

# 2025 Public Accountability Statement

The Toronto-Dominion Bank's 2025 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 Government of Canada's public accountability statements for banks (section 627.996 of the *Bank Act*) and the *Public Accountability Statements (Insurance Companies and Trust and Loan Companies) Regulations* and pertains to our most recent fiscal year (November 1, 2024 to October 31, 2025). 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 focuses on four areas that we call the Four Interconnected Drivers of Change: Financial Security, Vibrant Planet, Connected Communities and Better Health.

## Charitable Donations and Philanthropic Activities in Canada

In 2025, TD donated over \$178 million<sup>1</sup> to support community organizations across our footprint, enabling us to surpass our \$1 billion philanthropy target through the TD Ready Commitment five years earlier than planned. This included \$124 million<sup>1</sup> in donations to community organizations in Canada, supporting 1843 organizations across the country.

Below are some initiatives<sup>2</sup> we supported through the TD Ready Commitment in 2025.

### Financial Security

TD donated an additional \$1 million total to 14 non-profit organizations across Canada to help break down barriers for newcomers, immigrants, and refugees. This funding builds on the Bank's ongoing support and will help newcomer-serving organizations sustain and expand programs that aim to build financial knowledge, provide educational resources, and strengthen social connections, increasing access for newcomers to practical tools to navigate life in Canada with greater confidence. Some of the organizations benefitting include S.U.C.C.E.S.S. Foundation (British Columbia), The Immigrant Education Society (Alberta), Skills for change (Ontario), Centre communautaire des femmes sud-asiatiques (Québec), Immigrant Services Association of Nova Scotia (ISANS, Nova Scotia), and MakeWay's Together Project (national). To learn more about the donation, visit: <https://stories.td.com/ca/en/news/2025-11-13-td-invests-241-million-to-local-organizations-to-help-break-d>

### Vibrant Planet

**Green Spaces:** Dehcho First Nations are expanding their Land Guardians program, comprised of community-based stewards who monitor the land and water, within the Edézhíe protected area with support from a \$200,000 donation from TD. This funding will go towards additional full-time Guardians as well as training, equipment, and opportunities for youth engagement. Guardians play a central role in monitoring wildlife, protecting cultural sites, and maintaining ecological health across more than 14,000 square kilometres of boreal forest in the Northwest Territories.

### Connected Communities

**Local Needs:** Funding from TD supports the Reikai Centres in Toronto in delivering year-round programming for 2SLGBTQ+ seniors in their dedicated "Rainbow Wing", the first long-term care space of its kind in North America. These programs include weekly social sessions and community-building activities that help reduce isolation and promote mental well-being. Participants are reached through the Reikai Centres' long-standing collaborations with organizations such as The 519, Casey House, Sherbourne Health, and Rainbow Health Ontario, strengthening a broad network of support.

**Arts and Culture:** The National Music Centre (NMC) in Calgary is dedicated to sharing and preserving music by Indigenous Peoples through both physical and digital exhibitions. TD has approved a \$705,000 donation over three years to support OHSOTO'KINO, which means "to recognize a voice of" in the Blackfoot language. This ongoing program series provides career and artistic development opportunities for musicians from Indigenous communities and helps create platforms for artists from underrepresented communities to share their work.

Programming is guided by the Centre's Indigenous Advisory Committee, which helps identify opportunities related to music by Indigenous Peoples and supports NMC in building respectful collaborations. TD has supported NMC for more than ten years, including as a founding supporter of its capital campaign launched in 2013.

<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 2025 before they were paid out. Figure does not include donations made through TD Friends of the Environment Foundation.

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

## Better Health

**Innovative Solutions:** TD provided a \$2 million donation to St Michael's Hospital Foundation to help expand two programs that support people experiencing homelessness and older adults facing social isolation in Toronto. The funding will help St. Michael's continue to embed outreach-navigation workers within clinical teams and strengthen its social-prescribing program for adults 55+. Together, St Michael's expects these initiatives will reach an additional 1,600 people over the next five years, connecting patients with supports available through the hospital and local community organizations. Through this contribution, TD continues to support efforts that help improve access to tools and resources for people facing barriers to care.

## Employee Volunteering

In 2025, 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.

In 2025, Canadian colleagues in our TD Ready Commitment Network reported over 120,000 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 \$750 grant that TD will make on their behalf to the charity. In Canada, over 708 of these grants were issued in 2025, totaling over \$516,250.00. Additionally, TD raised more than \$21.7 million (CAD) through employee giving campaigns across our North American footprint in support of charitable organizations across Canada and the US.

**The TD Mindpower:** Analytics for Social Good is an initiative where TD colleagues volunteer their analytics and reporting skills to help not-for-profit organizations discover new insights and solve challenges. Since the program's launch in 2018, it has provided more than 600 colleagues in data and analytics functions across TD a way to give back to their community over 60 projects. In 2025, the TD Mindpower program engaged both new and returning partners and provided 213 TD volunteers (including 188 Canadians) opportunities to support their communities. Volunteers scored the program a 9.8 out of 10 and not-for-profit partners consistently gave us a 10 out of 10, telling us our insights provide valuable long-term contributions to their organizations and the community they serve.

## Small Business

At TD, we help small businesses thrive by providing a comprehensive suite of banking solutions, products and services - including small business credit and deposit account products designed to support their growth and success. To help our small business clients facing uncertainty and financial hardship, we continue to offer credit and repayment solutions to eligible businesses. We also support small businesses through the strong relationships our Business Bankers build with our clients and communities. TD has Account Managers who receive training to help provide tailored advice based on the 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 clients.

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.

Highlights of how we support small businesses include:

- In 2025, TD continued to offer the Business Accelerator Loan Program (BALP), a financing option supported by a guarantee from Business Development Bank of Canada (BDC) that helps TD provide access to financing for eligible small- and medium-sized enterprises across Canada.
- TD Insurance launched TD Insurance for Business in 2023, a direct insurance company providing commercial property, liability, and auto coverages tailored for small businesses in Canada. TD Insurance for Business provides coverage for micro and small businesses across a number of industries, including retail, contractors, wholesale, business and professional services, healthcare, realty, hospitality and manufacturing.
- In Canada, we continued to help connect women business owners to resources and programs through our Women in Enterprise bankers. 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 aims to help provide these businesses with access to the tools and resources to help them succeed. For example, we provided funding to support collaborations across Canada, including The Forum, Start Up Canada and The Finance Cafe, which helped provide access to non-financial services like coaching and mentoring to women-owned and women-led businesses. In addition, our accredited Women in Enterprise Bankers are a resource for advice and guidance. We also continued to provide a list of resources and programs available to women entrepreneurs through our Women in Enterprise website.

## Access to Banking

Having a variety of banking options makes it easier for seniors, students, youth and low-income individuals to start and maintain a banking relationship. TD offers 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 several programs to help minimize social barriers and increase access to financial services primarily through its financial education initiatives. We strive to help improve client's financial resilience and personal well-being by providing them with the tools and knowledge to help manage their accounts.

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

- All clients can select the TD Minimum Chequing Account, a low-cost, basic banking option.
- For students and youth, the TD Student Chequing Account includes unlimited transactions per month, with no transaction fees.
- For seniors (60 years of age or older), we offer a monthly-fee discount on the TD Every Day Chequing Account, TD Unlimited Chequing Account and TD All-Inclusive Banking Plan, as well as a no-monthly fee TD Minimum Chequing Account for Seniors who receive the Guaranteed Income Supplement or beneficiaries of the Registered Disability Savings Plan. Effective November 2025, the no-monthly fee TD Minimum Chequing Account was expanded to include members of the Indigenous communities and Newcomers to Canada (for their first year in Canada).
- For Newcomers to Canada, we have our New to Canada Hub that provides information about different products and services that TD offers, including the TD New to Canada Learning Centre. The Learning Centre is a 'one-stop shop' for articles and resources to support newcomers and covers a wide range of topics, from tips on managing finances to starting your own business. Additionally, clients can download our 'New to Canada Welcome Booklet', which provides banking solutions and support specifically tailored for newcomers, available in 14 different languages. Clients can also download our 'Guide to Canadian Banking Terms' resource to help newcomers become familiar with Canadian banking terms, available in 9 different languages.
- We offer English, French, Mandarin and Cantonese via EasyLine telephone banking. Our website and TD 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.
- For clients who hold personal chequing and savings accounts with monthly transaction limits, transactions at most Canadian public transit agencies/merchants do not count toward the number of transactions included per month.
- The TD Access Card allows clients to use their debit card in Canada and internationally to make purchases online, at a point-of-sale terminal or transact at an automated teller machine (ATM).
- Clients can pay Canadian bills from accounts and transfer money between accounts in branch, through the TD app, our Phone Channel, online and using ATMs.
- Clients can send money easily and securely, across Canada with *Interac* e-Transfer<sup>®</sup>, or to more than 200 countries worldwide<sup>3</sup> with TD Global Transfer, which now has no TD transfer fees<sup>4</sup>.
- Clients can access their transaction history through TD EasyWeb and the TD app, as well as deposit cheques through the TD app.
- The TD MySpend app is an easy-to-use money management tool that helps clients monitor spending from their TD Canadian dollar personal banking accounts and credit card accounts. It enables clients to make informed spending choices and find ways to save.
- Clients can now monitor their credit score for free with the TransUnion CreditView<sup>®5</sup> Dashboard in the TD app, helping improve their financial literacy while monitoring for fraud and helping them stay on top of their credit score.

<sup>3</sup> Supported countries can change at any time and not all transfer methods may work in every country.

<sup>4</sup> A money transfer sent through TD Global Transfer, is a transaction to which regular account transaction fees may apply. For more information and a complete list of TD account fees, refer to [About Our Accounts and Related Services](#). Third party fees may also apply.

<sup>5</sup> TransUnion CreditViewCreditView<sup>®</sup> Dashboard is hosted and operated by TransUnion Interactive, Inc., a wholly owned subsidiary of TransUnion, LLC. Copyright 2019 TransUnion Interactive. All Rights Reserved. The TD logo and other trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.

## Accessibility

At TD, we are committed to meeting the accessibility needs of persons with disabilities in a timely manner. In consultation with clients, community members and colleagues with disabilities, TD published an [Accessibility Plan](#) in 2023 that details how we work to identify, remove, and prevent barriers to accessibility.

Additionally, we published a [Progress Report](#) on the Accessibility Plan in 2025 that is available on our newly redesigned Accessibility website. An executive summary of the plan and progress report is available in American Sign Language (ASL) and Quebec Sign Language (LSQ).

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

- **Alternate format documents:** Clients 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:** Clients 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 video relay service (VRS) calls to support clients who are Deaf, hard of hearing or have a speech impairment.
- **Branches:** All of our new branches are designed with accessibility as a priority, and existing branches are continuously being upgraded to improve accessibility in accordance with local and provincial regulations. Features include the following:
  - All new branches include accessible and automatic doors and accessible vestibules and washrooms. Many of our older branches have been retrofitted to include these accessibility features.
  - All branches feature wheelchair access to ATMs, safety deposit box coupon booths (viewing rooms) and “back-of-house” staff and operational areas.\*
  - Where possible, at least one parking space is reserved for clients with disabilities.
  - In 2025, TD introduced a new service to clients in Canada who are Deaf and hard of hearing by enabling virtual appointments with sign-language interpretation capabilities.
- **ATMs:** TD ATMs are accessible in English and French and by plugging in a standard headset, clients can be guided through their transaction with directional audio. Our ATMs are also available in Traditional Chinese, Simplified Chinese, Italian, Portuguese and Punjabi; however, directional audio is not available for these languages. Our ATMs also feature lower screens and buttons to aid in wheelchair accessibility.
- **Training:** Our training on supporting clients with disabilities educates TD colleagues about our accessibility services and serving all clients, including those with disabilities. The course explores a variety of accessibility options and approaches to help meet the needs of our clients.

\* Please note that while we strive to ensure all our branches are fully accessible, some locations may not yet have certain accessibility features. If you encounter any issues, please notify us and we will make every effort to assist.

# Employee Population in Canada

(as at October 31, 2025) <sup>[1]</sup>

Province or Territory <sup>[2]</sup>	Full-time	Part-time <sup>[3]</sup>	Total
Alberta	3826	699	4525
British Columbia	3394	962	4356
Manitoba	423	121	544
New Brunswick	2173	93	2266
Newfoundland and Labrador	104	32	136
Northwest Territories	7	3	10
Nova Scotia	1206	113	1319
Ontario	49390	4108	53498
Prince Edward Island	43	14	57
Quebec	4850	826	5676
Saskatchewan	360	86	446
Yukon	9	8	17
Total	65785	7065	72850

[1] 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, 2025 and, accordingly, there may be slight differences for employment changes that were effective on November 1, 2025.

[2] TD had no full-time, part-time or casual employees in Nunavut.

[3] Part-time includes both part-time and casual employees.

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

(as at October 31, 2025) (in thousands of dollars)

<b>Canadian Tax Jurisdiction</b>	<b>Income Taxes</b>	<b>Capital and Insurance Premium Taxes</b>	<b>Total Taxes</b>
Federal	\$ 1,967,731	\$ —	\$ 1,967,731
Ontario	\$ 1,151,831	\$ 105,050	\$ 1,256,881
Quebec	\$ 49,560	\$ 14,813	\$ 64,373
Alberta	\$ 41,946	\$ 65,616	\$ 107,562
Saskatchewan	\$ 4,266	\$ 5,904	\$ 10,170
British Columbia	\$ 71,382	\$ 9,029	\$ 80,411
Manitoba	\$ 4,993	\$ 9,309	\$ 14,302
New Brunswick	\$ 13,956	\$ 7,480	\$ 21,436
Nova Scotia	\$ 14,690	\$ 20,888	\$ 35,578
Prince Edward Island	\$ 861	\$ 1,861	\$ 2,722
Newfoundland & Labrador	\$ 1,980	\$ 7,422	\$ 9,402
Northwest Territories	\$ 137	\$ 171	\$ 308
Nunavut	\$ 12	\$ 702	\$ 714
Yukon	\$ 245	\$ 1,159	\$ 1,404
Total Income, Capital and Insurance Premium	\$ 3,323,590	\$ 249,404	\$ 3,572,994
Other Taxes <sup>[1]</sup>			\$ 1,458,531
Total Taxes			\$ 5,031,525

The above figures represent the total amount of income, capital, insurance premium and other taxes paid or payable by TD Bank Group during fiscal 2025 (November 1, 2024–October 31, 2025) broken down by the amounts paid or payable to the Canadian federal, provincial and municipal governments.

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

## Tax Governance

The Audit Committee of the Board oversees TD's financial reporting, including reviewing tax results and tax planning matters that are material to the Bank's financial statements. TD's approach to tax governance includes these key elements:

- Complying with all applicable tax laws and the stated legislative intent of these laws.
- Maintaining tax compliance as a fundamental part of our business practice.
- Complying with arm's length principles for TD Bank Group's intragroup transactions between different countries and jurisdictions.
- Managing tax risk to avoid unnecessary disputes.
- Working transparently and cooperatively with the appropriate tax authorities.
- Consulting with leading law and accounting firms to obtain expert, objective advice and opinions on tax matters.
- Proactively working with policy-makers and revenue authorities to assist in the development of tax legislation and assessing its economic implications.

TD is supportive of the two-pillar solution developed by the Organisation for Economic Co-operation and Development (OECD)/G20 Inclusive Framework on Base Erosion and Profit Shifting, in particular the Global Anti-Base Erosion (GloBE) Rules. For more information on Pillar Two Minimum Tax, please visit TD's 2025 Annual Report.

TD has transparent working relationships with the Canada Revenue Agency and other tax authorities and often obtains advance tax rulings where legal uncertainty exists.

## Taxes We Pay

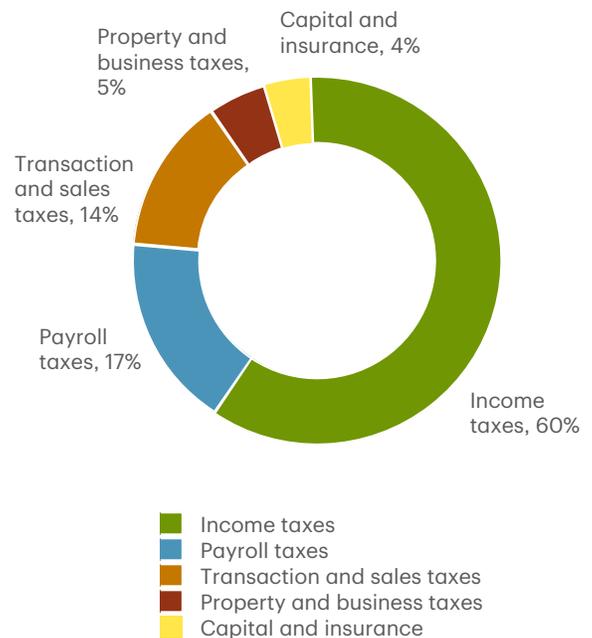
TD pays corporate income taxes on the profits we earn, as well as various taxes incurred in our business operations. TD's business strategy is focused on our core markets of Canada and the U.S. In 2025, 92% of the taxes we paid were in these jurisdictions.

## Taxes We Collect

TD collects taxes on behalf of governments in the countries and regions where we operate. The taxes we collect include:

- The employee portion of payroll taxes
- Income tax on behalf of employees
- Property tax on behalf of clients who are mortgage holders
- Transaction tax on client activities to which sales taxes apply
- Withholding taxes on behalf of investors

Types of Taxes Borne by TD in 2025



## Business Debt Financing in Canada

(as at October 31, 2025) (authorized amounts in thousands of dollars)

TD is committed to making debt financing available to our qualified business clients across Canada. In 2025, authorized business loans totaled approximately \$390 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)	606,657	934,461	689,353	878,197	1,077,069	3,298,089	39,234,722	46,718,548
	Number of clients	9,885	11,654	4,422	2,480	1,612	1,624	754	32,431
British Columbia	Authorized amount (in \$ thousands)	808,818	1,058,230	589,407	770,113	1,343,349	4,525,475	34,099,515	43,194,907
	Number of clients	14,772	13,494	3,822	2,181	1,979	2,260	974	39,482
Manitoba	Authorized amount (in \$ thousands)	81,221	127,177	98,900	134,875	186,359	779,378	5,279,688	6,687,598
	Number of clients	1,690	1,534	578	388	274	347	165	4,976
New Brunswick	Authorized amount (in \$ thousands)	37,711	58,199	44,152	84,942	133,949	366,836	1,836,886	2,562,675
	Number of clients	809	732	272	247	201	183	79	2,523
Newfoundland and Labrador	Authorized amount (in \$ thousands)	19,893	38,947	23,823	41,974	53,550	174,876	†	353,063
	Number of clients	413	402	150	122	80	81	†	1,248
Nova Scotia	Authorized amount (in \$ thousands)	63,974	90,120	69,178	88,240	146,111	513,553	6,368,061	7,339,237
	Number of clients	1,338	1,091	409	249	212	224	180	3,703
Ontario	Authorized amount (in \$ thousands)	2,812,597	3,421,314	2,043,323	2,784,624	4,437,390	16,045,430	197,488,785	229,033,463
	Number of clients	65,620	50,078	13,117	8,027	6,548	7,531	3,643	154,564
Prince Edward Island	Authorized amount (in \$ thousands)	10,312	15,680	10,833	11,344	28,499	67,939	†	144,607
	Number of clients	199	186	69	32	42	31	†	559
Quebec	Authorized amount (in \$ thousands)	370,950	607,623	381,980	696,304	1,027,001	3,090,595	40,896,291	47,070,744
	Number of clients	9,848	9,164	2,412	1,970	1,513	1,519	758	27,184

Saskatchewan	Authorized amount (in \$ thousands)	76,006	161,814	164,633	164,650	220,615	958,748	5,036,714	6,783,180
	Number of clients	1,526	1,935	995	466	322	427	185	5,856
Territories	Authorized amount (in \$ thousands)	8,619	14,091	9,140	11,884	18,157	25,953	††	87,844
	Number of clients	172	161	57	33	27	16	††	466
Total	Authorized amount (in \$ thousands)	4,896,758	6,527,656	4,124,722	5,667,147	8,672,049	29,846,872	330,240,662	389,975,866
	Number of clients	106,272	90,431	26,303	16,195	12,810	14,243	6,738	272,992

Above balances represent October 31, 2025 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, 2025. 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 2025

At the end of our fiscal year (October 31, 2025), our Canadian retail network consisted of 1,051 branches. Prior to closing a branch, TD notifies clients by mail and invites comments from the community through our feedback channels and Q&A sessions, as applicable.

## Branches Opened

The following branches were opened in fiscal 2025.

New Location Address	City/Province
100 MILL STREET EAST	TOTTENHAM, ON
425 KING ST W, UNIT 101	TORONTO, ON
2550 66 STREET SW	EDMONTON, AB
970 FROST ROAD	KELOWNA, B.C.
417 NORWICH AVE	WOODSTOCK, ON

## Branches Relocated

The following branches were relocated in fiscal 2025.

This Branch:	Relocated To:	City/Province
606 PATRICIA ST	405A PATRICIA ST	JASPER, AB
280 10 STREET NW	417 10 STREET NW	CALGARY, AB
830 MONAGHAN ROAD	691 LANSLOWNE ST W UNIT 1003	PETERBOROUGH, ON

## Branches Closed

The following branches were closed in fiscal 2025.

Address	City/Province
1568 FAIRFIELD RD	VICTORIA, BC
180 KENT ST UNIT 100	OTTAWA, ON
3900 TECUMSEH RD EAST	WINDSOR, ON
18 CENTENNIAL ST	MOUNT PEARL, NL
1305 PEMBINA HIGHWAY	WINNIPEG, MB
2608 INNES RD	GLOUCESTER, ON
412 ST GEORGE ST	DRESDEN, ON
1121 MAIN ST	MELFORT, SK
96 MAIN ST	TEULON, MB
128 ELLICE ST	ROCANVILLE, SK
1950 HARVEY AVE STE 150	KELOWNA, BC
550 FENNELL AVE EAST	HAMILTON, ON
278 ROUTE 138 LOCAL 20	ST AUGUSTIN DE DESMAURES, PQ
1096 LANSLOWNE ST W	PETERBOROUGH, ON

## ATMs Opened and Closed in Canada in 2025

TD's ATM network in Canada includes TD owned ATMs<sup>6</sup> and TD branded ATMs.<sup>7</sup> At the end of our fiscal year (October 31, 2025), we had a total of 3,370 ATMs in our ATM network in Canada, including 2,595 TD owned ATMs and 775 TD branded ATMs, which is a decrease of 30 ATMs from last year.

### ATMs Opened

Address	City, Province	Address	City, Province
104-1350 RAILWAY AVE	CANMORE, AB	10201 HWY 41	KALADAR, ON
427 10 STREET NW	CALGARY, AB	14265 HWY 41	CLOYNE, ON
2550 - 66TH ST SW	EDMONTON, AB	110 TALBOT STREET WEST	ALYMER, ON
5505 50TH ST, UNIT 1	DRAYTON VALLEY, AB	794047 COUNTY RD 124	SINGHAMPTON, ON
3819 17 AVE SE	CALGARY, AB	22766 WOODBINE AVENUE	KESWICK, ON
6499 FRASER ST	VANCOUVER, BC	375 GUELPH ST	GEORGETOWN, ON
6710 HASTINGS ST	BURNABY, BC	7990 HURONTARIO STREET	BRAMPTON, ON
970 FROST RD	KELOWNA, BC	544 MAIN ST S	EXETER, ON
43740 LOUGHEED HWY	DEROCHE, BC	2231 ONTARIO 89	INNISFIL, ON
8432 TRANS-CANADA HWY	WESHOLME, BC	55 BOULEVARD COAKLEY	ASBESTOS, QC
5488 PATRICIA BAY HWY	SAANICH, BC	1020 BOULEVARD HAMEL	ST. FELICIEN, QC
2600 MAIN ST	VANCOUVER, BC	112 RUE MAURALT	PIERREVILLE, QC
102 SASKATCHEWAN AVE W	PORTAGE PRAIRIE, MB	279 ROUTE 117	LAC SAGUAY, QC
680 MARKHAM RD	SCARBOROUGH, ON	1370 RUE DU PONT	SAINT-LAMBERT-DE-LAUZON, QC
2 PENNINSULA RD	MARATHON, ON	120 - 450 CHEMIN GRANDE-LIGNE	RIGAUD, QC
425 KING ST W	TORONTO, ON	1165 RUE MAURICE-BACHAND	WINSOR, QC
33 BLOOR ST E	TORONTO, ON	121 RUE PRINCIPALE	SAINT-GERVAIS, QC
472 EGLINTON AVE W	TORONTO, ON	200 RTE DE ST FRANÇOIS	BERTHIER-SUR-MER, QC
56 MAIN ST S	SEAFORTH, ON	175 RUE CLAUDE-DE RAMEZAY	MARIEVILLE, QC
39 VICTORIA ST S	GODERICH, ON	1952 COTE DES CASCADES	PAPINEAUVILLE, QC
6209 BATHURST ST	THORNHILL, ON	995 BOUL DES PRES VERTS 110	LAPRAIRIE, QC
417 NORWICH AVE	WOODSTOCK, ON	14655 BD LACROIX	SAINT-GEORGES, QC
65 FRONT ST W #414	TORONTO, ON	1555 A, ROUTE 125	STE-JULIENNE, QC
691 LANSDOWNE ST W	PETERBOROUGH, ON	6887 ROCHDALE BLVD.	REGINA, SK
6510 MAJOR MACKENZIE DR W	VAUGHAN, ON		
39977 BLYTH RD	BLYTH, ON		
1368 UPPER GAGE AVE	HAMILTON, ON		
1341 UPPER JAMES ST	HAMILTON, ON		
642 STONE CHURCH RD W	HAMILTON, ON		
2808 KING ST E	HAMILTON, ON		
395 BELL BLVD	BELLEVILLE, ON		

<sup>6</sup>TD-owned ATMs are owned and operated by TD.

<sup>7</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 Closed

Address	City, Province	Address	City, Province
505 MAIN ST S UNIT #200	AIRDRIE, AB	3671 STRANDHERD DR	NEPEAN, ON
33 COLLIER ST	BARRIE, ON	4700 KEELE ST	NORTH YORK, ON
327 CUNDLES ROAD EAST	BARRIE, ON	4700 KEELE ST	NORTH YORK, ON
5057 PARKWOOD RD	BLACKFALDS, AB	4700 KEELE ST	NORTH YORK, ON
39 TEMPERANCE ST	BOWMANVILLE, ON	4700 KEELE ST	NORTH YORK, ON
50 HWY 118 W	BRACEBRIDGE, ON	1211 RITSON RD N	OSHAWA, ON
295 QUEEN ST E	BRAMPTON, ON	180 KENT ST SUITE 100	OTTAWA, ON
280 10 STREET NW	CALGARY, AB	45 O'CONNOR O	OTTAWA, ON
260 CROWFOOT CR NW	CALGARY, AB	901 2 AVE E	OWEN SOUND, ON
340 5 AVE SW	CALGARY, AB	53 GRAND RIVER ST N	PARIS, ON
3545 32 AVE	CALGARY, AB	830 MONAGHAN RD	PETERBOROUGH, ON
2045 34 ST NE	CALGARY, AB	7008 3 RD	RICHMOND, BC
29 MAIN ST	CAMBRIDGE, ON	2480 EGLINTON AVE E	SCARBOROUGH, ON
104-1350 RAILWAY AVE	CANMORE, AB	455 WELLAND AVE	ST CATHARINES, ON
789 RYAN RD	COURTENAY, BC	326 MERRITT ST	ST CATHARINES, ON
412 ST GEORGE ST	DRESDEN, ON	901 BOUL DECARIE	ST LAURENT, QC
801 O'CONNOR DR	EAST YORK, ON	96 MAIN ST	TEULON, MB
2505 HEWES WAY	EDMONTON, AB	6209 BATHURST ST	THORNHILL, ON
5004 98 AVE	EDMONTON, AB	7967 YONGE ST	THORNHILL, ON
2608 INNES RD	GLOUCESTER, ON	1677 AVENUE RD S	TORONTO, ON
12717 WOODBINE AVE	GORMLEY, ON	480 DANFORTH AVE	TORONTO, ON
20 MAIN ST E	GRIMSBY, ON	382 RONCESVALLES AVE	TORONTO, ON
496 EDINBURGH RD N	GUELPH, ON	79 WELLINGTON ST W	TORONTO, ON
550 FENNELL AVE E	HAMILTON, ON	420 BLOOR ST E	TORONTO, ON
337 2ND STREET	HANOVER, ON	65 WELLESLEY ST E	TORONTO, ON
3817 BOUL HARVEY	JONQUIÈRE, QC	730 YONGE ST	TORONTO, ON
110 EARL GREY DR	KANATA, ON	2044 QUEEN ST E	TORONTO, ON
1950 HARVEY AVE	KELOWNA, BC	6499 FRASER ST	VANCOUVER, BC
1062 PRINCESS ST	KINGSTON, ON	3300 32 ST	VERNON, BC
3662 BOUL ST CHARLES	KIRKLAND, QC	1568 FAIRFIELD RD	VICTORIA, BC
101-123 PIONEER PARK	KITCHENER, ON	1192 INDUSTRIAL RD	WEST KELOWNA, BC
215 OXFORD ST W	LONDON, ON	2110 WYANDOTTE ST W	WINDSOR, ON
353 WELLINGTON RD	LONDON, ON	3900 TECUMSEH RD E	WINDSOR, ON
1260 COMMISSIONERS RD W	LONDON, ON	1128 HENDERSON HWY	WINNIPEG, MB
33406 RICHMOND ST	LUCAN, ON	1631 ST MARYS RD	WINNIPEG, MB
4 PENINSULA RD	MARATHON, ON	2539 MAIN STREET	WINNIPEG, MB
1121 MAIN ST	MELFORT, SK	50 LAKEWOOD BLVD	WINNIPEG, MB
18 CENTENNIAL SQ	MOUNT PEARL, NL	1305 PEMBINA HIGHWAY	WINNIPEG, MB

# Prescribed Affiliates

The following are the prescribed affiliates, as at October 31, 2025, whose relevant activities are included in this Public Accountability Statement, as required by the Bank Act, the Trust and Loan Companies Act or the Insurance Companies Act, as applicable.

GMI Servicing Inc.
Primum Insurance Company
TD Asset Management Inc.
TD Auto Finance (Canada) Inc.
TD Direct Insurance Inc.
TD General Insurance Company
TD Home and Auto Insurance Company
TD Life Insurance Company
TD Waterhouse Private Investment Counsel Inc.
Toronto Dominion (Texas) LLC

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’ 2025 fiscal year (November 1, 2024 – October 31, 2025). 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 forgoing, 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 clients 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 and services that help meet their unique financial 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.

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 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 client-facing employees that help them better identify and escalate incidents of suspected financial abuse and fraud to a dedicated team for investigation. Policies and procedures are centralized within the “Meeting the Needs of Seniors” internal page. This content enables employees to quickly access information to comply with the Code, while also aiming to provide a positive experience for seniors who may require additional assistance with their banking needs. Refer to Principle 4 for more details about the Meeting the Needs of Seniors web page.

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 supporting a comfortable banking experience for seniors and raising awareness on important issues affecting them through our dedicated page for seniors at TD.com “Banking Advice for Seniors (60+).” This content is regularly reviewed and updated; it includes resources and tools to enhance the banking needs of seniors, while also looking to mitigate fraud by covering topics such as:

- Digital banking video tutorials for topics including but not limited to paying bills, sending electronic money transfers, depositing a cheque, and changing a password.
- Fraud and scam awareness education, which is provided via a dedicated webpage (TD.com/ProtectYourself) for all clients. The centralized fraud hub page is updated regularly related to emerging or evolving fraud and scam trends. This year, three new scams were added for awareness education: online marketplace scams, business email compromise, and identity theft scams.
- Information for seniors and their loved ones related to discussing Alzheimer’s and estate planning.
- Important guidance about what to consider when setting up a Power of Attorney (POA) or Joint Deposit Account.

TD offers a variety of accessible options to communicate with seniors incorporating alternate format documents which include braille, large print or accessible PDF. Each of these, are available via the Bank’s online Seniors web page. Our client-facing employees have received training on accessibility and can guide seniors through these options as required.

In addition, TD publishes fraud awareness articles on our TD Stories website, to provide examples of real-life fraud and scam scenarios. TD also sends quarterly fraud and scam awareness emails to clients, which provide information about ongoing fraud and scam threats, as well as tips on how clients can educate themselves on the latest fraud trends. The emails include updated information about the fraud tools TD offers to help protect its clients. The Bank has a dedicated team of individuals who are committed to ensuring that as we encounter new fraud and scam scenarios; we regularly update our website to ensure it stays current and relevant as fraud and scam trends continue to evolve.

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

We provide annual training to all Canadian employees on relevant topics that impact seniors, including information on:

- Financial abuse, fraud detection, red flags and details on how to escalate issues or concerns to support other teams within TD
- Canadian Bankers Association Commitment on Powers of Attorney and Joint Deposit Accounts
- Available resources such as the “Meeting the Needs of Seniors” internal web page and the external [“Banking Advice for Seniors \(60+\)”](#) webpage at TD.com.

Web-based training content is reviewed annually; employees and contingent workers are required to complete this training annually with knowledge comprehension being measured by completion of a test. Client-facing employees also receive ongoing updates from internal support teams such as Canadian Fraud Management. These updates include information and details on the increased volume of scams directed towards seniors and the role the Bank plays in helping to educate our clients about fraud prevention.

We provide annual training to Canadian employees including client-facing employees about relevant topics impacting seniors including information on:

- Financial abuse, fraud detection, red flags and how to escalate issues or concerns to support teams within TD.
- Canadian Bankers Association Commitment on Powers of Attorney and Joint Deposit Accounts.

- Available resources such as the “Meeting the Needs of Seniors” internal web page and the external [“Banking Advice for Seniors \(60+\)”](#) webpage at TD.com

**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 dedicated internal resource webpage, “Meeting the Needs of Seniors,” for its client-facing employees to support them in having effective conversations and providing the right advice to seniors. The webpage is regularly reviewed to ensure information is relevant, accessible, up-to-date and communicated to employees.

Guidance on the internal webpage includes policies and procedures related to the unique needs of seniors such as:

- Detecting and escalating potential financial abuse.
- Communicating effectively with seniors.
- Guidance from the fraud department regarding common and emerging scams.
- Accessible options for our products and services including alternate format documents.
- Supporting seniors to increase their digital literacy.

Additional resources include TD Stories, an external-facing storytelling platform with Bank-wide content and news published by Corporate and Public Affairs, including content specific to fraud education and prevention. TD Stories content is also made available to client-facing employees to help support their conversations with seniors and their loved ones. Refer to Principle 5 for examples of TD Stories features related to seniors that were published this year.

Corporate and Public Affairs also works with internal partners to reinforce key messages and share resources with client-facing employees about financial education and best practices in preventing fraud. Examples of these communications include the in-person Security Awareness for Everyone (SAFE) Program led by TD’s Financial Crime Management team, which are designed to help all Canadians - including seniors-identify red flags and help avoid being a victim of fraud.

**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 continues to help mitigate potential financial harm to seniors through education via internal and external resources as well as communications.

In 2025, TD joined the Canadian Anti-Scam Coalition (CASC), led by the Canadian Bankers Association. Canada’s major financial services, telecommunications and technology companies united with law enforcement and the federal government to form the CASC, the country’s first unified cross-sector initiative to combat the growing thread of scams targeting Canadian consumers. TD is proud to have joined the coalition, as it helps to raise and strengthen public awareness about the growing prevalence of scams in Canada. Our joint efforts will encourage individuals and organizations to stand

together against fraud and provide tools and information to help people protect themselves. The campaign’s call to action is, Stop. Check. Talk. and encourages Canadians to take these three simple steps in protecting their personal information and finances.

Internally, client-facing employees have access to a dedicated website “Meeting the Needs of Seniors” for guidance on how to identify financial abuse, how to effectively communicate with vulnerable clients, including seniors, and how to escalate cases of potential harm. Through their escalation procedures, employees connect to a dedicated team of professionals who investigate cases where an employee identifies a red flag or suspected financial harm.

Within the communities, we continue to support seniors with financial education by conducting in person meetings at local community centres and senior residences. Employees from retail branches and TD North American Fraud Support teams share valuable insights about recent scams and strategies to better safeguard against potential threats. We are excited to share that in 2025, we achieved an incredible milestone by extending our reach in Canada to more than 1,300 attendees, a remarkable 225% increase from previous year. Our redesigned presentation now highlights more comprehensive information on how scammers may contact their targets. These in-person presentations also offer a safe and comfortable environment for seniors to ask questions, raise concerns and remind them to ask for help.

TD is committed to raising client awareness of common fraud risks and scams through publication of various articles on our external website via TD Stories. We continue to provide ongoing guidance on emerging fraud and scam trends, such as in the article, [“How you can help seniors avoid becoming targets of fraud.”](#) which is featured on the TD Stories website.

During Fraud prevention Month in March 2025, TD launched a dynamic campaign across a range of multicultural radio stations, TV segments, social media posts and news publications, to ignite awareness about the importance of fraud protection and highlight our extensive resources designed to help all clients, to identify and combat fraud with confidence.

Additionally, to help increase fraud awareness and educate more clients about the importance of fraud prevention, TD delivered direct-to-client emails for seniors, educating them on scams, how to protect themselves, while also sharing TD Tools and Security Capabilities

Through our [“Banking Advice for Seniors \(60+\)”](#) webpage at TD.com, there are several resources to support seniors in protecting themselves from financial harm. We have updated the TD.com fraud protection section with detailed information about common scams such as “How to identify the grandparent scam,” “Safeguard against lottery scams,” and “Avoid government impersonation scams.” This guidance is communicated through videos that discuss how scams work and how to detect them including a short quiz to reinforce understanding.

To help protect our clients, including seniors, we offer TD Fraud alerts where clients can receive instant text messages notifying them of suspicious activity on their TD debit or TD credit cards.

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

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

- TD holds “Meet the Manager” sessions or “Client Information” sessions (in rural communities) where clients can ask questions and obtain information regarding the upcoming branch closure to gather details on nearby branches that are available to access. To raise awareness of these sessions Branch Managers engage with local senior residences and community centres to advise of Meet the Manager or Customer Information Session dates and share the managers’ contact information.
- Signage is posted in the branch well in advance to advise of an upcoming closure date.
  - A comment box and comment cards are available in branch, encouraging clients to leave comments with respect to the closure. Clients are contacted by branch management to discuss the feedback they have provided.
- Letters are sent to clients when their community branch is closing, which includes information on their new banking location or alternate branches that they can access. Clients who are 60+ will also receive details in their communications on how to access the “Banking Advice for Seniors (60+)” webpage at TD.com as well as information on alternative banking options that include EasyLine telephone banking, EasyWeb online banking, banking through the TD apps or at TD ATMs.
  - Client-facing employees provide clients with a handout containing detailed how-to guidance for alternative options to support their banking needs, which include details for online and telephone banking. Additionally, employees can book appointments for clients who require additional support.

## Codes of Conduct and Public Commitments

At TD, we comply with many Canadian 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 client on our public [website](#) or in writing upon request.

The Canadian 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 Payment 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 unauthorized 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 clients 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 client'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 clients who subscribe to products or services for non-business purposes.

## Stakeholder Consultations

TD is focused on delivering a legendary experience that meet and exceed client expectations and needs. Our clients 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 clients and the public. Their voice helps guide TD's efforts to improve and evolve as an organization. In 2025, we continued to use client feedback and digital behaviour insights to help us create and deliver preferred products and services, understand client needs and identify areas of strength and opportunities to improve the overall client experience.

## Developing and Enhancing Products and Services

Clients expect that the products and services we provide will address their needs and support them in achieving their financial goals. We continue to keep our clients 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 clients, to change an existing one, or to change associated technology, ensuring that the appropriate stakeholders are engaged on a change initiative and that potential impacts to our clients are carefully considered. 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 clients and stakeholders to understand how these products and services will help meet our clients' financial needs. Throughout the lifecycle of a product or service, we strive to ensure our assessment, review and approval processes account for features, benefits, and fees 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 clients. This includes monitoring clients complaint themes and gathering client feedback. One of the key measurements TD uses is our Legendary Experience Index (LEI), which measures client experience and drives insights to help us improve the moments that matter most to clients. Every year, we continue to evolve our measurement capabilities to provide insights that will help us make more client-centric decisions. For example, in 2024, we implemented the Digital Experience Analytics (DXA) platform and in 2025, we expanded DXA across additional TD lines of business and digital properties, including U.S. Digital and Insurance, broadening usage and deepening our digital insights. DXA helps enable TD to capture and measure client experience as clients interact with TD digital properties behind the scenes. These new quantitative

and qualitative insights allow us to better understand the "why" behind client behaviours to address frictions and improve client experience. In 2025, we integrated DXA with Adobe Target, enabling the TD A/B testing team to evaluate new digital designs and enhancements more holistically by incorporating digital experience metrics alongside traditional conversion measures.

Additionally, we remain focused on deepening our understanding of clients' experiences across the client journey through competitive benchmarking and other data sources (e.g., Google reviews, social media listening, etc.) to create a holistic view of the client experience.

## Resolving Complaints

Our goal is to provide legendary service and trusted advice to clients 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 client is not satisfied with the resolution at the first point of contact, they can escalate the matter to TD Customer Cares. If the complaint remains unresolved, the client can then escalate the matter to the Senior Customer Complaints Office (SCCO). In 2025, the top SCCO complaint themes were consistent with those of the prior year; they related to possible scams (e.g., investment, employment, and wire scams) and home and auto insurance claims (e.g., disputes over settlements and declined claims).<sup>8</sup>

TD also offers a confidential and anonymous communication channel through its Conduct and Ethics Reporting, available to anyone external or internal to TD. Clients, colleagues, 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>8</sup> Each year the SCCO publishes an Annual Report, which is used as an opportunity to support our clients by including helpful tips by sharing case studies and observations.