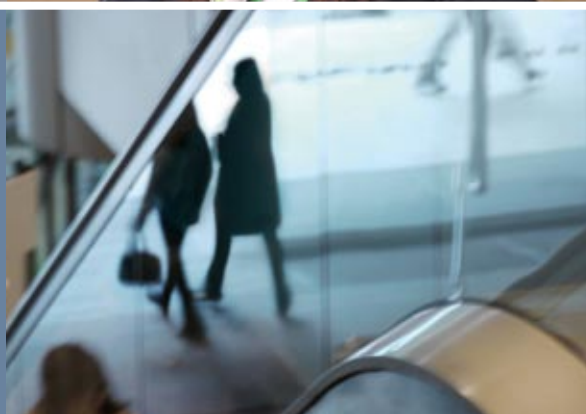




## Moving Ahead together as a world-class bank



In a year during which financial uncertainty shook economies across the globe, our forward-looking business strategy kept us focused on our long-term objectives.

Backed by our well-respected brand and solid financial fundamentals, we continued to think ahead – taking steps to strengthen our platform for future growth. We worked hard to support personal and commercial customers, maintain momentum in core areas of business and lay the groundwork for expansion in new markets and customer segments.

This year's theme – Moving Ahead – is inspired by our determination to drive our business forward in pursuit of higher standards of excellence to the benefit of our stakeholders.

