

# A bank built for *the future*

- **Finalized significant organizational changes** that eliminated management layers and maximizes the synergies between our five businesses.
- **Completed the separation of Banamex** from our institutional business in Mexico, a major milestone in our effort to simplify operations and center the bank around a focused set of interconnected and high-returning businesses.
- Entered a strategic, multiyear alliance with **Google Cloud** to modernize our technology infrastructure and **fuel firmwide innovation with AI**.
- **Kicked off the largest branch investment and expansion in decades**, starting in **Chicago and Washington, D.C.**
- **Rolled out generative AI tools for more than 140,000 employees** to increase productivity and improve how we serve clients.
- Implemented a more systematic approach to compliance and continued to **automate manual controls** as part of the **Transformation initiative**.
- **Increased investment in data governance and quality** to transform the bank's vast amount of data into a competitive resource.
- Strengthened a culture of accountability by implementing **firmwide performance and talent management programs**.
- Recruited top industry talent to the management team, including **Tim Ryan as Head of Technology & Business Enablement** and **Vis Raghavan as Head of Banking**.