

additional information

Report Scope

This *Corporate Responsibility Report 2003* (formerly called our Accountability Report) is published annually in March and details our yearly community, social, economic, and environmental performance, as well as our ongoing activities and commitments in these areas. It complements our *2003 Annual Report*, produced for our shareholders and providing an account of our financial performance.

All federally regulated financial institutions in Canada with equity greater than \$1 billion are required to produce annual public accountability statements describing their contributions to the Canadian economy and society, including taxes paid, charitable donations, and small business financing activities. This Report is being filed as the public accountability statement required for The Toronto-Dominion Bank and includes the relevant activities of the following prescribed affiliates of The Toronto-Dominion Bank:

Commercial Mortgage Operations Company of Canada	TD Investment Management Inc.
CT Financial Assurance Company	TD Investment Services Inc.
Primum Insurance Company	TD Mortgage Investment Corporation
Security National Insurance Company	First Nations Bank of Canada (89%)
TD Capital Group Inc.	TD Securities Inc.
TD Direct Insurance Inc.	TD Waterhouse Canada Inc.
TD General Insurance Company	AMI Partners Inc. (30%)
TD Life Insurance Company	Newcrest Capital Inc.
TD Pacific Mortgage Corporation	Cotyledon Capital Inc.
TD Asset Management Inc.	SCC Canada Inc.

(Percentages indicate TD Bank's ownership interest)

Public Accountability Statements for Other Declarants Within TDBFG

This section provides the public accountability statements for TD Mortgage Corporation, Canada Trustco Mortgage Corporation, and The Canada Trust Company (the "Declarants") and covers the Declarants' respective 2003 fiscal years (November 1, 2002–October 31, 2003, in the case of TD Mortgage Corporation and January 1, 2003–to December 31, 2003, in the case of Canada Trustco Mortgage Corporation and The Canada Trust Company). The Declarants are subsidiaries of The Toronto-Dominion Bank and among the financial institutions within TD Bank Financial Group.

For information on and examples of the Declarants' goals for community development and related activities (including employee volunteer activities, philanthropic activities, charitable donations, new initiatives and technical assistance programs for financing for small business, investments or partnerships in micro-credit programs, and initiatives to improve access to financial services for low-income individuals, senior citizens, and disabled persons); for the total amount of income and capital taxes paid or payable by TDBFG; and for charitable donations made by TDBFG, please refer to the corresponding information contained in the foregoing public accountability statement for The Toronto-Dominion Bank, which is hereby incorporated by reference. As members of TDBFG, the Declarants did not separately undertake or participate in the foregoing or previous, as all such activities and donations are carried on by The Toronto-Dominion Bank on behalf of other members of TDBFG, including the Declarants. The Declarants have no employees; all employees in

Canada in TDBFG are employees of The Toronto-Dominion Bank. The Declarants did not open or close any branches for their operations separate from those disclosed in the foregoing public accountability statement for The Toronto-Dominion Bank. All money authorized to be made available 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 in and covered by the foregoing public accountability statement for The Toronto-Dominion Bank, which list is hereby incorporated by reference.

Facility Openings, Relocations, and Closings

Facilities Opened in 2003 (Nov. 1, 2002–Oct. 31, 2003)

Branches

Ontario

Barrie: 624 Yonge St.
Brampton: 5 Worthington Ave.
Hamilton: 1565 Upper James St.
Newmarket: 18154 Yonge St.
Ottawa: 5219 Mitch Owens Rd.
Richmond Hill: 8889 Yonge St.
Whitby: 110 Taunton Rd. W.

In-Store Locations

British Columbia

Prince George: 6565 Southridge Ave.

Alberta

Calgary: 201 Southridge Dr.
Block 500; 4705 130th Ave.
Edmonton: 13703 40th Street NW

Manitoba

Winnipeg: 2370 McPhillips St.

Ontario

London: 1280 Fanshawe Park Rd. W.
Midland: 16845 Hwy 12
Sault Ste. Marie:
446 Great Northern Rd.

Quebec

Victoriaville: 110 Route 116 West

Nova Scotia

New Minas: 9097 Commercial St.

Automated Banking Machines

British Columbia

Vancouver: U.B.C.,
6138 Student Union Blvd.

Alberta

Calgary: Dominion Place Bldg.
906 12 Ave. SW
Edmonton: Edmonton Centre Mall,
148 Edmonton Ctr., 2nd Fl.

Manitoba

Winnipeg: Seven Oaks Hospital,
2300 McPhillips St.

Ontario

Brampton: Food Basics,
1 Bartley Square
Fenelon Falls: Daisy Mart
Convenience, 49 Colbloun St.

Mississauga: Creekside Bldg. #4,
1875 Buckhorn Gate
Petawawa: Moncion Grocer,
3025 Petawawa Blvd.
Toronto: Walmer Mini Mart,
362 Bloor St. W.

Nova Scotia

New Glasgow: Highland Square
Mall, 689 Westville Rd.
Upper Tantallon: Wilson Fuels,
10 Westwood Blvd.

New Brunswick

Atholville: Wal-Mart, 4 Jagoe St.
Miramichi: Northumberland
Square, 2441 King George Hwy,
Ste. 1

Prince Edward Island

Parkdale: Shops of St. Avars,
11 St. Peter's Rd.

Facilities Relocated in 2003 (Nov. 1, 2002–Oct. 31, 2003)

Branches

British Columbia

Surrey: 10320 152nd St.
site relocated to 15190 101st Ave.

Alberta

Grande Prairie: 10139 100th Ave.
site relocated to
10704 West Side Dr.
Sherwood Park: #30 2020
Sherwood Dr. site relocated to
#800 2022 Sherwood Dr.

Manitoba

Winnipeg: 473 River Ave.
site relocated to 120 Osborne St.

Ontario

Fort Erie: 151 Gilmore Rd.
site relocated to 450 Garrison Rd.
Kanata: 300 Eagleson Rd.
site relocated to #28 457
Hazeldean Rd.
Mississauga: 2690 Erin Centre Blvd.
site relocated to 2955 Eglinton
Ave. W.
Port Colborne: 136 Clarence St.
site relocated to 148 Clarence St.
Waterloo: 20 Erb St.
site relocated to 15 King St. S.

Quebec

Montreal: 8101 Pie-IX Blvd.
site relocated to 8940 Viau Blvd.
St. Leonard: 5361 Jean-Talon St. E.
site relocated to
5070 Jean-Talon St. E.

Automated Banking Machines (ABMs)**Ontario**

Toronto: Eaton Centre, 1 Dundas St. W. (4 ABMs)

Facilities Closed in 2003

(Nov. 1, 2002–Oct. 31, 2003)

The following facilities were closed as a result of (i) the integration of TD Bank and Canada Trust and (ii) the consolidation of our in-store locations at Sobeys and Wal-Mart retail outlets. Closures resulting from the integration involved locations that were in close geographic proximity of another branch.

Agency Locations**Alberta**

Big Valley: 32 1st Ave.
Fahler: 530 Main Street SE
Killam: 5026 50th St.
(Killam Agency)
Pincher Creek: 1165 Main St.
(Pincher Creek Agency)
Smokey Lake: 45 White Ear Street
(Smokey Lake)
Taber: 5325 48th Ave.
(Taber Agency)
Vilna: 51404 50th Ave.
(Vilna Agency)

Saskatchewan

Broadview: 518 Main Street
(Broadview Agency)
Vanguard: 178 Dominion St.
(Vanguard Agency C/O COOP
Box 220)

Manitoba

Benito: 107 Main St.
(Benito Agency c/o Pharmasave)
Minitonas: 267 2nd Ave.
(Minitonas Agency)
Newdale: 130 Main Street
(Newdale Agency)
Rossburn: 9 Main Street N.
(Rossburn Agency)

In-Store Locations**At Sobeys**

Nova Scotia
Amherst: 142 South Albion St.
Bedford: 961 Bedford Hwy
Dartmouth: 100 Main St.;
612 #7 Hwy
Halifax: 287 Lacewood Dr.;
279 Herring Cove Rd.
Tantallon: 4 Westwood Blvd.

New Brunswick

Fredericton: 463 Brookside Dr.
Moncton: 1380 Mountain Rd.
Riverview: 535 Coverdale Rd.

Prince Edward Island

Charlottetown: 679 University Ave.

At Wal-Mart

Whitehorse: 9021 Quartz Rd.

British Columbia

Abbotsford: 1812 Veddar Way
Burnaby: 9855 Austin Ave.
Courtenay: 3199 Cliffe Ave.
Cranbrook: 2100 Willowbrook Dr.
Kamloops: 1055 Hillside Dr.
Langford: 860 Attree Ave.
Langley: 20202 66th Ave.
Nanaimo: 6801 Island Highway N.
Prince George: 6565 Southridge Ave.
Vernon: 2200 58th Ave.

Alberta

Calgary: 4705 130th Ave. SE;
310 Shawville Blvd.
Camrose: 6800 48th Ave.
Cold Lake: 4702 43rd Ave.
Edmonton: 9717 21st Ave.;
13703 40th St. NW
Fort McMurray: 2 Hospital St.
Grand Prairie: 11050 103 Ave.
Leduc: 5302 Discovery Way
Lethbridge: 3700 Mayor Magrath Dr. S.
Lloydminster: 4210 70th Ave.
Medicine Hat: 1820 Strachan Rd. SE
Okotoks: 201 Southridge Dr.,
Block 500
Red Deer: 6375 50th Ave.;
2010-50th Ave.
St. Albert: 700 St. Albert Trail
Sherwood Park: 239 Wye Rd.
Spruce Grove: 90 Campsite Rd.

Saskatchewan

Moose Jaw: 551 Thatcher Dr. E.
North Battleford: 601 Carlton Trail
Prince Albert: 800 15th St. E.
Regina: 3939 Rochdale Blvd.;
2150 Prince of Wales Dr.
Saskatoon: 300 Confederation Dr.
Yorkton: 240 Hamilton Rd.

Manitoba

Brandon: 1449 18th St. S.
Winnipeg: 1576 Regent Ave. W.;
1001 Empress St.;
1665 Kenaston Blvd.;
2370 McPhillips St.;
3655 Portage Ave.

Ontario

Ajax: 270 Kingston Rd. E.
Barrhaven: 3651 Strandherd Dr.
Barrie: 450 Bayfield St.
Belleville: 274 Cloverleaf Drive
Brampton: 30 Coventry Rd.
Burlington: 457 Brant St.
Cambridge: 22 Pinebush Rd.
Cobourg: 73 Strathy Rd.
Concord: 101 Edgely Blvd.
Cornwall: 950 Brookdale Ave.
Etobicoke: 165 North Queen St.
Grimsby: 64 Main St. W.
Kanata: 500 Earl Grey Dr.
Kapuskasing: 350 Government Rd.
Leamington: 304 Erie St.
London: 1280 Fanshawe Park Rd. W.;
330 Clarke Rd.;
1105 Wellington Rd. S.
Markham: 5000 Hwy #7
Midland: 16845 Hwy 12
Mississauga: 100 City Centre Dr.;
3155 Argentia Rd.

Newmarket: 17940 Yonge St.
Niagara Falls: 7190 Morrison St.
North Bay: 1500 Fisher St.
Oakville: 234 Hays Blvd.
Orillia: 8000 Provincial Hwy 12
Oshawa: 1471 Harmony Rd.
Owen Sound: 1555 18th Ave. E.
Pembroke: 1108 Pembroke St. E.
Pickering: 1899 Brock Rd. N.
Richmond Hill: 1070 Major
Mackenzie Dr.
St. Catharines: 420 Vansickle Rd.
St. Thomas: 1063 Talbot St.
Sarnia: 1380 London Rd.
Sault Ste. Marie:
446 Great Northern Rd.
Scarborough: 300 Borough Dr.;
800 Warden Ave.
Stoney Creek: 75 Centennial
Pkwy. N.
Toronto: 900 Dufferin St.
Trenton: 470 Second Dughill Rd.
Windsor: 3120 Dougall Ave.;
3950 Dougall Ave.
Woodstock: 499 Norwich Ave.

Quebec

Beauport: 224 Joseph-Casavant Ave.
Chicoutimi: 1451 Talbot Blvd.
Drummondville: 355 St. Joseph Blvd.
Gatineau: 640 Maloney Blvd. W.
Hull: 35 Blvd. De Plateau
Jonquière: 2420 René-Lévesque Blvd.
Lasalle: 6797 Blvd. Newman
Lévis: 5303 Louis H. Lafontaine Rd.
Mascouche: 155 Montee Masson
Montreal: 700 Desserte W.;
6140 Henri Bourassa Blvd. E.;
5400 Jean Talon Rd. W.
Quebec City: 1700 Boulevard
Lebourgneuf
Quesnel: 890 Rita Rd.
Rimouski: 4905 Montee Industrielle
Rosemère: 401 Boulevard Labelle
St. Bruno: 1475 St. Bruno Blvd.
St. Constant: 500 Voie De Desserte
Route 132 E.
Ste Foy: 1470 Rue Jules Verne
Saint Luc: 100 Rue Omer-Marcil
Val-d'Or: 1855 Third Ave. W.
Valleyfield: 2050 Blvd. Monseigneur
Langlois
Victoriaville: 110 Route 116 W.

Newfoundland and Labrador

Corner Brook: 16 Murphy Square
Mount Pearl: 60 Merchant Dr.
St. John's: 90 Aberdeen Ave.

Nova Scotia

Dartmouth: 535 Portland St.
Halifax: 6990 Mumford Rd.
New Minas: 9097 Commercial St.
Truro: 140 Wade Rd.

New Brunswick

Fredericton: 1399 Regent St.
Moncton: 25 Plaza Blvd.
Saint John: 450 Westmorland Rd.

Prince Edward Island

Charlottetown: 582 North River Rd.
Summerside: 511 Granville St.

Branches**British Columbia**

Prince George: 299 Victoria St.
Vancouver: 499 Granville St.
Victoria: 1125 Douglas St.
West Vancouver: 1031 Park Royal S.

Alberta

Calgary: 816 49th Ave. SW
Grande Prairie: 9701 84th Ave.

Ontario

Amherstburg: 58 Richmond St.
Brampton: 164 Sandalwood
Parkway E.; 58 Quarry Edge Dr.
Fort Erie: 70 Jarvis St.
Ingersoll: 64 Charles St. W.
Kanata: 417 Hazeldean Rd.
Kitchener: 851 Fischer-Hallman Rd.
London: 851 Wonderland Rd. S.;
1251 Huron St.;
520 Sarnia Rd.;
1240 Commissioners Rd. W.
North York: 280 Sheppard Ave. E.
Port Colborne: 136 Clarence St.
Scarborough: 2941 Lawrence Ave. E.;
3100 St. Clair Ave. E.
Simcoe: 12 Colborne St. N.;
2 Norfolk St. S.
Stouffville: 6212 Main St.;
5892 Main St.
Toronto: 2169 Queen St. E.;
50 Firwood Cres.;
20 Eglinton Ave. W.
Wallaceburg: 827 Dufferin
Waterloo: 8 Erb St. W.

Automated Banking Machines**British Columbia**

Burnaby: Stop n Go,
4161 Hastings St., #105
Rutland: Shell, 1155 33 Hwy W.
Vancouver: Hasty Market,
1502 2nd Ave. W.

Alberta

Calgary: Thorncliffe Br.,
521 54 Ave. NW

Ontario

Brampton: Sandalwood Plaza,
230 Sandalwood Pkwy.;
Bartley Square, 1 Bartley Bull Pkwy.
Brantford: Wal-Mart,
300 King George Rd.
Brockville: 48 King St.
Ingersoll: Hurley's YIG,
111 Charles St. E.
Oshawa: Five Points Kiosk,
285 Taunton Rd.
Ottawa: Ottawa General Hospital,
501 Smyth Rd.
Petawawa: Loeb, 20 Wolfe Ave.
Toronto: 2263 Yonge St.
Waterloo: 160 University;
Waterloo Square, 75 King St. S.

Nova Scotia

Bedford: Sobeys, 961 Bedford Hwy
Dartmouth: CGT Superstore,
650 Portland St.
Halifax: Sobeys, 2651 Windsor St.
Truro: Irving Oil, 1 Robie St.
Upper Tantallon: Sobeys,
4 Westwood Blvd.

Report Profile

Information in this Report was compiled from different areas of TDBFG, including Human Resources, Government and Community Relations, Legal, Retail and Corporate Real Estate, Compliance, and Regional Offices. Each area has relevant policies and practices in place for governing operations and, where applicable, data collection systems for measuring activities such as charitable donations, debt financing, taxes paid, employment, and so on. Over 100 content providers as well as management across the organization reviewed all or sections of this Report as a means of providing assurance to its accuracy, reliability, and completeness.

In preparing this Report, we were guided by the following:

- *International standards:* TDBFG has been closely examining various domestic and international standards for reporting on Corporate Social Responsibility (CSR). These standards have been used where we believe they are relevant to our stakeholders. In particular, the "Sustainability Reporting Guidelines" of the Global Reporting Initiative (GRI) were used as a general reference. The GRI Guidelines present voluntary reporting principles and advice, including over 90 performance indicators, to assist companies in the preparation of CSR reports.
- *Public Accountability Statement Regulations:* As indicated previously, this Report includes content to satisfy federal disclosure requirements.

- *Stakeholder input and expectations:* TDBFG believes that stakeholder views are integral to meaningful reporting and must be considered during report development. We regularly conduct research to determine the needs, interests, and expectations of our stakeholders and have tried to provide information in this Report that is pertinent to these groups based on what they have told us.

We also conducted consultations in 2003 to solicit feedback on our 2002 Report. An external firm specializing in Corporate Social Responsibility, Stakeholder Research Associates Canada, was asked to evaluate it against other reports and international best practices. Specifically, they recommended broadening the scope of information included in the Report, providing a more detailed discussion of vision and links between activities, using more performance metrics and goals, and demonstrating how TDBFG incorporates stakeholder input into its operations and reporting.

A group of employees representing different areas were surveyed through a questionnaire process. Their suggestions included providing more details on the Bank's challenges and areas for improvement, letting people know where more information can be found about initiatives discussed in the Report, providing more stories from people who have been affected by the Bank's generosity, adding more summary charts instead of text, and offering more information on community activities. We have tried to incorporate all recommendations and believe this year's Report is stronger as a result.

TDBFG Debt Financing to Businesses in Canada

The following charts represent all monies authorized by TD Bank during its 2003 fiscal year by way of debt financing to firms in Canada, and the number of firms to whom it was authorized.

Total Amount Authorized to Firms in Canada

(thousands of dollars)	\$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 or more	Total
Province/Territory								
British Columbia	281,489	292,294	400,365	354,645	365,977	1,107,398	3,685,250	6,487,418
Alberta	274,390	502,639	656,445	552,399	555,969	1,370,403	4,052,758	7,965,003
Saskatchewan	49,033	113,717	170,028	130,677	106,263	169,695	589,307	1,328,720
Manitoba	48,108	90,229	129,098	128,488	121,816	403,350	1,907,375	2,828,464
Ontario	1,209,456	1,406,835	1,960,213	1,966,187	2,125,025	5,988,858	118,146,847	132,803,421
Quebec	107,764	148,672	275,386	298,177	355,364	1,058,774	2,051,594	4,295,731
Newfoundland and Labrador	6,394	13,966	24,477	13,860	14,767	30,147	17,969	121,579
New Brunswick	22,482	30,021	29,577	27,528	21,407	27,960	112,548	271,523
Nova Scotia	35,146	43,588	46,597	52,599	49,003	96,140	603,342	926,415
Prince Edward Island	4,858	8,224	13,464	12,209	14,724	28,788	40,947	123,214
Territories	7,610	5,225	9,605	4,945	10,443	15,140	–	52,968
Total	2,046,730	2,655,410	3,715,255	3,541,714	3,740,758	10,296,653	131,207,937	157,204,457

Number of Firms in Canada to Whom Debt Financing was Authorized

	\$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 or more	Total
Province/Territory								
British Columbia	21,920	5,440	2,304	897	416	388	109	31,474
Alberta	20,432	8,937	3,683	1,328	623	531	167	35,701
Saskatchewan	3,132	1,799	845	263	107	62	16	6,224
Manitoba	3,231	1,513	746	274	134	140	66	6,104
Ontario	93,143	25,408	11,232	4,804	2,557	2,276	1,562	140,982
Quebec	7,406	2,566	1,593	752	393	389	125	13,224
Newfoundland and Labrador	646	262	132	32	19	13	‡	1,104
New Brunswick	1,538	514	180	71	28	11	6	2,348
Nova Scotia	2,076	800	281	129	56	38	22	3,402
Prince Edward Island	310	147	80	28	14	11	‡	590
Territories	279	86	51	14	10	6	–	446
Total	154,113	47,472	21,127	8,592	4,357	3,865	2,073	241,599

‡ Indicates that data have not been reported to protect the privacy of individual borrowers, who might otherwise be identifiable.

Information for the Yukon, Northwest Territories, and Nunavut has been consolidated for the same reason in both debt financing charts.

TDBFG Stakeholders

Running a profitable enterprise is the principal goal of any business, but at TDBFG we believe it is essential also to operate in ways that balance and integrate the needs of all our stakeholders and yield broader benefits for society – both in the short and long term. We interact with our stakeholders in many ways – including through one-on-one dialogue, written communications, and surveying, among other methods – which allow us to understand their needs and interests.

Stakeholder:	Comprises:	Our Focus:
All Canadians	<ul style="list-style-type: none"> • Governments • Consumers • Business owners • Suppliers 	Contributing to long-term national and community economic development.
Communities	<ul style="list-style-type: none"> • Charities • Not-for-profit organizations • Community partners and members 	Helping to build a brighter future for our communities, especially children and youth, by giving back through donations and employee volunteerism.
Environment	<ul style="list-style-type: none"> • Organizations dedicated to environmental issues • All Canadians • The environment 	Contributing to the welfare of our planet through responsible business practices and financial support to organizations focused on environmental protection.
Customers	<ul style="list-style-type: none"> • Retail • Wholesale • Business • Governments • Not-for-profit organizations 	Delivering satisfaction by providing an exceptional service experience and a product range that let customers meet present and future financial needs.
Employees	<ul style="list-style-type: none"> • Employees within Canada and abroad, across all affiliates 	Contributing to satisfaction with meaningful jobs and flexible, supportive programs that allow employees to thrive professionally and personally today and to plan for the possibilities that lie ahead.
Shareholders	<ul style="list-style-type: none"> • Retail • Institutional 	Maximizing long-term shareholder value with the right business strategies and leadership in corporate governance.

How to Contact Us

For information about TDBFG's *Corporate Responsibility Report*, to provide feedback, or to request additional copies, please contact:

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An online version of this Report is available at www.td.com/crr

About TD Bank Financial Group

Headquartered in Toronto, Canada, with offices around the world, The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Financial Group ("TDBFG"). TDBFG offers a full range of financial products and services to approximately 13 million customers worldwide through three key business lines:

- Personal and Commercial Banking, including TD Canada Trust
- Wealth Management, including the global operations of TD Waterhouse
- Wholesale Banking, including TD Securities

On October 31, 2003, TD was the third largest bank in Canada in terms of market capitalization. TDBFG also ranks among the world's leading online financial services firms, with more than 4.5 million online customers. The Bank is a Schedule 1 chartered bank subject to the provisions of the Bank Act of Canada. It was formed on February 1, 1955, through the amalgamation of The Bank of Toronto, chartered in 1855, and The Dominion Bank, chartered in 1869. The Toronto-Dominion Bank is a widely held public company. Our common stock is listed on the Toronto Stock Exchange and on the New York Stock Exchange under the symbol "TD," as well as on the Tokyo Stock Exchange.

Personal and Commercial Banking

Brands: TD Canada Trust, TD Insurance, TD Meloche Monnex
Personal and Commercial Banking is a leader in Canada with approximately 10 million personal, small business, insurance, and commercial customers. Under the TD Canada Trust brand, the retail operations provide a full range of financial products and services to our personal and small business customers. TD Commercial Banking provides lending, deposit, savings, and investment products to Canadian businesses, plus a full range of day-to-day banking, cash management, trade, and treasury services.

Wealth Management

Brands: TD Waterhouse, TD Asset Management

Wealth Management offers investors a wide array of investment products and services. It is one of Canada's largest asset managers, advisors, and distributors of investment products, providing mutual funds, pooled funds, segregated account management, full-service brokerage services, and self-directed investing to retail, mass affluent, and private client segments. In addition, investment management services are provided to pension funds, corporations, institutions, endowments, and foundations. TD Waterhouse discount brokerage serves customers in Canada, the United States, and the United Kingdom. Wealth Management has assets under management of \$113 billion and assets under administration of \$267 billion. TD Mutual Funds offers 62 retail mutual funds and 30 managed portfolios for Canadian investors.

Wholesale Banking

Brand: TD Securities

Wholesale Banking serves a diverse base of corporate, government, and institutional clients in key financial markets around the world, including Toronto, Montreal, Calgary, Vancouver, New York, London, Singapore, Hong Kong, Sydney, and Melbourne. Under the TD Securities brand, Wholesale Banking provides a full range of capital markets and investment banking products and services that include: advice on corporate strategy and mergers and acquisitions; underwriting and distributing loan, debt, and equity products; structuring tailored risk management solutions; and executing financial transactions.

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