2016 Public Accountability Statement

The Toronto-Dominion Bank's 2016 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 459.3(1) of the *Bank Act*) and pertains to our most recent fiscal year (November 1, 2015 to October 31, 2016).

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Community Development and Philanthropic Activity

We strive to make a positive impact where we do business and where our customers and employees live and work.

For us, that means contributing to the social and economic development of our communities in meaningful, long-lasting and innovative ways.

Our Priorities

In Canada, our support is focused on three giving priorities:

- **Financial Literacy and Education;**
- **The Environment; and**
- **Creating Opportunities for Young People.**

In 2016, TD donated $102.8 million (excluding in-kind) to community organizations across North America and the U.K. Within Canada, our corporate giving increased to $68.2 million, from $62.9 million in 2015 – representing 1.2% of our pre-tax profits and exceeding Imagine Canada's 1% benchmark. These donations supported more than 2,800 community organizations throughout the country.

Charitable Donations and Philanthropic Activities – 2016 Highlights (Canada)

Financial Literacy and Education

Strengthening financial education is a priority for TD. We invested over $3.3 million to support youth and adult financial education programs across Canada, including:

- **Money Matters** (ABC Life Literacy Canada); and
- **Economics for Success** and **Dollars with Sense** (Junior Achievement).

Hundreds of TD employees volunteered to deliver these and other programs last year, including during **Financial Literacy Month,** which TD actively promoted and supported. TD increased its participation in Financial Literacy Month by launching a new suite of educational tools and resources for parents, teachers and youth. TD has a Financial Education Council that oversees financial education activities across TD. The Council's objective is to engage the organization in this important area and provide proactive financial education to Canadians at every life stage.

We also contributed more than $6.8 million in 2016 to support education in Canada, with a focus on promoting access to post-secondary schooling for all, and fostering excellence at universities and colleges. In 2016, for example, TD provided over $3.4 million to support access to universities and colleges in Canada. The **TD Scholarships for Community Leadership** is one example of our support. Valued at up to $70,000 per recipient, the scholarship covers both tuition and living expenses and includes summer employment for four years. Additionally, for TD employees with children, we introduced the **Achieve the Dream Scholarship**, which provides $2,500 to each recipient towards tuition for the first year of post-secondary studies.

The Environment

TD Friends of the Environment Foundation (TD FEF) – a national charity that supports grassroots environmental initiatives across Canada – distributed more than $5.5 million to 1,100 projects throughout the country last year, including urban greening initiatives, environmental education programs for kids and more. Here are some examples of how funding from TD FEF made a difference in local communities:

- CHUS hospital in Sherbooke, Quebec planted 37 mature trees in one of its major parking areas.
- Over 100 children from the Boys and Girls Club in Cochrane, Alberta enjoyed four full days of outdoor activities at Glenbow Ranch Provincial Park, with group hikes, nature crafts, pond exploration, and other activities.
- Coxheath Elementary School in Sydney, Nova Scotia implemented a schoolyard naturalization project, featuring hill slides, log walks, more than 30 native trees and other natural elements.

In addition, we also made corporate donations of $9.3 million to community environmental projects.

Creating Opportunities for Young People

In 2016, we donated $19.3 million to programs that create opportunities for young Canadians, of which $6.6 million was invested to promote and support children's reading and literacy initiatives including:

- **TD Summer Reading Club**, a free and inclusive program delivered by over 2,000 public libraries across the country last year, with over 700,000 children participating.
- **TD Grade One Book Giveaway**, the largest free book distribution program for school-aged children. Last year more than 550,000 free Canadian storybooks were given to Grade One students nationwide. Funded entirely by TD, since 2000 more than 8.5 million books have been given away through the program.
- The 12th annual **TD Canadian Children's Literature Award**, the largest cash prize in Canadian children's literature, which recognized the year's best children's books in English and French.
- **Indigenous Summer Literacy Camps**, an initiative of Frontier College supported by TD. Over 7,500 children attended 141 camps in 127 Indigenous communities across Canada last year.

Since 2000, TD has invested more than $33 million to support literacy and reading programs at local schools and public libraries across Canada.

Over the past 22 years, TD employees and customers have raised more than $75 million – including more than $6.4 million in 2016 for **Children's Miracle Network (CMN)** member hospitals, with funds supporting treatment, equipment, research and critical programs for more than 4,900 children treated every day.

We also continue to support programs that help youth access and contribute to arts and culture. In 2016, for instance, TD directed $1 million to the **MusiCounts TD Community Music Program** to provide musical instruments and equipment to youth in underserved communities across Canada.

Employee Volunteering

We recognize the strong link between volunteerism and employee engagement as well as the success of local communities. That's why we support employee involvement in community service and provide employees with many opportunities to share their talents – through time off for community work, running our own volunteer campaigns like **TD Tree Days**, and the **TD Volunteer Network (TDVN)**, an online platform where employees can easily find activities that fit their interests and professional development, track volunteer hours and apply for a TD Volunteer Grant.

TD has a very active volunteer force. There were 15,621 Canadian employees in our TD Volunteer Network in 2016, who volunteered 64,566 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, 490 of these grants were issued in 2016, totalling $245,000. Additionally, TD employees in Canada raised more than $13.6 million for United Way – $1.1 million over our goal.

Other Community Support

Outside of TD's giving focus areas, we contributed to Canadian communities in many other ways in 2016:

- **Emergency assistance:** In response to devastating fires that struck Fort McMurray, TD and its employees stepped up to support relief and recovery efforts. We donated $240,000 to the Canadian Red Cross and were the lead sponsor ($500,000) of the benefit concert, Fire-Aid.
- **Non-profit capacity building:** TD provided funding for Money Mission Strategy, an innovative, peer-based educational clinic designed to equip non-profits in Ontario with financial management and financial planning tools. Launched in 2016 by The Community Forward Fund (CFF), some 83 non-profit groups across the province participated in eight in-person clinics as well as webinars.
- **DiverseCity OnBoard:** TD was a founder and early supporter of this program, created to increase inclusion and diversity in leadership in the not-for-profit and public sectors. Last fall, we increased our support for expansion of the program.
- **National Centre for Truth and Reconciliation:** In 2015, TD committed $1 million over 10 years to this vital project stewarded by the University of Manitoba. Our funding supports the purchase of scanning equipment and *TD Internships for Truth and Reconciliation.*

For more information about TD's community involvement, please visit www.td.com /responsibility.

Small Business

In many communities, small businesses are the lifeblood of the economy and that's why TD consistently stands behind these vital enterprises. Our support for small business includes access to financing, specialized services and advice, and education.

Small business credit and deposit account products are available at all TD Canada Trust branches. To better assist Small Business customers, TD Canada Trust has dedicated Account Managers where our customers do business across Canada. We have invested in additional training for these Account Managers to assist them in providing best-in-class advice, offering proactive and innovative solutions based on the unique needs of each business. In 2016:

- We provided Small Business customers with more than 28,000 loans and other credit facilities, totalling over $1.78 billion in new and increased credit authorizations, up from $1.72 billion in 2015.
- TD Canada Trust continued to participate in the federal government's Canada Small Business Financing Loan (CSBFL) program. Since April 1, 2009, over $989 million has been funded by TD Canada Trust under the program. TD also continued to participate in the *Canadian Agricultural Loans Act* (CALA) program that gives farmers easier access to credit. In addition, TD Canada Trust supports farmers in Québec by offering the La Financière agricole du Québec (FADQ) Farm Financing Program.
- TD continued to be the Official Partner of Big Dreams. We shared event space at the Green Living show with 15 small business customers as well as advertising space with an additional 22 customers in print, online and radio formats, an increase from 6 in 2015.
- To highlight Small Business Month in October, TD hosted educational events in retail branches and communities across the country, providing business owners with tools and resources to leverage products and services within their respective markets.

Access to Financing

A variety of options makes it easier for seniors, students, youth and low-income customers 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.

Social barriers to accessing financial products and services can include not having a fixed address or a poor credit rating that prevents traditional bank loans. TD is involved in many innovative programs to help remove social barriers and increase access primarily through TD's 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, accessible options include:

- All customers can select the Minimum Chequing Account, a low-fee, basic banking option.
- For young people, we offer a Youth Account, providing free unlimited transactions for those under 19 years of age.
- For students (full-time post-secondary), TD Canada Trust offers the no-monthly fee Every Day Chequing Account with Student Discount that includes 25 monthly transactions. We also give students a "Back to School Survival Guide" which includes advice on budgeting, saving and managing student debt.
- For individuals who are 60 years of age or older, TD Canada Trust provides a 25% monthly plan fee rebate for selected accounts.
- We hold Canadian cheques up to $1,500 for a maximum of four business days when deposited to accounts that have been opened for more than 90 days in accordance with Canadian Government Access to Funds regulations.
- The TD Access Card allows customers to use their debit card to make purchases online and internationally.
- Customers can pay bills and transfer money between accounts for free in-branch and online.
- TD EasyWeb and the TD Mobile App allow customers to access their transaction history, pay bills, transfer money, and deposit cheques at their convenience.

Addressing physical barriers through branch and ATM design and retrofits is only a first step in providing greater accessibility for customers with disabilities. We constantly work on solutions that enable better access to services at ATMs and through our phone and online channels.

- Supporting Customers with Disabilities training educates TD employees about our accessibility services, and on serving all customers, including those with disabilities.
- We provide video remote interpretation (VRI) in three Canadian branches that are located near schools for the deaf. Through this service, customers who prefer to communicate using ASL can conduct transactions in the branch using a pre-booked video link to a sign-language interpreter at the Canadian Hearing Society.
- In person Sign Language interpreters can also be pre-booked to facilitate conversations at our TD Canada Trust branches.
- Documentation can be produced in a variety of alternate formats including large print, accessible PDF and Braille.
- Our dedicated accessibility specialists continue to enhance the accessibility of our websites and mobile applications including improved colour contrast, support for screen readers and closed-captioning for video content.

Employee Population in Canada

(as of October 31, 2016)

Province or Territory	Full time	Part time	Total
Alberta	3,133	1,401	**4,534**
British Columbia	2,672	1,684	**4,356**
Manitoba	400	216	**616**
New Brunswick	846	145	**991**
Newfoundland and Labrador	107	54	**161**
Northwest Territories	8	0	**8**
Nova Scotia	644	153	**797**
Ontario	33,476	8,746	**42,226**
Prince Edward Island	38	21	**59**
Quebec	3,698	1,339	**5,037**
Saskatchewan	399	195	**594**
Yukon	14	6	**20**
Total	**45,435**	**13,960**	**59,399**

Income, Capital and Insurance Premium Taxes Paid

TD is a major Canadian taxpayer. The taxes we have paid over the years help all levels of government provide the programs that support Canadian residents.

Taxes Paid (in thousands of dollars)

Tax Jurisdiction in Canada	Income Taxes	Capital & Premium Taxes	Total Taxes
Canada			
Federal	$ 968,180	$ –	$ 968,180
British Columbia	72,620	1,571	74,191
Alberta	119,458	30,170	149,628
Saskatchewan	4,313	11,442	15,755
Manitoba	4,738	25,563	30,301
Ontario	430,490	53,898	484,388
Québec	37,262	9,675	46,937
Newfoundland and Labrador	3,428	12,653	16,081
New Brunswick	12,638	8,250	20,888
Nova Scotia	10,620	13,740	24,360
Prince Edward Island	619	1,934	2,553
Yukon	402	276	678
Northwest Territories	117	284	401
Nunavut	6	44	50
Capital and Income Taxes (Canada)	**$ 1,664,891**	**$ 169,500**	**$1,834,391**
Other Taxes[1] (Canada)			874,103
Total Canadian Taxes			**$2,708,494**

The above figures represent the total amount of income, capital and premium taxes paid or payable by TDBG during its 2016 fiscal year (Nov. 1, 2015 – Oct. 31, 2016) broken down by the total amounts paid or payable to federal and provincial governments.

A broader disclosure of the taxes borne by TD Bank Group can be found in our 2016 Corporate Responsibility Report.

[1]Other taxes include payroll taxes, transaction and sales taxes, and property and business taxes.

Business Debt Financing as at October 31, 2016

(authorized amounts in thousands of dollars)

TD is committed to making debt financing available to our customers across Canada. In 2016, authorized business loans totalled approximately $251 billion.

Provinces and Territories	in $ thousands	$0–$24,999	$25,000–$49,999	$50,000–$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
Newfoundland	Authorized amount	15,586	18,295	10,929	20,399	34,800	49,360	137,843	†	287,212
	Number of Clients	569	120	124	127	102	75	65	†	1,182
Prince Edward Island	Authorized amount	81,530	46,003	16,873	13,678	10,485	13,567	52,189	†	234,325
	Number of Clients	232	52	62	69	30	21	25	†	491
Nova Scotia	Authorized amount	40,726	32,951	23,216	53,089	78,887	115,080	314,643	3,912,815	4,571,407
	Number of Clients	1,635	325	288	341	222	167	155	112	3,245
New Brunswick	Authorized amount	24,300	20,013	16,238	40,620	77,217	81,696	190,696	865,381	1,316,161
	Number of Clients	1,017	220	204	249	219	122	96	32	2,159
Québec	Authorized amount	145,048	92,417	92,191	282,346	520,391	689,874	2,041,553	22,609,590	26,473,411
	Number of Clients	10,114	1,763	1,366	1,764	1,487	1,041	993	445	18,973
Ontario	Authorized amount	1,825,925	965,796	886,650	1,817,459	2,654,314	3,729,205	10,540,448	128,161,486	150,581,283
	Number of Clients	75,144	13,933	11,924	11,554	7,632	5,547	5,167	2,358	133,259
Manitoba	Authorized amount	62,311	46,934	48,755	91,298	121,860	167,937	553,586	5,333,259	6,425,940
	Number of Clients	1,929	476	503	549	339	251	279	134	4,460
Saskatchewan	Authorized amount	66,193	54,082	70,466	161,125	205,745	249,030	780,824	2,644,236	4,231,702
	Number of Clients	1,939	609	731	977	592	360	377	101	5,686
Alberta	Authorized amount	446,006	273,887	258,974	574,280	817,279	1,058,925	2,913,595	28,691,130	35,034,076
	Number of Clients	14,283	2,960	3,096	3,557	2,322	1,557	1,415	593	29,783
Territories	Authorized amount	4,889	5,550	2,510	5,030	6,541	++	15,135	††	39,654
	Number of Clients	195	36	21	33	21	++	10	††	316
British Columbia	Authorized amount	456,947	267,427	203,284	423,891	613,567	912,072	2,579,758	16,367,956	21,824,902
	Number of Clients	15,708	2,772	2,433	2,657	1,757	1,338	1,273	511	28,449
Total	Authorized amount	3,169,461	1,823,355	1,630,085	3,483,216	5,141,086	7,066,746	20,120,270	208,585,853	251,020,072
	Number of Clients	122,765	23,266	20,752	21,877	14,723	10,479	9,855	4,286	228,003

Above balances represent October 2016 ending balance for Corporate, Commercial, MBNA and Visa Businesses.
Corporate and Commercial balances include loans, treasury, inventory and TD Leasing. Personal loans used for business purposes and, for 2016, investment portfolio holdings are not included in the totals.
Total Clients = Mortgage and Corporate clients in 2016. Visa and MBNA client numbers are not included since almost all have a loan as the primary client product included in Loans.
Territories = Yukon Territory, Northwest Territories and Nunavut.

† To preserve client confidentiality, client counts and authorizations for Newfoundland and P.E.I. 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 B.C. data for the same size band and have been included in the B.C. totals.

Branches Opened, Relocated and Closed in 2016

At the end of 2016, our Canadian retail network consisted of 1,156 branches.

Branches Opened

All of the following branches were opened in 2016.

New Location Address	City/Province
185 Rue Peel	Montreal, QC
1611 128 St	Surrey, BC
409 East Hills Blvd SE Unit 100	Calgary, AB
8560 8A Ave SW Unit 205	Calgary, AB
1870 Bayview Ave Unit 104	Toronto, ON
4777 McClelland Rd Unit 1505	Richmond, BC
3510 Garrison Gate SW	Calgary, AB
317 7th Ave SW	Calgary, AB

Branches Closed

All of the following branches were closed in 2016.

Address	City/Province
300 Lakeshore Dr	North Bay, ON
6505 Av Somerled	Montreal, QC
408 Summerhill Ave	Toronto, ON
3471 Wyecroft Rd	Oakville, ON
81 Main St	Cambridge, ON
275 Second Line W	Sault Ste Marie, ON
4463 Queen St	Niagara Falls, ON
1448 Kingston Rd	Scarborough, ON
5501 204th St.	Langley, BC
378 Talbot St	St Thomas, ON
30 45th St S	Wasaga Beach, ON
14 Front St	MacTier, ON
38 Centre St	Marwayne, AB
119 Osler Dr	Dundas, ON
42 Main St	LaFleche, SK
1746 Jane St	Toronto, ON

Branches Relocated

All of the following branches were relocated in 2016.

This Branch:	Relocated To:	City/Province
245 Stafford Rd W	2150 Robertson Rd Unit B1	Ottawa, ON
4630 Kingsway	4670 Kingsway	Burnaby, BC
394 Bay St **	55 King St W	Toronto, ON
201 Cundles Rd E	327 Cundles Rd E	Barrie, ON
632 Park Royal N	721 Main St	West Vancouver, BC
4307 130 Ave SE	4700 130 Ave SE Unit 400	Calgary, AB
2801 Boul Des Promenades	2841 Boul Des Promenades	St-Marthe-Sur-le-Lac, QC
1315 Marine Dr	1226 Marine Dr Unit 1	North Vancouver, BC
7205 Goreway Dr	7225 Goreway Dr Bldg G	Mississauga, ON
417 Wellington St	1063 Talbot St Unit 85	St Thomas, ON

** temporary relocation until Jan 2017

Automated Teller Machines Opened and Closed in 2016

At the end of our fiscal year (Oct. 31, 2016) we had a total of 2,851 ATMs in our Canadian ATM network, which is a decrease of 28 machines from last year.

ATMs Opened During Fiscal 2016

Address	City/Province
4650 Kingsway Unit 120	Burnaby, BC
4777 McClelland Rd	Richmond, BC
1611 128th St	Surrey, BC
700 West Georgia St	Vancouver, BC
4 – 1226 Marine Dr	North Vancouver, BC
721 Main St (Trailer)	West Vancouver, BC
2002 Park Royal S, 2nd Flr	West Vancouver, BC
317 7th Ave SW (Level +15)	Calgary, AB
317 7th Ave SW (Convenience Centre)	Calgary, AB
409 East Hill Blvd, Unit 5	Calgary, AB
400 – 4700 130 Ave SE	Calgary, AB
8560 8A Ave SW, Unit 205	Calgary, AB
3510 Garrison Gate SW	Calgary, AB
6527 119 Ave NW	Edmonton, AB
801 15th Street E Unit 601	Prince Albert, SK

Address	City/Province
1485 Portage Ave	Winnipeg, MB
327 Cundles Rd E	Barrie, ON
1870 Bayview Ave	East York, ON
2933 Major Mackenzie Dr	Maple, ON
101 McNabb St	Markham, ON
7225 Goreway Dr, Bldg G	Mississauga, ON
2150 Robertson Rd	Nepean, ON
1063 Talbot St	St Thomas, ON
673 Warden Ave	Toronto, ON
320 Front St	Toronto, ON
4841 Yonge St	Toronto, ON
185 Rue Peel	Montreal, QC
5201 Avenue du Parc	Montreal, QC
2841 Boul des Promenades	Ste-Marthe, QC
7067 Chebucto Rd	Halifax, NS

ATMs Closed During Fiscal 2016

Address	City/Province
4630 Kingsway	Burnaby, BC
7201 Lantzville Rd	Lantzville, BC
1055 Dunsmuir St	Vancouver, BC
757 Hastings St W	Vancouver, BC
1315 Marine Dr	North Vancouver, BC
632 Park Royal North	West Vancouver, BC
4330 Northland Blvd	Whistler, BC
4599 Chateau Blvd	Whistler, BC
2000 Airport Rd NE	Calgary, AB
4307 130 Ave SE	Calgary, AB
1 Campus Dr	Saskatoon, SK
201 Cundles Rd	Barrie, ON
5 Wadsworth St	Brantford, ON
31 Church St	Brampton, ON
81 Main St	Cambridge, ON
563 Division St	Cobourg, ON
119 Osler Dr	Dundas, ON
55 Queen St	Georgetown, ON
126 Weber St W	Kitchener, ON
660 Richmond St	London, ON
205 York St	London, ON
2933 Major Mackenzie Dr	Maple, ON
385 Prince of Wales Dr	Mississauga, ON
4070 Living Arts Dr, Unit 2	Mississauga, ON
245 Stafford Rd W	Ottawa, ON
300 Lakeshore Dr	North Bay, ON
200 Cross St	Oakville, ON

Address	City/Province
3471 Wyecroft Rd	Oakville, ON
915 Bloor St W	Oshawa, ON
1620 Scott St	Ottawa, ON
416 Wellington St	St Thomas, ON
65 Donly Dr N	Simcoe, ON
1448 Kingston Rd	Scarborough, ON
54 King St E	Stoney Creek, ON
177 Tie Rd	Tiverton, ON
333 Bloor St E	Toronto, ON
4841 Yonge St	Toronto, ON
408 Summerhill Ave	Toronto, ON
4100 Yonge St	Toronto, ON
77 Bloor St W	Toronto, ON
30 45th St S	Wasaga Beach, ON
227 King St S	Waterloo, ON
189 Tecumseh Rd W	Windsor, ON
6505 Somerled Ave	Montreal, QC
1616 Ste Catherine St W	Montreal, QC
5800 Rue St-Denis	Montreal, QC
2600 Blvd Laurier (Food Court)	Quebec, QC
2500 Blvd De L'Universite	Sherbrooke, QC
2801 Blvd des Promenandes	Ste-Marthe, QC
5555 Union St (3rd Floor)	Antigonish, NS
5555 Union St (2nd Floor)	Antigonish, NS
600 Abernaki Rd	Truro, NS
62 York St	Sackville, NB

Affiliates

The following are the prescribed affiliates whose relevant activities are included in this Public Accountability Statement, as required by the *Bank Act*.

Epoch Investment Partners, Inc.
Primmum Insurance Company
TD Asset Management Inc.
TD Auto Finance (Canada) Inc.
TD Auto Finance Services Inc.
TD Capital Group Limited
TD Direct Insurance Inc.
TD Financing Services Home Inc.
TD Financing Services Inc.
TD General Insurance Company
TD Home and Auto Insurance Company
TD Life Insurance Company
TD Pacific Mortgage Corporation
TD Waterhouse Private Investment Counsel Inc.
TDAM USA Inc.
Toronto Dominion (New York) LLC
Toronto Dominion (Texas) LLC

Public Accountability Statements for other declarants within TD: This section provides the public accountability statement for TD Mortgage Corporation, The Canada Trust Company and Security National Insurance Company ("the Declarants") and covers the Declarants' 2016 fiscal year (November 1, 2015 – October 31, 2016). 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. 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.

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