board and committee support and best sustainability, ethics, and environmental governance programs

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 on pages 41-47 of our Annual Report.



ATB Financial Healing Through the Arts Award winner Aaron Sidorenko uses art to help engage with veterans.



Corporate Social Responsibility Governance

Our CSR governance is lead 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 annually by the Board of Directors, ensuring continuity with our overall CSR strategy.





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 Z. 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

Seven 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.

Scorecard Advisory Committee

For more information about our Scorecard Advisory Committee, please see "About this Report" on page 62.

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.

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
Our Shareholder (The Province of Alberta)	<ul style="list-style-type: none"> • ATB’s Board Chair regularly reports to Alberta’s President of the 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. 	<ul style="list-style-type: none"> • Return on Risk Weighted Assets (p. 30)
Our Team Members	<ul style="list-style-type: none"> • We conduct an Annual Engagement Survey. • The Idea Sharing Forum is a voluntary online forum to collect feedback from team members. 	<ul style="list-style-type: none"> • Team Member Engagement Scores (p. 38)

STAKEHOLDER (cont’d)	ENGAGEMENT CHANNELS (cont’d)	INDICATOR (cont’d)
Our Team Members (cont’d)	<p>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.</p> <ul style="list-style-type: none"> • 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 at davemowat@atb.com. 	
Our Customers	<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. 	<ul style="list-style-type: none"> • Customer Advocacy Index (p 52)

STAKEHOLDER (cont'd)	ENGAGEMENT CHANNELS (cont'd)	INDICATOR (cont'd)
Our Customers (cont'd)	<ul style="list-style-type: none"> • Facebook and Twitter are 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. • Our Energy Group regularly holds forums where knowledge and expertise is shared. 	
Suppliers	<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 List • Alberta Purchasing Connection website 	<ul style="list-style-type: none"> • Money Spent on goods & services from suppliers (p 30)
Our community partners	<ul style="list-style-type: none"> • Department of Corporate Social Responsibility and Community Investment • Meetings, emails, phone calls • External partnerships 	<ul style="list-style-type: none"> • Total Donations (p 52) • Corporate Sponsorships (p 52)

STAKEHOLDER (cont'd)	ENGAGEMENT CHANNELS (cont'd)	INDICATOR (cont'd)
Our community partners	<ul style="list-style-type: none"> • Wearealberta.ca • corporategiving@atb.com 	<ul style="list-style-type: none"> • ATB Fundraising (p 52)
Energy Providers	<ul style="list-style-type: none"> • Through Executive Environment Committee and Facilities • Meetings, emails, phone calls, consultations 	<ul style="list-style-type: none"> • Carbon Footprint (p 60) • Direct energy consumption by primary energy source (p 60)

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 governance 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.



Economy

As an Alberta Crown Corporation with over 710,000 customers, we believe we have a unique opportunity to positively impact Alberta's economy. Looking out for Albertans is part of our identity, not just part of our business plan.



A Difficult Time For Alberta

The significant drop in oil prices has had a huge impact on Albertans and Alberta's economy. Our primary response was to engage in an analysis of our customers to identify those who might be in trouble and try to find ways to help. For customers that have lost their job, ATB has deferred loan payments and MasterCard payments for four months. We have also allowed for debt restructuring and even early redemption of investments without penalty. With our business customers, ATB has reached out to those who are struggling and have helped them identify ways of reducing their risks. We believe that, working together, ATB and our customers will make it through these difficult times.

Housing, Homelessness And Poverty

ATB is involved in a number of initiatives dedicated towards the ongoing problems of poverty and housing in Alberta. We recognize that we have the unique opportunity to use our financial know-how to really make an impact in this field. Additionally, our team members dedicate countless hours to working with the non-profits and agencies that deal with poverty. ATB partnered with the Calgary Homeless Foundation to develop the social incubator fund. This fund will now be used to finance the development of housing projects in Calgary. We are also supporters of the Calgary Drop-in Centre, the Boyle Street ID program, the United Way, Homeward Trust, and the RESOLVE program. Our Corporate Financial Services area of expertise works closely with several affordable housing organizations, providing tailored financing at a significantly reduced rate.

We have participated in Habitat for Humanity builds across the province for many years now, donating money as well as hundreds of hours of volunteer time towards the builds. In the coming year we are aggressively pursuing a new social investment housing model which will get underway in late 2015.

More often than you'd think, new immigrants to Alberta arrive with barely enough money to manage, making them especially vulnerable. Smart Start is our new banking program for new immigrants that is designed to ease them into the financial system in Alberta. So far over 800 people have participated in the program which includes a free chequing account for a year, a MasterCard to build credit history and a discounted rate on safety deposit boxes.

Dusty Finaly from the Calgary Drop-in Centre helped us when we donated thousands of socks to the centre last winter.





Financial Literacy And Education

ATB has two flagship financial literacy programs: Junior ATB and Empower U. **Junior ATB** partners our branches with local elementary students to open up their very own bank. The students are interviewed and hired for the various job positions, from greeters and tellers all the way up to a Board of Directors and, after they are trained, the Junior ATB is open for business. Junior ATB team members work to promote their bank and accept deposits from their customers that are held in real ATB accounts. Last year, 51 schools across Alberta participated in the program and, to date, over 1,000 students have benefited. We also were proud to open up our first Junior ATB within an Aboriginal community and are actively working with our community partners to open an additional one in the next school year.

*Nathan Clubine was a teller at our
Junior ATB in Ministik*

Empower U offers financial literacy training for at-risk women in Edmonton and also includes a matched savings program. Empower U partners with a number of Edmonton-based agencies. We also trained our frontline team members to ensure that the women felt welcomed (many had never had a bank account and had never felt welcome in a bank). To date, 433 women have graduated from the program. Over 90 per cent of the participants said they felt the program increased their self-esteem, self-confidence and confidence with money. Besides the benefit to the women participating, programs like Empower U have also made us better at what we do. We have learned invaluable lessons from working with these inspiring women and are better bankers because of it.

ATB partners with the Government of Alberta in the **Youth Education Support (YES)** Bursary program, which provides a yearly university or college bursary to students who were previously in the care of the government. We also provide, when possible, mentorship and work experience. ATB has committed \$100,000 per year to fund the program. In addition, we support over 20 post-secondary scholarships and bursaries across the province to help young Albertans achieve academic success. ATB is also a long time sponsor and participant in New Student Orientation at Lethbridge College. Our team members are on-site during the first week of classes, offering financial advice and welcoming new students.

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 partnered with Women Building Futures to offer a special line of credit for women entering apprenticeship programs.

Financial Expertise For All Albertans

Some of the best and brightest financial minds work for ATB and we want all Albertans to benefit from this expertise, whether they are customers or not. The Owl is a daily economic report about Alberta's unique economy. It's written by our Senior Economist Todd Hirsch and his team. Our Business and Agriculture area of expertise produces Business Beat, a newsletter that shares insights and research on Alberta's business community. Our Energy Group also hosts quarterly meetings with others in the industry, economists and other experts to discuss Alberta's energy industry and share knowledge.

Time To Think

This year, \$100,000 of our donations budget was distributed as part of our new 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 included the Theatre Network Society in Edmonton and the Alberta Cerebral Palsy Association, as well as Inn from the Cold, the Momentum Community Economic Development Society and Connections Counselling and Consulting Foundation, all in Calgary. In addition to the grant, the organizations were paired with ATB experts relevant to the area the charity wished to strengthen.

Alberta Intelligence And Innovation

Our Alberta Intelligence and Innovation department has its ear to the ground for anything new in the financial and technology markets. Most banks see innovative start-ups in the financial sector as threats to business as usual. ATB, on the other hand, recognizes these innovations as opportunity to bring new services that benefit our customers and Alberta's economy. Alberta Boostr successfully completed its piloting and will launch in the summer of 2015. Alberta Boostr is a crowdfunding program for small to medium sized Alberta businesses. ATB business experts work with Boostr participants to raise funding to develop new growth. Our goal for next year is for 1,000 businesses to participate in the program.



ECONOMIC INDICATORS	FY14	FY15	FY16 TARGET	ACTION PLAN
Debt financing for Alberta businesses (authorized)	\$26 billion	\$29 billion	\$29 billion	Continue to support Alberta's businesses through the provision of credit.
\$ spent on goods and services from suppliers	\$468 million	\$475 million	\$514 million	N/A
Direct economic value generated and distributed ¹	Economic value generated: \$1,350 million, Economic value distributed \$1,074 million, Economic value retained: \$276 million	Economic value generated: \$1,469 million, Economic value distributed: \$1,140 million, Economic value retained: \$329 million	Economic value generated: \$1,558 million; Economic value distributed: \$1,275 million; Economic value retained: \$283 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	155% or 1.6:1	150% or 1.5:1	Remain above minimum wage	Continue to keep entry-level wages above minimum wage.
Return on Risk Weighted Assets	1.1%	1.1%	0.80-1.0%	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.



Workplace

Even people who don't work at ATB know about our reputation for being one of Alberta's best workplaces. Maybe that's because 89 per cent of our team members said they wouldn't hesitate to recommend ATB to a friend seeking employment. Additionally, 91 per cent said they were proud to be a part of ATB. We will accomplish nothing without having one of the best workforces in Canada and we're always looking at new ways to inch closer to the top.



Our HelpingHands program recognizes the amazing ways our team members contribute to Alberta when they're not hard at work at ATB. Anyone who has volunteered over 40 hours throughout the year can apply for a Helping Hands grant of \$500 to that particular cause. Team members participating in charity runs and races can also apply for funding. Helping Hands will support up to 20 per cent of their fundraising goals to a maximum of \$500. Last year, ATB contributed \$80,000 in the way of Helping Hands grants. Funding for this program comes from a rebate we receive through Staples for our office supplies.

Last year we also introduced our first Helping Hands Community Leadership Award, recognizing two amazing team members and their volunteer work. This year's winners were Michelle Fisher, a cat foster care coordinator at the Animal Haven Rescue League in Stettler, and Karrie Baker of Edmonton, who volunteers for Because I Love You, an organization that helps parents deal with family crises involving their children. Besides the much deserved recognition, each received an additional \$500 contribution to their causes.



Greatness deserves recognition, even when it's found in the small, daily things that make your day easier. Everyday Heroes is our employee recognition program that enables team members to salute the fine work of their colleagues. It's a wonderful way to recognize a team member under the categories of: Going the Extra Mile, Caring, Teamwork, Passion, Trusted Advisor, Thank You, Entrepreneurial Spirit, Self-Accountability and Community Work.

Each team member can give a set number of Everyday Heroes points that can be used to purchase products from an online provider. Everyday Hero quarterly winners are all eligible to become President's League members. Last year, our team members made over 7,500 redemptions of their earned points, the equivalent of about \$1.25 million.

President's League

It's no secret: ATB employs some of the most outrageously talented people in Canada. Yearly inaugurates to the President's League have demonstrated consistent levels of excellent work. They truly are the foundation of ATB's success and long-term sustainability. Last year, each of the 86 new President's League members received the equivalent of \$2,500 of Everyday Hero Points. They also received a \$250 pre-paid MasterCard they could use to get ready for the exclusive reception in Edmonton. And as a bonus, ATB also gave them three very well-deserved days of paid vacation.

Ask Rob

Over 2,000 of our team members work in our Retail Financial Services (RFS) area of expertise, and they know their jobs better than anyone. We want to be sure there are open channels for RFS team members to share their thoughts and comments without feeling judged or worrying it will cost them their jobs. Ask Rob, its namesake is Rob Bennett, our RFS Executive Vice-President, is an online forum where RFS team members can post questions and comments about our processes and internal guidelines, otherwise known as the day-to-day ins and outs of their jobs. Each and every posted comment is promptly reviewed, addressed and prioritized, and the completion rate is closely monitored. To date, there have been over 2,000 Ask Rob submissions that directly led to 265 process improvements or future enhancements that are currently being worked on. More than half of our RFS team members have used the site to provide their suggestions.

Leadership

Our leaders have the responsibility to continuously become great, 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 senior leaders to deliver blended learning where all leaders can learn, share, apply and reflect on discovering one's self, being a great people leader and understanding the business. Club Catalyst offers experiential learning through bursts that provide leaders with real-life experiences and events that take them out of their day-to-day role. As ATB continues to grow its leadership investment, we are looking to spread the wealth and build relationships with non-profit organizations to share our leadership learning.



People First is ATB's wellness initiative. Last year 91 per cent of our team members said that they felt ATB supported their health and wellbeing and we recognize that wellness is incredibly important. People First Interactive is an online tool promoting physical and mental wellness. Through the site, team members can access tips, challenges and resources. And it's not just about skipping the elevator in favour of the stairs, or drinking more water each day (although those are good tips). Wellness is a broad spectrum of activities, passions and lifestyle and People First engages team member wellness at all levels.

Diversity and Inclusion

More and more, studies are showing that a diverse and inclusive work environment is important to a company's overall success. Last year saw the formation of our LGBT Alliance network, our Filipino Alliance network, and other similar committees that sought to strengthen our relationships with our diverse workforce and actively showcase to Albertans our desire to be a welcoming, inclusive place to work. 93 per cent of our team members said they felt ATB values diversity and 96 per cent said they felt we have a work environment that is open and accepts individual differences like gender, race, ethnicity, sexual orientation, religion and age. Our first diversity study gave us a great overview of our workforce and, for the most part, we were about where we expected and in line with Alberta averages. The study did identify one much needed improvement: increased diversity among our senior leadership.

WORKPLACE INDICATORS	FY14		FY15		FY16 TARGET	ACTION PLAN
Employee engagement	81%		84%		83%	Work towards Higher Gear three year engagement goal of 85%.
Employee engagement - CSR related questions	91%		93%		>91%	Raise CSR awareness amongst employees via the CSR report. Continue to surpass the levels seen through the top employers (87%)
% of associates stating ATB supports the learning and development of its employees	84%		86%		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	64%		41%		64%	Increase in wellness program utilization spurred from wellness initiatives & activities
Health Assessment Survey	59		63		65	Improve the overall risk levels for associates through a know your numbers program and wellness programming
% of employees receiving regular performance and career development reviews ¹	Performance assessment in the last year: 100%		Performance assessment in the last year: 94.65%.		100%	Improve our annual performance reviews and discussion processes to ensure 100% of employees receive appropriate feedback.
Ratio of basic salary of men to women by employee category	A - 1.16 B - 0.94 C - 1.02 D - 1.02 F - 1.15 G - 1.02 H - 0.99	I - 1.01 J - 0.94 K - 1.06 L - 0.98 M - 0.95 N - 0.94 O - 1.00	A (no males) B 1.04 C 0.94 D 0.98 E 1.10 F 0.89 G 1.00 H 1.01	I 0.99 J 1.01 K 1.01 L 1.02 M 1.04 N 1.02 O 1.02 U 1.47	Maintain an average ratio of 1.00.	Ensure compensation plans are fair and equitable.
	Average Ratio - 1.00		Average Ratio - 0.97			

WORKPLACE INDICATORS (CONT'D)	FY14 (CONT'D)	FY15 (CONT'D)	FY16 TARGET (CONT'D)	ACTION PLAN (CONT'D)
Total workforce by employment type, employment contract, and region. ²	Hourly - 171, Permanent Full Time - 4613, Permanent Part Time - 592, Temporary Full Time - 55, Temporary Part Time - 24	Hourly: 145 Permanent Full Time: 4562 Permanent Part Time: 512 Temporary Full Time: 45 Temporary Part Time: 11	N/A	Continue growing as lines of business 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: 423; Female: 294; Male:129 New Hires 30-50: 426; Female: 264; Male: 162 New Hires >50: 66; Female: 46; Male: 20	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	N/A	N/A
Percentage of employees covered by collective bargaining agreements.	36%	27%	N/A	N/A
Absenteeism Rate	7.3 days	6.1 days	7 days or less	N/A
Ratio of President and CEO total compensation to median team total member compensation. ³	N/A	32:1	N/A	N/A
Percentage of senior executives who are women ⁴	22%	23%	N/A	Work towards more balanced gender representation, along with other dimensions of diversity, in our executive team
Percentage of Board of Directors who are women	13%	42%	N/A	Support our existing Board diversity policy

WORKPLACE INDICATORS (CONT'D)	FY14 (CONT'D)	FY15 (CONT'D)	FY16 TARGET (CONT'D)	ACTION PLAN (CONT'D)
Substantiated reports of privacy infringement	63	46	N/A	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	N/A	Women: 70%. Identifying as Aboriginal: 2%. Identifying as a visible minority: 27%. Identifying as LGBT: 1.7%	N/A	Work to increase diversity at all levels at ATB.

¹This measure is currently a proxy based on our internal employee engagement survey. Due to this, the employee numbers used in this calculation were based on response rates and not the total ATB workforce.

²Our current definition of the total workforce does not include contracted third party individuals.

³Total 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.

⁴Senior executive is defined as Vice President or higher, or equivalent responsibility and salary

Community

In a lot of ways, ATB's community work is the bread and butter of our strong reputation among Albertans. It's the kind of thing we wouldn't really need to mandate or make policy about—it's just second nature to our team members and a huge part of our culture. Over the last few years we have worked hard to be strategic in our community investments, ensuring that our CSR work goes beyond "feel good" PR moments and one-time initiatives. We are working closely to build connections between our partners, business customers and like-minded organizations to together make an impact bigger than the sum of its parts. 93 per cent of ATB team members feel that we are a socially and environmentally responsible organization and 92 per cent feel that ATB has a strong reputation in their local community.





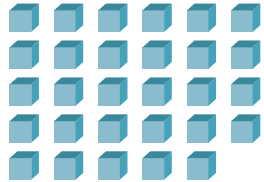
\$3.7 million in donations to 644 charities. Plus \$85,000 in-kind donations



\$920,000 in Teddy for a Toonie fundraising for the Alberta and Stollery Children's Hospitals



\$760,000 in United Way fundraising



\$6.6 million in sponsorships



We donated one of our fleet vans to Distinctive Employment Counselling Services of Alberta (DECSA). Last year we also donated over \$85,000 in office space as an in-kind donation.



Part of our donations budget is used through ATB Cares, which is an online donations website where Albertans can contribute to any registered charity. We want to support generous Albertans in their charitable giving so we pay for all the fees so that every penny makes it to charity and, as an added bonus, we'll also match 15% of all donations made to eligible, Alberta-based charities up to \$150,000 per year. Last year over \$1.5 million was donated through ATB Cares.

Camps with a cause

Last year we helped send over 500 kids to camp, contributing over \$180,000 to camps that support kids that might not otherwise get to go, including Camp fYrefly (see ATB Pride), Alberta Aphasia Camp, Camp Jean Nelson, Camp Whitney, Cool Camp, Easter Seals Camp Horizon and the Kids Cancer Care Foundation's summer camp program.

ATB Pride

We've put a lot of work over the last year into showing Alberta that when it comes to our customers and team members, discrimination has gone the way of the penny. For over five years ATB has been an important contributor to Camp fYrefly in Edmonton and Calgary. Camp fYrefly supports gender minority youth, teaching self-reliance, confidence and personal resiliency.

That's all well and good but we also wanted to shout it out loud. We lit up our building in a shimmering rainbow throughout Edmonton Pride week. We also participated in Calgary Pride for the first time, marching in the annual parade and creating a rainbow walkway in front our branch along the parade route. Since then, we became the presenting sponsor of Calgary Pride, joining our lead sponsorship of Jasper Pride, as well as our new support of the Edmonton Pride Awards. We also participated in Pink Shirt Day, with hundreds of team members and our executives donning pink shirts in support of the anti-bullying initiative.



Sponsorships

Sponsorships are an important way for us to promote ATB's brand, but along the way we've also focused our sponsorships on non-profit organizations as well as the events and festivals that make Alberta such an amazing place to live. Last year our sponsorship portfolio totaled \$6.6 million.

The list is long but that just goes to show how much Albertans love the arts. ATB is the lead sponsor of the Edmonton International Fringe Festival and the Calgary International Film Festival. We also support the National Music Centre, the Art Gallery of Alberta, the Edmonton Symphony Orchestra, Citadel Theatre, the Edmonton Comedy Festival, Opera in the Village by Calgary Opera, the Grande Prairie Street Performers Festival, the Big Valley Jamboree, the All-Albertan Song Contest, the Calgary Mayor's Lunch for Arts Champions and the Edmonton Mayor's Celebration of the Arts.

In the world of sports and wellness, ATB is the presenting sponsor of the Tour of Alberta, a truly spectacular event that showcases our beautiful province to a world-wide television audience of millions. From Pee Wee to the pros, our support of Hockey in Alberta is as strong as the fans are passionate. In Calgary, we sponsor golf's ATB Financial Classic and horse jumping's Spruce Meadows. We also supported Free Footie, a non-profit in Edmonton that brought soccer to over 1,200 kids. We're also behind the scenes supporting over half a dozen rodeos around Alberta. This year we focused on a new sport as well: cross country skiing. A team of ATB team members joined hundreds of other skiers in this year's Canadian Birkebeiner Festival.



We held a special Fringe Downtown event at ATB



COMMUNITY INDICATORS	FY14	FY15	FY16 TARGET	ACTION PLAN
Total donations (corporate and by region) (\$)	\$2.9 million	\$3.7 million	\$3.4 million	Continue to develop in-kind donations to ensure our total donations remain at 1% of net profits
Corporate sponsorships (\$)	\$5.5 million	\$6.6 million	\$6.6 million	Work with Sponsorium's proposal management software to manage our sponsorship portfolio
ATB fundraising	\$1.5 million	\$1.68 million	\$1.76 million	Focus our efforts on our two flagship fundraising campaigns: Teddy for a Toonie and United Way
Market Share	13.8% (retail), 21.7% (business)	14.1% (retail), 21.1% (business)	15.1% (retail), 21.9% (business)	Support our Higher Gear initiative's market share targets of 17% (retail) and 22% (business)
# of rural communities with ATB branch or agency	213 rural communities (86 branches, 127 agencies)	213 rural communities (86 branches, 127 agencies)	N/A	Increase our focus on urban markets while maintaining our rural presence.
Junior ATB	30 schools participating	51 schools participating	65 schools participating	Continue to work with our partner to IAWW to coordinate the opening of another Junior ATB within an Aboriginal community



Environment

People don't usually give much thought to the environmental impact of a bank, but we know that we are responsible for a significant footprint and that it is well within our means to do better. While our carbon footprint may not be on our customers' radar, we have taken huge strides to make changes to clean up our act. As we support Alberta business and industry, we also believe that it is our responsibility to provide stewardship of Alberta's environment. ATB's conservation efforts will help ensure many of our precious ecosystems are protected.

Our Carbon Footprint

ATB Financial has undertaken a carbon footprint study every three years. This year, we saw a slight increase of 7.1% in our overall footprint, although our overall floor space has increased over the last three years by 11.1%. We also used better reporting methods this year which has given us a more accurate portrayal of our impact. The largest single source of our footprint is through the heating, cooling and powering of our buildings. All of our new buildings meet rigorous efficiency standards where possible and we are continuing with retrofits in our older buildings to bring them up to standards.

Last year, our renegotiated contract with our energy provider helped us tremendously in offsetting our impact. The purchase of Renewable Energy Certificates essentially balances out the carbon footprint of most of our branch network. We also continue to purchase the power for our ABMs through an agreement with Bullfrog Power, with all profits going to renewable energy projects.

Thinking Green

We have the eyes and ears of over 710,000 customers, so that means we have a great opportunity to encourage greener choices. We offer reduced mortgage rates for energy efficient homes or renovations that increase the energy efficiency of a home. Additionally, customers with energy efficient homes or renovations also qualify for a reduced insurance premium. We also offer a similar reduction for car loans if the car meets fuel efficiency standards.

A Conversation About Conservation

Last year we entered into an exciting 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 will support DUC's Revolving Land Program to fund the purchase and restoration of thousands of acres of wetlands, which will then be sold, with the profits used to purchase new land for conservation. Last year a total of nine projects were purchased through the fund, resulting in 1,553 acres of land being restored, which led to 24,258 tonnes of captured carbon. Over the next 10 years, an estimated 60 projects will be funded resulting in 9,500 acres of restored wetlands.

ATB also continues our support of the Swift Fox conservation program, undertaken by the Calgary Zoo and its partners. Thanks to their hard work, this important species was re-established in Alberta after decades of extinction and continues to go strong.

Photo courtesy of Ducks Unlimited Canada

Around the office

We talk a lot about our amazing team members, and their commitment to our environment is just part of the responsible mindset at ATB. ATB participates in Sweater Day (a WWF initiative to raise awareness about energy waste in the workplace), the Commuter

Challenge and the Capital Region Cleanup in Edmonton. We also raise awareness about the environment by participating in various events for Waste Reduction Week, Environment Week and Earth Hour.

ENVIRONMENT INDICATORS	FY14	FY15	FY16 TARGET	ACTION PLAN
Carbon footprint	40,258 tonnes of CO2e (proxy)	44,637 tonnes of CO2e	N/A	Reassessment of carbon footprint will occur every 3 years. A proxy measure may be developed in the interim.
Energy Consumption (Direct)	6,061 tonnes of CO2e (proxy)	6972.9 tonnes of CO2e	N/A	Reassessment of carbon footprint will occur every 3 years. A proxy measure may be developed in the interim.
Energy Consumption (Indirect)	24,011 tonnes of CO2e (proxy)	26,387.1 tonnes of CO2e	N/A	Reassessment of carbon footprint will occur every 3 years. A proxy measure may be developed in the interim.
Employee Commuting	8,725 tonnes of CO2e (proxy)	9627.9 tonnes of CO2e	N/A	Reassessment of carbon footprint will occur every 3 years. A proxy measure may be developed in the interim.
Paper Usage	\$260,000 (97% environmental paper)	\$308,590 (99.9% environmental paper)	N/A	Continue to implement environmental initiatives to reduce paper usage.
Land Conserved through Ducks Unlimited partnership and resultant carbon capture.	N/A	9 projects, 1,553 acres conserved, 24,258 tonnes of captured carbon	N/A	60 projects, 9,500 acres conserved over the 10 years of our partnership with Ducks Unlimited.
Meeting environmental standards in all new buildings and renovations	Two branches completed under the new environmental standards	Evolve and enhance environmental standards with changing branch design	100% of new branches will follow environmental standards	Continue implementing the environmental standards in all new buildings and renovations

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 2015 (April 1, 2014 – March 31, 2015), unless otherwise noted. This report and its content will be updated in September 2016, and then on a yearly basis thereafter.

Developing the Report

This is ATB's fifth 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 and Brand, includes the following members:

- Sandra Z. 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

Developing the Report cont'd

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.

Reporting Period

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. For the first time we have updated our reporting to GRI's G4 standard and self declare Core compliance with their standards. Our Global Reporting Initiative content index can be found on page 66 of this report.

For more information

For questions about this report or its content, please email the Managing Director of Corporate Social Responsibility and Community Investment at corporategiving@atb.com

Free Footie participants taking in a professional soccer match.



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G4-4	ATB at a Glance, page 8 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 8, atb.com/about and Our Business
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G4-9	ATB at a Glance, page 8; Economic Indicators, page 30; Workplace Indicators, page 38; Annual Report and atb.com/about
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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
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G4-17	ATB at a Glance, page 8 and atb.com/about
G4-18	Materiality Overview, page 21 and About this Report, page 62
G4-19	Materiality Overview, page 21
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.

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G4-30	About this report, page 62
G4-31	About this report, page 62
G4-32	About this report, page 62
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.

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G4-45	Stakeholder engagement, page 18 and ATB Governance
G4-46	Board Risk Committee Terms of Reference
G4-47	See Board Committee Terms of Reference for Roles and Responsibilities Calendar: Audit, Risk, Governance and Conduct Review and Human Resources
G4-48	Our annual CSR report is reviewed by the Board Governance and Conduct Review committee
G4-49	Stakeholder engagement, page 18. The Board also engages ATB stakeholders at ATB events such as our Annual Public Meeting. Annual Report: Disclosure under PIDA.
G4-50	Annual Report: Disclosure under PIDA.
G4-51	Annual Report, Directors Remuneration Policy & Expense Guideline, Directors Attendance and Compensation Disclosure, Alberta Treasury Branches Act,

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G4-53	Annual Report, Directors Remuneration Policy & Expense Guideline, Directors Attendance and Compensation Disclosure, Alberta Treasury Branches Act,
G4-54	Workplace Indicators, page 36
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G4-56	ATB Code of Conduct, Annual Report, Alberta Treasury Branches Act, ATB Governance and ATB Community
G4-57	Stakeholder engagement, page 18, ATB Code of Conduct and Ethics, Annual Report: Disclosure under PIDA and Safe Disclosure and Whistleblower Protection
G4-58	Stakeholder engagement, page 18, ATB Code of Conduct and Ethics, Annual Report: Disclosure under PIDA and Safe Disclosure and Whistleblower Protection
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G4-EN32	All new vendors are screened for environmental criteria.

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

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