

Vision

To be the bank that defines great customer experience.

Strategic Priorities

The clearly defined statements of purpose that guide the bank's long-term decision-making as we deliver on our vision.

Achieve industry-leading **customer loyalty** by delivering on our brand promise.

Enhance **productivity** to drive performance and shareholder value.

Accelerate deployment of **digital technology** to transform our business.

Leverage our consolidated **North American platform** and expand strategically in select global markets to deliver growth.

Ensure our strength in **risk management** underpins everything we do for our customers.

Sustainability Principles

The guidelines we follow as a responsibly managed bank consider social, economic and environmental impacts as we pursue sustainable growth.

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.

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.

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.

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.

We balance our commitments to all stakeholders as we pursue our business strategy and strive to fulfill our broader social responsibilities.

A Foundation of Trust

To continue earning the trust of our stakeholders, we act with integrity, communicate with transparency and uphold the highest standards of sound, ethical governance.