

MORE ABOUT US

Corporate Responsibility Report 2005

There's more to TD Bank Financial Group than financial results. Complementing this Annual Report, each year we publish our **Corporate Responsibility Report***. This report details our commitment to Canadians and their communities, the environment, support for customers and employees, and efforts to maximize long-term value for shareholders. It serves as an effective benchmark of both our past accomplishments and future challenges.

TDBFG believes that building our corporate culture based on strong Guiding Principles and clearly defining how we view leadership both within our organization and in the communities in which we live and work, will set us apart as we continuously strive to be "the better bank" for all our stakeholders.

HIGHLIGHTS FROM OUR 2005 CORPORATE RESPONSIBILITY REPORT:

- **Involved in our communities:** TDBFG donated over \$27.5 million to charities and community causes last year, with an emphasis on three key areas: children's health; education and literacy; and the environment. Our employees volunteered countless hours and raised money through fundraising events to benefit the well-being of others.
- **Making diversity a business priority:** Implementing an enhanced strategy on diversity was a key business priority. Management structures were put in place, steps were taken to make our workplace more inclusive and accommodating, and through participation in external programs like The Mentoring Partnership and Passages to Canada we supported diversity initiatives in the community.
- **Respecting the environment:** We continued to incorporate sound environmental management processes in our operations and supported over 900 community-based initiatives through the TD Friends of the Environment Foundation.
- **Developing and recognizing our people:** To support our employees, we launched a number of initiatives including new career planning resources and a recognition and rewards program linked to TDBFG's Guiding Principles.
- **Ensuring customer protection and accessibility:** Maintaining and improving the accessibility, security, and safety of our facilities and services remained an ongoing focus in 2005.

OUR GUIDING PRINCIPLES:

Be customer driven
Respect each other
Execute with excellence
Know our business
Enhance our brand
Increase shareholder value

OUR LEADERSHIP PRINCIPLES:

Make an impact
Build for the future
Inspire the will to win
Work effectively in teams
Live transparency
Show excellent judgment
Demonstrate integrity

*Our 2005 Corporate Responsibility Report will be available after March 1, 2006. Visit td.com/community.



Helping new
generations
learn and grow

Community educational programs, like this Eco/Gardening camp at Allan Gardens Children's Conservatory in Toronto, go a long way to generate interest in environmental issues and create an environmentally-friendly culture. For over 50 years the historic botany greenhouse served as a teaching facility for botany students at the University of Toronto. The structure was donated by the university to the City of Toronto in 2002 and with funding from TD Bank Financial Group, was restored and relocated to become part of the Allan Gardens public greenhouse facility in the downtown core. Now, the Garden's Educational Director, Victoria Muir, shown at centre, conducts free ecology and horticulture programs, giving children lessons in vegetable, butterfly and flower gardening while also teaching responsibility and respect for nature. This project reflects TD Friend's of the Environment Foundation's commitment to environmental education initiatives to benefit future generations.