



ATB

Strength
Courage
Wisdom

2017

Corporate Social Responsibility Report

Message from Dave

In these pages, you'll meet Brian, a customer we serve at one of our most rewarding new community partnerships: Four Directions Financial Services in Edmonton's inner city.

We're proud of Four Directions Financial for so many reasons. It serves people who often find it impossible to get a bank account. It uses the industry's most advanced fingerprint and iris scans to replace the need for customer ID. We built Four Directions Financial only after listening, long and hard, to what people wanted from it: what it should look like and when it should be open.

And we're proud that Brian and hundreds of his friends and neighbours feel, for the first time, that it's THEIR bank. More than ever, ATB strived this year to make banking work for every Albertan. We brought that idea to life in the dozens of innovations, customer obsessions, donations, sponsorships and environmental commitments you'll read about in this report.

But back to Brian for a second. Brian has a striking tattoo that reads "Strength, Courage and Wisdom." What those words mean to Brian, and why he had them drawn on his skin forever, is pretty amazing. They're an inspiration to us, too, at ATB. We need these qualities—our 725,000 customers need these qualities—to respond to one of Alberta's most challenging economic stretches in decades.

How can we harness our skills in banking to improve Albertans' lives, to boost them when they're down, to make them happier, more confident, more entrepreneurial? How can we show strength, courage, and wisdom when the province really needs it? These are the questions we asked ourselves in 2016-17.

Listen to what Four Directions Financial customers need, from the décor to the deposit process. Listen to what our 100,000 business customers need to be more competitive, or just make their next payroll. Listen to our community partners about how we can help truly build social enterprise beyond cutting them a donation cheque. Listen to our 5,000 team members' thoughts and expertise on how we can be better, smarter, greener, cheaper, faster, more nimble.

Listening to all our stakeholders is the key to a balanced organization: we strive to provide a profitable return to our shareholder while acting in a sustainable way that considers the environment, the economy, our own people and our communities in every big decision. Layer in how technology is transforming the way people bank, and you get a pretty clear picture of the factors that governed our strategy over the past year.

The answers always came back to listening.

Just because we're at the end of a year doesn't mean we're through listening. Not by any stretch. But the impact listening had on our organization this year is an inspirational start and the foundation for a clear vision for the years to come.

Entrepreneurs told us what they needed from a business accelerator and a banking partner, and we responded with ATB X, two ATB Entrepreneur Centres, and two crowdfunding programs—Alberta BoostR and Alberta LendR.

People who haven't been well-served by traditional banks told us how they needed services where they live and from people they know, and we responded by partnering with Cashco Financial to create alternatives to payday loans.

Alberta's social enterprise leaders told us they need new sorts of partners, and we re-engineered how we help dozens of them in all corners of Alberta. And we continued to build on homegrown ATB successes, like Junior ATB, Empower U, and the YES Bursary.

Through it all, we improved in the core ways that are crucial to a successful bank. Our loans and deposits are up, our customer and team member satisfaction scores are the highest they've ever been. Loan losses—the hallmark of a bank's balance sheet in tough economic times—are also up. But in spite of tough economic times, we managed to bump both our community-focused sponsorships and funds raised for charity through ATB Cares by \$1 million.

Strength, courage, wisdom. Sometimes it's as simple as deferring customers' loan payments as they weather a tough stretch.

Sometimes it's about celebrating how we've cut our carbon footprint while recognizing there's much more to do. Sometimes it's about transforming a whole bank, together, so we can truly listen, truly help, and truly make banking work for everyone in Alberta.

As always, reach out with questions or comments to my own e-mail: davemowat@atb.com



Dave

Dave Mowat, ATB's President & CEO hanging out with our friends from Camp fYrefly and Canadian duo Tegan and Sara at the National Music Centre in Calgary.

ATB at a glance

From its inception, ATB Financial has been a response—a specific response to the needs and dreams of Albertans. It was founded, humbly, in 1938 as Alberta Treasury Branches, with a few branches and agencies whose main purpose was to take deposits and loan money to Albertans who felt abandoned by other financial institutions during the Great Depression.

Through the decades, ATB's focus on Albertans never wavered. Today, with assets nearing \$50 billion, more than 730,000 customers, 173 branches and 143 agencies in 245 Alberta communities, ATB is by far the province's biggest homegrown financial institution. We remain headquartered in Edmonton.



ATB awards

- ▶ Ranked 2nd of Canada's Top 50 Workplaces (Great Place to Work Institute), 2017
- ▶ Best board practices in strategic planning, oversight and value creation (Canadian Society of Corporate Secretaries), 2017
- ▶ Alberta's Top 70 Employers (MediaCorp), 2017
- ▶ Top Employers for Young People (MediaCorp), 2017
- ▶ Platinum Status, Best Employers in Canada (Aon Hewitt), 2017
- ▶ 50 Most Engaged Workplaces in North America (Achievers), 2017
- ▶ Top Employers in Canada (Glassdoor), 2017
- ▶ Highest Rated CEOs (Glassdoor), 2017

Governance

ATB Financial is a Crown corporation with a Board of Directors appointed by the Government of Alberta. Detailed information about our Board of Directors and governance structure, as well as Board policies and terms of reference, is available on atb.com and in our Annual Report.



Corporate social responsibility governance

Our corporate social responsibility (CSR) governance is led by the Managing Director of CSR who reports directly to the Chief Reputation and Brand Officer. The Managing Director also sits on three CSR-related committees that set policies and principles reviewed by the Board of Directors to ensure continuity with our overall CSR Strategy.

Corporate donations committee

The corporate donations committee reviews and approves funding for donation requests at the broader organizational level, based on principles and criteria approved by the Board of Directors, and outlined in ATB's Corporate Giving Approach. Sandra Huculak, Managing Director of CSR, chairs the committee. It provides direction and monitors progress for all aspects of our CSR program, including corporate donations and fundraising.

Regional donations committee

The corporate donations committee guides six regional donations committees which review and approve funding for donation requests at the regional level. A member of the corporate donations committee sits on each regional committee to ensure a coordinated approach to our giving.

Executive environmental committee

Peggy Garritty, Chief Reputation and Brand Officer, chairs our executive environmental committee. It monitors progress on environmental sustainability and ensures ATB meets its environmental targets. 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 53.

Stakeholder engagement

Though we have always defined our stakeholders as “any person or group affecting the daily operations of ATB,” 2016-17 saw a change in how we engaged with our most important stakeholder: our customers. They are Albertans, they have put their trust in us and that trust demanded that we respond with a more concerted effort to listen to them.

Listening sounds simple, but to truly bring the idea to life throughout the organization and to elevate it beyond the realm of a corporate cliché, ATB reorganized several internal teams to more explicitly ask and understand how we can change to serve our customers.

We brought all of our areas of expertise together with a passion to be obsessed with our customers.

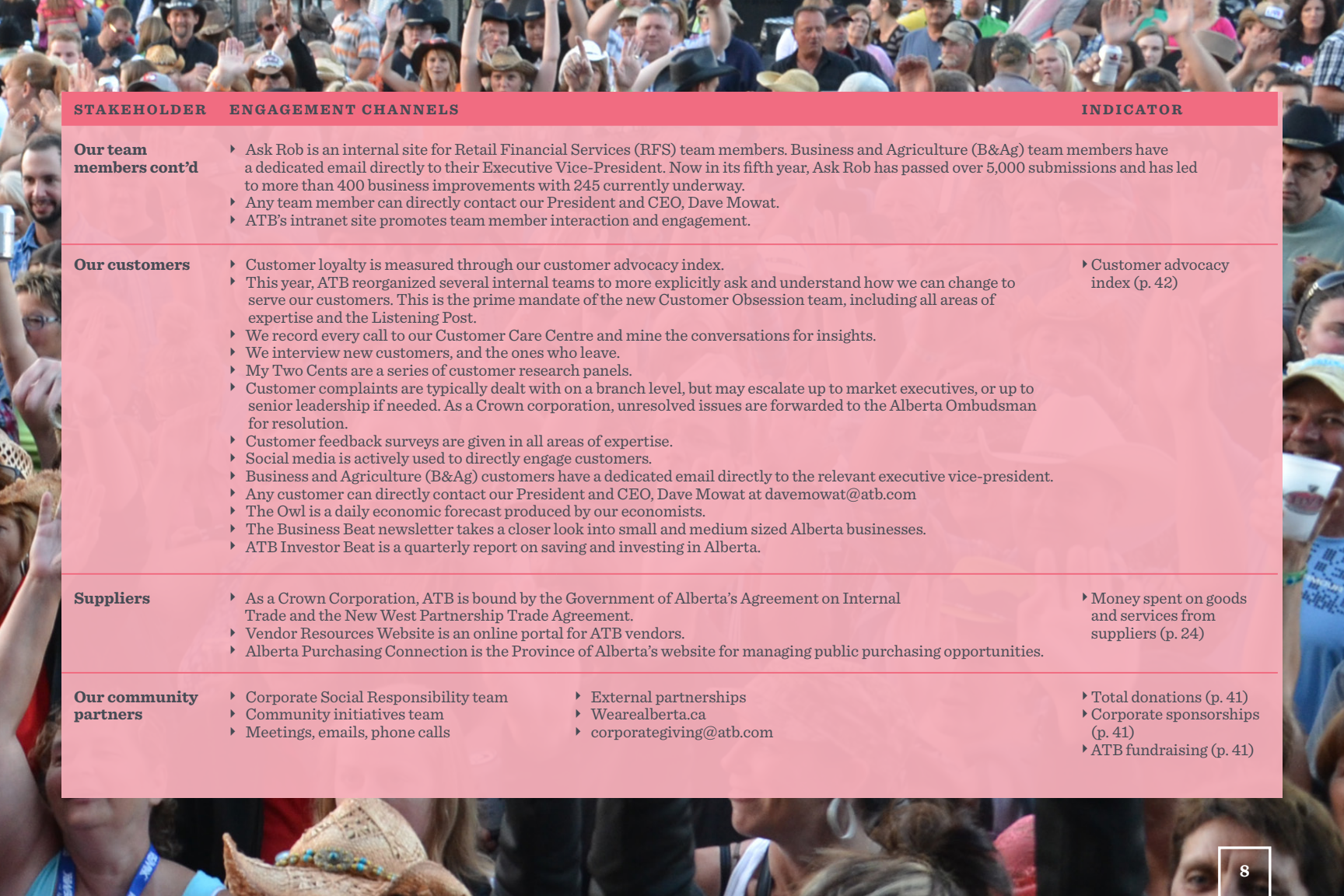
We grouped dozens of new ways to consult and interact with customers under the notion of a “Listening Post.” We survey more. We record every call to our Customer Care Centre and mine the conversations for insights.

We interview customers that join us, and the ones who leave. And perhaps most significantly, both practically and symbolically, our CEO, Dave Mowat, regularly encourages Albertans to contact him directly through his personal email. He responds to each one, in his own voice, Albertan to Albertan.


We strive to apply this spirit of openness and transparency to every engagement with our other crucial stakeholder groups: our shareholder, our 5,000 team members, our suppliers and our community partners.

The chart below contains more detail on how we connect with each stakeholder group and the metrics we use to 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 provides regular reports to the President of the Alberta Treasury Board and Minister of Finance. ▶ ATB’s CEO provides regular 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 open to all customers, team members and interested community members. 	<ul style="list-style-type: none"> ▶ Return on risk weighted assets (annual report)
Our team members	<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. This year we received more than 450 ideas through this forum. 	<ul style="list-style-type: none"> ▶ Employee engagement scores (p. 33)



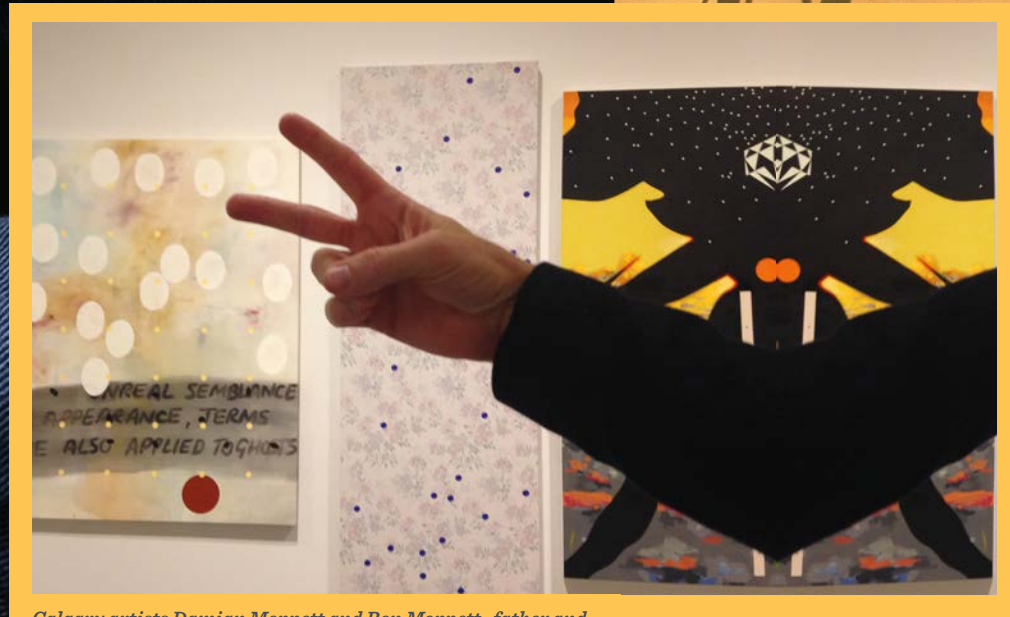
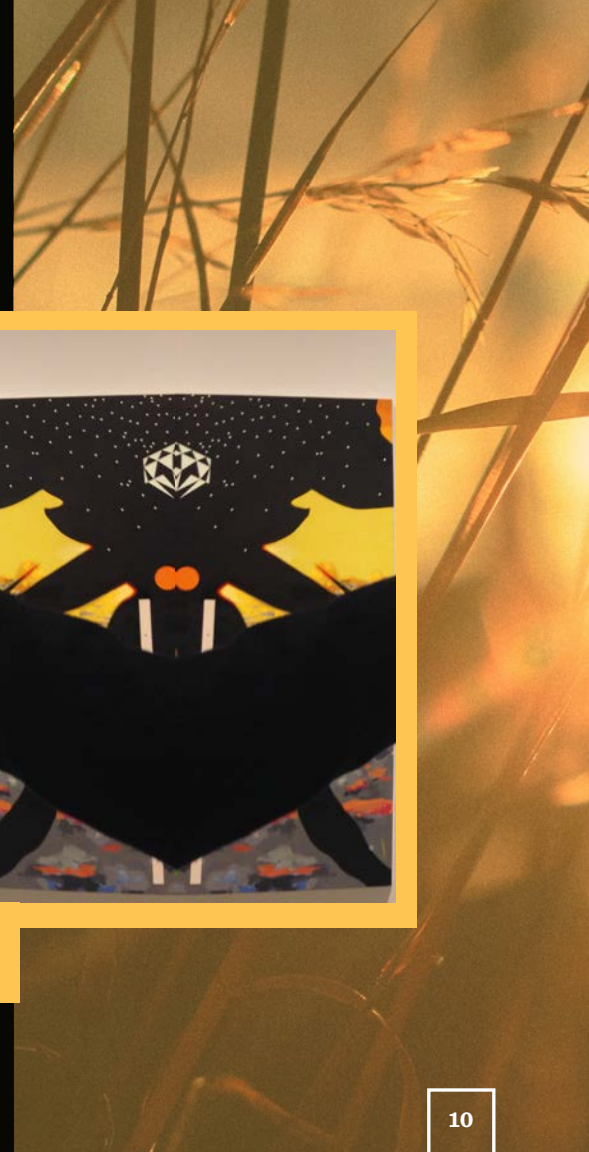
STAKEHOLDER	ENGAGEMENT CHANNELS	INDICATOR
Our team members cont'd	<ul style="list-style-type: none"> ▶ Ask Rob is an internal site for Retail Financial Services (RFS) team members. Business and Agriculture (B&Ag) team members have a dedicated email directly to their Executive Vice-President. Now in its fifth year, Ask Rob has passed over 5,000 submissions and has led to more than 400 business improvements with 245 currently underway. ▶ Any team member can directly contact our President and CEO, Dave Mowat. ▶ ATB's intranet site promotes team member interaction and engagement. 	
Our customers	<ul style="list-style-type: none"> ▶ Customer loyalty is measured through our customer advocacy index. ▶ This year, ATB reorganized several internal teams to more explicitly ask and understand how we can change to serve our customers. This is the prime mandate of the new Customer Obsession team, including all areas of expertise and the Listening Post. ▶ We record every call to our Customer Care Centre and mine the conversations for insights. ▶ We interview new customers, and the ones who leave. ▶ 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 relevant executive vice-president. ▶ 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. 42)
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 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. 24)
Our community partners	<ul style="list-style-type: none"> ▶ Corporate Social Responsibility team ▶ Community initiatives team ▶ Meetings, emails, phone calls ▶ External partnerships ▶ Wearealberta.ca ▶ corporategiving@atb.com 	<ul style="list-style-type: none"> ▶ Total donations (p. 41) ▶ Corporate sponsorships (p. 41) ▶ ATB fundraising (p. 41)



Materiality overview

We first determined the material aspects included in this report as we compiled our first CSR report in 2011. To guide us, we asked questions of our 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 our CSR reporting should focus on four key pillars: 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're still asking questions of our key stakeholders to evaluate whether these aspects continue to be most material to ATB. As of this writing—particularly in the midst of a volatile provincial economy—Economy, Workplace, Community and Environment continue to feel relevant to us. They are the pillars that will guide the bulk of our reporting in the coming pages.



Calgary artists Damian Moppett and Ron Moppett, father and son, exhibited their work together for the first time at the Art Gallery of Alberta in Edmonton in fall 2016.





Economy

This past year—a tough year by any measure—revealed new trends and structures in the Alberta economy. Oil prices will be lower and less volatile, and diversity in our economy will no longer be a nice-to-have but rather a must-do. Our customers showed strength, courage and wisdom in hundreds of different ways as they evolved and responded to this new dynamic, and ATB kept pace at every step.

It starts by listening to our clients, customers and community partners, and devising creative—even transformative—ways to stick by them.

For one Albertan, it might mean specific, practical assistance: suspending principal payments on a loan or waiving financial covenants until a fragile client's prospects turn.

For another, it might mean giving an entrepreneur an opportunity to seek crowdfunding or access to our experience and advice through our new business accelerator or Entrepreneur Centres.

For vulnerable Albertans, it might mean using our financial expertise to sharpen our social investments in all sorts of crucial areas: affordable housing, poverty, financial literacy, education.

Whether it's helping a sophisticated Alberta corporation with thousands of employees and a complex balance sheet, or an Albertan in poverty who's never felt trusted and supported by a financial institution, ATB insists on making banking work for everyone in this province. It's our mandate, it's our mission and it's how we're contributing to a stronger, more secure Alberta economy.

Our responsibility to support entrepreneurs

ATB concentrated in 2016-17 on using our financial skills and acumen to power both the public good and a more diverse, resilient economy.

Hundreds of individual customers sought practical solutions from us to help them weather job losses and other tough circumstances. We deferred payments on loans and Mastercards and restructured debt, all while sticking to the same loan criteria.

We focused sharply on entrepreneurs, knowing that new ideas, approaches, markets and customers will be at the heart of a revitalized economy. We broadened the traditional definition of entrepreneur and invited Albertans from every imaginable business and creative background to learn and grow in our **Entrepreneur Centres** in Edmonton and Calgary.

Our crowdfunding platform, **BoostR**, attracted nearly 350 small-business entrepreneurs who sought capital from average Albertans to bring their ideas to life. Nearly 100 entrepreneurs launched a crowdfunding campaign, and half of those met or exceeded their financial goal. That's twice the average success rate in the broader crowdfunding realm, and more importantly, it means 50 entrepreneurs whose work will power diversity in the province's economy.

Beyond the capital they raised, ATB contributed more than \$80,000 in cash and in-kind prizes, such as mentorship, guidance on legal issues and marketing.

LendR continues to see entrepreneurs test and embrace another innovative means of raising capital. Through LendR, businesses raise the first 10 per cent of their loan through their own personal networks. Once they reach that benchmark, the LendR community joins in with another 40 per cent of the overall goal. If they reach half their lending goal, ATB pitches in the remaining 50 per cent. A recent LendR borrower – Buttercream Clothing, an ethical fashion brand based in Calgary – raised its LendR goal in just 26 hours.

In May 2016, ATB offered free banking to any new start-up. In the program's first 12 months, nearly 2,600 entrepreneurs leapt at the opportunity. Meanwhile, some 40 emerging entrepreneurs joined **ATB X**, the Canadian financial industry's first-ever business accelerator program. Through ATB X, the entrepreneurs shared office space, collaborated on challenges and opportunities, and validated their business ideas together, and with the help of ATB experts and guest mentors. A second cohort of ATB X participants is now underway.

Alberta BoostR participants await the voting results in hopes their project will receive some additional funding.



These women are taking charge of their financial futures through the Empower U program in Edmonton.





Our responsibility to grow social investment

One of ATB's core businesses is mortgage lending, and it's natural for us to gravitate to social investments in affordable housing. We're long-time partners of Habitat for Humanity. This year ATB contributed volunteer time and cash to builds in Airdrie, Edmonton and Cold Lake. Our Corporate Financial Services team supported social housing builds organized by Habitat for Humanity, Attainable Homes and the Mustard Seed with financing at reduced rates. We also partner with Attainable Homes in Calgary and the First Place Home Ownership Program in Edmonton, both of which help moderate-income Albertans purchase their first home.

ATB donates to the Calgary Homeless Foundation's Social Enterprise Incubator Project. Rather than just cutting them a cheque, ATB's donations effectively cover the interest payments on the foundation's line of credit, making them more nimble and able to quickly act on property purchases for affordable housing projects. (ATB has similar partnerships with Ducks Unlimited and the Calgary Drop-In Centre.)

The story of ATB's ground-breaking Four Directions Financial Services partnership is on page 51. The notion that propelled that innovation—getting banking into the hands of the historically underserved—also fueled a new partnership with Cashco Financial. Cashco, a one-time payday lender that's transformative in its own right. As a result of the partnership, Cashco now offers transaction and savings accounts, ATB bank machine access, and short-term loans with lower interest rates. Nearly 2,000 people who were otherwise leery of financial institutions are now Cashco/ATB customers.



Our responsibility to improve financial literacy

For too long, the financial industry has been a “black box” to average Albertans — convoluted, intimidating and full of rules and processes designed to suit banks, not people. ATB’s strategy is to change banking, make it brilliantly simple and open up that box so it works for all Albertans.

It’s why we focus so much of our attention on financial empowerment, for Albertans young and old and from every conceivable circumstance.

Empower U, a partnership between 10 agencies, the United Way and ATB, teaches women experiencing poverty in Edmonton how to manage their finances, to save, to build credit and to choose banking products that suit them, not the bank. ATB also matches every participant’s savings two to one; the pooled money helps with purchases that boost their quality of life—a laptop, a pair of glasses, a deposit on an apartment. One of the participants said: “I was so excited to think that this might be the last piece of my puzzle. And it was.”



In 2016, nearly 250 women completed Empower U. More than nine in 10 say the program boosted their confidence.

ATB also donates to Edmonton's Women and Money program, a volunteer-run endeavour that stems from city council's Women's Initiative. Through social media, videos, events and activities, participants learn from local experts about everything from holiday spending to mortgages to wills and estate planning.

A short drive south, ATB's Wetaskiwin branch started a monthly group where women entrepreneurs can network and share challenges in a safe place. Organizers expected 10 people for the debut meeting; 40 came.

ATB is also part of the new Financial Pathways Collaborative, a partnership of eight financial institutions, the United Way, E4C and the City of Edmonton.

Bank staff taught nearly 90 workshops on financial literacy to 1,000 lower-income Edmontonians. Other volunteers help participants with their taxes.

Junior ATB teaches elementary children how to set up a fully functional savings "bank" in their own school. In 105 schools across Alberta—including 15 new schools in 2016-17—students interview for real-world jobs at the school's bank, open up ATB youth accounts, accept deposits, devise clever marketing plans and learn about governance, entrepreneurship and the importance of savings.

Another "Junior" partner we're particularly proud of is **Junior Achievement**, which includes in its mandate classes in financial literacy to students in grades 7-12 in Edmonton and Calgary. Students learn about everything from the power of saving to the finer details of business planning and budgeting, raising capital and inventory tracking.

Our responsibility to strengthen education

One of our long-standing, hallmark programs is the ATB Financial **Youth Education Support (YES) Bursary**, which provides a yearly university or college bursary to students previously in the care of government. Through our partnership with the Government of Alberta, we fund tuition and living expenses for bursary winners and give them career preparation-focused workshops (resume-building, interview skills) and job-shadowing. ATB has supported 20 students since 2010; the story of bursary winner Royal Adkin is on page 43.

We also offer a number of products designed to help students lessen the financial burdens of their education: no-fee student accounts, our industry-leading Professional Student Line of Credit, our industry-first line of credit for apprenticeship students.

We support 11 post-secondary scholarships and bursaries across the province, as well as the national **Loran Scholars Foundation**. We invest \$25,000 each year to help eight or nine Alberta Loran Scholars during their first year at a Canadian university.

Once classes are through, we invite scholarship winners to ATB networking events with community and business leaders, encourage them to interview for **ATB 101** summer positions, and help them find mentors and complete co-op education requirements. Last year, 46 students were hired for ATB 101 positions. With virtual face-to-face networking, experimental learning and volunteer opportunities and a final capstone project, the ATB 101 program provides students with one-of-a-kind experiences that challenge them, develop them and make sure they are having fun all summer long.



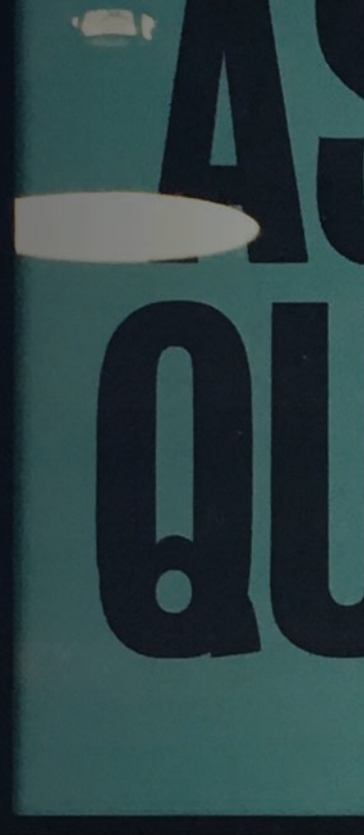
At Calgary's **Bow Valley College**, a new ATB gift will kickstart the ATB Centre for Financial Empowerment. The centre offers one-on-one financial coaching, individual accounts and matched savings programs.

At Edmonton's **Norquest College**, a donation will spur the ATB Financial Student Study Lounge within the Singhmar Centre for Learning. In addition, ATB will provide financial empowerment training and bursaries for Indigenous students.

ATB also partners with **Women Building Futures** to offer a special line of credit for women entering apprenticeship programs.

Ready to learn from the big guy at Junior ATB CEO Day.





ATB team members Tabatha Cammidge and Emily Snihurowych.



Our responsibility to share our expertise

Some of the province's best and brightest financial minds work for ATB and we want all Albertans to benefit from this expertise, whether they're customers or not. **The Owl** is a daily economic report about Alberta's unique economy, 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. Similarly, ATB Investor Services produces a newsletter called **InvestorBeat**. 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.

In 2016-17, \$40,000 of our donations were earmarked for **Time to Think** grants. Running a non-profit is a particularly challenging enterprise in an uncertain economy, and our program gives leaders extra capacity to try new things and take interesting risks. This year we worked with the Seniors Association of Greater Edmonton (SAGE) and Edmonton Meals on Wheels. Meals on Wheels, for example, used its grant to develop a better, sharper website. The Meals team joined forces with ATB's web designers, and together they developed and managed the web project. Next year, SAGE will use its grant to dive into the sustainability of its foods program.



Our responsibility to help and support

Helping neighbours new and old was a critical priority at ATB this year, as the Fort McMurray fire, economic downturn and influx of overseas refugees dominated headlines and touched our hearts.

We reached out in several ways, with temporary programs like **Job Loss Assistance**, which provided loans to 360 Albertans impacted by the economy.

In **Fort McMurray**, nearly 2,000 people displaced by its massive wildfire turned to us for help. We responded with loan and Mastercard deferrals, fee waivers, access to emergency funding and the early redemption of GICs without penalty.

Some 200 **newcomers to Canada** took advantage of our Smart Start New to Canada program in early 2017. A complete package of banking products and financial literacy education was designed for new neighbours whose first language might not be English. We also designed a New to Canada Progressive Line of Credit for 75 more new Canadians who wouldn't otherwise qualify for a line of credit.

International students, too, found a new package of banking products and financial education tailored to their unique situation and financial needs. Many students, for example, are seeking their first credit cards; some 275 international students received new Mastercards through the program.

ECONOMIC INDICATORS	FY16	FY17	FY18 TARGET	ACTION PLAN FOR FY17
Debt financing for Alberta businesses (authorized)¹	\$32 billion	\$32 billion	N/A	Continue to support Alberta's businesses through the provision of credit.
Money spent on goods and services from suppliers	\$491 million	\$502 million		Continue using a supply base that conforms to environmental standards.
Direct economic value generated and distributed²	Economic value generated: \$1,535 million, economic value distributed: \$1,427 million, economic value retained: \$108 million	Economic value generated: \$1,475 million, economic value distributed: \$1,324 million, economic value retained: \$151 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	1.342:1	1.307:1	N/A	Continue to keep entry-level wages above minimum wage.
Return on risk weighted assets	0.3%	0.4%	0.4% - 0.6%	Maintain consistent RRWA.

¹The FY16 result has been restated, as the calculation methodology has changed.

²For operating costs, employee wages and benefits, payments to providers of capital, payments to government and community investments, please refer to ATB's Annual Report.



Olympian Beckie Scott shares her love for skiing with kids in Fort McKay through Ski Fit North.

Ski Fit North

Snow days in Northern Alberta

For an Alberta kid growing up in the shadow of the Rockies or an urban park like Edmonton's famed Gold Bar, strapping on cross-country skis on a sunny winter morning might seem like second nature.

But for some of the province's Indigenous children, a pricey, technical sport like cross-country makes that opportunity much more unrealistic.

Two-time Olympic medalist Beckie Scott set out to change that in 2009 when she founded Ski Fit North Alberta, which now gets 6,000 Alberta schoolkids out on the skinny planks every year, many of them Indigenous children from remote reserves and Métis settlements.

"Often, we'll come to a school and they'll say: 'You're the first visitors we've ever had.' It's kind of surprising," says Beckie, the Vegreville star who first captured Canadian hearts when she won gold in the five kilometre pursuit at the 2002 Salt Lake City Olympics.

"But at the same time, I feel like: 'Ok, let's make this a great day for you. Let's make this a great week.' "

With financial support, equipment donations and volunteer commitments from ATB, Scott and Ski Fit North's outreach team travel to more than 30 communities. There, they teach cross-country ski techniques from classic to skating, but also focus on nutrition, teamwork, the hazards of screen time and the joys of outdoor exercise.

Students and teachers surveyed after a ski day say their happiness and confidence levels soar. Some students are so transformed that they've gone on to compete in the Alberta Winter Games thanks to the push from Ski Fit North.

"We often hear beforehand from teachers about kids who have real behavioural issues. But we never know who those kids are because when they're with us and they're out on their skis we see almost universally happy, joyful kids," says Beckie.

"Those same teachers will say: 'We haven't seen that kid happy in months.' "


Workplace

ATB was named the second-best place to work in Canada by *The Globe and Mail* in 2017. It was a wonderful acknowledgment of the care and curiosity we've tried to show as we build a different sort of financial institution. Our 5,000 people come to work every day, ready to change ATB, change banking, change our customers' lives and change how we treat each other. We envision a place with amazing team members, eager to support each other and obsessed with making our customers happy. It's about having fun, loving what we do, getting the most out of tools and technology and delivering outstanding results and experiences. Our ultimate goal is to be THE place to work, not just in the financial industry but for smart, passionate people of all kinds who are hardwired to make a difference.

Here are a few of the ways we encourage, recognize, celebrate, help, support, teach and try to inspire our team members.

ATB team members have an intangible quality that drives them to volunteer and fundraise in amazing proportions. **Helping Hands** recognizes and celebrates this impulse by granting \$500 to any team member who volunteers 40 or more hours in a year to donate to their cause. The program also offers fundraising ATBers 20 per cent of their fundraising goal up to \$500. In 2016-17, team members logged nearly 20,000 volunteer hours and ATB donated more than \$100,000 in grants to their fundraising efforts.

Two extra-special team members won this year's **Helping Hands Community Leadership Awards**. Carrie Scoville is an all-star volunteer and organizer in Coronation's minor baseball community, and Coaldale's Hugo Van Liere is a lifelong volunteer firefighter and a driving force behind Calf for Kids, a non profit that raises money for the education of children in Southern Alberta who've lost a parent.

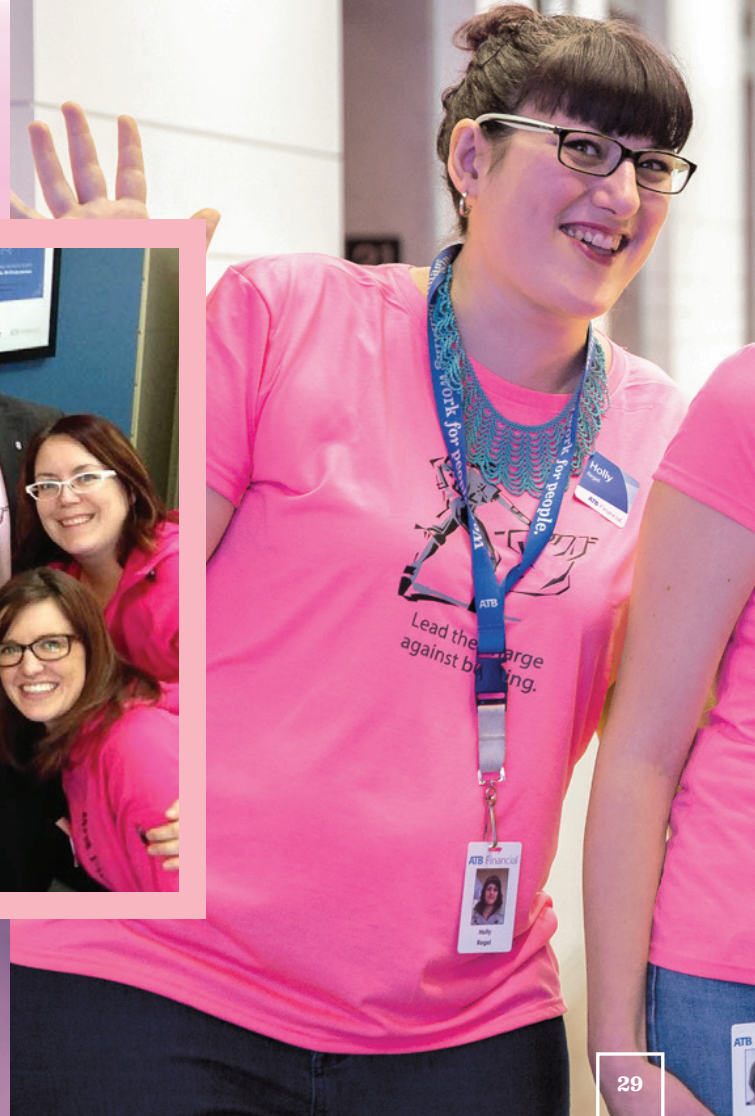


ATB team members recognize each other through **Everyday Heroes**, which sees us acknowledge amazing work and give “points” that can be collected and redeemed online for items ranging from travel to gift cards and gadgets. Last year, honoured team members redeemed more than \$1.4 million worth of items. Every quarter, team members can nominate colleagues for Quarterly Awards, which come with bonus points and more formal tips of the hat.

Each of the Quarterly Award winners is eligible for the **President’s League**, ATB’s highest honour.



In February, team members across the province joined in Pink Shirt Day to lead the charge against bullying.



A photograph of four diverse women of various ethnicities and ages, all smiling and posing together. They are wearing bright pink t-shirts. The woman on the far left has short brown hair and glasses. The woman next to her has long blonde hair and purple glasses. The woman in the center has dark hair and glasses, and is wearing a name tag that says "Sandra". The woman on the far right has dark hair and is wearing a t-shirt with the slogan "Lead the charge against bullying". The background is a bright, modern office setting.

Our responsibility to embrace diversity and inclusion

ATB recognizes any pledge to be THE place to work would ring hollow without a genuine commitment to diversity and inclusion. Some 80 per cent of us have taken our Respect in the Workplace course, with a target of 100 per cent completion. Team Member Networks host events, speakers and campaigns on the subject of diversity and inclusion. Our seven networks include an LGBTA group, a network called The Melting Pot for team members new to Canada, a Filipino network, New Opportunities for Women, a network focused on millennials, an Indigenous network and the Mental Health Action Team. These groups of passionate, like-minded people support each other and help guide the bigger organization to improve communication and ensure we attract talent and customers in this increasingly diverse province.

We look outside the organization, too, for advice and expertise, from organizations like PAR (Progressive Aboriginal Relations), the Global Diversity Index and the LGBTA index. Our research, supported by our analytics and insights teams, shows we have much work to do, particularly in attracting and retaining customers and team members with disabilities and those who identify as Indigenous.

Our responsibility to lead with greatness

At ATB, we believe team members have the right to be led by great (not perfect) leaders and that leaders have the responsibility to become great. Our leaders are encouraged to continuously grow and to bring out the best in our team members, our customers and our communities. It takes a relentless focus on investment in leaders' growth and development. Leaders ask for and receive authentic feedback, and participate continuously in opportunities that allow them to reflect, learn, share, apply and enhance the notion of ALL IN leadership. A combination of experiential learning and tools like Skillsoft are designed to keep our leaders sharp.

Growing and developing leaders internally isn't enough. We try to export and share what we've learned with non-profits and other community partners.

...our obsession with making Albertans happy.

Our responsibility to live our story and the ATBs

Since 1938, ATB team members have been guided by a spirit, a special sort of DNA, that represents what we look like, sound like and feel like when we're at our best. Two years ago, we distilled this spirit into 94 words—The ATB Story—that describe our purpose as a company, transforming banking and using banking to create happiness.

We also created The ATBs: 10 qualities that we live every day as we strive to listen and make banking work for all Albertans.

They are: 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. Have fun every day.

Living the ATBs can mean doing something enormous, with months of planning, or responding with emotion and action to a spontaneous event in the community. In Hythe, ATB's branch team set up a \$45,000 trust fund after a local family surprised and delighted the northern Alberta town with the birth of quadruplets. That subtle recognition—that it takes a village to raise such a big blessing—embodies several of The ATBs and reveals our obsession with making Albertans happy.

Our responsibility to promote wellness

ATB's focus on promoting mental wellness includes full support of two annual national campaigns—National Depression Screening and Not Myself Today—both of which aim to remove the stigma surrounding mental health and mental illness.

ATB's Wellness Leadership Committee, a group of senior leaders from across all areas of ATB, direct the strategy, model wellness and support ATB's 23 Wellness Champions from every corner of the province.

The People First online platform, which promotes both physical and mental wellness, allows ATB team members to track behaviour, set goals, learn about wellness events and join groups of like-minded team members to discuss wellness. Nearly 60 per cent of ATB team members are members of People First.

We encourage physical wellness in a number of specific ways. For example, in January 2017, ATB shared the Heart & Stroke online Health Risk Assessment tool to provide each team member with their own data about risk factors. ATB plans to bring back the popular and practical ATB "Man Van" tour, a partnership with the Prostate Cancer Centre that sends the world's only mobile prostate cancer screening clinic to communities throughout Alberta. Its quick and easy blood test is available to clients, community members, and team members alike. The Man Van has already tested more than 450 Alberta men throughout the province.

Our responsibility to listen to each other

It's not enough to just claim we're listening to our customers and to each other. We need to bring the idea to life in practical ways, particularly when the busyness of our daily routines can make listening tough. Our 2,000-plus team members in Retail Financial Services (RFS) can use AskRob, a safe and respectful feedback channel to share ideas and feedback with Rob Bennett, RFS's executive vice-president. Now in its fifth year, Rob has listened to more than 5,000 submissions, which have led to more than 400 specific business improvements.



Oh, baby! The ATB team in Hythe helped fundraise for a local family with quadruplets.

WORKPLACE INDICATORS	FY16		FY17		FY18 TARGET	ACTION PLAN FOR FY18
Employee engagement	87%		89%		89%	Continue to be the place to work.
Employee engagement—CSR related questions	95%		94%		95%	Raise CSR awareness among employees via the CSR report. Continue to surpass the levels seen at the top employers (87%)
Percentage of team members stating ATB supports the learning and development of its employees	87%		84%		84%	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	58%		65%		Increase utilization levels	Increase in wellness program utilization spurred from wellness initiatives and activities.
Mean Health Score	77%		77%		Improve health score	Improve the overall risk levels for team members through a “know your numbers” program and wellness programming.
Ratio of basic salary of men to women by employee category	A (no males) B 1.05 C 1.09 D 1.01 E 1.11 F 0.93 G 1.01 H 0.98	I 0.98 J 1.00 K 1.02 L 1.01 M 1.01 N 1.03 O 1.09 U 1.67	A (no males) B 1.03 C 1.00 D 1.03 E 1.09 F 0.92 G 0.97 H 1.00	I 0.96 J 1.05 K 1.00 L 0.97 M 1.04 N 1.05 O 0.96 U 1.23	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: 92 Permanent full time: 4735 Permanent part time: 479 Temporary full time: 32 Temporary part time: 6		Hourly: 87 Permanent full time: 4815 Permanent part time: 405 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.

WORKPLACE INDICATORS	FY16	FY17	FY18 TARGET	ACTION PLAN FOR FY18
Total number and rate of new employee hires and employee turnover by age group, gender, and region	New hires under 30: 409 (237 females, 172 males) New hires 30 to 50: 348 (229 females, 119 males) New hires Over 50: 112 (82 females, 30 males)	New hires under 30: 303 (186 females, 117 males) New hires 30 to 50: 374 (223 females, 151 males) New hires over 50: 49 (26 females, 23 males)		
Percentage of employees covered by collective bargaining agreements	22%	20%		
Absenteeism rate	5.57 days	5.86 days	5.86 days or less	
Percentage of senior executives who are women²	23%	23%	Increase the percentage of senior executives who are women	Work towards more balanced gender representation, along with other dimensions of diversity, in our executive team
Percentage of Board Directors who are women	42%	42%	As of the date this report was published, 50% are women	Support our existing Board diversity policy
Substantiated reports of privacy infringement	125	121	0	
Diversity indicators among all team members	Women: 70%, Identifying as Aboriginal: 2%, Identifying as a visible minority: 27%, Identifying as LGBT: 1.7%	Women: 66.32%, Identifying as Aboriginal: 2.06%, Identifying as a visible minority: 21.31%, Identifying as LGBT: 2.25%	Be aware of the community make up around us.	Work to increase diversity at all levels of ATB

¹We could not split out management vs. Non-management employees.

²Senior executive is defined as Vice President or higher, or equivalent responsibility and salary.

Showing our true colours

Dr. Kristopher Wells used to have a saying about Camp fYrefly, the multi-province summer retreat for LGBTQ youth he co-founded 13 years ago: “It’s a camp that changes kids’ lives.”

Now, he’s come to an even more profound realization about the camp’s power.

“I would say: Camp fYrefly changes lives, because I could see that transformative power of what it means to find a supportive community. Then a young person came to me after a summer at camp and said: ‘No, no, you’ve got it all wrong. It doesn’t change lives. It saves them.’ ”

Today, Canada’s only national leadership retreat for LGBTQ youth welcomes campers at retreats near Edmonton, Calgary and Saskatchewan. At a recent retreat just west of Calgary, youth lined up to give testimonials about their four days spent, as Kristopher says, “in a world free from discrimination, violence and prejudice.”

“It just opened my mind so much. I’ve learned how to deal with oppression and discrimination far easier than I would have had I not been here,” said one camper.

“I am confident in myself, I’m able to participate and just be who I am,” said another.

ATB provides financial support and volunteers as part of a province-wide effort to show love and acceptance for Alberta’s LGBTQ community. ATB is also a partner in fYrefly in Schools, which encourages discussion about sexual identity and homophobic language in classrooms.

In 2017, we’ll celebrate Pride in branches across Alberta, lighting up our corporate office in Edmonton and McMahon Stadium in Calgary in Pride colours, and recreating the “rainbow brick road” in downtown Calgary. As always, we’ll sponsor several Pride events across Alberta including in Edmonton, Calgary and Jasper.

“We support Pride because we feel that everyone should have a voice,” says Sandra Huculak, Managing Director of CSR at ATB. “We take pride in all Albertans.”

And of course, we’ll be back, as happy campers, with Kristopher and the fYrefly leaders as they live the acronym that’s proving to be Alberta’s most formidable booster shot against homophobia: fostering, Youth, resiliency, energy, fun, leadership, yeah!

Camp fYrefly kids show their Pride, along with Pam Krause (Calgary Sexual Health Centre), Sandra Huculak (ATB) and Stephen Wright (Calgary Pride).





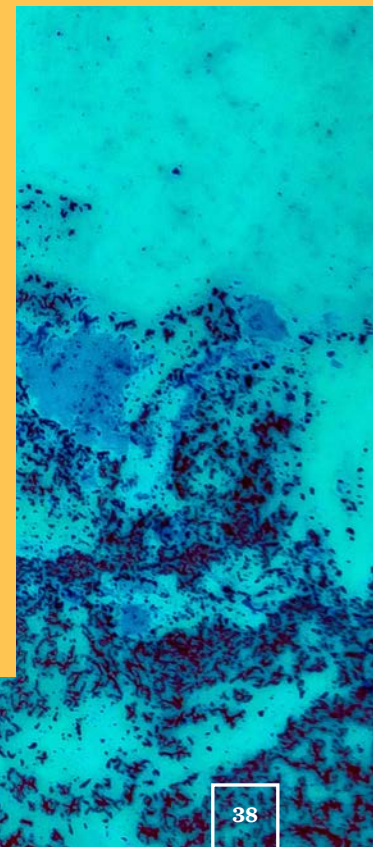
Community

How do we use our financial skills and expertise to strengthen the communities we serve and love? How can we support the organizations we so admire in innovative ways that go beyond simply cutting a cheque? What have we learned from our partners, and how do we use that to amplify our help? How do we make Albertans happier?

These questions guide us as we mix our drive to donate, sponsor and fundraise with new ways to think about investment. Some organizations need advice on how they can operate more sustainably. Some need innovative financial solutions to make their own operations sharper, more nimble, more flexible. We know, by listening, that we can find a way to help.



Teresa Coulter, paramedic and artist, received the ATB Financial Healing Through the Arts Award (Mayor's Lunch for Arts Champions) in Calgary.





Our responsibility to lend a helping hand

ATB Cares was designed to make it easy for Albertans to donate online to their favourite charity, while boosting those donations in the bargain. Charities receive 100 per cent of every donation given, plus ATB gives an extra 15 per cent on top of every dollar donated to eligible Albertan organizations. Last year, Albertans and ATB raised \$4.1 million through ATB Cares.

We stand, we march, we support, we befriend, and we listen to Alberta's LGBTQ community in many ways. You can read more about these enduring partnerships on page 35.

Despite the province's economic downturn, ATB's flagship fundraiser, **Teddy for a Toonie**, raised more than \$800,000 for the Stollery and Alberta Children's hospitals, in Edmonton and Calgary. During the past 17 years, ATB's Teddy campaigns have raised more than \$8.4 million for Alberta children's health.

In a two-week blitz, ATB team members raised \$700,000 for the **United Way** across Alberta. Most of the money came from team member donations and fundraising events, helped by the generosity of our customers who gave in ATB branches and agencies.

Money raised supports all 10 Alberta United Way regions as the charity works to lift people from poverty, provide education, offer wellness support and more. Remarkably, 70 per cent of ATB team members responded to the call for donations this year, beating our previous high of 55 per cent.

ATB supports the popular Movember movement every November, but this year Corporate Financial Services stepped up their moustache game with a record-setting team fundraising push. CFS team members drummed up more than \$23,000, putting them in the Top 25 of teams across Canada.

We provided cash and 15 volunteers to the Urban Society for Aboriginal Youth (USAY) and their annual backpack giveaway in Calgary. Some 300 Indigenous youth start their school year off right with backpacks filled with supplies.

At the Calgary Sexual Health Centre, our contribution helped the organization reach more parents than ever in their Easier Than You Think program. The centre connects with parents in 16 different neighbourhoods to teach them how to talk to children about healthy sexuality and positive relationships.

Our responsibility to build the arts

Calgary's newest and most glittering addition to its cultural community, the National Music Centre, hosted homegrown superstars Tegan and Sara this year with ATB's help. The twin stars opened the ATB Storytellers exhibit, a free tour through Alberta's rich music history.

There's an expression at ATB; that we bank on Albertans' creativity. There's no stronger expression of that than our donations and sponsorship program. Through our community commitments, we helped virtually every genre of art in every corner of the province, including title sponsorship of both the Calgary International Film Festival and Edmonton International Fringe Festival, and ongoing support of the Edmonton Symphony Orchestra, Nina Haggerty Centre for the Arts, Grande Prairie Street Performers, Camrose's Big Valley Jamboree and the Mayor's Celebration of the Arts in both Edmonton and Calgary.



Our responsibility to celebrate sports and wellness

ATB is synonymous with hockey in dozens of communities across Alberta. We support Western Hockey League teams in Edmonton, Red Deer, Lethbridge and Medicine Hat, and the Grande Prairie Storm of the Alberta Junior Hockey League. The Golden Bears and Pandas programs at the University of Alberta, and the University of Calgary Dinos, see a lot of us at their games.

And, of course, our passion for minor hockey throughout Alberta is seen on rink boards, community programs, provincial tournaments and fundraisers so kids can leap from the sidelines to the ice with new equipment and confidence.

We're also the lead sponsor of the Tour of Alberta, which sees the world's best road cyclists traversing the province's beauty to a worldwide TV audience of 50 million. Other longtime partners include Spruce Meadows, the Calgary Stampede, the Ponoka Stampede, the Grande Prairie Stompede and the Canadian Tour's ATB Financial Classic golf tourney. You can read more about another favourite of ours, Ski Fit North, on page 26.

Our love of Alberta's wide open spaces is expressed through support of playgrounds throughout Alberta and Easter Seals Camp Horizon. The camp is a place where campers with disabilities and medical conditions gain skills and experiences they'll remember forever.

Kids learn from the pros at Junior Hockey Clinics held across Alberta.

COMMUNITY INDICATORS	FY16	FY17	FY18 TARGET	ACTION PLAN FOR FY18
Total donations (corporate and by region)	\$3.7 million	\$3.3 million	1% of net profits	Focus our efforts on strengthening existing partnerships.
Corporate sponsorships	\$6.1 million	\$7.8 million	\$7.5 million	Focus on being very strategic with our business processes, partner relationships and aligning our objectives to measurement as it relates to our business goals which includes regionality.
ATB fundraising	\$1.69 million	\$1.5 million	Match or exceed FY17 results	Focus our efforts on our two flagship fundraising campaigns: Teddy for a Toonie and United Way
Market Share	Consumer market share 14.4%	14.7% (consumer) 20.7% (business)	15.4% (consumer) 21.1% (business)	Support our business plan's market share targets of 15.4% (retail) and 21.1% (business)
Number of rural communities with ATB branch or agency	214 rural communities	216 rural communities		Increase our focus on urban markets while maintaining our rural presence.
Junior ATB	90 schools participating	105 schools participating	125 schools participating	Increase the number of Junior ATB programs including increasing the number in Indigenous communities

COMMUNITY INDICATORS	FY16	FY17	FY18 TARGET	ACTION PLAN FOR FY18
Money spent on Helping Hands program	\$135,460 in grants, 25,000 volunteer hours	\$104,930 in grants, 19,791 volunteer hours	\$123,000 in grants	Continue to promote this program to our team members throughout the organization
ATB Cares	\$2.79 million in donations, \$268,000 matched by ATB, \$3.06 million total donated to charities	\$4.1 million in donations, \$300,000 matched by ATB, \$4.4 million total donated to charities	\$300,000 matched by ATB	Rebrand the ATB Cares website
Customer Advocacy Index (CAI)	58	59	59	Support our business plan by maintaining a CAI equal to or better than other financial institutions
Percentage of Albertans who would consider switching to ATB	49%	51%	53%	Support our business plan by listening to customers and reimagining banking



Moving forward, giving back

As a teenager, most of Royal Adkin's friends fretted about the usual youthful considerations: friends, marks, school. For some, perhaps career and college concerns flickered distantly on the horizon.

At 13, Royal had a much more elemental worry. He worried whether he and his younger sister would ever be part of a family.

As a young teen, Royal had already been shuttled from foster home to foster home in government care, back and forth from his home city of Calgary straight east to nearby tiny Langdon.

Then, life changed for him, forever.

"I was starting to think: 'I may never have a family.' It's a lot to come to terms with when you're a young person, but you have to start thinking that way. You have to," Royal remembers.

"And then a woman came and met us, my sister and me. We met her husband. And they became my mom and dad. They became my family," Royal remembers.

With security and serenity at home, Royal blossomed. A true student athlete, he flirted with notions of a professional golf career through high school and enrolled in Lethbridge College's golf management diploma program.

There, he discovered ATB Financial's Youth Education Support program, or YES. It is a bursary specifically designed to give students like Royal—students with potential and ambition who'd been in government care—every chance to succeed. The bursary has helped 20 students including Royal since 2011.

The money naturally helped Royal. But just as crucial, Royal says, was that the YES program connected him to ATB leaders, to HR and job readiness advice, to mentorship and coaching. In the program, he changed his academic focus from the golf industry to hospitality (think music festivals, resort administration, hotel management).

Now 25 years old, he's finishing his degree at the University of Lethbridge and eyeing an MBA, in addition to his volunteer role as Vice President of Operations and Finance at the university's student union. He's a YES Bursary grad, a few years removed from the program, but he says it'll always stick with him.

"Whatever I do, wherever I go, I'm going to give back to the community. I learned the importance of this from the YES program," he says. "Just as it helped me be the best I can be, I have an obligation to help people be their best. This idea, this pursuit of social responsibility: it'll live with me forever."



Royal Adkin, former ATB Financial Youth Education Support bursary student.







Environment

Our environmental goals pose an interesting challenge: the need to improve and protect the environment is one of our deepest-held beliefs, and it's also one of the most difficult things to execute on in a meaningful way. We continually work to reduce our environmental impact.

We've celebrated some significant wins in the last year and we promise to our team members, our customers and all Albertans that we'll always strive to do more. Happily, we've found steadfast partners in wildlife protection and landscape conservation that work to preserve the land we all treasure.

Our responsibility to use less energy

ATB has a vast branch and agency network—hundreds of buildings and office spaces that contribute three-quarters of our carbon footprint. This is where we can make the most difference, and we're starting to see results. We've retrofitted 56 branches with eco-friendly heating, cooling and lighting fixtures as of March 2017, and 102 more are targeted. The retrofits have saved 920 tonnes of carbon dioxide emissions and a 20 percent savings in electricity use. With the money we save from more efficient buildings, we buy Renewable Energy Certificates. In future years, we'll balance these investments between certificates and more retrofits for our facilities.

Our responsibility to use less paper

Through innovations in ATB Investor Services (creating an online site where ATBIS customers can access their account information) and Mastercard (launching a campaign to encourage paperless statements), we saved at least 4.76 million pieces of paper, the equivalent to about 572 trees. ATBIS took a creative step further, asking students at the Alberta College of Art and Design (ACAD) to be thoughtful about paper bank statements' impact on the environment, while transforming them into beautiful three-dimensional works of art. The sculptures were displayed at Calgary's Stephen Avenue branch.

Our responsibility to conserve and protect

ATB supported 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. ATB also supported a stretch of the Trans Canada Trail between Bragg Creek and Kananaskis.

ATB created a Legacy Fund with Ducks Unlimited Canada that started with a loan paired with a yearly donation to cover the loan's interest. To date, ATB has donated \$321,200. DUC has used the funds to purchase, restore, and finally sell more than 5,000 acres, with the profits used to purchase new land for conservation.

At the Calgary Zoo, ATB's donation to the ATB Financial Swift Fox Conservation Program supported the zoo's crucial study of the tiny carnivore re-introduced to southeastern Alberta in 1983.

Our responsibility to clean up our act

A waste management pilot project at our sprawling Calgary Campus has revealed some promising early returns. ATB acknowledges it hasn't done enough at the campus and its other facilities to divert waste from landfills. In April 2017, the campus installed two thermal vacuum reactor units that convert raw organic waste like food and paper towels to biofuel. Early results from the pilot showed we can sustainably reduce our waste volume bound for the landfill by more than 90 per cent at Calgary Campus. Across the organization, we were more thoughtful about recycling used office furniture, sending hundreds of items to Four Directions Financial Services, Calgary Gymnastics Group, Goodwill Industries of Alberta – Edmonton, and Community Link.

We also drove awareness about environmental sustainability through participation in Earth Hour, Edmonton's Capital City Clean-Up, Green Calgary's rain barrel program and a Green Fair at ATB Place, where 700 team members learned about recycling, conservation and other crucial topics.

To be more thoughtful about alternative transportation, ATB created a province-wide, month-long contest called Burn Calories, Not Carbon. Taking care to avoid vehicle travel when possible, more than 200 team members tracked more than 3 million steps over the month. This year will see the debut of ATB-branded cruiser bikes at ATB Place, and a ride share pilot that should boost car-pooling between Calgary and Edmonton.



ENVIRONMENT INDICATORS	FY16	FY17	FY18 TARGET	ACTION PLAN
Total carbon footprint	43,700 tCO ₂ e	43,044 tCO ₂ e	Conduct formal carbon footprint, review and revise targets	Conduct Renewable Energy study for feasibility and application to ATB properties. Implement recommendations from Space Optimization study to corporate space planning.
Direct energy consumption by primary source (natural gas only)	8,500 tCO ₂ e	7,553 tCO ₂ e	Sustained decrease in energy consumption in retrofitted branches	Continue investment in branch Energy Retrofit program for enhanced energy savings.
Indirect energy consumption by primary source (electricity only)	24,500 tCO ₂ e	25,152 tCO ₂ e	Sustained decrease in energy consumption in retrofitted branches	Continue investment in branch Energy Retrofit program for enhanced energy savings.
Other indirect emission sources:	10,800 tCO ₂ e	10,310 tCO ₂ e	Leverage Google Suite and other technology to decrease overall travel volumes and paper usage	
Business travel—air	500 tCO ₂ e	214 tCO ₂ e	Decrease air travel volumes in favour of digital options or lower impact options such as bus, train or ride share.	Continue to encourage videoconferencing and digital strategy to reduce travel requirements for meetings.
Business travel—other	13 tCO ₂ e	5 tCO ₂ e*	*We anticipate this number will go up next year with the addition of employee mileage data	Enable employee personal vehicle travel (mileage) tracking for increased reporting accuracy and transparency.
Employee commuting	9,500 tCO ₂ e	9,375 tCO ₂ e	Understand and incorporate remote workforce impact on commuting	Continue to support Workplace 2.0 strategy.

ENVIRONMENT INDICATORS	FY16	FY17	FY18 TARGET	ACTION PLAN
Paper usage	167 tCO ₂ e (99.9% environmental paper)	150.81 tCO ₂ e (99.9% environmental paper)	Decrease amount of paper used	Continue to implement environmental initiatives to reduce paper use: promote digital archival strategy, tighten procurement practices. Explore areas where we can go paperless
Paper usage—expenditure	\$257,656	\$207,003	Decrease amount of paper used	Continue to implement environmental initiatives to reduce paper use: promote digital archival strategy, tighten procurement practices. Explore areas where we can go paperless
Meeting environmental standards in all new buildings and renovations	Achieved	Achieved	Evolve and enhance environmental standards with changing branch design.	All new locations to follow environmental standards
Land conserved through Ducks Unlimited partnership and resultant carbon capture (running total over 43 years)	2,831 acres conserved 46,769 tonnes of captured carbon	5,116 acres conserved 89,650 tonnes of captured carbon		60 projects, 9,500 acres conserved over the 10 years of our partnership with Ducks Unlimited.

*This artwork was created by an Alberta College of Art and Design student,
from recycled financial statement paper.*



Four Directions Financial Services

Walk into Four Directions Financial Services, a new financial agency in the heart of Edmonton's inner city, and you'll see colours from the Cree culture accenting the sleek furniture common to any ATB branch.

You'll see a proud and prominent display of the enterprise's name, Four Directions Financial, chosen by community members for its lyrical allusion to the traditional Plains First Nations Medicine Wheel.

And you'll see customers like Brian, a frequent visitor to Boyle Street Community Services, which runs and is home to Four Directions Financial.

Brian's neck tattoo, based on his grandmother's Serenity Prayer and reading "Strength, Courage, Wisdom" speaks to the inner reserves he draws from daily. As positive and mindful as he is, he isn't accustomed to his voice being heard, his opinion valued.

But from the moment Four Directions Financial opened in September 2016, Brian saw a different sort of financial institution, one that was designed with him and his neighbours in mind.

"Coming from the lifestyle I've lived and having to deal with the institutions that are downtown, particularly the banks, you almost feel out of place. You almost feel quietly labelled," says Brian, who's fought addictions and homelessness throughout his adult life.

"But at Four Directions Financial, I understood that this bank is here for people just like us. I don't have to worry about coming in here and going: 'Why are people staring at me?' Because everybody else in this bank is just like me. It's here to serve them. And that brings a wall down."

"You almost feel quietly labelled."

Even the technology at Four Directions serves to make Brian and his fellow customers feel comfortable and confident. Biometric equipment like retina and fingerprint scanners replace the need for easy-to-lose hard copies of customer ID.

"I'm really happy we're doing it because it makes a really practical difference in peoples' lives and that's what we're about," says Julian Daly, Boyle Street's executive director. "We're about supporting people to have better lives, healthier lives, whatever lives they want."

Marg Archibald, the agency's manager, says beyond the technology and the culturally sensitive design, what really sets Four Directions Financial apart is empathy.

"We care. My colleague and I will almost be in tears some days because we know we can't make the change happen overnight for them, that it's a journey. But we want to hear their story," she says.

"We need to hear that story, at least what they want to share with us. And some people come and share everything. And we listen. We really, really listen."

About this report

Scope

This report is divided into four key areas of Corporate Social Responsibility (CSR): Economy, Workplace, Community and Environment. We follow international standards for CSR reporting and recognize that transparency is key to ATB's long-term sustainability.

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 2017 (April 1, 2016–March 31, 2017), unless otherwise noted. This report and its content will be updated in September of each year.

Developing the report

This is ATB's seventh CSR report. To develop and present our content in a balanced, transparent and reasonable way, we once again used Global Reporting Initiative's (GRI) 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 represents key areas of ATB such as Finance, Human Resources, Environmental Sustainability and Reputation & Brand.

The 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.

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.

Aligning with Global Reporting Initiative

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

Scorecard committee

Tara Adams
Sandra Huculak
Suzana Kudelic

Terry Lashyn
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Kerilee Snatenchuk
Theresa Wang

ATB's internal reviewers for this report are:

Sean Garritty

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For more information

For questions about this report or its content, please email the CSR team at: corporategiving@atb.com

INDICATOR	ATB FINANCIAL INFORMATION
Strategy and analysis G4-1 G4-2	A message from our President and CEO, page 1 Annual Report
Organizational profile G4-3 G4-4 G4-5 G4-6 G4-7 G4-8 G4-9 G4-10 G4-11 G4-12 G4-13 G4-14 G4-15 G4-16	ATB at a glance, page 3 and Annual Report ATB at a glance, page 3 and Annual Report ATB Financial is headquartered in Edmonton ATB Financial only operates in Alberta, Canada ATB at a glance, page 3, atb.com/about and Our Business ATB at a glance, page 3, and atb.com/about ATB at a glance, page 3, Economic Indicators, page 24, Workplace Indicators, page 33, Annual Report and atb.com/about Workplace indicators, page 33 Workplace indicators, page 33 Stakeholder engagement, page 7 and ATB Vendor Resources No significant changes to report. A full list of ATB locations can be found in our Annual Report and at atb.com Environmental risk assessments are integrated into ATB's lending policies Annual Report: Corporate Governance, Our Business ATB Memberships and Networks
Identified material aspects and boundaries G4-17 G4-18 G4-19 G4-20 G4-21	ATB at a glance, page 3 and atb.com/about Materiality overview, page 9 and About this report, page 53 Materiality overview, page 9 Material aspects are material to all entities of ATB As an Alberta Crown Corporation, we believe all aspects identified as material are relevant both within and outside of ATB

INDICATOR	ATB FINANCIAL INFORMATION
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.
Stakeholder engagement	
G4-24	Stakeholder engagement, page 7, and ATB Vendor Resources
G4-25	Stakeholder engagement, page 7, and ATB Vendor Resources
G4-26	Stakeholder engagement, page 7, and ATB Vendor Resources
G4-27	Stakeholder engagement, page 7, and ATB Vendor Resources
Report profile	
G4-28	About this report, page 53
G4-29	About this report, page 53
G4-30	About this report, page 53
G4-31	About this report, page 53
G4-32	About this report, page 53
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.
Governance	
G4-34	Corporate Governance and CSR Governance, page 5, ATB Governance
G4-35	Board of Directors Governance Documents
G4-36	CSR Governance, page 5
G4-37	Stakeholder engagement, page 7. 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

INDICATOR	ATB FINANCIAL INFORMATION
<p>G4-43</p> <p>G4-44</p> <p>G4-45</p> <p>G4-46</p> <p>G4-52</p> <p>G4-53</p> <p>G4-54</p>	<p>Annual Report: Board Evaluations</p> <p>Stakeholder engagement, page 7, and ATB Governance</p> <p>Board Risk Committee Terms of Reference</p> <p>Annual Report, Directors Remuneration Policy and Expense Guideline, Directors Attendance and Compensation Disclosure, <i>Alberta Treasury Branches Act</i></p> <p>Annual Report, Directors Remuneration Policy and Expense Guideline, Directors Attendance and Compensation Disclosure, <i>Alberta Treasury Branches Act</i></p> <p>Workplace indicators, page 33</p>
<p>Ethics and integrity</p> <p>G4-56</p> <p>G4-57</p> <p>G4-58</p>	<p>ATB Code of Conduct, Annual Report, Alberta Treasury Branches Act, ATB Governance and ATB Community</p> <p>Stakeholder engagement, page 7, ATB Code of Conduct and Ethics, Annual Report: Disclosure under PIDA and Safe Disclosure and Whistleblower Protection</p> <p>Stakeholder engagement, page 7, ATB Code of Conduct and Ethics, Annual Report: Disclosure under PIDA and Safe Disclosure and Whistleblower Protection</p>
<p>Aspect: economic performance data</p> <p>G4-DMA</p> <p>G4-EC1</p>	<p>Annual Report, Our Purpose and Our Business</p> <p>Economic indicators, page 24</p>
<p>Aspect: market presence</p> <p>G4-DMA</p> <p>G4-EC5</p>	<p>Annual Report, Our Purpose, Our Business</p> <p>Workplace indicators, page 33</p>
<p>Aspect: indirect economic impacts</p> <p>G4-DMA</p> <p>G4-EC7</p> <p>G4-EC8</p>	<p>Our responsibility to help and support, page 23. Our responsibility to grow social investment, page 16. Financial Literacy, page 17</p> <p>Economy section, page 11</p> <p>Economy section, page 11</p>

INDICATOR	ATB FINANCIAL INFORMATION
Aspect: procurement practices G4-DMA G4-EC9	Stakeholder engagement, page 7, ATB Vendor Resources Stakeholder engagement, page 7
Aspect: energy G4-DMA G4-EN3	Environment section, page 45 Environmental indicators, page 49
Aspect: biodiversity G4-DMA G4-EN13	Environment section, page 45 Environmental indicators, page 49
Aspect: emissions G4-DMA G4-EN15 G4-EN16	Environment section, page 45 Environmental indicators, page 49 Environmental indicators, page 49
Aspect: supplier environmental assessment G4-DMA G4-EN32	Stakeholder employment, page 7, ATB Vendor Resources. All new vendors are screened for environmental criteria.
Aspect: employment G4-DMA G4-LA1 G4-LA3	Workplace section, page 27, Annual Report and ATB Careers. Workplace indicators, page 33 Workplace indicators, page 33
Aspect: training and education G4-DMA G4-LA10 G4-LA11	Our responsibility to lead with greatness, page 31 Our responsibility to lead with greatness, page 31 Workplace indicators, page 33

INDICATOR	ATB FINANCIAL INFORMATION
Aspect: supplier environmental assessment G4-DMA G4-EN32	Stakeholder engagement, page 7. ATB Vendor Resources. All new vendors are screened for environmental criteria
Aspect: employment G4-DMA G4-LA1 G4-LA3	Workplace section, page 27, Annual Report and ATB Careers. Workplace indicators, page 33 Workplace indicators, page 33
Aspect: training and education G4-DMA G4-LA10 G4-LA11	Our responsibility to lead with greatness, page 31 Our responsibility to lead with greatness, page 31 Workplace indicators, page 33
Aspect: diversity and equal opportunity G4-DMA G4-LA12	Diversity and inclusion, page 30 Workplace indicators, page 33
Aspect: equal remuneration for women and men G4-DMA G4-LA13	ATB Careers Workplace indicators, page 33
Aspect: supplier assessment for labor practices G4-DMA G4-LA14	Stakeholder engagement, page 7, ATB Vendor Resources. All new suppliers are screened using labor practices criteria

INDICATOR	ATB FINANCIAL INFORMATION
Aspect: product and service labeling G4-DMA G4-PR5	Stakeholder engagement, page 7. Annual Report Community indicators, page 41
Aspect: customer privacy G4-DMA G4-PR8	Stakeholder engagement, page 7. Annual Report Workplace indicators, page 33
Aspect: product responsibility G4-DMA G4-FS7 G4-FS8	Board CSR Policy, ATB Vendor Resources Our responsibility to conserve and protect, page 47 Our responsibility to conserve and protect, page 47
Aspect: local communities G4-FS13 G4-FS14	Community indicators, page 41 Financial literacy, page 17 and Our responsibility to grow social investment, page 16, Four Directions Financial Services, page 51



In this report, we were inspired by Brian, a customer at the newly opened Four Directions Financial Services. Brian's neck tattoo, based on his grandmother's Serenity Prayer and reading, 'Strength, Courage, Wisdom,' speaks to the inner reserves he draws from daily.

Cover art credit: Layla Folkmann and Lacey Jane Wilburn.