

SUSTAINABILITY DISCLOSURE INDICES

GRI Index

The Global Reporting Initiative (GRI) provides guidance for organizations to report on their environmental, social and economic impacts and a global common language to communicate those impacts.

ATB has referred to the GRI's standards in our reporting for more than a decade and has used its guidance to support the determination of material topics and information for disclosure.

GRI disclosure	Description	Response/location
GRI 2 general disclosures		
The organization and its reporting practices		
2-1	Organizational details	See About This Update in our 2023 Sustainability Update (page 8)
2-2	Entities included in the organization's sustainability reporting	See About This Update in our 2023 Sustainability Update (page 8)
2-3	Reporting period, frequency and contact point	See About This Update in our 2023 Sustainability Update (page 8)
2-4	Restatements of information	Restatements of information in ATB's Sustainability Update and Annual Report are footnoted
2-5	External assurance	The Auditor General of Alberta audits ATB's consolidated financial statements. Our annual report is reviewed and approved by our independent Board of Directors yearly. See About This Update in our 2023 Sustainability Update (page 8) regarding our process for the collection and review of disclosed sustainability-related information

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GRI disclosure	Description	Response/location
Activities and workers		
2-6	Activities, value chain and other business relationships	<p>There are no significant changes to report</p> <p>See Locations in our 2023 Annual Report (page 24)</p> <p>For more information on the products and services we offer, see atb.com</p> <p>For more information on how we partner with suppliers, see Supplier Resources</p>
2-7	Employees	<p>See Sustainability Performance—Social in our 2023 Sustainability Update (page 36)</p> <p>See FY2023 Financial Highlights in our 2023 Annual Report (page 18)</p>
Governance		
2-9	Governance structure and composition	See Corporate Governance (page 28), Board of Directors and Committees (page 30) and Diversity and Inclusion (page 33) in our 2023 Annual Report
2-10	Nomination and selection of the highest governance body	See Succession and Director Nomination/ Appointment (page 34) and Diversity and Inclusion (page 33) in our 2023 Annual Report
2-11	Chair of the highest governance body	<p>Our Board Chair is not a senior executive within ATB Financial</p> <p>See Chair of the Board in our 2023 Annual Report (page 36)</p>
2-12	Role of the highest governance body in overseeing the management of impacts	See Board Mandate in our 2023 Annual Report (page 31)
2-13	Delegation of responsibility for managing impacts	<p>ATB's ESG Governance Policy outlines management's and the Board's roles and accountabilities regarding ATB's ESG-related impacts</p> <p>See Governance at ATB</p> <p>See Board Mandate (page 31) and Risk Governance (page 71) in our 2023 Annual Report</p>
2-14	Role of the highest governance body in sustainability reporting	<p>See About This Update in our 2023 Sustainability Update (page 8)</p> <p>See Board Mandate in our 2023 Annual Report (page 31)</p>
2-15	Conflicts of interest	See Conflicts of Interest and Codes of Conduct and Ethics in our 2023 Annual Report (page 32)
2-16	Communication of critical concerns	<p>ATB does not publicly report the number of critical concerns raised to our Board</p> <p>See Board of Directors and Committees in our 2023 Annual Report (page 30)</p>

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GRI disclosure	Description	Response/location
2-17	Collective knowledge of the highest governance body	See Orientation and Professional Development in our 2023 Annual Report (page 35)
2-18	Evaluation of the performance of the highest governance body	See Effectiveness and Evaluations in our 2023 Annual Report (page 34)
2-19	Remuneration policies	See Executive Compensation Discussion and Analysis (page 86) and Director Compensation (page 47) in our 2023 Annual Report
2-20	Process to determine remuneration	See Executive Compensation Discussion and Analysis (page 86) and Director Compensation (page 47) in our 2023 Annual Report
Strategy, policies and practices		
2-22	Statement on sustainable development strategy	See Message from Chief Legal and Sustainability Officer (page 4), Message from the Chair, Governance and Conduct Review Committee (page 6) and Approach to Sustainability (page 10) in our 2023 Sustainability Update
2-23	Policy commitments	See Codes of Conduct & Ethics in our 2023 Annual Report (page 32) See Code of Conduct & Ethics See Board of Directors' Code of Conduct
2-24	Embedding policy commitments	See Codes of Conduct & Ethics in our 2023 Annual Report (page 32) See Code of Conduct & Ethics See Board of Directors' Code of Conduct
2-25	Processes to remediate negative impacts	See Stakeholder Engagement in our 2023 Sustainability Update (page 12) See Safe Disclosure and Whistleblower Protection in our 2023 Annual Report (page 32) See Client Feedback Policy
2-26	Mechanisms for seeking advice and raising concerns	See Stakeholder Engagement in our 2023 Sustainability Update (page 12) See Safe Disclosure and Whistleblower Protection in our 2023 Annual Report (page 32) See Client Feedback Policy
2-28	Membership associations	See About ATB
Stakeholder engagement		
2-29	Approach to stakeholder engagement	See Stakeholder Engagement in our 2023 Sustainability Update (page 12)

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GRI disclosure	Description	Response/location
GRI 3 material topics		
3-1	Process to determine material topics	See Material Topics in our 2023 Sustainability Update (page 13)
3-2	List of material topics	See Material Topics in our 2023 Sustainability Update (page 13)

Environmental material topics

Cleaner technologies: encouraging cleaner technology and renewable energy in our operations, financing and investments

3-3	Management of material topics	See Alberta Power and Renewables (page 15) and Environmental Footprint of Operations (page 16) in our 2023 Sustainability Update
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Climate resilience: having processes to manage physical and transition climate risks and opportunities in our operations, financing and investments

3-3	Management of material topics	See Alberta Power and Renewables (page 15), Sustainable Finance Action Council (page 16), Environmental Footprint of Operations (page 16) and Financed Emissions (page 18) in our 2023 Sustainability Update See Climate Risk in our 2023 Annual Report (page 83)
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Greenhouse gas emissions: supporting the low-carbon transition in our operations, financing and investments

3-3	Management of material topics	See Alberta Power and Renewables (page 15), Sustainable Finance Action Council (page 16), Environmental Footprint of Operations (page 16) and Financed Emissions (page 18) in our 2023 Sustainability Update
305-1	Direct (Scope 1) GHG emissions	See Environmental Footprint of Operations (page 16), Financed Emissions (page 18) and Sustainability Performance–Environment (page 35) in our 2023 Sustainability Update
305-2	Energy indirect (Scope 2) GHG emissions	
305-3	Other indirect (Scope 3) GHG emissions	
305-5	Reduction of GHG emissions	
304-3	Habitats protected or restored	See Ducks Unlimited Conservation Partnership in our 2023 Sustainability Update (page 19)

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GRI disclosure	Description	Response/location
Resource efficiency: supporting the efficient use of raw materials in our operations, financing and investments		
3-3	Management of material topics	See Environmental Footprint of Operations in our 2023 Sustainability Update (page 16)
Sustainable finance: providing financial products and services that drive social equity and environmental protection		
3-3	Management of material topics	See Alberta Power and Renewables (page 15), Sustainable Finance Action Council (page 16), Women in Business (page 21) and Four Directions Financial (page 23) in our 2023 Sustainability Update
Social material topics		
Accessible banking: having the right products and services to make access to banking easier		
3-3	Management of material topics	See Women in Business (page 21), Four Directions Financial (page 23) and Financial Empowerment (page 28) in our 2023 Sustainability Update
Choice employer: providing a workplace where team members feel proud and engaged to make a difference		
3-3	Management of material topics	See Sustainability Performance Highlights (page 9), Upskilling and Reskilling (page 24), Inclusion and Reconciliation (page 25), Cultural Health Index (page 26) and Team Member Engagement (page 29) in our 2023 Sustainability Update
405-1	Diversity of governance bodies and employees	See Sustainability Performance—Social and Governance in our 2023 Sustainability Update (page 36)
Community investment: prioritizing community investments that uplift the well-being of society and support local community organizations		
3-3	Management of material topics	See Four Directions Financial (page 23), Community Impact (page 27) in our 2023 Sustainability Update
201-1	Direct economic value generated and distributed	See Sustainability Performance—Economic in our 2023 Sustainability Update (page 38)
413-1	Operations with local community engagement, impact assessments, and development programs	See Four Directions Financial (page 23) and Community Impact (page 27) in our 2023 Sustainability Update

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GRI disclosure	Description	Response/location
Digital inclusion: supporting causes that build society's ability to learn, work and participate in the digital world		
3-3	Management of material topics	See Willful: Online Estate Planning Tool (page 22) and Addressing the Priority Needs of Albertans (page 27) in our 2023 Sustainability Update
Financial inclusion: increasing financial products and services in underserved and low-income communities		
3-3	Management of material topics	See Women in Business (page 21), Willful: Online Estate Planning Tool (page 22), Four Directions Financial (page 23) and Financial Empowerment (page 28) in our 2023 Sustainability Update
Financial literacy: support causes that advance financial literacy, awareness and independence		
3-3	Management of material topics	See Willful: Online Estate Planning Tool (page 22), Four Directions Financial (page 23) and Financial Empowerment (page 28) in our 2023 Sustainability Update
Health, safety and well-being: providing a safe, respectful and healthy workplace		
3-3	Management of material topics	See Inclusion and Reconciliation (page 25), Cultural Health Index (page 26) and Sustainability Performance—Social (page 36) in our 2023 Sustainability Update
403-2	Hazard identification, risk assessment, and incident investigation	See Sustainability Performance—Social in our 2023 Sustainability Update (page 36)
Recognition and reward: providing fair rewards and benefits packages in alignment with market		
3-3	Management of material topics	See Salaries and Benefits and Employee Benefits in our 2023 Annual Report (page 165)
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	See Sustainability Performance—Social in our 2023 Sustainability Update (page 36)
405-2	Ratio of basic salary and remuneration of women to men	See Sustainability Performance—Social in our 2023 Sustainability Update (page 36)
Social enterprises: supporting organizations with clear environmental and social missions that are changing the world for the better and closing societal and economic gaps		
3-3	Management of material topics	See Willful: Online Estate Planning Tool (page 22), Four Directions Financial (page 23), Addressing the Priority Needs of Albertans (page 27) and Empower U (page 28) in our 2023 Sustainability Update

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GRI disclosure	Description	Response/location
Talent development: ensuring we have the skills, competencies and experience to deliver on our responsibilities		
3-3	Management of material topics	See Upskilling and Reskilling (page 24), Inclusion and Reconciliation (page 25), Cultural Health Index (page 26) and Enterprise Cybersecurity (page 32) in our 2023 Sustainability Update
404-2	Programs for upgrading employee skills	See Upskilling and Reskilling in our 2023 Sustainability Update (page 24)
Governance material topics		
Anti-corruption and anti-bribery: having policies and processes to protect against bribery and corruption		
3-3	Management of material topics	See Codes of Conduct (page 32) and Ethics and Ethics Risk (page 84) in our 2023 Annual Report
205-2	Communication and training about anti-corruption policies and procedures	See Sustainability Performance—Governance in our 2023 Sustainability Update (page 37)
Conflicts of interest: having policies and programs related to conflicts of interest		
3-3	Management of material topics	See Conflicts of Interest (page 32), Codes of Conduct and Ethics (page 32) and Ethics Risk (page 84) in our 2023 Annual Report
Data privacy and security: safeguarding the privacy of information shared by employees and clients		
3-3	Management of material topics	See Enterprise Cybersecurity (page 32) and Data and AI Governance (page 34) in our 2023 Sustainability Update
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	See Sustainability Performance—Governance in our 2023 Sustainability Update (page 37)
Ethics and integrity: complying with laws and adhering to the highest standards of ethical conduct		
3-3	Management of material topics	See Enterprise Cybersecurity (page 32) and Data and AI Governance (page 34) in our 2023 Sustainability Update See Codes of Conduct and Ethics (page 32) and Ethics Risk (page 84) in our 2023 Annual Report
Risk management: maintaining effective risk management processes		
3-3	Management of material topics	See Enabling and Accelerating ESG Integration (page 31), Enterprise Cybersecurity (page 32) and Data and AI Governance (page 34) in our 2023 Sustainability Update See Risk Management in our 2023 Annual Report (page 69)

SASB Index

The Sustainability Accounting Standards Board (SASB) standards provide industry-specific guidance for the disclosure of sustainability-related information by companies that could be considered financially material. In 2022, the SASB standards were incorporated into the International Financial Reporting Standards, through the establishment of the first International Sustainability Standards Board (ISSB). The standards are now under the oversight of the ISSB, which encourages their continued use through the finalization of the ISSB's sustainability-related reporting projects.

FY2023 represents the first year in ATB's phased approach to the implementation of relevant metrics, as recommended by SASB. The industries relevant to our business include Asset Management & Custody Activities (AC), Commercial Banks (CB), Consumer Finance (CF), Investment Banking & Brokerage (IB) and Mortgage Finance (MF).

SASB code	Metric	Response/location
Business ethics		
FN-AC-510a.2 FN-CB-510a.2 FN-IB-510a.2	Description of whistleblower policies and procedures	See ATB's Whistleblower Policy See Safe Disclosure and Whistleblower Protection in our 2023 Annual Report (page 32)
Data security		
FN-CB-230a.2 FN-CF-230a.3	Description of approach to identifying and addressing data security risks	See Enterprise Cybersecurity in our 2023 Sustainability Update (page 32) See Cybersecurity Risk in our 2023 Annual Report (page 70)
Employee diversity and inclusion		
FN-AC-330a.1 FN-IB-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	See Sustainability Performance—Social in our 2023 Sustainability Update (page 36)
Financial inclusion and capacity building		
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	See Client Obsession (page 21) and Financial Empowerment (page 28) in our 2023 Sustainability Update

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SASB code	Metric	Response/location
Incorporation of environmental, social and governance factors		
FN-AC-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	The Compass Portfolios do not have an ESG consideration as a stated investment objective and they are therefore considered only when they may impact risk or return. The extent of ESG consideration depends on the asset class and geographic region in which each of our sub-advisors operates. We engage frequently with our sub-advisors to understand and evaluate how they approach ESG topics when making security selection decisions.
FN-IB-410a.3	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities	ATB Capital Markets Research factors ESG criteria into its investment research process across its portfolios. The SASB standards are used as the basis for its research methodology in addition to the development of an industry-agnostic approach to assessing governance. For more information on our approach, see our ESG Research publication
Professional integrity		
FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	For more information on our commitment to integrity, see our Capital Markets Privacy Policy and Account Disclosure Package
Systemic risk management		
FN-CB-550a.2 FN-IB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	See Regulatory Capital (page 65), Capital Management (page 176), Enterprise Risk Management Framework (page 73) and Liquidity Risk (page 78) in our 2023 Annual Report
Transparent information and fair advice for customers		
FN-AC-270a.3	Description of approach to informing customers about products and services	For more information about our products and services, see our ATB Wealth and ATB Investment Management websites

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SASB code	Metric	Response/location
Activity metrics		
FN-AC-000.A	(1) Total registered and (2) total unregistered assets under	<p>The ATB Funds managed by ATB Investment Management are qualified by prospectus under National Instrument 81-101 <i>Investment Funds</i>, the equivalent to being registered under the Security and Exchange Commission's Investment Company Act of 1940</p> <p>Total assets are \$20.2 billion (as of March 31, 2023) across 10 investment funds. See Our Funds for more information.</p>
FN-AC-000.B	Total assets under custody and supervision	<p>Assets that are beneficially owned by clients for which ATB provides management and custodial services are reported as assets under administration (AUA)</p> <p>See FY2023 Financial Highlights in our 2023 Annual Report for reported AUA (page 18)</p>
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	<p>See Real-Estate Secured Lending (Table 25) for residential mortgages and Industry Concentration (Table 24) for commercial real estate in our 2023 Annual Report (pages 75 to 76)</p>

TCFD Index

The Task Force on Climate-related Financial Disclosures (TCFD) is a framework that provides guidance on the types of information that a company should disclose to its stakeholders on how it manages the risks and measures its impacts related to climate change.

ATB supports the reporting framework developed by the TCFD and began disclosing with reference to it in 2022.

Governance	a) Describe the board’s oversight of climate-related risks and opportunities	See Environmental and Social Risk in our 2023 Annual Report (page 83)	
	b) Describe management’s role in assessing and managing climate-related risks and opportunities.		
Strategy	a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term		
	b) Describe the impact of climate-related risks and opportunities on the organization’s business, strategy, and financial planning		
	c) Describe the resilience of the organization’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario		
Risk management	a) Describe the organization’s processes for identifying and assessing climate-related risks		See Environmental and Social Risk in our 2023 Annual Report (page 83)
	b) Describe the organization’s processes for managing climate-related risks		
	c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization’s overall risk management		
Metrics and targets	a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process		See Financed Emissions (page 18) and Sustainability Performance—Environment (page 35) in our 2023 Sustainability Update
	b) Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks	See Sustainability Performance—Environment in our 2023 Sustainability Update (page 35)	
	c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	See Environmental and Social Risk in our 2023 Annual Report (page 83)	