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Our Commitments

Deliver shareholder value

Our strategy is to produce long-term, profitable growth by building great franchises and delivering value to our customers, communities and shareholders. We do this by investing in our employees, building the base of talent and skills we need to compete successfully. We are growing our branch network, going to where current and potential customers need us to be and delivering services they value. We invest too, in technology and process improvements that keep expense growth in check. And we are disciplined acquirers. We are highly selective about how we invest our capital.

Stimulate the economy through continued lending

On lending, we have a simple approach – don't make bad loans in good times, but continue to make good loans in bad times. We've done just that. In 2009, personal and business loans grew by 13% in both Canada and the U.S.

We are committed to supporting large, medium and small business clients who need financing to start, sustain and grow their businesses. We also lend to customers who help stimulate the economy by making home and car purchases or doing renovations. As well, we help qualified customers who need to borrow or refinance to get through a difficult patch.

Provide economic prosperity

Because we are a major employer, purchaser, taxpayer and financial services provider, our role in the economy is extensive. Our everyday business activities touch the financial lives of millions of people and businesses, fostering prosperity and contributing to the long-term growth of cities and regions.

Our global workforce is over 74,000 employees, which translates into \$5.8 billion in salaries and benefits. While we don't have specific policies or tracking about local hiring of employees or management, we do strive to make our branches and workforce reflect the communities we serve.

Running an extensive service and support network requires sound management of our real estate and premises. We have retail and corporate real estate units that handle all such functions. Each decision to open, close or relocate a facility undergoes a comprehensive analysis, including a cost-benefit study, a risk assessment and an evaluation of impact on customers, clients and the community involved. When we do find it necessary to close, merge or relocate a branch, our commitment is to provide sufficient advance notice to employees, customers and the community and work closely with them to ensure a smooth transition.

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