

# POWERING IMPACT



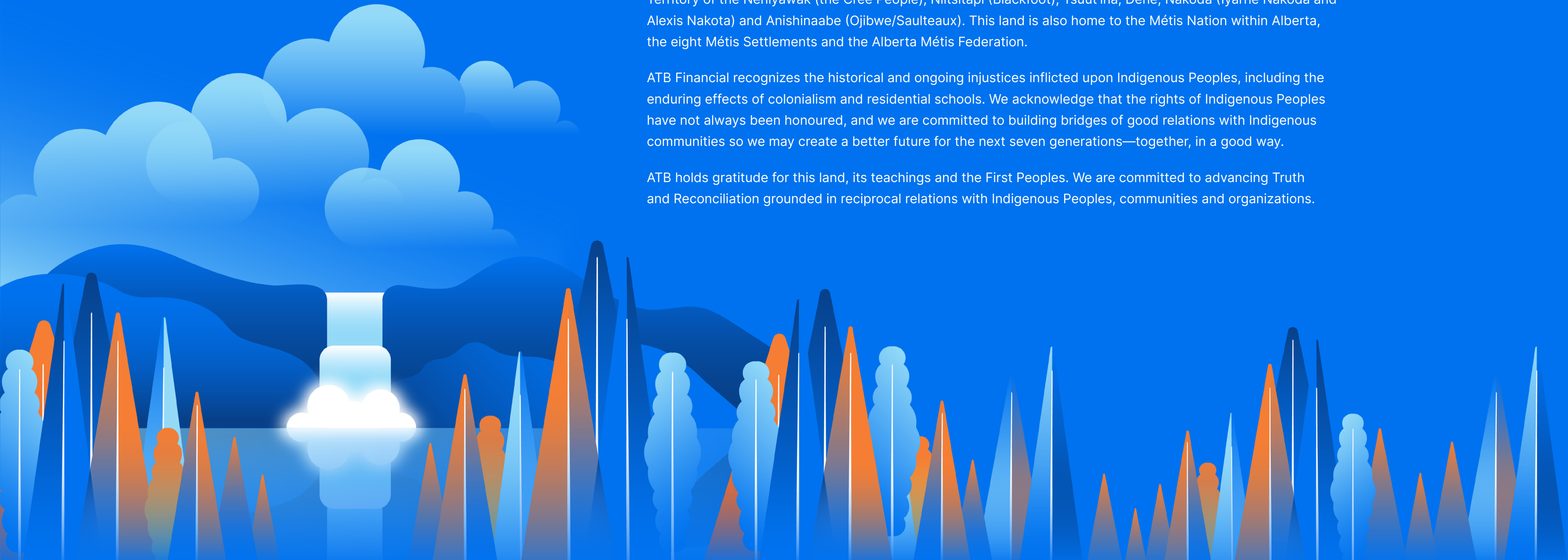
# ACKNOWLEDGING THE LAND

Since time immemorial, the land that ATB Financial operates on has been cared for, and stewarded, by Indigenous Peoples. ATB is grateful, honoured and privileged to live, work and play on the ancestral lands and Traditional Territories of many Indigenous Peoples.

What became known as the Province of Alberta in 1905 is land that is the Traditional Territory, ancestral and contemporary home of many First Nations, Métis and Inuit. We recognize that we reside on the Traditional Territory of the Nêhiyawak (the Cree People), Niitsítapi (Blackfoot), Tsuut'ina, Dene, Nakoda (Îyârhe Nakoda and Alexis Nakota) and Anishinaabe (Ojibwe/Saulteaux). This land is also home to the Métis Nation within Alberta, the eight Métis Settlements and the Alberta Métis Federation.

ATB Financial recognizes the historical and ongoing injustices inflicted upon Indigenous Peoples, including the enduring effects of colonialism and residential schools. We acknowledge that the rights of Indigenous Peoples have not always been honoured, and we are committed to building bridges of good relations with Indigenous communities so we may create a better future for the next seven generations—together, in a good way.

ATB holds gratitude for this land, its teachings and the First Peoples. We are committed to advancing Truth and Reconciliation grounded in reciprocal relations with Indigenous Peoples, communities and organizations.



# CONTENTS



## About the Artist

Tierra Connor is a freelance illustrator and graphic designer based in Edmonton, Alberta. Drawing on a deep appreciation for mid-century design, historical printed ephemera and retro kitsch, she combines vibrant colour palettes and detailed textures to craft distinctive visual stories. After years of working for local agencies, she established her own independent studio, where she specializes in editorial illustration and collaborations with a diverse international clientele.

## 4 Introduction

- 5 Sustainability Performance Highlights
- 6 Message From Stuart McKellar
- 7 Message From Robert Logan
- 8 About ATB
- 9 About This Report
- 10 Approach to Sustainability

## 14 Achieving Gold Standard in Crown Corporation Governance

- 15 Corporate Governance
- 18 Ethical Business Conduct
- 19 Sustainable Procurement
- 20 Cybersecurity
- 22 Responsible AI

## 23 Championing a Thriving, Resilient and Equitable Society for Current and Future Generations

- 24 Social Impact
- 29 Financial Well-Being
- 32 Champions of Belonging
- 38 Wellness and Psychological Health and Safety

## 40 Advancing Truth and Reconciliation

- 41 Our Shared Reconciliation Journey

## 43 Advancing Our Economy and Environment Together

- 44 Sustainable Economy
- 46 Climate Resilience
- 47 Environmental Stewardship

## 51 Appendix

- 52 Glossary
- 53 Caution Regarding Forward-Looking Statements

# Introduction



“At ATB, our commitment to sustainability is critically important to our long-term success. Through years of investing in our communities, we have built a strong foundation that uniquely positions us to lead in a changing landscape. We will continue to make strategic decisions that support a sustainable and prosperous future for generations to come.”

Chris Turchansky, President and CEO, ATB Financial

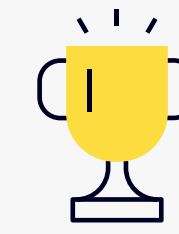


# SUSTAINABILITY PERFORMANCE HIGHLIGHTS

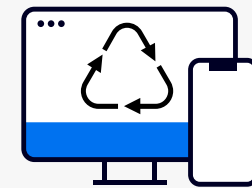
We are proud to share the progress we have made to advance our commitments and further integrate sustainability into ATB's business. This snapshot of our performance captures the momentum behind the impact we are powering for ATB and our stakeholders.



Launched **ATB's Truth and Reconciliation Action Plan**, an organization-wide framework designed to foster meaningful relationships with Indigenous Peoples and advance reconciliation



Received a **2025 CIO Award Canada**, presented by International Data Corporation and CIO, recognizing our leadership in Responsible AI for our organization-wide deployment of Gemini for Google Workspace



Diverted **8,588 kilograms of electronic waste** to be reused or recycled



Increased ATB's **carbon credit trading** capacity to support our clients in navigating evolving carbon markets and managing compliance costs



Celebrated the inaugural cohort of ATB leaders for earning their **Leader DNA Certification** in partnership with the University of Alberta



Distributed **\$2.0 billion in economic value** to our stakeholders and the economy<sup>1</sup>



Contributed **\$4.5 million to communities** through the ATB Community Foundation and other social impact initiatives



Recognized as #1 in **Best Workplaces™** in Canada (1000+ employees) by Great Place To Work®, along with **Best Workplaces for Giving Back, for Women, for Inclusion and for Mental Wellness**



<sup>1</sup> Economic value distributed is calculated according to the Global Reporting Initiative's (GRI) methodology: GRI 201-1 Direct economic value generated and distributed (2016).



# MESSAGE FROM STUART MCKELLAR

**Chief Legal and Sustainability Officer  
& Corporate Secretary**

I have always believed that sustainability is about both doing good business and doing good in business. By embracing a pragmatic mindset, we are able to unlock growth, seize new opportunities and create lasting value for ATB and our clients, team members, communities and Shareholder. Building a more prosperous future carries with it a collective responsibility to ensure we are optimizing how we use our resources, while also uplifting and empowering others.

The 2026 fiscal year reminded us that the landscape we operate in is increasingly defined by volatility and shifting geopolitical conditions. However, a resilient business is a sustainable business. Resilience requires us to look beyond the immediate obstacles and maintain a clear view of what is ahead. By staying grounded in our purpose, we have successfully navigated market complexities and economic fluctuations without losing sight of our sustainability commitments.

Over the past fiscal year, we have matured our approach, moving beyond foundational work we completed to further integrate sustainability across our organization. I am particularly proud of how we have powered impact during the first full year of the ATB Community Foundation and our Mental Health Possibility Project. Through this initiative, we are providing vital mental wellness support to the dedicated front-line workers who spend their lives supporting others. We also continued to advance the goals outlined in our Truth and Reconciliation Action Plan, ensuring our progress is defined by accountability, respect and understanding. Furthermore, we remain steadfast in our unique role as a catalyst for Alberta's economy. We continue to support our energy industry while advancing our environmental commitment, proving that economic strength and environmental stewardship are not mutually exclusive—they are both essential to a vibrant future.



My perspective on sustainability has deepened this year on a personal level. Becoming a grandfather has a way of sharpening one's focus on the ripple effect of our actions today and the legacy we leave behind. When I think about my granddaughter, I am reminded of our promise to steward the economic, social and environmental well-being of her generation and those that follow.

As you read this 2026 Sustainability Report, I hope you see the heart of our uniquely ATB journey—one driven by authenticity, resilience and an unwavering commitment to a future where we consistently power impact for ATB and our stakeholders.



# MESSAGE FROM ROBERT LOGAN

**Governance and Conduct Review Committee Chair**

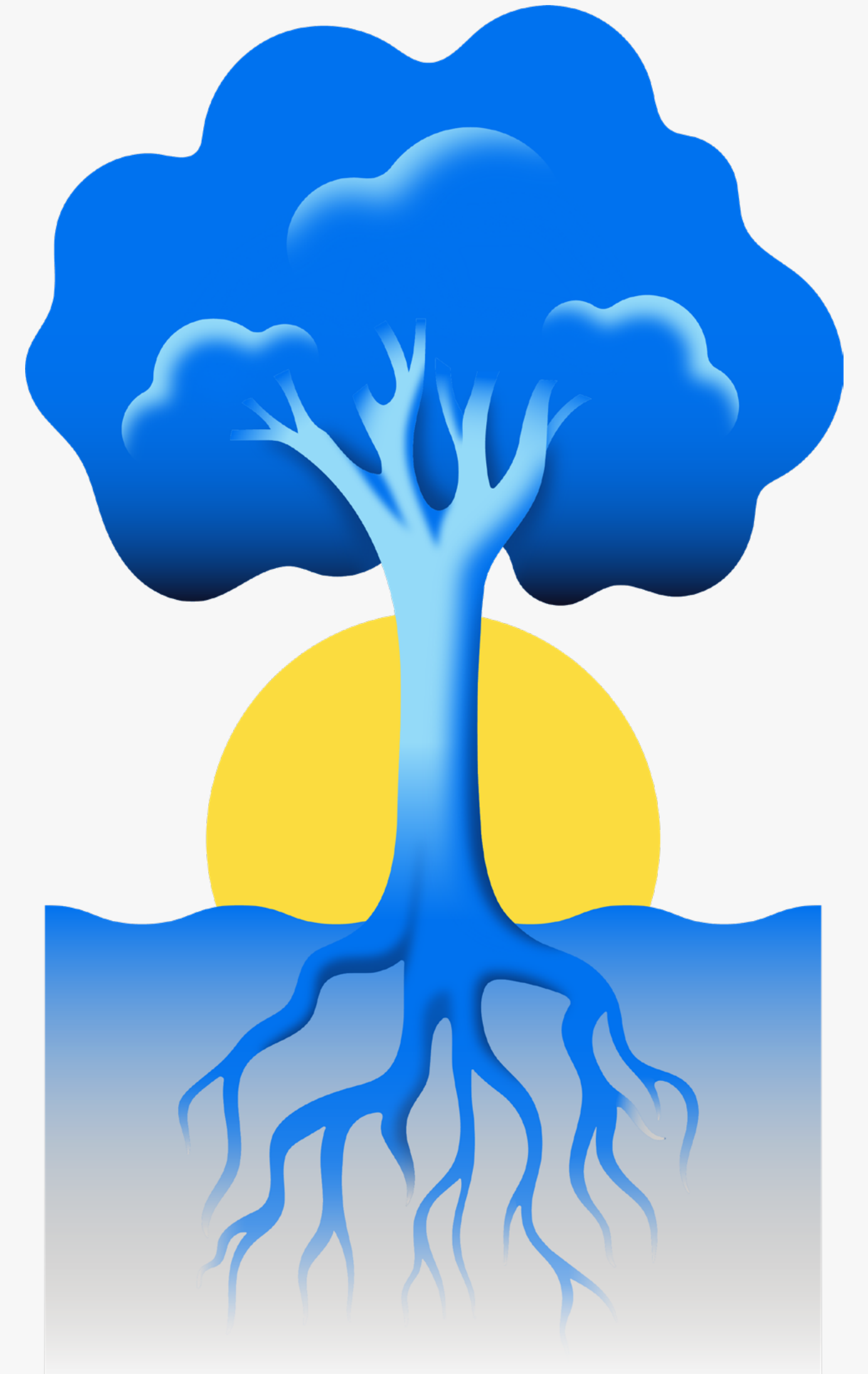
Sustainability is a reflection of an organization’s enduring value, defined by the legacy it builds and the future it enables.

During FY2026, Chris Turchansky became ATB’s new President and CEO, and I am pleased to formally welcome his leadership in this new capacity. Chris was instrumental in defining and driving ATB’s sustainability journey from its inception. His appointment ensures a seamless transition of purpose and solidifies the progress we have made as the bedrock upon which we will build our future growth.

As a Crown corporation with a legislative mandate from the provincial government, ATB is often referred to as the “crown jewel of Alberta,” a distinction I believe we uphold through our most vital asset: trust. Our commitment to achieving the gold standard in Crown corporation governance—shared by every Board member and supported by the entire ATB team—is the cornerstone for earning and maintaining that trust. We immensely value the trust we have earned, proudly protect it and continually strive to deepen it.

ATB’s focus on sustainability is rooted in learning from and building on the impact we have had over our first 87 years. While our history and future are firmly anchored in Alberta, we are strategically expanding to power an even bigger impact for the next 87 years and beyond. This growth creates momentum and adds resiliency. As we scale, we gain greater capitalization and become more diversified, further enabling us to support Alberta’s key industries while empowering responsible growth in emerging sectors and supporting nation-building projects. By becoming a stronger and more capable organization, we also become a more sustainable one.

Balancing short-term performance with the resilience required for long-term prosperity is no simple task. It requires vision, courage and a healthy dose of humility to respect the tradeoffs involved. Thank you for supporting our efforts and for challenging us to continually improve as we steward a thriving future for those we serve.



# ABOUT ATB

## We exist to make it possible

Since 1938, ATB Financial has played an important role in the advancement of Alberta. Today, we partner with more than 851,000 clients across personal, small business, corporate and investment banking, and wealth management.

As the largest financial institution headquartered in Western Canada, ATB knows our strength is our more than 5,000 team members, who are committed to providing personalized solutions and expert advice through our over [260 locations](#) and digital banking platforms.

Along with supporting our clients in reaching their financial goals, we also focus on creating value as we drive sustainable impact in the communities we serve. As an organization, we remain unwavering in our commitment to the prosperity of Albertans, their businesses and our collective future. Since becoming a provincial Crown corporation in 1997, ATB Financial has proudly returned more than \$6.1 billion to the Province.



# ABOUT THIS REPORT

## Scope and Reporting Period

This 2026 Sustainability Report provides information on topics important to ATB Financial and our stakeholders. Unless otherwise noted, all activities described in this report were undertaken during FY2026 (April 1, 2025–March 31, 2026) and pertain to ATB and our subsidiaries on a consolidated basis, and all currency figures are expressed in Canadian dollars. Excluded from the scope, unless otherwise noted, is ATB's acquisition of BCV Asset Management Inc. and its related subsidiary, which were acquired in FY2025. Also excluded is our acquisition of Cormark Securities Inc. and its related subsidiary, which were acquired in FY2026 and subsequently merged with ATB Capital Markets to form ATB Cormark Capital Markets; however, the ATB Capital Markets portion is included in this report's scope. While we have completed operational integration for these entities, we continue to assess their integration into our sustainability reporting. For more information about our subsidiaries, please refer to ATB's [2026 Annual Report](#).

## Reporting Frameworks

ATB's disclosure is guided by the principles of transparency, accountability, comparability and authenticity. As applicable, our sustainability reporting is compliant with guidance from our regulators and informed by the following internationally recognized sustainability reporting standards and frameworks, which are applied voluntarily:

- ▶ Sustainability Accounting Standards Board (SASB) Standards
- ▶ Global Reporting Initiative (GRI) Standards
- ▶ Task Force on Climate-related Financial Disclosures (TCFD) Recommendations

Throughout this report, data and supporting information relevant to ATB are embedded in each section.

We continue to monitor the evolving reporting landscape. Any adjustments to our future disclosures will consider the relevance and applicability of the latest reporting practices, alongside stakeholder expectations.

## Data Integrity

The 2026 Sustainability Report has not been audited in its entirety by a third party. However, our community contributions are audited and independently verified quarterly and annually by SiMPACT Strategy Group based on contributions from both the ATB Community Foundation and ATB Financial, including donations, in-kind, employee volunteer time and program management costs. The audit upholds the valuation principles and eligibility guidance established by LBG Canada. The LBG model for measuring social impact is a recognized global standard for efficiently managing, measuring and reporting on community investment.

The collection and analysis of the information contained in this report have been centrally managed in collaboration with contributors across ATB, who are responsible for reviewing and validating content. ATB's Chief Legal and Sustainability Officer & Corporate Secretary is responsible for recommending approval of this report to the Governance and Conduct Review Committee, which provides a recommendation to ATB's Board of Directors for approval.

## ▶ Fulfilling ATB's Truth and Reconciliation Action Plan Commitments

In early FY2026, ATB launched our [Truth and Reconciliation Action Plan](#), outlining a roadmap for advancing reconciliation across 14 core commitments. Throughout this 2026 Sustainability Report, you will see evidence of progress toward these commitments woven throughout each section, highlighting the holistic and interconnected nature of our reconciliation actions and holding ourselves accountable to the journey ahead.

# APPROACH TO SUSTAINABILITY

ATB’s integrated approach to sustainability is a pragmatic business strategy designed to provide stability and resilience amid a dynamic landscape. We use sound governance and strategic oversight to navigate challenges and seize new growth opportunities. By integrating a purpose-driven lens across our business, we create lasting value and build trust with our stakeholders, while powering impact that extends beyond our organization.

**The Board of Directors first declared a sustainability statement in May 2021 to guide the organization’s efforts, which was updated in FY2026 to the following:**

ATB is dedicated to making it possible for our clients, team members and communities across industries and perspectives in order to achieve our [mandate](#). In a uniquely Alberta and ATB way, we are committed to balancing short-term profitability with creating long-term value in pursuit of economic, societal and environmental prosperity.



# Aspirations and Commitments

Our long-term vision is embodied in three aspirations that channel into four commitments, forming a tangible framework linked to key strategies, programs and accountable teams. Underpinning these commitments are the principles that ground our work, as well as a cross-cutting focus on sustainability integration as a strategic enabler. This allows ATB to apply long-term thinking while retaining a critical lens on value creation, profitability and stakeholder impact.

## Aspirations

Model trust through exceptional governance

Uplift the well-being of communities and advance sustainable social impact

Responsibly lead a sustainable economic future in Alberta and beyond

## Commitments



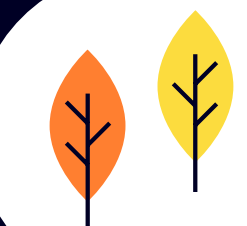
Achieving gold standard in Crown corporation governance



Championing a thriving, resilient and equitable society for current and future generations



Advancing Truth and Reconciliation



Advancing our economy and environment together

## Guiding Principles

Transparency

Authenticity

Accountability

# Stakeholder Engagement

We believe that meaningful stakeholder engagement is a continuous, reciprocal relationship between ATB and our clients, our team members, our communities and our Shareholder, the Government of Alberta.

We track and assess sentiment as a vital compass that provides insight to live our purpose, guide our strategic priorities and align our sustainability aspirations and commitments with what matters most. Through proactive collaboration and clear communication, we monitor our stakeholders' evolving expectations and consider their needs.

ATB strives to build trusted relationships with our stakeholders, and to empower them with knowledge and resources that enhance their well-being and unlock new possibilities. Ultimately, our purpose acts as the lens through which we engage, ensuring we foster the long-term resilience required for our stakeholders to thrive alongside ATB.

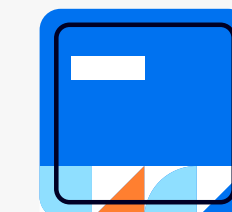
# Our Purpose: **We exist to make it possible.**



## Clients

**“To create value for our clients through differentiated experience and deep expertise”**

We serve as a trusted guide for our clients by putting their unique needs first and connecting them to an ecosystem of solutions that support their financial well-being. We prioritize understanding their evolving expectations through service evaluations, surveys and public events, while meeting them where they are via our branches and corporate locations, Client Care Centre, atb.com, external media and publications.



## Team Members

**“To enable our team members to thrive and deliver meaningful results”**

We cultivate a strong culture where our team members can flourish and realize their potential, bringing our purpose to life and helping realize ATB's strategy. We actively listen by gauging sentiment through regular engagement surveys, feedback mechanisms, recognition platforms and our team member networks, while transparently sharing information through interactive livestreams, our ATB Connect intranet and other targeted communications.



## Shareholder

**“To deliver competitive risk-adjusted returns to our Shareholder over the short and long terms”**

We foster a relationship of high trust and mutual understanding with our Shareholder to maintain clarity regarding ATB's mandate and performance expectations. This is achieved through regular, transparent dialogue with the Government of Alberta and our regulators, supported by annual and quarterly reporting to uphold continued alignment on strategic objectives.



## Communities

**“To advance sustainable impact in our communities”**

We drive impact in the communities we serve through the ATB Community Foundation and corporate sponsorships, as well as by hosting local events, participating in industry groups and connecting with our vendors. These touchpoints allow us to stay close to what matters most at a local level, enabling us to act as a trusted partner that understands and supports our communities' unique needs.

# Championing Sustainability

A critical aspect of ATB’s approach is the cultivation of a workplace where sustainability is a shared mindset.

We understand that for sustainability to act as a strategic driver, it must be woven into the fabric of our organization and become part of our everyday behaviour. By fostering this culture of shared responsibility and collective ownership, we empower our team members to apply a future-focused lens to their work and connect their actions with ATB’s long-term aspirations.

Building a sustainable future requires the passion and ingenuity of our entire workforce, who help spark innovation from the ground up. In FY2026, we introduced ATB’s Sustainability Champions, who represent teams from across the organization. They help drive the integration and adoption of sustainable practices, further embedding a culture of sustainability. This group acts as sustainability ambassadors dedicated to expanding their knowledge, fostering understanding and facilitating engagement across ATB.



ATB team members volunteering at the Calgary Food Bank

## Ignite Sustainability Campaign

We aim to build a culture that moves beyond awareness toward active participation. In honour of World Sustainability Day, we launched our #IgniteSustainability Campaign—an organization-wide activation designed to empower team members to make an impact in the communities we serve and further embed sustainability into our operations and culture. The campaign successfully engaged and mobilized team members through a virtual panel discussion, volunteering opportunities that included a United Way Poverty Simulation and sorting items at the Calgary and Edmonton food banks, and an e-cycling initiative.



# Achieving Gold Standard in Crown Corporation Governance

Enduring success and resilience are built on a foundation of robust governance that is rooted in trust and integrity.

ATB’s disciplined governance systems ensure that, as we evolve, we remain a steadfast partner to our stakeholders—delivering on our mandate while safeguarding the trust placed in us.



“The ‘gold standard of Crown governance’ is our way to describe the relentless pursuit of excellence in governance and performance against mandate.”

Joan Hertz, ATB Board Chair



# CORPORATE GOVERNANCE

We believe that preparing ATB for the future and creating enduring value for our stakeholders requires governance excellence supported by purposeful stewardship.

Our focus on gold standard Crown corporation governance starts with ATB's Board of Directors and is brought to life by a network of committees, accountable leaders and dedicated team members who collectively embody ATB's purpose and drive our shared success.

By guiding strategic direction and aligning ATB's operations with our mandate and purpose, our pragmatic approach enables ATB to achieve long-term goals, successfully execute initiatives and monitor our progress against our objectives.

## Board Leadership and Effectiveness

Our Board of Directors is at the heart of stewarding ATB's success, leveraging its diverse range of expertise and experience to guide long-term strategic direction, monitor performance, maintain effective risk management and fulfil our mandate. The Board is dedicated to transparency and accountability as it acts independently in governing ATB's business and affairs.

On an annual basis, the Board undergoes a robust evaluation process to ensure its directors remain effective, highly engaged and focused on strategy. The Board Effectiveness Framework is designed to outline the governance processes that are key for ATB to have the right Board at the right time to oversee and guide the most pressing issues, opportunities, risks and decisions at a strategic level. Directors are evaluated through an updated Board Effectiveness Matrix to identify critical Board competencies, while assessing their skills and expertise.

We also believe that diversity of thought and experience on the Board is a valuable contributor to its effectiveness. In accordance with the Diversity Policy, the Board has maintained gender parity since 2021.

A primary responsibility of the Board is the stewardship of executive leadership, demonstrated through the seamless transition to our new CEO, Chris Turchansky, who stepped into the role in January 2026. The rigorous succession planning process aligns ATB's top leadership with our long-term strategic goals and commitment to excellence.

For more information about corporate governance and the Board of Directors, please refer to the [2026 Annual Report](#).

## Board Representation Metrics

Metric	FY2026	FY2025	FY2024
Independent directors on the Board (1)	100%	100%	100%
Women on the Board (2)	50%	50%	50%

(1) The Board has determined that every member of the Board is "independent" within the meaning of ATB's Director Independence Policy and the relevant Canadian Securities Administrators guidelines.

(2) Based on data collected from a Board survey.

### Relevant Links

[About ATB—Governance](#)
[About ATB—Our Board of Directors](#)

# Management Leadership

We believe that leadership is defined by impact, not by title. Exceptional leaders make it possible for ATB to execute our strategy, embody our purpose and culture and deliver outstanding impact for our stakeholders.

Our Leader DNA framework outlines leadership at ATB, serving as the blueprint for what is expected of all ATB leaders. It brings together the skills, competencies and behaviours essential for leading people, driving business performance and shaping ATB's future. To fully unlock the value of Leader DNA, we are focusing on embedding it into all talent systems and supporting leaders as they learn and grow.

ATB continues to build world-class leadership capabilities through our signature Leader DNA Certification program, so our leaders are equipped to drive both current performance and future transformation. This program was established through a partnership with the University of Alberta to secure academic credentialing and the opportunity for MBA credit accrual—underscoring our commitment to rigorous and recognized standards. Upon graduation, leaders earn a designation that represents their ongoing commitment to growing leadership skills and practices and reflects their achievement of the highest standard of leadership at ATB.

Building upon our foundational program, in FY2026 we launched an executive-level Mastery Leader DNA Certification program for a targeted cohort of senior leaders. The group will take part in two residencies and various experiential learning opportunities, including an Executive AI-Immersion Experience developed in collaboration with Google.

As part of our continued focus on enhancing leadership as a practice at ATB, we plan to launch two Leader DNA Certification cohorts and one Mastery Leader DNA Certification cohort each fiscal year.



## Cultivating Leaders of the Future: Inside the Leader DNA Certification Program



In FY2026, we celebrated the graduation of our inaugural cohort of 46 leaders from the Leader DNA Certification program, as well as the launch of a second cohort of 47 participants who are undergoing certification. By embracing leadership as a practice, these individuals are well prepared to lead the way to a more resilient and prosperous future for our stakeholders.

**“Leading with confidence means nothing without the agility to improvise. True Leader DNA is found in the space between our expertise and our ears, having the humility to listen with the intelligence to evolve.”**

Sergio Rodriguez, Director, Mortgage Renewal, ATB Financial, voted by his peers as valedictorian of Leader DNA Certification Cohort 1 (shown above)

[Read the full story](#)



# ETHICAL BUSINESS CONDUCT

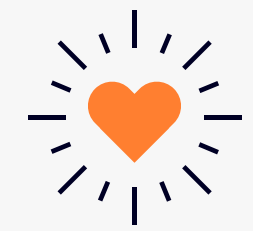
ATB strives to lead by example by advancing industry standards and best practices that champion transparency, accountability and continuous improvement. Ethical conduct and adherence to our legal obligations are the bedrock of building trust, strengthening relationships with our stakeholders and ultimately powering impact for everyone connected to ATB.

Our [ATB Team Member Code of Conduct and Ethics](#) (ATB Code) is at the centre of ethical guidance for our team members and directors and undergoes an annual review for it to remain current and effective. Given the increasing use of new AI tools and other technologies in our workplace, the code includes a reminder to use only approved tools.

Complementary to the ATB Code, our [Whistleblower Policy](#) facilitates the confidential, secure and reliable reporting of unethical or inappropriate activity. In addition to the ATB Code, our Board of Directors also operates under a [Board of Directors Code of Conduct and Ethics](#), which includes context-specific standards tailored to their roles and responsibilities.

For more information about codes of conduct and ethics, conflicts of interest and safe disclosure and whistleblower protection, please refer to the [2026 Annual Report](#).

## ATB Team Member Code of Conduct and Ethics Principles



Conduct ourselves with honesty and integrity.



Behave in a professional manner.



Act objectively and avoid conflicts of interest.



Uphold the law, rules and regulations.



Respect confidentiality and privacy.



Raise our hands if we think something is wrong.



Honour our commitments.

# SUSTAINABLE PROCUREMENT

ATB believes in doing business responsibly. We are committed to high standards of ethics, fairness and prudent business management practices in our sourcing and procurement activities. Upholding these values and strategically leveraging our purchasing power builds trust with our stakeholders and contributes to positive economic, environmental and social impact.

We are taking a phased, measurable approach to sustainable procurement to integrate it thoughtfully across the organization. In FY2026, we developed a Sustainable Procurement Framework to integrate ATB's sustainability and Truth and Reconciliation Action Plan commitments into our sourcing processes and to support team members' purchasing decisions.

Great partnerships start with a clear agreement on shared values. Through ATB's [Vendor Code of Conduct](#) and questions included in all requests for proposals (RFPs), we establish clear expectations with every supplier. In FY2026, we revised and published sustainability questions—as well as Indigenous ownership and impact questions—within the RFP templates to better reflect our values and updated scoring to standardize supplier evaluation.

We view a diverse supply chain as a foundational element that supports ATB's long-term business strategy, driving both performance and purpose. ATB is working to identify and remove barriers to participation in our processes for diverse vendors. This will allow us to build a robust pipeline of high-performing, diverse-owned businesses. In FY2026, we continued to build relationships with relevant advocacy councils, networking groups and community partners.



**\$794.3 MILLION**

SPENT ON GOODS AND SERVICES FROM ALL SUPPLIERS

## ▶ Truth and Reconciliation Action Plan Commitments

**Commitment 9:** Create impact through internal procurement approaches.

**Commitment 10:** Make an impact through connection, engagement and collaboration with Indigenous businesses.

**Commitment 11:** Make an impact through increased representation of Indigenous businesses.

## Driving Economic Impact Through Procurement With Indigenous Businesses

ATB continues to focus on increasing our engagement with Indigenous vendors across our operations. Introductory meetings were held and efforts are underway to identify high-impact opportunities within targeted spend categories, such as facilities, construction and professional services.

To broaden participation, we implemented an Indigenous Vendor Registration Form that accelerates our ability to identify and validate Indigenous vendors. We have also expanded visibility and access for Indigenous businesses by posting all RFPs to the Canadian Council for Indigenous Business's Indigenous Procurement Marketplace and hosting annual webinars. Furthermore, we added questions in our contract intake process to ensure Indigenous businesses are considered in purchasing decisions.

# CYBERSECURITY

In today’s digital landscape, cybersecurity threats to financial institutions are growing and evolving—and so are ATB’s lines of defence. A strong cybersecurity posture is essential to protecting data security and privacy, safeguarding stakeholder trust and maintaining the continuity of our services.

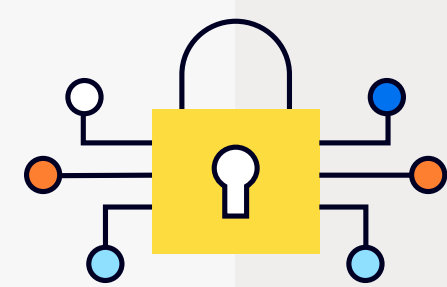
We operate a robust ecosystem of cybersecurity practices, underpinned by strong governance processes and technologies, that are continually updated to stay ahead of emerging risks. Our lines of defence include threat intelligence, risk and vulnerability management, identity and access management, regular testing and assessments and proactive incident detection.

Team members, agents and contractors are ATB’s most important lines of defence. Our comprehensive security awareness and training program places our people at the centre of our strategy, equipping them with the knowledge and tools to identify, report and prevent cyber threats and to embed strong security practices into their daily work.

Our key initiatives in FY2026 to strengthen organizational cyber readiness included:

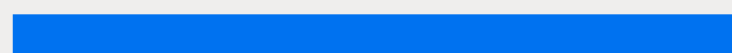
- ▶ **Mandatory training:** Continued monthly awareness training to keep security top-of-mind for all team members, agents and contractors and launched additional specific role-based training
- ▶ **Active testing:** Conducted phishing tests each month to maintain team members’ high proficiency in identifying and reporting suspicious emails, linking proficiency to an element of ATB’s short-term incentive plan
- ▶ **Culture building:** Highlighted security best practices through themed learning, competitions and awareness initiatives during Cybersecurity Awareness Month in October

In FY2026, we began refreshing and streamlining our data governance practices to simplify processes, enhance security for our clients and team members and improve organizational efficiency. We further secured our environment by blocking unauthorized external websites and applications that pose a risk to our network and data.



98%

TEAM MEMBER PHISHING TEST SUCCESS RATE



## Empowering Security-Aware Clients and Communities

ATB prioritizes the safety of the clients and communities we serve by delivering proactive education and real-world strategies to keep them safe from fraud and digital threats. We continue to empower our clients with free security awareness and anti-fraud training to protect themselves and their loved ones from cybercriminals, with over 27,000 clients enrolled since the module was launched in FY2024. Throughout the year, we hold free webinars, such as Protecting Your Wealth From Fraud and Cybercrime, that provide practical steps to keep accounts secure.

Our local branches also host community events, supported by a dedicated Fraud Prevention Seminar Toolkit. For instance, one of our Lethbridge branches led a Fraud and Cybersecurity Awareness Event that brought clients together to learn how to combat cyber threats and digital fraud attempts.

## Security and Privacy Metrics

Metric	FY2026	FY2025	FY2024
Completion rate for cybersecurity training (1)	99%	99%	99%
Privacy complaints escalated to the Office of the Information and Privacy Commissioner (OIPC), Alberta	1	1	0
Breaches of privacy self-reported by ATB to the OIPC, Alberta	1	1	2

(1) Total percentage of eligible team members and contractors who completed the required cybersecurity training modules. Less than 100% completion is due to leaves and contract expirations with contractors.



### Relevant Links

[Cybersecurity and Fraud Protection](#)

[Privacy and Security](#)

# RESPONSIBLE AI

Generative AI (GenAI) is viewed as a powerful force with the potential to transform the financial services industry, presenting opportunities for growth and innovation at ATB. Our efforts are centred on unlocking business value and redefining how we operate by empowering team members to work smarter, drive efficiencies and deliver great experiences for our clients. We believe that the true power of AI is realized by maintaining a human-in-the-loop approach, where technology and people work together to go further than either could alone.

Our approach to the responsible use of AI is informed by robust policies and governance practices supported by our guiding principles of Fairness, Safety, Robustness and Security, Transparency, Explainability, and Accountability. This is essential to leveraging the positive impacts of the technology while upholding alignment with stakeholder expectations, regulatory requirements and our core values. The Enterprise Data & AI Governance Council, a subcommittee of the Executive Risk Management Committee, oversees and gives direction on data and AI capabilities and practices across ATB.

Realizing the potential of AI—and increasing trust in its use—also requires considering its broader societal and environmental implications. This includes adhering to ethical standards, mitigating harms, proactively eliminating bias and monitoring the emissions in our supply chain.

In FY2025, ATB became one of Canada's first major financial institutions to integrate GenAI across our productivity. Since then, our deployment of Gemini has enabled team members to find creative and efficient ways to tackle everyday tasks. By continuing to learn and leverage these tools in a safe manner that does not jeopardize client or team member confidential information, we will further enhance our operational efficiency and deliver exceptional experiences for our clients. As we roll out additional GenAI capabilities, we will remain agile and proactively prepare our workforce for AI's transformative potential.

## Gemini's Everyday Impact on Our Client-Facing Team Members

Branch Manager Melissa Langlois has mastered Gemini to reclaim valuable time and prioritize more productive client interactions.

[Watch Melissa's story](#)



“ATB made it possible to improve the client experience by providing us with tools and the ability to be curious to use those tools.”

Melissa Langlois, Branch Manager, ATB Financial



## ATB Recognized for Leadership in GenAI Adoption and Responsible AI

ATB received a 2025 CIO Award Canada, presented by International Data Corporation and CIO, for our organization-wide deployment of Gemini for Google Workspace. This prestigious national award celebrates exceptional Canadian organizations that are leveraging technology to drive digital transformation and deliver measurable business value. Our win highlights the groundbreaking deployment of this technology across our organization and reflects our dedication to innovation and responsible AI adoption within the Canadian financial sector.

# Championing a Thriving, Resilient and Equitable Society for Current and Future Generations

ATB was founded on the belief that a financial institution should be a force for good in the lives of the people it serves.

While our 87-year history is rooted in Alberta, we have extended our reach, and our ability to amplify positive impact has grown with us. We are uniquely positioned to leverage our strength to elevate the collective well-being of the people and communities we serve.

Strong, resilient and inclusive communities are the bedrock of a stable and prosperous economy. By supporting the diverse needs of the communities we serve and catalyzing a future where every individual has the opportunity to reach their full potential, we foster the momentum necessary for ATB and our stakeholders to thrive.



# SOCIAL IMPACT

Since 1938, ATB has grown alongside our communities, evolving from a small treasury branch with a few locations to an intrinsic partner in all aspects of the financial lives of those we serve. Our commitment to the social well-being of these communities is a responsibility we embrace wholeheartedly, extending beyond traditional corporate giving to foster lasting relationships.



This commitment reached a significant milestone in FY2026 as the [ATB Community Foundation](#) (the Foundation) completed its first full year of operation. Built on a foundation of long-term sustainability, the Foundation represents our enduring promise to our communities. It serves as a permanent pillar of support, ensuring we can address today's challenges while nurturing the resilience of generations to come.

Throughout the inaugural year, we deployed our time, resources and expertise to drive concrete impact across the three core focus areas of the Foundation:

- Mental Health
- Financial Empowerment
- Innovation in Children and Youth

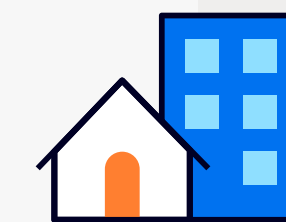
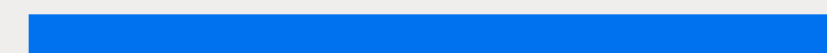
The Foundation's objectives are executed through a social impact framework made up of four key pillars: Community Connection, Possibility Projects, Team Member Impact and Emergency Response. These pillars work in tandem to comprehensively address important community issues.

ATB's purpose-driven culture is at the heart of everything we do and is reflected in our shared commitment to the communities we serve. As a direct reflection of the genuine care and dedication of our team members, we were incredibly proud to be named one of the Best Workplaces for Giving Back by Great Place To Work Canada in 2025.



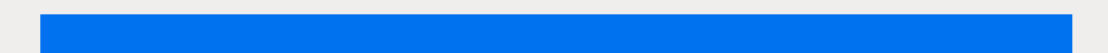
## \$4.5 MILLION

IN COMMUNITY CONTRIBUTIONS IN FY2026



## \$11.6 MILLION

CUMULATIVE COMMUNITY CONTRIBUTIONS FROM FY2024 TO FY2026



## Advancing Reconciliation as Partners in Prosperity

The ATB Community Foundation purposefully directs resources to advance reconciliation, aiming to honour cultural connection in alignment with the Foundation's focus areas. In FY2026, we provided over \$360,000 to Indigenous-serving charities and nonprofits to be invested in the strength and prosperity of the communities we serve. Key examples include our support for organizations such as the Urban Society for Aboriginal Youth, MindFuel and Actua to strengthen STEM proficiency for Indigenous youth, and contributions to the Indigenous Prosperity Fund and Indigenous Friends Association to accelerate financial empowerment initiatives.

### Truth and Reconciliation Action Plan Commitment

**Commitment 7:** Share wealth.

# Community Connection

Through the ATB Community Foundation, we use our resources to address local challenges, drive authentic connections and have long-term impact. A key part of our strategy is focusing on outcomes: the positive changes experienced in people’s lives or communities as a result of the programs we invest in.

To measure our community impact, we put resources into tools that quantify and validate nonprofits’ social progress while allowing ATB to track and share [expected outcomes](#) of our funding, such as improved mental health and well-being, strengthened social-emotional skills in children and youth or greater financial resilience. Through dedicated grants, the Foundation enables select nonprofit partners to have their program outcomes verified through Impact Genome’s independent auditing process, which results in a Verified Impact Report that the Foundation uses to understand the impact of the programs we support.

While primarily supporting the three focus areas of the ATB Community Foundation, we remain agile and responsive to the immediate, evolving needs of the communities we call home. This was evident during the winter holiday season, as food banks across our regions faced unprecedented demand. In response, we led an effort to provide support where it was needed most, donating \$218,000 to select food banks in Alberta, Kelowna and Saskatoon. Our local branch managers played a critical role in this initiative, serving as our boots on the ground to coordinate donations and lead direct outreach to 35 food banks. By leveraging their local relationships, our contributions reached both rural and urban centres, powering impact in times of urgent need.

## Measuring the Outcomes of Our Funding



We are proud to be Canada’s largest funder of Verified Impact Reports in FY2026, setting a standard for evidence-based giving and adding a layer of credibility and transparency to our community investments. The figures below represent the programs the Foundation invested in that underwent Impact Genome’s rigorous verification process in FY2026.

**47** VERIFIED PROGRAMS

**\$1.43** MILLION IN GRANTS

**5,654** VERIFIED OUTCOMES

# Connecting Across the ATB Community Foundation Focus Areas



## Mental Health

IslamicFamily has fostered transformative change through multilingual, culturally sensitive mental health supports delivered in multiple languages. The ATB Community Foundation’s \$20,000 contribution enabled Mohamed Ayyash, the program’s counselling team lead, to provide specialized therapy that helped a formerly isolated client reclaim his well-being, return to school and begin volunteering within the community.

[Read Mohamed’s story](#) ↗



## Financial Empowerment

We invested \$25,000 in The Dollar Detectives Society’s Reality Cheque Program, an enhanced financial and life skills education program tailored for young people facing barriers. The program’s immersive, scenario-based learning has helped Sohila, a newcomer to Canada, adopt budgeting as a daily practice, develop tax and credit literacy and begin her own emergency savings fund.

[Read Sohila’s story](#) ↗



## Innovation in Children and Youth

The ATB Community Foundation recently donated \$7,500 to Struggle Is Your Success (SIYS), a program dedicated to equipping marginalized and incarcerated youth with essential entrepreneurial and life skills. With the support of SIYS, one young artist, Matthew, who had been sketching from a young age and attending fine art school for years, found his path in a production animation career.

[Read Matthew’s story](#) ↗

# Possibility Projects

We believe that authentic corporate citizenship requires an innovative lens to redefine how we uplift the well-being and resilience of individuals, organizations and communities. The ATB Community Foundation’s Possibility Projects underscore the value of collaborative effort in creating outsized impact and driving real, systemic change.

Our first Mental Health Possibility Project is a groundbreaking partnership between ATB and GreenShield, offering free mental health resources and support to workers in Alberta’s social sector. These workers play a vital role on the front lines of many social issues while navigating their own stress and burnout. After a successful pilot in FY2025, the project was formally transitioned to a multiyear commitment. Inspired by steady growth in individual access to services from the 360 organizations invited to participate, we also doubled the annual counselling support for participating employees from 5 to 10 hours per person through calendar year 2027.

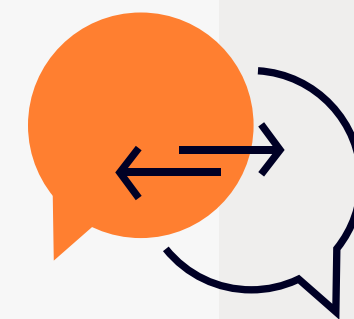


## From Burnout to Breakthrough: Investing in Mental Health on the Front Lines



For Shoba Rao of the Making Changes Association, the emotional demands of the social sector led to significant burnout and anxiety by mid-2025. Through the Mental Health Possibility Project, Shoba accessed virtual counselling that she describes as life-changing, giving her the tools she needed to manage stress and lead her team with renewed confidence. By providing free mental health resources to front-line workers such as Shoba, the Mental Health Possibility Project ensures that those who care for our communities are cared for themselves.

[Read Shoba’s story](#) ↗



# 542

COUNSELLING HOURS PROVIDED THROUGH OUR MENTAL HEALTH POSSIBILITY PROJECT SINCE IT WAS LAUNCHED

# Team Member Impact

Authentic connection between our team members and our communities is an essential part of creating true impact. We fuel our team members’ desire to give back by providing them with opportunities to support the causes they care about most and fostering a culture of active participation.

By creating access to community service opportunities that are personally fulfilling, ATB brings value and a sense of purpose to all our team members, while uplifting those beyond our organization.

Team members leverage our Uplift platform to connect with opportunities that support the causes they care about. They can participate in a variety of ways, from micro-action challenges and volunteering opportunities to monetary donations. Uplift’s built-in rewards program recognizes these efforts by providing dollars that can be reinvested back to support the nonprofit organizations of their choice. Our team members’ participation in Uplift has surpassed the engagement benchmarks of other Canadian financial institutions using Benevity, a leading platform for employee giving and volunteering, solidifying our culture as a place where giving back is a core part of the team member experience.

Throughout the year, the ATB Community Foundation was proud to amplify the purpose-led work of our team members through many initiatives:

- ▶ Launching a new Board Service Grant for nonprofits where team members serve as board members, fostering both community impact and professional growth
- ▶ Encouraging team-led fundraising campaigns, like the Movember campaign in support of men’s health
- ▶ Boosting the impact of team members’ donations to nonprofits and charities on Giving Tuesday through 2x donation matching
- ▶ Fostering a culture of giving back by supporting team-based volunteering through a new Team Volunteer Grant to cover participation fees or supply costs
- ▶ Collaborating with ATB’s team member networks (TMNs) to amplify community-led causes, such as the National Day for Truth and Reconciliation and Pride allyship initiatives



ATB team members serving food at Ronald McDonald House Calgary

## Fueling Hope at Ronald McDonald House Charities

Several groups of ATB team members volunteered at Ronald McDonald House Charities in Calgary and Edmonton to provide meals for families with children receiving medical treatment in nearby hospitals. Our Calgary team members contributed to the Home for Dinner program to cook, serve and clean up a full meal for resident families. In Edmonton, team members used a Team Volunteer Grant to purchase groceries and assemble 100 nutritious bagged lunches. By providing these meals, our team members offered tangible relief and a sense of community to those navigating the stress of pediatric medical treatment, removing the daily burden of meal preparation so families could remain focused on the health and well-being of their children.



74%

PARTICIPATION IN UPLIFT

18,707

TEAM MEMBER VOLUNTEER HOURS

\$830,094

TEAM MEMBER GIVING, INCLUDING MATCHING AND REWARDS

# Emergency Response

The ATB Community Foundation is able to respond rapidly to social and environmental emergency events on local and regional scales. Our emergency response playbook guides how we swiftly mitigate negative impacts, respond to urgent community needs such as disaster relief, and support communities while they recover.

Our commitment to fostering resilient communities is also reflected in how we mobilize the generosity of others. We successfully refreshed our public-facing giving portal, [ATB Cares](#), where clients and Albertans can support causes they care about.

In FY2026, we leaned into the trusted relationships held by our branch teams to translate local needs into tangible action. When a wildfire damaged the Ukrainian Cultural Heritage Village, we piloted a public matching campaign through ATB Cares to raise funds needed to support rebuilding efforts for this important cultural institution. ATB's Vegreville branch played a crucial role in sharing this initiative with its clients and community members, amplifying the campaign's reach. Through client and public donations and ATB Community Foundation matching, over \$31,000 was donated to the Friends of the Ukrainian Village Society.

This collaborative approach has created a scalable model for how ATB can show up for the communities we serve. ATB Cares has since become a permanent tool for future use by the Foundation, ready to generate outsized impact for communities across the province.



ATB team members presenting a cheque to the Friends of the Ukrainian Village Society at ATB's Vegreville branch



ATB's Jasper branch

## Expanding Our Scope: Mental Health as a Pillar of Recovery

Following the Jasper fires of summer 2024, we came to understand that the “invisible” scars of a disaster require as much attention as the physical ones. We found that focusing on mental health supports is a powerful way to aid rebuilding efforts, particularly for those navigating the aftermath of trauma in their community. To address this, we formalized a second partnership with GreenShield to offer free, virtual mental health services to Albertans affected by the Jasper fires and future emergency events. By expanding our support to include more than immediate financial relief, we are differentiating how we help our communities build genuine, long-term resilience.

# FINANCIAL WELL-BEING

ATB plays an important role in enabling our clients, team members and communities to navigate their financial circumstances and achieve their financial goals.

By focusing on financial empowerment initiatives and providing personalized advice and services centred on differentiated experiences, we are supporting our stakeholders' well-being and success. This allows our business to flourish, reinforcing our ability to contribute to a more prosperous and resilient future.

## ▶ Truth and Reconciliation Action Plan Commitments

**Commitment 2:** Ensure ATB creates and maintains meaningful and reciprocal relationships with Indigenous Peoples, communities and organizations.

**Commitment 4:** Create tailored products and services to advance reconciliation.

**Commitment 5:** Use enterprise strategies to advance reconciliation.

## Financial Empowerment

We bridge the gap between immediate needs and lifelong prosperity through a holistic approach that honours the unique needs of those we serve.

We give our clients access to the knowledge and tools they need to navigate complex financial landscapes. Our team members consistently deliver expert guidance, from our Wealth advisors conducting fraud prevention seminars to our Entrepreneurial Growth team hosting its signature monthly Entrepreneur Talks series. We also provide tailored resources—such as banking tips and anti-fraud guides—to [support newcomers](#) as they build their financial foundations in Canada.

For ATB team members, financial literacy is a crucial skill that supports their personal goals while enhancing the expert advice they can pass on to clients. Through our recently refreshed Financial Health on-demand learning and resource suite, team members have access to a variety of resources. We also deepened our investment in learning by launching the Financial Health Foundations certification—designed to equip team members with practical strategies for money management and long-term financial stability—in partnership with Headversity.

ATB's community presence reflects the mosaic of those we serve, reinforcing our role as a trusted partner in delivering tailored and accessible financial advice. Our team members bring culturally relevant support to life in our communities. The Black TMN hosted targeted financial literacy sessions, while the Filipino TMN brought

## Financial Literacy Month

While financial empowerment is a year-round commitment at ATB, we celebrated Financial Literacy Month in November by amplifying our advice on topics like homeownership, budgeting and entrepreneurship.

We equipped client-facing teams with branch activation toolkits, ran a financial literacy series on social media and launched a campaign covering "Adulting Essentials" topics such as budgeting, for young adults. Our Everyday Financial Services team held 23

financial literacy sessions throughout the month, reaching over 1,400 Albertans. The ATB Community Foundation also hosted the United Way Poverty Simulator, offering team members a powerful perspective on the lived realities of people experiencing poverty.

By combining awareness with learning opportunities and community events, we continue to reduce barriers and equip our stakeholders with the knowledge and resources to achieve their financial goals.



Team members from ATB's Filipino TMN volunteering at Fiesta Filipino in Calgary

financial knowledge to dedicated booths and workshops at Filipino festivals in Edmonton and Calgary. Throughout our communities, our Everyday Financial Services team delivered financial empowerment and community initiatives that reached over 8,000 participants in FY2026, providing tailored content for newcomers, entrepreneurs, youth and Indigenous Peoples.

We place significant emphasis on deepening our relationships with Indigenous communities through financial empowerment and community presence. ATB believes that true partnership begins with cultural humility and empathy, meeting people where they are and listening first. We introduced a comprehensive Indigenous engagement toolkit designed to equip our team members with practical guidance for building respectful, long-term relationships with First Nations, Métis and Inuit individuals. This provided the tools to strengthen our presence and enhance our understanding of Indigenous histories, informing our future financial empowerment programs and how we can foster trusted relationships while delivering differentiated advice. ATB has also developed seven culturally informed financial empowerment modules for Indigenous youth, adults and entrepreneurs that are now scalable across our organization.

## Building Financial Foundations for Indigenous Youth

ATB has partnered with the Indigenous Prosperity Foundation to gamify financial learning for Indigenous youth using Money Smarts: My Financial Journey, a board game that makes financial learning interactive and culturally relevant. By simulating realistic scenarios in a collective learning environment, the game helps Indigenous youth develop practical skills for managing their financial futures.

**“Money Smarts has real potential to build financial confidence in our communities. When people learn together, the skills they gain ripple into families, youth and future leaders.”**

Karen Worrell (Anishinaabekwe), Everyday Financial Services Inclusion and Reconciliation Lead, ATB Financial



# Financial Inclusion

Our ability to deliver tailored solutions requires understanding both our own biases and our clients’ needs, while collaborating to build trust and remove barriers for clients. We do this through intentional listening, empathetic connection and showing up consistently, fostering confidence and possibility for everyone we serve.

FY2026 saw great progress in providing culturally informed and differentiated advice and services to foster economic reconciliation and strengthen reciprocal relationships with Indigenous Peoples, communities and organizations. We aim to incorporate Indigenous engagement and representation in the design and development of our products and strategies, while forging new partnerships with Indigenous financial institutions.

Building on our partnership with the Alberta Indigenous Opportunities Corporation, we are deepening our collaboration to align with its expanded mandate into healthcare and tourism, leveraging intentional community engagement to translate these new priority sectors into tangible economic participation.

We have also begun providing mortgage financing in the new Taza development in Tsuut’ina Nation—one of North America’s largest Indigenous-led real estate projects—enabling homeownership on Treaty 7 lands. Furthermore, we are modernizing ATB’s lending guidelines for Indigenous governments and have completed a review of our Indigenous Government Lending Guidelines and the third-party guarantee programs. Looking ahead, we are developing Consultative Advice modules to enhance the capacity, capability

and confidence of Advisory Services team members in supporting the needs of the Indigenous clients we serve.

With women starting businesses at nearly twice the rate of men and projected to control 45% of Canada’s wealth by 2028, **W by ATB™** is dedicated to becoming the advisor of choice for women. We acknowledge that serving women effectively requires a gender-intelligent banking experience that supports their success. We accomplish this by mitigating bias, providing transparency in financial advisory services and aligning with what women want and expect from their financial institution. Central to this mission are our W by ATB Champions—a group of 88 accredited advisors who serve as advocates, connectors and continual learners.

ATB is at the forefront of gender-intelligent advice as the only financial institution in Canada to offer an accreditation program that equips our team members to better support women clients and honour the unique complexities of their financial journeys. So far, our W by ATB Accreditation Program has equipped 1,384 team members with gender-intelligence and unconscious bias training.



## Leader Productions’ Experience With W by ATB

For Michelle Gayse Leader, cofounder of Leader Productions, finding a financial partner that respected her role as the primary decision-maker was a defining moment for her business. Through W by ATB, Michelle connected with Senior Financial Advisor Salma Garde, a W by ATB accredited specialist who made Michelle feel heard and supported. As her business thrives on the global stage today, Michelle continues to benefit from a consciously unbiased, empathetic advisory relationship that has strengthened her family’s financial well-being and provided a clear roadmap for their future.

[Read and watch Michelle’s story](#) ↗

# CHAMPIONS OF BELONGING

At ATB, inclusion is fundamental to our collective success. Our vision is to power a more inclusive Alberta by championing equity, fostering belonging and dismantling barriers for our clients, team members and the communities we serve.

Creating spaces that allow for all individuals, of all backgrounds, to show up authentically is necessary to retaining and attracting top talent, unlocking team member potential and enabling them to feel and perform at their best. By embracing diversity, we are also fostering a stronger culture of innovation and collaboration that helps us meet the needs of our diverse clients.

## ▶ Truth and Reconciliation Action Plan Commitments

**Commitment 6:** Understand the truth.

**Commitment 12:** Embed inclusion practices into our recruitment, onboarding and retention processes.

**Commitment 13:** Embed capacity building for Indigenous team members.

**Commitment 14:** Embed Indigenous worldviews into employee value proposition.



## ATB Recognized as One of Canada’s Best Workplaces for Inclusion and for Women

In FY2026, we celebrated a significant milestone. For the first time, ATB was ranked #1 in Best Workplaces in Canada (1000+ employees) by Great Place To Work—our 11th consecutive year of being included on the list. We were also named one of the Best Workplaces for Inclusion and one of the Best Workplaces for Women. These honours not only reflect our commitment to making ATB a great place to work and grow but also celebrate our collective efforts and the progress we have made to build an inclusive culture that fuels the success of ATB and our team members.

“Advancing systemic inclusion requires collaborative partnership with ATB’s team members, clients and communities, embedding inclusion, accessibility and equitable practices into our culture, systems and core business.”

John Pieri, Senior Vice President, Culture, Communications and Marketing, ATB Financial



# Workforce Inclusion

A thriving ATB depends on a workplace where every team member feels valued, respected and empowered to bring their whole self to work. When diversity is celebrated, we not only nurture team member well-being, we become more capable of delivering remarkable experiences that meet evolving client needs. By encouraging open dialogue, removing barriers and empowering our leaders, we make sure a sense of belonging is a lived reality at ATB.

## Education, Awareness and Engagement

Building a culture of belonging requires participation from all team members. To support this shared responsibility, we provide comprehensive training courses, educational resources, awareness programs and knowledge-sharing opportunities. These efforts enable our team members to understand and embody the behaviours necessary to cultivate empathy and acceptance.

We reviewed ATB’s inclusion-related educational offerings in FY2026 to inform the development of a roadmap for continuous improvement of the content. Through this, we ensure our learning environment remains dynamic and provides every team member with the tools and insights they need to champion belonging at ATB.

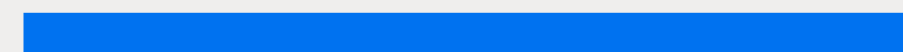
Education is a cornerstone of ATB’s reconciliation journey, and we continued to embed truth and cultural understanding in our learning pathways. Team member participation in the Our Shared Path: Advancing Truth and Reconciliation Cultural Awareness Training program remained strong. Board and executive engagement also deepened through cultural learning during an offsite event at Métis Crossing.

We also engage our team members through regular Cultural Health Index (CHI) and Pulse surveys to gain valuable feedback and assess our progress. These surveys are key to understanding how we are showing up for our team members and provide critical insights into the culture and overall team member sentiment at ATB. We are proud that our recent Pulse survey revealed we continue to rank in the top 10% for our Inclusion key performance indicator against the Qualtrics global benchmark—a testament to our strong culture of belonging.



56%

OUR SHARED PATH: ADVANCING TRUTH AND RECONCILIATION CULTURAL AWARENESS TRAINING COMPLETION RATE



## Inclusion Framework

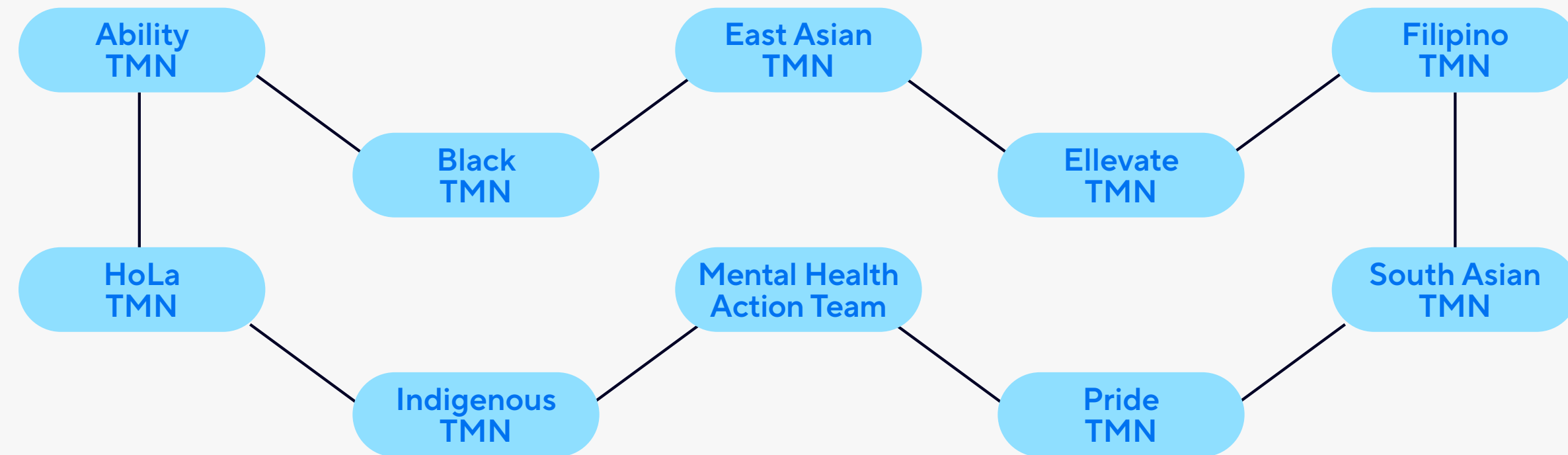
We introduced an Inclusion Framework to reinforce our commitment to fostering inclusion and reconciliation and to support our goal of developing a workforce that is reflective of the places we operate in. Designed to complement existing policies, like the Violence and Harassment Policy, Code of Conduct and Ethics and Indigenous Relations Policy, the framework defines the clear standards, responsibilities and practices required to build a more inclusive organization. This framework will support team members, leaders and contractors in understanding and fulfilling their duty to create positive relationships with each other, our clients and the community.

## Our Board of Directors’ Indigenous Learning Journey

Recognizing that authentic partnership begins with understanding, in FY2026 the Board prioritized its learning to better support ATB’s commitment to collaborating respectfully and reciprocally with Indigenous Peoples, communities and organizations. The Board’s learning combined individual reflection with collective education, covering foundational truths of Indigenous history, the principles of economic reconciliation and specialized bias and inclusion training. Another highlight included an offsite session at Métis Crossing, where directors experienced cultural teachings to foster a more profound understanding of Indigenous perspectives. By prioritizing directors’ personal and professional growth, the Board has strengthened its capacity to provide meaningful oversight and consider Indigenous voices in ATB’s strategic decision-making.

## Team Member Networks

Our 10 team member networks (TMNs) are at the heart of our collective efforts to foster inclusion and belonging within the organization. They unite people and allies to celebrate one another, share experiences and be partners in positive change as they collaborate on initiatives.



Throughout the year, our TMNs run events and awareness campaigns for causes and topics close to their hearts. Some highlights from FY2026 include:

- ▶ **Indigenous TMN** hosted a panel discussion about the history of Indigenous Peoples in honour of National Indigenous Peoples Day.
- ▶ **Ellevate TMN** launched a Men's Allyship Series to highlight and celebrate practical examples of meaningful allyship for women at ATB.
- ▶ **Pride TMN** introduced short and simple challenges during Pride Month for team members and participated in the Calgary Pride Parade to show their allyship and support for the 2SLGBTQIA+ community.
- ▶ **Filipino TMN** held its inaugural ATB's Got Talent event to celebrate Filipino Heritage Month.
- ▶ **Black TMN** led the Give Black event, when team members were invited to volunteer or donate to Black-serving charities during Black History Month.



## Empowering Team Members Through Inclusive Benefits

True workforce inclusion requires enabling our team members to fully participate in our benefits programs. For our Muslim team members, traditional pension plan options posed a challenge due to Shariah law, which includes specific ethical financial principles, such as the prohibition of earning interest or investing in certain industries. In FY2026, we collaborated with ATB's pension plan administrator, Sun Life, to develop a Shariah-compliant investment option within our Flexible Pension Plan program, which will be available beginning in FY2027. Through this initiative, we have created a path for our Muslim team members, in alignment with their values, to access the same long-term financial security and employer-matching benefits as their peers.

## Becoming a Workplace of Choice for Indigenous Peoples

As part of our reconciliation journey, we strive for our workforce to reflect the diverse histories and perspectives of the communities we serve. By embedding reconciliation into our people systems, from recruitment to development, we are not just working toward increasing the representation of Indigenous talent—we are building a culture of belonging where Indigenous Peoples can thrive and lead.

One example of our progress in this area is the cultivation of early talent through Indigenous-specific events and expanded post-secondary partnerships. In February 2025, we again participated in the Community Futures Treaty 7 Post-Secondary Employment Symposium, where we connected with highly engaged Indigenous students. These connections led to several students taking part in our ATB 101 summer student program in FY2026, many of whom were offered longer-term roles, providing them with hands-on experience and bridging the gap between post-secondary education and a career at ATB.

Looking forward, work is underway to design Indigenous talent development and leadership pathways, alongside a broader learning and development framework, to support Indigenous team members at every stage of their careers.

**“Participating in the ATB 101 program allowed me to see my Indigenous heritage not just as my personal background, but also as a professional asset. I felt empowered to think critically and share my lived experience to help shape our work.”**



Summer McLean, People and Culture Coordinator (past ATB 101 program participant), ATB Financial

## Champions of Belonging Metrics

Metric	FY2026	FY2025	FY2024
Number of team members	5,389	5,251	5,238
Cultural Health Index (CHI) (1)	76%	77%	75%
Compensation ratio men vs. women (2)	1.00	1.00	1.00
<b>Representation of ATB team members (3)</b>			
Women	67.6%	67.7%	66.8%
Indigenous Peoples	3.7%	3.8%	3.6%
Racialized peoples	40.1%	37.7%	35.9%
2SLGBTQIA+	8.1%	8.2%	7.5%
Gender non-conforming	0.6%	0.7%	0.6%
Persons with disabilities	5.8%	5.8%	5.1%
<b>Representation of ATB executive leadership (3)</b>			
Women	56.5%	53.2%	48.9%
Racialized peoples	15.6%	13.0%	17.4%

(1) A percentage that serves as our enterprise employee engagement key performance indicator, representing team member perceptions that they are able to adapt and thrive and that ATB has a performance culture. It is calculated by averaging two biannual measurements of the CHI survey results.

(2) This binary male/female compensation ratio compares the base salary of men and women across the organization. For comparison, ratios are calculated at each pay band, with all part-time salaries converted to their full-time equivalent.

(3) Representation based on voluntary self-disclosure of demographic data.

## Accessible and Inclusive Spaces

We understand that our spaces serve as the foundation to enable and enhance the experience of everyone who interacts with ATB. By removing barriers and considering diverse perspectives, we help meet the needs of our valued clients and dedicated team members, while aligning with the *Accessible Canada Act*.

FY2026 marked a milestone in our advancement of accessibility at ATB and in building “disability confidence” across the organization. We developed a multiyear Accessibility Strategy and Roadmap, informed by a comprehensive current state assessment, to serve as a baseline for measuring our progress. To begin translating this strategy into action, we developed a suite of foundational tools, including an Accessible Events Checklist, an Accessible Hiring Guide and Wayfinding Signage Standards for high-contrast and braille applications.

To better welcome and support our clients, we piloted a branch self-assessment tool to identify certain features at our branches—from physical barriers to sensory accommodations. This information will be incorporated into the atb.com branch locator, empowering clients to visit the location that best suits their needs.



## Ability Team Member Network

The Ability TMN aims to increase awareness of disabilities and improve the experiences of our clients and fellow team members by sharing articles, hosting events and giving back to the community throughout the year. To acknowledge Disability Awareness Month in October, the TMN hosted several initiatives:

- ▶ Raised money to support Inclusion Alberta, Special Olympics Alberta Association and Deaf & Hear Alberta
- ▶ Welcomed Aspen Service Dogs to ATB Place to raise awareness about service dogs and volunteer opportunities with the organization
- ▶ Hosted a fireside chat with ATB’s Director of Accessibility
- ▶ Shared inspiring stories and learned from the lived experiences of individuals who navigate the world with unique perspectives and abilities

## Powering Accessible, Personalized Client Solutions

Ryan and his wife needed to set up a joint account, but, due to an accident, Ryan was immobile and unable to leave the hospital. ATB team members came together to find a solution for the couple, making it possible for them to successfully open their new account.

[Watch Ryan’s story here](#)



## ATB's First Indigenous Legacy Space

We were very proud to launch our first Indigenous Legacy Space at our ATB Place headquarters in FY2026. A unique collaboration between ATB, the Gord Downie & Chanie Wenjack Fund and external Knowledge Keepers drove the design for this interactive environment that aims to foster inclusion and enhance our shared understanding of Indigenous history. Curated educational artifacts, original artwork and soundscapes anchor the space, which serves as a physical commitment to reconciliation, truth-telling, learning and dialogue within our workplace.

As we continue to optimize ATB's physical spaces through strategic investments, we aim to create inclusive and brand-aligned environments that elevate the client experience and enable our team members to deliver expert advice and services. To inform our work and drive inclusive change, we are committed to collaborating with diverse communities to ensure their perspectives and lived experiences are considered.

In FY2026, we confirmed a multiyear partnership with the Alberta University of the Arts (AUArts), supported by a \$60,000 donation to the university, to curate a collection featuring artists from AUArts' diverse alumni population, including Indigenous artists, that will be displayed across ATB's branch and corporate locations. Showcasing our ongoing support for Canada's arts and culture sector, this partnership upholds our belief that the creative sector is a vital community contributor and essential economic subset.

We also continued to advance inclusive design within our spaces. Inclusive washrooms were implemented at all corporate locations, with additional facilities to be built as part of our lease renewal at ATB Place. Furthermore, ergonomic sit-stand desks and dedicated wellness rooms became standard features in all of our renovated corporate and branch locations.

### Truth and Reconciliation Action Plan Commitment

**Commitment 6:** Create inclusive spaces.



Refreshed ATB branch in URSA's Easy Street

ATB partnered with the Universal Rehabilitation Service Agency (URSA) to refresh the mock ATB branch and automated banking machine within Easy Street, URSA's life-sized replica of a city street used to help Calgarians with developmental disabilities or brain injuries relearn essential skills. For over 40 years, URSA has provided a vital lifeline for these individuals, and this realistic environment allows them to practice navigating everyday activities in a safe, supportive setting. By modernizing this interactive space, ATB is helping build the confidence and familiarity for participants to manage their banking and thrive independently within their communities.

# WELLNESS AND PSYCHOLOGICAL HEALTH AND SAFETY

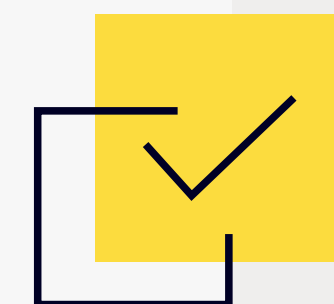
Prioritizing wellness and mental health is a fundamental part of who we are at ATB, supporting our team members and everyone around us. We are committed to fostering an environment where everyone feels empowered to take care of themselves, recognizing that psychological well-being fuels resilience and drives our shared success.

We define a psychologically healthy and safe workplace as one that uplifts team members and prioritizes a culture of well-being. It is a place where team members work to create an environment where everyone can thrive together.

Our focus on cultivating a culture of wellness emphasizes comprehensive resources, programs and consultations that build positive mental, emotional, social, financial and physical health. We believe that well-being is essential for high performance and for our team members to reach their full potential, ultimately driving value for our clients and for ATB.

In FY2026, we launched several tangible initiatives to improve the well-being of team members and create a work environment that promotes healthy equilibrium among the demands of work, family and personal life. In honour of Mental Health Month, and in support of the ATB Community Foundation's focus on advancing mental health, we raised internal awareness by calling on team members to support one another through courageous conversations and a series

of challenges through ATB Uplift. We also launched our monthly Psychological Health & Safety (PH&S) series, where we shared resources, tips and insights from team member experiences. CERT in Psychological Health & Safety, a certification program launched in FY2025 in partnership with Headversity, continued to see remarkable engagement, reflecting the strong desire of our team members to play a role in championing our culture of well-being.



## 546

TEAM MEMBERS COMPLETED CERT IN PSYCHOLOGICAL HEALTH & SAFETY



## ATB Recognized as One of the Best Workplaces for Mental Wellness



For the third consecutive year, ATB has been named one of the Best Workplaces for Mental Wellness by Great Place To Work Canada. This repeated recognition honours our ongoing dedication to fostering an environment where every team member feels supported, valued and empowered to thrive.

To accurately measure progress on fostering a psychologically healthy and safe workplace, guide future strategic priorities and hold ourselves accountable, we monitor our annual PH&S Index based on questions from our CHI survey. Our PH&S Index score increased from 86% in FY2025 to 88% in FY2026, with the upward trend suggesting a strengthening of ATB's psychosocial work environment as our culture evolved. Ultimately, these results affirm that our focus on psychological health and safety is delivering a more engaged, empowered and sustainable workplace.



## Indigenous Mental Wellness Care Through Noojimo

In partnership with GreenShield, ATB's Employee and Family Assistance Program continues to offer Noojimo Health. Launched in October 2024, Noojimo is an Indigenous-owned virtual mental health services program that provides culturally appropriate services for Indigenous team members at ATB. Meaning "to heal" in Anishinaabemowin, Noojimo comprises a compassionate circle of Indigenous health professionals helping Indigenous Peoples to feel heard, seen and supported throughout their healing process.

### ▶ Truth and Reconciliation Action Plan Commitment

**Commitment 14:** Embed Indigenous worldviews into employee value proposition.



# Advancing Truth and Reconciliation

ATB's commitment to Truth and Reconciliation is grounded in our purpose: to make it possible for our clients, team members and communities to thrive. We recognize that financial systems have not always served Indigenous Peoples equitably and that reconciliation is a shared responsibility requiring ongoing collaboration and sustained, systemic change.

That is why ATB takes an integrated approach, embedding reconciliation across how we lend, hire, partner and lead. By aligning our actions with our commitments, we aim to remove barriers to capital, support Indigenous economic self-determination and foster a culture of awareness and accountability within our organization. This work not only creates lasting value for Indigenous Peoples, communities and organizations but also strengthens ATB as an organization and fuels the broader economy.

At ATB, we know that when all people can fully participate and prosper, we are all able to move forward together.



# OUR SHARED RECONCILIATION JOURNEY

In early FY2026, we launched ATB's inaugural [Truth and Reconciliation Action Plan \(RAP\)](#) to outline our dedication to advancing Truth and Reconciliation, fostering meaningful relationships with Indigenous Peoples and contributing to a more equitable future. Grounded in Call to Action 92 of the Truth and Reconciliation Commission final report—which calls upon Canada's corporate sector to apply the principles of the United Nations Declaration on the Rights of Indigenous Peoples to our policies and core operational activities—the plan translates our intentions into action across five guiding pillars, supported by a total of 14 commitments, each with specific goals and key results that drive accountability and progress across two years.

## ▶ Accountable Leadership

Create an integrative, enterprise-wide approach to foster meaningful relationships, supported by leadership, community engagement and community support.

- Commitment 1:** Ensure Truth and Reconciliation is advanced across the enterprise.
- Commitment 2:** Ensure ATB creates and maintains meaningful and reciprocal relationships with Indigenous Peoples, communities and organizations.
- Commitment 3:** Advance reconciliation through the brand.

## ▶ Client Solutions and Enablement

Use our power and influence to bridge the gap for equitable access to capital, provide client solutions and meet the needs of Indigenous Peoples, communities and organizations.

- Commitment 4:** Create tailored products and services to advance reconciliation.
- Commitment 5:** Use enterprise strategies to advance reconciliation.

## ▶ Truth and Reconciliation

Advance a truth-based approach through education and experiences that integrates Indigenous cultural worldviews into our workplace and supports reconciliation.

- Commitment 6:** Understand the truth.
- Commitment 7:** Share wealth.
- Commitment 8:** Create inclusive spaces.

## ▶ Accessible Procurement

Positively impact the Indigenous economy by increasing representation of Indigenous suppliers in ATB's procurement processes.

- Commitment 9:** Create impact through internal procurement approaches.
- Commitment 10:** Make an impact through connection, engagement and collaboration with Indigenous businesses.
- Commitment 11:** Make an impact through increased representation of Indigenous businesses.

## ▶ Trusted People Systems

To be the workplace of choice for Indigenous Peoples, with a workforce that is representative of the Indigenous communities we serve.

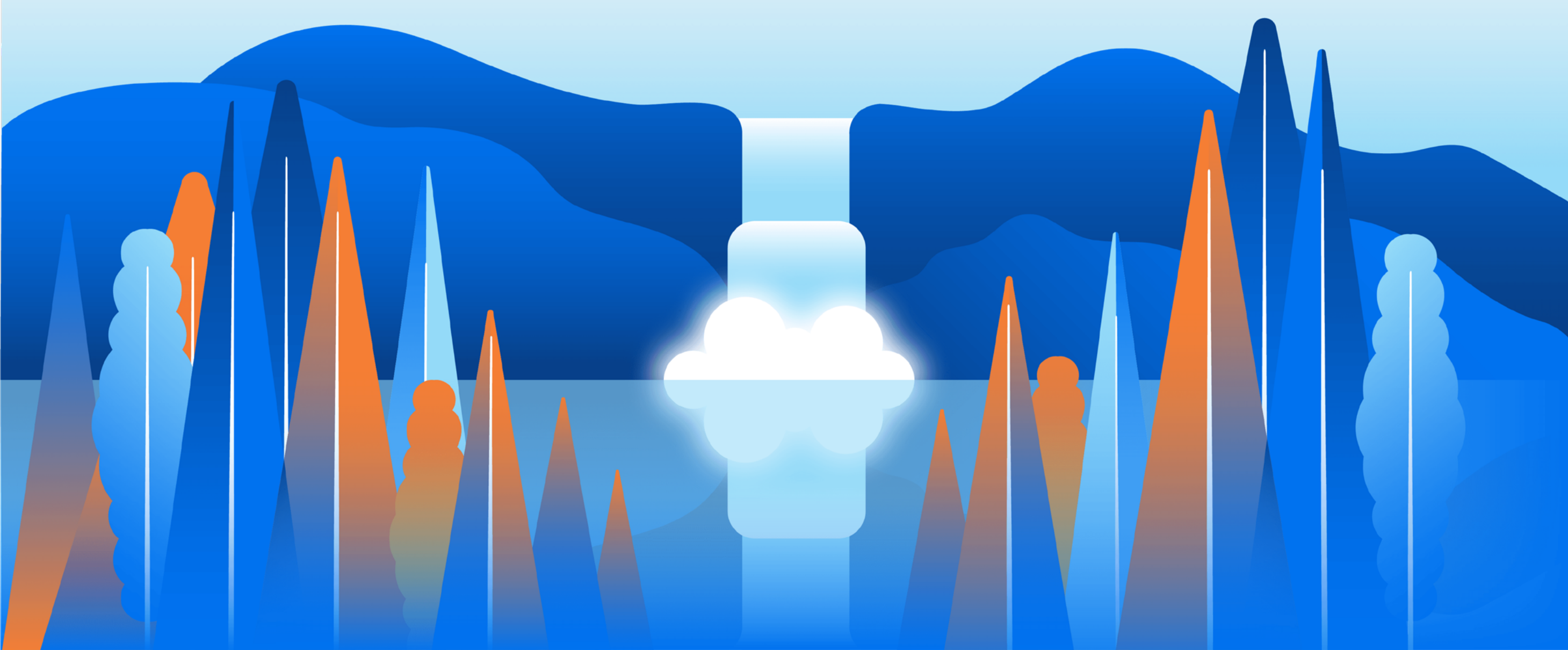
- Commitment 12:** Embed inclusion practices into our recruitment, onboarding and retention processes.
- Commitment 13:** Embed capacity building for Indigenous team members.
- Commitment 14:** Embed Indigenous worldviews into employee value proposition.

► Our Shared Reconciliation Journey

This 2026 Sustainability Report marks the first formal milestone in sharing ATB's FY2026 progress toward the commitments articulated in the RAP. Updates integrated across the report showcase the interconnected nature of our reconciliation efforts and the tangible momentum we are building across every area of our business. We believe we are on track to fulfil our RAP commitments by FY2027 year-end and will share a detailed report of our progress and learnings then.

While we are proud to bring the RAP to life across the organization, we acknowledge that reconciliation is not a linear or transactional process, but a shared journey rooted in reciprocity. There will continue to be opportunities where learning, refinement and partnership are required to uphold the trust and good relations ATB is building with Indigenous partners and communities.

In FY2027, we will also prepare to reapply for Partnership Accreditation in Indigenous Relations (PAIR) certification by the Canadian Council for Indigenous Business. This process will build on our PAIR Bronze certification and validate our performance, ultimately demonstrating ATB's commitment to advancing Indigenous prosperity, creating a workplace of choice for Indigenous Peoples and being a good business partner for Indigenous communities.



## Creating an Enterprise-Wide Foundation for Reconciliation

After the launch of our RAP, we focused on building the governance and accountability structures required to sustain reconciliation as a core business practice. We established the Indigenous Relations Leadership Accountability Committee (IR-LAC) to provide senior-level oversight and shared responsibility for RAP execution and to work alongside the Indigenous Relations Execution Committee (IR-EC) to drive operational progress.

To solidify this foundation, members of both the IR-LAC and IR-EC came together for a pivotal offsite event at Métis Crossing in October 2025. Grounded in ceremony and Métis teachings shared by Elder Lily Rose Meyer, with support from Imagination Group Inc., the offsite bridged progress monitoring of our RAP commitments with important cultural learning, guiding our leadership with traditional teachings that complement robust progress reporting and data. Another key outcome was identifying areas where further focus is needed, such as shaping the development of an External Indigenous Relations Advisory Council.

### ▶ Truth and Reconciliation Action Plan Commitments

**Commitment 1:** Ensure Truth and Reconciliation is advanced across the enterprise.

**Commitment 2:** Ensure ATB creates and maintains meaningful and reciprocal relationships with Indigenous Peoples, communities and organizations.

**Commitment 3:** Advance reconciliation through the brand.

# Advancing Our Economy and Environment Together

ATB believes that responsible stewardship is integral to a thriving, competitive economy. Economic prosperity and environmental responsibility go hand in hand, forming an interconnected system that drives sustainable, long-term success for our clients and stakeholders. By sharpening our capabilities today, we turn emerging risks into opportunities for sustainable growth and foster a more resilient and diversified future for those we serve.

Our approach outlines a path to integrate economic and environmental considerations across our business—unlocking new potential, prudently managing environmental risk and demonstrating meaningful stewardship. This represents a purposeful evolution of our commitment, translating our words into actions that bring value to ATB and our stakeholders.



# SUSTAINABLE ECONOMY

Amid a dynamic landscape, ATB remains a steady partner for the industries driving the economy forward. We recognize that economic prosperity is built on proactive readiness, and we remain committed to providing our clients with the expertise and solutions they need to navigate evolving conditions. By aligning our support with the evolving needs of Albertans and Canadians, we are powering a more prosperous, resilient and sustainable economic future and unlocking growth opportunities across our most vital sectors.

## Energy: Expanding From Our Strengths

ATB is proud to support the mission-critical energy industries that benefit all Canadians. We continue to advance our comprehensive ATB Energy Strategy, which balances traditional strengths with energy expansion. We are aligning our capabilities with the evolving energy landscape and emerging geopolitical, policy and technology impacts to advance energy security and sustainability. In FY2026, our Energy Strategy Governance Committee—comprising Capital Markets, Risk, Business Banking and Sustainability representatives—provided critical oversight. The committee used data-driven market indicators to inform strategic decisions across hydrocarbon and energy expansion pathways.

Through data-driven research and thought leadership—including our biannual [Canadian Energy Sector Survey](#), events in [New York](#) and [Toronto](#) and a “reverse roadshow” in Calgary that attracted institutional investors and representatives managing \$700 billion

in capital—ATB highlighted the resilience and value of the Canadian energy sector to global institutional investors. The launch of ATB Cormark Capital Markets also broadens our sector coverage and client advisory capabilities for sustainable growth.

## Agriculture: Sustaining Global Demand

ATB is a major partner in the agriculture sector, providing expert advice and tailored solutions through a dedicated team of agricultural specialists. We continuously seek innovative opportunities to support the sector and enable our clients’ adoption of technologies and processes that produce high-quality commodities and food products that are high in demand around the globe. We continue to expand our team across the province and provide support for producers and agri-food businesses.



## Expanding Access to Alberta’s Carbon Markets

Complementing our extensive energy sector expertise, we help clients navigate complex carbon markets, offering diverse solutions to meet their unique needs. ATB’s Carbon Credit Trading team provides efficient, comprehensive market insights and strategic guidance, helping clients make informed decisions and capitalize on market movements to achieve their environmental and compliance objectives, with a focus on the Alberta Technology Innovation and Emissions Reduction market. To meet rising demand and support our clients’ needs, we increased access to greater levels of liquidity, more than doubling our capacity to execute large-scale carbon credit transactions, and onboarded new counterparties and brokers.

## Technology and Innovation: A Catalyst for Growth

Technology and innovation have long been pillars of Alberta's economy, spurring advances in productivity, product development and market expansion. Our tech sector has experienced rapid growth, with an increasing number of workers across an array of tech occupations, expanded tech industries and surging venture capital investment. Recognizing that the tech industry is no longer a diversification agenda item but a significant sector for growth, we collaborated with the Canadian Chamber of Commerce to develop [An Innovation Revolution](#), which provides an economic snapshot of the sector. ATB also invested in Tetra Digital Group to launch a made-in-Canada regulated stablecoin—a price-stable digital currency backed by traditional currency reserves. The digital evolution of Canadian finance will create a secure and reliable foundation for digital payments and commerce, while creating new opportunities for our clients and Canadian businesses.

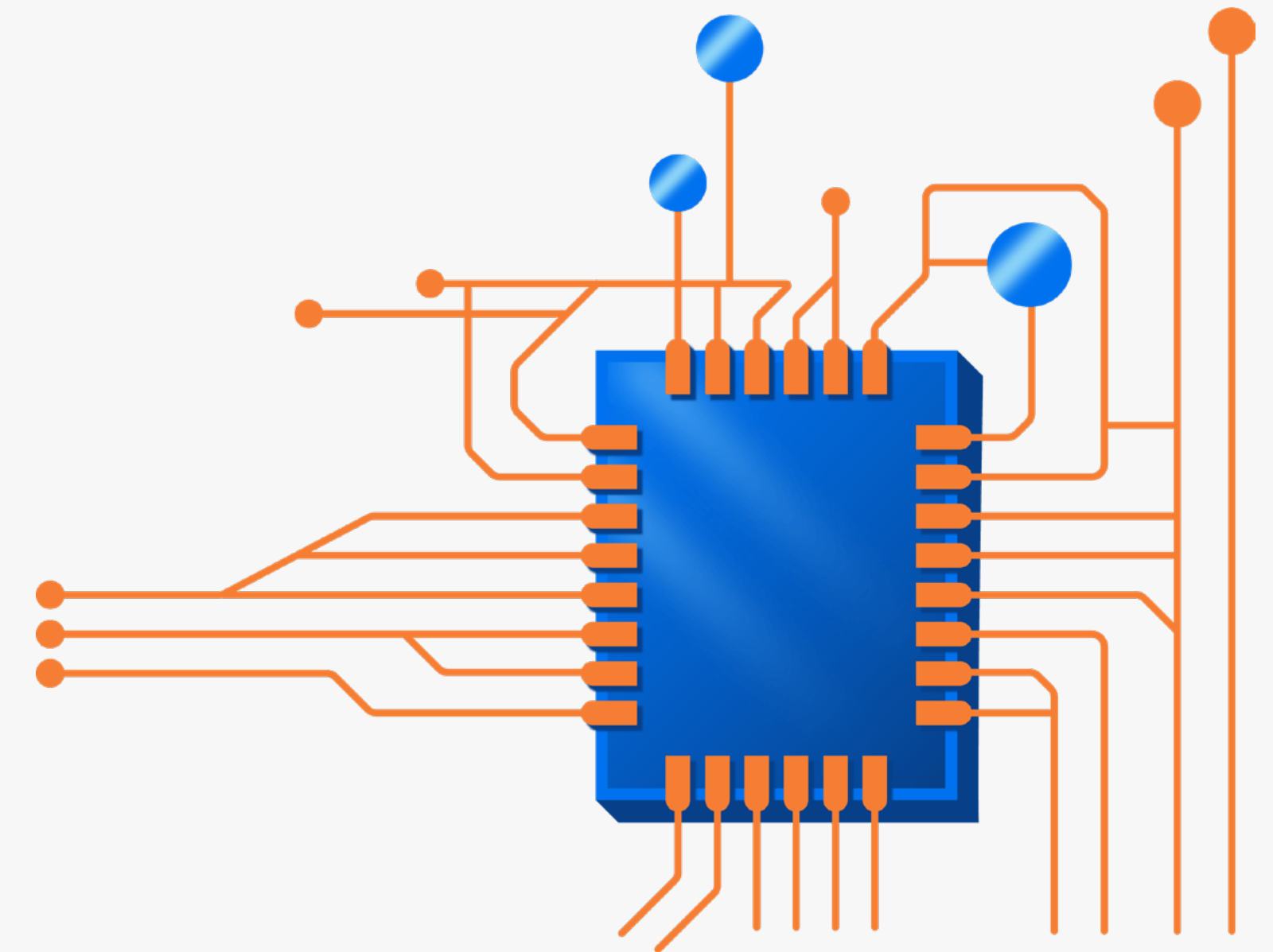
## Convening Partnerships: Shared Expertise

ATB believes that informed communities are resilient communities. In a year defined by shifting trade policies and fiscal changes, our ATB Economics and ATB Cormark Capital Markets teams partnered to provide on-the-ground clarity, convene diverse perspectives and share specialized expertise. From analyzing the Canadian federal budget to navigating tariff impacts, we translated national and geopolitical commentary into actionable insights. This was delivered through over 130 presentations across Western Canada, enabling our clients and communities to turn economic complexity into growth opportunities.



ATB's Chief Economist, Mark Parsons, delivering a keynote presentation at Calgary Economic Development's 2026 Economic Outlook

In addition, ATB is committed to building a robust ecosystem of shared knowledge and ensuring we remain at the forefront of pivotal conversations. We are members of the Canadian Lenders Association, the ProSight Climate Risk Forum and Canadian Business for Social Responsibility to learn and lead alongside our peers as we shape a sustainable and prosperous economic future.



## ATB Economics Series With Studio.Energy

As part of our focus on sharing expertise to better serve our clients, ATB Economics has partnered with Studio.Energy on a four-part series on Canada's gross domestic product (GDP).

[Parts 1-3](#) ↗

[Part 4](#) ↗

# CLIMATE RESILIENCE

Prudent management of environmental risk, which includes climate risk, is a key component of how we are advancing our economy and environment together. ATB is regulated by the Alberta Superintendent of Financial Institutions, and our risk management practices are informed by the Office of the Superintendent of Financial Institutions guidelines. We take a pragmatic view on environmental risk management, considering a pace of progress appropriate to ATB’s scale, client needs and stakeholder expectations.

## Governance

The Board of Directors holds ultimate accountability for ATB’s strategic direction, with oversight of environmental risk delegated to two Board committees:

- ▶ The Risk Committee reviews, approves and oversees ATB’s compliance with corporate risk management policies, which include our environmental risk appetite statement and tolerances.
- ▶ The Governance and Conduct Review Committee monitors progress against this sustainability commitment, which includes prudently managing environmental risks.

Roles and responsibilities related to environmental risk management are governed by the Enterprise Risk Management (ERM) Framework and the three-lines-

of-defence governance model. Business segments and functional areas are responsible for incorporating environmental risk management requirements within their own operations, while ATB’s Risk Management team is responsible for establishing policies and providing effective oversight.

## Strategy

The Sustainability Executive Steering Committee advised on ATB’s environment approach and guidance, which lays out our strategic priorities and direction, including environmental risk management. The committee received information on ATB’s energy strategy, climate risk roadmap and environmental stewardship opportunities and discussed progress on ATB’s sustainability journey.

## Risk Management

ATB’s ERM Framework defines our risk assessment methodology, which requires that material risks, including environmental risks, be assessed for likelihood, severity and velocity to determine the potential impact to ATB. We have used scenario analysis as a tool to provide forward-looking assessments of environmental risks and their impact on ATB. We continue to evolve our environmental risk management practices by leveraging existing policies and advancing capabilities where appropriate.

In FY2026, environmental risk is identified in ATB’s risk taxonomy as the risk of suffering financial loss or reputational damage due to environmental factors, including those related to climate change. It is further classified into Physical, Transition and Liability subcategories.

For more information on risk management, please refer to ATB’s [2026 Annual Report](#).

## Advancing Physical Risk Capabilities

ATB is developing our capabilities in climate-related physical risk identification and assessment. Work is underway to integrate geospatial analysis into our risk processes to empower ATB with precise, credible insights; monitor climate-related physical risks, such as floods, across ATB’s portfolio; and explore further use cases across ATB.

In addition, our Sustainability and Risk Management teams are collaborating to advance team member awareness of sustainability and environmental risks. Workshops were conducted to educate key teams on our environmental approach and updated environmental risk management guidance.

# ENVIRONMENTAL STEWARDSHIP

## Emissions Management

Our environmental approach sets direction for managing ATB’s own environmental impact and contributing positively to environmental outcomes in our communities. In FY2026, we took steps to advance our focus on environmental stewardship and add rigour to how we power positive impact—credibly managing our carbon footprint while demonstrating transparency.

### Managing Our Operational Emissions Footprint (Scope 1 and 2)

Our commitment to environmental stewardship continues to drive progress in reducing our operational emissions footprint, which consists of both our direct (Scope 1) and indirect (Scope 2) emissions, measured on a calendar-year (CY) basis. For CY2025, we saw a 48% reduction in our absolute Scope 1 and 2 total greenhouse gas (GHG) emissions compared to our CY2019 baseline.

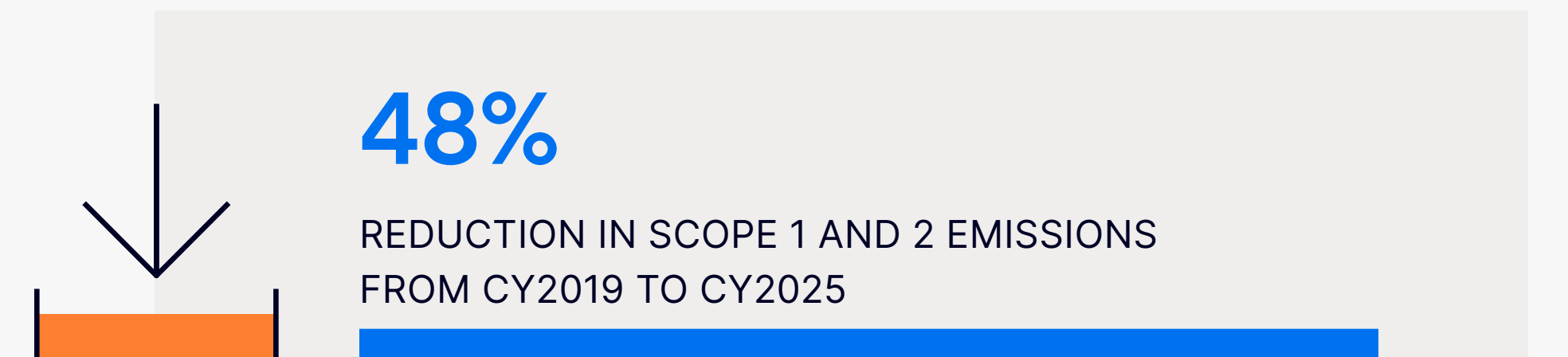
In FY2026, ATB focused on reducing the organization’s operational environmental footprint through physical asset modernization and energy efficiency investments. We invested in our branch network by targeting deferred maintenance and base building system upgrades, including completing renovations across 11 branches and more maintenance work across the network than in FY2025. This included completing the multiyear upgrade of over 3,000 exterior signs network-wide to high-efficiency LED technology, which reduced electronic waste by increasing our lighting lifecycle and diverted metal waste from landfills. Solar-tracking timers were also integrated into large-scale installations, such as ATB’s signage on our headquarters tower at ATB Place in Edmonton, reducing unnecessary daytime energy use.



“ATB’s commitment to sustainability is woven into the very fabric of our physical footprint. By modernizing our branch network and optimizing our corporate locations, we aren’t just reducing our emissions; we are proving that operational efficiency and environmental stewardship are inseparable drivers of ATB’s long-term growth.”

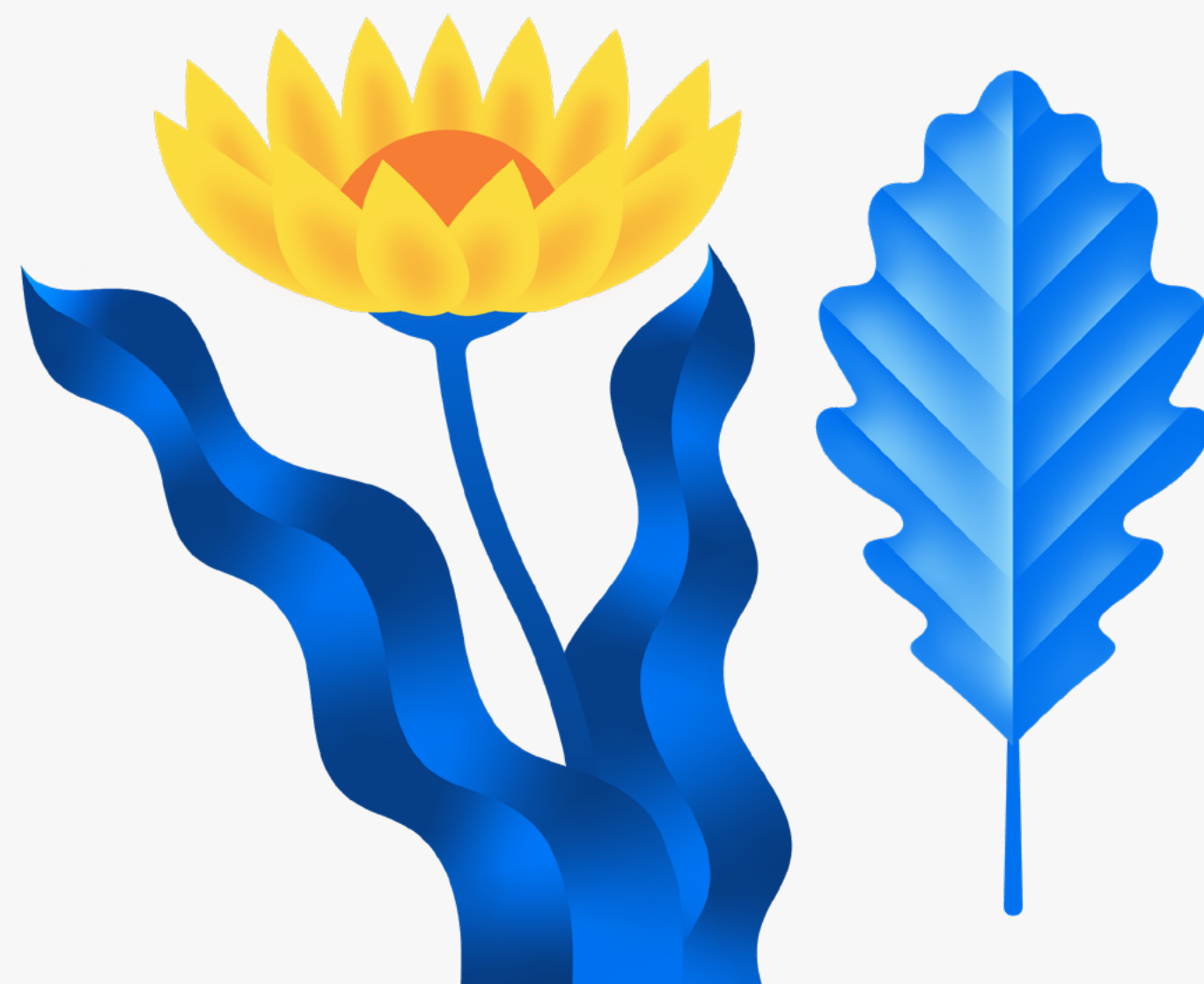
Krista Lauridsen, VP, Head of Real Estate, Facilities, Design and Construction, ATB Financial

Beyond our branches, ATB houses our corporate footprint in facilities designed for efficiency by prioritizing landlords that demonstrate a commitment to environmental stewardship and alignment with our values. In FY2026, Eighth Avenue Place in Calgary continued to hold LEED® Platinum certification, while ATB Place in Edmonton remained LEED Platinum, BOMA BEST Platinum and Fitwel 2-Star certified—with both offices having a green roof with beehives to support urban biodiversity. We also reached a significant milestone in our long-term corporate location strategy by finalizing lease negotiations and recommitting to our headquarters in Edmonton and a new, single, unified point of presence in Calgary at Suncor Energy Centre, which is LEED Gold certified and WELL Health-Safety Rated. These leases optimize our real estate footprint by minimizing unused space, which will contribute to a future reduction in emissions related to our spaces.



As part of our long-term planning, ATB partnered with Alberta Ecotrust Foundation and leveraged its Deep Retrofit Accelerator Program to complete energy audits and develop deep retrofit plans on 10 branches across Alberta, which were chosen as a representative sample of our branch network. The program focused on developing emission reduction scenarios, assessing energy conservation measures and analyzing potential financial and emissions savings for the future. This resulted in ATB establishing pragmatic, actionable pathways to reduce GHG emissions, improve energy efficiency and align our operational emissions management-related capital investments and operating plans.

We have paused the purchase of Renewable Energy Certificates for CY2026 to conduct a comprehensive market review to evaluate options that align with our broader sustainability strategy and inform our application of offsets.



## Engaging Our Supply Chain and Monitoring Our Impact (Scope 3)

As part of our sustainable procurement efforts, ATB is improving our visibility into Scope 3 emissions and understanding our broader value chain. For example, we are in the early stages of monitoring our technology footprint to understand the implications of workplace technologies, such as the Gemini for Google Workspace deployment. By applying the ISO/IEC 42001 governance standard and maintaining a human-in-the-loop philosophy, we are learning how to consider innovation alongside environmental responsibility. Our initial monitoring shows that our emissions related to the use of Gemini are a minimal component of our overall Scope 3 emissions.

We also continue to measure and monitor our Scope 3 financed emissions, following the GHG Protocol Scope 3 Standard for category 15: Investments. In line with standard practice among Canadian financial institutions, ATB follows the internationally recognized Partnership for Carbon Accounting Financials (PCAF) Standard. The estimation includes ATB's two most material asset classes: emissions associated with approximately 95% of ATB's principal outstanding business loans and emissions associated with our residential mortgage loan portfolio. We updated the financed emissions estimate to CY2023, reflecting the most recent data released from Environment Canada, which typically lags by two calendar years. The methodology associated with this estimation has not changed from previous years and continues to align with a PCAF data quality score of 5, which denotes the lowest quality of data. We will identify opportunities to enhance the PCAF score where appropriate.

## Emissions Metrics

Metric (1)	CY2025	CY2024	CY2023
<b>Total Scope 1 and 2 emissions (tCO<sub>2</sub>e)</b>	<b>11,132</b>	<b>11,714</b>	<b>13,125</b>
Scope 1—Direct emissions (tCO <sub>2</sub> e) (2)	5,684	6,176	5,468
Scope 2—Indirect emissions (tCO <sub>2</sub> e)—location-based (3)	5,447	5,537	7,656
<b>Total Scope 3—Other indirect emissions (tCO<sub>2</sub>e)</b>	<b>61,841</b>	<b>59,584</b>	<b>61,811</b>
Scope 3—Upstream emissions (tCO <sub>2</sub> e) (4)	60,817	58,457	60,637
Scope 3—Downstream emissions (tCO <sub>2</sub> e) (5)	1,024	1,127	1,174
<b>Total Scope 1, 2 and 3 emissions footprint (tCO<sub>2</sub>e)</b>	<b>72,973</b>	<b>71,298</b>	<b>74,936</b>

(1) ATB's emissions are calculated based on calendar year and not fiscal year and are rounded to the nearest tonnes of carbon dioxide equivalent (tCO<sub>2</sub>e). ATB engaged a third party to support the preparation of our reported emissions. CY2025 data includes ATB's acquisition of BCV Asset Management Inc. CY2023 and CY2024 values have been restated to reflect updated emission factors from the 2026 publication of Canada's *National Inventory Report 1990–2024* and energy consumption data.

(2) Includes combustion of fuel in boilers, furnaces or generators that are owned or controlled by ATB and fuel usage from company-owned vehicles. Natural gas usage makes up approximately 99.6% of our Scope 1 emissions.

(3) 100% of our Scope 2 emissions are related to the purchase of electricity.

(4) Includes GHG Protocol categories 1 to 7: Purchased goods and services, Capital goods, Fuel- and energy-related activities (not included in Scope 1 or Scope 2), Upstream transportation and distribution, Waste generated in operations, Business travel and Employee commuting. Category 8: Upstream leased assets is not applicable to ATB's operations.

(5) Represents only GHG Protocol category 14: Franchises (ATB agencies). Category 15: Investments, also referred to as financed emissions, are not included, and categories 9 to 13 are not applicable to ATB's operations.

# Sustainable Development

Environmental stewardship at ATB begins with a core belief that our economy and environment are inextricably linked. We support sustainable development community initiatives by providing targeted grants focused on critical initiatives such as protecting habitat, reducing carbon footprints, improving sustainability skills and building networks. This support is amplified by grassroots action, team member volunteer activities and sustainable practices.

## Supporting Nature, Community and Networks

In FY2026, our support focused on three pivotal partnerships—the Nature Conservancy of Canada (NCC), Project Forest and the Energy Futures Lab (EFL)—each representing a distinct but interconnected facet of how we integrate environmental sustainability considerations into our cultural mindset, behaviours and operations. A key component of our framework is a direct focus on stewardship adjacent to our core sectors and societal priorities, as well as advancing Truth and Reconciliation.

Our support for the NCC’s Bob Creek Ranch Project, in partnership with the Waldron Grazing Co-operative, conserves over 1,000 hectares of vital prairie grasslands, which play a role in wildlife migration, water filtration, carbon sequestration and sustainable ranching.

A new initiative for ATB is our investment in the EFL’s Future Materials Alliance (formerly the Western Canadian Critical Materials Alliance), which strengthens collaboration to advance sustainable development and knowledge-sharing across sectors and communities through targeted network building and working group sessions. By prioritizing systems change, this alliance aims to bridge environmental sustainability with Indigenous economic reconciliation and community benefit to sustainably meet global critical materials demand and drive economic growth.

# Rooted in Respect: Three Years of Rewilding With Project Forest

Our three-year on-the-land partnership with the Project Forest Siksika Nation Community Shelterbelt Program is a cornerstone of ATB’s stewardship efforts. It respectfully acknowledges Indigenous land, rights and leadership, while actively contributing to rewilding, enhancing biodiversity and supporting community-led climate mitigation solutions.

By offering team members volunteering opportunities for tree planting, the program integrates Indigenous cultural perspectives into our workplace and develops community understanding and connection. Through this partnership, over 27,000 trees have been planted on Siksika Nation land.

[Read the full story](#)



## Truth and Reconciliation Action Plan Commitments

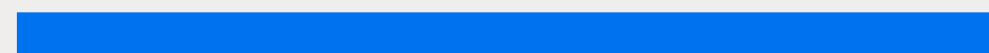
**Commitment 2:** Ensure ATB creates and maintains meaningful and reciprocal relationships with Indigenous Peoples, communities and organizations.

**Commitment 7:** Share wealth.



# OVER \$200,000

IN DONATIONS TO SUSTAINABLE DEVELOPMENT INITIATIVES



## Embracing Circularity

Advancing our commitment to a sustainable future means actively integrating circular economy principles—Reduce, Reuse and Recycle—into our operations and community engagement. Our focus on circularity drives both economic efficiency and environmental stewardship, translating into impactful results across our organization and opportunities to reinvest in our communities.

Circularity is an important aspect of managing electronic waste, conserving critical minerals and reducing environmental harm. We incorporate this into how we manage our technology asset lifecycle, earning ATB a Circular 21 award from our vendor, Quantum Lifecycle Partners, in FY2026. The award celebrates the top 21 partner organizations among Quantum’s clients that achieve greenhouse gas emissions savings by using Quantum’s programs to reuse and recycle old and redundant technology assets. We have increased our focus on circularity throughout regular technology upgrades as well as by proactively engaging with our branches and offices to identify technology and equipment ready for decommissioning. These efforts resulted in a total of 8,588 kilograms of electronics from ATB being reused or recycled through Quantum in FY2026.

Similarly, during renovations at our Calgary Campus location, we diverted unneeded furniture from the landfill, donating approximately \$25,000 worth of furniture to eight local nonprofit organizations.



Electronic waste collected during an e-waste recycling drive at ATB's Calgary Northpointe branch

## Turning E-Waste Into Social Impact

In partnership with the Alberta Recycling Management Association and eCycle Solutions, we piloted electronic waste recycling drives at select ATB locations, where clients, the community and team members responsibly disposed of household electronics. Rebates from these events were donated to local charities that were selected by our branches to reflect and support the specific communities they serve.

[Read the full story ↗](#)



# Appendix

# GLOSSARY

**2SLGBTQIA+:** The acronym for Two-Spirit, lesbian, gay, bisexual, transgender, queer and/or questioning, intersex, asexual and the many other affirmative ways people choose to self-identify.

**Artificial intelligence (AI):** Technology that enables computers and machines to simulate human intelligence and problem-solving capabilities.

**Call to Action 92 of the Truth and Reconciliation Commission of Canada:** A call to action for the corporate sector in Canada to adopt the United Nations Declaration on the Rights of Indigenous Peoples as a reconciliation framework and to apply its principles, norms and standards to corporate policy and core operational activities involving Indigenous Peoples and their lands and resources.

**Carbon credit:** A certificate that represents a specific amount of carbon dioxide (or other greenhouse gas equivalents) being avoided, reduced or removed from the atmosphere, which can be purchased by organizations to offset emissions.

**Community investment:** Financial contributions, volunteering efforts, in-kind donations and partnerships with local organizations.

**Crown corporation:** A government-owned entity established to conduct business activities on behalf of the government. As a commercial Crown corporation, ATB operates independently but is accountable to the Government of Alberta, which is our sole Shareholder.

**Economic reconciliation:** The process of making economic amends for historical injustices to Indigenous Peoples by developing mutually beneficial partnerships, opportunities and supports, enabling Indigenous communities to fully participate in the economy in line with their inherent and Treaty rights.

**Energy expansion:** The entire energy complex, including traditional hydrocarbon energy sources; renewable energy sources; electrified transportation; energy storage; carbon capture, utilization and storage; and infrastructure related to the energy complex.

**Environmental risk:** The possibility of suffering financial harm or reputational damage due to environmental factors, including those related to climate change. These factors can be physical or transition-related.

**Financed emissions:** As defined by the Greenhouse Gas Protocol, a subset of Scope 3 downstream emissions under category 15, including equity and debt investments, project finance and managed investments and client services.

**Gender-intelligent banking:** Financial services offered through W by ATB that enable women-owned and -led businesses to overcome barriers and access the capital and connections they need to thrive.

**Greenhouse gas emissions:** Gases that trap heat in the atmosphere, such as carbon dioxide, methane, nitrous oxide and fluorinated gases.

**Greenhouse Gas (GHG) Protocol:** An internationally recognized standard for the accounting and reporting of greenhouse gas emissions. ATB follows the GHG Protocol Corporate Accounting and Reporting Standard (2004) and the GHG Protocol Scope 3 Standard.

**Indigenous Peoples:** A collective name for the First Peoples of North America and their descendants. The Constitution of Canada recognizes three groups of Indigenous Peoples: First Nations, Métis and Inuit. These are three distinct Peoples with unique histories, languages, cultural practices and spiritual beliefs.

**Newcomer:** As defined by ATB's New to Canada Banking Solutions, a permanent resident, international student, temporary foreign worker or refugee who landed in Canada within the last five years (with proof of status) and now lives in Alberta.

**Operational emissions:** ATB's Scope 1 and 2 emissions, as set out by the GHG Protocol and further defined within this glossary.

**Phishing:** An attempt to collect information such as logins, passwords and other sensitive information by making it look like an email is coming from a trusted organization or person.

**Physical climate-related risks:** Event-driven acute impacts or longer-term chronic shifts in climate patterns. Physical risks may have financial implications for organizations, such as direct damage to assets and indirect impacts from supply chain disruption.

**Racialized peoples:** Team members who identify through our voluntary Count Yourself In self-disclosure survey as being from a group other than white/European descent. Indigenous team members are recognized as distinct Rights holders and are addressed in a separate category.

**Renewable Energy Certificate:** Certificate issued when one megawatt-hour of electricity is generated and delivered to the electricity grid from a renewable energy resource.

**Responsible AI:** The practice of developing and deploying AI systems with a focus on ethical considerations, transparency, fairness and accountability.

**Scope 1 emissions:** Direct GHG emissions that occur from sources owned or controlled by ATB.

**Scope 2 emissions:** Indirect GHG emissions from the generation of purchased or acquired electricity, steam, heating or cooling consumed by ATB.

**Scope 3 emissions:** All other indirect GHG emissions (not included in Scope 2) that occur in ATB's value chain. Scope 3 can be broken down into upstream emissions that occur in the supply chain and downstream emissions that occur as a consequence of using the organization's products or services.

**Transition climate-related risks:** Risks related to transitioning to a lower-carbon economy, which may entail extensive policy, legal, technology and market changes to address mitigation and adaptation requirements related to climate change.

**Women-owned and women-led:** A women-owned business is at least 51% owned by a woman or women. A women-led business has at least one person who identifies as a woman president/CEO/COO/CFO or 30% women on its board of directors, where a board exists.

# CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This 2026 Sustainability Report may contain forward-looking statements. These statements may involve, but are not limited to, comments relating to ATB's sustainability initiatives and planned strategies or actions to achieve our objectives. Forward-looking statements typically use words such as *anticipate, believe, estimate, expect, intend, may, plan* or other similar expressions or future or conditional verbs, such as *could, should, would* or *will*. Any forward-looking statements contained in this report are used to assist our stakeholders in understanding our initiatives, strategies and objectives and may not be appropriate for other purposes.

By their very nature, forward-looking statements require numerous assumptions and are subject to inherent risks and uncertainties, both general and specific. This includes assumptions about ATB's and our clients' businesses, and these uncertainties give rise to the possibility that predictions, forecasts, projections and other elements of forward-looking statements will not be achieved. While these assumptions were considered reasonable when they were made, they should not be viewed as guarantees. A number of factors—many of which are beyond our control and the effects of which can be difficult to predict—could cause actual future results, conditions, actions or events to differ materially from the expectations, estimates or intentions expressed in the forward-looking statements. Such factors include, but are not limited to, evolutions in technology or science or changes in law, policy or the regulatory environment. ATB cautions readers that the aforementioned list is not exhaustive.

This document may also use certain terms whose definitions are evolving, and ATB's use of those terms may change to reflect that evolution. Unless otherwise specified, any terms used in this document should not necessarily be considered references to any particular regulatory definition or voluntary standard.

In some cases, ATB relies on data from third parties. Although ATB believes those sources to be reliable, we make no representation, warranty or undertaking as to the accuracy, reasonableness or completeness of such information. Additional information regarding the assumptions, risks and uncertainties underlying ATB's forward-looking statements can be found in ATB's [2026 Annual Report](#).