

2020 Public Accountability Statement

The Toronto-Dominion Bank's 2020 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 fulfills all requirements of the Canadian federal government's Public Accountability Statements Regulations (section 459.3(1) of the Bank Act) and pertains to our most recent fiscal year (November 1, 2019 to October 31, 2020).

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, environment 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 our purpose-driven business that enriches the lives of our customers, communities and colleagues. 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.

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, Better Health. When they are addressed together, they can help people feel included and able to reach their goals in the future

Through these drivers of change, our corporate citizenship platform also aligns to 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. With the introduction of our new ESG framework in 2020, we have expanded our alignment from 9 to 12 SDGs.

In the following pages, we highlight the actions we took and ways we've contributed in 2020 – both before and after the pandemic began – to help create the conditions that we consider necessary so that everyone has 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 – 2020 Highlights (Canada)

As part of the TD Ready Commitment, we have refocused our community giving, targeting a total of \$1 billion in philanthropy by 2030. In 2020, TD donated \$130 million (excluding in-kind donations) to community organizations across our footprint. In Canada, our corporate giving increased to \$90.4 million, from \$89.4 million in 2019, representing 1.22% of our pre-tax profits and exceeding the non-profit organization Imagine Canada's 1% benchmark.¹ These donations supported more than 1,500 community organizations throughout the country.

In Canada, the TD Friends of the Environment Foundation (TD FEF) – a national charity that supports grassroots environmental initiatives – distributed \$3.47 million to 479 projects. Examples include the following:

Financial Security

- The COVID-19 pandemic has stretched some people's finances and exacerbated their money worries. TD worked with **ABC Life Literacy Canada** to adapt its popular **Money Matters program** to be presented virtually so more Canadians can learn the fundamentals of money from home. This free financial literacy program for adult learners offers 14 different workshops tailored to the specific needs of different communities, including newcomers, Indigenous Peoples and people with diverse abilities. Since 2011, Money Matters has reached more than 47,000 learners.
- Amid unprecedented lockdowns and school closures, learning has been disrupted for students across North America.² In June, the annual **TD Summer Reading Club**, Canada's largest, bilingual summer reading program, returned with a fully virtual format. This summer program helps support early learning for kids across Canada. More than 2,100 public libraries across the country helped provide kids with a full summer of reading activities, including access to over 60 free e-books and live readings by authors.
- The **Chippewas of Nawash Rent-to-Own Housing development** at Neyaashiinigmiing First Nation Reserve No. 27 (Bruce Peninsula, Ontario) is creating an 18-lot subdivision of rent-to-own housing over the next five to six years. This Indigenous-driven initiative will help create safe and affordable housing for approximately 54% of the children in the Nawash community.
- ACCES Employment is helping internationally trained professionals, who are new to Canada address fluctuating income and overcome barriers to employment. The recipient of a 2018 TD Ready Challenge grant, **ACCES Employment's Women in Technology** program provided 100 immigrant women

with training and leadership skills to help them secure programming and cybersecurity jobs in Science, Technology, Engineering and Mathematics fields. In addition to a renewed commitment for this program in 2020, TD is supporting ACCES with its Cyber Connections and Empowering Women programs, which are also supported by IBM through the SkillsBuild platform. These programs provide participants with in-demand technical skills, offer a curated path of job-focused learning and enable job search coaching for careers in the cybersecurity sector.

Better Health

- Within the first few weeks of the pandemic, we directed a total of \$1 million to the **Canadian Association of Community Health Centres** and the **National Association of Community Health Centers** in the United States. These two intermediary organizations helped get funding directly to health centres in need, which are often the first point of contact for members of the communities they serve. We also provided an additional \$1 million to the **Frontline Fund** aimed at supporting front-line health care workers fighting COVID-19 in hospitals across Canada.
- Offering more personalized health care and treatment is key to improving patient outcomes in the future. That is why we donated \$1 million to Sinai Health Foundation to help create the **TD Artificial Intelligence (AI) Health Research Lab** at Mount Sinai Hospital. This brand new facility will lean on technology and insights to help enable research and collaboration in ways that help transform our understanding of health and disease.
- One in 66 children in Canada is affected by autism spectrum disorder (ASD), the fastest-growing development condition in Canada.³ We donated over \$1 million to **Holland Bloorview Kids Rehabilitation Hospital**, Canada's largest children's rehabilitation hospital, to support children with autism and their

¹ The 1% giving target tracks to the North American scope of TD's new corporate citizenship strategy

² UNESCO, "Adverse consequences of school closures," <https://en.unesco.org/covid19/educationresponse/consequences>

³ CASDA-ACTSA, "Blueprint for a National Autism Spectrum Disorder Strategy," <https://www.casda.ca/wp-content/uploads/2019/03/Blueprint-for-a-National-ASD-Strategy-1.pdf>

families. Funding will help support research and treatments using on-the-go technology to help kids with ASD access complex care that can be hard to get elsewhere. Together with Holland Bloorview, we will help at least 350 children with ASD gain real-life experiences using artificial intelligence and machine learning in ways that can help them participate more fully in life.

- TD donated \$495,000 to the **Casey House Foundation** in support of Casey House, a Toronto hospital specializing in HIV and AIDS care. This three-year commitment will help establish the Bridging Care Clinic at Casey House, which will focus on early detection of and intervention of preventable and treatable conditions that have become the leading cause of hospitalization and early death for people living with HIV.

Connected Communities

- Photography often compels us not only to share the beauty of the world around us, but also to take a closer look at ourselves. Western Canada's largest lens-based arts festival, [Capture Photography Festival](#), presents local and international lens-based artists each year in April. The festival nurtures emerging talent and features perspectives from diverse backgrounds and members of traditionally under-represented groups and quickly shifted to provide a number of virtual offerings in April 2020. We're proud to support Capture Photography Festival, which reached more than 50,000 people, in a variety of ways – helping with exhibitions and events in Vancouver art galleries, online auctions, workshops and livestream talks highlighting exhibitions and public art projects.
- For over 12 years, we have proudly supported programs and events during Black History Month that helped amplify Black voices and stories and further our commitment to a more inclusive tomorrow. In February 2020, the **TD Black History Month Series** helped spotlight the voices and stories of Black leaders and artists through a range of arts and culture programming. In Canada, a media launch, an integrated marketing campaign, several TD Black employee receptions and 90+ TD-sponsored community events and initiatives amplified diverse voices and stories through arts and culture.
- [Tangled Art + Disability](#) is Canada's leading disability arts organization, supporting Deaf and Disability-identified artists. Tangled Art + Disability helps increase

access to the arts for all people and supported the shift to virtual programming in light of COVID-19. As the organization's *Culture Shift* sponsor, TD supports programming that increases opportunities for individuals with disabilities to participate in Canadian culture as audience members and to cultivate more than 50 Deaf and Disability-identified individuals as artists and cultural leaders. In 2020, we worked with Tangled Art + Disability to help present three multidisciplinary arts exhibitions (physically at Tangled Art Gallery and virtually) featuring work from 15 Deaf and Disability-identified artists, as well as to develop #CripTimes, a podcast series featuring 12+ artists and arts leaders.

- **Interligne**, a Quebec-based first response and helpline centre, offers virtual support to the LGBTQ2+ community across Canada. Through listening and intervention, support is offered to those in need seven days a week at any time of day. We're proud to invest in Interligne's helpline service, which assisted over 40,000 Canadians in 2020. And in the wake of COVID-19, Interligne has created tools such as buddy system phone lines to help LGBTQ2+ seniors who feel more isolated than ever and individuals experiencing domestic violence.

Vibrant Planet

- TD is proud to support Venture for Canada and the [TD Clean Prosperity Honourary Awards](#), which focus on empowering the next generation of cleantech entrepreneurs. The goal of the awards, which are given annually to members of the Venture for Canada Fellowship Program, is to provide recent post-secondary graduates practical work experience at startups, access to strong peer networks, and entrepreneurial skills training. In 2020, five students received a TD Clean Prosperity Honourary Award and attended an exclusive mentoring session with TD's environment team.
- With the arrival of the COVID-19 pandemic, green spaces have taken on new meaning – they've become our social meeting spots, dining rooms and spaces for relaxation. We're proud to support [Park People](#), which is dedicated to improving the quality of urban life in cities across Canada. This past year, we worked with Park People to evolve the annual [TD Park People Grants program](#) to be predominantly virtual. Together we provided 163 groups with \$1,000 grants for each to host 326 nature-based activities that foster environmental education, sustainability and stewardship in cities across the country.

- For the second year, [TD Green Space Grants](#) have helped support local green infrastructure and forestry projects in underserved communities. TD and the Arbor Day Foundation proudly announced the recipients of the 2020 program, awarding a total of US\$400,000 to 20 different municipalities across our North American footprint. These funds are helping create more vibrant, livable cities by expanding green spaces, increasing tree planting, managing forests and developing green infrastructure.
- For the past decade, **TD Tree Days** have helped plant over 435,000 trees and shrubs across our North American footprint. While we were unable to host any in-person events during 2020 due to the pandemic, we distributed more than \$500,000 to community organizations to support tree-planting projects – targeting communities where we operate. A total of 37 communities were supported – 17 in the U.S. and 20 in Canada.

Employee Volunteering

In 2020, we evolved the TD Ready Commitment Network, our community engagement hub, to include an array of virtual and contact-free volunteer opportunities. These opportunities included virtual volunteering and community leadership, colleague fundraising initiatives, virtual group experiences and online learning to help employees connect to their local communities during this exceptional time of need.

TD has a very active volunteer force. In 2020, Canadian employees in our **TD Ready Commitment Network** volunteered 43,014 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, 314 of these grants were issued in 2020, totalling \$157,000. Additionally, TD employees in Canada raised more than \$17.9 million for United Way.

Small Business

Small business credit and deposit account products are available at all TD branches. 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 also 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. In 2020, businesses across Canada have been hit hard by COVID-19. In response, we have supported federal programs intended to help all Canadian businesses, and in particular, small businesses which are often critical drivers of local economies, to recover and thrive in these challenging times.

2020 Highlights

- TD provided our small business customers with 21,300+ loans and other credit facilities, totalling approximately \$1.8 billion in new and increased credit authorizations.
- 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. By providing advice, access to financing and specialized services, we aim to help businesses find solutions to help them thrive and to be there for our customers through the economic cycle. We equipped our bankers with tools to help serve customers remotely during COVID-19.
- We participated in government COVID-19 support programs for businesses, including the Export Development Canada **Business Credit Availability Program (BCAP)**, the Business Development Bank of Canada **Co-Lending Program** and the Investissement Québec (IQ) **Programme d'action concertée temporaire pour les entreprises** (PACTE). These programs, designed to support small, medium and large commercial enterprises, provide additional liquidity to help offset the negative impacts of COVID-19.
- The **Canada Emergency Business Account** is a Government of Canada program, focused on helping support small and medium-sized businesses that are integral to the economy during this unprecedented crisis. As of October 31, 2020, TD was able to mobilize its employees and technology assets to facilitate the disbursement of approximately \$7.3 billion to approximately 184,000 small business and commercial clients since April.
- In addition, we also **deferred payments** on thousands of term loans and facilitated a simplified process of a defined pre-approved deferral with specific terms for many of our loans to support our customers expeditiously.
- TD is establishing a new program to provide **early detection of business customers potentially facing financial pressures** and proactively reaching out to provide support and advice. This will be similar to the TD Ready Advice program offered in Canadian Personal Banking for individuals facing financial hardship. We expect to launch this new program in the first half of 2021.
- TD's community-oriented approach to helping small businesses grow was the foundation for launching the **TD For Me** pilot program in TD Business Banking. The program allowed small business merchant customers to extend a promotional offer to a network of TD personal customers through the TD For Me mobile app using geo-targeted push notifications. The TD For Me pilot program was designed to generate sustainable economic value for our small business customers by expanding their brand awareness and keeping their business top of mind within their community.
- We help connect women entrepreneurs to the resources they need by highlighting these resources on our **Women in Business website**. Two examples include:
 - **Futurpreneur Canada, Side Hustle** 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 up to \$15,000 to support the startup and growth of their microbusinesses.
 - **The Big Push (TBP)** – In 2020, TD collaborated with TBP on the TBP's accelerator program for women in technology, which offers entrepreneurs, especially tech startups at a pre-seed stage, free access to consultation and assessment of their business plans. TD also extended a special banking offer for members of the TBP.

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 a poor credit rating that prevents traditional bank loans. TD is involved in many innovative programs to help remove social barriers and increase access primarily through 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, accessible options include:

- All customers can select the TD Minimum Chequing Account, a low-fee, basic banking option.
- For youth 18 years and younger, we offer the no-monthly fee Youth Account providing unlimited transactions.
- For students (full-time post-secondary), we offer the no-monthly fee TD Student Chequing Account that includes 25 transactions per month.
- 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 (60 years of age or older) receiving the Guaranteed Income Supplement.
- Our website is available in English, French and simplified and traditional Chinese. The New-to-Canada section of TD's website is available in 10 additional languages. Our mobile banking app is also available in simplified and traditional Chinese.
- TD provides an app for interpretation services on its branch tablets. The app provides customers with audio or video translation services with access to over 240 languages, helping people who are new to Canada and for whom English or French is not a first language feel more comfortable completing important transactions face-to-face with specialists communicating in real time.
- 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 now choose their preferred denominations when withdrawing money at ATMs.

TD consistently explores ways to provide a legendary experience for our customers with disabilities. Addressing physical barriers through branch and ATM design and retrofits is an important step in providing greater accessibility for individuals with disabilities. We consistently work on solutions to help enable better access to services at ATMs and through our phone and digital channels:

- Our new branches feature automated/accessible doors, vestibules and washrooms, wheelchair access to ATMs and service areas. Where possible, at least one parking space is reserved for customers with disabilities.
- 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 LanguageLine app is available on iPads in all TD Canada Trust branches. This powerful tool connects TD customers who are deaf with live, on-demand American Sign Language interpreters, helping them to feel comfortable communicating about their banking needs.
- In-person Sign Language interpreters can also be pre-booked to facilitate conversations at our TD Canada Trust branches.
- Account statements and other customer documentation can be produced in a variety of alternate formats including large print, accessible PDF and Braille.
- Our dedicated accessibility specialists continue to enhance the accessibility of our websites and mobile applications including improved colour contrast, additional support for screen readers and closed-captioning for video content.

Employee Population in Canada

(as of October 31, 2020)

| Province or Territory ¹ | Full-time | Part-time ² | Total |
|------------------------------------|---------------|------------------------|---------------|
| Newfoundland and Labrador | 117 | 29 | 146 |
| Prince Edward Island | 46 | 14 | 60 |
| Nova Scotia | 1,061 | 114 | 1,175 |
| New Brunswick | 1,754 | 170 | 1,924 |
| Quebec | 4,147 | 1,015 | 5,162 |
| Ontario | 39,953 | 5,894 | 45,847 |
| Manitoba | 416 | 148 | 564 |
| Saskatchewan | 412 | 107 | 519 |
| Alberta | 3,244 | 858 | 4,102 |
| Northwest Territories | 8 | 1 | 9 |
| Yukon | 14 | 4 | 18 |
| British Columbia | 3,110 | 1,164 | 4,274 |
| Total | 54,282 | 9,518 | 63,800 |

¹ TD had no full-time, part-time or casual employees in Nunavut.

² Part-time includes both part-time and casual employees.

Income, Capital and Insurance Premium Taxes Paid

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

Taxes Paid (in thousands of dollars)

| Tax Jurisdiction | Income Taxes | | Capital & Premium Taxes | | Total Taxes |
|--|--------------|-----------|-------------------------|---------|---------------------|
| Canada | | | | | |
| Federal | \$ | 851,279 | \$ | — | \$ 851,279 |
| Newfoundland and Labrador | | 1,447 | | 9,512 | 10,959 |
| Prince Edward Island | | 603 | | 1,918 | 2,521 |
| Nova Scotia | | 12,474 | | 13,458 | 25,932 |
| New Brunswick | | 10,202 | | 7,329 | 17,531 |
| Quebec | | 92,279 | | 10,899 | 103,178 |
| Ontario | | 378,872 | | 63,698 | 442,570 |
| Manitoba | | 3,114 | | 16,092 | 19,206 |
| Saskatchewan | | 2,279 | | 12,435 | 14,714 |
| Alberta | | 30,604 | | 46,559 | 77,163 |
| Northwest Territories | | 140 | | 392 | 532 |
| Yukon | | 235 | | 392 | 627 |
| Nunavut | | 21 | | 83 | 104 |
| British Columbia | | 40,727 | | 2,708 | 43,435 |
| Capital and Income Taxes (Canada) | \$ | 1,424,276 | \$ | 185,475 | \$ 1,609,751 |
| Other Taxes¹ (Canada) | | | | | 1,026,973 |
| Total Canadian Taxes | | | | | \$ 2,636,724 |

The above figures represent the total amount of income, capital and premium taxes paid or payable by TDBG during its 2020 fiscal year (Nov. 1, 2019 – Oct. 31, 2020) 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 2020 ESG Report.

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

Business Debt Financing as at October 31, 2020

(authorized amounts in thousands of dollars)

TD is committed to making debt financing available to our customers across Canada. In 2020, authorized business loans totalled approximately \$305 billion.

| Provinces and Territories | in \$ thousands | \$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 | 15,053 | 54,702 | 19,183 | 43,833 | 56,973 | 186,966 | † | 376,710 |
| | Number of Clients | 315 | 748 | 118 | 130 | 86 | 81 | † | 1,478 |
| Prince Edward Island | Authorized amount | 6,818 | 20,719 | 12,400 | 14,542 | 19,887 | 39,390 | † | 113,756 |
| | Number of Clients | 149 | 346 | 75 | 40 | 27 | 20 | † | 657 |
| Nova Scotia | Authorized amount | 44,701 | 114,449 | 59,368 | 87,324 | 122,239 | 415,207 | 4,723,408 | 5,566,696 |
| | Number of Clients | 1,118 | 1,806 | 367 | 248 | 181 | 192 | 147 | 4,059 |
| New Brunswick | Authorized amount | 25,379 | 78,630 | 44,074 | 78,616 | 101,154 | 238,662 | 972,082 | 1,538,598 |
| | Number of Clients | 622 | 1,286 | 268 | 222 | 148 | 120 | 37 | 2,703 |
| Quebec | Authorized amount | 260,136 | 932,974 | 322,351 | 604,511 | 862,001 | 2,352,693 | 27,823,159 | 33,157,825 |
| | Number of Clients | 6,959 | 17,746 | 1,954 | 1,686 | 1,275 | 1,171 | 559 | 31,350 |
| Ontario | Authorized amount | 2,056,893 | 5,886,159 | 2,064,739 | 3,070,928 | 4,257,159 | 12,392,006 | 156,954,993 | 186,682,877 |
| | Number of Clients | 52,230 | 111,559 | 12,774 | 8,730 | 6,270 | 6,002 | 2,716 | 200,281 |
| Manitoba | Authorized amount | 60,828 | 178,559 | 103,298 | 126,836 | 161,893 | 606,017 | 3,303,636 | 4,541,067 |
| | Number of Clients | 1,405 | 2,817 | 605 | 362 | 238 | 296 | 117 | 5,840 |
| Saskatchewan | Authorized amount | 62,127 | 208,897 | 168,329 | 197,884 | 241,658 | 714,173 | 2,513,311 | 4,106,379 |
| | Number of Clients | 1,455 | 3,203 | 1,010 | 562 | 353 | 343 | 114 | 7,040 |
| Alberta | Authorized amount | 458,433 | 1,396,609 | 611,064 | 859,426 | 1,030,852 | 2,951,643 | 32,955,832 | 40,263,859 |
| | Number of Clients | 9,148 | 25,148 | 3,731 | 2,410 | 1,532 | 1,444 | 590 | 44,003 |
| Territories | Authorized amount | 5,894 | 16,480 | 6,150 | 10,114 | †† | 15,540 | †† | 54,178 |
| | Number of Clients | 143 | 233 | 39 | 29 | †† | 11 | †† | 455 |
| British Columbia | Authorized amount | 563,926 | 1,515,989 | 529,688 | 732,391 | 1,169,684 | 3,205,416 | 21,119,550 | 28,836,643 |
| | Number of Clients | 11,252 | 27,119 | 3,277 | 2,066 | 1,717 | 1,617 | 671 | 47,719 |
| Total | Authorized amount | 3,560,188 | 10,404,168 | 3,940,643 | 5,826,404 | 8,023,500 | 23,117,713 | 250,365,971 | 305,238,586 |
| | Number of Clients | 84,796 | 192,011 | 24,218 | 16,485 | 11,827 | 11,297 | 4,951 | 345,585 |

Above balances represent October 2020 ending balance for Canadian Corporate, Business Banking and Visa clients.

Canadian Corporate and Business Banking balances include loans, treasury and inventory. Personal loans used for business purposes and investment portfolio holdings are not included in the totals.

Total Clients = Canadian Corporate and Business Banking clients in 2020. Visa client numbers are not included.

Territories = Yukon, Northwest Territories and Nunavut.

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

†† To preserve client confidentiality, client counts and authorizations for the Territories have been combined with B.C. data for the same size band and have been included in the B.C. totals.

Branches Opened, Relocated and Closed in 2020

At the end of 2020, our Canadian retail network consisted of 1,085 branches. We understand that the decision to open, merge or relocate a retail branch impacts the surrounding community. During the process, we proactively consider potential impacts to local residents, alternative ways to access banking and the transportation options available to seniors. Before closing a branch, TD notifies customers by mail and invites comments from the community through our feedback channels and a Q&A session.

Branches Opened

All of the following branches were opened in 2020.

| New Location Address | City/Province |
|----------------------------------|---------------|
| 1100, 6004 Country Hills Blvd NE | Calgary, AB |
| 2263 Yonge St | Toronto, ON |
| 110, 540 3 Street SE | Calgary, AB |

Branches Closed

All of the following branches were closed in 2020.

| Address | City/Province |
|-------------------------------|-----------------|
| 1470 Don Mills Road | North York, ON |
| 2665 Chemin Chambly | Longueuil, QC |
| 1151 Dundas St West | Mississauga, ON |
| 800 Burnhamthorpe Rd W | Mississauga, ON |
| 6489 Jeanne d'Arc Blvd N | Orleans, ON |
| 602 Front Street | Wolseley, SK |
| 1235 Notre Dame St W | Montreal, QC |
| 1042 King St W | Toronto, ON |
| 4188 Living Arts Drive Unit 5 | Mississauga, ON |

Branches Relocated

All of the following branches were relocated in 2020.

| This Branch: | Relocated To: | City/Province |
|--------------------------------|--|-----------------|
| 2155 Boulevard Roland Therrien | 1130 King-Georges Street | Longueuil, QC |
| 3037 Clayhill Rd | 3005 Mavis Road | Mississauga, ON |
| 465 University Ave | 180 Dundas Street West, Suites 100 and 200 | Toronto, ON |
| 632 College St | 301 College Street, Unit# 002 | Toronto, ON |
| 3363 Kingsway | 3399 Kingsway | Vancouver, BC |
| 903 Rosser Ave | 1108 – 18th Street | Brandon, MB |
| 5400 Yonge Street | 5200 Yonge St | North York, ON |

TD Agencies¹ Closed and Transferred²

All of the following agencies were closed and handed over in 2020.

| Address | City/Province |
|---|------------------------|
| 11 Sedata Street | Burwash Landing, Yukon |
| Beaver Creek Community Club Lot 12 | Beaver Creek, Yukon |
| 35736 Klondike Highway; Northern Tutchone Trading Post (1972) | Carmacks, Yukon |
| 74b Main Village; Selkirk Centre Building | Pelly Crossing, Yukon |
| 178 B Lucania St. | Haines Junction, Yukon |
| Mayo Bigway | Mayo, Yukon |
| Lot 237 Bell Ave. | Faro, Yukon |
| Dena General Store, Lot 105 Group 905 Ross River Indian Village | Ross River, Yukon |
| 16 Fox St. | Teslin, Yukon |
| Northern Store | Old Crow, Yukon |

¹ TD Agencies were established to provide access to basic banking services for Yukon residents. The agencies were not physical full service branch locations, but were rented spaces staffed by non-TD agency staff.

² These locations were closed and transferred to another financial institution.

Automated Teller Machines Opened and Closed in 2020

At the end of our fiscal year (Oct. 31, 2020) we had a total of 3,440 ATMs in our Canadian ATM network, including 662 TD branded ATMs, which is a decrease of 69 machines from last year.

ATMs Opened During Fiscal 2020

| Address | City/Province | Address | City/Province |
|---------------------------------|----------------|--------------------------------|-------------------|
| 800 Franklin Blvd | Cambridge, ON | 180 Dundas St W Suite 100&200 | Toronto, ON |
| 2263 Yonge St | Toronto, ON | 180 Dundas St W Suite 100&200 | Toronto, ON |
| 2263 Yonge St | Toronto, ON | 180 Dundas St W Suite 100&200 | Toronto, ON |
| 2263 Yonge St | Toronto, ON | 180 Dundas St W Suite 100&200 | Toronto, ON |
| 5200 Yonge St | North York, ON | 3005 Mavis Rd | Mississauga, ON |
| 5200 Yonge St | North York, ON | 3005 Mavis Rd | Mississauga, ON |
| 5200 Yonge St | North York, ON | 3005 Mavis Rd | Mississauga, ON |
| 540 3 St SE #110 | Calgary, AB | 3005 Mavis Rd | Mississauga, ON |
| 540 3 St SE #110 | Calgary, AB | 3005 Mavis Rd | Mississauga, ON |
| 2263 Yonge St | Toronto, ON | 3005 Mavis Rd | Mississauga, ON |
| 418 The West Way | Etobicoke, ON | 1130 Rue King-George | Longueuil, QC |
| 1100 6004 Country Hills Blvd NE | Calgary, AB | 1130 Rue King-George | Longueuil, QC |
| 1100 6004 Country Hills Blvd NE | Calgary, AB | 1130 Rue King-George | Longueuil, QC |
| 5650 Yonge St | North York, ON | 1130 Rue King-George | Longueuil, QC |
| 185 Rue Peel | Montreal, QC | 2065 Boulevard des Laurentides | Laval, QC |
| 1108-18th St | Brandon, MB | 4 Peninsula Rd | Marathon, ON |
| 1108-18th St | Brandon, MB | 5175 Victoria Ave #200 | Niagara Falls, ON |
| 3399 Kingsway | Vancouver, BC | 4811 50th St | Leduc, AB |
| 3399 Kingsway | Vancouver, BC | 10178 128th Street | Surrey, BC |
| 210 Buffalo St | Banff, AB | 337 2nd Street | Hanover, ON |
| 301 College St Unit 002 | Toronto, ON | 690 River Park Rd | Timmins, ON |
| 301 College St Unit 002 | Toronto, ON | 132 Hastings St N | Bancroft, ON |

ATMs Opened During Fiscal 2020 (Cont'd)

| Address | City/Province | Address | City/Province |
|-----------------------------|-----------------|--------------------------------|--------------------|
| 17790 56 Ave #177b | Surrey, BC | 103-11551 Westgate Dr | Grande Prairie, AB |
| 181 Brant Rd | St George, ON | 1725 Prescott & Russell Cty Rd | L'Orignal, ON |
| 222 Silver Creek Pkwy N | Guelph, ON | 8191 Ch du Chicot N | Mirabel, QC |
| 78 Lone Pine Rd | Port Severn, ON | 1137 8th Street | Kamloops, BC |
| 5206 Ladner Trunk Rd | Delta, BC | 3 Heritage Dr | Bowden, AB |
| 202 George St | Dunnville, ON | 1622 Roger Stevens Dr | Kars, ON |
| 5979 Shawson Dr | Mississauga, ON | 320 Capital Dr | Charlottetown, PE |
| 1 Mile E of BC border Hwy 2 | Demmitt, AB | 1509 Fanshawe Park Rd W | London, ON |
| 5313 Dufferin Blvd SE | Calgary, AB | | |

ATMs Closed During Fiscal 2020

| Address | City/Province | Address | City/Province |
|--------------------------|-----------------|----------------------------|-------------------|
| 407 West Morland | St John, NB | 550 King St N | Waterloo, ON |
| 460 Renforth Dr | Etobicoke, ON | 1235 Rue Notre-Dame O | Montreal, QC |
| 200 4 Ave S | Lethbridge, AB | 1235 Rue Notre-Dame O | Montreal, QC |
| 460 Renforth Dr | Etobicoke, ON | 4880 32 Ave NW | Calgary, AB |
| 3050 Garden St | Whitby, ON | 1800 Sheppard Ave E | North York, ON |
| 303 Main St | Antigonish, NS | 1855 Buckhorn Gate | Mississauga, ON |
| 89 Broadway Ave | Orangeville, ON | 1055 Wonderland Rd N | London, ON |
| 5-7 4188 Living Arts Dr | Mississauga, ON | 240 Glendale Ave | St Catharines, ON |
| 5-7 4188 Living Arts Dr | Mississauga, ON | 5680 Signal Hill Centre SW | Calgary, AB |
| 5-7 4188 Living Arts Dr | Mississauga, ON | 34 Wyndham St | Guelph, ON |
| 180 Kent St Suite 100 | Ottawa, ON | 5400 Yonge St | North York, ON |
| 36 Londonderry Mall | Edmonton, AB | 800-5015 111 St NW | Edmonton, AB |
| 404 Dundas St W | Whitby, ON | 43 Elm St W | Sudbury, ON |
| 16655 Yonge St | Newmarket, ON | 6489 Jeanne d'Arc Blvd | Orleans, ON |
| 755 Lake Bonavista Dr SE | Calgary, AB | 1241 Weber St E | Kitchener, ON |
| 10 Peninsular Rd | Marathon, ON | 1241 Weber St E | Kitchener, ON |
| 10 Peninsular Rd | Marathon, ON | 130 Cedar St | Cambridge, ON |
| 3590 Boul St Laurent | Montreal, QC | 2110 Wyandotte St W | Windsor, ON |
| 1822 Whites Rd | Pickering, ON | 263 Elgin St | Ottawa, ON |
| 4141 Dixie Rd | Mississauga, ON | 2470 Bank St | Ottawa, ON |
| 697 McCowan Rd | Scarborough, ON | 534 Bayfield St | Barrie, ON |
| 875 Highland Rd W | Kitchener, ON | 6655 178 St NW | Edmonton, AB |
| 5762 Highway 7 | Markham, ON | 4630 Highway 7 | Unionville, ON |
| 8560 8A Ave SW Unit 205 | Calgary, AB | 4630 Highway 7 | Unionville, ON |
| 1155 Davis Dr | Newmarket, ON | 3530 Blanshard St | Victoria, BC |
| 1198 Onondaga St | Oromocto, NB | 1677 Avenue Rd S | Toronto, ON |
| 8140 82 Ave NW | Edmonton, AB | 1677 Avenue Rd S | Toronto, ON |
| 925 Rathburn Rd E | Mississauga, ON | 1677 Avenue Rd S | Toronto, ON |
| 1042 King St W | Toronto, ON | 4011 Rochdale Blvd | Regina, SK |
| 1042 King St W | Toronto, ON | 2208 Lasalle Blvd | Sudbury, ON |
| 12684 Hwy 50 | Bolton, ON | 4865 Boul Notre Dame | Laval, QC |
| 915 17th Ave SW | Calgary, AB | 321 Iroquois Rd | Oakville, ON |
| 1505 Guelph Line | Burlington, ON | 65 Mall Rd | Hamilton, ON |

ATMs Closed During Fiscal 2020 (Cont'd)

| Address | City/Province | Address | City/Province |
|----------------------|-------------------|---------------------------|------------------------|
| 630 Dundas St | London, ON | 800 Burnhamthorpe Rd W | Mississauga, ON |
| 1062 Princess St | Kingston, ON | 800 Burnhamthorpe Rd W | Mississauga, ON |
| 150 Sandalwood Pkwy | Brampton, ON | 800 Burnhamthorpe Rd W | Mississauga, ON |
| 457 Hazeldean Rd | Kanata, ON | 3037 Clayhill Rd | Mississauga, ON |
| 2428 Eglinton Ave E | Scarborough, ON | 3037 Clayhill Rd | Mississauga, ON |
| 4555 Hurontario St | Mississauga, ON | 3037 Clayhill Rd | Mississauga, ON |
| 10864 Whyte Ave | Edmonton, AB | 3037 Clayhill Rd | Mississauga, ON |
| 2400 Dundas St W | Mississauga, ON | 1151 Dundas St W | Mississauga, ON |
| 2221 Lakeshore Rd W | Oakville, ON | 1151 Dundas St W | Mississauga, ON |
| 320 Yonge St | Barrie, ON | 2155 Boul Roland Therrien | Longueuil, QC |
| 2044 Queen St E | Toronto, ON | 2155 Boul Roland Therrien | Longueuil, QC |
| 2222 Brant St | Burlington, ON | 2155 Boul Roland Therrien | Longueuil, QC |
| 2022 Sherwood Dr | Sherwood Park, AB | 2665 Ch de Chambly | Longueuil, QC |
| 130 Davis Dr | Newmarket, ON | 2665 Ch de Chambly | Longueuil, QC |
| 41 Downie St | Stratford, ON | 2665 Ch de Chambly | Longueuil, QC |
| 1979 Weston Rd | Toronto, ON | 1381 Regent St | Fredericton, NB |
| 1151 Dundas St W | Mississauga, ON | 1470 Don Mills Rd | Don Mills, ON |
| 3363 Kingsway | Vancouver, BC | 2146 Blvd des Laurentides | Laval, QC |
| 317 7th Ave SW | Calgary, AB | 2146 Blvd des Laurentides | Laval, QC |
| 317 7th Ave SW | Calgary, AB | 402 Collegiate Blvd NW | Calgary, AB |
| 632 College St | Toronto, ON | 660 Richmond St | London, ON |
| 632 College St | Toronto, ON | 333 Bloor St E | Toronto, ON |
| 972 Albion Rd | Etobicoke, ON | 385 Prince of Wales Dr | Mississauga, ON |
| 972 Albion Rd | Etobicoke, ON | 3800 Finnerty Rd | Victoria, BC |
| 100 Bayshore Dr | Nepean, ON | 3800 Finnerty Rd | Victoria, BC |
| 7150 200th St | Langley, BC | 700 Main St SW | Slave Lake, AB |
| 7150 200th St | Langley, BC | 54 Brentwood Blvd | Sherwood Park, AB |
| 1235 Fairview St | Burlington, ON | 2821 Princess St | Kingston, ON |
| 465 University Ave E | Toronto, ON | 540 Route 190 | Carlingford, NB |
| 465 University Ave E | Toronto, ON | 290 Rossland Rd E | Ajax, ON |
| 465 University Ave E | Toronto, ON | 1819 Saskatchewan Ave W | Portage La Prairie, MB |
| 465 University Ave E | Toronto, ON | 137 Bristol Ave | Liverpool, NS |

Affiliates

The following are the prescribed affiliates, as at October 31, 2020, whose relevant activities are included in this Public Accountability Statement, as required by the *Bank Act* (Canada).

| | |
|---------------------------------|---|
| Epoch Investment Partners, Inc. | TD General Insurance Company |
| Primum Insurance Company | TD Home and Auto Insurance Company |
| TD Asset Management Inc. | TD Life Insurance Company |
| TD Auto Finance (Canada) Inc. | TD Pacific Mortgage Corporation |
| TD Auto Finance Services Inc. | TD Waterhouse Private Investment Counsel Inc. |
| TD Direct Insurance Inc. | TDAM USA Inc. |
| Toronto Dominion (Texas) LLC | GMI Servicing Inc. |

Public Accountability Statements for other declarants within TD: This section provides the Public Accountability Statement for TD Mortgage Corporation, The Canada Trust Company and Security National Insurance Company ("the Declarants") and covers the Declarants' 2020 fiscal year (November 1, 2019 – October 31, 2020). 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

TD has implemented the requirements to meet the Code of Conduct for the Delivery of Banking Services to Seniors (“the Code”), to guide Canadian banks in their delivery of banking products and services to Canada’s seniors. While many of our practices already reflect the principles outlined in the Code, we have acted to strengthen our ability to address the unique financial needs and other issues affecting seniors and will continue to enhance our programs for seniors.

- We appointed a Seniors Champion to provide leadership in the implementation of the Code; promote and raise awareness of matters affecting seniors; and engage with seniors, subject matter experts and organizations representing seniors.
- As financial fraud, scams and financial abuse are often directed at seniors, we have strengthened our policies and procedures to help customer-facing employees identify and escalate incidents of suspected financial fraud, financial abuse, and scams, including romance scams. This year, we have helped prevent customers from losing approximately \$5 million in romance scams.
- We have provided our customer-facing employees with information on the red flags and warning signs that indicate a customer may be experiencing diminished capacity and provide guidance on how to escalate any concerns.

Our efforts to increase awareness and education, both on our internal and public websites, include:

- A new online resource page: [Banking Advice for Seniors \(60+\)](#) to provide comprehensive resources and helpful advice on matters of interest to seniors, including self-serve banking, fraud protection, rebates available to seniors, information on powers of attorney and joint accounts, and accessibility options;
- An internal resource site for customer-facing employees to build awareness of the tools and resources available to help them assist and protect seniors; and
- Updating existing annual mandatory training for customer-facing employees covering topics such as powers of attorney, joint deposit accounts, financial abuse, fraud, scams, financial harm identification and escalation, and the available resources for senior customers.

TD has extensive security features to help detect, respond and prevent fraudulent activity on banking accounts and services for all customers. This year, TD developed a new financial harm escalation process to help reduce the vulnerability of seniors to financial abuse, fraud and scams.



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