

2014

ATB Financial Corporate Social
Responsibility Report

ATB Financial™



TABLE OF CONTENTS

4 A Message from our President and CEO

6 75 Years of ATB Financial

8 Governance

12 Stakeholder Engagement

14 Economy

26 Workplace

40 Community

52 Environment

60 About this Report

63 GRI Index





A MESSAGE FROM OUR PRESIDENT AND CEO, DAVE MOWAT

It's been another record breaking year for ATB Financial. In the last fiscal year, we achieved record profits, as well as record growth in loans, deposits and assets managed by our Investor Services area of expertise. More importantly, we met these achievements while building a stronger connection to our customers, and seeing our team member engagement score reach a record high of 81 per cent—an increase of 12 percentage points over the last two years.

Moving forward, we've developed our new business strategy, Higher Gear, which sets some incredibly ambitious goals for the next three years. But this isn't about making our team members work harder just for the sake of making more money. It's important to remember that we are still a crown corporation, regulated by the Government of Alberta, so a prospering ATB is good for all Albertans. The more efficient and sustainable ATB is, the more we can support Alberta businesses and help make Albertans' dreams come true. That's why we started ATB

75 years ago, and that's why we want all Albertans to know why we're still here.

The cycling analogy of Higher Gear works like this: A cyclist needs to hit the right gear to avoid wasting energy, and sometimes a higher gear is needed. We want to give our team members the right tools and processes to take them to a higher gear. The real challenge will be effective communication. Every single ATB team member needs to be fully engaged and informed about the strategy. To keep the analogy going, we're only as strong as the weakest link in our chain. We're still at the beginning stages, but I can already see the Higher Gear strategy taking off as our dedicated workforce commits to the continued growth of ATB.

Our Corporate Social Responsibility (CSR) work is not something we'll place on the sidelines until our Higher Gear targets are met. We recognize that CSR is an important factor influencing the overall reputation of ATB, our team member

engagement and ultimately, the bottom line. Beyond common sense good business practices, I believe that our CSR commitments are simply the right thing to do, and I know my fellow team members at ATB feel the same way. More and more, Albertans are seeing just how much work we do behind the scenes to ensure that Alberta continues to be an amazing place to work and live. In particular, our focus on social investment (addressing issues like homelessness and financial literacy) will help make sure all Albertans have the firmest ground on which to grow and thrive.

From an environmental perspective, I believe we can still do better. We've made some important steps in reducing our own impact, but we have the ears of over 5,000 team members and 676,000 customers, so we have the chance to lead by example and make a real impact. We've developed new environmental products that encourage the purchase of green homes and cars. We also have a new focus on conservation,



supporting several important initiatives that protect Alberta's unique ecosystems.

The next few years will be an exciting time for ATB Financial, our team members and our customers. Every year, we get better and better at what we do, and that includes our CSR work. We can expect a great deal of change in the coming years as Alberta continues to grow at such a pace. I'm proud to see that ATB Financial is taking the steps necessary to help ensure all Albertans have access to housing, education, culture and recreation. And that our economy prospers, our team members are engaged and healthy, and that as our population and industry continue to grow, our environment and ecosystems are safeguarded. I hope you enjoy the stories featured throughout this report, and encourage you to visit atb.com/community to see what we're currently up to and give us your feedback and suggestions.



75 YEARS OF ATB FINANCIAL

There are times for modesty, and there are times to celebrate. For ATB, our 75th anniversary was a time to celebrate. Beginning in August, we unveiled 75 days of events to mark the birthday of Alberta's largest home-grown financial institution. Our senior leadership hopped on a bus for a good old fashioned Alberta road trip, stopping by at ATB Financial branches and agencies along the way, with a host of activities around the province. We also used the anniversary as a good excuse to make even more contributions to Alberta's communities. Each of our 171 branches was given \$1,000 to donate to a local cause, and each of our 133 agencies was given \$500 (for a total of \$236,000 in donations). We also distributed \$75 ATB Cares cards to each of our team members. The two charities they donated to the most—the Stollery Children's Hospital and the Alberta Children's Hospital—are also supported by ATB through our annual fundraising campaigns.

75 years ago, ATB Financial was formed as the Province of Alberta Treasury Branches. The term "Dirty Thirties" doesn't paint a pretty picture. Alberta was struggling with the effects of economic depression and the dust bowl. ATB was established by the Government of Alberta to ensure that all Albertans—far away from the big banks back east—were able to access banking services from a provider that would have their best interests in mind. Since then, ATB has changed a lot. Today, we're a \$38 billion institution that offers a full range of financial services.

ATB Financial is headquartered in Edmonton and offers services through four areas of expertise: Retail Financial Services, Corporate Financial Services, Business and Agricultural Services, and Investor Services.



ATB team members joined our senior executives at a pit stop of their 75th anniversary tour of Alberta.

Awards and Distinctions

- Alberta's Top Employers (Media Corp.)
- Canada's Top Employers for Young People (Media Corp.)
- 50 Best Employers in Canada—Ranked 25th (Aon Hewitt)
- 50 Most Engaged Workplaces in Canada (Achievers)
- Elite 8 Award for Best Rewards and Recognition (Achievers)
- C.M. Hincks Award from the Canadian Mental Health Association
- Selected as one of Canada's Passion Capitalists
- Calgary Award for Environmental Achievement from the City of Calgary

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 our [2014 Annual Report](#).



GOVERNANCE

Corporate Governance

Corporate governance begins with the Board of Directors and its committees, and extends throughout the entire organization to every team member. ATB is committed to transparency and accountability, and has voluntarily adopted governance practices relevant to the corporation, including disclosure aligned with National Instrument 58-101 Disclosure of Corporate Governance Practices and National Instrument 52-110 Audit Committees.

ATB operates under the direction of a board appointed by the Lieutenant-Governor in Council. The Board provides strategic oversight of ATB's operations, and its committees provide functional oversight. It also oversees management in implementing appropriate policies and practices, and receives reports and assurances from management. Oversight responsibilities of the Board are set out in Terms of Reference. ATB's Board has approved risk management

standards and business policies broadly comparable to those of other Canadian financial institutions. ATB's Board is comprised of independent, non-executive members with a broad range of expertise and experience who contribute to the Board as a whole, as well as the committees on which they sit.

For more information on ATB's Corporate Governance, please see our [2014 Annual Report](#) and visit atb.com/about

Corporate Social Responsibility Governance

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

ATB FINANCIAL BOARD OF DIRECTORS*

Brian Hesje
Chair

Joan Hertz
Chair of Governance and
Conduct Review Committee,
Risk Committee

Bern Kotelko
Governance and Conduct
Review Committee,
Risk Committee

Arthur Froehlich
Audit Committee,
Human Resources Committee

James (Jim) M. Drinkwater
Audit Committee,
Human Resources Committee

Dr. Michael Percy
Chair of Human Resources
Committee,
Governance and Conduct
Review Committee

James (Jim) E.C. Carter
Vice-Chair of Board,
Governance and Conduct
Review Committee,
Human Resources Committee

Lloyd Craig
Governance and Conduct
Review Committee,
Risk Committee

Doug Baker
Audit Committee,
Risk Committee

Colette Miller
Chair of Audit Committee,
Human Resources Committee

Garnet Altwasser
Chair of Risk Committee,
Audit Committee

Bob Carwell
Audit Committee
Human Resources Committee

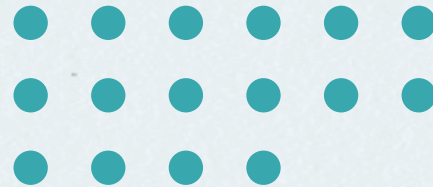


*As of March 31st, 2014



CORPORATE SOCIAL RESPONSIBILITY GOVERNANCE

BOARD OF DIRECTORS



PRESIDENT AND CEO

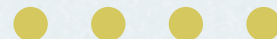


SENIOR VICE-PRESIDENT, REPUTATION AND BRAND



EXECUTIVE ENVIRONMENTAL COMMITTEE

GREEN TEAM



CORPORATE DONATIONS COMMITTEE

REGIONAL DONATIONS COMMITTEES



SCORECARD ADVISORY COMMITTEE



Corporate Donations Committee

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

Regional Donations Committee

Seven regional donations committees review and approve funding for donation requests at the regional level, based on the principles and criteria outlined in ATB's Corporate Giving Approach and under the direction of the Corporate Donations Committee. A member of the Corporate

Donations Committee sits on each of these committees to ensure there is a coordinated approach to our giving.

Scorecard Advisory Committee

For more information about our Scorecard Advisory Committee, please see "About this Report" on page 60.

Executive Environmental Committee

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



STAKEHOLDER ENGAGEMENT

We define our stakeholders as “any person/group affecting the daily operations of ATB.” As a Crown Corporation, that could mean any Albertan. That’s why one of our three business goals is to be loved and respected by Albertans, and not just our customers. To more effectively engage with our stakeholders, we have grouped them into the categories below, and connected each stakeholder group with metrics that help us track our progress.

STAKEHOLDER	ENGAGEMENT CHANNELS	INDICATOR
Our Shareholder (The Province of Alberta)	<ul style="list-style-type: none"> • ATB’s Board Chair regularly reports to Alberta’s President of the Treasury Board and Minister of Finance. • ATB’s CEO regularly reports to the Deputy Minister of Alberta’s Treasury Board and Ministry of Finance. • The Minister provides direction and feedback to the Board and the CEO during the annual business planning process. • Annually, ATB provides information to the Superintendent of Financial Institutions, consistent with the requirements of our mandate and roles document. 	<ul style="list-style-type: none"> • Return on Risk Weighted Assets (p. 25)
Our Team Members	<ul style="list-style-type: none"> • We conduct an Annual Engagement Survey. • ATB is subject to the Public Interest Disclosure (Whistleblower Protection) Act (PIDA). Under the Board-Approved Safe Disclosure Policy, team members may anonymously contact an external service provider to issue suggestions and complaints. 	<ul style="list-style-type: none"> • Team Member Engagement Scores (p. 35)

STAKEHOLDER (CONT’D)	ENGAGEMENT CHANNELS (CONT’D)	INDICATOR (CONT’D)
Our Team Members (cont’d)	<ul style="list-style-type: none"> • Ask Rob is an internal site for Retail Financial Services (RFS) team members. • Business and Agriculture (B & Ag) team members have a dedicated email directly to their Executive Vice-President. • Any team member can directly contact our President and CEO, Dave Mowat at davemowat@atb.com 	<ul style="list-style-type: none"> • Ask Rob (p. 39) • % of Albertans who would consider switching to ATB (p 51)
Our Customers	<ul style="list-style-type: none"> • Customer loyalty is measured through our Customer Advocacy Index. • My Two Cents are series of customer research panels. • Customer complaints are typically dealt with on a branch level, but may escalate up to market executives, or up to senior leadership, if needed. As a Crown corporation, unresolved issues are forwarded to the Alberta Ombudsman for resolution. • Customer Feedback surveys are given in all areas of expertise. • Business and Agriculture (B & Ag) customers have a dedicated email directly to the Executive Vice-President of that area of expertise. • Any customer can directly contact our President and CEO, Dave Mowat at davemowat@atb.com. • The Owl is a daily economic forecast produced by our economists. • The Business Beat newsletter takes a closer look into small and medium sized Alberta businesses. • Our Energy Group regularly holds forums where knowledge and expertise is shared. 	<ul style="list-style-type: none"> • Customer Advocacy Index (p 51)
Suppliers	<ul style="list-style-type: none"> • ATB Procurement Policy • ATB Acquisition of Goods & Services Operating Guides • Purchasing websites: Alberta Purchasing Connection, CoolNET, and MERX • Direct ATB and Supplier Communications 	<ul style="list-style-type: none"> • Money Spent on goods and services from suppliers (p 25) • Percentage of supply base that conform to environmental standards (p 59)
Our community partners	<ul style="list-style-type: none"> • Department of Corporate Social Responsibility and Community Investment • Yearly sponsorship reviews • Meetings, emails, phone calls • External partnerships • Wearealberta.ca • corporategiving@atb.com 	<ul style="list-style-type: none"> • Total Donations (p 50) • Corporate Sponsorships (p 50) • ATB Fundraising (p 50)
Energy Providers	<ul style="list-style-type: none"> • Through Executive Environment Committee • Meetings, emails, phone calls, consultations 	<ul style="list-style-type: none"> • Carbon Footprint (p 59) • Direct energy consumption by primary energy source (p 59)



ECONOMY

ATB believes we have an obligation to help ensure Albertans have equal access to basic necessities like housing, education and financial stability. Our community outreach has a strong focus on social investment. It's also clear that our team members care passionately about this cause. After floods devastated southern Alberta last summer, over 350 ATB team members from all over the province rolled up their sleeves and helped with the cleanup. We brought much needed supplies from Edmonton to make sure we could support clean up efforts. We also donated \$100,000 to the Red Cross to support relief efforts, along with financial contributions and deferred loan payments for our customers in High River and other communities in Southern Alberta who saw their homes and cherished possessions washed away.



SOCIAL INVESTMENT

Homelessness and Affordable Housing

Homelessness is a continuing problem in Alberta. ATB supports the Calgary Homeless Foundation in its work to end homelessness in Calgary. We also participate in Habitat for Humanity builds in Edmonton and Calgary through donations, on-site volunteering and by making Habitat our charity of choice at the ATB Financial Classic golf tournament in Calgary. Neufeld Landing—the Edmonton build we supported this year—is the largest Habitat build in Canadian history, and will eventually provide affordable housing for 64 families. We also made a donation to the Métis Urban Housing initiative in Edmonton.

Education

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

We asked Catherine McKenzie—artist and graduate of our Empower U program—to create the artwork featured throughout this report.

“ Art is my passion. It takes me to a place where nothing else can. With art, I learn to love my mistakes because they allow me to grow. ”

Catherine McKenzie



“ Many of the women we worked with through Empower U were uncomfortable with banks and banking. I noticed a huge difference in how our participants perceived banking after meeting with ATB representatives. ATB has been an outstanding partner in the community. They inspire women to better the quality of their lives. ”

Tara Eden
Program Coordinator
The Elizabeth Fry Society of Edmonton

Financial Literacy

We support a number of financial literacy programs, including Empower U, which offers financial literacy training for at-risk women in Edmonton and also includes a matched savings program. Empower U partners with a number of Edmonton-based agencies. To date, over 200 women have graduated from the program.

Junior ATB is designed to help our next generation of young Albertans be financially savvy adults. The program operates as a partnership between an ATB branch and a

local elementary school. Students working at a Junior ATB open and operate their own bank, starting accounts and taking deposits from their fellow students (the funds are held in real ATB accounts). The students gain real-world experience, like job interviewing, customer service and marketing skills, as well as learning about the importance of saving. Junior ATB currently operates in 30 schools across Alberta. Since starting in 2009, over 500 students have participated in the program. We are also pleased to announce the opening of a Junior ATB on the East Prairie Métis Settlement, our first within an Aboriginal community.



Junior ATB CEOs joined ATB CEO Dave Mowat for a roundtable discussion.

DOING WHAT'S BEST FOR ALBERTANS

For most Albertans (even financially knowledgeable ones), the business of banking can be confusing and frustrating. That's why we've made it a priority to make banking with ATB as transparent and simple as possible. ATB is continually trying to remove the red tape and unnecessary processes that can make banking services a headache—or even worse—unavailable to many people. Last year, we introduced our Clear Cut mortgage rates, and we no longer sell market-linked GICs. Our Business and Agriculture area of expertise has, based on certain requirements, begun reducing or even eliminating the personal guarantees traditionally required by financial institutions for their small and medium-sized business customers. These are all great examples of how ATB has ditched policies that are traditionally good for banks, but bad for customers. You can learn more on atb.com

ATB also facilitates the Government of Alberta's Senior's Property Tax Deferral Program. The program allows senior homeowners to defer all or part of their property taxes through a low-interest home equity loan, with ATB managing the loans. Seniors often struggle financially, so this is a great opportunity to help make their lives a little easier. So far, over 1,500 senior homeowners have taken advantage of the program.

EXPERTISE FOR ALL ALBERTANS

At ATB, we have some of the brightest and most experienced business and economic minds working for us. And we're not afraid to share that knowledge. The Owl, written by our senior economist, Todd Hirsch, is our daily economic report to the community. If you want to follow the trends that drive Alberta's economy, check it out on atb.com. The Business Beat is a quarterly newsletter produced by our Business and Agriculture area of expertise, featuring in-depth studies and insight on the ever-changing Alberta business market. Our Energy Group meets regularly with our economists, creditors and other experts in the industry

to analyze the current energy market and compile relevant data and forecasts. This information is then shared with our clients and the business community. ATB is committed to a strong Alberta economy, and we believe that sharing our knowledge and insight will help ensure all Albertans thrive.



ATB team members rolled up their sleeves to help with cleanup efforts in High River and other areas affected by the flood.

SUPPORTING INNOVATION

ATB doesn't look at innovations in the financial services sector as competition. We see them as opportunity to provide even more nuanced and sophisticated service to Albertans.

And we're constantly looking to drive innovation. Our Alberta Boostr is a pilot crowdsourcing platform for small businesses. So far, 40 businesses have participated in Alberta Boostr, raising close to \$100,000 in funding. We're also currently developing a crowd lending program that will assist Alberta business on an even larger scale.

Our Investor Services area of expertise (ATBIS) piloted Master Plan in 2012, which has been a tremendous success. This online investment advice tool allows our ATBIS customers to access information, receive recommendations and make their own investment decisions. It gives our customers a sense of ownership over their investments and allows us to provide personalized service to meet their unique needs.

ECONOMIC INDICATORS	FY13	FY14	FY15 TARGET	ACTION PLAN FOR FY15
Debt financing for Alberta businesses (authorized)	\$23 billion	\$34 billion	\$39 billion	Continue to support Alberta's businesses through the provision of credit
\$ spent on goods and services from suppliers	\$425 million	\$468 million	\$462 million	Work towards an 85% supply base that conforms to environmental standards
Direct economic value generated and distributed*	Economic value generated: \$1.142 billion, Economic value distributed: \$964 million, Economic value retained: \$177 million	Economic value generated: \$1,280 million, Economic value distributed: \$1,074 million, Economic value retained: \$206 million	Economic value generated: \$1,384 million, Economic value distributed: \$1,125 million, Economic value retained: \$258 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	154% or 1.5:1	155% or 1.6:1	Remain above 1.5x minimum wage	Continue to keep entry-level wages above minimum wage
Return on Risk Weighted Assets	1.0%	1.1%	1.0-1.1%	Maintain consistent RRWA

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



WORKPLACE

It tops our list of our three business goals: to be *the* place to work. Everything we do at ATB starts with our people. We are continually searching for new ways to keep our workforce productive, efficient, healthy, learning, and recognized. 91 per cent of our team members feel that employee health and well-being is strongly supported at ATB, and 87 per cent say they would not hesitate to recommend ATB to a friend seeking employment.



THE NEW ATB PLACE

Nobody really likes moving, but the prospect of our big move to the new ATB Place in Edmonton had everyone around the office buzzing. The new location consolidates our Edmonton corporate team members into a modern, open-plan

environment, allowing for greater collaboration and connectivity. We asked local artists and furniture designers to help us make a big impression, including an Alberta-shaped conference table which reminds us daily who

we serve. The new location is perfectly situated for mass-transit commuting, with an LRT station situated directly below our building, and 48 bus lines stopping within a two block radius of the building.

We made it a priority to minimize the environmental impact of decommissioning our old building. Materials like carpets, doors, fixtures and wood paneling were repurposed through a specialty builder, and items in good





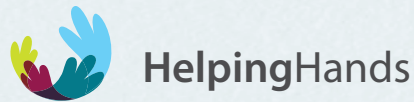
condition were donated to local charities and non-profits. Over 100,000 pounds of metal was salvaged and recycled. In total, over 60 per cent of material that would normally end up in a dump was either repurposed or recycled.

We've also had a great time adding a bit of colour to the Edmonton skyline. The programmable lighting on the north tower of ATB Place will change from time to time to celebrate exciting events and special occasions. If you see the building lit up, check us out on Facebook and Twitter to learn what's going on around town.

ASK ROB

Over 2,200 of our team members work in our Retail Financial Services (RFS) area of expertise, and they know their jobs better than anyone. We want to be sure there are open channels for RFS team members to share their thoughts and comments without feeling judged or worrying it will cost them their jobs. Ask Rob—its namesake is Rob Bennett, our RFS Executive Vice President—is a new online forum where RFS team members can post questions and comments about our

processes and internal guidelines, otherwise known as the day-to-day ins and outs of their jobs. Each and every posted comment is promptly reviewed, addressed and prioritized, and the completion rate is closely monitored. Last year, there were about 1,200 Ask Rob submissions that directly led to over 250 process improvements or future enhancements that are currently being worked on.



Our Helping Hands program recognizes the amazing ways our team members contribute to Alberta when they're not hard at work at ATB. Anyone who has volunteered over 40 hours throughout the year can apply for a Helping Hands grant of \$500 to that particular cause. Team members participating in charity runs and races can also apply for funding. Helping Hands will support up to 20 per cent of their fundraising goals to a maximum of \$500. Last year, ATB contributed \$72,300 in the way of Helping Hands grants. Funding for this program comes from a rebate we receive through Staples for our office supplies.

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

Each team member can give a set number of Everyday Heroes points that can be used to purchase products from an online provider. Everyday Hero quarterly winners are all eligible to become President's League members. Last year, our team members made over 8,000 redemptions of their earned points, the equivalent of about \$1.1 million.

PRESIDENT'S LEAGUE/ CATALYST LEADERSHIP AWARD

It's no secret: ATB employs some of the most outrageously talented people in Canada. Yearly inaugurates to the President's League have demonstrated consistent levels of excellent work. They truly are the foundation of ATB's success and long-term sustainability. Last year, each of the 85 new President's League members received the equivalent of \$2,500 of Everyday Hero Points. They also received a \$250 pre-paid MasterCard they could use to get ready for the exclusive reception with keynote speaker Rick Hansen. And as a bonus, ATB also gave them three very well-deserved days of paid vacation.

The Catalyst Leadership Award is the most prestigious recognition for leadership given at ATB. Each year, members of our senior leadership who have gone beyond their traditional roles and shaped the future of ATB are recognized at our annual Catalyst Leadership Conference.



This year, our People First wellness initiative focused on mental wellbeing. About 15 per cent of our team members experienced mental health illness last year. However, we recognize that due to the continued stigma associated with mental illness, many others will not come forward and seek help. Over the last year, we've raised awareness of our partnership with the Homewood Human Solutions Employee and Family Assistance Program, which provides online tools and short-term counselling. We also participated in National Depression Screening Day and introduced Not Myself Today @ Work, a program designed to enable our leaders to reach out to team members with information about mental illness. In October, a mental health action team was formed to help educate and raise awareness about mental health and inform others about the tools available. For all these efforts, ATB was given the C.M. Hincks Award from the Canadian Mental Health Association.

The success of our Higher Gear initiative starts with our people. In many ways, leadership is more important to our success than any other factor. A special relationship exists between ATB and every team member—one that's based on the value each individual brings to the organization today and their potential for tomorrow (not what they did yesterday). That's because ATB invests in the whole person. In return for bringing us their best, we want every team member to grow "richer" while they're here—whether that's growing their personal equity financially, experientially, through improved wellbeing or otherwise. Masterful Leadership involved a series of facilitation seminars where our senior leadership worked with leaders from across ATB to provide the tools and experience to become even better leaders.

WORKPLACE INDICATORS	FY13	FY14	FY15 TARGET	ACTION PLAN FOR FY15
Team member engagement	77%	81%	82%	Work towards Higher Gear three year engagement goal of 85%.
Team member engagement - CSR related questions	88%	91%	≥91%	Raise CSR awareness amongst team members via various channels including our CSR report.
% of team members stating ATB supports the learning and development of its employees	82%	84%	87%	Continue supporting and advocating team member training and development. Build on the success achieved and foster an even more integrated learning development process between all learning teams.
General Illness (short-term disability)	General Illness-40.33 days; Voluntary Care Management - 23.93 days; Other-5.11 days	General Illness-38.1 days; Voluntary Care Management - 22.01 days; Other-24.6 days	General Illness-38.1 days; Voluntary Care Management - 22.01 days; Other-24.6 days	To reduce the number and duration of absences via various wellness initiatives.
Wellness Program Utilization Levels	56%	64%	64%	Increase in wellness program utilization spurred from wellness initiatives and activities.
Health Assessment Survey	58%	59%	59%	Improve the overall risk levels for team members through a know your numbers program and wellness programing.
Occupational health and safety compliance rate *	96% (RFS only)	96% (RFS only)	100%	Increase the OH&S compliance rate to 100% through the use of better reporting processes.

WORKPLACE INDICATORS (CONT'D)	FY13 (CONT'D)	FY14 (CONT'D)	FY15 TARGET (CONT'D)	ACTION PLAN FOR FY15 (CONT'D)
% of team members who completed code of conduct training (includes Anti-Money Laundering, Business Continuity Plan, Information Security Awareness, Occupational Health and Safety, and Privacy)	100%	100%	100%	Maintain a 100% Code of Conduct signoff
% of team members who have completed the compliance training module**	100%	100%	100%	Maintain a 100% compliance training completion rate
% of team members receiving regular performance and career development reviews***	Performance assessment in the last year: 96%; Career opportunities conversation in the last year: 75%	Performance assessment in the last year: 100%; Career Opportunities conversation in the last year: 76%	Performance assessment in the last year: 100%	Improve our annual performance reviews and discussion processes to ensure 100% of team members receive appropriate feedback
Ratio of basic salary of men to women by employee category****	A - 1.14 B - 0.94 C - 1.01 D - 1.01 F - 1.08 G - 1.04 H - 1.01 I - 1.03 J - 0.99 K - 1.05 L - 1.0 M - 0.98 N - 0.97 O - 0.98 Average Ratio - 1.00	A - 1.16 B - 0.94 C - 1.02 D - 1.02 F - 1.15 G - 1.02 H - 0.99 I - 1.01 J - 0.94 K - 1.06 L - 0.98 M - 0.95 N - 0.94 O - 1.00 Average Ratio - 1.00	Maintain an average ratio of 1.00.	Ensure compensation plans are fair and equitable

WORKPLACE INDICATORS (CONT'D)	FY13 (CONT'D)	FY14 (CONT'D)	FY15 TARGET (CONT'D)	ACTION PLAN FOR FY15 (CONT'D)
Total workforce by employment type, employment contract, and region*****	Active Salaried Employees: Hourly - 384, Permanent Full Time - 4557, Permanent Part Time - 569, Temporary Full Time - 55, Temporary Part Time - 23 GEOGRAPHIC BREAKDOWN: NorthRegion - 405, Edmonton Region - 1888, Central Region - 823, Calgary Region 2033, South Region - 439	Active Salaried Employees: Hourly - 171, Permanent Full Time - 4613, Permanent Part Time - 592, Temporary Full Time - 55, Temporary Part Time - 24 GEOGRAPHIC BREAKDOWN: NorthRegion - 365, Edmonton Region - 1752, Central Region - 763, Calgary Region 2166, South Region - 409	N/A	Continue growing as lines of business develop and maintain healthy turnover rates while encouraging retention and upward mobility into leadership roles
Total number and rate of new team member hires and team member turnover by age group, gender, and region	New Hires Under 30: 552 (9.88%); Female: 357 (6.39%); Male: 195 (3.49%), South: 33 (0.59%); North: 59 (1.06%); Central: 82 (1.47%); Edmonton: 172 (3.08%); Calgary: 206 (3.69%) New Hires 30-50: 470 (8.41%); Female: 317 (5.67%); Male: 153 (2.74%); South: 26 (0.47%); North: 48 (0.86%); Central: 82 (1.47%); Edmonton: 149 (2.67%); Calgary: 165 (2.95%) New Hires >50: 83 (1.49%); Female: 63 (1.13%); Male: 20 (0.36%); South: 8 (0.14%); North: 5 (0.09%); Central: 16 (0.29%); Edmonton: 21 (0.38%); Calgary: 33 (0.59%)	New Hires Under 30: 423 (7.75%); Female: 294 (5.39%); Male: 129 (2.36%), South: 13 (0.24%); North: 42 (0.77%); Central: 76 (1.39%); Edmonton: 132 (2.42%); Calgary: 160 (2.93%) New Hires 30-50: 426 (7.81%); Female: 264 (4.84%); Male: 162 (2.97%); South: 20 (0.37%); North: 38 (0.70%); Central: 59 (1.08%); Edmonton: 131 (2.40%); Calgary: 178 (3.26%) New Hires >50: 66 (1.21%); Female: 46 (0.84%); Male: 20 (0.37%); South: 4 (0.07%); North: 6 (0.11%); Central: 5 (0.09%); Edmonton: 19 (0.35%); Calgary: 32 (0.59%)	Overall turnover rate: 90% Turnover rate for new hires: >80%	Continue to work towards our five-year plan targets of 93% overall turnover rate and 85% turnover rate for new hires by FY17

WORKPLACE INDICATORS (CONT'D)	FY13 (CONT'D)	FY14 (CONT'D)	FY15 TARGET (CONT'D)	ACTION PLAN FOR FY15 (CONT'D)
Number and percentage of team members covered by collective bargaining agreements	1708 (31%)	1547 (29%)	N/A	N/A
Return to work and retention rates after parental leave, by gender	Female team members entitled to parental leave - 3,090; Male team members entitled to parental leave - 1,467. Female team members taking parental leave - 158; Male team members taking parental leave - 2. Female team members returning from parental leave - 84; Male team members returning from parental leave - 5; Female team members returning from parental leave still employed - 75; Male team members returning from parental leave still employed - 4	Female team members entitled to parental leave - 3,113; Male team members entitled to parental leave - 1,500. Female team members taking parental leave - 169; Male team members taking parental leave - 4. Female team members returning from parental leave - 107; Male team members returning from parental leave - 2; Female team members returning from parental leave still employed - 96; Male team members returning from parental leave still employed - 2	N/A	N/A
Absenteeism Rate	7.3 days	7.3 days	7 days or less	N/A
Percentage of senior executives who are women*****	N/A	22%	N/A	Work towards more balanced gender representation, along with other dimensions of diversity, in our executive team
Percentage of Board of Directors who are women*****	N/A	13%	N/A	Introduce a Board policy on diversity and inclusion

WORKPLACE INDICATORS (CONT'D)	FY13 (CONT'D)	FY14 (CONT'D)	FY15 TARGET (CONT'D)	ACTION PLAN FOR FY15 (CONT'D)
Number of team members who had ongoing education funded by ATB	N/A	136	348	Support more employees through ongoing education
Ask Rob RFS team member forum submissions	N/A	1200 submissions that led to 250 process improvements or future enhancements	N/A	Investigate ways to improve the Ask Rob site while continuing to implement submissions received
Substantiated reports of privacy infringement	68	63	N/A	Roll-out new privacy training modules to reduce the number of privacy complaints/breaches and to improve customer and team member satisfaction regarding resolution of privacy complaints/issues

* We could not split out management vs. non-management employees. For the purposes of this metric, we use base salary to define compensation.

** The consolidation of our Calgary and Edmonton corporate offices will allow us to better report compliance rates across ATB in FY15.

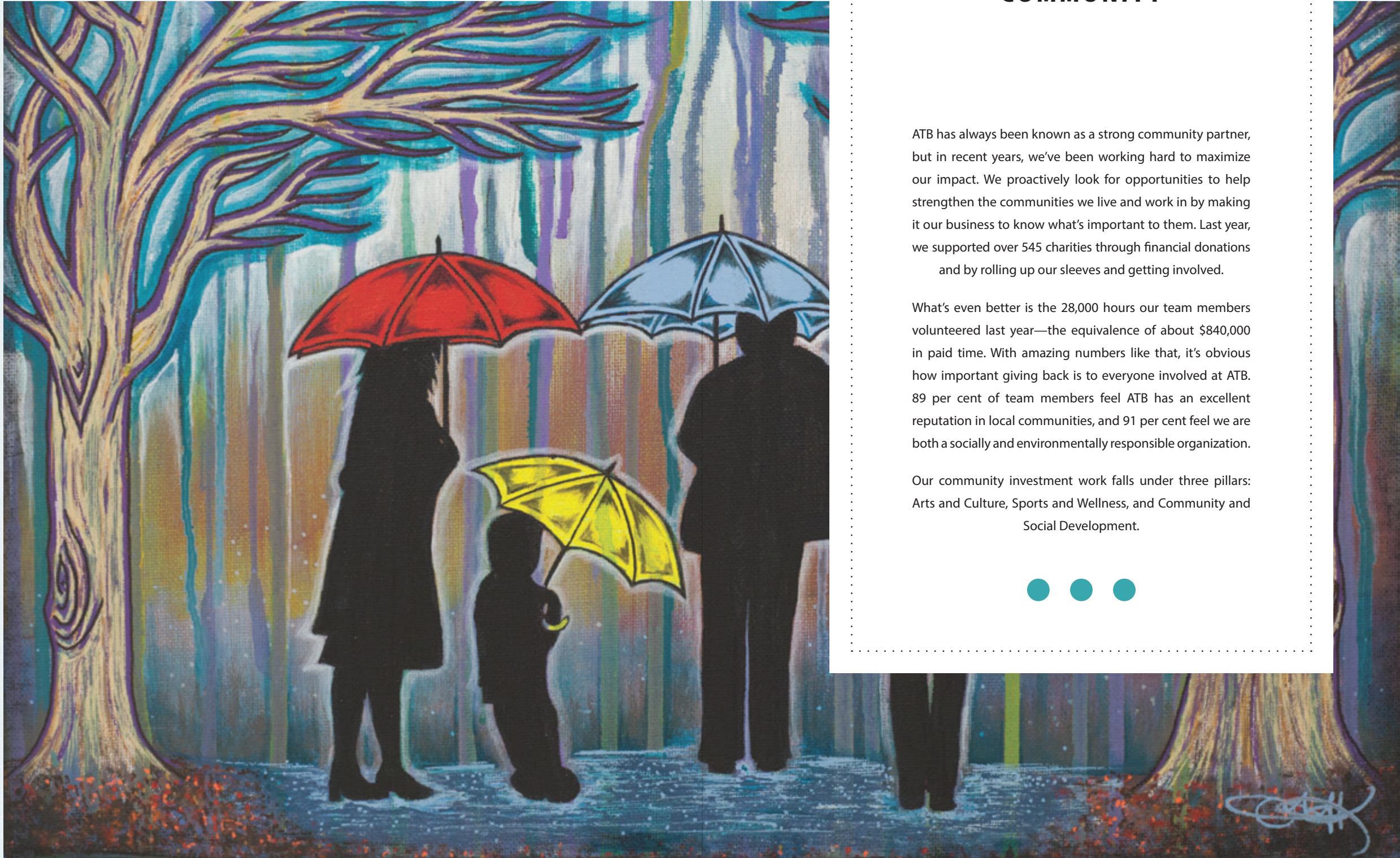
*** This measure is currently a proxy based on our internal employee engagement survey. Due to this, the employee numbers used in this calculation were based on response rates and not the total ATB workforce.

**** Excludes executive salaries. Compensation for our most senior executives is reported in our Annual Report.

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

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

***** Board appointments made after end of fiscal year have brought percentage of Board who are women to 42% (5/12).



COMMUNITY

ATB has always been known as a strong community partner, but in recent years, we've been working hard to maximize our impact. We proactively look for opportunities to help strengthen the communities we live and work in by making it our business to know what's important to them. Last year, we supported over 545 charities through financial donations and by rolling up our sleeves and getting involved.

What's even better is the 28,000 hours our team members volunteered last year—the equivalence of about \$840,000 in paid time. With amazing numbers like that, it's obvious how important giving back is to everyone involved at ATB. 89 per cent of team members feel ATB has an excellent reputation in local communities, and 91 per cent feel we are both a socially and environmentally responsible organization.

Our community investment work falls under three pillars: Arts and Culture, Sports and Wellness, and Community and Social Development.

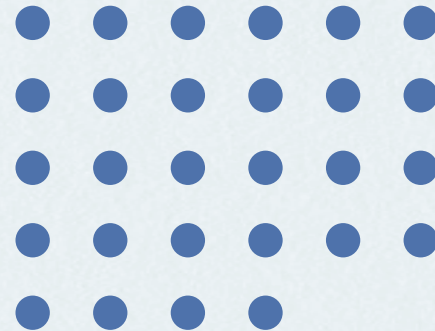


COMMUNITY INVESTMENT TOTALS

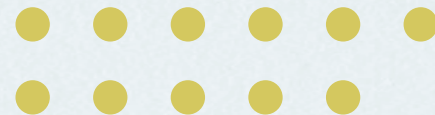
**DONATIONS:
\$2.9 MILLION**



**SPONSORSHIPS:
\$5.5 MILLION**



**FUNDRAISING TOTAL:
\$1.5 MILLION**



HIGHLIGHTS:

**TEDDY FOR A TOONIE FOR THE ALBERTA
AND STOLLERY CHILDREN'S HOSPITALS:
\$826,000**

UNITED WAY: \$670,000

**(SUPPORTING 10 UNITED WAY AGENCIES
AROUND ALBERTA)**



ATB Cares reached a huge milestone this year: \$1 million in total donations since the program launched in 2011. ATB Cares is an online platform where people can make donations to over 84,000 registered charities. ATB will match 15 per cent of all donations to eligible Alberta charities (up to \$100,000 total per year) and we also cover all the transaction fees and administrative costs. Through an aggressive marketing campaign, the program has really caught Albertans' attention, with more than a 300 per cent increase in donations in the last year. Donations were made to over 800 charities last year.



TEAM ATB

“ It’s very hard to be an athlete and to have a job at the same time to be able to pay for equipment and food. Just to know that I have been recognized in Alberta is probably one of the best things I could have. ”

Kirk Schornstein
Paralympian and member of Team ATB

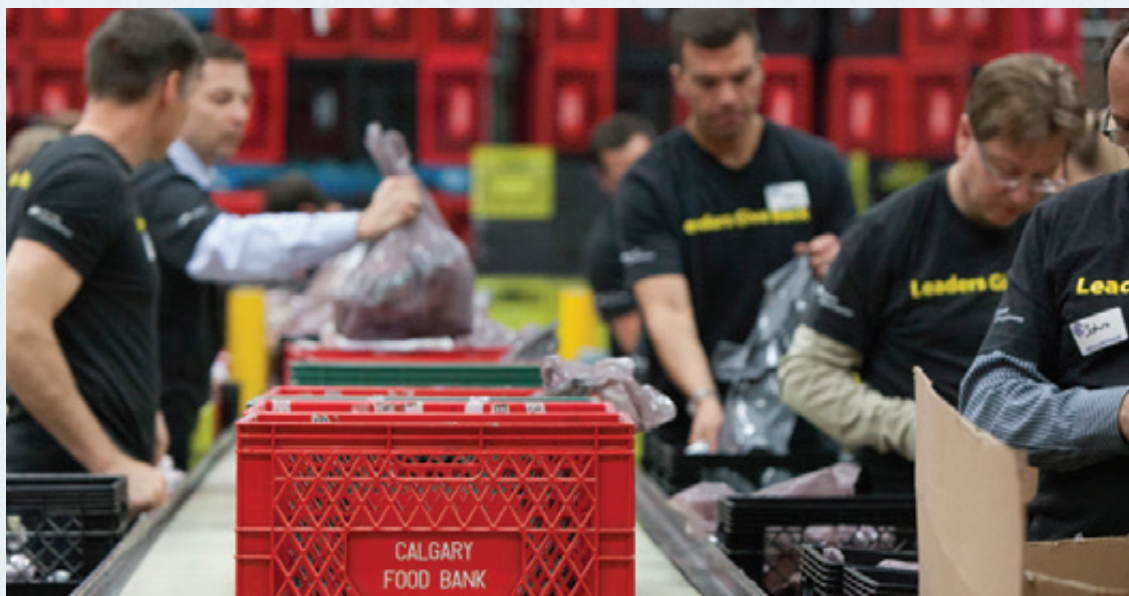
ATB had a serious case of Olympic fever this past February, and the only prescription was more fundraising. Many young athletes—particularly those in winter sports—have little or no sponsorships and often struggle financially to compete on the world stage. ATB decided to help

our six Team ATB Alberta athletes competing in Sochi by selling over 700 limited-edition hoodies. Through ATB Cares, we also accepted donations to Winsport, which supports Alberta athletes. In total, we raised \$60,000 to help make our athletes’ dreams come true.



Team ATB (from left to right): Justin Snith (doubles luge), Atsuko Tanaka (ski jumping), Tristan Walker (doubles luge), Kirk Schornstein (para-alpine skiing), Jesse Lumsden (bobsleigh) and Brooke Voigt (snowboarding).

LEADERS GIVE BACK



Our Corporate Financial Services (CFS) team was really on to something when they created Leaders Give Back. Over a period of seven months, CFS team members joined over 100 of their clients (including some of the senior leaders of Alberta's largest corporations) to participate in volunteer initiatives. They donated

time to Habitat for Humanity builds in Edmonton and Calgary, Youth Empowerment & Support Services (YESS) in Edmonton, Calgary Meals on Wheels, and the Food Banks of Calgary, Red Deer and Lethbridge. In total, the Leaders Give Back participants volunteered 10,700 hours of time to these worthy causes.

CAMPS WITH A CAUSE

“ ATB Financial's support represents a critical investment in our most precious commodity—our youth! As a result of ATB's strong belief in corporate social responsibility, we have been able to expand our Camp fYrefly program across Alberta to help sexual and gender minority youth develop the leadership skills and personal resiliency necessary for them to become agents for positive social change in their schools, families and communities. By investing in these young people, we are building the next generation of our community leaders. Leaders who believe that diversity is Alberta's greatest strength! ”

Dr. Kristopher Wells
 Director of Programs & Services
 Institute for Sexual Minority Studies and Services, University of Alberta

ATB has been a strong supporter of Camp fYrefly for several years. The yearly camps in Edmonton and Calgary are welcome to lesbian, gay, bisexual, trans-identified, two-spirited, intersexed, questioning and allied youth and promote resiliency and leadership. ATB extends their support by offering financial literacy training for the over 100 participants in the camp.

We believe everyone should have an opportunity to go to camp. That's why we also support Easter Seals Camp Horizon in Bragg Creek, who work with special needs children and adults and provide a safe, fun, welcoming environment. ATB subsidized 50 campers and funded the construction of yurts (look it up, they're pretty cool).

SPONSORSHIPS

ATB has a diverse sponsorship portfolio that supports events and programs across Alberta. We also focus on what we call Community Sponsorships—a partnership with a non-profit organization, with money used to support communities and promote our brand.

Arts and Culture

If you ever visit one of Alberta's many festivals, there's a good chance you'll see that ATB is behind the scenes supporting it. ATB is the lead sponsor of the Edmonton International Fringe Theatre Festival, the largest festival of its kind in North America with an attendance of over 700,000 people last year. We're also long-time supporters of the Big Valley Jamboree, the National Music Centre in Calgary, the Art Gallery of Alberta in Edmonton, the Grande Prairie Street Performers Festival and the

Lethbridge Dragon Boat Festival. And with amazingly talented artists living and working in Alberta, we're particularly pleased to sponsor awards at both the Mayor's Celebration of the Arts in Edmonton and the Mayor's Lunch for Arts Champions in Calgary.

Sports and Wellness

Despite the unpredictable weather and occasional pothole, a strong cycling culture exists in Alberta. Last year, we saw the first Tour of Alberta hit the highways, racing from Edmonton to Calgary with stops in Camrose, Devon, Red Deer, Strathmore, Drumheller, Black Diamond, and Okotoks. The tour showcased our beautiful province to an international audience of over 40 million people, and will be back again this September, with ATB as the new lead sponsor.



ATB cycling enthusiasts joined CEO Dave Mowat and Canadian cycling legend Alex Stieda on a two-wheeled commute across Edmonton.

Everyone knows that in Alberta, hockey is a way of life. And chances are, ATB has been involved. From the minors to the pros, we're proud to show our support. We've had a lot of fun working with Jordan Eberle and Mark Giordano for our Face Off competition, where the two Alberta all stars went head to head in support of Habitat for Humanity and the Alberta Hockey Foundation. We also teamed up with Hockey Alberta and WHL teams in Lethbridge, Edmonton, Medicine Hat and Red Deer, offering clinics for young Alberta hockey players. Over 500 kids participated in the clinics, which included instruction from WHL players. Plus the kids all got a jersey and tickets to a WHL game. The sponsorship is part of ATB's support of grassroots hockey in Alberta.

Cowboy culture (cowgirl, too) lives strong in Alberta, even among city dwellers. ATB supports numerous rodeos, both big and small, including the Calgary Stampede, Innisfail Rodeo, Ponoka Stampede, High River Rodeo, Grande Prairie Stampede, and Strathmore Heritage Days Stampede. We host a number of our community partners during the Calgary Stampede, including 35 young guests from the Stardale Women's Group.

COMMUNITY INDICATORS	FY13	FY14	FY15 TARGET	ACTION PLAN FOR FY15
Total donations (corporate and by region) (\$)	\$2.3 million	\$2.9 million	\$3.4 million	Develop a charitable grant application program
Corporate sponsorships (\$)	\$5.8 million	\$5.5 million	\$5.5 million	Work with Sponsorium's proposal management software to manage our sponsorship portfolio
ATB fundraising	\$1.75 million	\$1.5 million	\$1.5 million	Focus our efforts on our two flagship fundraising campaigns: Teddy for a Toonie and United Way
% of Albertans who are ATB customers	17%	17%	N/A	Support our Higher Gear initiative by increasing the percentage of Albertans that would consider switching to ATB (see metric on page 49)
Market Share	13.7% (retail), 23.2% (business)	13.8% (retail), 21.5% (business)	14.2% (retail), 21.7% (business)	Support our three-year Higher Gear initiative's market share targets of 17% (retail) and 22% (business)
# of rural communities with ATB branch or agency	212 Rural Communities (86 branches, 126 agencies)	213 Rural Communities (86 branches, 127 agencies)	N/A	Increase our focus on urban markets while maintaining our rural presence
Junior ATB	25 schools participating	30 Schools participating	35 schools participating	Continue to work with our partner to IAWW to coordinate the opening of another Junior ATB within an Aboriginal community

COMMUNITY INDICATORS (CONT'D)	FY13 (CONT'D)	FY14 (CONT'D)	FY15 TARGET (CONT'D)	ACTION PLAN FOR FY15 (CONT'D)
Bursary students	Up to \$100,000 distributed to 7 students	Up to \$100,000 distributed to 7 students	Up to \$100,000 distributed to 8 students	Focus on career planning, job shadowing, and job readiness for YES participants
\$ spent on helping hands program	\$36,410	\$72,300	\$100,000	Introduce Helping Hands community award. Continue to promote this program to our team members throughout the organization
ATB Cares	\$273,488 in donations, \$27,384 matched by ATB, \$300,872 total donated to charities	\$949,131 in donations, \$99,147 matched by ATB, \$1,048,278 total donated to charities	\$1.7 million total donated to charities (including ATB matching)	Elevate awareness of ATB Cares by creating planned giving promotions and campaigns throughout the year
Customer Advocacy Index	48	52	53	Support our higher gear initiative by maintaining a CAI equal to or better than other financial institutions
% of Albertans who would consider switching to ATB	10%	11%	11%	Support our three year Higher Gear initiative by reaching 13% of Albertans considering switching to ATB, the highest among our competitors



ENVIRONMENT

We've identified two key areas where we can help improve our environment track record: carbon footprint reduction and conservation. Throughout the year, our Green Team also organizes numerous events that help keep our team members thinking green, like Sweater Day and the Commuter Challenge.



REDUCING OUR FOOTPRINT

Reducing our carbon footprint has proven to be a challenge, but we've made some big strides in the last few years. The biggest source of our carbon emissions comes from heating, cooling and powering our corporate offices and 171 branches. Many of our branches are in older buildings, and since we can't just replace our extensive branch network, we've begun a retrofitting program that will see our older branches brought up to speed and made more energy efficient.

Whether it be from coal or wind power, we can't choose where our electricity comes from (it's all sourced through the same grid). Still, we do what we can to offset the impact. All of our

ABM's power is purchased through an agreement with Bullfrog Power, with all profits going to renewable energy projects. We have also negotiated a new contract with our electricity provider that includes the purchase of Renewable Energy Certificates (RECs). The purchase of RECs funds the development of new and existing renewable energy sources, directly offsetting our impact. As a result of this, 161 of our 171 branches are considered to be powered by renewable energy.

ECO-FRIENDLY MEETS WALLET-FRIENDLY

Many people like the idea of buying an energy-efficient home or car, but the extra cost is often the deciding factor. Our new Green Living program will help make the decision to live green a little easier. Mortgages for new homes or renovations that meet national

energy-efficiency standards, or car loans for hybrids, electrics or high fuel-efficient vehicles are eligible for reduced interest rates. With over 650,000 customers, this is a great opportunity for us to tip the scale and help make green choices a no-brainer.



Our new branches are built to strict environmental standards and old branches are being retrofitted.

A CONVERSATION ABOUT CONSERVATION

Everyone knows that Alberta has been booming for some time now—and people aren't just coming for the jobs. Alberta is a great place to live, filled with stunning landscapes, wildlife and outdoor activities. We believe that as we support industry and growth in Alberta, it is our responsibility to also support preservation and conservation projects that will ensure that Alberta's ecosystems remain as thriving as our economy.

ATB formed a new 10-year partnership with Ducks Unlimited Canada (DUC) to help restore and conserve Alberta wetlands. The ATB Financial Legacy Fund was created with a \$5 million loan from ATB, paired with a yearly donation that will cover the interest on the loan. The loan will support DUC's Revolving Land Program to fund the purchase and restoration of thousands of acres of wetlands, which will then be sold, with the profits used to purchase new land for conservation.



“ The support ATB Financial has pledged to Ducks Unlimited is invaluable. Demonstrating a true commitment to the environment, the funds secured from ATB's gift will be used to secure an estimated 60 wetland conservation projects and nearly 9,500 acres of important wetland habitat across the province. ”

Herman Rea
Ducks Unlimited Canada

Photo courtesy of Ducks Unlimited Canada



Since 2013, ATB has supported the Calgary Zoo’s Swift Fox Conservation program. The Calgary Zoo and its partners have successfully reintroduced the swift fox, which was extinct in Alberta for decades due to hunting and loss of territory. We hope that our support will help secure the long-term stability of this unique species. ATB has also been a long-time supporter of the Alberta Birds of Prey Foundation in Coaldale.

The foundation rehabilitates injured birds and educates the public about the importance of these majestic birds to Alberta’s ecosystems. It’s a pretty cool place to visit, too.

We also donated to the Wildlife Rehabilitation Society of Edmonton and the Calgary Wildlife Rehabilitation Society, and we encourage you to support them too.

ENVIRONMENT INDICATORS	FY13	FY14	FY15 TARGET	ACTION PLAN FOR FY15
Carbon footprint	41,398 tonnes of CO2e.	40,258 tonnes of CO2e (proxy)	N/A	Reassessment of carbon footprint study will occur every 4 years. A proxy measure has been developed in the interim.
Direct energy consumption by primary energy source	6,953 tonnes of CO2e	6,061 tonnes of CO2e (proxy)	N/A	Reassessment of carbon footprint study will occur every 4 years. A proxy measure has been developed in the interim.
Indirect energy consumption by primary source	Indirect Energy: 24,011 tonnes of CO2e. Other Indirect: 10,434 tonnes of CO2e	Indirect Energy: 24,011 tonnes of CO2e. Other Indirect: 10,186 tonnes of CO2e	N/A	Reassessment of carbon footprint study will occur every 4 years. A proxy measure has been developed in the interim.
Paper usage	\$309,000 (90% environmental paper) or 243 tonnes of CO2e	\$260,000 (97% environmental paper)	N/A	Continue to implement environmental initiatives to reduce paper usage.
Employee commuting	9,008 tonnes of CO2e	Proxy figure for FY14: 8,725 tonnes of CO2e	N/A	Implement initiatives to reduce employee commuting.
Meeting environmental standards in all new buildings and renovations	One branch build has been completed under the new environmental standards	All future branch builds will follow the new environmental standards.	100% of new branches will follow environmental standards	Continue implementing the environmental standards in all new buildings and renovations.
% of supply base that conform to environmental standards	75%	80%	85%	Work towards an 85% supply base that conforms 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. We have made it a priority to follow international standards for CSR reporting and have prioritized transparency as a key element to the long-term sustainability of ATB.

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

Reporting Period

All activities described in this report were undertaken within Fiscal Year 2014 (April 1, 2013 – March 31, 2014), unless otherwise noted. This report and its content will be updated in September 2015, and then on an annual basis thereafter.

Developing the Report

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

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

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

- Sandra Huculak, Director of CSR and Community Investment, Reputation and Brand (Chair)
- Sophie Bonneau, Senior Specialist, People and Culture

- Myra Carlson, Senior Financial Analyst, Finance
- Sean Garritty, CSR Manager, Reputation and Brand
- Travis McKay, Senior Business Analysts, Human Resources Info Management
- Kylana Rogers, Senior Manager, Environment and Sustainability
- Victoria Schaefer, Senior Analyst, Capital Management
- Kerilee Snatenchuk, Director, People and Culture

ATB's internal reviewers for this report are:

- Peggy Garritty, Senior Vice-President, Reputation and Brand
- Jim McKillop, Chief Financial Officer
- Todd Hirsch, Senior Economist



To ensure accuracy, members from across the organization also reviewed the data. This report is framed around ATB's Board-approved [Corporate Social Responsibility Policy](#). Our CSR values and commitment, combined with the understanding of fundamental operations at ATB, helped us to focus our efforts.

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

Aligning with Global Reporting Initiative

Transparency and accountability are key elements of CSR. ATB has once again aligned our CSR report Global Reporting Initiative's (GRI)

[G3.1 guidelines](#) to ensure its completeness and balance. Following GRI's guidelines, we have self-declared our CSR report at a G3.1 application level C. Our Global Reporting Initiative content index can be found on page 63 of this report. In the next fiscal year, we will transition to GRI 4 guidelines for our future CSR reporting.

For More Information

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

GRI INDEX

GRI#	INDICATOR	ATB FINANCIAL INFORMATION
STRATEGY AND PROFILE		
STRATEGY AND ANALYSIS		
1.1	President and CEO's statement	A Message from ATB's President and CEO, Dave Mowat, page 4
ORGANIZATIONAL PROFILE		
2.1	Name of organization	ATB Financial
2.2	Primary brands, products, and services	75 Years of ATB Financial, page 6
2.3	Operational structure	75 Years of ATB Financial, page 6
2.4	Location of headquarters	75 Years of ATB Financial, page 6
2.5	Countries of operations	ATB Financial operates in Alberta, Canada
2.6	Nature of ownership and legal form	Our Mandate, page 7
2.7	Markets served	75 Years of ATB Financial, page 6
2.8	Scale of organization	75 Years of ATB Financial, page 6
2.9	Significant changes during reporting period	There are no significant changes to be reported.
2.10	Awards received	Honours and Awards, page 7



GRI# (CONT'D)	INDICATOR (CONT'D)	ATB FINANCIAL INFORMATION (CONT'D)
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REPORT PARAMETERS

3.1	Reporting period	About This Report, page 60
3.2	Date of most recent report	September, 2013
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 60
3.6	Boundary of report	About This Report, page 60
3.7	Limitations on the scope or boundary of report	About This Report, page 60
3.8	Basis for reporting on other entities	About This Report, page 60
3.10	Explanation of any restatements	There were no restatements made in the period.
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 63

GOVERNANCE, COMMITMENTS, AND ENGAGEMENT

4.1	Governance structure	Governance, page 8
4.2	Indicate whether chair of highest governance body is also an executive officer	Governance, page 8
4.3	Independent and/or non-executive members	Governance, page 8
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	Stakeholder Engagement, page 12
4.14	List of stakeholders engaged by organization	Stakeholder Engagement, page 12
4.15	Basis for identification and selection of stakeholders to engage	Stakeholder Engagement, page 12

GRI# (CONT'D)	INDICATOR (CONT'D)	ATB FINANCIAL INFORMATION (CONT'D)
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ECONOMIC INDICATORS

ECONOMIC PERFORMANCE

EC1	Economic value generated and distributed	Economic Indicators, page 25 For more information on revenues, operating costs, employee wages and benefits, payments to providers of capital and payments to government, please refer to ATB's Annual Report . Details on community investment can be found on pages 40-51.
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MARKET PRESENCE

EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation	Economic Indicators, page 25 Significant locations includes anywhere ATB operates.
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ENVIRONMENTAL INDICATORS

ENERGY

EN3	Direct energy consumption by primary source	Environmental Indicators, page 59
EN4	Indirect energy consumption by primary source	Environmental Indicators, page 59

EMISSIONS, EFFLUENTS AND WASTE

EN16	Total direct and indirect greenhouse gas emissions by weight	Environmental Indicators, page 59 Calculation based on site specific data and estimations.
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GRI# (CONT'D)	INDICATOR (CONT'D)	ATB FINANCIAL INFORMATION (CONT'D)
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SOCIAL: LABOR PRACTICES AND DECENT WORK

EMPLOYMENT

LA1	Total workforce by employment type, employment contract, and region	Workplace Indicators, page 35
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LA2	Total number and rate of employee turnover by age group, gender, and region	Workplace Indicators, page 35
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LABOR/MANAGEMENT RELATIONS

LA4	Percentage of employees covered by collective bargaining agreements	Workplace Indicators, page 35
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TRAINING AND EDUCATION

LA12	Percentage of employees receiving regular performance and career development reviews	Workplace Indicators, page 35
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DIVERSITY AND EQUAL OPPORTUNITY

LA14	Ratio of basic salary of men to women by employee category	Workplace Indicators, page 35
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LA15	Return to work and retention after parental leave, by gender	Workplace Indicators, page 35
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SOCIAL: SOCIETY

CORRUPTION

SO2	Percentage and total number of business units analyzed for risks related to corruption	Workplace Indicators, page 35
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SO3	Percentage of employees trained in organization's anti-corruption policies and procedures	Workplace Indicators, page 35
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GRI# (CONT'D)	INDICATOR (CONT'D)	ATB FINANCIAL INFORMATION (CONT'D)
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SOCIAL: PRODUCT RESPONSIBILITY

PRODUCT AND SERVICE LABELLING

PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	Community Indicators, page 50
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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 59
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COMMUNITY

FS13	Access points in low-populated or economically disadvantaged areas by type	Community Indicators, page 50
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ATB Financial™

™ Trademarks of Alberta Treasury Branches. (09/14)