

# 2023 Public Accountability Statement

The Toronto-Dominion Bank's 2023 Public Accountability Statement details many of the Bank's activities surrounding community development, charitable donations, small business financing, taxes paid and number of employees. This document fulfils all requirements of the Canadian federal government's Public Accountability Statements Regulations (section 627.996 of the *Bank Act*) and pertains to our most recent fiscal year (November 1, 2022 to October 31, 2023). All currency is in Canadian dollars unless otherwise noted.

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# Community Development and Philanthropic Activity

We strive to make a positive contribution to the economic, environmental and social development of our communities in meaningful and innovative ways. In 2018, TD launched the TD Ready Commitment – our corporate citizenship platform that aims to support a more inclusive, equitable and sustainable tomorrow through four areas of impact that we call the Four Interconnected Drivers of Change: Financial Security, Vibrant Planet, Connected Communities and Better Health.

## Helping People Succeed & Prosper

Through these drivers of change, our corporate citizenship platform aligns with 12 of the 17 United Nations Sustainable Development Goals (SDGs). The SDGs provide a global plan of action for people, the planet and prosperity. TD shares the UN’s vision for a more inclusive, peaceful and prosperous future, and we intend to continue to track our contributions to these goals over time. The TD Ready Commitment also aligns with the Bank’s broader sustainability strategy, bringing together our philanthropy, people and business to help deliver on our purpose to enrich the lives of our customers, communities and colleagues.

In the following section, we highlight the actions we took over this past year to help create the conditions that we consider necessary for people to have the chance to succeed in a changing world.



### Financial Security

Improve access to tools and programs to help people live their lives with greater financial confidence.

- Early Learning
- Income Stability
- Financial Literacy
- Affordable Housing



### Vibrant Planet

Elevate the quality of the environment so that people and economies can thrive.

- Low-Carbon Economy
- Green Spaces



### Connected Communities

Create the opportunities people need to connect with their community and have a sense of belonging.

- Shared Experiences
- Arts and Culture
- Local Needs



### Better Health

Support more equitable health outcomes for all.

- Innovative Solutions



## Charitable Donations and Philanthropic Activities in Canada

In 2023, TD donated over \$157 million<sup>1</sup> to support community organizations across our footprint, contributing to our target of \$1 billion in philanthropy by 2030. This included over \$108 million<sup>1</sup> in donations to community organizations in Canada, supporting more than 1,900 organizations across the country.

Below are some initiatives we supported through the TD Ready Commitment in 2023.<sup>2</sup> Additional examples can be found in the 2023 TD Ready Commitment Report.

### Financial Security

**CA Early Learning:** We have been supporting **Actua** since 2017 and most recently committed \$1 million over the next three years to support its **National Girls Program**. This program provides STEM (science, technology, engineering, math) learning experiences to girls and gender-diverse youth to help them feel empowered in inclusive, bias-free learning environments that advance gender equity. Activities are led by instructors (most of whom are young women) and are often community-action oriented, such as science clubs, career exploration, and conferences that demonstrate the role of STEM in society. The program also connects girls to female mentors and role models in STEM, exposing them to a variety of STEM studies and careers. In addition, TD supports mentoring for girls and young women, including through the TD Women in Technology colleague group, which provides STEM-focused mentoring.

**CA Financial Literacy:** For over 18 years, TD has supported **Prosper Canada**, a national charity dedicated to helping financially vulnerable Canadians access services to improve their financial well-being. TD's support has enabled the development of the Benefits Wayfinder tool. Benefits Wayfinder is a simple, easy-to-use, bilingual, online tool that enables Canadians to access income benefits and tax credits they may be eligible for, but are not receiving. With the latest round of funding from TD, Prosper Canada will expand Benefits Wayfinder to reach an additional 250,000+ Canadians. The tool aims to help them increase their financial literacy by learning about and accessing the estimated \$1.7B in annual unclaimed government income benefits. Since the launch of the program in 2021, over 270,000 individuals have benefited from this tool.

**CA Income Stability:** In September 2023, after supporting **Skills for Change's** successful pilot program, **Women on the Rise: Data Analytics Bridge to Work for Black Women**, TD made a \$750,000 commitment over three years to further develop the program. Women on the Rise focuses on addressing the barriers faced by Black women in data analytics and STEM fields through programming that helps them gain hands-on skills and succeed in a growing labour market. Through an eight-week data analytics certification program, underemployed or unemployed internationally educated Black women are

provided with learning methodologies, processes and applied skills to help facilitate their transition to jobs that are commensurate with their goals, skills, experience and education in the Canadian workforce.

**CA US Affordable Housing:** In August 2023, we launched the sixth annual **TD Ready Challenge**, a key initiative of the TD Ready Commitment. The 2023 TD Ready Challenge sought innovative solutions to help address systemic barriers to affordable housing across the continuum from transitional to permanent homes, and to help increase access to affordable and stable housing for those who need it most. We awarded a total of 10 \$1 million grants (either in Canadian or U.S. dollars, based on the jurisdiction of the selected applicants) to non-profit and community-based organizations whose solutions best addressed this year's problem statement.

### Vibrant Planet

**CA Green Spaces:** We're proud to continue our support of **Soverdi**, a non-profit organization in charge of the **Plantation de 200 000 Arbres du Plan Climat Montreal** program. With support from our latest grant, 10,000 trees and 5,000 shrubs will be planted at educational and health institution sites across the Greater Montreal Area. These plants, which will contribute to the Montreal Climate Action Plan 2020-2030 and the Government of Canada's 2 Billion Trees program, will help promote a connection with nature and biodiversity for the four million inhabitants of the Greater Montreal Area.

**CA Low-Carbon Economy: Venture for Canada's (VFC) Sustainable Futures Fellowship Program** focuses on equipping young people with the skills and hands-on experience needed to create successful clean-tech startups and entrepreneurial ventures. Through the Sustainable Futures Fellowship Program, which we proudly support, VFC plans to train and support 51 program participants, from communities across Canada facing barriers, who are passionate about sustainability and the cleantech sector. Since 2017, we've collaborated with VFC to expand its programming, develop a strong alumni network and support its aim to increase participation in cleantech by people from under-represented communities.

<sup>1</sup> Figures are disclosed in CAD Equivalent and include any donation commitments recognized as a legal obligation or a constructive obligation and expensed in 2023 before they were paid out. Figure does not include donations made through TD Friends of the Environment Foundation.

<sup>2</sup> Information and specifications provided, including expected benefits, have been provided and/or confirmed by the applicable organization.

## Connected Communities

**CA Shared Experiences:** We're proud to support **The 519**, a City of Toronto agency and registered charity committed to the health, happiness and full participation of the 2SLGBTQ+ communities. Our grant supports the **519 Church Street Community Centre Green Space Festival**, a five-day festival held at a Toronto urban park that attracts tens of thousands of people in celebration of diverse communities. This fundraising event supports The 519's programs that address urgent and emerging local needs for the 2SLGBTQ+ community, including newcomer and refugee programs, housing support, food security services and support for seniors.

**CA Local Needs:** To support the **Arctic Rose Foundation's Messy Book Program**, we committed \$1 million over the next three years ending December 2025. This after-school expressive arts program led by Indigenous Peoples is designed to encourage youth from Indigenous communities to explore, discover and connect with their traditional and cultural backgrounds. The program combines art, art journaling, movement, music, dance, digital technology and drama to encourage creative expression in response to the identity and culture gap experienced by many youth from Indigenous communities in the North.

**CA Arts and Culture:** We're proud to support **Capture Photography Festival**, Western Canada's largest lens-based art festival, which celebrated its 10th anniversary in April 2023. The festival features exhibitions and extensive public art and education programs that present the perspectives of people from diverse backgrounds and under-represented groups. TD also supports the TD Assistant Curator of Engagement position, which provides an opportunity for an emerging cultural worker from an under-represented community to gain professional experience and networking opportunities through mentorship.

## Better Health

**CA Innovative Solutions:** The **Children's Hospital Foundation of Manitoba (CHFM)** is the 2023 recipient of the \$500,000 grant established through the collaboration of TD Bank Group and Canada's Children's Hospital Foundations. Through the Diabetes Research Envisioned and Accomplished in Manitoba (DREAM) research team at Children's Hospital Research Institute of Manitoba, CHFM aims to improve care for children and youth from Indigenous communities with Type 2 diabetes. Funding will support building meaningful relationships with patient partners, Knowledge Keepers and the community.

**CA Innovative Solutions:** We're proud to support **Atlantic Wellness Diversity Circle of Care**, which seeks to provide free mental health services to 2SLGBTQ+ youth (ages 12-21) in New Brunswick. Services offered by this program include individual therapy, in-person or via telehealth, a same-day mental health clinic, group therapy, parent support, wraparound support and outreach therapy. The program focuses on reaching underserved populations such as homeless and at-risk youth, and those with transportation barriers in rural areas.

## Employee Volunteering

- In 2023, we continued to offer an array of virtual and in-person volunteer opportunities to TD colleagues through the **TD Ready Commitment Network**, our community engagement hub. These opportunities included volunteering and community leadership, colleague fundraising initiatives, group experiences and online learning to help colleagues connect to their local communities.
- TD has a very active volunteer force. In 2023, Canadian colleagues in our TD Ready Commitment Network reported over **80,000 volunteer hours** to better their communities. For every 40 hours or more employees spend volunteering with a registered charity in a 12-month period, they are eligible to receive a \$500 grant that TD will make on their behalf to the charity. In Canada, over 390 of these grants were issued in 2023, totalling over \$190,000. Additionally, TD raised more than **\$23 million** through employee giving campaigns across North America in support of charitable organizations across Canada and the US.
- The **TD Mindpower: Analytics for Social Good** program pairs non-profit organizations with a team of TD data and analytics (D&A) colleagues who volunteer to help draw new insights and grow community impact with analytics. Since the program's launch in 2018, more than 500 TD colleagues across North America have been engaged, and 40 projects have been completed for non-profit organizations, including 33 in Canada. In 2023, the TD Mindpower program grew significantly, and engaged 126 TD volunteers (including 115 in Canada) to support 20 projects, 18 in Canada, across nine cities.

## Small Business

At TD, we help small businesses grow through our offering of banking solutions, products and services, including our offering of small business credit and deposit account products. To help our small business customers facing uncertainty and financial hardship, we continue to offer credit and repayment solutions to eligible customers. We also support small businesses through the strong relationships our Business Bankers build with our customers and communities. TD has Account Managers who receive specialized training to help provide best-in-class advice based on the unique needs of each business. We also continue to invest in our business to enhance our technology to help provide faster access to credit and simplify the process for our customers.

To help promote healthy and effective relationships with small businesses, we remain committed to the voluntary Canadian Bankers Association's Model Code of Conduct for Bank Relations with Small and Medium-Sized Businesses, which contains minimum standards for bank dealings with these businesses. TD's Senior Vice President, National Agriculture, Merchant Solutions, Small Business Banking & Specialized Segments, is responsible for helping ensure the code is implemented and followed by colleagues.

Highlights of how we supported small businesses this year include:

- In 2023, as part of our Black Customer Experience Strategy<sup>3</sup>, TD launched the **Black Entrepreneur Credit Access Program** in Canada. The program aims to provide more equitable access to credit for Black entrepreneurs, who may disproportionately face hurdles securing funding for their businesses, helping to foster economic inclusion. The program also offers dedicated support and resources via specialized small business account managers and a team of Business Development Managers across Canada dedicated to the Black community.
- In 2023, TD Insurance announced the launch of **TD Insurance for Business**, a new direct insurance product offering, tailored for small businesses in Canada and available in all provinces and territories except Quebec, which will follow in 2024. TD Insurance for Business will provide tailored coverage for micro and small businesses across a number of industries, including retail, contractors, wholesale, business and professional services and healthcare.
- In 2023, TD continued to support the **Refugee Entrepreneur Supplier Diversity Certification Program**, which was introduced in 2022 by the Canadian Aboriginal and Minority Supplier Council (CAMSC) and the Tent Partnership for Refugees. TD is paying the certification fees for the refugee-owned businesses for the first three years of the program ending October 31, 2025.
- In Canada, we helped connect women business owners to resources and programs through our Women in Enterprise team. The team focuses on increasing TD's support for women-owned and -led businesses through our offerings of banking solutions, products and services. The team also helps provide these businesses with access to the connections, tools and resources to help them succeed. For example, we provided \$740,000 in funding to support collaborations across Canada, including to **The Forum, Natural Products Canada** and **Réseau des Femmes d'affaires du Québec**, which was used to help provide access to non-financial services like coaching and mentoring to women-owned businesses. We also continued to provide a list of resources and programs available to women entrepreneurs through our [Women in Business website](#).

<sup>3</sup> TD's Black Customer Experience Strategy was launched in 2021.

## Access to Banking

Having a variety of options makes it easier for seniors, students, youth and low-income individuals to start and maintain a banking relationship. TD opens personal accounts regardless of whether a person is unemployed, is or has been bankrupt or is unable to make an initial deposit, as long as required conditions are met. TD is involved in many programs to help remove social barriers and increase access primarily through its financial education initiatives. By equipping people with the tools and knowledge to manage their accounts, we can help improve their financial stability and personal well-being.

In Canada, options designed to enhance access to banking services include the following:

- All customers can select the TD Minimum Chequing Account, a low-fee, basic banking option.
- For students and youth, the TD Student Chequing Account includes unlimited free debit transactions each month.
- For seniors (60 years of age or older), we offer both a monthly fee discount on the TD Every Day Chequing Account, TD Unlimited Chequing Account and TD All-Inclusive Banking Plan and a no-monthly fee TD Minimum Chequing Account for Seniors receiving the Guaranteed Income Supplement or beneficiaries of the Registered Disability Savings Plan.
- Customers who hold personal chequing and savings accounts with monthly transaction limits can purchase a transit fare or pass knowing this debit purchase will not be included in their transaction tally.
- Our website and mobile banking app are available in English, French and simplified and traditional Chinese. The New-to-Canada section of TD's website is also available in 10 additional languages.
- The TD Access Card allows customers to use their debit card both in Canada and internationally to make purchases online, at a point-of-sale terminal or transact at an ATM.
- Customers can choose their preferred denominations when withdrawing money at select ATMs.
- Customers can pay Canadian bills from accounts and transfer money between accounts in-branch, through the TD mobile banking app, our Phone Channel, online and using ATMs.
- Customers can access their transaction history through TD EasyWeb and the TD mobile banking app, as well as deposit cheques through the TD mobile banking app.
- The TD MySpend app is an easy-to-use money management tool that helps customers monitor spending from their TD Canadian dollar personal banking accounts and credit card accounts. It enables customers to make informed spending choices and find ways to save.

## Accessibility

At TD, we are committed to meeting the accessibility needs of persons with disabilities in a timely manner. In consultation with customers, colleagues and community members with disabilities, TD published an [Accessibility Plan](#) that details our strategy to identify, remove and prevent barriers to accessibility. We have included an Executive Summary of the plan in American Sign Language (ASL) and Langue des signes du Québécois (LSQ) on our website, and the plan is also available in alternate formats upon request.

Whether our customers choose to bank online, by phone, at one of our ATMs or in person, we are dedicated to making accessibility a top priority. In partnership with the Canadian Administrator of Video Relay Services (VRS), TD was the first bank to introduce a new dedicated phone line for customers who are Deaf and use sign language that allows them to use their VRS application when completing their remote banking needs. When customers call into a TD Contact Centre using VRS, they and the ASL or LSQ sign language interpreter are connected to a specially trained TD colleague, offering a more seamless customer experience. To help create inclusive online experiences, we launched the TD Accessibility Adapter, a browser plug-in tool that allows users to implement their own online accessibility preferences. This tool was first launched to TD colleagues and is now available to the Canadian and US public at no cost.

To help provide an accessible experience for our customers with disabilities, our accessible services include:

- **Alternate Format Documents:** Customers can request documents, such as account statements or brochures, in a variety of alternate formats including Braille, large print, e-text, accessible PDF or audio CDs.
- **Braille and Large Print Card Sleeves:** Customers can request a card sleeve for their personal or business access cards and credit cards in which the card information is printed in either Braille or Large Print.
- **Digital Services:** TD incorporates accessibility standards for online and mobile channels, as well as for the development of its new platforms.
- **Phone Channels:** TD offers Teletypewriter (TTY), relay calls and VRS calls to support customers who are Deaf, hard of hearing or have a speech impairment.
- **Branches:** Many of our older branches have been retrofitted to enhance accessibility for our customers. Our new and recently renovated branches feature:
  - Automated/accessible doors, vestibules and washrooms,
  - Wheelchair access to ATMs, vaults and service areas,
  - Where possible, at least one parking space reserved for customers with disabilities, and
  - Tablets that offer real-time, two-way video remote interpretation (VRI) for ASL available any time during branch hours.
- **ATMs:** Our ATMs are accessible in English and French and by plugging in a standard headset, customers can be guided through their transaction with directional audio. Our ATMs also feature lower screens and buttons to aid in wheelchair accessibility.
- **Training:** Our training on Supporting Customers with Disabilities educates TD colleagues about our accessibility services and serving all customers, including those with disabilities. The course explores a variety of accessibility options and approaches to help meet the needs of our customers.

## Employee Population in Canada

(as at October 31, 2023)<sup>1</sup>

Province or Territory <sup>2</sup>	Full-time	Part-time <sup>3</sup>	Total
Alberta	3,720	693	4,413
British Columbia	3,452	1,038	4,490
Manitoba	430	136	566
New Brunswick	2,169	120	2,289
Newfoundland and Labrador	112	35	147
Northwest Territories	6	3	9
Nova Scotia	1,268	106	1,374
Ontario	49,228	4,678	53,906
Prince Edward Island	48	15	63
Quebec	4,726	1,085	5,811
Saskatchewan	392	95	487
Yukon	13	6	19
<b>Total</b>	<b>65,564</b>	<b>8,010</b>	<b>73,574</b>

<sup>1</sup> All data reflects employee headcount rather than full-time equivalent. Information presented in the table above was extracted from TD's system on the earliest practicable date after October 31, 2023 and, accordingly, there may be slight differences for employment changes that were effective on November 1, 2023.

<sup>2</sup> TD had no full-time, part-time or casual employees in Nunavut.

<sup>3</sup> Part-time includes both part-time and casual employees.



## Income, Capital, Insurance Premium and Other Taxes in Canada

(as at October 31, 2023) (in thousands of dollars)

Canadian Tax Jurisdiction	Income Taxes	Capital and Insurance Premium Taxes	Total Taxes
Federal	1,606,736	—	1,606,736
Alberta	41,439	55,396	96,835
British Columbia	77,342	6,198	83,540
Manitoba	5,907	15,554	21,461
New Brunswick	9,545	7,976	17,521
Newfoundland and Labrador	2,109	8,280	10,389
Northwest Territories	227	512	739
Nova Scotia	12,167	24,568	36,735
Nunavut	20	118	138
Ontario	875,917	78,730	954,647
Prince Edward Island	1,126	2,189	3,315
Quebec	49,139	11,541	60,680
Saskatchewan	4,359	9,669	14,028
Yukon	252	909	1,161
<b>Total Income, Capital and Insurance Premium Taxes</b>	<b>\$ 2,686,285</b>	<b>\$ 221,640</b>	<b>\$ 2,907,925</b>
<b>Other Taxes<sup>1</sup></b>			<b>\$ 1,321,302</b>
<b>Total Taxes</b>			<b>\$ 4,229,227</b>

The above figures represent the total amount of income, capital, insurance premium and other taxes paid or payable by TD Bank Group during fiscal 2023 (November 1, 2022 – October 31, 2023) broken down by the amounts paid or payable to the Canadian federal, provincial and municipal governments.

A broader disclosure of the taxes borne by TD Bank Group can be found in our 2023 Sustainability Report.

<sup>1</sup> Other taxes include payroll taxes, transaction and sales taxes, and property and business taxes.

## Business Debt Financing in Canada

(as at October 31, 2023) (Authorized amounts in thousands of dollars)

TD is committed to making debt financing available to our qualified business customers across Canada. In 2023, authorized business loans totalled approximately \$359 billion.

Provinces and Territories		\$0-\$24,999	\$25,000-\$99,999	\$100,000-\$249,999	\$250,000-\$499,999	\$500,000-\$999,999	\$1,000,000-\$4,999,999	\$5,000,000 and greater	Total
Alberta	Authorized amount (in \$ thousands)	523,653	1,559,995	730,766	886,733	1,116,140	3,100,037	33,597,127	41,514,451
	Number of clients	8,624	23,065	4,676	2,509	1,643	1,533	642	42,692
British Columbia	Authorized amount (in \$ thousands)	694,549	1,698,785	670,227	783,030	1,366,544	3,993,922	31,059,805	40,266,862
	Number of clients	11,887	25,091	4,416	2,207	1,999	2,003	875	48,478
Manitoba	Authorized amount (in \$ thousands)	72,334	188,106	116,702	132,131	182,846	720,032	4,061,263	5,473,414
	Number of clients	1,444	2,592	695	376	265	350	145	5,867
New Brunswick	Authorized amount (in \$ thousands)	31,040	84,272	47,301	78,937	118,936	316,668	2,060,417	2,737,571
	Number of clients	618	1,198	299	226	175	159	65	2,740
Newfoundland and Labrador	Authorized amount (in \$ thousands)	17,578	54,649	30,871	40,753	52,911	207,304	†	404,066
	Number of clients	327	641	198	120	76	92	†	1,454
Nova Scotia	Authorized amount (in \$ thousands)	54,401	119,905	68,696	90,496	139,018	504,285	6,001,220	6,978,021
	Number of clients	1,122	1,662	421	258	203	235	168	4,069
Ontario	Authorized amount (in \$ thousands)	2,440,339	6,554,805	2,576,072	3,219,608	4,478,935	15,049,962	179,502,342	213,822,063
	Number of clients	52,901	104,370	16,972	9,181	6,551	7,228	3,304	200,507
Prince Edward Island	Authorized amount (in \$ thousands)	8,482	21,653	13,533	14,196	21,566	40,180	†	119,610
	Number of clients	168	309	85	40	31	20	†	653
Quebec	Authorized amount (in \$ thousands)	314,979	1,062,514	429,179	725,536	1,036,450	2,891,977	36,104,184	42,564,819
	Number of clients	7,752	16,962	2,764	2,036	1,513	1,446	754	33,227
Saskatchewan	Authorized amount (in \$ thousands)	67,991	216,485	169,057	195,060	237,401	804,862	3,763,542	5,454,398
	Number of clients	1,339	2,936	1,029	552	340	379	139	6,714
Territories	Authorized amount (in \$ thousands)	7,215	16,798	9,286	11,829	**	22,974	**	68,102
	Number of clients	151	214	56	33	**	16	**	470
<b>Total</b>	Authorized amount (in \$ thousands)	4,232,561	11,577,967	4,861,690	6,178,309	8,750,747	27,652,203	296,149,900	359,403,377
	Number of clients	86,333	179,040	31,611	17,538	12,796	13,461	6,092	346,871

Above balances represent October 31, 2023 ending balance for Canadian Corporate, Business Banking and business Visa clients.

Canadian Corporate and Business Banking balances include loans, treasury (which refers to the net exposure of a simulation of a client's derivative positions) and inventory (which refers to the bond trading portfolio of our non-retail clients). Personal loans used for business purposes and investment portfolio holdings are not included in the totals.

Total Clients = Canadian Corporate and Business Banking clients as of October 31, 2023. Visa client numbers are not included.

Territories = Yukon, Northwest Territories and Nunavut.

† To preserve client confidentiality, client counts and authorizations for Newfoundland and Labrador and Prince Edward Island have been combined with Nova Scotia data for the same size band and have been included in the Nova Scotia totals.

\*\* To preserve client confidentiality, client counts and authorizations for the Territories have been combined with British Columbia data for the same size band and have been included in the British Columbia totals.

## Branches Opened, Relocated and Closed in Canada in 2023

At the end of our fiscal year (October 31, 2023), our Canadian retail network consisted of 1,062 branches. TD notifies customers by mail and invites comments from the community through our feedback channels and Q&A sessions, as applicable, prior to closing a branch.

### Branches Opened

The following branches were opened in fiscal 2023.

Address	City/Province
10259 104 Avenue NW	Edmonton, AB
11501 Buffalo Run Boulevard, Unit 700	Tsuut'ina, AB
224 Chain Lake Drive	Halifax, NS
2165 Richmond Street	London, ON
2059 Cornwall Road	Oakville, ON
1378 South Service Road	Stoney Creek, ON

### Branches Closed

The following branches were closed in fiscal 2023.

Address	City/Province
34 Wyndham Street	Guelph, ON
697 McCowan Road	Scarborough, ON
77 King Street W Concourse, Level 1	Toronto, ON
1000 Dundas Street	Woodstock, ON

### Branches Relocated

The following branches were relocated in fiscal 2023.

This Branch:	Relocated To:	City/Province
3433 North Road, Suite 105	3778 Grand Promenade, Unit 330	Burnaby, BC
2030 Corydon Avenue	1545 Portage Avenue, Unit H003A	Winnipeg, MB
590 Portland Street	15 Eisener Boulevard	Dartmouth, NS
7071 Bayers Road	3675 Joseph Howe Drive	Halifax, NS
400 Rideau Street	50 Rideau Street, Unit E112	Ottawa, ON
1886 Eglinton Avenue W	1921 Eglinton Avenue W	York, ON
3020 8th Street E	2335 8th Street E	Saskatoon, SK

## ATMs Opened and Closed in Canada in 2023

TD's ATM network in Canada includes TD owned ATMs<sup>4</sup> and TD branded ATMs<sup>5</sup>. At the end of our fiscal year (October 31, 2023), we had a total of 3,438 ATMs in our ATM network in Canada, including 2,688 TD owned ATMs and 750 TD branded ATMs, which is an increase of 37 ATMs from last year.

### ATMs Opened

Address	City/Province	Address	City/Province
4201 Macleod Trail S	Calgary, AB	3714 3 Avenue	Port Alberni, BC
1205 14 Street SW	Calgary, AB	4918 Bc-93	Radium Hot Springs, BC
1419 8 Street SW	Calgary, AB	3531 King George Boulevard	South Surrey, BC
230 Sandarac Drive NW	Calgary, AB	5604 175 Street	Surrey, BC
510 58 Avenue SE	Calgary, AB	15970 96 Avenue	Surrey, BC
4639 Bowness Road NW	Calgary, AB	1199 Bay Avenue	Trail, BC
10241 Elbow Drive SW	Calgary, AB	1010 W King Edward Avenue	Vancouver, BC
10205 101 Street NW	Edmonton, AB	2120 Grandview Highway	Vancouver, BC
12018-104 Avenue NW	Edmonton, AB	1955 Powell Street	Vancouver, BC
10259 104 Avenue NW	Edmonton, AB	1080 Douglas Street	Victoria, BC
10259 104 Avenue NW	Edmonton, AB	2100 Quadra Street	Victoria, BC
10259 104 Avenue NW	Edmonton, AB	Trans-Canada Highway & Ptr 248 Highway 1	Elie, MB
10960 142 Street NW	Edmonton, AB	1120 Saskatchewan Avenue E	Portage La Prairie, MB
172 Leva Avenue	Red Deer, AB	1545 Portage Avenue	Winnipeg, MB
3 Curial Drive	St. Albert, AB	1545 Portage Avenue	Winnipeg, MB
5126 46 Avenue	Taber, AB	1545 Portage Avenue	Winnipeg, MB
700-11501 Buffalo Run Boulevard	Tsuut'ina, AB	1545 Portage Avenue	Winnipeg, MB
700-11501 Buffalo Run Boulevard	Tsuut'ina, AB	1919 St. Mary's Road	Winnipeg, MB
2047 Sumas Way	Abbotsford, BC	15 Eisener Boulevard	Dartmouth, NS
330-3778 Grand Promenade	Burnaby, BC	15 Eisener Boulevard	Dartmouth, NS
330-3778 Grand Promenade	Burnaby, BC	3675 Joseph Howe Drive	Halifax, NS
330-3778 Grand Promenade	Burnaby, BC	3675 Joseph Howe Drive	Halifax, NS
3826 Canada Way	Burnaby, BC	224 Chain Lake Drive	Halifax, NS
975 Willingdon Avenue	Burnaby, BC	224 Chain Lake Drive	Halifax, NS
984 South Island Highway	Campbell River, BC	224 Chain Lake Drive	Halifax, NS
1830 Island Highway N	Campbell River, BC	360 Main Street	Yarmouth, NS
2350 Cliff Avenue	Courtenay, BC	12476 Regional Road 50	Bolton, ON
6295 200 Street	Langley, BC	305 Fogal Road	Brampton, ON
19811 Fraser Highway	Langley, BC	11 Sinclair Boulevard	Brantford, ON
22882 Dewdney Trunk Road	Maple Ridge, BC	6783 Guelph Line	Burlington, ON
465 Brunette Avenue	New Westminster, BC	8786 ON-115	Clarington, ON
1151 Mt. Seymour Road	North Vancouver, BC	3870 Garrison Road	Fort Erie, ON
1635 Main Street	Penticton, BC	28332 Highway 48	Georgina, ON

<sup>4</sup> TD-owned ATMs are owned and operated by TD.

<sup>5</sup> TD-branded ATMs are owned by NCR, a third-party ATM operator. These ATMs have a TD logo and allow TD cardholders to withdraw cash.

## ATMs Opened (Continued)

Address	City/Province
1595 Telesat Court	Gloucester, ON
75 Main Street East	Grand Bend, ON
100 King Street W	Hamilton, ON
9100 Highway 11	Huntsville, ON
2780 County Road 43	Kemptville, ON
2165 Richmond Street	London, ON
2165 Richmond Street	London, ON
9340 County Road 93	Midland, ON
17600 Yonge Street	Newmarket, ON
18080 Yonge Street	Newmarket, ON
3770 Montrose Road	Niagara Falls, ON
133 Peterborough Road	Norwood, ON
2059 Cornwall Road	Oakville, ON
2059 Cornwall Road	Oakville, ON
E112-50 Rideau Street	Ottawa, ON
E112-50 Rideau Street	Ottawa, ON
150 King Street	Peterborough, ON
13755 York Regional Road 27	Schomberg, ON
220 Huron Road	Shakespeare, ON
245 S Edgeware Road	St Thomas, ON
281 Martindale Road	St. Catharines, ON
1378 South Service Road	Stoney Creek, ON
1378 South Service Road	Stoney Creek, ON
77 Bloor Street W	Toronto, ON
100-390 The East Mall	Toronto, ON
1921 Eglinton Avenue W	York, ON
1921 Eglinton Avenue W	York, ON
1921 Eglinton Avenue W	York, ON
1921 Eglinton Avenue W	York, ON
321 St-Jacques Sud Route 132	Causapscal, QC
1900 Boulevard St-Joseph	Drummondville, QC
25 Rue Lapointe	Eastman, QC
867 Rue Principale	Granby, QC
690 Rue Dufferin	Granby, QC
50 Rue Sainte-Catherine E	Montréal, QC

Address	City/Province
270 Rue Notre Dame	Notre Dame-de-la-Paix, QC
265 Rue De L'Industrie	Otterburn Park, QC
635 Avenue Saint-Louis	Plessisville, QC
157 Rue Saint Germain O	Rimouski, QC
130 Rue Principale	Rouyn-Noranda, QC
669 Rue Des Érables	Saint-Elzear, QC
4459 Route Fossambault	Sainte-Catherine-de-la-Jacques-Cartier, QC
300 Rue Principale	Upton, QC
Highway 1 & Highway 46	Balgonie, SK
942 4 Street	Estevan, SK
260 Broadway Street W	Fort Quappelle, SK
2335 8th Street E	Saskatoon, SK
2335 8th Street E	Saskatoon, SK
2335 8th Street E	Saskatoon, SK

## ATMs Closed

Address	City/Province	Address	City/Province
51 Hunterhorn Road NE	Calgary, AB	400 Rideau Street	Ottawa, ON
51 Hunterhorn Road NE	Calgary, AB	400 Rideau Street	Ottawa, ON
10205 101 Street NW	Edmonton, AB	478 Kingston Road	Pickering, ON
11760 167 Street	Edmonton, AB	697 McCowan Road	Scarborough, ON
7101-20 Thomlison Avenue	Red Deer, AB	697 McCowan Road	Scarborough, ON
105-3433 North Road	Burnaby, BC	2201 McCowan Road	Scarborough, ON
105-3433 North Road	Burnaby, BC	181 Brant Road	St. George, ON
101-5538 Airport Way	Kelowna, BC	1712 Stone Church Road E	Stoney Creek, ON
3650 Highway 97	Kelowna, BC	100-390 The East Mall	Toronto, ON
3800 Finnerty Road	Victoria, BC	1886 Eglinton Avenue W	Toronto, ON
1080 Douglas Street	Victoria, BC	1886 Eglinton Avenue W	Toronto, ON
1080 Douglas Street	Victoria, BC	1886 Eglinton Avenue W	Toronto, ON
2002 Park Royal S, Floor 2	West Vancouver, BC	55 King Street W	Toronto, ON
4330 Northland Boulevard	Whistler, BC	55 King Street W	Toronto, ON
2030 Corydon Avenue	Winnipeg, MB	55 King Street W	Toronto, ON
100 Harbourview Boulevard	Bathurst, NB	55 King Street W	Toronto, ON
131 Dundonald Street	Fredericton, NB	55 King Street W	Toronto, ON
1789 Mountain Road	Moncton, NB	55 King Street W	Toronto, ON
590 Portland Street	Dartmouth, NS	55 King Street W	Toronto, ON
590 Portland Street	Dartmouth, NS	77 Bloor Street W	Toronto, ON
575 Main Street	Dartmouth, NS	77 Bloor Street W	Toronto, ON
7071 Bayers Road	Halifax, NS	77 Bloor Street W	Toronto, ON
7071 Bayers Road	Halifax, NS	161 Bay Street	Toronto, ON
130 Brickyard Way	Brampton, ON	673 Warden Avenue	Toronto, ON
34 Wyndham Street	Guelph, ON	673 Warden Avenue	Toronto, ON
34 Wyndham Street	Guelph, ON	673 Warden Avenue	Toronto, ON
2101 Innisfil Beach Road	Innisfil, ON	1000 Dundas Street	Woodstock, ON
94 Princess Street	Kingston, ON	1000 Dundas Street	Woodstock, ON
2263 Dundas Street E	London, ON	560 Boulevard des Sources	Dorval, QC
3500 Steeles Avenue E	Markham, ON	5455 Boulevard Décarie	Montréal, QC
6760 Meadowvale Town Centre	Mississauga, ON	2940 Boulevard Laurier	Québec, QC
3005 Mavis Road	Mississauga, ON	100 Boulevard Brien	Repentigny, QC
3005 Mavis Road	Mississauga, ON	130 Rue Principale	Rouyn-Noranda, QC
130 Davis Drive	Newmarket, ON	3010 Ch Oka	Ste-Marthe-sur-le-Lac, QC
5486 Stanley Avenue	Niagara Falls, ON	390 Albert Street N	Regina, SK
3309 Simcoe Street	Oshawa, ON	3020 8 Street E	Saskatoon, SK
204 Sparks Street	Ottawa, ON	3020 8 Street E	Saskatoon, SK
1600 James Naismith Drive	Ottawa, ON	3020 8 Street E	Saskatoon, SK
		3020 8 Street E	Saskatoon, SK

## Affiliates

The following are the prescribed affiliates, as at October 31, 2023, whose relevant activities are included in this Public Accountability Statement, as required by the *Bank Act* (Canada).

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GMI Servicing Inc.

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Primum Insurance Company

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TD Asset Management Inc.

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TD Auto Finance (Canada) Inc.

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TD Auto Finance Services Inc.

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TD Direct Insurance Inc.

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TD General Insurance Company

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TD Home and Auto Insurance Company

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TD Life Insurance Company

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TD Waterhouse Private Investment Counsel Inc.

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Toronto Dominion (Texas) LLC

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Public Accountability Statements for other declarants within TD: This section provides the Public Accountability Statement for TD Mortgage Corporation, TD Pacific Mortgage Corporation, The Canada Trust Company and Security National Insurance Company ("the Declarants") and covers the Declarants' 2023 fiscal year (November 1, 2022 – October 31, 2023). The Declarants are subsidiaries of The Toronto-Dominion Bank and are among the financial institutions within TD.

As members of TD, the Declarants did not separately undertake or participate in the foregoing, as all such activities and donations are carried on by The Toronto-Dominion Bank on behalf of other members of TD, including the Declarants. All employees of the Declarants in Canada are employees of TD or one of TD's subsidiaries. The Declarants did not open or close any branches for their operations separate from those disclosed in the preceding Public Accountability Statement for The Toronto-Dominion Bank.

All money authorized by way of debt financing to firms in Canada was made by The Toronto-Dominion Bank; none was authorized by the Declarants. The affiliates of the Declarants are listed above and covered by the preceding Public Accountability Statement of The Toronto-Dominion Bank.

## Seniors Code

At TD, we value the relationships we have built with our senior customers and are committed to supporting their unique financial needs by providing ongoing education about issues affecting them, strengthening our processes to be able to offer a better banking experience and offering products that help meet their needs. Our practices reflect the principles outlined in the Code of Conduct for the Delivery of Banking Services to Seniors (“the Code”), which guides Canadian banks in their delivery of banking products and services to Canada’s seniors. We also have a designated Seniors Champion who provides leadership in promoting and supporting the Code and increases awareness within the organization of matters affecting seniors.

The principles outlined in the Code are set out below:

### **Principle 1: Banks will establish and implement appropriate policies, procedures, and processes to support the Code.**

In addition to the procedures and processes outlined below in Principle 4, TD has enterprise policies in place that support the Seniors Code, including:

- Code of Conduct and Ethics for Employees and Directors
- TD Accessibility Policy (Canada)

TD also has procedures for customer-facing employees to be able to identify and escalate incidents of suspected financial abuse and fraud of seniors, including processes and policies to train employees to help support compliance with the Code. Policies, procedures and processes include identifying circumstances where seniors may require additional assistance with their banking activities.

The Code has been integrated into the TD Regulatory Compliance Management Framework and is subject to the same governance process as all other codes and commitments that TD adopts.

### **Principle 2: Banks will communicate effectively with seniors.**

TD is focused on protecting our customers and raising awareness on important issues. As a result, TD has the following resources to assist seniors:

- Dedicated section for seniors, “Banking Advice for Seniors (60+),” on TD.com.
  - The “Banking Advice for Seniors (60+)” includes information related to self-serve banking, fraud protection, advice for the future and seniors’ bank account rebates.
  - TD has a process in place to ensure the “Banking Advice for Seniors (60+)” webpage is reviewed at minimum annually and contains information that is important to senior customers.
- To create more awareness about topics important to senior customers, TD has published articles such as: “How you can help seniors avoid becoming victims of fraud,” “What is a power of attorney?” and “Estate planning and retirement planning.” These articles

are available on the TD stories webpage at TD.com. Additionally, to further spread awareness, we highlighted existing TD resources designed to help seniors and their families identify and mitigate fraud across a range of multicultural media outlets.

### **Principle 3: Banks will provide appropriate training to their employees and representatives who serve seniors.**

Canadian employees and contingent workers who serve customers are required to complete training on the Code, including information on:

- Financial abuse, fraud detection, and red flags
- Canadian Bankers Association Commitment on Powers of Attorney and Joint Deposit Accounts
- Available resources and how to escalate issues within TD

Web-based training content is reviewed annually and is required to be completed by employees and contingent workers annually with knowledge comprehension being measured by completion of a test.

### **Principle 4: Banks will make appropriate resources available to client-facing employees and representatives to help them understand matters relevant to seniors’ banking needs.**

- TD has a consolidated internal webpage, “Meeting the Needs of Seniors,” for its client-facing employees. The webpage is reviewed and updated at minimum annually to ensure resources are easily accessible and content is up to date to allow TD employees to better assist seniors. Information on the internal webpage includes policies and procedures related to the unique needs of seniors (including powers of attorney), financial fraud, access to banking and digital adoption.
- TD completes a review of its internal webpages to ensure it continues to meet the needs of our customers. Any enhancements or changes to policies and procedures are updated and communicated with colleagues.
- TD is focused on creating awareness about the Seniors Code and provides communications to its client-facing employees through articles such as “National Seniors Day: TD colleague recognized for helping senior customer thwart fraudsters.”



**Principle 5: Banks will endeavour to mitigate potential financial harm to seniors.**

As financial fraud, scams and financial abuse are often directed at seniors, TD has the following internal and external resources to help mitigate potential financial harm to seniors:

- Internal information available to client-facing employees to bring awareness on how TD can help to protect vulnerable customers.
- A centralized, dedicated team of professionals to investigate cases of suspected financial abuse that are identified by our customer-facing colleagues.
- Financial education sessions conducted at community centres and care homes to empower seniors with knowledge to guard against fraud and scams. These sessions, which are often held with local TD retail colleagues and have seen us partner with law enforcement, provide valuable insights and strategies to enhance seniors' financial security.
- Resources available on the "Banking Advice for Seniors (60+)" webpage on TD.com to support customers in identifying and protecting themselves from fraud, scams or financial harm.

**Principle 6: Banks will take into account market demographics and the needs of seniors when proceeding with branch closures.**

To support our senior customers when proceeding with branch closures, we have the following processes in place:

- TD holds "Meet the Manager" sessions where customers can ask questions and obtain information regarding the upcoming branch closure and obtain details of nearby branches that customers may access.
- Signage is posted in branch well in advance to advise of an upcoming closure date.
- Letters are sent to customers when their community branch is closing, which includes information on their new banking location or alternate branches that they can access. Customers who are 60+ will also receive details on how to access the "Banking Advice for Seniors (60+)" webpage at TD.com.
- Branch Managers reach out to local senior retirement homes and community centres to advise of Meet the Manager dates and contact information.
- Branch employees provide customers with a handout containing alternative banking options, including a digital option to complete their banking needs and employees will book appointments for individuals requiring additional support.

## Codes of Conduct and Public Commitments

At TD, we comply with many industry-level Codes of Conduct and Public Commitments, listed below, that are designed to protect the interests of consumers. The Codes of Conduct and Public Commitments are made available to any customer on our public website or in writing upon request.

The Codes of Conduct and Public Commitments that TD complies with are as follows:

- **Commitment to Provide Information on Mortgage Security** outlines certain information banks must provide on the different types of mortgage security banks take when consumers borrow funds through a mortgage for the purchase of a home.
- **Commitment on Powers of Attorney and Joint Deposit Accounts** sets out minimum information banks must provide regarding Powers of Attorney and Joint Deposit Accounts.
- **Canadian Code of Practice for Consumer Debit Card Services** outlines practices and responsibilities which help protect consumers in their use of debit card services.
- **Code of Conduct for the Credit and Debit Card Industry in Canada** sets the principles for business practices related to the issuance and acceptance of payment cards and operation of payment card networks.
- **Model Code of Conduct for Bank Relations with Small and Medium-Sized Businesses** contains minimum standards for bank dealings with these businesses.
- **CBA Code of Conduct for Authorized Insurance Activities** outlines the minimum standards that apply to bank representatives promoting authorized insurance products.
- **Code of Conduct for Federally Regulated Financial Institutions – Mortgage Prepayment Information** outlines the type of information consumers will receive to help them make an informed decision about prepayment of their mortgage.
- **Principles of Consumer Protection for Electronic Commerce** provides a framework for commerce over open networks, including the internet.
- **Guidelines for Transfers of Registered Plans** covers transfers of deposit type instruments.
- **Low-Cost Account** – We offer our Minimum Chequing Account as our commitment to the government to provide a basic, low-fee account.
- **Visa Zero Liability Commitment** provides protection against fraudulent card use.
- **Visa E-Promise** offers online shoppers an alternative method to settle disputes with merchants.
- **The Principal Protected Notes (PPN) Regulations Undertaking** provides consumers purchasing a PPN by electronic means and/or by telephone with rescission rights.
- **Online Payments Commitment** outlines the practices and responsibilities that provide consumer protection when using online payments systems in Canada.
- **TD Online and Mobile Security Guarantee** provides our customers with rights in the event of unauthorized activity through a TD online or mobile service.
- **Plain Language Mortgage Documents** is a commitment by the banks to improve readability of residential mortgage documents.
- **MasterCard® Zero Liability Commitment** provides the benefit of zero liability in the event of the unauthorized use of a customer's Canadian-issued MasterCard.
- **Code of Conduct for the Delivery of Banking Services to Seniors** sets out principles that apply to banks to guide them when they deliver banking products and services to Canada's seniors.
- **Commitment on Modification or Replacement of Existing Products/Services** is a commitment by banks to follow specific procedures when they modify or replace existing products or services for customers who subscribe to products or services for non-business purposes.

## Stakeholder Consultations

TD is focused on thinking like a customer and delivering legendary experiences that meet and exceed customer expectations and needs. Our customers expect TD to make banking easy, to create value, and to deliver trusted advice. At TD, we have many ways to connect with and listen to our customers and the public. Their voice helps guide TD's efforts to improve and evolve as an organization. In 2023, we continued to use customer feedback to help us create and deliver preferred products and services, understand customer needs and identify areas of strength and opportunities to improve the overall customer experience.

## Developing and Enhancing Products and Services

Customers expect that the products and services we provide will enrich their lives, address their needs and support them in achieving their financial goals. As such, we continue to keep our customers top of mind when developing new products and services and enhancing existing products and services.

TD's Change Governance Standard supports the TD internal Control Policy and establishes how the Bank governs significant changes across the enterprise. This includes the approval of any business activity undertaken to create a new product or service offered to customers, to change an existing one, or to change associated technology, helping to ensure that the appropriate stakeholders are engaged on a change initiative. All businesses must follow the Change Governance Standard as part of their change processes. When designing new products and services or changing an existing product or service, our development process can include consultation with customers and stakeholders to understand how these products and services will help meet our customers' financial needs. Throughout the life of a product or service, we work to ensure our assessment, review and approval processes account for features, risks, charges and benefits associated with the product or service.

## Identifying Trends and Emerging Issues

At TD, we take a proactive approach in identifying trends and emerging issues that may have an impact on customers. This includes monitoring customers complaint themes and gathering customer feedback. One of the key measurements TD uses is our Legendary Experience Index (LEI), which measures customer experience and drives insights to help us improve the moments that matter most to customers. Every year, we continue to evolve our measurement capabilities to provide insights that will help us make more customer-centric decisions. For example,

in 2023, we rolled out an enterprise relationship study in both the United States and Canada to help understand how customers engage with TD. We will use this study as a complement to our existing measurements to help further our understanding of our customers' experiences with TD and identify opportunities to drive and track improvements in the areas that matter most to our customers. Additionally, we remain focused on deepening our understanding of customers' experiences across the customer journey through competitive benchmarking and other data sources (e.g., Google reviews, social media listening, etc.) to create a holistic view of the customer experience.

## Resolving Complaints

Our goal is to provide legendary service and trusted advice to customers and the public; however, when complaints arise, our focus is on resolving the issue at the first point of contact with empathy and thoughtful solutions. In Canada, if a customer is not satisfied with the resolution at the first point of contact, they can escalate the matter to TD Customer Care for further review. If the complaint remains unresolved, the customer can then escalate the matter to the Senior Customer Complaints Office (SCCO). In 2023, the SCCO's top complaint themes were the same as those in 2022 and related to possible scams (e.g., crypto, romance, employment and wire scams) and home and auto insurance claims (e.g., disputes over settlements and declined claims).<sup>6</sup>

TD also offers a confidential and anonymous reporting channel through its Conduct and Ethics Hotline, available to anyone external or internal to TD. Customers, employees, third-party workers and members of the public can submit concerns regarding ethical, legal or accounting matters without fear of retaliation, or may submit allegations of retaliation for having reported matters in good faith. The hotline is hosted by a third party and independently managed within TD.

<sup>6</sup> Each year the SCCO publishes an Annual Report, which is used as an opportunity to support our customers by including helpful tips by sharing case studies and observations.

