



# Making an Impact

2010 Corporate Responsibility Snapshot



America's Most Convenient Bank®

# Building The Better Bank

## TD Bank Group

We are one of the largest banks in North America. Our mission is to be the best run, Customer-focused, integrated financial institution with a unique and inclusive Employee culture. TD's Guiding Principles represent our most important values. They are "the way we do things around here."

- Deliver legendary Customer experiences
- Be an extraordinary place to work
- Operate with excellence
- Understand our business
- Take only risks that we understand and can manage
- Enhance our brand
- Increase shareholder value

<b>19 million</b> Customers worldwide, including six million online	<b>1,250 stores</b> across the U.S., including more than 200 acquired in 2010	<b>150 years</b> of banking roots in America's communities
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## Responsible Growth

In 2010, our business continued to grow. U.S. operations grew by 23% through continued hiring and acquisitions in Florida, North Carolina and South Carolina – solidifying our leadership position in North America.

"Throughout the Great Recession, we were there for our Customers and saw our total lending increase. Confidence among both businesses and consumers is on the rise, which bodes well for the future."

Bharat Masrani, President and CEO, TD Bank  
America's Most Convenient Bank®

# Customer-Focused

## Customer Service

To fulfill our a legendary Customer experience, we strive to exceed Customers' expectations in service and convenience. We find out what service and convenience means to our 6.5 million Customers through ongoing research: in 2010, for example, we conducted more than 200,000 surveys and 80,000 mystery shops to monitor Customer experience performance. We work to be The Better Bank and deliver a WOW! experience at every Customer touchpoint.

## Meeting Diverse Needs

Whether it's through our multi-language online service and automated banking machine network, our numerous Store locations in diverse communities or our ongoing improvements to the accessibility of our Customer locations, we want to be the bank of choice for communities with diverse needs.



TD Bank, America's Most Convenient Bank®, lives up to its name by WOW!ing Customers with 24-hour service, free coin-counting, thousands of free ATMs from Maine to Florida and a variety of hassle-free financial products designed to meet our Customers' needs.



Banking whenever and wherever you're ready! That includes delivering legendary service through our Stores, which are open at least 44% more than our competitors across North America.



*"There's a true interest in helping our business grow – it's not just about a transaction. I find that remarkable, and that's why I enjoy banking with TD Bank."*

Rafael Rodas, with father Rinaldo, are small business owners in Bergenfield, NJ, serving the Latin American population with well-made cookware and household items.

# Making an Impact in Our Communities

## Responding to Community Needs

More than ever, our communities continue to need help. That's why we donated nearly \$20 million to support non-profit groups in the U.S. in 2010. We strive to make a positive impact where we do business and where our Employees live and work. At TD Bank, making an impact means contributing to the social and economic development of our communities. And it means enabling Employees and Customers to work together with local community groups.

## Together we made an impact in 2010



## Focusing on Three Crucial Areas

Making a meaningful impact is critical, so we concentrate our investments in three areas with a special focus on underserved communities:

1. **Affordable housing**
2. **Financial literacy and education**
3. **The environment**

TD Bank champions these areas because they matter to our Stakeholders – and in the following pages, we've showcased a selection of stories to show the real impact from our dollars.

## Charitable Foundation

- Number of donations: 1,332
- Total donation awards: \$13.0 million
- Affordable Housing: \$2.5 million
- Financial Literacy & Education: \$3.5 million
- Environment: \$1.0 million\*
- Total donations since 2002: \$66 million

\*Includes \$910,000 in donations from the "Housing for Everyone" Grant Competition (also classified under Affordable Housing) for improvements to affordable housing using green technologies and renewable resources.

## Community Development

We have a strong history of serving the needs of the communities in which we operate. TD Bank received an "Outstanding" Community Reinvestment Act (CRA) performance rating from the Office of the Comptroller of the Currency (OCC) in our most recent examination on December 8, 2008 (examinations occur every three years). The "Outstanding" rating reflects our commitment to meeting the financial service needs of low- and moderate-income individuals and neighborhoods and small businesses.

## Getting Involved

It takes more than dollars to make a difference. Our Employees proudly volunteer countless hours to positively impact the lives of the people who live in our communities. We make it easy for Employees to play a hands-on role:



We offer and promote volunteer opportunities, such as after-school reading programs, that both engage our Employees and involve our communities. Pictured, TD Bank volunteers read and gave out books to 1,100 public school students at eight schools in Trenton, NJ, as part of the "NJ After 3 Reads" program. We also donated \$15,000 to help expand the initiative throughout the city.



In 2010, we launched an Employee Volunteer Program, which lets Employees direct \$250 and \$500 grants from TD Bank to charities for which they volunteer. Employees logged 24,000 volunteer hours and earned \$77,500 for 236 recipient organizations.

We support our Employees in their volunteer and fundraising efforts, like those who served lunch at the DC Central Kitchen to homeless individuals from the metropolitan Washington, DC area.



# Affordable Housing

## Increasing Access to Affordable Housing

Communities are still feeling the effects of the recent economic upheaval. Unemployment, the mortgage and credit crises and record foreclosures are among the problems faced by millions of Americans who have difficulty gaining access to safe, affordable housing.

We are committed to improving the quality and availability of affordable housing in our local neighborhoods:

- During the past three years, TD Bank originated 113 community development loans representing more than \$423 million in funding to help build nearly 4,000 new homes or apartments.
- In 2010, the TD Charitable Foundation provided \$2.5 million in donations in support of non-profit organizations to create, rehabilitate or maintain affordable housing for thousands of people from Maine to Florida.



Over the years, the five buildings in New York City's Harlem neighborhood known as Muscoota fell into disrepair when rent regulation laws prevented the non-profit owner, Hope Community, Inc., from increasing rents enough to maintain the older buildings.

To address the issue, TD Bank, in conjunction with the City of New York, provided a construction loan of approximately \$5.1 million and purchased federal low-income housing tax credits, generating an equity investment in this affordable housing transaction of approximately \$5.7 million. When completed in 2011, residents will have fully renovated homes, which will help stabilize the neighborhood and maintain these affordable apartments for years to come.



The TD Charitable Foundation's \$50,000 donation to the Metropolitan Council on Jewish Poverty helped provide affordable housing for 156 low-income seniors in Electchester, Queens, NY.

Building and revitalizing affordable housing is one of the most pressing needs facing New York. Community-spirited Employees volunteered with Columbia County Habitat for Humanity (CCHFH) to help build affordable housing in New York's Hudson Valley.



## Low-Income Housing Tax Credit Investments

TD Bank invested \$240 million in low-income housing tax credits in 2010 to support 26 housing projects for families, individuals and elderly residents, including:

- \$10 million to develop Lincoln Park (pictured below), a multi-site project in Newark, NJ, for the construction of 66 housing units for low- to moderate-income families.
- \$2.2 million for the development of the Wakeman Boys & Girls Club in Bridgeport, CT. The clubhouse is within walking distance of 2,500 inner-city youth and offers an important social program for a portion of Bridgeport's disadvantaged youth. The project will have a significant impact on both the revitalization of the neighborhood and the City's youth.
- \$8 million for the construction of Brookland Artspace Lofts in Washington, DC, to create 41 units of affordable housing for area artists.



*"Our relationship with TD Bank is incredible. For years they have provided outstanding lending, cash management services and support enabling us to provide homes to thousands of Maine's most vulnerable citizens."*

**Dana Totman, President, Avesta Housing, Portland, ME**



In New Jersey, TD Bank's Tom Hadler, Vice President of Commercial Real Estate Lending, served as house captain for National Rebuilding Together Day's project at the YMCA of Greater Bergen County. TD Bank Employees and other volunteers painted and upgraded the facilities, creating six additional affordable rooms for rent.

## Providing Housing for Everyone

The TD Charitable Foundation's Housing for Everyone Grant Competition funds initiatives that help create, rehabilitate or maintain safe, affordable housing for thousands of people in local communities.

In 2010, "Housing for Everyone" awarded nearly \$2 million to 42 not-for-profit groups in 11 states to support capital improvements to affordable housing initiatives. Grant awards ranging from \$10,000 to \$100,000 were given to non-profits seeking to preserve and improve affordable housing units, many incorporating green technologies and renewable resources.



The largest non-profit developer of affordable quality housing in New England, Avesta (at left) will use its \$100,000 "Housing for Everyone" grant to install a commercial solar thermal hot water system at three housing projects in southern Maine.

The new system will reduce carbon emissions and help the low-income residents keep more money in their pockets.

Additional 2010 awards included:

- \$100,000 to **Lawrence Community Works** in Lawrence, MA, to help rehabilitate four foreclosed properties in the North Common neighborhood. The buildings are undergoing a complete rehabilitation and will be returned to the market as high-quality, attractive, energy-efficient affordable rental units.
- \$100,000 to **Neighborhood Housing Services** of New Haven, CT, to restore six strategically located dilapidated houses in the Winchester Repeating Arms State Historic District in the Newhallville neighborhood to historic standards and to make them energy efficient and affordable for low- and moderate-income first-time homebuyers. The project will help stabilize this endangered historic district.
- \$50,000 to the **Community Development Corporation of Long Island (CDCLI) Housing Development Fund Corporation** in Centereach, NY, to help fund capital improvements for aging rental housing units for five formerly homeless families that have members with disabilities, and for five families reunited under the foster care system.
- \$50,000 to the **Housing Authority of the City of Easton, PA**, to support its Neston Heights Homeownership initiative, which includes the construction and sale of 48 new homes for low to moderate-income households.
- \$25,000 to the **Osceola County Council on Aging** in Kissimmee, FL, to help preserve the St. Cloud Villas, a 27 year old affordable housing community for very low-income seniors. The capital improvements, which include roof replacement, rehabilitation of a common use facility and energy saving retrofits, will help stabilize rents and increase quality of life for residents.
- \$20,000 to **Interfaith Council for Action (IFCA)** in Ossining, NY, to offset the costs of capital improvements for 14 multi-family housing units and help maintain the below-market rents IFCA charges its tenants.
- \$10,000 to **Friends of the North Country** in Keeseville, NY, to help replace the dilapidated mobile homes of eligible low-income owner-occupants with new energy efficient stick-built homes or mobile homes.



In Manchester, NH, NeighborWorks' \$25,000 "Housing for Everyone" award is funding capital improvements to the Notre Dame Apartments and Renaissance / Cedar Beech Apartments, including energy retrofits, overdue deferred maintenance and energy efficiency enhancements.



In Burlington, VT, Champlain Housing Trust applied its \$50,000 "Housing for Everyone" award to help shared-equity homeowners make targeted investments in energy efficiency and renewable energy technology to their homes, lowering their energy bills by as much as 40%.

Since it was established in 2006, "Housing for Everyone" has awarded more than \$8 million to help provide safe, affordable housing in the U.S.

# Financial Literacy

When people lack basic skills to make sound financial decisions, the impacts are far-reaching. TD Bank understands the importance of good money management and grasping the language of dollars and cents. So we put our support behind a host of initiatives designed to improve financial literacy.



The **TD Bank WOW! Zone** is a free online and in-school program for students in Kindergarten through Grade 12 that teaches how to save, budget and build good financial habits early in life. The classes – which meet the U.S. National Content Standards in Personal Finance and Economics – are taught at schools and youth organizations by more than 1,500 trained TD Bank Employees, who volunteer an average of 400 hours each month. Over the last 21 years, we have reached nearly 800,000 students.



In the last year, TD Bank participated in 256 **homebuyer mortgage seminars**, like this one in Boston, MA, with more than 4,000 participants learning about topics such as applying for a mortgage, the loan closing process and post-purchase maintenance to protect their housing investment.



In an innovative partnership between TD Bank and the State of Delaware, members of the State Treasurer's office and certified TD Bank WOW! Zone instructors, including Regional President Michael Carbone (pictured), visited classes to teach WOW! Zone lessons.

Strengthening the capacity of not-for-profit organizations is the focus of the **Non-Profit Training Resource Fund**, offered through the TD Charitable Foundation. In 2010, the fund made awards of up to \$1,000 to 96 not-for-profits to provide job training, education and professional development opportunities for their employees. In the last three years, the Foundation has made a total of 290 grants worth \$252,000.



## Financial Education Crucial For Small Business

We know that being financially savvy is crucial for small business owners, so we support opportunities to advance their knowledge. For example, in 2010, 10 TD Employees delivered a series of four-hour workshops throughout Vermont as part of a program created by the Vermont Small Business Development Center (VSBDC) to help entrepreneurs develop strategies to survive the recent economic downturn. More than 100 small businesses participated.

*“The Vermont Small Business Development Center is very appreciative of the contributions made by TD Bank through the TD Charitable Foundation to small business owners through the support of our programs. Foundation funding allowed business owners to attend these workshops at no cost and the general business community at a reduced price.”*

**Lenae Quillen-Blume, State Director, VSBDC**

# Education



## Keeping Young Minds Active!

Now in its ninth year, the **TD Bank Summer Reading Program** has encouraged thousands of children from Maine to Florida to read, while also teaching them the value of saving money. Every child who reads 10 books over the summer receives a \$10 deposit into a new or existing Young Saver account. Nearly 32,000 children participated in 2010 – more than double the number in 2009 – awarding young readers a total of \$318,000.

(Pictured) As part of the program's launch last year, third graders at Thurgood Marshall Academy Lower School in New York City welcomed New York Regional President Greg Braca, who visited their classroom to read *A Chair for My Mother* with Vera B. Williams, the book's author and illustrator. Each child received a signed copy of Vera's book, a TD coin bank and book bag.



## Promoting the Joy of Reading

Each year during **Employee Reading Month**, Employees take time to read to elementary school classes, then donate the books to the schools' libraries. The books are specifically chosen for their core message: the importance of saving money. Last year, 1,100 Employees – including Dave Estes, Retail Market Manager for Northern Vermont (pictured at King Street Elementary in Burlington, VT) – visited elementary school classes and read to 28,000 students.



## Supporting Public Libraries

We celebrated National Library Week by awarding \$300,000 in donations from the TD Charitable Foundation to public libraries in low-to-moderate-income areas. Seventy-five libraries each received a \$4,000 grant for books or technology resources or to support existing library programs, including the Athol Public Library in Athol, MA.

“The New York City Housing Authority is pleased to join with TD Bank to empower our children – not only to become better readers, but also to give them a head start as savers. TD Bank's Summer Reading Program encourages our youth to recognize the power of reading – to prepare you not only for school, but also for life.”

John B. Rhea, Chairman of the New York City Housing Authority



## Prepping Kids for School

TD Bank teamed up with the United Way of Tri-County in Framingham, MA, to help families get their kids ready for the upcoming school year. Employees donated more than \$4,000 in supplies for student backpacks, and also volunteered to help stuff and deliver the backpacks to local non-profits.



## Project Learn

The Boys & Girls Clubs' Project Learn offers extended learning opportunities and enriched programming for kids. To support this excellent initiative, the TD Charitable Foundation donated \$115,000 to 12 different Boys & Girls Clubs across New Jersey.



## Hands Up for Early Education

At the 2010 Triple Crown of Cycling, TD Bank WOW!ed crowds by creating a TD logo on the Philadelphia Museum of Art's famous front steps out of 250,000 green and white K'NEX building rods and connectors, then donating them – plus an additional 1,000 bags of other K'NEX colors and shapes – to Gloucester Community College in Gloucester Township, NJ. The unusual donation, valued at \$12,000, provides valuable resources for the college's Early Childhood Center and summer camps.

# An Environmental Leader

## A Carbon-Neutral Bank

We are the largest U.S.-based bank – and one of only a handful of banks around the world – to be carbon neutral. How did we get there? By building greener buildings, lowering energy consumption and making a significant investment in renewable energy sources.



## Future Stores Unveil Environmental Design

In 2010, we introduced the new green design of our future Stores at three locations. The new Stores are more energy-efficient, use less water, and generate less construction and operational waste than our heritage Store design. On average, solar panels produce 17% of the energy required to run the Stores.

## Auburn, ME – Site of New Green Call Center

Designed to achieve LEED (Leadership in Energy and Environmental Design) platinum certification, our new call center in Auburn, ME, is entirely powered from green energy sources. Other eco-friendly elements in the building: large windows and skylights for natural light, a system for recycling all products used in the center, and drought-resistant plants to reduce water usage.



## EPA Gives TD Environmental Award

TD Bank received a 2010 Green Power Leadership Award from the U.S. Environmental Protection Agency (EPA). The annual awards recognize companies that are helping advance the development of the nation's voluntary green power market. In 2010, TD Bank ranked No.15 on EPA's National Top 50 list. In addition, TD Bank was one of only four organizations nationwide to be chosen as a Green Power Partner of the Year.

Green power is electricity that is generated from renewable resources such as wind, solar, geothermal, biogas, biomass and low-impact hydro power. All of the electricity for our U.S. operations is offset by renewable energy, including our ATM network, which is offset by wind energy. This amounts to more than 240 million kilowatt hours of green power every year, the equivalent of avoiding the carbon dioxide (CO<sub>2</sub>) emissions of more than 33,000 passenger vehicles.

*“By using green power, TD Bank is leading the way toward cleaner air and a healthier environment, while helping advance the market for renewable energy.”*

**Gina McCarthy, Environmental Protection Agency**



## Making a Green Impact in the Community

TD Bank not only is taking steps to demonstrate green stewardship in our operations, we also champion environmental awareness and protection in the community. It's a new priority of our community giving program introduced last year.

**Scenic Hudson** (at left), based in Dutchess County, NY, is the largest environmental group focused on protecting and restoring the Hudson River Valley's majestic landscape. The TD Charitable Foundation's \$14,000 donation in 2010 to the group's Environmental Education Program enabled nearly 700 elementary school children to participate in field trips to Scenic Hudson parks, fostering an appreciation for the environment.



Students from **Montclair State University's** environmental science program in New Jersey were beneficiaries of a \$10,000 donation from the TD Charitable Foundation. The program exposes them to nature and the environment through on-site interactive classes. TD Bank Employees, including Central New

Jersey Market President Nick Miceli (pictured), volunteered to test river water with the students.



## Community Partnerships

### Working with Food Banks to Prevent Hunger

In a year when food banks reported a 30% increase in demand as a result of a struggling economy, the TD Charitable Foundation donated \$680,000 to increase food supplies and raise community awareness about hunger issues and food security – providing 2.7 million meals to those in need.



The TD Charitable Foundation donated \$50,000 to the Food Bank of Delaware (top left) and \$30,000 to the Community Food Bank of New Jersey (top right). Our Employees pitched in at both locations by sorting and packing food for underserved individuals and families.



The shelves and pantries of food banks are often bare following the large volume of requests that occur during the holiday season. TD Bank volunteers stepped into action to restock the Capital Area Food Bank in support of families throughout the Washington, DC, metropolitan area. The TD Charitable Foundation also donated \$30,000, the equivalent of 120,000 meals.

*“In the last year, there has been a huge increase in the demand on our Emergency Assistance Programs, and the TD Charitable Foundation’s \$30,000 grant will go a long way in helping us provide for the most basic of human needs. Thanks to your generosity, lives are being touched every day at The Salvation Army.”*

**Major David A. Dean, Commanding Officer, The Salvation Army  
Glens Falls, NY**

### Teaming Up with the Special Olympics

For the second consecutive year, TD Bank WOW!ed Special Olympics from Maine to Florida by raising funds for the organization’s “Be a fan” program. The drive included new partnerships with TD Ameritrade® and TD Bank’s People with Disabilities Committee, which served as corporate liaison.

Friends, family members, Customers and Employees contributed donations at local TD Bank Stores, and Employees volunteered at Special Olympic events. There was an amazing turnout at the New Jersey Summer Games in Ewing, NJ, where TD Bank supporters filled the stands to cheer on local athletes. Thanks to the hard work and dedication of all involved, TD Bank met its \$1 million goal!



*“We truly appreciate the TD Charitable Foundation’s recent donation of \$30,000. Even though the holidays are over and the decorations put away for another year, the need is still with us. Thank you again for joining us to help end hunger in the Greater Lehigh Valley – together we can make a real difference in the lives of our neighbors!”*

**Ann B. McManus, Director, Second Harvest Food Bank, Allentown, PA**

# TD Bank Employee Volunteers Making a Difference in 2010!



On the job with Habitat for Humanity of Greater Portland, TD Bank Employees helped build an affordable and energy-efficient housing project in Westbrook, ME.

TD Bank's Hudson Valley team in New York prepared and served meals to homeless individuals served by the Queen's Galley. The non-profit organization provides awareness, education and hunger relief in the Kingston region.



Four times a year, Employees from our Palm Beach, FL, region seek out a local non-profit community group to help in some way. One of these, The ARC, supports 12 distinct programs throughout the county to improve the lives of

children and adults with developmental disabilities. TD Bank Employees went to work painting one of The ARC facilities – just in time for school to open!



Every year, TD Bank Employees roll up their sleeves for the United Way's Day of Caring events across the country.

(top left) In Bedminster, NJ, 25 Employees volunteered at The Wellness Community, which provides comprehensive care and education to people with cancer. The team painted, tidied the garden, organized a plant sale and mailed information to local residents.

(bottom right) In Connecticut, 24 Employees pitched in at Klingberg Family Centers in New Britain and Catholic Charities Child Development Center in Waterbury. Employees painted, cleaned and organized facilities, sorted children's items for donations, and repaired furniture.

In the Washington, DC, area, more than 70 TD Bank Employees pitched in at food pantries and community centers such as the Annandale Christian Community for Action (ACCA) center, which provides day care, meals and other services to low-income families regardless of religion, race or ethnic background.



When *The Today Show* called, TD Bank Employees were delighted to support Al Roker's ninth annual "Lend A Hand" charity event to benefit the Seacoast Science Center in Rye, NH. They unloaded two trucks full of donated equipment and supplies, including 18 new kayaks and flotation devices provided by TD Bank, that are essential to the Center's water education programs.

# An Extraordinary Workplace

## A Great Place to Work

Our Employees are at the heart of making TD Bank the Better Bank. That's why we are continually focused on making TD Bank an extraordinary place to work:

- Comprehensive retirement, benefits and savings programs give Employees flexibility and choice so they can meet their needs and the needs of their families.
- To achieve a health/life balance, we provide a range of wellness programs and an Employee assistance program.
- Learning and development is a top priority. *Training Magazine* named our training center, TD University, one of the "Top 125 Training Organizations Across the Globe" for the third year in a row.



<b>23,673</b> Employees	<b>\$1.39 billion</b> spent on salaries and benefits	<b>\$12.2 million</b> spent on Employee training and development
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## Creating Networks

Every one of our 24,000 Employees should feel comfortable coming to work. We have a progressive diversity and inclusion program at TD Bank, with five areas of focus: Women in Leadership; Minorities in Leadership; People with Disabilities; Lesbian, Gay, Bisexual, Transgender and Allies (LGBTQA); and Serving Diverse Communities.



In 2010, nearly 200 TD Bank Employees attended TD Bank's first Disabilities Awareness Enrichment Day where individuals with and without disabilities were able to network and learn about accessibility. At the event, TD Bank President

and CEO Bharat Masrani expressed his pleasure with the progress TD Bank has made to date on its diversity journey and outlined his vision for an inclusive workplace.

## Building the Strongest Team in Banking



In 2010, our workforce grew by 3,474 Employees. Our success depends on having the right team in place. We reach the broadest possible talent pools by building relationships with well-respected organizations that serve diverse groups. For example, we participate

in the hireAbility program, through which TD recruiters source and hire candidates with disabilities, and national conferences and recruiting fairs hosted by the National Black MBA Association and the National Society of Hispanic MBA Associations.



For the second year in a row, TD Bank was named among America's **Best Places to Work 2010** for LGBT Employees by the Human Rights Campaign, the largest civil rights organization in the U.S.

focused on lesbian, gay, bisexual and transgender (LGBT) equality.

TD Bank supported six **Pride Festivals** across the U.S. in 2010, including in Miami, FL, where our Employees also volunteered. Reflecting our own diversity priorities, we provide year-round support to organizations and causes that promote diversity in the community.



TD Bank was the Presenting Sponsor of the YWCA – New York City 37th Annual Academy of Women Leaders Salute Luncheon which honored five of our own women who work within the bank and in their communities to uphold the YWCA's mission of eliminating racism and empowering women.

# Corporate Responsibility at TD Bank

## Priorities for Making a Positive, Sustainable Impact

Corporate responsibility has always been an implicit part of who we are at TD Bank – from how we serve our Customers to how we manage our operations and support our communities.

In 2010, we developed the following corporate responsibility priorities:

- Treat Customers fairly and provide support in tough times
- Be the bank of choice for diverse communities
- Build a fair, diverse and inclusive workplace that reflects the communities we serve
- Attract and retain great people and create opportunities for continued development
- Be an environmental leader among our peers

- Continuously improve our environmental footprint
- Manage the social and environmental risks of our lending and investment products
- Contribute to the economic and social development of the diverse communities we serve
- Be transparent about the way we conduct our business
- Use suppliers who demonstrate socially and environmentally responsible practices

In 2011, we will continue to develop metrics to demonstrate a clear link between these priorities and our performance.

Discover more about how TD Bank Group and its Employees are contributing social, economic and environmental well-being.

Visit:

Our U.S. community website @ [tdbank.com/community/our\\_community.html](http://tdbank.com/community/our_community.html)

Our corporate responsibility website @ [td.com/cr2010](http://td.com/cr2010)

The screenshot shows the TD Bank Corporate Responsibility Report 2010 website. The page has a green header with the TD logo and navigation links: 'Our Approach', 'Customers', 'Environment', 'Employees', 'Diversity', 'Community', and 'Economy'. The main content area is titled 'Responsible Growth' and features a large image of a person planting a tree. Below this are several sections: 'CEO's message' with a photo of Ed Clark, 'Year at a glance' with a pie chart showing 7% and 15%, 'TD in Action' with a photo of a person, and 'Analysis' with a list of key areas. At the bottom, there are links for 'Downloads', 'Analysis', 'Highlights', and 'Talk to Us'.

Front cover: While at a senior leadership meeting in Mt. Laurel, NJ, more than 90 TD Bank executives volunteered to make a difference at the local Delanco Head Start Center. Activities included planting vegetable gardens, painting line games in the facility's parking lot and planters to brighten up exterior spaces, painting an alphabet mural inside, and reading stories and assembling crafts with children.

Unless noted otherwise, references to "2010" mean our 2010 fiscal year (November 1, 2009 – October 31, 2010).

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