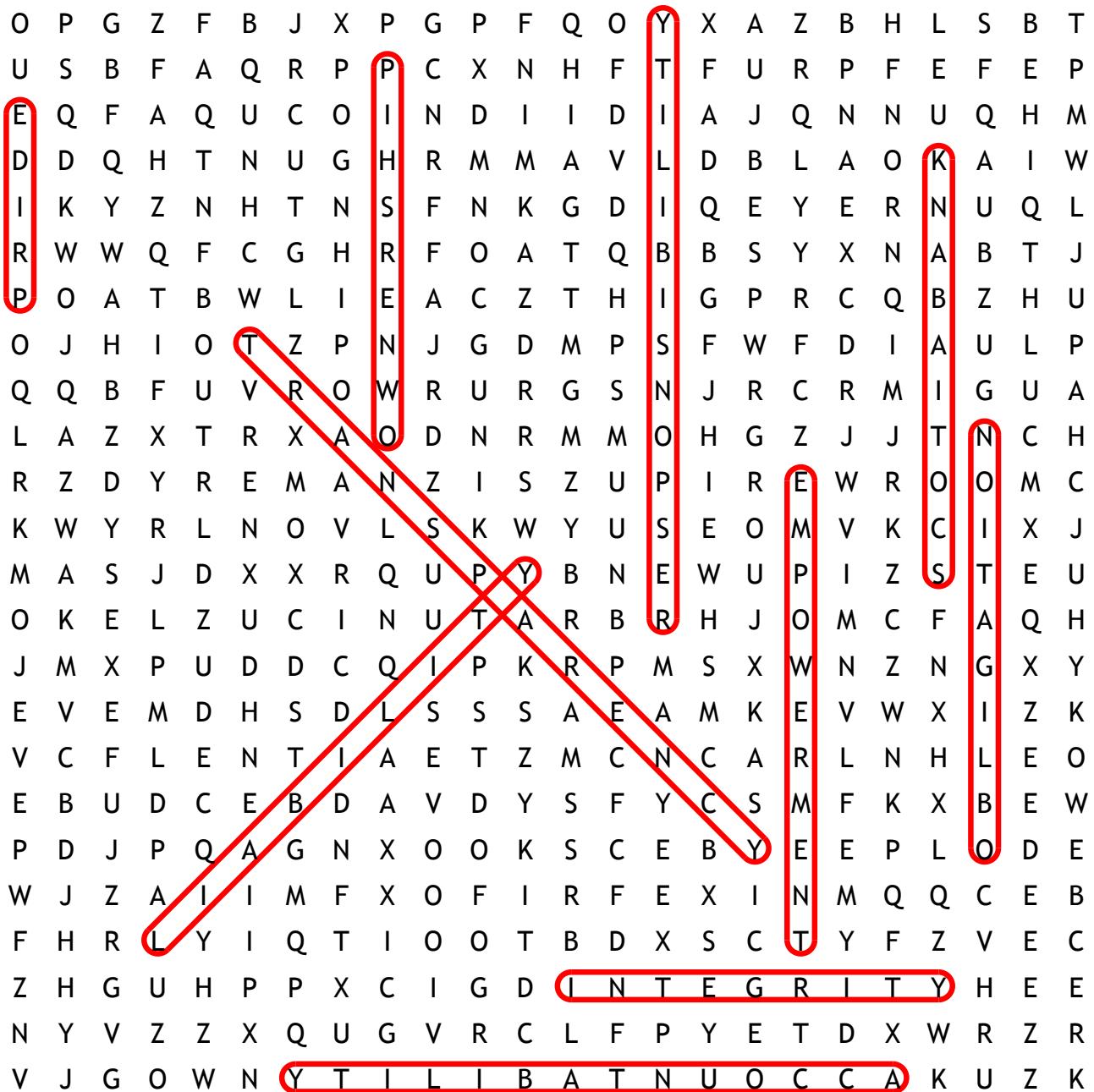


Name: _____

Date: _____

Accountability



Responsibility

Accountability

Transparency

Empowerment

Obligation

Scotiabank

Ownership

Liability

Integrity

Pride