

2012 Corporate Social Responsibility Report

CELEBRATING ALBERTA'S STORIES



Throughout this report you will see artwork that was part of the ATB Financial sponsored exhibition *Alberta Mistresses of the Modern 1935-1975* at the Art Gallery of Alberta. The exhibition literally rewrote the history books, shedding light on Alberta women artists, many who had, until now, been ignored or forgotten. These women chose to make Alberta home and their talent and courage enriched our province. Not only is their work beautiful, but the artists represent the kind of uniquely Albertan story we love at ATB. You'll also see a few winners from our Young Artists Competition.

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On the cover:
Margaret Shelton, *Rosebud Creek at Rosedale*, 1949 (detail)
Collection of the Alberta Foundation for the Arts, Edmonton

At ATB Financial, our priority is Alberta. Our customers already benefit from our financial expertise, but we're looking to leverage this know-how in new ways and are dedicated to making this amazing province an even better place to work and live. We want all Albertans to be proud to have ATB as their own.

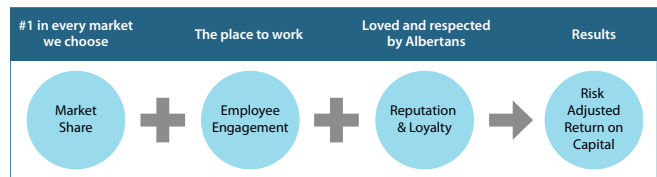
Celebrating Alberta's Stories: Corporate Social Responsibility and ATB

Corporate Social Responsibility (CSR) can mean a lot of different things to different companies. For us, it's about all the little things that make a huge impact on where we work and live. Whether they happen in one of our branches and agencies throughout Alberta or in our corporate office, whether they impact a single person or a huge group, these threads intertwine into the story of an amazing province and our commitment to make it even better.

In putting together our second CSR report, we recognized the huge impact our first report had made. We've always prided ourselves on our commitment to being a socially responsible organization but, with the creation of our first report, we were able to analyse and measure our progress. It has allowed us to streamline all the hard work we do every day and move towards new goals. Simply put: now we're really thinking big.

As you will see throughout this report, we have continued our commitment to celebrate Alberta's stories. This is the theme of our CSR approach and it allows us to zero in on all the things we do to be a successful and supportive member of Alberta's communities. Once again, we've organized these stories under our four CSR pillars: Economy, Workplace, Community, and Environment. In each of these sections you'll see the measurements we use to recognize challenges, set new targets, and highlight where we've succeeded and where we need to do better. You will also read some of the stories that make ATB Financial so uniquely Albertan.

A good CSR track record has been proven to be good for business. More importantly, it's what we know our customers and associates expect from us. We have consulted our stakeholders, referred to our associate engagement scores, listened to our customers, and taken guidance from our corporate five-year plan and our CSR Governance (see page 11) to develop our CSR strategy for the coming years. Our three business goals are: to be number one in every market we're in, to be *the* place to work, and to be loved and respected by Albertans. With that said, we recognize that we cannot afford to view our CSR efforts as an add-on or simply good PR. They are vitally important to us as a socially responsible organization and absolutely necessary to the long-term sustainability of ATB.



Implementing our new banking system put a lot of strain on our customers and associates in the last year. But throughout this report you will read about all the ways we didn't let it affect our CSR efforts. In the long run, the new banking system will allow us to better serve Albertans and to fulfill our dream statement: *We're changing our world by putting people first and making dreams come true.* It's an ambitious attitude but we believe that Alberta deserves no less.

An Introduction to ATB Financial

ATB Financial has its own uniquely Albertan story. We were formed in 1938 as the Province of Alberta Treasury Branches, starting out with one small branch in Rocky Mountain House. It was the dark days of the depression and ATB was formed as a home-grown alternative to traditional banking and to provide Albertans with expertise specific to Alberta and consistency through our economic ups and downs. We're proud to continue in this tradition. From these humble roots we have grown into a \$31 billion organization, with total revenues of \$1.12 billion and a net income of \$195 million in the last fiscal year. But we've kept in touch with our roots and are committed to Alberta's economy, communities, and environment. We offer the sophisticated services of any big bank, but with the local expertise and community connections of a small business.

ATB has been a provincial Crown corporation since 1997. Today, our over 5,600 associates provide financial products and services to over 635,000 customers in 242 Alberta communities through a distribution network of 170 branches and 130 agencies, telephone and Internet banking, a Customer Care Centre, and 276 automated banking machines. A full range of wealth management products and services are provided under the banner of ATB Investor Services. During the last fiscal year, ATB continued to build our branch network with three new branches: Airdrie Sierra Springs, Calgary Walden, and Edmonton Millcreek. 189 of our 300 branches and agencies are in rural communities and we are the sole financial institution in more than 100 locations.

ATB operates through our head office in Edmonton, Alberta, and our four lines of business are:

- Retail Financial Services
- Business and Agriculture
- Investor Services
- Corporate Financial Services

We Are Alberta

Because we operate only in Alberta we know a lot about Alberta stories. We hear about them every day, both in our workplace and in the communities we serve. We use our wearealberta.ca website to share these stories. Here you'll hear about amazing Albertans doing amazing things, as well as information about all the charities, causes, and people ATB supports and all the exciting competitions and contests we organize. We encourage our customers and associates to visit and share their own Alberta story.

Honours and Awards

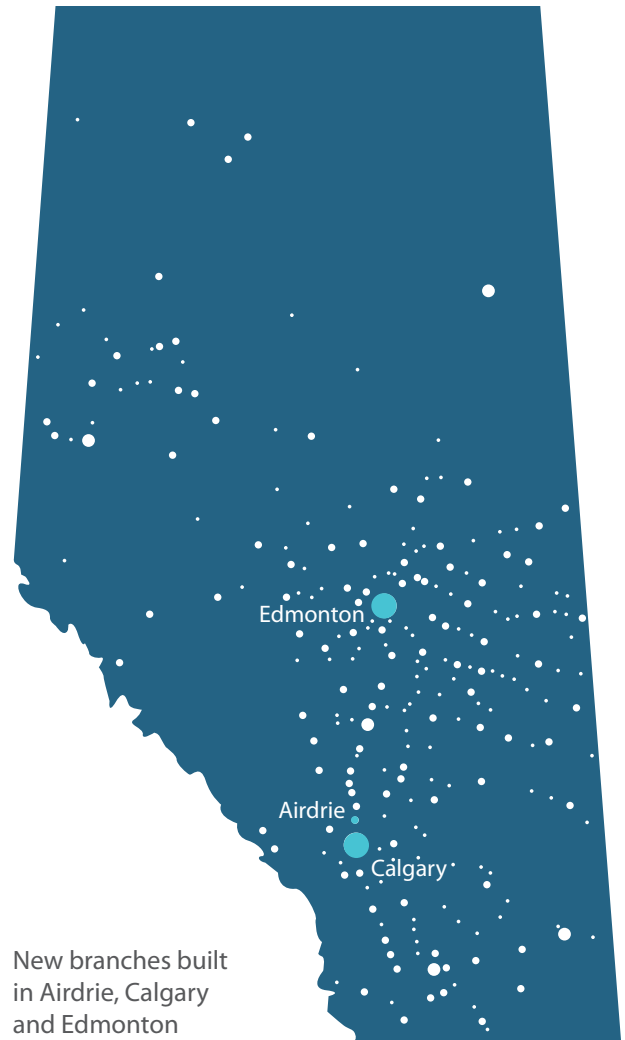
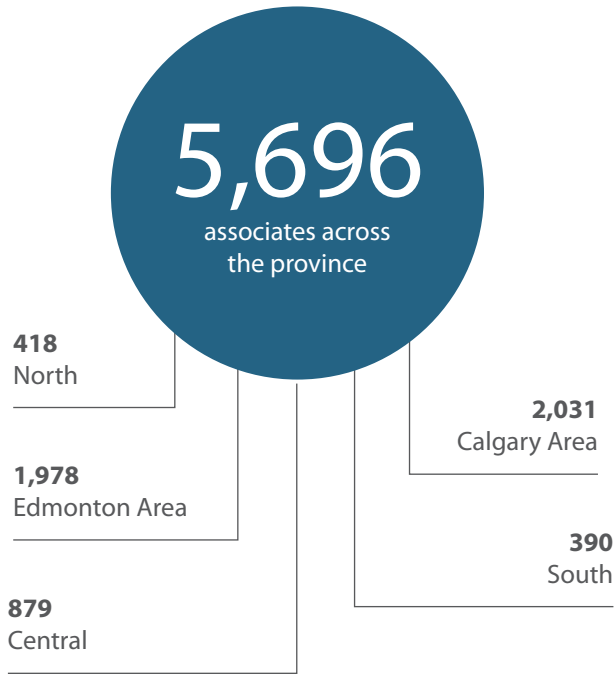
In 2011-2012, ATB received the following honours and awards:

- Named one of the 50 Best Employers in Canada (Aon Hewitt)
- Named one of Alberta's Top 55 Employers (Mediacorp Canada Inc.)
- Awarded with the National Philanthropy Day Award by the Edmonton Chapter of the Association for Fundraising Professionals

ATB Across Alberta

ATB Financial locations across Alberta

Geographic associate breakdown



A Message from ATB's President and CEO, Dave Mowat



It needs to be said: the last fiscal year was probably the most challenging in ATB Financial's long history. Most banks would say that replacing an entire banking system overnight simply couldn't be done. In fact, it hadn't been done before by any financial institution of our scale and size. What we had to accomplish was a little like pulling a tablecloth from underneath a table setting without having everything come crashing down—except we had to replace the tablecloth, too. Needless to say, it was a huge job and a bigger challenge than even we had anticipated.

In spite of unexpected and challenging problems, we succeeded in implementing the new system and kept our business running the entire time. Throughout the year, we witnessed the extent of both our customers' loyalty and our associates' willingness to go the extra mile to provide outstanding service. I was immensely proud to see our

entire organization working together to get through the inevitable bumps in the road. Our associates undertook over 80,000 training sessions and numerous "dress rehearsals." We did see our engagement scores drop by 10 per cent, but we are confident that the challenges our associates experienced in the short term will pay off big and ultimately make their jobs easier. Our target for 2013 is to get back to the same level of engagement as we had before implementing the new banking system.

After the initial months of finding and fixing problems, the new banking system is stable, we're taking the next steps to add essential functions and improve processes, and we're beginning to realize the potential the system will provide in both increased productivity and better services to our customers. In the next year we will smooth out the remaining wrinkles and add critical functions to the foundation we've built. Soon we won't be able to imagine life without it.

The transition put a lot of strain on many of our customers. They were frustrated, but after years of personalized service, our customers were patient with us. I opened up my email (davemowat@atb.com) to the public so that customers could contact me directly with their questions or concerns. I personally received about 3,000 emails and calls and we did our best to resolve each problem one by one. I know some of our customers were a little surprised to get a call from me, but it was important to show them how committed we were to meeting their needs. While we may have lost a few customers due to the frustration, overall we saw growth during the fiscal year and we have more customers now than before implementation.

It was also amazing to see that our Corporate Social Responsibility mandate didn't suffer during this difficult period. It is a real indicator of our organization's commitment to being socially responsible and our associates' dedication to the communities where we live and work. The creation of our first CSR report last year was a critical step that allowed us to analyze and measure the hard work we've already been doing. Now that we're close to running on all cylinders again, it's exciting to imagine just what we're capable of achieving.

CSR remains vitally important to ATB. We made a huge withdrawal on our customers' trust—now is the time to make some deposits. It's all the more important now that we show how much we care about our communities, Alberta's economy, the environment, and all the work we do to celebrate Alberta's stories. New initiatives like our Empower U and Social Enterprise Incubator leverage our financial know-how and ties with community and business leaders with the goal of bettering the lives of Albertans. And there are many more examples like this throughout our CSR report. This all comes back to achieving ATB's three strategic goals: to be number one in every market we're in, to be *the* place to work, and to be loved and respected by Albertans. With our new banking system realizing its full potential and our commitment to being a socially responsible organization, I know these goals are possible.

All indicators we follow suggest that Alberta's economy will expand in the next few years. This represents both opportunities and challenges for ATB and all Albertans. A growing economy affects each of our four CSR pillars: Economy, Workplace, Community, and Environment. We believe that our specific expertise in key aspects of Alberta's economy will allow ATB and our customers to thrive and meet their business needs during what could be a very turbulent time. New programs like our wellness initiative, People First, will help make us the place to work and keep our workplace healthy and productive, even when rising housing and rental prices and a stressed labour market might affect not only our associates but many of the businesses we support. We are strongly

committed to our communities and making sure they thrive, and this year will see a significant expansion in our annual contribution to a variety of charitable causes, particularly in areas where we can use what we're good at—our financial expertise—to change lives and strengthen communities. And as ATB grows and expands as an organization, our commitment—and challenge—is to do that in ways that are sustainable and respectful of Alberta's environment.

There are exciting years ahead for ATB Financial. It's important to recognize that we implemented our new banking system and created our first CSR report in the same year. We also made significant strides toward our goal of becoming Basel II compliant through the completion of our inaugural Internal Capital Adequacy Assessment Process and successfully converted our financial reporting from Canadian generally accepted accounting principles to International Financial Reporting Standards. Our second CSR report will once again adhere to Global Reporting Initiative standards. All this reflects our desire to step things up a notch or two—to be more efficient and sustainable and to better serve Albertans. Both reflect what we call the paradox of ATB—our commitment to be as smart and sophisticated as any of the big banks but as caring and committed to communities and Albertans as any small company. It's about seeing challenges as opportunities, about pairing bold dreams and ambitious goals with the talent and drive to make them happen, and about leveraging and sharing our unique knowledge of Alberta's economy in socially-minded programs and initiatives. We see so much potential in Alberta's future, with a prosperous economy, strong communities, and even more uniquely Albertan stories to celebrate. We're proud to be a key part of Alberta's landscape and we're here to do Albertans proud.



Dave Mowat

Governance and Stakeholder Engagement

ATB's Board of Directors

ATB is governed by a Board of Directors comprised of 14 members, with four formal committees:

- Audit
- Risk
- Governance and Conduct Review
- Human Resources

ATB's Board is comprised of independent, non-executive members. Each year the Governance and Conduct Review committee reviews questionnaires completed by the Directors to determine independence, any related party matters, and potential conflicts of interest. This process ensures that Directors are independent in character

and judgement and that any circumstance that could affect the exercise of independent judgement has been disclosed and reviewed.

The following is a list of our Board members and the committees on which they serve. All committee mandates, compositions, and responsibilities are described at <http://www.atb.com/about/Pages/atb-governance.aspx>

Brian Hesje
Chair of the Board

Lloyd Craig
Governance and Conduct Review
Risk

Bern Kotelko
Governance and Conduct Review
Audit

Garnet Altwasser
Chair of Risk Committee
Human Resources

Jim Drinkwater
Human Resources
Risk

Colette Miller
Human Resources
Audit

Doug Baker
Chair of Audit Committee
Risk

Arthur Froehlich
Chair of Governance and Conduct Review
Human Resources

Mike Percy
Governance and Conduct Review
Audit

Jim Carter
Governance and Conduct Review
Human Resources

Patricia Glenn
Human Resources
Audit

Wayne Wagner
Chair of Human Resources
Risk

Bob Carwell
Governance and Conduct Review
Audit

Joan Hertz
Governance and Conduct Review
Risk

Our Mandate

ATB is a Crown corporation with regulatory requirements similar to those of the chartered banks and credit unions. For more information on our mandate, please refer to the “Our Corporate Governance” section on page 30 of our **2012 Annual Report**.

Our Ethical Conduct

The Board sets the tone for ATB Financial’s commitment to honesty, integrity, and trustworthiness in the conduct of ATB’s business operations through the Directors’ Code of Conduct and Ethics, which supplements the requirements of the ATB Act and Board Bylaw #2: Related Party. Annually, each Director confirms his or her compliance to this code of conduct. In addition, the Board approved a Code of Conduct and Ethics for associates (the Code of Conduct), which is founded on the following six principles:

1. Conduct yourself with honesty and integrity
2. Act objectively
3. Respect confidentiality and privacy
4. Honour your commitments
5. Behave in a professional manner
6. Uphold the law, rules, and regulations

Ethical issues are monitored by ATB Financial’s Ethics Committee, which oversees the Code of Conduct training program for all associates and the annual confirmation of the compliance process. Each ATB Financial associate is required to complete the training program to reinforce the values expected from all who work at ATB Financial. To further enhance its commitment to ethical behaviour, the Board has approved the Safe Disclosure Policy to provide associates with a method by which they can anonymously report concerns about unethical or fraudulent activity of other associates in the conduct of business or the accuracy of ATB’s financial statements, without fear of repercussion. Under this policy, ATB Financial has arrangements with an external service provider to manage anonymous email, telephone,



Thelma Manarey, *Two Plus Two*, 1969
Nickle Arts Museum, University of Calgary

and web-based complaints by associates regarding unethical behaviour. Complaints are investigated under the direction of the Ethics Committee with oversight by the Governance and Conduct Review Committee, the Chairman of the Board, or both, depending upon the nature of the complaint.

Our Supervisory Framework

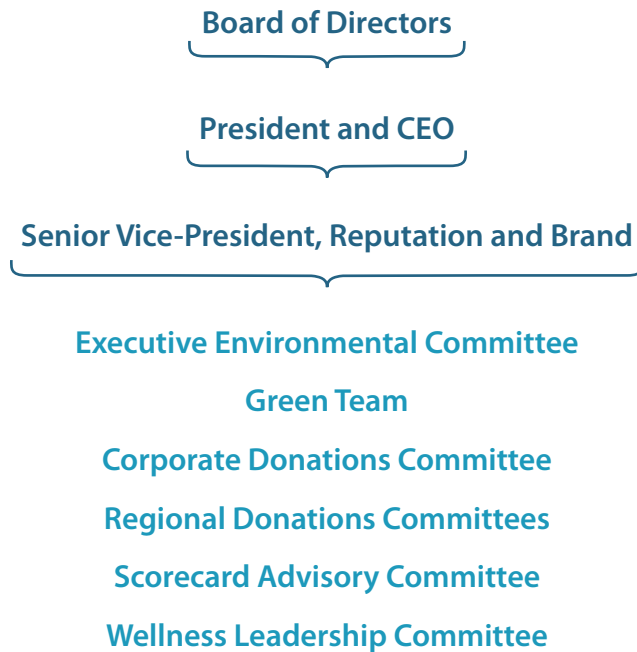
Alberta’s President of the Treasury Board and Minister of Finance is the supervisor of ATB Financial. The powers of the Minister as supervisor include the examination of the business and affairs of ATB Financial to ensure compliance with legislation, to ensure that ATB Financial is in sound financial condition, and to require ATB Financial to implement any measure the Minister considers necessary to maintain or improve ATB’s financial safety and soundness. For more information on our supervisory framework, please refer to page 33 of our **2012 Annual Report**.

Corporate Social Responsibility Governance

Our CSR Governance is undertaken by several key committees, each reporting to the Senior Vice-President for Reputation and Brand. Each committee establishes policies and principles that are adhered to and reviewed yearly by the Board of Directors. Each year the Board of

Directors is given a full update on each committee's CSR related efforts.

The following diagram outlines the structure of ATB's CSR governance:





Erin Kittelson, St. Matthew School, Rocky Mountain House

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 co-chaired by Peggy Garritty, Senior Vice-President of Reputation and Brand, and Sandra Huculak, Director of Community Leadership. 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

Five regional committees have been established to review and approve funding for donation requests at the regional level, based on the principles and criteria outlined in ATB's Corporate Giving Approach.

Scorecard Advisory Committee

For more information about our Scorecard Advisory Committee, please see "About this Report" on page 52.

Wellness Leadership Committee

The Wellness Leadership Committee was established in 2011. Led by Chief Financial Officer Jim McKillop, the committee has now established policies and directives related to associate wellness. A Wellness Coordinator was hired to implement the committee's policies.

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 lines of business.



Participants start the run at the 2011 ATB Financial sponsored XTERRA Off-Road Triathlon in Canmore.

Engaging our Stakeholders

As a Crown corporation, we have a unique relationship with our stakeholders. We define our stakeholders as “any person/group affecting the daily operations of ATB.” These include our owner and regulator (The Province of Alberta), our associates, our customers, suppliers, those

we form partnerships with among our communities and the non-profit organizations that serve them, and non-government organizations. We believe it is imperative to engage all stakeholders that fall under this definition.

Stakeholder	Engagement Channels	Indicator
Our Owner and Regulator (The Province of Alberta)	<ul style="list-style-type: none"> • ATB’s Board Chair regularly reports to the Alberta’s President of the Treasury Board and Minister of Finance • ATB’s CEO regularly reports to the Deputy Minister of the Alberta’s Treasury Board and Ministry of Finance • The Minister provides direction and feedback to the Board and the CEO during the annual business planning process 	Not Applicable
Our Associates	<ul style="list-style-type: none"> • Annual Engagement Survey • Under the Board-Approved Safe Disclosure Policy, associates may anonymously contact an external service provider to issue suggestions and complaints • The Idea Sharing Forum is a voluntary online forum to collect feedback from associates • The “Dear Dave” email address where any associate can directly contact our President and CEO, Dave Mowat 	<ul style="list-style-type: none"> • Employee Engagement (p. 29)
Our Customers	<ul style="list-style-type: none"> • Customer loyalty is measured through the Customer Advocacy Index • My Two Cents customer research panels • Customer Feedback surveys in all lines of business 	<ul style="list-style-type: none"> • Customer Loyalty (p. 42) • Brand Reputation Index (p. 44)
Suppliers	<ul style="list-style-type: none"> • Internal Operating Guides • Alberta Purchasing Connection website 	<ul style="list-style-type: none"> • Money spent on goods and services (p. 22) • Percentage of supply base that conforms to environmental standards (p. 53)
Communities	<ul style="list-style-type: none"> • Community Leadership Team • Meetings, emails, phone calls • External partnerships • wearealberta.ca 	<ul style="list-style-type: none"> • Total Donations (p. 44) • Corporate Sponsorships (p. 44) • ATB fundraising (p. 44) • Money Distributed through Community Power (p. 44) • Brand Reputation Index (p. 44)
Environmental NGO – Bullfrog Power	<ul style="list-style-type: none"> • Through Executive Environmental Committee • Meetings, emails, phone calls, consultations 	<ul style="list-style-type: none"> • Carbon Footprint (p. 52) • Direct Energy consumption by primary energy source (p. 52)

Good for Business, Good for Alberta: Connecting Business and Corporate Social Responsibility

Our Strategic Priorities

Our lines of business and strategic service units focus our efforts on these strategic pillars:

- Leadership
- Innovation
- Process
- Understanding

We will check our progress by measuring our:

- Market share (2013 targets are under development)
- Employee engagement (currently 69 per cent, 2013 target 79 per cent)
- Brand reputation* (currently 32 with Albertans, 43 with the business community; 2013 targets remain the same as 2012 results.)

The common denominator will be a deeper understanding of the causal relationship of these factors to our financial results—results that will be reflected in a risk-adjusted return on capital that compares favourably with other financial institutions across Canada and provides a fair return to our owners—the people of Alberta.

Connecting the Two

Careful work has been done to ensure that our CSR policies connect directly to our three business goals: to be number one in every market we're in, to be *the* place to work, and to be loved and respected by Albertans. The policies and strategies must be approved by the Board on a yearly basis.

Throughout this report you can read about specific CSR programs and policies that directly support our business goals. Our focused expertise and proud commitment to Alberta's economy will help us be number one in every market we're in. Programs like our People First wellness initiative and others will help make us *the* place to work, which will attract the most talented prospects, adding to our ability to be number one in the marketplace. Our strong ties to Alberta communities and commitment to being more environmentally responsible will make us loved and respected by Albertans. In this respect, our business goals and CSR initiatives are indivisible—in order for one to succeed, they both must and, in succeeding, ATB will become the thriving, sustainable, and socially responsible organization we envision.

* The reputation index score is based on a survey of Albertans and Alberta businesses conducted in late February/early March 2012. The score represents the percentage of Albertans who have a positive opinion about ATB minus the number who have a negative opinion. ATB's scores are comparable with other financial institutions. This is the first reputational survey conducted by ATB and, in future, it will be done annually.



ECONOMY

Experts in Alberta

In the last fiscal year we saw our net income increase to a total of \$195 million and our net loans reached \$26.7 billion. That represents a huge investment in Alberta's economy. Our new banking system provides even more services for our clients and simplifies the way they bank with ATB.

At ATB we have a deep understanding of Alberta's economy and our customers' needs. We have lived Alberta's ups and downs and are uniquely positioned to ensure our customers' success during these periods. It's good business and it's good for Alberta. We have also committed to educating Albertans about our economy. Our Economics and Research group gives dozens of economic presentations at events throughout Alberta. They also provide Daily Economic Comments and Weekly Economic Bulletins at ATB.com. This information has proven invaluable to many Albertans and business owners.

Previous:
Annora Brown, *Cow Parsnip 'Heracleum lanatum,'* 1959
Glenbow Museum Collection, Calgary

ATB is Committed to Strengthening Alberta's Economy

"We appreciate the close working relationship we have developed with ATB. We have received ATB's support through their detailed understanding of our properties and growth opportunities. Natural gas will be one of the key elements in the future growth of the Alberta economy, and ATB's long-term commitment to our business will be an important contribution to Aduro, and more broadly, the Province as well."

—**David Holy**, President, Aduro Resources Ltd.

The Natural Gas Sector

ATB's expertise in our economy allows us to stay the course with Alberta businesses and industry while others might back away. The lagging price of natural gas has put a strain on the natural gas industry. In response, ATB has reviewed its portfolios, where we have a huge base of energy customers, and is working on a number of strategies to support our clients in the industry. Our understanding, guidance, and leadership will help this industry during a period of struggle. While others might look on such action as risky, our expertise and commitment to the long-term success of our clients allows us to make patient, informed decisions specific to Alberta's economy. The natural gas sector employs many thousands of people and contributes billions of dollars to our economy. ATB is committed to the industry's success.



Bryn McDougald, Windsor Park School, Edmonton

“When you don’t know what you’re facing, anxiety becomes overwhelming. If you know that, okay, in three weeks there’s going to be interim housing or I won’t have to worry about payments for up to a year or until you’re working and re-established then you can plan forward and work on it. I think that was outstanding on ATB’s part.”

—Ray Stern, ATB Financial customer from Slave Lake

Encouraging and Facilitating Investment in Alberta

ATB Financial has been developing relationships in China. Our goal is to provide knowledge, secure long-term relationships, provide opportunities for our clients, and facilitate investment in Alberta’s economy. In the long term we see this as part of turning Alberta into a centre of gravity for finance and commerce. ATB joined Calgary Economic Development on a mission to China in May 2011, and recently participated in an investment symposium in Beijing. As a result of this work, ATB has become the first financial institution in Alberta to sign a memorandum of cooperation (MOC) with the Bank of China (Canada), working locally with its new branch in Alberta to secure this promising relationship. With new endeavours and relationships like this, we are changing the way banking is done in Alberta.

Alberta Business Growth Fund

ATB Business and Agriculture recently announced its commitment to investing \$100 million towards supporting established, small to medium businesses in Alberta through the Alberta Business Growth Fund. The goal of the fund is to support proven businesses in acquiring assets without depleting their working capital – the type of financing usually reserved only for big companies. It’s just one of the many ways that ATB aims to be a leader, not just a supporter, of Alberta’s economy.

Standing By the People of Slave Lake

When wildfires devastated Slave Lake in May of 2011, we knew that we needed to step up to the plate and do the right thing. In response, we immediately deposited money into the accounts of every customer and associate in Slave Lake. We also donated money to the local Red Cross and set up a special account where people could donate to the relief efforts. We developed a program whereby those affected by the fire could have their loan payments deferred for one year without any penalty. And, in a partnership with Servus Credit Union, we purchased housing units that have been rented to those in need based on recommendations from local councils. The people of Slave Lake were in need and we took some important steps towards rebuilding and revitalizing this damaged community.

Helping Hands

Helping Hands is a unique program for ATB to re-invest in Alberta. Each year, we receive a rebate from Staples for the office supplies we have purchased. Rather than simply putting the rebate back in the bank, we have committed these funds to the Helping Hands program. Associates in need of donations for the charities they support can apply for funds. Associates experiencing financial distress due to an unexpected tragedy or life-threatening illness in their family may also apply for assistance through the program. Last year, \$46,000 was redistributed into the Alberta economy through Helping Hands.



ATB associates put in a lot of work, but had a lot of fun, building this community playground in Calgary.

Supporting Community Development

A lack of affordable housing is an unfortunate side effect of our thriving economy. For many hard-working Albertans, finding an affordable place to live is a real challenge. ATB invests in community development programs to help alleviate this.

The Mustard Seed Calgary

ATB recently helped the Mustard Seed Calgary in their development of a new 12-story building comprised of 242 affordable units. We worked closely with the Mustard Seed's leadership, made a donation towards the project, and also provided the financing for the construction. Our financial consulting has helped ensure that the Mustard Seed will be able to provide even more affordable housing in the future.

Habitat for Humanity

Last year, ATB made donations towards Habitat for Humanity builds in Edmonton, Airdrie, Cochrane, and Edson. Additionally, our branch associates put on their hard hats and tool belts to help out in the builds.

Edmonton

Our work for Habitat in Edmonton went towards the continued development of the Anderson Gardens build.

Airdrie

ATB helped with the development of a semi-detached home near schools and other amenities. The project is anticipated to be certified Platinum through the Built Green Canada Program, reducing the living costs of the residents Habitat supports.

Cochrane

ATB contributed to the continued construction of what will be two five-plex multi-family units. The two-story townhomes are also expected to be certified Platinum through the Built Green Canada Program.

Edson

ATB is a proud supporter of the largest rural Habitat build in Canada. The build will be home to 15 families from the Edson community. It will greatly support the sustainable low income homeownership program in Edson by also reinvesting the mortgage payments from these well-deserving families into more Habitat homes in Edson.



ATB associates in Airdrie participating in a Habitat build.

Investing in Alberta's Communities

For Alberta to be strong, our communities must be strong. ATB is committed to community development projects. Their construction creates short- and long-term jobs and the programs and activities they provide keep communities connected, healthy, and active. Across Alberta in the last year, ATB contributed to the construction of 12 community arenas, pools, recreation centres, and event halls, as well as 13 parks and playgrounds.

Keeping Albertans Financially Savvy

Junior ATB

We're helping our future generations be financially savvy with our Junior ATB program. First developed in 2009, the program is now running in 12 schools across Alberta. With the help of ATB associates, students in Grades 4-7 set up working "branches," with the students taking on all the jobs that make a branch work, from tellers all the way up to Directors of the Board. 447 accounts were set up for making deposits and learning about saving and spending. It's fun and educational and a rewarding program for both the students and our associates.



Kim Irving (centre), Market Vice President for Edmonton City Centre, joins Fort McMurray branch associates in greeting Junior ATB students.

Junior Achievement

ATB associates contributed hundreds of hours to Junior Achievement of Southern Alberta. They met with elementary and high school students and educated them on financial and career responsibilities. We also contributed financially to Junior Achievement as part of our three-year partnership.



Marco de Jong, Whitelaw Academy, Whitelaw

College Life 101

ATB has become a fixture in college life at Lethbridge College. As new students started their first week, ATB associates greeted over 700 students with informative handouts and mac & cheese giveaways to boot. ATB hosted two well-attended financial literacy workshops, teaching students about budgeting, credit cards and credit ratings, managing the costs of getting an education, and finding new, creative ways to save money.

Real Cash, Real Profit

For over 10 years, our Business and Agriculture line of business has been operating the Real Cash, Real Profit program to help our customers and the general public increase the productivity, efficiency, and profitability of their small businesses. Two-day seminars were held in Edmonton, Calgary, Red Deer, Lethbridge, and Grande Prairie. We also held one day seminars specifically for the agriculture industry in Grande Prairie and Red Deer.

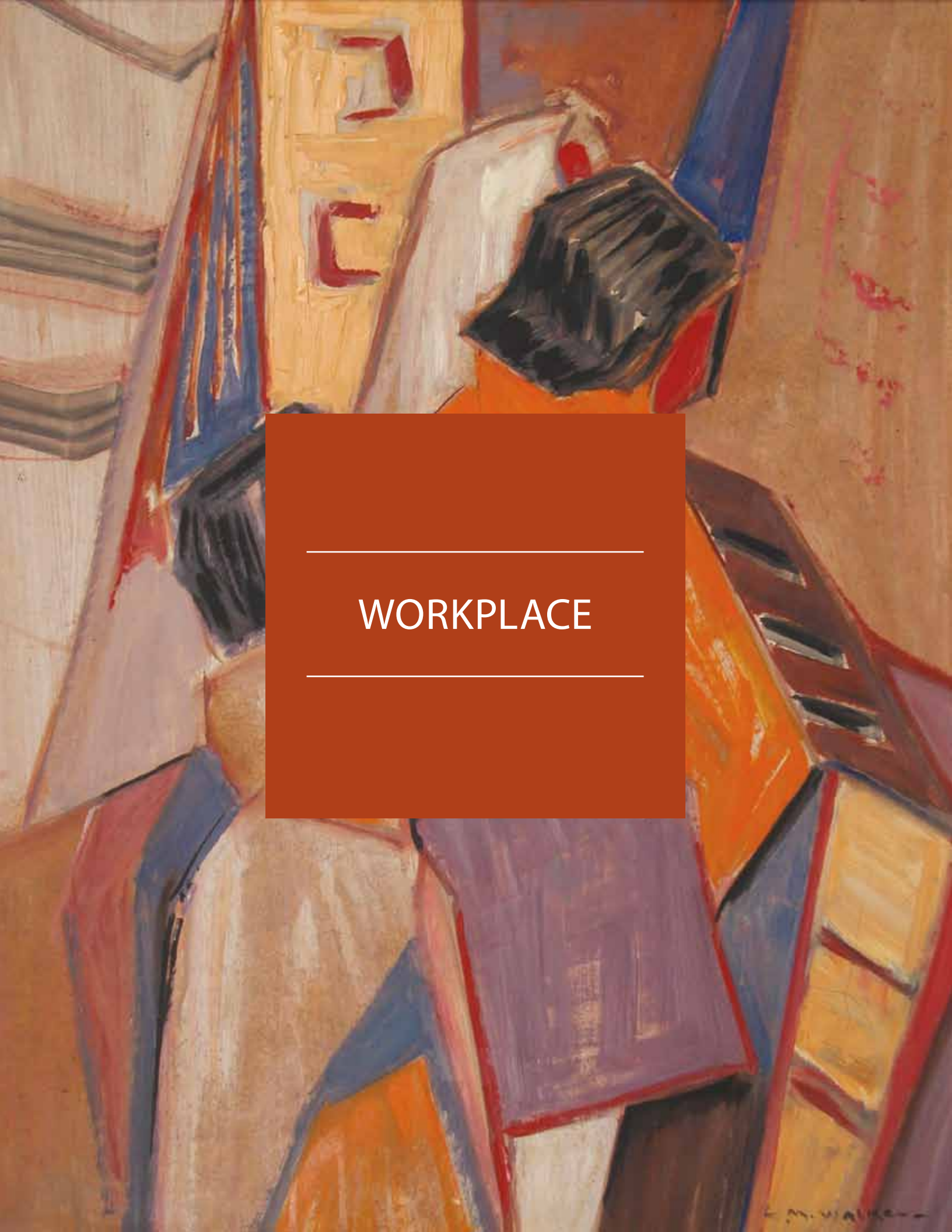
ATB Financial Education Extension Grant at Medicine Hat College

The ATB Financial Education Extension Grant was established at Medicine Hat College as an emergency fund available to students that will drop out of school due to unforeseen circumstances unless they receive financial assistance. The agreement with Medicine Hat College also includes providing financial literacy Q & A's open to the whole student body.

Economic Indicators

Indicators	FY11	FY12	FY13 Target	Action Plan for FY13
Debt financing for Alberta businesses (authorized)	\$16 billion	\$19 billion	\$20 billion	Continue to support Alberta's businesses through the provision of credit.
\$ spent on goods and services from suppliers	\$348 million	\$414 million	Not available	Introduce sustainability practices as criteria for evaluating suppliers.
Direct economic value generated and distributed*	Economic value generated: \$992 million, Economic value distributed: \$780 million, Economic value retained: \$212 million	Economic value generated: \$1,056 million, Economic value distributed: \$887, Economic value retained: \$169 million	Economic value generated: \$1,117 million, Economic value distributed: \$959 million, Economic value retained: \$158 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	156% or 1.6: 1	155% or 1.6:1	Remain above 1.5x minimum wage	Continue to keep entry-level wages above minimum wage.

*FY11 Economic value generated and distributed results were restated due to an accounting conversion from CGAAP to IFRS. Economic value generated does not include net gains on financial instruments at fair value through net income.



WORKPLACE

L. M. VIALI

Putting Our People First

One of our three business goals is to be *the* place to work. We are going about this by keeping in touch with what matters to our associates, both in our workplace and communities. Our new wellness initiative aims to keep our associates healthy, focused, and balanced. Implementing our new banking system added stress to our associates' lives but in the long term it will make their jobs easier. We are committed to consistently improving our workplace and becoming *the* place to work. This year, Aon Hewitt ranked ATB 29th on its list of Top 50 Employers in Canada and Media Corp named ATB Financial as one of Alberta's Top Employers. Our newly developed Workplace 2.0 strategy will further cater our workplace environment to the needs of our associates, allowing for more flexible work arrangements and providing the tools and technology for associates to do their best work anytime, anyplace.

“The most important resource for ATB Financial is their human resource. As a food professional, I see the People First program as being extremely important to the overall wellness of ATB’s associates. It teaches them the little steps, like shopping locally and healthily, that can then be incorporated into their daily lives. The FoodWise website is a great source of information that everyone at ATB should take advantage of.”

—Gail Hall, Chef, educator and food writer



People First

Inspire. Connect. Be better.

People First – Inspire, Connect, Be Better

People First is ATB’s new wellness initiative. The Wellness Committee members, who represent our senior leadership, have developed a series of new programs and initiatives to help keep our associates’ lives in balance. One issue we recognize is that many of our associates are unaware of the programs we offer and do not take advantage of them. We are working to build awareness of the People First benefits and make sure that as many associates as possible use them. The new People First intranet site details all the amazing programs and events that our associates can access.

Expert Advice

At ATB we are mostly bankers, so we went to the experts for tips on healthy living. The FoodWise website features ATB’s own personal chef Gail Hall’s delicious and healthy recipes and tips and also includes a knowledge bank where associates can share their own recipes. Gail is a well-known Edmonton culinarian, chef, educator and food writer. The “Ask Chef Gail” feature allows associates to contact Gail for information on healthy eating. With Movement Matters, ATB associates now have access to

our very own personal trainer. As an elite athlete and experienced educator with a degree in psychology, our trainer Susan Agrios is committed to a healthy body and mind. She runs an informative and inspiring blog on the wellness site where associates can access knowledge and interact with our fitness guru.

Wellness Stories

Each member of our Wellness Committee has uploaded their own personal wellness story and we encourage all associates to do the same. Whether it’s about running a marathon or spending more time with your kids, these encouraging stories are about ATB associates who balance their work lives with their personal goals. Bankers R Us is Wellness Committee member and Vice President for Customer Care Centre and Direct Sales, Steve Fedorchuk’s fun and informative blog about balanced living and his own adventures as a soon-to-be father. The Wellness Chat feature allows associates to share information and advice for healthy living.

Elevating Leadership

Branch managers represent our frontline leadership and they are playing an important role in our goal of being number one in every market we’re in. Over the past year we have begun to elevate and redefine the role of branch manager. Our branch managers know the specific needs of the regions and customers they serve and we know how much our customers value their relationships with branch staff. Rather than transferring these skilled leaders into positions with more responsibility, we are bringing the responsibility to them.

We launched a pilot program in 11 branches, giving the branch managers significantly more information to better understand branch profitability and performance, their customers, opportunities within their communities, the basics of marketing, and more. It's become a destination role, and we believe it will be a game changer for ATB—creating a great banking experience for customers and an even more meaningful experience for our associates.

Engaging Associates

Our annual engagement survey is an invaluable tool for us to gauge the mood and opinions of our associates. The survey is a measure of our associates' support for ATB, both in specific areas and in a general sense. With the challenges of implementing our new banking system this year, our lower engagement score was disappointing but understandable. As the banking system begins to make our jobs easier rather than more difficult, and as we continue to push towards our goal of being *the* place to work, we feel confident that our engagement scores will continue the rising trend we saw over the last 10 years. Planning is underway to improve our associate engagement survey by developing an even more detailed survey and engagement system.

Women's Network

72 per cent of ATB's associates are women. In our goal of being *the* place to work, it is important to consider the diversity of our workforce. Our significantly large percentage of female associates is an important factor as we develop new programs and initiatives. ATB has begun to develop a Women's Network that will cater to women working for ATB and will foster exciting new programs in the years to come.

Everyday Heroes

Everyday Heroes is a program set up to allow ATB associates to recognize and acknowledge the hard work their peers do. Any ATB associate can nominate



Ella May Walker, *Untitled (Native Women at Hobbema)*, 1957
Art Gallery of Alberta Collection, Edmonton

a colleague in recognition for having a positive impact on a specific team or the organization as a whole. The program empowers our workforce and provides an avenue for all associates, not just the senior leadership, to give a pat on the back to someone who has gone above and beyond.

President's League

Each year our President and CEO Dave Mowat introduces the newest members of the President's League, the highest level of recognition an Everyday Hero can receive. The winners are chosen from all Everyday Heroes nominations throughout the year and they attend an exclusive reception, receiving a \$2,500 travel voucher and three days of paid leave. This year's 80 President's League recipients are some of ATB's most valuable assets and contribute greatly to our success. We're proud to honour their hard work and dedication.

“My work arrangement has helped me balance my work and home life by allowing me to continue a productive and rewarding career, while at the same time spending invaluable time with my young children.”

—**Travis McKay**, Senior Business Analyst for Human Resources Information Management

Respecting Balance

We consider it very important that our associates balance their work and personal lives. When needed and when possible, we are open to unique working situations. Many ATB associates use arrangements such as flexible hours, reduced work week or compressed work weeks, and telecommuting. In the past year, 1,639 of our associates, which is 33 per cent of our workforce, reported that they were able to work remotely or from home. 55 per cent reported having the ability to adjust the beginning or end of their workday.

Meet Travis McKay

Travis McKay is our Senior Business Analyst for Human Resources Information Management. Associates might notice that Travis replies to emails at odd times of the day – and even at night. This is because in addition to being one of our most valued associates (he’s a recent President’s Club recipient), he’s also a stay-at-home dad. Travis is typically in the office only one day a week for face-to-face meetings and status updates. The rest of his work is spread out over the remaining six days of the week. He fits in time before his two children wake up, while they’re at pre-school, during nap time and quiet time, and after he puts the kids to sleep at night. This arrangement has allowed Travis to spend time with his kids and be a great employee.

Helping Our Associates Give Back

Associate Volunteering – \$490,000

ATB associates are passionate about volunteering in the hundreds of communities across Alberta where ATB



Travis McKay, Senior Business Analyst for Human Resources Information Management, working at his home office. Travis is able to balance his work life with raising his two children.

is present. Their grassroots, can-do approach inspires us every day. Last year our associates volunteered over 19,500 working hours to important causes and charities like Teddy for a Toonie, the Hair Massacre, and the United Way.

Community Power

Community Power is how ATB tips its hat to some of our most dedicated volunteers. The program recognizes volunteers who have donated more than 40 hours of their time during the year. The recipients receive a \$250 donation to the charity or cause they volunteer their time towards and each quarter there is a draw for an additional \$1,000. ATB donated \$31,000 last year to numerous charities through the Community Power program. It’s a great way for ATB to support the causes that matter most to our associates.

Workplace Indicators

Indicators	FY11	FY12	FY13 Target	Action Plan for FY13
Employee engagement	79%	69%	79%	Increase employee engagement to levels seen with the top employers for FY12 (78%).
Employee engagement – CSR related questions	87%	87%	90%	Raise CSR awareness amongst employees via the 2012 CSR report. Surpass the levels seen through the top employers (88%).
% of associates stating ATB supports the learning and development of its employees	87%	82%	87%	Continue supporting and advocating employee training and development. Renew performance and career planning processes to reach levels seen in FY11.
General Illness (short-term disability)	General Illness – 27.75 days; Voluntary Care Management – 20.49 days; Other – 16.40 days	General Illness – 26.82 days; Voluntary Care Management – 20.48 days; Other – 9.47 days	Not Available	To reduce the average duration of absences via the newly implemented ATB wellness program.
Wellness Program Utilization Levels	44%	52%	Not Available	Increase in wellness program utilization spurred from wellness initiatives and activities.

Indicators	FY11	FY12	FY13 Target	Action Plan for FY13
Occupational health and safety compliance rate*	80%	78%	100%	Increase the OH&S compliance rate to 100% through the use of better reporting processes.
% of associates who completed code of conduct training (includes Anti-Money Laundering, Business Continuity Plan, Information Security Awareness, Occupational Health and Safety, and Privacy)	100%	99%	100%	Maintain a 100% rate of completion and continue to encourage employees to report code-of-conduct breaches.
% of associates who have completed the compliance training module**	95%	98%	100%	Increase rate of completion to 100%.
% of employees receiving regular performance and career development reviews***	Performance assessment in the last year: 85%. Career opportunities conversation in the last year: 70%	Females receiving performance reviews: 84%; Males receiving performance reviews: 83%	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 1.12 B 1.06 C 0.95 D 0.93 F 1.01 G 1.01 H 0.99 I 0.88 J 0.88 K 0.88 L 0.92 M 0.88 N 1.13 O 0.99 Average Ratio – 0.97	A 1.14 B 0.96 C 1.03 D 1.00 F 1.14 G 1.04 H 1.03 I 1.03 J 0.95 K 1.07 L 1.04 M 0.99 N 0.94 O 1.03 Average Ratio – 1.03	Average Ratio - 1	Ensure compensation plans are fair and equitable.

* Some documentation received was marked as incomplete and therefore received a zero score, lowering our overall occupational health and safety compliance rate. Work is underway to improve our tracking processes.

** We could not split out management vs. non-management employees.

*** This 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.

Indicators	FY11	FY12	FY13 Target	Action Plan for FY13	
Total workforce by employment type, employment contract, and region.****	ACTIVE SALARIED EMPLOYEES		ACTIVE SALARIED EMPLOYEES		
	Hourly	546	Hourly	513	
	Permanent Full Time	4,198	Permanent Full Time	4,471	
	Permanent Part Time	576	Permanent Part Time	635	
	Temporary Full Time	78	Temporary Full Time	60	
	Temporary Part Time	25	Temporary Part Time	18	
	GEOGRAPHIC BREAKDOWN		GEOGRAPHIC BREAKDOWN		
	North Region	547	North Region	418	
	Edmonton Region	2,076	Edmonton Region	1,978	
	Central Region	589	Central Region	879	
Calgary Region	1,728	Calgary Region	2,031		
South Region	483	South Region	390		
Total number and rate of new employee hires and employee turnover by age group, gender, and region.	Not available	NEW HIRES, BY: GENDER, REGION		Not Available	
		<u>Category</u>	<u>#</u>	<u>Rate (%)</u>	
		< 30 years	548	0.96%	
		Female	363	1.27%	
		Male	185	0.65%	
		South	31	0.27%	
		North	64	0.56%	
		Central	95	0.82%	
		Edmonton	168	1.47%	
		Calgary	191	1.68%	
		30-50 years	403	0.71%	
		Female	271	0.95%	
		Male	132	0.46%	
		South	20	0.18%	
		North	44	0.69%	
		Central	65	0.57%	
		Edmonton	139	1.22%	
	Calgary	135	1.18%		
	>50 years	96	0.17%		
	Female	70	0.25%		
	Male	20	0.09%		
	South	7	0.06%		
	North	9	0.08%		
	Central	18	0.16%		
	Edmonton	33	0.29%		
	Calgary	29	0.25%		
				Not Available	

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

Indicators	FY11	FY12	FY13 Target	Action Plan for FY13																																																																											
		TERMINATIONS, BY: GENDER, REGION <table border="1"> <thead> <tr> <th>Category</th> <th>#</th> <th>Rate (%)</th> </tr> </thead> <tbody> <tr> <td><30 years</td> <td>447</td> <td>0.78%</td> </tr> <tr> <td>Female</td> <td>314</td> <td>1.10%</td> </tr> <tr> <td>Male</td> <td>133</td> <td>0.47%</td> </tr> <tr> <td>South</td> <td>25</td> <td>0.22%</td> </tr> <tr> <td>North</td> <td>49</td> <td>0.43%</td> </tr> <tr> <td>Central</td> <td>54</td> <td>0.47%</td> </tr> <tr> <td>Edmonton</td> <td>151</td> <td>1.33%</td> </tr> <tr> <td>Calgary</td> <td>168</td> <td>1.47%</td> </tr> <tr> <td>30-50 years</td> <td>451</td> <td>0.79%</td> </tr> <tr> <td>Female</td> <td>317</td> <td>1.11%</td> </tr> <tr> <td>Male</td> <td>134</td> <td>0.47%</td> </tr> <tr> <td>South</td> <td>11</td> <td>0.10%</td> </tr> <tr> <td>North</td> <td>45</td> <td>0.39%</td> </tr> <tr> <td>Central</td> <td>80</td> <td>0.70%</td> </tr> <tr> <td>Edmonton</td> <td>179</td> <td>1.57%</td> </tr> <tr> <td>Calgary</td> <td>136</td> <td>1.19%</td> </tr> <tr> <td>>50 years</td> <td>176</td> <td>0.31%</td> </tr> <tr> <td>Female</td> <td>138</td> <td>0.48%</td> </tr> <tr> <td>Male</td> <td>387</td> <td>0.13%</td> </tr> <tr> <td>South</td> <td>8</td> <td>0.07%</td> </tr> <tr> <td>North</td> <td>16</td> <td>0.14%</td> </tr> <tr> <td>Central</td> <td>34</td> <td>0.30%</td> </tr> <tr> <td>Edmonton</td> <td>66</td> <td>0.58%</td> </tr> <tr> <td>Calgary</td> <td>52</td> <td>0.46%</td> </tr> </tbody> </table>			Category	#	Rate (%)	<30 years	447	0.78%	Female	314	1.10%	Male	133	0.47%	South	25	0.22%	North	49	0.43%	Central	54	0.47%	Edmonton	151	1.33%	Calgary	168	1.47%	30-50 years	451	0.79%	Female	317	1.11%	Male	134	0.47%	South	11	0.10%	North	45	0.39%	Central	80	0.70%	Edmonton	179	1.57%	Calgary	136	1.19%	>50 years	176	0.31%	Female	138	0.48%	Male	387	0.13%	South	8	0.07%	North	16	0.14%	Central	34	0.30%	Edmonton	66	0.58%	Calgary	52	0.46%
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Percentage of employees covered by collective bargaining agreements.	Not available	42%	Not Available	Not Available																																																																											
Return to work and retention rates after parental leave, by gender.	Not available	Female associates entitled to parental leave - 3,049; Male associates entitled to parental leave - 1,422 Female associates taking parental leave - 156; Male associates taking parental leave - 9; Female associates returning from parental leave - 90; Male associates returning from parental leave - 4; Female associates returning from parental leave still employed - 84; Male associates returning from parental leave still employed -3	Not Available	Not Available																																																																											



COMMUNITY

Proudly Serving Alberta's Communities

With our 170 branches and 130 agencies in small towns and big cities across Alberta, it's no surprise that we take a lot of pride in the work we do to keep our communities strong. We've made it a priority to financially contribute and, more importantly, donate our time and expertise to important causes and charities that keep our communities thriving. "Giving back" is entrenched in the ATB mindset. 94 per cent of our associates say ATB plays an active role in the community and 87 per cent say ATB is fair, respectful and honest with customers and clients.

Empower U

“In the start up of this new and innovative collaborative project Empower U, having a true partner in ATB Financial has made a world of difference to the work of the committee, the feel of support from the participants in the project, and the efficiency of the program. It is exciting to see the commitment from ATB in preparing a special Empower U matched savings account, in leading a focus group of women to get feedback on their service plan to work with the program, and the training ATB provided to associates to ensure sensitivity to the vulnerable clients participating in the program.”

—**Joanne Currie**, Director, Financial Stability and Independence, United Way of the Alberta Capital Region

Empower U is a unique program that combines financial literacy with a matched savings program. 65 per cent of low-wage workers in Alberta are women and women are generally at a higher risk of experiencing poverty. This has a profound effect on families across Alberta. Empower U aims to educate and assist these financially vulnerable women. It is the first program of its kind in Alberta.

Empower U will reach out to 1,000 women in the Edmonton area (200 per year over the next five years) to help them establish their financial independence. ATB has teamed with EPCOR and the United Way to create a matched savings program. Each participant opens an ATB savings account and for each dollar she deposits, two dollars will be added. Savings may be used only for designated asset purchases related to improving the quality of life and contributing to their self-sufficiency. Each participant is partnered with an ATB ambassador who assists her in setting up her new matched savings account and is available to answer any questions about banking. The program also offers a deeper dialogue about each participant’s relationship with money, getting to the root of problems that keep people in poverty. ATB is providing financial literacy training to many of the women.

There is no easy solution to poverty. Money is certainly a component but it does not lie at the heart of the problem. Empower U will provide financial assistance but also the education, compassion, and support to help these women escape poverty permanently. The program will empower Edmonton women by providing them with not just a helping hand, but a guiding hand as well.

Empower U is organized with the assistance of many non-profit community organizations. ATB has provided several of them with financial literacy assistance to help ensure that they are financially strong so they can continue their invaluable work. The program partners are all members of the Alberta Asset Building Collaborative and include: Candora Society, CEASE, DECSA, Housing Support Services HUB, Elizabeth Fry Society, Institute for Advancement of Aboriginal Women, WINGS of Providence, Alberta Human Services, City of Edmonton Community Services, 4 Pillars Consulting, The Family Wealth Academy, and the United Way of the Alberta Capital Region.

“We’re thrilled to have formed this partnership with ATB Financial. Ending homelessness is a community effort and we can’t rely solely on government or philanthropic funding to make it happen. The ATB Social Enterprise Incubator gives us the opportunity to explore and implement market-based instruments and sources of revenue to ensure the long-term sustainability of our work.”

—**Tim Richter**, President and CEO, Calgary Homeless Foundation

Corporate Giving and Community Investment

ATB has established priorities for corporate giving and community investment. This is represented by three pillars:

- Health and wellbeing
- Community and social development
- Children and youth

These three pillars remain consistent with the areas where ATB currently makes donations, support the overall direction of ATB’s business objectives, and are general enough to include causes our associates and our customers strongly support. ATB and our associates have made a big commitment to numerous worthy causes. For a complete list of all donations and sponsorships, please visit wearealberta.ca.

Charitable Giving – \$1.3 million

The Calgary Homeless Foundation

ATB has joined with the Calgary Homeless Foundation (CHF) to help end homelessness in Calgary. The partnership will take advantage of both our charitable giving and our financial expertise. Our Social Enterprise Incubator will help homeless organizations develop better business methods, increasing their ability to raise funds. The program also looks to develop innovative

investment models and fundraising strategies, changing the way individuals, investment funds, foundations, and governments invest and the ways non-profits raise money. The new fundraising model includes ways of letting businesses donate land, investments, businesses, and buildings instead of just traditional cash donations.

ATB is committed to donating to worthy causes like the CHF, but we can do so much more by lending our considerable financial expertise as well. Programs like our Social Enterprise Incubator require a great deal of time and effort – considerably more than a simple cash donation or sponsorship. But the goal is to end homelessness, not just throw cash at the problem, and we believe our financial know-how can help make this happen.



Tim Richter, President and CEO of the Calgary Homeless Foundation

Camp fYrefly

Each year the Faculty of Education at the University of Alberta hosts Camp fYrefly, a four-day camp for sexual minority and gender-variant youth. The camp teaches participants leadership skills and personal resiliency, empowering them with the ability to elicit positive change in their families, schools, and communities. ATB provided a financial literacy seminar for this year's camp. We are proud to support Camp fYrefly and its commitment to Alberta's youth.

Youth Education Support (YES) Bursary Program

ATB has partnered with Alberta Human Services to provide mentorship, career and financial advice, and over \$100,000 in educational bursaries to six youth who have been in the care of the provincial government. We're excited to see these inspiring, resilient young people go on to successful and rewarding careers.



YES Bursary student Stephanie Kendall works as a Customer Service Representative at our Edmonton City Centre branch while she studies Business at NAIT.



Crowds gather to watch the fun at the ATB sponsored Grande Prairie International Street Performers Festival.

Grande Prairie Street Performers Festival

Since it was launched in 2001, ATB has been the presenting sponsor of the Grande Prairie Street Performers Festival. We hosted performers during a complimentary lunch at two of our branches and ATB was on hand at the festival handing out sunscreen and complimentary food. We also hosted the ATB Kidzone on main street Grande Prairie, filled with free treats and fun activities.

ATBcares.com

Launched in December, the website makes it easy for Albertans to support charities. In the first month, the site generated \$18,000 in direct contributions to charities across Alberta. ATB Financial provides \$100,000 to match donations made to Albertan charities that support Albertans. We have also begun distributing ATBcares.com giftcards to our customers during events, giving them the gift of giving.

Besides all the stories you can read about throughout this report, here are some of ATB's other \$2,500+ charitable donation recipients in the past year:

Airdrie Arts Society	Friends of Fish Creek Provincial Park	Summerside School Playground, Edmonton
Airdrie Minor League Football	Hair Massacure 2012	Terwillegar Park playground, Edmonton
Alberta Emerald Foundation - Emerald Awards	Haying in the '30s, St. Paul (fundraiser for cancer patients)	The Natural Step – Natural Sustainability Lab event, Edmonton
Alberta Network of Food Banks	Hollick-Kenyon Park Society, Edmonton (playground build)	Three Hills Community Park
Restoration for the Bailey Theatre Society, Camrose	Killarney Community League, Edmonton	Town of Athabasca Centennial Celebration
Bashaw School and Community Playground	Marwayne AgriPlex	Tri-District Charity Hockey Tournament, Grande Prairie
School lunch program by the Ben Calf Robe Society	Namao School Fundraising Association (playground build)	University of Alberta – Five Days for the Homeless (supporting Youth Emergency Shelter Society)
Calgary Health Trust	Nanton Futures Raise the Roof (recreation centre)	University of Lethbridge – small business speaker series
Calgary Homeless Foundation	NSTEP: Nutrition, Students, Teachers Exercising with Parents	Valour Place, Edmonton
Camrose Playground	Parks Foundation Calgary (playground build)	Wetaskiwin swimming pool
Catholic Social Services' Cultural Links program, Edmonton	Red Deer College Foundation	Whitecourt Recreation Centre
Chaparral Community Green Thumbs, Calgary	Sorrentino's Compassion House	Wild Pink Yonder trail ride (supporting Alberta Cancer Foundation)
CKUA Radio	Spirit River Ag Society (pool construction)	
Consort Sportex facility	Steele Heights Community League, Edmonton (ice rink construction)	
Discovery House Family Violence Prevention, Calgary		

ATB Donations



* incl. United Way corporate match donation of \$227,968.90



New immigrants and refugees are matched with Edmonton families to help them adjust to life in a new country through Catholic Social Services' Cultural Links program, which ATB supports. Pictured here are Amira Zoric, Team Leader; Marc Urban, volunteer; and Mark Alison Omar, Cultural Links client from Somalia.

Community Fundraising – \$1.2 million

Teddy for a Toonie

It was another successful year for our Teddy for a Toonie campaign. Each year we support the Alberta Children's Hospital in Calgary and the Stollery Children's Hospital in Edmonton by selling two-dollar entries to win a huge teddy bear. It's a simple concept but our associates raised \$565,000 during the month of April for these two worthy causes. We hosted a series of fun activities to support the fundraising, including our annual Teddy for a Toonie golf tournament.

United Way

In support of our annual United Way fundraising, our associates "Paved the Way," taking part in a series of events and campaigns and donating their time and skills to a Day of Caring. ATB matched 50 cents for every dollar raised and in just two weeks we had raised \$635,000.

Christmas Bureau

We know how financially difficult Christmas can be on many Alberta families. The Edmonton Christmas Bureau has been providing festive meals to seniors and families in need for over 70 years. In 2011, ATB raised \$45,000 in support of the Christmas Bureau.

Food Banking

Each year we have our annual holiday receptions in Edmonton and Calgary. Having so many of our customers together at once is a great opportunity to spread awareness about an important cause like hunger, particularly during the holiday season. At our receptions customers were asked to make donations to the Edmonton and Calgary Food Bank. ATB matched the total donations and contributed it towards Alberta's Food Bank Network. A total of \$22,000 was raised.

Toys for Teens

Toys for Teens is held in Calgary each holiday season with our partners Jack FM, the Fan 960, and 660 News. Listeners and ATB customers are asked to stop by an ATB branch to donate new "toys" like iPods, electronics, and clothing. This year we received 10,000 donations and over \$17,000 in cash and gift card donations. The total value of all donations was approximately \$167,000.

Sponsorships – \$5.3 Million

ATB sponsors a diverse roster of partners in sports, recreation, and the arts. From big-ticket names like the Edmonton Oilers to long-time Alberta classics like the Lethbridge Dragonboat Festival, we are committed to the events and community projects that make life in Alberta so rewarding.



Young 4-H members visit the ATB Financial branch in Killam



The winners of the *Mistresses of the Modern – Celebrating Alberta Women through Stories* competition. From left: Sue Keating, Mary Woodbury, Tracy Vavrek, Licia Mamprin, Shelley Boston, Lillian Whitehead, and Ilona Boyce.

The Art Gallery of Alberta

ATB formed a partnership with the Art Gallery of Alberta (AGA) to promote Alberta art, culture, and history. This year we sponsored the latest installment of the *Alberta Masters Series* which was entitled *Alberta Mistresses of the Modern 1935-1975*. The exhibition featured Alberta women artists who have largely gone unrecognized. In the spirit of this groundbreaking exhibition, we hosted the *Mistresses of the Modern – Celebrating Alberta Women through Stories* competition. We wanted to share the untold stories of Alberta women who are enriching the province we live in now with their strength and dedication. Our judges were business and community leaders from across the province. They selected seven winners. While the winners came from diverse backgrounds and from across Alberta, each shared in common the inspiring story they had made of their lives. Alberta's communities are profoundly impacted by their hard work and compassion.

This year we also held our second Young Artists Competition with the AGA. Once again we asked grade four students from across the province to share Alberta's stories through art. We received hundreds of submissions and our judges selected the 30 winners. These masterpieces were exhibited at the AGA, sharing the walls with some of the most important art from around the world. They are a testament to the talent and creativity of Alberta's young artists.

Edmonton Comedy Festival

Edmonton is known as the festival city and the newest on the block is the Edmonton Comedy Festival. ATB Financial was the title sponsor of the inaugural event. A good chuckle can cure even the worst headaches, so we're happy to keep Alberta LOL-ing. While many of our associates seem to be amateur comedians themselves, it's hilarious to hear what the professionals can come up with to keep us smiling.

Jordan Eberle

This past fall, ATB signed a sponsorship agreement with Oilers sensation and NHL All-Star Jordan Eberle. Jordan has been an excellent spokesman for ATB and starred in a series of commercials that aired during Oilers' games. We also created our Jordan Eberle accounts for young fans of Jordan's. Each child receives a special Jordan Eberle wallet and a hockey-related savings guide that teaches children about financial responsibility. Each child who started an account was also entered in a draw to win a \$500 savings bond, gold tickets to an Oilers game, and a behind-the-scenes tour of Rexall Place. Jordan also joined us at the first Eberle Faceoff, signing autographs for his young and not-so-young fans.



Edmonton Oiler Jordan Eberle with some of his young fans.



ATB "outlaws" were rounded up and "jailed" at the Ponoka Stampede. They needed to raise funds to make bail, with the proceeds going to the Ponoka Composite High School Broncs Athletics Program.

Rodeos

Aside from all the excitement and action, rodeos are an important part of Alberta's history and ATB is proud to sponsor numerous rodeos across Alberta. Last year, we sponsored the Calgary Stampede, Ponoka Stampede, High River Rodeo, Innisfail Pro Rodeo, Grande Prairie Stompede, Lethbridge Whoop-Up Days, and Strathmore Heritage Days Rodeo, among others.

Lethbridge Dragonboat Festival

The Lethbridge Dragonboat Festival has become a summer tradition we can't wait for each year. For the last decade ATB has been a presenting sponsor and a team of ATB associates even participated in the race. We also provided a kids tent filled with fun activities. All proceeds of the event go to supporting the Lethbridge Rotary club's international and community projects.

ATB Financial Charity Shootout on CTV's Rink of Dreams

ATB once again partnered with CTV Edmonton to host this NHL-style shootout at CTV's backyard rink. Participants compete in this competitive but light-hearted shootout, raising money for their chosen charities. ATB donated \$20,000 that was distributed to the Arthritis Society of Alberta and the Northwest

Territories, the Autism Society of Edmonton, the Edmonton Down Syndrome Society, iHuman, Sports Central, the Society for Safe and Caring Schools and Communities, the Alberta Association for the Dependent Handicapped, Threads of Life, and ABC Headstart.

Untapped Alberta

Untapped Alberta has become one of the must-see tickets on the Alberta concert scene. The series of concerts showcases the province's best rock, folk, country, electronic, R&B, and reggae artists. This year, ATB partnered with the Alberta Foundation for the Arts, Alberta Music, and the Alberta Touring Alliance to organize concerts in Lloydminster, Edmonton, Beaverlodge, Okotoks, Canmore, and Camrose. Proceeds from each concert went to local charities in each community.

All-Albertan Song Contest

Our province has a lot of amazing stories and Alberta songwriters are some of the best people to tell them. The contest, which is held in partnership with CKUA radio and Alberta Music, showcases and lends support to the amazing songwriting talent in Alberta, as well as promotes the Untapped Alberta concert series. This year we received over 150 entries and Calgary's Michael Bernard Fitzgerald was selected as the winner for his song "Alberta."



ATB is proud to support Alberta's young athletes, like those of Airdrie Minor League Football.

Scholarships and Bursaries

Organization	Purpose
A.O. Bray Scholarships	Students applying for this scholarship must be children of ATB associates with two or more years of permanent continuous service
ATB Financial Youth Education Support Program, in partnership with Alberta Human Services	Youth Education Support (YES) Bursary
Bow Valley College - Business Administration	ATB Financial Award
Grande Prairie College	Bursary
Grant MacEwan University	Women of Vision bursary
Grant MacEwan University	ATB Financial Bursary
Lakeland College	Bursary
Lethbridge College	Bursary
Medicine Hat College	ATB Financial Education Extension Grant
Mount Royal University	ATB Financial Bursary Fund
Northern Alberta Institute of Technology (NAIT) – Business Administration	ATB Financial Bursary
Olds College	Bursary
Red Deer College - Business Administration Program	ATB Financial Endowment Fund
Southern Alberta Institute of Technology (SAIT) – School of Business	ATB Financial Bursary
Southern Alberta Institute of Technology (SAIT)	ATB Financial Community Leadership Award
University of Alberta - Alberta School of Business	Bob Normand Scholarship
University of Alberta - Alberta School of Business	Partnership with Business Exchange Association to sponsor one student per year.
University of Calgary - Haskayne School of Business	Bob Normand Scholarship
University of Lethbridge	Bursary
University of Lethbridge	ATB Financial Award

Community Indicators

Indicators	FY11	FY12	FY13 Target	Action Plan for FY13
Total donations (corporate and by region) (\$)	\$1.12 million	\$1.3 million	\$2 million	Develop a strategy for charitable giving that includes more focus on social investment.
Corporate sponsorships (\$)	\$4.9M	\$5.3 million	\$5.3 million	We will examine and evaluate our processes and structure for determining sponsorships.
ATB fundraising	\$1.136M	\$1.2M total with \$0.49M in volunteer hours	\$1.45 million	Increase awareness of our atbcares.com program.
Customer loyalty	89 (TRIM)	47 (CAI – Loyalty)*	47 (CAI – Loyalty)	Completely switch to CAI-Loyalty to gauge customer loyalty.
Junior ATB	242 accts 4 schools	477 accts 12 schools	1,000 accts 24 schools	Increase the number of accounts by increasing the participating schools.
Bursary students	\$100,000** distributed to 6 students	\$100,000** distributed to 6 students (3 returning, 3 new)	\$100,000** distributed to 7 students (3 returning, 4 new)	Increase the number of recipients to 8 post-secondary students.

* We have begun using the customer advocacy index (CAI) to gauge customer loyalty. CAI is generated through customer surveys. Based on their responses, customers are categorized into one of four levels of customer loyalty: Detractors, Indifferents, Committeds, or Advocates. The scores are weighted to form the index score.

**Money distributed varies based on living allowance and tuition of each student

Indicators	FY11	FY12	FY13 Target	Action Plan for FY13
\$ spent on Community Power	\$34,250	\$31,000 124 people	\$40,000 160 people	Investigate increasing the amount to meet LBG Canada standards. The Community Power and Helping Hands programs will be combined to create one program that will support our associates with their community involvement.
\$ spent on Helping Hands program	\$14,536	\$45,735	\$60,000	Work to increase awareness of the program. The Community Power and Helping Hands programs will be combined to create one program that will support our associates with their community involvement.
Brand reputation index	Not available	32 with Albertans, 43 with the business community	32 with Albertans, 43 with the business community	Maintain current brand reputation index.
ATBcares.com matching	n/a	n/a	\$100,000	Increase awareness of the program.

The background is a textured, painterly illustration of a forest landscape. In the foreground, there are dark, dense trees and foliage in shades of green and brown. A stream flows through the middle ground, with a small figure standing on a rock in the water. In the background, a white building with several windows is visible, partially obscured by trees. The overall style is expressive and somewhat abstract, with visible brushstrokes and a rich color palette.

ENVIRONMENT

Keeping ATB Green

The nature of our business presents ATB with many challenges to our goal of being an environmentally responsible organization. With branches, offices, and associates spread throughout the province, it's no surprise that most of our carbon footprint is the result of powering, heating, and cooling our facilities and from employee commuting. These parts of our footprint are also the most difficult to reduce. But we're committed to doing just that and, along the way, we're working on many smaller projects to keep the ATB mindset thinking green. Additionally, our new banking system will allow our customers to go "paperless" and will greatly reduce the need for them to visit branches, reducing emissions due to transportation. Looking ahead, our focus will be on undergoing a full assessment of our progress in reducing our carbon footprint as well as undertaking more and more activities to engage and inform our associates.

Plugging in to Bullfrog Power

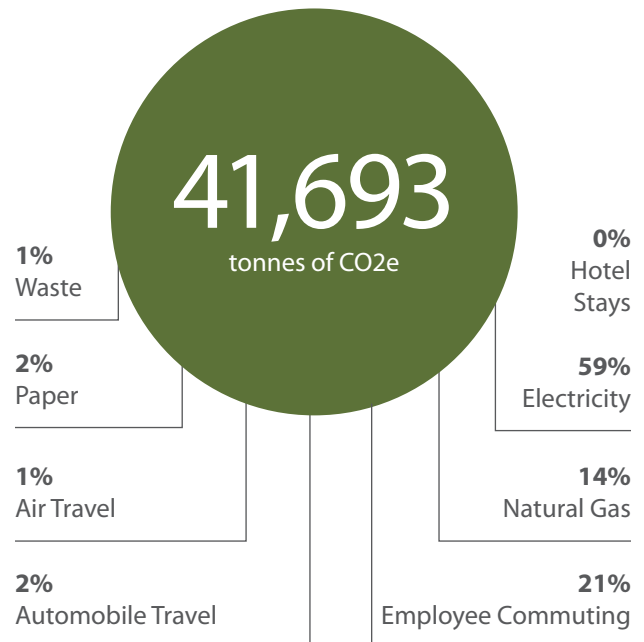
Bullfrog Power is an organization that provides “green energy” from 100 per cent renewable resources. Bullfrog electricity comes exclusively from regionally-sourced wind and hydro facilities that have been certified as low impact by Environment Canada. ATB Financial recently switched all of its automated banking machines (ABMs) across Alberta to Bullfrog Power. By using Bullfrog Power, ATB has committed not only to reducing our carbon footprint, but to supporting the development of alternative energy resources.



ATB Financial has a network of about 280 ABMs across Alberta. Switching to Bullfrog Power will reduce our carbon emissions by 66 tonnes per year. It’s a little step with a big impact, announcing to the whole province our commitment to going green.

Our Carbon Footprint

Our previous carbon footprint assessment showed us the ways our daily working activities affect the environment. In response we established our Executive Environmental Committee and Green Team, both of which include members from senior management. Through both grassroots projects and high-level directives, we are looking for new and inventive ways to reduce our carbon emissions.





Dorothy Henzell Willis, *Coal Miner's Cottages, Wales*, n.d.
Collection of the Alberta Foundation for the Arts, Edmonton

Working Towards a Green Workplace

In order to reduce our carbon footprint, we needed to address our primary sources of carbon emissions. These include the powering, heating, and cooling of our buildings, as well as emissions from transportation and commuting. We were perhaps overambitious in setting the initial timelines for the reduction of our carbon footprint – we've kept this goal, but we are working on a more thorough timeline for its completion. We have begun work on developing ATB's own set of environmental guidelines and building standards that will be implemented on all new builds and major renovations, as well as guidelines on being financially and environmentally sound at the same time. We expect these guidelines to be completed in the fall of 2012.

In the meantime, we have undertaken a number of actions to reduce emissions in our facilities. We have worked with our current landlord at ATB Place in

Edmonton to implement energy-saving fixtures, timers, and changes to heating and cooling. Our moves to a new corporate headquarters in Edmonton and the new Calgary Corporate Office, both in 2014, will be into LEED (Leadership in Energy and Environmental Design) Platinum certified buildings, or equivalent. We recently consolidated our energy purchasing through one supplier for all branches, which then have the option of using the savings to purchase "green energy." We initiated a retrofitting pilot program at seven of our branches that involved replacing out of date electrical and mechanical equipment with more energy efficient models. The total cost of the retrofitting is estimated to be fully recouped in less than six years, so the project has proven to be good for the environment and good for the bottom line.

We continue to switch our fleet to hybrid vehicles. Currently, 25 of our 33 fleet vehicles are hybrids. Finally, our flexible workplace allows as many as a third of our associates to work remotely or telecommute, further reducing carbon emissions from commuting.



Madison Fleck, *St. Augustine School*, Ponoka



ATB's Green Team celebrated National Sweater Day this February - an annual World Wildlife Fund campaign that encourages Canadians to be more energy-conscious. We turned down the heat, and hundreds of associates turned up in their favourite sweaters. Sabrina Murray, from Strathmore (above) was one of four contest winners for Best Sweater.

Probably our greatest success was to establish a benchmark through the collection and validation of data that was once scattered throughout our various departments. Now we can accurately measure the results on any particular program and can streamline all our efforts to reduce our carbon footprint. An assessment of our results to date will begin in the fall of 2012.

The Great Paper Chase

This spring, we challenged every branch and department at ATB to reduce their paper waste and go paperless when possible. The winners were our Treasury Department, who reduced their paper usage by 30 per cent. They got to attend a Green Lunch with our President and CEO Dave Mowat and received a \$500 donation in their name to the Wildlife Rehabilitation Society of Edmonton. Over the three-month course of the contest, we saved over one million sheets of paper throughout ATB. We are currently undergoing more and more research on finding new ways of making ATB a paperless environment.

Our Environmental Champions

The Simply Green intranet site offers useful information and great tips on being environmentally conscious at work and at home and lists all sorts of activities and contests ATB hosts throughout the year. Our Green Team members are champions in their workplaces throughout ATB and are always looking for fun new projects to increase awareness about being green. Our Executive Environment Committee operates under the following principles:

- We will make an explicit commitment to be environmentally responsible to the communities in which we live, work, and play.
- We are committed to reducing our environmental footprint and achieving our established target.
- Transparency is a must. We will annually track and report progress on achieving our targets.
- We will incorporate environmental impact considerations and risk assessments in business decisions.
- We will engage our associates and offer education and tools to enable them to act in an environmentally-responsible manner.
- We will support our customers in their efforts to make a positive difference to Alberta's environment.
- We will promote environmentally-responsible business activities.
- We will continue to improve our systems and processes.



ATB associates in Fort Macleod have a little fun while working to reduce paper waste.

“We have always admired ATB for its support of a wide variety of projects across the province at a grassroots, community level. In addition to its meaningful financial support of the Birds of Prey Foundation, ATB has also impressed us with the volunteer participation of its employees. Every October, ATB staff from across the region bring their work gloves and rakes for an annual leaf raking party. ATB’s support is highly valued, meaningful, and, best of all, very authentic and sincere.”

—**Colin Weir**, Managing Director, Alberta Birds of Prey Foundation

The Alberta Birds of Prey Foundation

ATB continues its support for the Alberta Birds of Prey Foundation in Coaldale. The Foundation rehabilitates injured birds, works towards protecting and restoring endangered species, and encourages increased public awareness of human impacts on animal habitats. They operate a fun and informative centre with interactive experiences, demonstrations, and an aviary. Each year ATB associates gather at their site to help in spring cleanup. This year, ATB pledged its support to help construct the ATB Financial Duck Feeding Area. The site has become a feature area and a highlight for all visitors to the centre. Money generated from the Duck Feeding Area helps fund the Foundation’s work to preserve our precious wildlife.

Computers for Schools

ATB has partnered with Computers for Schools, a provincial program that takes aged IT equipment, refurbishes it, and then supplies it back to schools, local communities, and local charities. This program is in keeping with our environmental goals and our work to give back to communities. Last year, we donated over 1,300 computers, monitors, printers, and other computer equipment.



Alberta Birds of Prey Foundation Managing Director Colin Weir.

Supporting Environmental Charities

Here are a few of the environmental charities, organizations, and projects we’ve supported:

- Alberta Emerald Foundation
- Calgary Farmer’s Market
- Association for Mountain Park Protection
- Chaparral Community Green Thumbs
- Friends of Fish Creek Provincial Park
- The Natural Step event in Edmonton
- The Linden Pathway Project

Environment Indicators

Indicators	FY11	FY12	FY13 Target	Action Plan for FY13
Carbon footprint	FY09 Baseline: 41,655 tonnes of CO2e	Carbon footprint study will begin in September of 2012.	Not available	Completion of Carbon Footprint study with total amount of CO2e calculated. Targets and measures will be proposed based on the 2012 study results.
Direct energy consumption by primary energy source	FY09 Baseline: 6,105 tonnes of CO2e	Carbon footprint study will begin in September of 2012.	Not available	Total numbers calculated and provided by utility provider(s) and included in the completed Carbon Footprint study.
Indirect energy consumption by primary source	FY09 Baseline: 24,652 tonnes of CO2e	Carbon footprint study will begin in September of 2012.	Not available	Total numbers calculated and provided by utility provider(s) and included in the completed Carbon Footprint study.
Paper usage	\$398,000 (18% environmental paper)	\$346,000 (80% environmental paper)	Not available	Continue to implement environmental initiatives to reduce paper usage.
Employee commuting	FY09 Baseline: 8,858 tonnes of CO2e	Carbon footprint study will begin in September of 2012.	Not available	Analysis of employee commuting results will continue following the completion of the 2012 Carbon Footprint study.

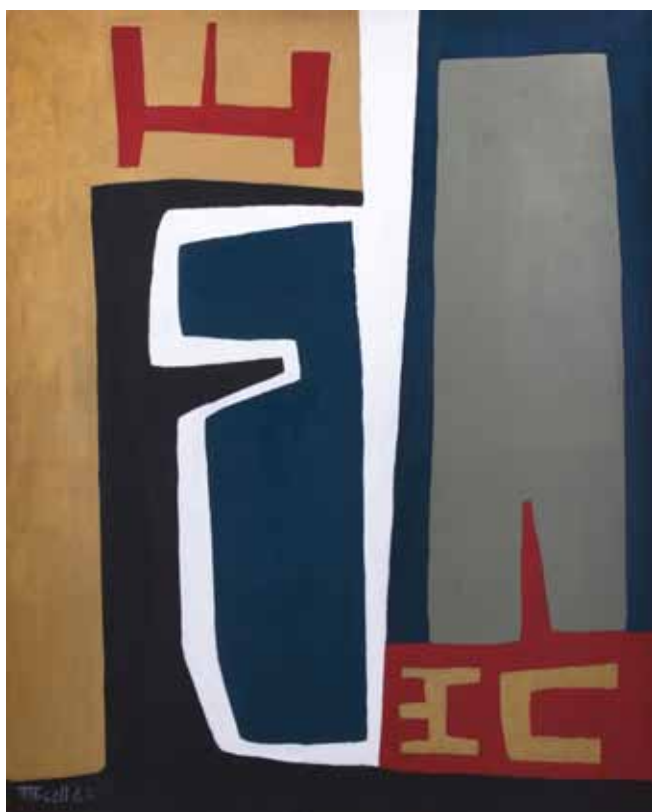
Indicators	FY11	FY12	FY13 Target	Action Plan for FY13
Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	Not available	Not available	Not available	Complete All Associate Survey on ATBs commitment to the environment.
Meeting environmental standards in all new buildings and renovations	Not available	Currently developing standards with third party agency and an implementation plan is under development.	Not available	Building standards to be completed and implemented in FY13.
% of supply base that conform to environmental standards	Not available	70%	Not available	Ensure 100% of all suppliers selected conform to environmental standards.

About this Report

Scope

This report is divided into four key areas of corporate social responsibility (CSR): economy, workplace, community, and environment. It was produced to show our existing and potential customers, business partners, and associates our deliberate efforts to be both a profitable business as well as a responsible organization.

ATB Financial (ATB) operates in Alberta only, and our only subsidiaries (ATB Investment Management Inc., ATB Securities Inc., and ATB Insurance Advisors Inc.) operate through our Investor Services line of business. 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.



Marion Nicoll, *Morley Reserve*, 1963
Government House Foundation Collection, Edmonton

Reporting Period

All activities described in this report were undertaken within Fiscal Year 2012 (April 1, 2011 – March 31, 2012), unless otherwise noted. This report and its content will be updated in September 2013 and then on a yearly basis thereafter.

Developing the Report

This is ATB's second 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 that we believe are 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. 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.

* "Defining Report Content," Global Reporting Initiative, <https://www.globalreporting.org/reporting/guidelines-online/G3Online/DefiningReportContentQualityAndBoundary/Pages/DefiningReportContent.aspx>. ** "Materiality," Global Reporting Initiative, <https://www.globalreporting.org/reporting/guidelines-online/G3Online/DefiningReportContentQualityAndBoundary/Pages/DefiningReportContent.aspx>. *** "Stakeholder Inclusiveness," Global Reporting Initiative, <https://www.globalreporting.org/reporting/guidelines-online/G3Online/DefiningReportContentQualityAndBoundary/Pages/DefiningReportContent.aspx>.

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 Huculak, Director of Community Leadership (Chair)
- Sophie Bonneau, Senior Human Resources Insights Analyst
- Maureen Galway, Vice-President, Human Resources
- Sean Garritty, Community Leadership Project Coordinator
- Jackson Ho, Senior Manager, Finance
- Kylana Rogers, Senior Manager, Environment and Sustainability
- Victoria Schaefer, Senior Analyst, Capital Management

ATB's internal reviewers for this report are:

- Jim McKillop, Chief Financial Officer
- Peggy Garritty, Senior Vice-President, Reputation and Brand
- Todd Hirsch, Senior Economist
- Robert Short, Senior Manager, Strategy and Results
- Barry Strader, Corporate Reporter

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

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

The Scorecard Advisory Committee chose indicators to measure the results of our efforts within each of the four key areas. Our resulting annual CSR report showcases ATB's efforts in CSR for all ATB stakeholders.



Margaret Shelton, *Rosebud Creek at Rosedale*, 1949
Collection of the Alberta Foundation for the Arts, Edmonton

Aligning with Global Reporting Initiative

Transparency and accountability are key elements of CSR. ATB has once again aligned our CSR report **Global Reporting Initiative's GRI 3.1 Guidelines** to ensure its completeness and balance.

ATB has participated in a third-party application level check to confirm that our report qualifies for GRI's GRI 3.1 application level C. Canadian Business for Social Responsibility (CBSR) confirms our assessment that it has achieved this level. ATB Financial was responsible for the preparation of its CSR report and CBSR was responsible for providing an independent review of the report's GRI Content Index.

Our Global Reporting Initiative content index can be found on page 54 of this report.

For More Information

For questions about this report or its content, please email the Director of Community Leadership at corporategiving@atb.com.

Global Reporting Initiative Index

GRI #	Indicator	ATB Financial Information
Product and service labelling		
Strategy and Analysis		
1.1	President and CEO's statement	A Message from ATB's President and CEO, Dave Mowat, page 7,8
Organizational Profile		
2.1	Name of organization	ATB Financial
2.2	Primary brands, products, and services	An Introduction to ATB Financial, page 5
2.3	Operational structure	An Introduction to ATB Financial, page 5
2.4	Location of headquarters	An Introduction to ATB Financial, page 5
2.5	Countries of operations	ATB Financial operates in Alberta, Canada
2.6	Nature of ownership and legal form	An Introduction to ATB Financial, page 5
2.7	Markets served	An Introduction to ATB Financial, page 5
2.8	Scale of organization	An Introduction to ATB Financial, page 5
2.9	Significant changes during reporting period	There are no significant changes to be reported.
2.10	Awards received	Honours and Awards, page 5
Report Parameters		
3.1	Reporting period	About This Report, page 52
3.2	Date of most recent report	September, 2011
3.3	Reporting cycle	Annual
3.4	Contact point on the report	corporategiving@atb.com
3.5	Process for defining report content	About This Report, page 52,53

GRI #	Indicator	ATB Financial Information
3.6	Boundary of report	About This Report, page 52
3.7	Limitations on the scope or boundary of report	About This Report, page 52
3.8	Basis for reporting on other entities	About This Report, page 52
3.10	Explanation of any restatements	GRI Indicator Economic Value generated and distributed was restated under IFRS Accounting Standards. The previously reported figures were under Canadian GAAP Accounting Standards.
3.11	Significant changes from previous period	There are no significant changes to report.
3.12	Table identifying GRI standard disclosure in the report	GRI Index, page 54,55,56,57
Governance, Commitments, and Engagement		
4.1	Governance structure	Governance and Stakeholder Engagement, page 9
4.2	Indicate whether chair of highest governance body is also an executive officer	Governance and Stakeholder Engagement, page 9
4.3	Independent and/or non-executive members	Governance and Stakeholder Engagement, page 9
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	Governance and Stakeholder Engagement, page 13
4.14	List of stakeholders engaged by organization	Governance and Stakeholder Engagement, page 13
4.15	Basis for identification and selection of stakeholders to engage	Governance and Stakeholder Engagement, page 13
Economic Indicators		
Economic Performance		
EC1	Economic value generated and distributed	Economic Indicators, page 21 <i>Details on community investment can be found on page 34, 37, and 38.</i>
Market Presence		
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation	Economic Indicators, page 21
Environmental Indicators		
Energy		
EN3	Direct energy consumption by primary source	Environmental Indicators, page 50

GRI #	Indicator	ATB Financial Information
EN4	Indirect energy consumption by primary source	Environmental Indicators, page 50
Emissions, Effluents and Waste		
EN16	Total direct and indirect greenhouse gas emissions by weight	Environmental Indicators, page 50
Social: Labour Practices and Decent Work		
Employment		
LA1	Total workforce by employment type, employment contract, and region	Workplace Indicators, page 6, 29
LA2	Total number and rate of employee turnover by age group, gender, and region.	Workplace Indicators, page 29,30
Labour/Management Relations		
LA4	Percentage of employees covered by collective bargaining agreements.	Workplace Indicators, page 30
Training and Education		
LA12	Percentage of employees receiving regular performance and career development reviews	Workplace Indicators, page 28
Diversity and Equal Opportunity		
LA14	Ratio of basic salary of men to women by employee category	Workplace Indicators, page 28
LA15	Return to work and retention after parental leave, by gender.	Workplace Indicators, page 30
Social: Society		
Corruption		
SO2	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	Community Indicators, page 42
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures	Workplace Indicators, page 28
Social: Product Responsibility		
Product and service labelling		
PRS	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	Community Indicators, page 42

GRI #	Indicator	ATB Financial Information
Financial Services Supplement		
Product Portfolio		
FS3	Process for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transaction.	Environmental Indicators, page 51
Community		
FS13	Access points in low-populated or economically disadvantaged areas by type.	An Introduction to ATB Financial, page 5