

# 2022 Public Accountability Statement

The Toronto-Dominion Bank's 2022 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 627.996 of the *Bank Act*) and pertains to our most recent fiscal year (November 1, 2021 to October 31, 2022). 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, long-lasting and innovative ways. In 2018, TD launched the TD Ready Commitment – our global corporate citizenship platform that aspires to further TD’s purpose to enrich the lives of our customers, colleagues and communities. As part of the TD Ready Commitment, TD is using its business, philanthropy and people to help drive positive, measurable change through our Four Interconnected Drivers of Change. These four drivers of change are: Financial Security, Vibrant Planet, Connected Communities and Better Health.

### Helping People Succeed & Prosper

Based on internal and external research conducted in 2018, we identified four areas that we call the Four Interconnected Drivers of Change – Financial Security, Vibrant Planet, Connected Communities and Better Health.

Through these drivers of change, our corporate citizenship platform also aligns with 12 of the 17 United Nations Sustainable Development Goals (SDGs). The SDGs provide a global plan of action for people, the planet and prosperity. TD shares the UN’s vision for a more inclusive, peaceful and prosperous future, and we will continue to track our contributions to these goals over time. Our Four Interconnected Drivers of Change also align to support our broader ESG framework.

In the following section, we highlight the actions we took over this past year to help create the conditions that we consider necessary for people to have the chance to succeed in a changing world.



#### Financial Security

Improve access to tools and programs to help people live their lives with greater financial confidence.

- Early Learning
- Income Stability
- Financial Literacy
- Affordable Housing



#### Vibrant Planet

Elevate the quality of the environment so that people and economies can thrive.

- Low-Carbon Economy
- Green Spaces



#### Connected Communities

Create the opportunities people need to connect with their community and have a sense of belonging.

- Shared Experiences
- Arts and Culture
- Local Needs



#### Better Health

Support more equitable health outcomes for all.

- Innovative Solutions



## Charitable Donations and Philanthropic Activities – 2022 Highlights (Canada)

In 2022, TD donated over \$147 million<sup>1</sup> to support community organizations across our global footprint, contributing to our target of \$1 billion in philanthropy by 2030, which we announced in 2018. Since 2019, we have donated \$528 million<sup>1</sup> toward our 2030 goal. These donations supported more than 3,000 community organizations throughout North America in 2022.

Examples of our charitable donations which align to the TD Ready Commitment include the following:

### Financial Security

- For the 18th year, we proudly supported the TD Summer Reading Club program, which is Canada's biggest, bilingual summer reading program for kids of all ages, all interests, and all abilities. This free program celebrates Canadian authors, illustrators and stories and is designed to help kids build a lifelong love of reading. The **TD Summer Reading Club** is co-created and delivered by over 2,000 public libraries across Canada, reaching more than 360,000 children. The TD Summer Reading Club is also investing to make all program materials and books available in formats, such as audio, Braille, and accessible e-books, to address the needs of neurodiverse learners and youth with learning or cognitive disabilities.
- We're collaborating with **Black Moms Connection (BMC)**, a Black, women-owned and -led community organization, focused on providing advice to Black mothers looking to increase their financial knowledge and helping them build generational wealth. BMC is hosting a series of financial literacy events in Montreal, Edmonton, Halifax and Vancouver and creating its own financially focused curriculum to roll out across its footprint. In addition, BMC is launching FinLit U programs in key cities to provide financial training to moms looking to increase their financial acumen and confidence.
- We've provided a \$200,000 grant to the **Legacy of Hope Foundation (LHF)**, an Indigenous-led organization that works to educate Canadians about Indigenous history and the impacts of Residential/Day Schools and the Child Welfare System on seven generations of First Nations, Inuit, and Métis Survivors, families, and communities. These funds will support the development of the program Empowering Indigenous Survivors with Financial Tools for their Economic Security. This project will provide digital training for Survivors and intergenerational Survivors of Residential Day Schools, as well as youth from the Indigenous community for years to come. This project will also support the development of core financial education to yield financial success. The Foundation will provide workshops for colleagues at TD to continue educating them on Indigenous History and how to be allies to Indigenous Peoples.
- In July 2022, we committed \$1 million over the next five years to the University of Guelph for training development affiliated with the **Centre for Advancing Responsible and Ethical Artificial Intelligence (CARE-AI)**. Through CARE-AI's program, CARE About AI, the aim is to launch AI training modules for mid-career professionals and entrepreneurs. The training is aimed to help them learn new skills, gain more understanding of AI and data, and support their professional growth and development.
- We are collaborating with the Garden River First Nation in Ontario on an initiative called **Niin Wigwamis (My Little Home)**. Through a \$300,000 grant over two years, funds will help support the building of 10 homes that are created to be safe, affordable, environmentally sustainable and culturally designed to meet the needs of the community. Niin Wigwamis aims to provide affordable housing for single youth under 35 years of age from the Indigenous community and single-parent families that reside in the Garden River First Nation. This initiative is a mixed module of rental units and will also follow a rent-to-own model. After the end of a 25-year term, residents will receive a certificate of possession for their homes.

### Vibrant Planet

- The fifth annual **TD Ready Challenge** launched in June 2022, a key initiative of the TD Ready Commitment, which focused on helping to support the development of innovative, impactful and measurable solutions for a changing world. The 2022 TD Ready Challenge sought solutions designed to help people and communities who may be disproportionately affected by climate change to prepare for, adapt to and help mitigate the potential impacts of climate change and/or to work toward a transition to a low-carbon economy. We've awarded ten \$1 million grants (either in Canadian or U.S. dollars based on the jurisdiction of residence of the selected applicants) to non-profit and community-based organizations whose solutions best addressed this year's problem statement.
- We're proud to collaborate with McGill University on the new **McGill Centre for Innovation in Storage and Conversion of Energy (McISCE)**, which shares the ambition of transitioning to a more sustainable future.

<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 2022 before they were paid out. This includes a US\$5 million commitment expensed in 2022 and paid out over the next five years. Figure does not include donations made through TD Friends of the Environment Foundation.

Through a \$2-million donation to McGill University, TD is contributing to this new centre to help bolster research capacity in innovative, low-carbon and carbon-free energy solutions. In addition, McISCE will help create a community of researchers in the field, and also work to train students to become changemakers, whose efforts can help advance clean energy storage technologies across Canada.

- The **Pembina Institute** is working to enable more Canadian women to help shape, participate and lead in the new energy economy. We're collaborating with the Pembina Institute with a grant of \$300,000 over three years to convene a series of dialogues, workshops and other engagements across Canada to help elevate the role of women in the low-carbon energy transformation. In addition, the Pembina Institute is focusing on net-zero skills and asking the question: What will Canada need for the upcoming energy transition? Using a people-first approach, this project examines technology pathways to assess the role hydrogen and carbon capture and removal can play in decarbonization.
- We've provided a grant of \$450,000 over three years to the **Royal Canadian Geographical Society (RCGS)** to help increase the amount of healthy green space across Canada through the planting of native seeds, plants and trees. Through its Network of Nature initiative, RCGS aims to help start a national movement to revitalize, rehabilitate and restore biodiversity, and strengthen habitats by providing knowledge, skills and seeds for people and organizations to create naturalized spaces on their own properties.

### Connected Communities

- In February 2022, we held the 14th annual **TD Black History Month Series**, which was an opportunity to bring together our colleagues, our customers and the communities we serve. We took an integrated North American approach, which included over 90 external events and initiatives in Canada and more than 35 in the U.S. Activities also included a range of internal events, which touched on themes of Black thought, Black health, Black wealth and Black joy. These events provided a platform where colleagues could thoughtfully listen, engage, and voice ways we can continue making progress. These efforts also continued the dialogue around anti-Black racism and furthered our commitment to helping build a more inclusive, equitable and sustainable tomorrow.
- Throughout 2022, we proudly supported **over 175 2SLGBTQ+ initiatives, including Pride festivals**. Pride 2022 marked the return to in-person festivals in cities such as Toronto, Vancouver and Jersey City. We continued to leverage our marketing campaign with the theme of "Forever Proud. Forever Progressing", which

acknowledges that although progress has been made for the 2SLGBTQ+ community, there's more work to be done to keep driving momentum.

- In May, we marked **Asian Heritage Month in Canada and Asian American Heritage and Pacific Islander Heritage Month in the U.S.** In support, we launched our second annual initiative underscoring the importance of continuing to stand united with Asian communities against racism. An integrated approach through marketing and communications, community-based events through the TD Ready Commitment and internal events brought customers, colleagues and communities together in recognition and celebration of the rich diversity of Pan-Asian history, arts and culture.
- June 2022 marked **National Indigenous History Month** in Canada, and across TD it was a time to commemorate and celebrate the history, cultures and achievements of Indigenous Peoples. In support, colleagues launched the National Indigenous Peoples Day Virtual Event, centred around a discussion with artists from Indigenous communities – Nico Williams, Jason Baerg and Maureen Gruben - and moderated by Stuart Keeler, Senior Curator, TD Corporate Art Collection. TD colleagues were able to learn more about these artists and their works in the TD Corporate Art Collection, as well as their inspiration, lived experiences and innovative artistic expression.
- We provided a \$300,000 grant to **National accessArts Centre (NaAC)**, Canada's first multidisciplinary disability arts organization. The NaAC supports more than 350 Canadian artists living with developmental and/or physical disabilities through on-site artist residency programs, workshops, and exhibition/presentation opportunities. Its current artLMS (Learning Management Solutions) project will provide an immersive, accessible digital learning platform. This will help any artist across Canada access the same levels of support and training as an in-studio artist.
- Helping newcomers feel connected to their new communities is one way to help reduce the feeling of social isolation in a new country. That's why we support **Newcomers Employment & Education Development Services (N.E.E.D.S. Inc.)** through their initiative called Promoting Community Connection and Inclusion of Newcomer and Refugee Children and Youth. Located in Winnipeg, Manitoba, N.E.E.D.S. Inc. uses educational and cross-cultural social activities that help newcomers and their children overcome barriers such as language, financial stress, and racial discrimination to help enable full social participation. Positive social influence and connectedness to the community are enhanced through safe, mutual learning between newcomer children and youth, and settled immigrant and Canadian citizens.

## Better Health

- We're continuing to support the **Royal Jubilee Hospital's Vascular Risk and Prevention Clinic (VRPC)** on Vancouver Island. Building on funding that we provided in 2021, in 2022, we provided a grant of \$100,000 to the Victoria Hospitals Foundation to help this clinic expand care. This clinic focuses on early interventions that reduce the development and severity of cardiovascular disease with the goal of improved diagnosis and treatment for those from communities with higher risks of heart attacks and strokes. The VRPC is integrated with Island Health's Heart Health Program, providing a centralized location for high-risk patients requiring wraparound care.

## Employee Volunteering

- In 2022, 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.
- TD has a very active volunteer force. In 2022, Canadian colleagues in our TD Ready Commitment Network reported **over 55,000 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 \$500 grant that TD will make on their behalf to the charity. In Canada, over 360 of these grants were issued in 2022, totalling over \$180,000. Additionally, TD raised **more than \$24 million** through our annual employee giving campaigns in the US and Canada.
- The **TD Mindpower: Analytics for Social Good** program pairs non-profit organizations with a team of TD data and analytics (D&A) colleagues who volunteer to help draw new insights and grow community impact with data. Since the program's launch in 2018, over 485 TD colleagues<sup>1</sup> have volunteered with TD Mindpower to complete 31 projects for Canadian non-profits in five cities. In 2022, 46 TD Mindpower volunteers<sup>1</sup> were engaged to support five Canadian non-profits in three cities. Also in 2022, a full-time team was onboarded to focus on the TD Mindpower program, supporting future growth and positive community impact.

<sup>1</sup> Volunteer counts represent total volunteers for TD Mindpower, including Canadian and US colleagues.

## Small Business

Small business credit and deposit account products are available throughout Canada. To better assist small business customers, TD has dedicated Account Managers 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. We have invested in our technology and systems to be able to provide faster access to credit to meet our small business customers' needs. In addition to our product and service offerings, we also support small business through the strong relationships that our Business Bankers build with our customers and communities. By providing advice, access to financing, and specialized services, we aim to help businesses find solutions to help them thrive.

### 2022 Highlights

- Funded in part by TD's \$10 million, five-year commitment to the **Black Opportunity Fund (BOF)** announced in 2021, BOF launched a program in 2022 to provide financial support for Black entrepreneurs, whereby BOF will provide microloans between \$10,000 and \$50,000 to eligible customers who are unable to obtain bank financing. Additionally, TD provided financial support to the Federation of African Canadian Economics Coalition (FACE) in February 2023. Both FACE and BOF will provide support through expertise and wrap-around services such as business plan development and mentorship for Black entrepreneurs.
- Through the Women in Enterprise team in Canadian Business Banking, which focuses on women-owned and -led businesses, we helped connect women business owners to the resources and programs they need. This included distributing over \$650,000 in funds to support collaborations across Canada, such as **StartUp Canada** and **Réseau des Femmes d'affaires du Québec** that helped provide access to capital and support services such as coaching and mentoring to women-owned businesses. Additionally, our **Women in Business** website provides a list of resources and programs available to support women entrepreneurs, including the **Futurpreneur Canada Side Hustle** program. Through this program supported by the TD Ready Commitment, women entrepreneurs aged 18 to 39 running part-time businesses may be eligible for debt financing from Side Hustle of up to \$15,000 to support the start-up and growth of their microbusinesses.
- TD worked with the **Canadian Aboriginal and Minority Supplier Council (CAMSC)** and the **Tent Partnership for Refugees** to launch a new certification program for businesses owned by entrepreneurs who recently arrived in Canada as refugees. The new supplier diversity certification program for refugee entrepreneurs will provide training and mentorship opportunities as well as connections and access to corporate and government buyers seeking to diversify their supply chains. TD will be paying the certification fees for the refugee-owned businesses for the first three years of the program.
- TD is committed to supporting businesses in Canada through product and service offerings and through the strong relationships that **Business Bankers** build with customers and communities. We have Business Bankers dedicated to different industry and demographic segments.
- To help our personal and small business customers facing uncertainty and financial hardship, we offer credit and repayment solutions.

## Access to Banking

Having a variety of options makes it easier for seniors, students, youth and low-income individuals 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 an established, positive credit rating in the case of customers wanting traditional bank loans. TD is involved in many programs to help remove social barriers and increase access primarily through its 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, options designed to enhance access to banking services include:

- All customers can select the TD Minimum Chequing Account, a low-fee, basic banking option.
- The TD Student Chequing Account is an account designed for both Students and Youth that includes unlimited free transactions per month.
- Customers who hold personal chequing and savings accounts with monthly transaction limits can purchase a transit fare or pass knowing this debit purchase will not be included in their transaction tally.
- For Seniors (60 years of age or older), we offer both a monthly fee discount on the TD Every Day Chequing Account, TD Unlimited Chequing Account and TD All-Inclusive Banking Plan and a no-monthly fee TD Minimum Chequing Account for Seniors receiving the Guaranteed Income Supplement.
- Our website and mobile banking app are available in English, French and simplified and traditional Chinese. The New-to-Canada section of TD's website is available in 10 additional languages.
- The TD Access Card allows customers to use their debit card both in Canada and internationally to make purchases online, at a point-of-sale terminal or transact at an ATM.
- Customers can pay Canadian bills from accounts and transfer money between accounts in-branch, through the TD app, our Phone Channel, online and using ATMs.
- TD EasyWeb and the TD app allow customers to access their transaction history, pay bills and transfer money at their convenience. The TD app also allows customers to deposit cheques.
- The TD MySpend app is an easy-to-use money management tool that helps customers monitor spending from their TD Canadian dollar personal banking accounts and credit card accounts. It enables customers to make informed spending choices and find ways to save.
- Customers can choose their preferred denominations when withdrawing money at ATMs.

## Access to Banking (Continued)

TD consistently explores ways to provide a legendary and accessible experience for all of our customers, including those with disabilities. To help our customers bank with greater ease, we have taken important steps to improve the accessibility of our branches and ATMs through purposeful design and retrofits. We also continue to work on technology and process solutions to make phone and digital channels more accessible.

- Our new and recently renovated branches feature automated/accessible doors, vestibules and washrooms, wheelchair access to ATMs and service areas. Where practicable, one or more parking spaces are reserved for customers with disabilities.
- Many of our new and recently renovated branches feature adjustable-height teller desks with guest chairs, which are wheelchair accessible and provide flexibility to conduct banking either standing or sitting.
- Many of our older branches have been retrofitted to enhance accessibility.
- Our Supporting Customers with Disabilities training educates TD employees about our accessibility services, and on serving all customers, including those with disabilities. The course explores a variety of accessibility options and approaches to help meet the needs of our customers.
- TD provides an app for interpretation services on its branch tablets. The app provides customers with audio or video interpretation services with access to over 240 languages, helping them to feel comfortable communicating about their banking needs. For our Deaf and hard of hearing customers who sign, in-person Sign Language interpreters can be prebooked to facilitate conversations at our TD branches. To help improve the accessibility of our phone channels, TD also offers Teletypewriter (TTY), relay calls, and video relay service (VRS) calls to support customers who are Deaf, hard of hearing, or have a speech impairment.
- Account statements and other customer documentation can be produced in a variety of alternate formats including large print, accessible PDF and braille.
- The TD Digital Accessibility team works with designers and project teams to regularly improve TD websites and mobile applications for people with disabilities.
- TD Wealth Financial Planning made improvements to the Registered Disability Savings Plan (RDSP) process and experience for clients in 2022 by introducing Telecommunications Relay Service (TRS), additional team training, a dedicated advice centre with ongoing team training and intranet enhancements.



## Employee Population in Canada

(as at October 31, 2022)<sup>1</sup>

Province or Territory <sup>2</sup>	Full-time	Part-time <sup>3</sup>	Total
Alberta	3,565	660	4,225
British Columbia	3,425	1,099	4,524
Manitoba	423	128	551
New Brunswick	2,089	121	2,210
Newfoundland and Labrador	111	36	147
Northwest Territories	8	0	8
Nova Scotia	1,314	105	1,419
Ontario	47,296	4,882	52,178
Prince Edward Island	53	12	65
Quebec	4,469	1,088	5,557
Saskatchewan	395	92	487
Yukon	13	4	17
<b>Total</b>	<b>63,161</b>	<b>8,227</b>	<b>71,388</b>

<sup>1</sup> All data reflects employee headcount rather than full-time equivalent. Information presented in the table above was extracted from TD's systems on the earliest practicable date after October 31, 2022, and, accordingly, there may be slight differences for employment changes that were effective on November 1, 2022.

<sup>2</sup> TD had no full-time, part-time or casual employees in Nunavut.

<sup>3</sup> Part-time includes both part-time and casual employees.

## Income, Capital, and Premium and Other Taxes

2022 (in thousands of dollars)

Tax Jurisdiction	Income Taxes	Capital & Premium Taxes	Total Taxes
<b>Canada</b>			
Federal	1,722,165	0	1,722,165
Alberta	60,755	51,439	112,194
British Columbia	100,706	4,831	105,537
Manitoba	8,067	21,290	29,357
New Brunswick	11,376	11,094	22,470
Newfoundland and Labrador	3,539	8,797	12,336
Northwest Territories	309	455	764
Nova Scotia	15,559	19,177	34,736
Nunavut	35	107	142
Ontario	920,298	72,587	992,885
Prince Edward Island	1,527	2,437	3,964
Quebec	65,085	10,198	75,283
Saskatchewan	6,824	11,606	18,430
Yukon	512	861	1,373
<b>Total Income and Other Taxes, Capital and Premium Taxes (Canada)</b>	<b>\$ 2,916,756</b>	<b>\$ 214,879</b>	<b>\$ 3,131,635</b>
<b>Other Taxes<sup>1</sup> (Canada)</b>			<b>1,174,880</b>
<b>Total Income and Other Taxes (Canada)</b>			<b>\$ 4,306,515</b>

The above figures represent the total amount of income, capital and premium taxes paid or payable by TD Bank Group during fiscal 2022 (November 1, 2021 – October 31, 2022) 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 2022 ESG Report.

<sup>1</sup> Other taxes include payroll taxes, transaction and sales taxes, and property and business taxes.

## Business Debt Financing as at October 31, 2022

(Authorized amounts in thousands of dollars)

TD is committed to making debt financing available to our qualified business customers across Canada. In 2022, authorized business loans totalled approximately \$347 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
Newfoundland and Labrador	Authorized amount (in \$ thousands)	15,962	58,350	28,537	39,001	51,992	170,948	†	364,790
	Number of clients	309	686	187	113	77	78	†	1,450
Prince Edward Island	Authorized amount (in \$ thousands)	7,411	23,142	13,159	11,176	15,820	48,667	†	119,375
	Number of clients	155	326	81	32	23	24	†	641
Nova Scotia	Authorized amount (in \$ thousands)	49,710	126,163	70,138	86,613	128,655	429,324	5,836,635	6,727,238
	Number of clients	1,095	1,752	446	248	187	205	166	4,099
New Brunswick	Authorized amount (in \$ thousands)	28,434	89,315	49,044	77,428	105,611	279,061	1,638,317	2,267,210
	Number of clients	604	1,262	305	219	154	139	55	2,738
Quebec	Authorized amount (in \$ thousands)	289,456	1,127,237	428,793	672,914	930,447	2,606,450	34,195,153	40,250,450
	Number of clients	7,244	17,963	2,774	1,888	1,362	1,282	660	33,173
Ontario	Authorized amount (in \$ thousands)	2,257,889	7,021,609	2,663,234	3,242,044	4,421,710	13,994,690	175,972,057	209,573,233
	Number of clients	50,031	112,434	17,690	9,279	6,489	6,726	3,054	205,703
Manitoba	Authorized amount (in \$ thousands)	68,097	197,977	1,413,048	128,545	175,835	649,612	3,915,476	5,248,590
	Number of clients	1,389	2,734	684	367	256	316	134	5,880
Saskatchewan	Authorized amount (in \$ thousands)	65,265	231,018	170,935	194,797	239,099	742,598	3,536,907	5,180,619
	Number of clients	1,328	3,150	1,041	555	344	348	123	6,889
Alberta	Authorized amount (in \$ thousands)	486,721	1,675,579	719,990	899,148	1,057,880	2,960,615	33,007,731	40,807,664
	Number of clients	8,358	25,180	4,606	2,555	1,554	1,475	630	44,358
Territories	Authorized amount (in \$ thousands)	6,662	17,198	8,757	9,163	**	21,654	**	63,434
	Number of clients	150	213	53	26	**	14	**	456
British Columbia	Authorized amount (in \$ thousands)	637,358	1,799,044	662,791	776,175	1,302,403	3,665,489	27,522,429	36,365,689
	Number of clients	11,170	26,950	4,367	2,201	1,914	1,856	807	49,265
<b>Total</b>	Authorized amount (in \$ thousands)	3,912,965	12,366,632	4,928,426	6,137,004	8,429,452	25,569,108	285,624,705	346,968,292
	Number of clients	81,833	192,650	32,234	17,483	12,360	12,463	5,629	354,652

Above balances represent October 31, 2022 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, 2022. 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 2022

At the end of our fiscal year (October 31, 2022), our Canadian retail network consisted of 1,060 branches. TD notifies customers by mail and invites comments from the community through our feedback channels and a Q&A session prior to closing a branch.

### Branches Opened

The following branches were opened in fiscal 2022.

New Location Address	City/Province
13660 George Junction Unit 130	Surrey, BC
190 Dundas Street E	Toronto, ON
65 Front Street W Unit 414	Toronto, ON

### Branches Closed

The following branches were closed in fiscal 2022.

Address	City/Province
8125 Dixie Road	Brampton, ON
500 Guelph Line	Burlington, ON
2169 Yonge Street	Toronto, ON
65 Front Street W <sup>1</sup>	Toronto, ON

### Branches Relocated

The following branches were relocated in fiscal 2022.

This Branch:	Relocated To:	City/Province
2401G Millstream Road Unit 149	1889 Island Highway	Victoria, BC
298 Reeves St Unit 6 Box 482	706 Reeves Street	Port Hawkesbury, NS
100 Peel Centre Drive	60 Peel Centre Drive Unit 103	Brampton, ON
701 Guelph Line	777 Guelph Line	Burlington, ON
1547 Merivale Road	1585 Merivale Road Unit 10	Ottawa, ON
9350 Yonge Street Unit D008	9350 Yonge Street Unit A002	Richmond Hill, ON
614 Fleet Street	75 Housey Street Unit 1	Toronto, ON
443 Queen Street W	365 Queen Street W	Toronto, ON
170 2nd Avenue S	211 19th Street E Unit 101	Saskatoon, SK

<sup>1</sup> Represents a TD kiosk, which provided advice services to the public but did not accept deposits or disburse cash to customers. The closure of this kiosk is reflected in the total number of branches in TD's Canadian retail network.

## Automated Teller Machines (ATMs) Opened and Closed in 2022

TD's Canadian ATM network includes TD owned ATMs<sup>1</sup> and TD branded ATMs<sup>2</sup>. At the end of our fiscal year (October 31, 2022) we had a total of 3,401 ATMs in our Canadian ATM network, including 705 TD branded ATMs, which is an increase of 19 ATMs from last year.

### ATMs Opened During Fiscal 2022

Address	City/Province	Address	City/Province
1905-4th Street SW	Calgary, AB	60 Peel Centre Drive #103	Brampton, ON
1905-4th Street SW	Calgary, AB	60 Peel Centre Drive #103	Brampton, ON
3510 Garrison Gate SW	Calgary, AB	777 Guelph Line	Burlington, ON
3510 Garrison Gate SW	Calgary, AB	777 Guelph Line	Burlington, ON
3101 34th Avenue SE	Calgary, AB	777 Guelph Line	Burlington, ON
18-36 Riedel Street	Fort McMurray, AB	990 Division Street	Cobourg, ON
4801 52nd Avenue	High Prairie, AB	262 Orchard Road	Colborne, ON
7902 Sparrow Drive	Leduc, AB	439 Thirteenth Street W	Cornwall, ON
9450 Highway 97 N	Cache Creek, BC	40 Hillside Drive S	Elliott Lake, ON
5688 Vedder Road	Chilliwack, BC	315 Arthur Street	Elmira, ON
7630 Lickman Road	Chilliwack, BC	1044 St Guillaume Street	Embrun, ON
105 Adams Road	Kelowna, BC	130 King Street	London, ON
7437 Frontier Street	Pemberton, BC	4880 Tahoe Boulevard	Mississauga, ON
130-13660 George Junction	Surrey, BC	5900 Dorchester Road	Niagara Falls, ON
130-13660 George Junction	Surrey, BC	4999 Steeles Avenue W	North York, ON
1889 Island Highway	Victoria, BC	3715 Keele Street Unit 7-10	North York, ON
1889 Island Highway	Victoria, BC	1585 Merivale Road #10	Ottawa, ON
1889 Island Highway	Victoria, BC	1585 Merivale Road #10	Ottawa, ON
20 Birkett Way	Navin, MB	1585 Merivale Road #10	Ottawa, ON
43160 Hwy 1 East & Pth 302	Richer, MB	105 Parkhill Main Street	Parkhill, ON
502 Fischer Avenue	The Pas, MB	89 Dufferin Street	Perth, ON
90 San'tele'sew Awti	Membertou, NS	9350 Yonge Street	Richmond Hill, ON
706 Reeves Street	Port Hawkesbury, NS	9350 Yonge Street	Richmond Hill, ON
706 Reeves Street	Port Hawkesbury, NS	9350 Yonge Street	Richmond Hill, ON
60 Peel Centre Drive #103	Brampton, ON	9350 Yonge Street	Richmond Hill, ON
60 Peel Centre Drive #103	Brampton, ON	1812 Sir Isaac Brock Way	St Catharines, ON
60 Peel Centre Drive #103	Brampton, ON	65 Front Street W #414	Toronto, ON
60 Peel Centre Drive #103	Brampton, ON	65 Front Street W #414	Toronto, ON

<sup>1</sup> TD owned ATMs are owned and operated by TD.

<sup>2</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 Opened During Fiscal 2022 (Continued)

<b>Address</b>	<b>City/Province</b>	<b>Address</b>	<b>City/Province</b>
75 Housey Street	Toronto, ON	69 Osford Street	West Drumbo, ON
75 Housey Street	Toronto, ON	645 Dundas Street	Woodstock, ON
457 Front Street E	Toronto, ON	1221 De Chambly Road	Longueuil, QC
365 Queen Street W	Toronto, ON	211 19th Street E #101	Saskatoon, SK
365 Queen Street W	Toronto, ON	211 19th Street E #101	Saskatoon, SK
365 Queen Street W	Toronto, ON	211 19th Street E #101	Saskatoon, SK
1 Blue Jays Way	Toronto, ON		

## ATMs Closed During Fiscal 2022

Address	City/Province	Address	City/Province
1905-4th Street SW	Calgary, AB	130 King Street	London, ON
1905-4th Street SW	Calgary, AB	4880 Tahoe Boulevard	Mississauga, ON
3510 Garrison Gate SW	Calgary, AB	1547 Merivale Road	Nepean, ON
3215 Dunmore Road SE Unit H	Medicine Hat, AB	1547 Merivale Road	Nepean, ON
3308 Shrum Lane	Vancouver, BC	1547 Merivale Road	Nepean, ON
2401G Millstream Road	Victoria, BC	3770 Montrose Road	Niagara Falls, ON
2401G Millstream Road	Victoria, BC	909 Edward Street	Prescott, ON
1283 Highway 105	Bras d'Or, NS	9350 Yonge Street	Richmond Hill, ON
298 Reeves Street	Port Hawkesbury, NS	9350 Yonge Street	Richmond Hill, ON
8125 Dixie Road	Brampton, ON	9350 Yonge Street	Richmond Hill, ON
8125 Dixie Road	Brampton, ON	9350 Yonge Street	Richmond Hill, ON
100 Peel Centre Drive	Brampton, ON	9350 Yonge Street	Richmond Hill, ON
100 Peel Centre Drive	Brampton, ON	9350 Yonge Street	Richmond Hill, ON
100 Peel Centre Drive	Brampton, ON	9350 Yonge Street	Richmond Hill, ON
701 Guelph Line	Burlington, ON	378 Talbot Street	St Thomas, ON
701 Guelph Line	Burlington, ON	443 Queen Street W	Toronto, ON
500 Guelph Line	Burlington, ON	443 Queen Street W	Toronto, ON
500 Guelph Line	Burlington, ON	443 Queen Street W	Toronto, ON
3931 Keele Street	Downsview, ON	614 Fleet Street	Toronto, ON
3931 Keele Street	Downsview, ON	457 Front Street E	Toronto, ON
1439 Pelham Street	Fonthill, ON	457 Front Street E	Toronto, ON
585 Scottsdale Drive	Guelph, ON	2169 Yonge Street	Toronto, ON
222 Silver Creek Parkway N	Guelph, ON	2169 Yonge Street	Toronto, ON
194 James Street S	Hamilton, ON	3514 Boul Taschereau	Greenfield Park, QC
194 James Street S	Hamilton, ON	170 2 Avenue S	Saskatoon, SK
		170 2 Avenue S	Saskatoon, SK

## Affiliates

The following are the prescribed affiliates, as at October 31, 2022, whose relevant activities are included in this Public Accountability Statement, as required by the *Bank Act* (Canada).

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GMI Servicing Inc.

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Primum Insurance Company

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TD Asset Management Inc.

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TD Auto Finance (Canada) Inc.

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TD Auto Finance Services Inc.

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TD Direct Insurance Inc.

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TD General Insurance Company

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TD Home and Auto Insurance Company

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TD Life Insurance Company

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TD Waterhouse Private Investment Counsel Inc.

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Toronto Dominion (Texas) LLC

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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' 2022 fiscal year (November 1, 2021–October 31, 2022). 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 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 customers 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 that meet their 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. We also have a designated Seniors Champion who provides leadership in promoting and supporting the Code; increases awareness within the organization of matters affecting seniors; and engages with seniors, subject matter experts and organizations representing 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 enterprise 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 customer-facing employees to be able to identify and escalate incidents of suspected financial abuse and fraud of seniors, including processes and policies to train employees to help support compliance with the Code.

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 protecting our customers and raising awareness on important issues. As a result, TD has the following resources to assist seniors:

- Dedicated section for seniors, ‘Banking Advice for Seniors (60+)’, on TD.com
  - The ‘Banking Advice for Seniors (60+)’ includes information related to self-serve banking, fraud protection, advice for the future and senior’s bank account rebates.
  - TD has a process in place to ensure the ‘Banking Advice for Seniors (60+)’ webpage is reviewed at minimum annually and contains information that is important to senior customers.
- To create more awareness about topics important to senior customers, TD has published articles such as ‘Are you prepared for these often-overlooked retirement costs?’, ‘How you can help seniors avoid becoming victims of fraud’, and ‘The Grandparent Scam – Here’s what you need to know’. These articles are available on the TD stories webpage at TD.com.

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

Canadian employees and contingent workers who serve customers are required to complete training on the Code, including information on financial abuse, fraud detection, and red flags. Web-based training content is reviewed annually and is required to be completed by employees and contingent workers annually with knowledge comprehension being measured by completion of a test.

### **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 consolidated internal webpage, ‘Meeting the Needs of Seniors’, for its client-facing employees. The webpage is reviewed and updated at minimum annually to ensure resources are easily accessible and content is up to date to allow TD employees to better assist seniors. Information on the internal webpage includes policies and procedures related to the unique needs of seniors (including powers of attorney), financial fraud, access to banking and digital adoption.
- TD completes a review of its internal webpages to ensure it continues to meet the needs of our customers. Any enhancements or changes to policies and procedures are updated and communicated with colleagues.
- TD is focused on creating awareness about the Seniors Code and provides communications to its client-facing employees through articles such as ‘National Seniors Day: TD colleagues share how we can support seniors 365 days a year’.

**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 has the following internal and external resources to help mitigate potential financial harm to seniors:

- Internal information available to client-facing employees to bring awareness on how TD can help to protect vulnerable customers.
- A centralized dedicated team of professionals to investigate cases of suspected financial abuse that are identified by our front-line colleagues. In 2022, we increased our resources within this team.
- TD has resources available on the 'Banking Advice for Seniors (60+)' webpage on TD.com to support customers in identifying and protecting themselves from fraud, scams or financial harm.

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

TD continues to enhance our branch closure processes in consideration of the impacts a branch closure may have on seniors. As a result, we have made the following improvements:

- TD holds 'Meet the Manager' sessions where customers can ask questions and obtain information regarding the upcoming branch closure and obtain details of nearby branches that customers may access.
- Signage is posted in branch well in advance to advise of an upcoming closure date.
- Letters are sent to customers when their community branch is closing, which includes information on their new banking location or alternate branches that they can access. Customers who are 60+ will also receive details on how to access the 'Banking Advice for Seniors (60+)' webpage at TD.com.
- Branch Managers reach out to local senior retirement homes and community centres to advise of Meet the Manager dates and contact information.
- Branch employees provide customers with a handout containing alternative banking options, including a digital option to complete their banking needs and employees will book appointments for individuals requiring additional support.

## Codes of Conduct and Public Commitments

At TD we comply with many industry-level Codes of Conduct and Public Commitments that are designed to protect the interests of consumers. The Codes of Conduct and Public Commitments are made available to any customer on our public website or in writing upon request.

The Financial Consumer Agency of Canada monitors our adherence to Codes of Conduct and Public Commitments. The Codes of Conduct and Public Commitments that TD complies with are the following:

- **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 Credit and Debit 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 fraudulent card 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 customers 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 customer's Canadian-issued MasterCard.
- **Code of Conduct for the Delivery of Banking Services to Seniors:** This code of conduct 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 customers who subscribe to products or services for non-business purposes.

## Stakeholder Consultations

TD is focused on continuing to innovate to meet and exceed customer expectations. Our customers 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 customers and the public. Their voice helps guide TD's efforts to improve and evolve as an organization. In 2022, we continued to use customer feedback to help us create and deliver products and services and to identify trends, areas of strength and opportunities to improve the overall customer experience.

## Developing and Enhancing Products and Services

Customers expect that the products and services we provide will enrich their lives, address their needs and support them in achieving their financial goals. As such, we continue to keep our customers 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 customers, to change an existing one, or to change associated technology. All businesses must follow the Change Governance Standard and Framework as part of their change processes, which requires a risk assessment. When designing new products and services or changing an existing product or service, our development process can include consultation with customers and stakeholders to understand how these products and services will help meet our customers' financial needs. Throughout the product life cycle, we work to ensure our assessment, review and approval processes account for features, risks, charges and benefits 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 our customers. TD has used its Legendary Experience Index (LEI) to measure customer experience and drive insights to improve the experience in moments that matter most to customers. Every year, we look for ways to build or enhance customer experience measurement. For example, this year we launched a new LEI program to measure the problem resolution experience for Canadian customers, and piloted surveys to understand how we can improve our relationships with our customers. We also continue working to deepen our understanding of customers'

experiences through customer journey mapping, competitive benchmarking, cross-business relationship surveys and other data sources (e.g., Google reviews, social media listening) to create a more holistic view of the customer experience.

## Resolving Complaints

Our goal is to provide legendary service and trusted advice to customers 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 customer is not satisfied with the resolution at the first point of contact, they can escalate their complaint to TD Customer Care for further review.

If the complaint remains unresolved, the customer can then escalate to the Senior Customer Complaints Office (SCCO). In 2022, the SCCO's top complaint themes were related to possible fraud (e.g., crypto, romance, employment, and wire scams) as well as home and auto insurance claims (e.g., disputes over settlements and declined claims).<sup>1</sup> TD views complaints as an opportunity to learn and improve and remains focused on taking a holistic view of customer complaints across the Bank. On June 30, 2022, enhancements affecting the complaint review and escalation process went into effect as part of the Consumer Protection Framework under the *Bank Act* (Canada), including the introduction of a customer satisfaction measurement with customers who had an escalated complaint with TD to help us continuously improve this experience.

TD also offers a Conduct and Ethics Hotline that provides a confidential and anonymous communication channel for anyone external or internal to TD, including employees, customers, third-party workers and members of the public, to submit concerns regarding ethical, legal or accounting matters without fear of retaliation; or to 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>1</sup> Each year the SCCO publishes an Annual Report, which is used as an opportunity to support our customers by including helpful tips by sharing case studies and observations.

