

Enterprise-Wide Strategy

Our Vision

To be the bank that defines great customer experience.

Our Strategy in Context

We aim to deliver top-tier total shareholder return as we balance our commitments to our customers and employees, the environment and the communities where we live and work. Our vision and brand inspire what we do every day.

Our strategy is built on a strong foundation of assets and capabilities that position us well for future growth. Guided by 200 years of proven ability to anticipate and adapt to change, we continue to navigate an increasingly complex world characterized by mixed macroeconomic performance, evolving customer needs, rapid technology advances, competitive intensity and a dynamic regulatory environment. In the face of these shifts, our commitment to our customers is unwavering.

Our Strategic Priorities

1. Achieve industry-leading **customer loyalty** by delivering on our brand promise.
2. Enhance **productivity** to drive performance and shareholder value.
3. Accelerate deployment of **digital technology** to transform our business.
4. Leverage our consolidated **North American platform** and expand strategically in select global markets to deliver growth.
5. Ensure our strength in **risk management** underpins everything we do for our customers.

Our Sustainability Principles

1. Social Change

Helping people adapt and thrive as society evolves – tailoring our products and services to reflect changing expectations, and embracing diversity and inclusion in our workplace and the communities where we do business.

2. Financial Resilience

Supporting customers' needs and goals, while gauging appropriate levels of risk, as they shape their financial futures. And providing members of underserved communities with access to guidance and support that helps them and enables them to do better.

3. Community-building

Fostering social and economic well-being in the communities where we live and work by financing new enterprises, facilitating public investment, paying our fair share of taxes and, together with our employees, providing support through charitable donations, sponsorships and volunteer activities.

4. Environmental Impact

Reducing our environmental footprint while considering the impacts of our business activities as we work with stakeholders who share our commitment to sustainability.