

2019 Public Accountability Statement

The Toronto-Dominion Bank's 2019 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, 2018 to October 31, 2019).

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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 Ready Commitment — an enterprise-wide platform that is focused on helping to enrich 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 the following four drivers.

TD READY COMMITMENT

Financial Security

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

Focus Areas

Early Learning: Set children up earlier for success by investing in opportunities to improve reading and math, which are critical skills to succeed in school and life.

Income Stability: Prepare people for the jobs of tomorrow by investing in initiatives that will help build employable skills and support entrepreneurs.

Financial Literacy: Improve financial knowledge and skills in a digital world so people can feel confident about their financial choices throughout life's milestones.

Affordable Housing: Support programs and services that will help increase access to affordable, stable housing situations.



Vibrant Planet

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

Focus Areas

Low-Carbon Economy: Targeting \$100 billion by 2030 to support the transition to a low-carbon economy.

Green Spaces: Help enhance and activate spaces that provide critical ecological services for stronger, more resilient communities.



Connected Communities

Increase access to the opportunities people need to participate and feel a sense of belonging in their community.

Focus Areas

Shared Experiences: Increase access to events and activities that more people can participate in and connect to others.

Arts and Culture: Amplify all voices in arts and culture by supporting initiatives that reflect diverse voices and professional development opportunities for emerging artists and professionals facing barriers to the sector.

Local Needs: Support initiatives that will help groups vulnerable to social isolation build connections in their community.



Better Health

Support more equitable health outcomes for all.

Focus Area

Innovative Solutions: Increase investment in research, technology and innovative solutions that improve access to care for all.



Charitable Donations and Philanthropic Activities – 2019 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 2019, TD donated \$126 million (excluding in-kind donations) to community organizations our North American footprint and the U.K. In Canada, our corporate giving increased to \$89.4 million, from \$80.1 million in 2018, representing 1.25% of our pre-tax profits and exceeding the non-profit organization Imagine Canada's 1% benchmark. These donations supported more than 2,200 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 \$5.2 million to 605 projects.

Financial Security:

- Based on the 2019 TD Financial Health Index, four in 10 Canadians surveyed are struggling with some or all aspects of their finances.¹ In supporting the national charity Prosper Canada, TD hopes to help financially vulnerable Canadians gain access to the tools and know-how they need to overcome their current challenges and feel ready for the future. Through the TD-sponsored Centre for Financial Literacy, Prosper Canada is developing digital tools for community-based organizations to help low-income Canadians improve their financial knowledge and is supporting the development of in-person financial education and counselling programs. In 2019, 126,846 people with low incomes were helped through these programs.
- Since 2011, TD has also supported the non-profit organization ABC Life Literacy Canada in offering a variety of workshops to help Canadians take control of their finances. Today, 13 workshops across four streams are offered as part of Money Matters, a free financial literacy program for adult learners, which are tailored to the specific needs of different communities, including newcomers, Indigenous Peoples and people with diverse abilities. In 2019, supplementary resources were created to help more people feel confident about managing their money in a digital world. In 2019, almost 15,000 learners participated in a Money Matters class in Canada taught by over 350 TD volunteers.

- Today and in the years to come, Canadians are being presented with career paths that did not exist just a few years ago. While this will create opportunities for many, the full effect and significance of these changes are far from understood. That is why TD is supporting the Brave New Work project by the Public Policy Forum, a non-partisan non-profit organization. The project is a three-year initiative to conduct research and engage policy-makers, academics and Canadians on how to help more people adapt and thrive in a changing workforce. In 2019, the first report of five was released, Automation, AI and Anxiety: Policy Preferred, Populism Possible.
- With only one female engineering graduate for every four males in Canada,² Actua is helping empower girls for the jobs of tomorrow by gaining Science, Technology, Engineering and Math (STEM) skills. Through Actua's National Girls Program, it reaches approximately 10,000 girls across Canada each year, with a focus on those who face socio-economic barriers. On May 27, 2019, during Digital Literacy Week in Toronto, TD worked with Actua to host a fun, hands-on workshop with women from TD's technology team, to encourage more than 100 girls to explore how technology can be used for social good.

Better Health

- Since being acquired by TD in early 2018, Layer 6 has grown as an artificial intelligence (AI) research lab, working with Toronto's medical community to help predict complications caused by diabetes in Canada and to assess fairness in access to health care. Insights from these studies will have the potential to help enable personalized treatment and improve health outcomes for Canadians.
- St. Joseph's Health Care London (St. Joseph's) in Ontario is tackling the issue of mental health by adopting a Zero Suicide initiative. In any given year, one in five people in Canada will personally experience a mental health problem or illness.³ In 2019, our donation helped St. Joseph's roll out a new model, that is working to provide every individual who comes through their program with tailored suicide prevention strategies, risk assessment and, if needed, a safety plan. Today, 100% of St. Joseph's mental health patients are assessed for risk of suicide.

1 <http://td.mediaroom.com/2019-10-29-TD-Financial-Health-Index-Finds-4-in-10-Canadians-are-Financially-Struggling-New-Report-Features-Insights-from-Over-10-000-Canadians-Across-Demographics-and-Regions>.

2 <https://newsroom.td.com/insights/moving-the-dial-on-women-in-stem-a-td-economics-report>.

3 <https://cmha.ca/fast-facts-about-mental-illness>.

Connected Communities

- With immigrants currently representing one in five people in Canada,¹ Canadians of all backgrounds are playing an instrumental role in creating vibrant communities and strong economies. The Together Project, an initiative of the non-profit organization Tides Canada, helps match government-assisted refugees with Welcome Groups of five or more volunteers to offer friendship and social support and to help with some of the practicalities of settling into a new life. In 2019, TD launched a pilot program in five districts across the Greater Toronto Area. In these districts, TD employees volunteered to be a part of Welcome Groups that were matched with a newcomer refugee household for six months to help welcome them into their community.
- TD believes in helping to amplify diverse voices in arts and culture so that people who engage with the work can feel reflected within them. One of the ways we are doing this is by supporting professional development opportunities for emerging artists and professionals facing barriers to the sector. The TD Assistant Curatorial Fellow at the Museum of Contemporary Art in Toronto is a new program that helps a recent graduate or emerging curator gain relevant work experience in the arts. This is one of 50 programs TD supported in 2019 to help invest in the next generation of arts leaders and educators that can help inspire a more inclusive tomorrow.
- Loneliness and isolation are significant challenges for people living with HIV and AIDS.² The opportunity to build social connections and share experiences in a safe environment can have a powerful impact on how included individuals feel. The AIDS Committee of Toronto (ACT) is helping to reduce the stigma and break down walls through its social support programs. It provides a space and an opportunity for women living with HIV to connect with peers over coffee and meals and to engage through shared hobbies or through community outings. In 2019, our donation helped ACT deliver more than 50 sessions that engaged over 135 women through coffee nights, meet-and-eats and more.

Vibrant Planet

- TD contributed \$1 million in 2018 to the Accelerator Centre to support the development of the TD Sustainable Future Lab within evolvGREEN, a collaborative workspace for entrepreneurs,

researchers and clean economy supporters in Waterloo. This is the only incubator dedicated to sustainable technology development in Ontario. Since inception, 23 cleantech companies and startups have entered into the one-year program to gain access to the mentorship, resources and training that are offered to help take their cleantech solutions from idea to market. These cleantech companies have also generated 114 jobs in the Waterloo region. Supporting cleantech companies reaffirms the TD Ready Commitment pledge and presents a new market opportunity for TD in an emerging and important sector.

- In 2019, TD became the first corporate sponsor of the New Acre™ Project, helping ALUS expand it to eight communities across Canada. ALUS is a non-profit organization that helps farmers and ranchers transform uneconomic or sensitive portions of their farmland into ecologically friendly projects, helping to improve the environment and local communities. The New Acre™ Project focuses on using what already exists in nature to preserve the health of the environment while generating positive social and economic benefits. Already, over 400 acres of private land have been converted into naturalized areas.
- Our annual TD Tree Days campaign drew 10,300 volunteers across Canada the U.S. and enhanced 149 green spaces adding over 41,000 trees and shrubs to local tree canopies. More than 430,000 native trees and shrubs have been planted in communities across our North American footprint through TD Tree Days.

Employee Volunteering

We recognize the strong link between volunteerism and employee engagement as well as the success of local communities. That's why we support employee involvement in community service and provide employees with many opportunities to share their talents – through time off for community work, running our own volunteer campaigns such as TD Tree Days and the TD Volunteer Network (TDVN), an online platform where employees can easily find activities that fit their interests and professional development, track volunteer hours and apply for a TD Volunteer Grant.

TD has a very active volunteer force. There were over 24,000 Canadian employees in our TDVN in 2019, who volunteered 91,419 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, 602 of these grants were issued in 2019, totalling over \$300,000. Additionally, TD employees in Canada raised more than \$14.3 million for United Way.

¹ <https://www.canada.ca/content/dam/ircc/migration/ircc/english/pdf/pub/annual-report-2018.pdf>.

² <http://cfenet.ubc.ca/blog/new-research-looks-effects-loneliness-among-people-living-with-hiv>.

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 in places where our customers do business 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.

2019 Highlights

- TD provided our small business customers with 32,000 loans and other credit facilities, totalling approximately \$2 billion in new and increased credit authorizations.
- TD made improvements last year to its internal policy and procedures governing the participation of small businesses in the Canada Small Business Financing Program, which have resulted in increases in the total number of loans. Since 2009, there has been over \$1.35 billion in small business loans disbursed through this important program.
- In recognition of the differing needs of small businesses, TD has Business Bankers dedicated to different industry, business and demographic segments such as agriculture, auto finance, real estate, franchise, women entrepreneurs, Indigenous Peoples, professionals and members of the LGBTQ2+ communities and agricultural business owners.
- As indicated above, one segment we support is agriculture, an industry that is at a critical time in Canada amid trade tensions, changing weather patterns and fluctuations in domestic and international economies. We have a dedicated group of agricultural bankers, many of whom are farmers themselves, who provide advice to agricultural producers, sharing deeply relevant experience. We support the industry through the extension of credit, deposit and cash management support as well as through assistance with succession planning. We also support the Canadian Agricultural Loans Act program that eases access to credit for farmers and have also participated in the Financière agricole du Québec farm financing program to support farmers in Quebec.
- We consistently explore creative ways to help businesses grow and prosper. We sponsor QuantumShift, an exclusive leadership development for CEOs/presidents and owners of business start-ups, that enables more than 50 Canadian business leaders each year to discover innovative leadership strategies.

Access to Financing

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.
 - 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 25% monthly fee rebate 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.
 - 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, transfer money, and deposit cheques at their convenience.
 - 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 online channels.
- Our new branches feature automated/accessible doors, vestibules and washrooms, wheelchair-access to ATMs, vaults 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.
 - 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 200 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.
 - TD is actively participating in the Canadian National Institute of Blind (CNIB) "ShopTalk" project in Toronto's Yonge and St. Clair neighbourhood, using beacon and mobile technology to provide information and improve physical navigation for individuals who are blind or partially sighted.
 - Documentation and account statements 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, support for screen readers and closed-captioning for video content.

Employee Population in Canada

(as of October 31, 2019)

	Full-time	Part-time ¹	Total
Province or Territory²			
Newfoundland and Labrador	116	44	160
Prince Edward Island	50	15	65
Nova Scotia	1,044	137	1,181
New Brunswick	1,492	169	1,661
Quebec	4,107	1,173	5,280
Ontario	39,331	6,969	46,300
Manitoba	430	182	612
Saskatchewan	476	130	606
Alberta	3,225	1,051	4,276
Northwest Territories	9	1	10
Yukon	13	6	19
British Columbia	3,096	1,422	4,518
Total	53,389	11,299	64,688

¹ Part-time includes both part-time and casual employees

² There are no employees in Nunavut.

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	\$ 1,230,480	\$ —	\$ 1,230,480
Newfoundland and Labrador	2,428	3,587	6,015
Prince Edward Island	807	1,732	2,539
Nova Scotia	13,594	12,158	25,752
New Brunswick	9,697	6,781	16,478
Quebec	107,506	8,530	116,036
Ontario	593,911	59,774	653,685
Manitoba	5,877	21,092	26,969
Saskatchewan	9,216	10,016	19,232
Alberta	54,100	41,146	95,246
Northwest Territories	126	348	474
Yukon	294	347	641
Nunavut	17	73	90
British Columbia	69,150	2,196	71,346
Capital and Income Taxes (Canada)	\$ 2,097,205	\$ 167,780	\$ 2,264,985
Other Taxes¹ (Canada)			1,142,906
Total Canadian Taxes			\$ 3,407,891

The above figures represent the total amount of income, capital and premium taxes paid or payable by TDBG during its 2019 fiscal year (Nov. 1, 2018 - Oct. 31, 2019) 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 2019 ESG Report.

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

Business Debt Financing as at October 31, 2019

(authorized amounts in thousands of dollars)

TD is committed to making debt financing available to our customers across Canada. In 2019, authorized business loans totalled approximately \$281 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	17,930	31,278	21,249	42,942	52,858	188,240	†	354,497
	Number of Clients	507	288	128	124	82	80	†	1,209
Prince Edward Island	Authorized amount	7,435	10,353	10,263	13,801	14,113	50,985	†	106,950
	Number of Clients	204	125	63	38	21	25	†	476
Nova Scotia	Authorized amount	48,055	62,884	55,969	82,836	106,014	383,647	4,291,719	5,031,124
	Number of Clients	1,435	729	339	236	158	184	144	3,225
New Brunswick	Authorized amount	28,219	37,662	42,731	73,020	88,364	226,418	1,024,478	1,520,892
	Number of Clients	873	440	262	209	130	114	40	2,068
Quebec	Authorized amount	291,614	346,266	291,497	576,514	810,074	2,251,562	26,571,767	31,139,294
	Number of Clients	10,189	5,238	1,782	1,636	1,217	1,126	547	21,735
Ontario	Authorized amount	2,278,701	2,202,374	1,805,774	2,826,159	3,984,861	11,674,529	145,014,860	169,787,258
	Number of Clients	72,765	34,171	11,391	8,089	5,925	5,669	2,568	140,578
Manitoba	Authorized amount	64,806	98,134	89,901	119,642	162,069	537,527	3,824,786	4,896,865
	Number of Clients	1,837	1,127	533	341	243	257	118	4,456
Saskatchewan	Authorized amount	69,179	141,757	161,349	188,573	245,011	691,481	2,555,569	4,052,919
	Number of Clients	1,987	1,726	977	549	363	336	116	6,054
Alberta	Authorized amount	504,002	585,287	535,658	800,938	1,035,260	2,802,901	30,567,756	36,831,802
	Number of Clients	13,027	7,145	3,288	2,279	1,527	1,379	602	29,247
Territories	Authorized amount	6,192	9,817	5,563	6,670	††	9,002	††	37,244
	Number of Clients	180	91	37	20	††	6	††	334
British Columbia	Authorized amount	600,827	606,478	432,451	665,581	1,075,090	2,961,513	20,820,155	27,162,095
	Number of Clients	15,947	7,817	2,702	1,904	1,591	1,493	636	32,090
Total	Authorized amount	3,916,960	4,132,290	3,452,405	5,396,676	7,573,714	21,777,805	234,671,090	280,920,940
	Number of Clients	118,951	58,897	21,502	15,425	11,257	10,669	4,771	241,472

Above balances represent October 2019 ending balance for Canadian Corporate, Business Banking, Visa and MBNA 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. Some changes to reporting methodology were applied in the current period.

Total Clients = Canadian Corporate and Business Banking clients in 2019. Visa and MBNA 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 2019

At the end of 2019, our Canadian retail network consisted of 1,091 branches.

Branches Opened

All of the following branches were opened in 2019.

New Location Address	City/Province
2945 Dundas Street West	Toronto, ON
8305 Financial Drive	Mississauga, ON

Branches Closed

All of the following branches were closed in 2019.

Address	City/Province
3931 Keele St	Downsview, ON
972 Albion Rd	Etobicoke, ON
2146 Blvd des Laurentides	Laval, PQ
1 King St East	Omeme, ON
1475 Hwy 7A	Bethany, ON
29 The Links Road	North York, ON
100 Central Avenue P.O. Box 180	Montmartre, SK
2425 Truscott Drive	Mississauga, ON

Branches Relocated

All of the following branches were relocated in 2019.

This Branch:	Relocated To:	City/Province
721 Main St (Park Royal South)	703 Park Royal North	West Vancouver, BC

Automated Teller Machines Opened and Closed in 2019

At the end of our fiscal year (Oct. 31, 2019) we had a total of 3,509 ATMs in our Canadian ATM network, including 662 TD branded ATMs, which is an increase of 115 machines from last year.

ATMs Opened During Fiscal 2019

Address	City/Province	Address	City/Province
630 Kildare Ave E #1	Winnipeg, MB	187 Mill St	Creemore, ON
831 rue Royale	Malartic, QC	3770 Montrose Rd	Niagara Falls, ON
300 Mystery Lake Rd	Thompson, MB	520 Main St	Kipling, SK
118 King St	Burford, ON	16 Queen St W	Elmvale, ON
2518 Bayview Ave	North York, ON	630 Dundas St	London, ON
2518 Bayview Ave	North York, ON	26 Gibson Dr	Mount Pearl, NL
703 Park Royal North	West Vancouver, BC	8305 Financial Dr	Brampton, ON
703 Park Royal North	West Vancouver, BC	8305 Financial Dr	Brampton, ON
7008 3 Rd	Richmond, BC	33406 Richmond St	Lucan, ON
100 King St W	Hamilton, ON	1211 Prospect St	Fredericton, NB
100 King St W	Hamilton, ON	1211 Prospect St	Fredericton, NB
100 King St W	Hamilton, ON	67 Bruce Ave	South Porcupine, ON
100 King St W	Hamilton, ON	1201 Boul Laird	Mont-Royal, QC
100 King St W	Hamilton, ON	294 Talbot St	Essex, ON
265 King George Rd	Brantford, ON	44 Great Northern Rd	Sault Ste Marie, ON
77 Bloor St W	Toronto, ON	9065 Boul Maurice-Duplessis	Montreal, QC
77 Bloor St W	Toronto, ON	595 Boul Henri-Bourassa	Montreal, QC
77 Bloor St W	Toronto, ON	3545 32 Ave	Calgary, AB
77 Bloor St W	Toronto, ON	1571 Sandhurst Circle	Scarborough, ON
77 Bloor St W	Toronto, ON	695 University Ave	Charlottetown, PE
77 Bloor St W	Toronto, ON	3779 Sexsmith Rd	Richmond, BC
2 Cann St	Huntsville, ON	136 Victoria St	Amherst, NS
6 Princess St	Mount Albert, ON	43 Champlain St	Dieppe, NB
360 Main St	Yarmouth, NS	1120 Chomedey A-13 Desserte O	Laval, QC
1 King St W	Toronto, ON		

ATMs Opened During Fiscal 2019 (Cont'd)

Address	City/Province	Address	City/Province
100-803 Chapparral Dr SE	Calgary, AB	101-123 Pioneer Park	Kitchener, ON
2210 Main St	Penticton, BC	2135 Victoria Park Ave	Scarborough, ON
2828 de Salaberry	Montreal, QC	2135 Victoria Park Ave	Scarborough, ON
123 Water St	Campbellton, NB	2135 Victoria Park Ave	Scarborough, ON
1010 chemin Avila	St Sauveur, QC	2135 Victoria Park Ave	Scarborough, ON
8940 Viau blvd	St Leonard, QC	4841 Yonge St	Toronto, ON
2815 rue King O	Sherbrooke, QC	4841 Yonge St	Toronto, ON
65 Front St W	Toronto, ON	23532 Woodbine Ave	Keswick, ON
3851-17th Ave SW	Calgary, AB	265 Eagle Ridge Blvd	Fort McMurray, AB
870 St Clair Ave W	Toronto, ON	517A Main St E	Shelburne, ON
3373 Main St S	Vancouver, BC	2788 rue de la Faune	St Emile, QC
2020 Eglinton Ave E	Scarborough, ON	9907 100 St	Grand Cashe, AB
258 Main St E	Hawkesbury, ON	131B de la Providence Ave	Lachute, QC
8707 Dufferin St	Vaughan, ON	4808 12th St North East	Calgary, AB
3161 Massey Dr	Prince George, BC	8888 University Dr	Burnaby, BC
92 Elizabeth Dr	Gander, NL	390 rte Marie-Victorin	St Nicholas, QC
117 Main St	Bathurst, NB	800 Main St E	Shelburne, ON
1022 Austin	Port Coquitlam, BC	9316 Route 3	St Stephen, NB
1689 Manitobast	Vancouver, BC	2487 91st Ave SE	Calgary, AB
463 Holland St W	Bradford, ON	930 Centennial Blvd	Warman, SK
2945 Dundas St W	Toronto, ON	660 Montee Monette	St-Mathieu, QC
2945 Dundas St W	Toronto, ON	620 Pictou Rd	Bible Hill, NS
65 Front St W	Toronto, ON	359 Route 117	Mont-Tremblant, QC
378 Talbot St	St Thomas, ON	790 176th Street	Surrey, BC
4841 Yonge St	Toronto, ON	300 Ave H South	Saskatoon, SK
4841 Yonge St	Toronto, ON	871 Principale O	Magog, QC
4841 Yonge St	Toronto, ON	142 rue Murano	Sainte-Julie, QC
101-123 Pioneer Park	Kitchener, ON	1101 River Heights Rd	Cochrane, AB
101-123 Pioneer Park	Kitchener, ON	3309 Simcoe St	Oshawa, ON
		312 Gregoire Dr	Fort McMurray, AB

ATMs Opened During Fiscal 2019 (Cont'd)

Address	City/Province	Address	City/Province
1922 Weston Rd	Toronto, ON	260 Lake St	St Catharines, ON
720 ch de la Grande-Cote	Boisbriand, QC	2976 Highway 11	Oro Station, ON
12717 Woodbine Ave	Gormley, ON	6001 29th Ave	Beaumont, AB
2875 Eglinton Ave E	Toronto, ON	2201 McCowan Rd	Scarborough, ON
100 Harbourview Blvd	Bathurst, NB	377 rue Ste-Anne	Chicoutimi, QC
2821 Princess St	Kingston, ON	737 Campbell St	Lucknow, ON
478 Kingston Rd	Pickering, ON	12891 Yonge St	Richmond Hill, ON
154 rue Principale	Saint-Amable, QC	90 boul Tache O	Montmagny, QC
52855 Yale Rd	Rosedale, BC	100 ch St-François-Xavier	Candiac, QC
11760 167 St	Edmonton, AB	1041 Louis-Cyr	St-Jean-de-Matha, QC
6138 Student Union Blvd	Vancouver, BC	5455 Gaspé Ave	Montreal, QC
31755 South Fraser Way	Abbotsford, BC	400 2nd Ave W	Prince Rupert, BC
1575 Seymour St	North Bay, ON	3130 Boul Martel	St-Honoré, QC
7401 100 Ave	Peace River, AB	7825 20 Ave	Coleman, AB
5486 Stanley Ave	Niagara Falls, ON	2315 68th St NE	Calgary, AB
1085 Great St	Prince George, BC	192 Main St	Cardston, AB
290 Rossland Rd E	Ajax, ON	5640 50th Ave	Lloydminster, AB
101-5538 Airport Way	Kelowna, BC	1733 20th Ave	Didsbury, AB
601 Main St E	Dundalk, ON	800 Griffiths Way	Vancouver, BC
2802 Country Rd 42	Stayner, ON	800 Griffiths Way	Vancouver, BC
32 King George Rd	Brantford, ON	800 Griffiths Way	Vancouver, BC
1325 rue Shevchenko	Ville Lasalle, QC	800 Griffiths Way	Vancouver, BC
9710 Hwy 9	Palgrave, ON	800 Griffiths Way	Vancouver, BC
5114 46th Ave	Tofield, AB	800 Griffiths Way	Vancouver, BC
2475 Ontario St	Beamsville, ON	800 Griffiths Way	Vancouver, BC
3650 Highway 97	Kelowna, BC	800 Griffiths Way	Vancouver, BC
1712 Stone Church Rd E	Stoney Creek, ON	800 Griffiths Way	Vancouver, BC
3006 Calgary Trail NW	Edmonton, AB	800 Griffiths Way	Vancouver, BC
275 Carnegie Dr	St Albert, AB		

ATMs Opened During Fiscal 2019 (Cont'd)

Address	City/Province	Address	City/Province
5014 47 Ave	Taber, AB	2720 2 Ave W	Prince Albert, SK
4520 50 St	Millet, AB	6138 Kingsway Ave	Burnaby, BC
210 Manitoba St E	Moose Jaw, SK	5107 – 50th St	Innisfail, AB
105 Main Ave E	Sundre, AB	12109 100 St	Grande Prairie, AB
6002 – 50th Ave	Stettler, AB	Highway 3	Princeton, BC
279 Highway 16	Burns Lake, BC	697 Eckhardt Ave W	Penticton, BC
125 W 1st St	Vanderhoof, BC	1450 Main St	Penticton, BC

ATMs Closed During Fiscal 2019

Address	City/Province	Address	City/Province
3510 Garrison Gate SW	Calgary, AB	129 Young St	Alliston, ON
4800 Kingsway	Burnaby, BC	80 Elizabeth St	St John's, NL
328 Arvin Ave	Stoney Creek, ON	181 Mill St	Creemore, ON
200 Regent Ave W	Winnipeg, MB	9 Queen St	Elmvale, ON
200 Regent Ave W	Winnipeg, MB	3930 Montrose Rd	Niagara Falls, ON
65 Front St W	Toronto, ON	3930 Montrose Rd	Niagara Falls, ON
29 The Links Rd	North York, ON	890 Danforth Ave	Toronto, ON
128 King St W	Burford, ON	890 Danforth Ave	Toronto, ON
692 rue Royale	Malartic, QC	1211 Prospect St	Fredericton, NB
2518 Bayview Ave	North York, ON	1211 Prospect St	Fredericton, NB
55 Byward St	Ottawa, ON	687 Dundas St	London, ON
55 Byward St	Ottawa, ON	687 Dundas St	London, ON
39 King George Rd	Brantford, ON	285 Main St	Lucan, ON
39 King George Rd	Brantford, ON	90 Bruce Ave	South Porcupine, ON
721 Main St	West Vancouver, BC	300 Confederation Dr	Saskatoon, SK
721 Main St	West Vancouver, BC	100 King St W	Hamilton, ON
100 King St W	Hamilton, ON	34 Talbot St N	Essex, ON
100 King St W	Hamilton, ON	5455 avenue de Gaspé	Montreal, QC
100 King St W	Hamilton, ON	38 Main St E	Huntsville, ON
100 King St W	Hamilton, ON	1150 Douglas St	Victoria, BC
2885 Bayview Ave	North York, ON	4841 Yonge St	North York, ON
693 Cathcart Blvd	Sarnia, ON	4841 Yonge St	North York, ON
77 Bloor St W	Toronto, ON	123 Pioneer Dr	Kitchener, ON
77 Bloor St W	Toronto, ON	123 Pioneer Dr	Kitchener, ON
77 Bloor St W	Toronto, ON	85 Ellesmere Ave	Scarborough, ON
77 Bloor St W	Toronto, ON	85 Ellesmere Ave	Scarborough, ON
77 Bloor St W	Toronto, ON	85 Ellesmere Ave	Scarborough, ON
77 Bloor St W	Toronto, ON		

ATMs Closed During Fiscal 2019 (Cont'd)

Address	City/Province	Address	City/Province
4841 Yonge St	North York, ON	4811 50th St	Leduc, AB
2934 Hwy 35 S	Lindsay, ON	1055 Dunsmuir St	Vancouver, BC
1089 boul Queen Victoria	Sherbrooke, QC	4100 Yonge St	Toronto, ON
874 High St W	Moose Jaw, SK	2600 College St	Sherbrooke, QC

Affiliates

The following are the prescribed affiliates, as at October 31, 2019, 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
Primmum 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 Capital Group Limited	TDAM USA Inc.
TD Direct Insurance Inc.	Toronto Dominion (New York) LLC
Toronto Dominion (Texas) LLC	GMI Servicing Inc.
Greystone Capital Management Inc. ¹	Greystone Managed Investments Inc. ¹

¹ Greystone Capital Management Inc. and Greystone Managed Investments Inc. merged with TD Asset Management Inc. on November 1, 2019.

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' 2019 fiscal year (November 1, 2018 – October 31, 2019). 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.

