

2021 Public Accountability Statement

The Toronto-Dominion Bank's 2021 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, 2020 to October 31, 2021).

All currency is in Canadian dollars unless otherwise noted.

Contents

Community Development and Philanthropic Activity	2
Small Business	5
Access to Banking	6
Employee Population	7
Taxes Paid	9
Business Debt Financing	10
Branches and ATMs	11
Affiliates	16
Seniors Code	17



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 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. 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 – 2021 Highlights (Canada)

In 2021, TD donated over \$125 million to support community organizations across our global footprint, contributing to our target of \$1 billion in philanthropy by 2030. To date, we have donated \$381 million toward our 2030 goal. These donations supported more than 1,000 community organizations throughout the country.

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

Financial Security

- The fourth annual [TD Ready Challenge](#) launched in July 2021, focused on helping to support the development of innovative, impactful and measurable solutions for a changing world. The pandemic has disrupted elementary and high school education across Canada and the U.S. and the transition to alternative ways of teaching has created challenges for both students and teachers due to uneven implementation and unequal access to technology. The 2021 TD Ready Challenge sought solutions to help address the predicted learning loss in math and reading for disproportionately affected students in Grades K-12 as a result of the COVID-19 pandemic.
- We're proud to support [Skills for Change](#) and their **Data Analytics program**, which launched in July 2021. This custom-designed Data Analytics program aims to create opportunities to help over 40 mid-level career professionals reskill and upskill while helping to create viable career paths for newcomers, immigrants, and refugees. In addition, colleagues from across TD working in these areas volunteered to help participants gain more insights about working in the field of data analytics through discussion and mentorship.
- For the 17th year, we supported the annual [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 with and delivered by over 2,000 public libraries across Canada, and has reached over 240,000 children through over 10,000 library programs and events.
- TD also supported Nova Scotia College of Art and Design (NSCAD) University with the creation of the [TD Financial Literacy Program for Creative Entrepreneurs](#). This unique initiative helps provide creative professionals in Nova Scotia with the financial know-how and confidence to help them reach their goals. Since our funding announcement in March 2021, NSCAD developed course content, over 100 creative professionals participated in introductory webinars in spring 2021, and NSCAD launched an awareness initiative in fall 2021 that targeted more than 5,000 creative professionals in the region.

Vibrant Planet

- [TD and the Arbor Day Foundation](#) announced the recipients of the 2021 TD Green Space Grants. In this third year of the initiative, a total of over \$240,000 in grants will support green infrastructure in ten communities across TD's operating footprint in Canada that have been disproportionately impacted by the COVID-19 pandemic.
- We're proud to support [Forests Ontario](#), which is working with First Nations communities and organizations to deliver Reconciliation Community Tree Planting events across the province. A platform for sharing stories and knowledge, the program provides opportunities for collective teaching and learning the importance of reconciliation and its intersection with ecological restoration.
- With the transition to a low-carbon economy, upskilling workers for jobs in climate solutions is necessary. That's why we are supporting [Iron & Earth](#), an organization founded by fossil fuel industry workers who work to help support a just and orderly transition. Specifically, its Renewable Skills Initiative is designed to empower fossil fuel industry workers and workers from the Indigenous community to develop new skills by providing training programs with hands-on projects and career mentorship. Additionally, its Climate Career Portal provides a digital platform to connect workers with resources, opportunity maps, and pathways to support their career transitions.

Connected Communities

- We continued to support over 130 virtual Pride events and LGBTQ2+ initiatives throughout 2021 in Canada and the U.S., in markets such as Toronto, New York City, Montreal, and Washington, D.C. For [Pride 2021](#), activities were also amplified through an annual marketing campaign with the theme of "Forever Proud. Forever Progressing". This campaign conveyed that although progress has been made with the LGBTQ2+ community, there's more work to be done to keep driving momentum.
- For more than one hundred years, Kahnawà:ke families and Elders in the Mohawk community have documented their local history through studio and personal photography. With support from TD, the [Kanien'kehá:ka Onkwawén:na Raotitíohkwa Language and Cultural Centre \(KORLCC\)](#) is working to review photographs and document them by creating a

permanent record through an archive, recorded interviews, community-involved projects, publishing a photography book or magazine, and art exhibitions. KORLCC is inviting families and community members to discuss, share and review these cherished photos, provide historical context, and ultimately, contribute to these exhibitions. In addition, it is expected they will hire two or three members of the Mohawk community to support this initiative. We're proud to support KORLCC to help bring the community together to strengthen ties with Kahnawà:ke culture, language, storytelling and history.

- [Matthew House Toronto](#) gives a “welcome home” to newly arrived refugees who would otherwise experience homelessness. In 2021, Matthew House announced the ownership of two homes that will give shelter and support for refugees in a safe, family-like setting. With support from TD, Matthew House will provide wraparound support, which aims to support approximately 50 refugee residents per year. These services will help refugees and newcomers settle into their new lives in Canada and help reduce social isolation.
- The 13th annual [TD Black History Month Series](#) took place in February 2021 bringing together our customers, colleagues and the communities we serve. An integrated approach across TD focused on amplifying Black voices and stories while continuing the dialogue about anti-Black racism and furthering our commitment to help build a more inclusive, equitable and sustainable tomorrow. Over 110 events and cultural initiatives were supported by the TD Ready Commitment across our footprint, and internal events were held providing a platform through which colleagues could thoughtfully listen, engage, and voice, ways we can continue addressing anti-Black racism.
- We are collaborating with [Ability Online Support Network](#), which is working to reduce the extreme isolation caused by the COVID-19 pandemic and improve the mental well-being of youth and adults with all types of disabilities. Ability Online Support Network created a supportive, fully accessible, peer-to-peer platform, MyAbility.ca, that promotes inclusion, respect and growth in an effort to connect young people with all types of disabilities across Canada, including rural and Indigenous communities. In 2021, 84 mentors have logged 10,000 hours through the platform, providing friendship, support and guidance to members.

Better Health

- During 2021, we made a series of donations to various Canadian hospitals and organizations in support of advancing artificial intelligence technologies to help improve patient health outcomes. TD announced a donation of \$1 million each to:
 - [McGill University Health Centre Foundation](#) in Montreal for a program that aims to create better access to radiology and improve diagnosis and early detection of potentially life-threatening conditions, especially in isolated communities in Quebec.
 - [Sunnybrook Health Sciences Centre](#) in Toronto to establish the Augmented Precision Medicine Lab, which will help develop innovative AI systems to improve the clinical care in areas of cardiology, cancer and other chronic diseases.
 - [Trillium Health Partners \(THP\) Foundation](#) in Mississauga, Ontario to help accelerate the use of AI through the newly created Health Care AI Deployment and Evaluation (AIDE) Lab at THP's Institute for Better Health.
- We also supported [Scarborough Health Network \(SHN\)](#) and their Regional Nephrology Program in Toronto, which aims to increase access to exceptional care for patients from underserved and vulnerable communities who are statistically predisposed to diabetes and hypertension, causing chronic kidney disease. This program, supporting one of Canada's most diverse communities, will help enhance dialysis isolation standards in the face of mounting challenges posed by the COVID-19 pandemic and is also focused on improving the overall patient experience at SHN's General Hospital.

Employee Volunteering

- In 2021, as the majority of our colleagues continued working remotely because of the pandemic, we continued to offer an array of virtual and contact-free volunteer opportunities through the **TD Ready Commitment Network**, our community engagement hub. These opportunities included virtual volunteering and community leadership, colleague fundraising initiatives, virtual group experiences and online learning to help colleagues connect to their local communities during this exceptional time of need.
- TD has a very active volunteer force and in 2021, Canadian employees in our TD Ready Commitment Network volunteered **over 43,000** 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 320 of these grants were issued in 2021, totalling **over \$150,000**. 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 2021, to address the continued challenges of COVID-19, we continued providing support to commercial and small businesses in our footprint across Canada and the U.S. through loans (new and existing) and other credit facilities and through offerings of bank accounts, merchant services and cash management services to help manage payments. We also continued supporting federal programs intended to help businesses and, in particular, small businesses, which are critical drivers of local economies, to recover and thrive in these challenging times.

2021 Highlights

- The **Canada Emergency Business Account** is a federal government program focused on helping support small and medium-sized businesses solvent and supporting the economy. TD mobilized its colleagues and technology assets to facilitate the disbursement of approximately \$11.6 billion to approximately 213,000 small business and commercial clients since April 2020.
- We helped connect women entrepreneurs in Canada to the resources and programs focused on their needs, including the resources and programs listed on our **Women in Business website**. Two examples include the following:
 - The **Futurpreneur Canada Side Hustle** program is 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 startup and growth of their microbusinesses.
 - **WEConnect International** helps women-owned businesses succeed in global value chains. WEConnect International members represent US\$1 trillion in annual purchasing power and are committed to supporting inclusive sourcing. TD partnered with WEConnect International on an exclusive program aimed at assisting women business owners in the U.S. to enter large supply chains by leveraging supplier diversity programs and certification.
- 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. We also equipped our bankers with tools to help serve customers remotely during COVID-19.
- To help our personal and small business customers facing uncertainty and financial hardship, we offer credit and repayment solutions.
- 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.

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.
- The TD Student Chequing Account is an account designed for both Students and Youth that includes 25 free 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 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 and recently renovated 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 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 LanguageLine app is available on iPads in all TD Canada Trust branches. This powerful tool connects TD hearing-impaired and deaf customers 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.

Employee Population in Canada

(as of October 31, 2021)

Province or Territory ¹	Full-time	Part-time ²	Total
Alberta	3,411	701	4,112
British Columbia	3,216	1,007	4,223
Manitoba	421	125	546
New Brunswick	1,989	143	2,132
Newfoundland and Labrador	115	28	143
Northwest Territories	9	0	9
Nova Scotia	1,287	96	1,383
Ontario	41,957	5,111	47,068
Prince Edward Island	46	13	59
Quebec	4,272	1,034	5,306
Saskatchewan	402	80	482
Yukon	15	2	17
Total	57,140	8,340	65,480

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 and Other Taxes Paid

Taxes Paid (in thousands of dollars)

Tax Jurisdiction	Income Taxes	Capital & Insurance Premium Taxes	Total Taxes
Canada			
Federal	1,795,903	0	1,795,903
Alberta	63,128	48,024	111,152
British Columbia	100,738	4,014	104,752
Manitoba	7,934	21,845	29,779
New Brunswick	15,529	9,535	25,064
Newfoundland and Labrador	3,924	9,814	13,738
Northwest Territories	294	430	724
Nova Scotia	19,055	16,608	35,663
Nunavut	36	95	131
Ontario	910,978	63,677	974,655
Prince Edward Island	1,393	2,311	3,704
Québec	131,832	11,009	142,841
Saskatchewan	7,201	12,631	19,832
Yukon	573	666	1,239
Capital and Income Taxes (Canada)	\$ 3,058,518	\$ 200,659	\$ 3,259,177
Other Taxes¹ (Canada)			1,034,329
Total Canadian Taxes			\$4,293,506

The above figures represent the total amount of income, capital and insurance premium taxes paid or payable by TD Bank Group during its 2021 fiscal year (Nov. 1, 2020–Oct. 31, 2021) broken down by the total amounts paid or payable to the federal and provincial governments.

A broader disclosure of the taxes borne by TD Bank Group can be found in our 2021 ESG Report.

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

Business Debt Financing as at October 31, 2021

(authorized amounts in thousands of dollars)

TD is committed to making debt financing available to our business customers across Canada. In 2021, authorized business loans totalled approximately \$318 billion.

Provinces and Territories	in \$ thousands	\$0–	\$25,000–	\$100,000–	\$250,000–	\$500,000–	\$1,000,000–	\$5,000,000	TOTAL
		\$24,999	\$99,999	\$249,999	\$499,999	\$999,999	\$4,999,999	and greater	
Newfoundland and Labrador	Authorized amount	15,051	59,130	27,483	38,406	57,924	195,542	†	393,537
	Number of Clients	288	729	183	111	86	87	†	1,484
Prince Edward Island	Authorized amount	7,044	22,884	13,209	13,646	19,135	56,922	†	132,840
	Number of Clients	154	335	84	39	27	25	†	664
Nova Scotia	Authorized amount	45,747	131,112	72,462	85,865	138,333	449,509	5,406,372	6,329,400
	Number of Clients	1,094	1,857	461	251	204	208	171	4,246
New Brunswick	Authorized amount	26,519	91,701	51,763	81,572	102,046	257,779	1,121,132	1,732,512
	Number of Clients	597	1,325	326	230	149	126	49	2,802
Quebec	Authorized amount	267,812	1,152,796	430,708	667,028	927,314	2,573,628	30,949,083	36,968,368
	Number of Clients	6,778	18,591	2,793	1,867	1,365	1,256	635	33,285
Ontario	Authorized amount	2,124,471	7,361,398	2,651,736	3,298,094	4,438,640	13,635,961	159,524,410	193,034,709
	Number of Clients	49,105	118,056	17,724	9,413	6,523	6,580	2,919	210,320
Manitoba	Authorized amount	62,605	203,284	115,318	130,160	174,090	669,320	3,374,625	4,729,402
	Number of Clients	1,356	2,862	697	372	250	323	130	5,990
Saskatchewan	Authorized amount	61,324	237,930	172,998	208,529	242,976	763,406	2,533,754	4,220,917
	Number of Clients	1,333	3,311	1,065	596	350	359	117	7,131
Alberta	Authorized amount	463,449	1,726,509	719,468	930,109	1,059,417	2,953,032	30,533,984	38,385,967
	Number of Clients	8,397	26,452	4,591	2,630	1,569	1,488	625	45,752
Territories	Authorized amount	6,185	18,039	7,602	11,201	**	20,972	**	63,999
	Number of Clients	140	236	47	31	**	12	**	466
British Columbia	Authorized amount	591,031	1,853,632	655,358	782,454	1,271,755	3,463,788	23,006,678	31,624,696
	Number of Clients	10,854	28,209	4,329	2,217	1,867	1,743	726	49,945
Total	Authorized amount	3,671,237	12,858,415	4,918,105	6,247,064	8,431,629	25,039,859	256,450,038	317,616,346
	Number of Clients	80,096	201,963	32,300	17,757	12,390	12,207	5,372	362,085

Above balances represent October 31, 2021 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 2021. 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 2021

At the end of 2021, our Canadian retail network consisted of 1,061 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

All of the following branches were opened in 2021.

New Location Address	City/Province
Unit: P2106 4525 Lougheed Highway	Burnaby, BC
14204 – 28 Avenue SW	Edmonton, AB
Unit: 42 1380 Mountain Road	Moncton, NB

Branches Closed

All of the following branches were closed in 2021.

Address	City/Province
320 Yonge St	Barrie, ON
28 Queen St North	Bolton, ON
3710 Canada Way	Burnaby, BC
303-5005 Dalhousie Dr NW	Calgary, AB
1 Water Street East	Cornwall, ON
2460 Guardian Rd. NW	Edmonton, AB
14941 Stony Plain Rd	Edmonton, AB
1439 Pelham St	Fonthill, ON
504 8600 Franklin Ave	Fort McMurray, AB
194 James St. S	Hamilton, ON
700 Strasburg Road	Kitchener, ON
275 Dundas Street Unit 6	London, ON
8110 Birchmount Rd	Markham, ON
1130 Sherbrooke St West	Montreal, QC
1-1150 North Terminal Ave	Nanaimo, BC
4685 Yonge St	North York, ON
1555 Rue Van Horne	Outremont, QC
340 George St N	Peterborough, ON
386 Tower Hill Rd	Richmond Hill, ON
40-101 St Albert Trail	St Albert, AB
441 Clark Ave W	Thornhill, ON
807 Broadview Ave	Toronto, ON
1416 Eglinton Ave W	Toronto, ON
673 Warden Ave	Toronto, ON
920 Taunton Rd E	Whitby, ON
11846 Tecumseh Rd E Unit A	Windsor, ON
100-182 Wilson St	Victoria, BC

Branches Relocated

All of the following branches were relocated in 2021.

This Branch:	Relocated To:	City/Province
181 Rue Principale	181 Rue Principale, Unit K-2	Aylmer, QC
61 Ninth St E	1 Ninth St E	Cornwall, ON
2061 Simcoe St N	2600 Simcoe St N, Unit 1	Oshawa, ON
805 West Broadway	512 West Broadway	Vancouver, BC

TD Agencies¹ Closed and Transferred

All TD agencies are now closed.

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. As of FY2021 there are no TD agencies still operating.

Automated Teller Machines (ATMs) Opened and Closed in 2021

At the end of our fiscal year (October 31, 2021) we had a total of 3,382 ATMs in our Canadian ATM network, including 688 TD branded ATMs, which is a decrease of 58 ATMs from last year.

ATMs Opened During Fiscal 2021

Address	City/Province	Address	City/Province
181 Rue Principale Unit K-2	Aylmer, QC	460 Renforth Drive #10	Etobicoke, ON
181 Rue Principale Unit K-2	Aylmer, QC	55 Hwy 20 W	Fonthill, ON
181 Rue Principale Unit K-2	Aylmer, QC	207 Centennial Pkwy N	Hamilton, ON
1011 Northumberland St	Ayr, ON	10 Manitou Dr Unit C1	Kitchener, ON
800 Rosser Ave	Brandon, MB	10 Manitou Dr Unit C1	Kitchener, ON
7174 Canada Way	Burnaby, BC	316 9 St W	Meadow Lake, SK
4501 Lougheed Highway #P21-06	Burnaby, BC	12446 Arthur Sauve Rd	Mirabel, QC
4501 Lougheed Highway #P21-06	Burnaby, BC	1380 Mountain Rd Unit 42a	Moncton, NB
4501 Lougheed Highway #P21-06	Burnaby, BC	1380 Mountain Rd Unit 42a	Moncton, NB
305 Centre St S	Calgary, AB	3191 Strandherd Dr	Nepean, ON
7 Mahogany Plaza SE #1000	Calgary, AB	8251 Dock St	Niagara Falls, ON
7 Mahogany Plaza SE #1000	Calgary, AB	12258 Highway 41	Northbrook, ON
8560 8A Ave SW Unit 205	Calgary, AB	31 King St E	Omeme, ON
85 Young St	Capreol, ON	5669 Main St	Osgoode, ON
162 Main St S	Carman, MB	2600 Simcoe St N Unit 1	Oshawa, ON
1 Mt Bernard Ave	Cornerbrook, NL	2600 Simcoe St N Unit 1	Oshawa, ON
1 Ninth Street E	Cornwall, ON	1000 Av Bernard	Outremont, QC
1 Ninth Street E	Cornwall, ON	13300 Loyalist Parkway	Picton, ON
1 Ninth Street E	Cornwall, ON	2793 Boul Du Cure Labelle	Prevost, QC
1 Ninth Street E	Cornwall, ON	1 Market St	Quispamsis, NB
1 Water St E	Cornwall, ON	1904 Hamilton St	Regina, SK
420 Lyndock	Corunna, ON	11730 Yonge St	Richmond Hill, ON
15525 111 Ave NW	Edmonton, AB	130 Rue Principale	Rouyn Noranda, QC
8705 156 St	Edmonton, AB	5787 QC-117	Sainte-Agathe-Des-Monts, QC
14204 28 Ave SW #6	Edmonton, AB		
14204 28 Ave SW #6	Edmonton, AB	280 Monseigneur-Langlois #100	Sallaberry-De-Valleyfield, QC
8754 Highway 60	Eganville, ON		

ATMs Opened During Fiscal 2021 (Cont'd)

Address	City/Province	Address	City/Province
275 2nd Line W	Sault Ste Marie, ON	501 West Broadway	Vancouver, BC
680 Markham Rd	Scarborough, ON	501 West Broadway	Vancouver, BC
5181 Bourque Blvd	Sherbrooke, QC	3399 Kingsway	Vancouver, BC
44 North St	Stirling, ON	5666 Hwy 34	Vankleek Hill, ON
98 Island Rd	Toronto, ON	100 New Park Place	Vaughan, ON
493 Parliament St	Toronto, ON	100 New Park Place	Vaughan, ON
65 Front St W	Toronto, ON	3357 King St	Vineland, ON
65 Front St W	Toronto, ON	7404 Tecumseh Rd E	Windsor, ON
200 Dundas St East	Toronto, ON	1375 McPhillips St	Winnipeg, MB
200 Dundas St East	Toronto, ON	150 Broadway St W	Yorkton, SK
501 West Broadway	Vancouver, BC		

ATMs Closed During Fiscal 2021

Address	City/Province	Address	City/Province
181 Rue Principale	Aylmer, QC	504 8600 Franklin Ave	Fort McMurray, AB
181 Rue Principale	Aylmer, QC	504 8600 Franklin Ave	Fort McMurray, AB
181 Rue Principale	Aylmer, QC	504 8600 Franklin Ave	Fort McMurray, AB
181 Rue Principale	Aylmer, QC	175 Main St	Fredericton, NB
301 Blake St	Barrie, ON	2500 Barton St E	Hamilton, ON
34 Cedar Pointe Dr	Barrie, ON	945 Innisfil Beach Rd	Innisfil, ON
400 Bayfield St	Barrie, ON	10 Manitou Dr Unit C1	Kitchener, ON
320 Yonge St	Barrie, ON	700 Strasburg Rd	Kitchener, ON
320 Yonge St	Barrie, ON	700 Strasburg Rd	Kitchener, ON
28 Queen St N	Bolton, ON	700 Strasburg Rd	Kitchener, ON
370 Main St N	Brampton, ON	745 York St	London, ON
903 Rosser Ave	Brandon, MB	380 Wellington St Unit 6	London, ON
903 Rosser Ave	Brandon, MB	380 Wellington St Unit 6	London, ON
3710 Canada Way	Burnaby, BC	8110 Birchmount Rd	Markham, ON
630 3 Ave SW	Calgary, AB	8110 Birchmount Rd	Markham, ON
7 Mahogany Plaza Se #1000	Calgary, AB	Highway 35	Minden, ON
7 Mahogany Plaza Se #1000	Calgary, AB	2425 Truscott Dr	Mississauga, ON
7 Mahogany Plaza Se #1000	Calgary, AB	2425 Truscott Dr	Mississauga, ON
8560 8A Ave SW Unit 205	Calgary, AB	2425 Truscott Dr	Mississauga, ON
5005 Dalhousie Dr NW	Calgary, AB	462 Rue Ste-Catherine O	Montreal, QC
5005 Dalhousie Dr NW	Calgary, AB	1130 Rue Sherbrooke O	Montreal, QC
61 9 St	Cornwall, ON	1-1150 N Terminal Ave	Nanaimo, BC
61 9 St	Cornwall, ON	1-1150 N Terminal Ave	Nanaimo, BC
61 9 St	Cornwall, ON	1-1150 N Terminal Ave	Nanaimo, BC
1 Water St	Cornwall, ON	9138 Commercial St	New Minas, NS
1 Water St	Cornwall, ON	4685 Yonge St	North York, ON
43 Champlain St	Dieppe, NB	3650 Victoria Park Ave	North York, ON
25846 Hwy 35	Dwight, ON	1 King St E	Omeme, ON
14941 Stony Plain Rd NW	Edmonton, AB	2061 Simcoe St N	Oshawa, ON
14941 Stony Plain Rd NW	Edmonton, AB	2061 Simcoe St N	Oshawa, ON
14941 Stony Plain Rd NW	Edmonton, AB	1015 Bank St	Ottawa, ON
2460 Guardian Rd NW	Edmonton, AB	1015 Bank St	Ottawa, ON
2460 Guardian Rd NW	Edmonton, AB	1015 Bank St	Ottawa, ON

ATMs Closed During Fiscal 2021 (Cont'd)

Address	City/Province	Address	City/Province
1015 Bank St	Ottawa, ON	One Blue Jays Way	Toronto, ON
1015 Bank St	Ottawa, ON	One Blue Jays Way	Toronto, ON
1360 Richmond Rd	Ottawa, ON	One Blue Jays Way	Toronto, ON
1555 Av Van Horne	Outremont, QC	One Blue Jays Way	Toronto, ON
3025 Petawawa Blvd	Petawawa, ON	One Blue Jays Way	Toronto, ON
340 George St N	Peterborough, ON	One Blue Jays Way	Toronto, ON
340 George St N	Peterborough, ON	One Blue Jays Way	Toronto, ON
340 George St N	Peterborough, ON	One Blue Jays Way	Toronto, ON
1550 Kingston Rd	Pickering, ON	One Blue Jays Way	Toronto, ON
2991 Lougheed Highway	Port Coquitlam, BC	One Blue Jays Way	Toronto, ON
386 Tower Hill Rd	Richmond Hill, ON	One Blue Jays Way	Toronto, ON
101 St Albert Rd	St Albert, AB	One Blue Jays Way	Toronto, ON
101 St Albert Rd	St Albert, AB	One Blue Jays Way	Toronto, ON
5787 Rte 117	Ste-Agathe-des-Monts, QC	One Blue Jays Way	Toronto, ON
275 2 Line W	Sault Ste Marie, ON	2440 Bloor St W	Toronto, ON
275 2 Line W	Sault Ste Marie, ON	2440 Bloor St W	Toronto, ON
9 Main St	Stephenville, NL	2875 Eglinton Ave E	Toronto, ON
15277 100 Ave	Surrey, BC	805 West Broadway	Vancouver, BC
312 Main St	Sussex, NB	805 West Broadway	Vancouver, BC
441 Clark Ave W	Thornhill, ON	345 Robson St	Vancouver, BC
441 Clark Ave W	Thornhill, ON	777 Dunsmuir St Unit#H036B	Vancouver, BC
441 Clark Ave W	Thornhill, ON	100 New Park Place	Vaughan, ON
5114 46th Ave	Tofield, AB	100 New Park Place	Vaughan, ON
56 Kensington Ave	Toronto, ON	100 New Park Place	Vaughan, ON
807 Broadview Ave	Toronto, ON	182 Wilson St Unit 100	Victoria, BC
807 Broadview Ave	Toronto, ON	182 Wilson St Unit 100	Victoria, BC
807 Broadview Ave	Toronto, ON	1746 Jane St	Weston, ON
1416 Eglinton Ave W	Toronto, ON	1746 Jane St	Weston, ON
1416 Eglinton Ave W	Toronto, ON	4599 Chateau Blvd	Whistler, BC
1870 Bayview Ave	Toronto, ON	920 Taunton Rd E	Whitby, ON
One Blue Jays Way	Toronto, ON	920 Taunton Rd E	Whitby, ON
One Blue Jays Way	Toronto, ON	11846-A Tecumseh Rd E	Windsor, ON
One Blue Jays Way	Toronto, ON	11846-A Tecumseh Rd E	Windsor, ON

Affiliates

The following are the prescribed affiliates, as at October 31, 2021, 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

GMI Servicing Inc.

TD Home and Auto Insurance Company

Primum Insurance Company

TD Life Insurance Company

TD Asset Management Inc.

TD Pacific Mortgage Corporation

TD Auto Finance (Canada) Inc.

TD Waterhouse Private Investment Counsel Inc.

TD Auto Finance Services Inc.

TDAM USA Inc.

TD Direct Insurance Inc.

Toronto Dominion (Texas) LLC

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' 2021 fiscal year (November 1, 2020–October 31, 2021). 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 continues to meet 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. Our practices reflect the principles outlined in the Code and our ability to address the unique financial needs and issues affecting seniors.

- Our Seniors Champion provides leadership in promoting and supporting the Code; increases awareness of matters affecting seniors within the organization; and engages 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 received and investigated more than 600+ files related to financial fraud, scams, and financial abuse.
- We have provided training to our customer-facing employees on the red flags and warning signs that indicate a customer may be experiencing diminished capacity and guidance on how to escalate any concerns.
- Servicing our seniors community is important to us and we particularly understand that branch closures may impact our senior customers. When opening, consolidating, relocating and closing branches, TD considers market demographics and accessibility for all customers, including seniors.
- Our efforts to increase awareness and education, both on our internal and public websites, include:
 - A 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, accessibility options and articles related to important issues for our senior customers;
 - 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
 - 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 is focused on helping protect our customers, and raising awareness on important issues including financial literacy, digital literacy and adoption, and financial fraud/crimes.



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