

Skills Matrix

Non-employee directors confirm their skills and experience in February of each year. The information is used to assess the overall strength and diversity of the Board, as shown below:

	Babiak	Brochu	Broderick	Cope	Edwards	Eichenbaum	Farmer	Harquail	Huber	La Flèche	Mitchelmore	Orsino	Prichard	Wilson III
Executive Leadership (1)	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Other Board Experience (2)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Financial Services (3)	✓		✓		✓	✓	✓		✓					✓
Accounting and Finance (4)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Investment Banking/Mergers & Acquisitions (5)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Risk Management (6)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Human Resources (7)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Corporate Responsibility/Sustainability (8)	✓	✓		✓				✓		✓	✓	✓	✓	
Legal (9)					✓					✓			✓	
Strategic Planning (10)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Retail (11)	✓	✓		✓	✓				✓	✓		✓		
Information Technology & Security (12)	✓		✓	✓			✓	✓	✓	✓	✓			✓
Public Policy (13)	✓	✓	✓	✓	✓	✓			✓		✓		✓	

- (1) Experience as a senior executive/officer of a publicly listed company or major organization.
- (2) Served as a board member of a public, private or non-profit entity.
- (3) Oversight, advisory or operational experience in the financial services industry other than serving as a director of the Bank.
- (4) Knowledge of and experience with financial accounting and reporting, corporate finance and familiarity with internal financial/accounting controls, Canadian or U.S. Generally Accepted Accounting Principles and/or International Financial Reporting Standards.
- (5) Experience with investment banking or mergers and acquisitions.
- (6) Knowledge of, and experience with internal risk controls, risk assessments and reporting.
- (7) Experience with benefit, pension and compensation programs (in particular, executive compensation programs).
- (8) Understanding and experience with corporate responsibility practices and the constituents involved in sustainable development practices.
- (9) Experience as a lawyer either in private practice or in-house with a publicly listed company or major organization.
- (10) Experience in the development and implementation of a strategic direction of a large organization.
- (11) Experience as a senior executive in a major products, services or distribution company.
- (12) Experience or knowledge relating to the information technology and security needs of a major organization.
- (13) Experience in the workings of government and public policy.