BC Pay Transparency Report

Employer Details:

Employer:	TD Bank Group
Address:	66 Wellington St. W., 27th Floor, TD Tower, Toronto, ON M5K 1A2
Reporting Year:	2026
Time Period:	January 1, 2025 – December 31, 2025
NAICS Code:	52 – Finance and Insurance
Number of Employees:	300 - 999

About this Report

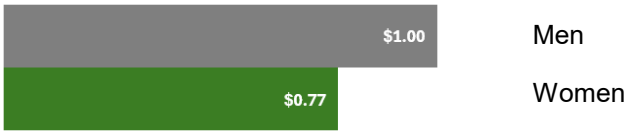
This report covers TD provincially regulated employees working in British Columbia in TD Securities, TD Wealth and Insurance businesses. These businesses include roles with various compensation arrangements, such as salary and bonus, discretionary compensation plans and commission-based compensation.

The report outlines unadjusted pay gaps which measure the average (or median) difference in pay between colleagues, without consideration of factors such as job level, function, or experience. **Unadjusted pay gaps do not reflect differences in pay for employees performing similar work.** For example, this report identifies unadjusted pay gaps when there are more men in senior positions and in areas of the Bank with higher compensation levels, compared to women in lower job levels with lower compensation.

TD remains committed to fair pay. Our goal is to foster a culture of inclusion by providing a working environment that is supportive of all colleagues – giving every employee the opportunity to fully realize their potential. Our approach to compensation is based on comprehensive and well-established programs and structures that are designed so that employees performing similar work have the same opportunity, supporting internal fairness, while recognizing differences in experience, performance and contribution.

Unadjusted Hourly Pay

Mean Hourly Pay Gap[1]



Median Hourly Pay Gap[2]



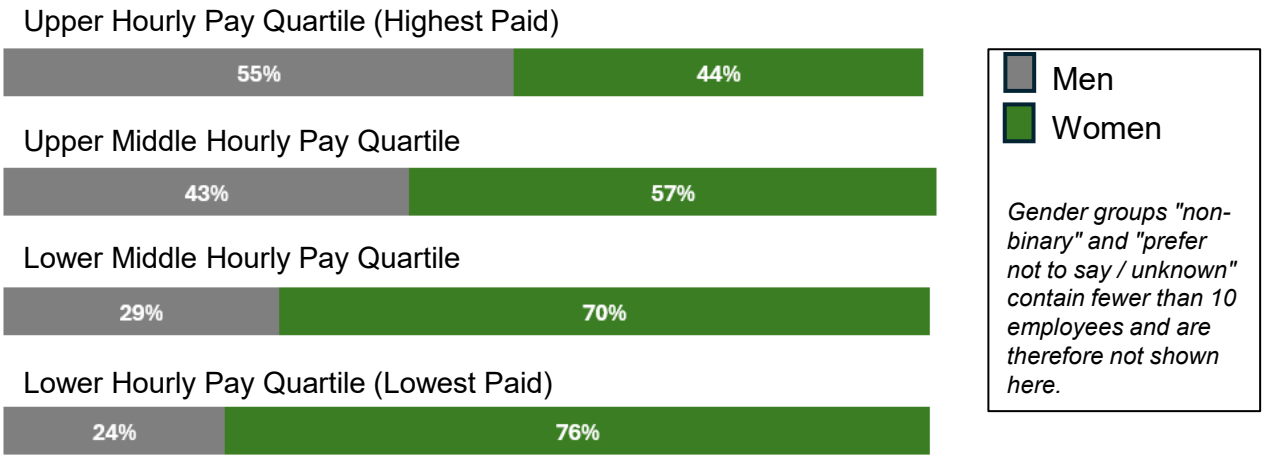
Gender groups "non-binary" and "prefer not to say / unknown" contain fewer than 10 employees and are therefore not shown here.

Women's unadjusted average hourly wages are 23% less than men's.

Women's unadjusted median hourly wages are 27% less than men's.

Explanatory Notes:
1. "Mean hourly pay gap" refers to the difference in pay between gender groups calculated by average pay. Hourly pay does not include bonuses and overtime pay.
2. "Median hourly pay gap" refers to the difference in pay between gender groups calculated by the mid range of pay for each group.

Percentage of Each Gender in Each Pay Quartile[3]

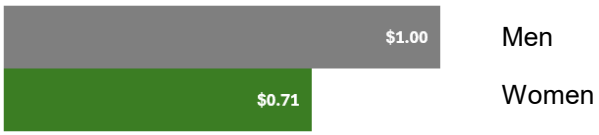


Women occupy 44% of the highest hourly pay quartile and 76% of the lowest pay quartile.

Explanatory Notes:
3. "Pay Quartile" refers to the percentage of each gender within four equal sized groups based on their hourly pay.

Unadjusted Overtime Pay

Mean Overtime Pay Gap[4]



Median Overtime Pay Gap[5]



Gender groups "non-binary" and "prefer not to say / unknown" contain fewer than 10 employees and are therefore not shown here.

Women's unadjusted average overtime pay is 29% less than men's.

Women's unadjusted median overtime pay is 5% more than men's.

Mean Overtime Paid Hours[6]

Difference compared to reference group (Men):

Women	-2

The average number of overtime hours worked by women in 2025 was 2 less than men.

Median Overtime Paid Hours[7]

Difference compared to reference group (Men):

Women	-2

The median number of overtime hours worked by women in 2025 was 2 less than men.

Explanatory Notes:

4. "Mean overtime pay gap" refers to the difference in pay between gender groups calculated by average overtime pay.
5. "Median overtime pay gap" refers to the difference in pay between gender groups calculated by the mid range of overtime pay for each group.
6. "Mean overtime paid hours" refers to the average number of overtime hours worked for each group.
7. "Median overtime paid hours" refers to the middle point of the number of overtime hours worked for each group.

Percentage of each gender receiving overtime pay



Gender groups "non-binary" and "prefer not to say / unknown" contain fewer than 10 employees and are therefore not shown here.

While more women received overtime pay (8% of women versus 2% of men), mean overtime pay is higher for men as a result of specific roles that required a higher amount of overtime hours in this reporting year.

Unadjusted Bonus Pay

Mean Bonus Pay Gap[8]



Median Bonus Pay Gap[9]



Gender groups "non-binary" and "prefer not to say / unknown" contain fewer than 10 employees and are therefore not shown here.

Women's unadjusted average bonus is 70% less than men's.

Women's unadjusted median bonus is 75% less than men's.

Explanatory Notes:

8. "Bonus pay gap" refers to the difference in pay between gender groups calculated by average bonus pay.
9. "Median bonus pay gap" refers to the difference in pay between gender groups calculated by the mid range of bonus pay for each group.

Important Note: Mean and Median bonuses reflected in this report include employees who receive an annual bonus in addition to base salary, employees in a discretionary plan, as well as commission paid employees. Commission payments may represent a significant portion of an employee's total compensation, resulting in large bonus pay gaps.

Percentage of Each Gender Receiving Bonus Pay



Reported figures include employees not eligible for a bonus per the terms of their applicable incentive plan. Gender groups "non-binary" and "prefer not to say / unknown" contain fewer than 10 employees and are therefore not shown here.