

# Additional information

**REPORT SCOPE**

This Corporate Responsibility Report 2004 is published annually and details our yearly community, social, economic, and environmental performance, as well as our ongoing activities and commitments in these areas. It complements our 2004 Annual Report, produced for our shareholders, which provides a detailed account of our financial performance.

All federally regulated financial institutions in Canada with equity greater than \$1 billion are required to produce annual public accountability statements describing their contributions to the Canadian economy and society, including taxes paid, charitable donations, and small business financing activities. This Report is being filed as the public accountability statement required for The Toronto-Dominion Bank and includes the relevant activities of the following prescribed affiliates of The Toronto-Dominion Bank:

Canada Trustco Mortgage Company	TD General Insurance Company
Commercial Mortgage Operations Company of Canada	TD Life Insurance Company
CT Financial Assurance Company	TD Pacific Mortgage Corporation
Liberty Insurance Company of Canada	TD Asset Management Inc.
Primum Insurance Company	TD Investment Management Inc.
Security National Insurance Company	TD Investment Services Inc.
TD Capital Group Inc.	TD Mortgage Investment Corporation
TD Capital Mezzanine Partners (QLP) L.P.	First Nations Bank of Canada (89%)
TD Capital Mezzanine Partners (QLP) GP Ltd.	TD Securities Inc.
TD Capital Mezzanine Partners (Parallel) L.P.	TD Waterhouse Canada Inc.
TD Capital Mezzanine Partners GP Ltd.	TD Waterhouse Private Investment Counsel Inc.
TD Capital Mezzanine Partners (Non-QLP) L.P.	The Canada Trust Company
TD Direct Insurance Inc.	AMI Partners Inc. (30%)
	Newcrest Capital Inc.
	Cotyledon Capital Inc.
	SCC Canada Inc.

(percentages indicate TD Bank's ownership interest)

Please note that, effective January 1, 2005, Canada Trustco Mortgage Company and The Canada Trust Company amalgamated and are continuing as The Canada Trust Company.

**Public Accountability Statements for Other Declarants Within TDBFG**

This section provides the public accountability statement for TD Mortgage Corporation (the "Declarant") and covers the Declarant's 2004 fiscal year (November 1, 2003–October 31,

2004). The Declarant is a subsidiary of The Toronto-Dominion Bank and is among the financial institutions within TD Bank Financial Group.

For information on and examples of the Declarant's goals for community development and related activities (including employee volunteer activities, philanthropic activities, charitable donations, new initiatives and technical assistance programs for financing for small business, investments or partnerships in micro-credit programs, and initiatives to improve access to financial services for low-income individuals, senior citizens, and disabled persons); for the total amount of income and capital taxes paid or payable by TDBFG; and for charitable donations made by TDBFG, please refer to the corresponding information contained in the foregoing public accountability statement for The Toronto-Dominion Bank, which is hereby incorporated by reference. As a member of TDBFG, the Declarant did not separately undertake or participate in the foregoing or previous, as all such activities and donations are carried on by The Toronto-Dominion Bank on behalf of other members of TDBFG, including the Declarant. The Declarant has no employees; all employees in Canada in TDBFG are employees of The Toronto-Dominion Bank. The Declarant did not open or close any branches for its operations separate from those disclosed in the foregoing public accountability statement for The Toronto-Dominion Bank. All money authorized to be made available by way of debt financing to firms in Canada was made by The Toronto-Dominion Bank; none was authorized by the Declarant. The affiliates of the Declarant are listed in and covered by the foregoing public accountability statement for The Toronto-Dominion Bank, which list is hereby incorporated by reference.

**Report Profile**

Information in this Report was compiled from different areas of TDBFG, including Human Resources, Government & Community Relations, Legal, Retail and Corporate Real Estate, Compliance, and Regional Offices. Each area has relevant policies and practices in place for governing operations and, where applicable, data collection systems for measuring activities such as charitable donations, debt financing, taxes paid, employment, and so on. Over 100 content providers, managers, and executives across the organization reviewed all or sections of this Report as a means of providing assurance to its accuracy, reliability, and completeness.

In preparing this Report, we were guided by:

- **Stakeholder input and expectations:** We regularly conduct research to determine the needs, interests, and expectations of our stakeholders and have tried to provide information in this Report that is pertinent to these groups based on what they have told us.
- **Public Accountability Statement Regulations:** As indicated previously, this Report includes all content to satisfy federal disclosure requirements.
- **International standards:** TDBFG continues to examine various domestic and international standards for reporting on corporate social responsibility (CSR). These standards have been used in this Report where we believe they are relevant to our stakeholders. In particular, the “Sustainability Reporting Guidelines” of the Global Reporting Initiative (GRI) were followed as a general reference. The GRI Guidelines present voluntary reporting principles and advice to assist companies in the preparation of CSR reports. Our 2004 Annual Report should also be read in conjunction with this Report for a full account of our activities, management systems, and overall performance.

*TDBFG is committed to integrating social, economic, and environmental interests with our long-term corporate objectives, reflecting the values of all stakeholders across everything we do.*

Area	Ways We Measure Corporate Responsibility:
Social	<ul style="list-style-type: none"><li>• Customer and employee satisfaction</li><li>• Workplace practices and employee relations</li><li>• Diversity and opportunity programs</li><li>• Health and safety record</li><li>• Employee training and education</li><li>• Respect for human rights</li><li>• Respect for customer and employee privacy and freedom of choice</li><li>• Accessibility and safety of products, services, and facilities</li><li>• Clear and timely disclosure of product information</li><li>• Compliance with applicable laws and regulations</li></ul>
Economic	<ul style="list-style-type: none"><li>• Return to shareholders</li><li>• Support for small business</li><li>• Support for local and national economic development</li><li>• Community investments and involvement</li><li>• Contributions to public policy process</li><li>• Total payroll and benefits</li><li>• Supplier relations and cost of goods and services purchased</li><li>• Taxes paid</li></ul>
Environmental	<ul style="list-style-type: none"><li>• Respect for the environment</li><li>• Environmentally responsible products and services</li><li>• Environmental impacts considered in lending, investment, and procurement decisions</li><li>• Eco-efficiency practices</li><li>• Compliance with environmental laws and regulations</li><li>• Support for organizations dedicated to environmental protection</li></ul>

## FACILITY OPENINGS, RELOCATIONS, AND CLOSINGS

### Facilities Opened in 2004

(Nov. 1, 2003–Oct. 31, 2004)

#### Branches

The following list comprises 11 new TD Canada Trust branches opened in 2004 and five Laurentian Bank branches that were converted to TD Canada Trust standards.

#### *British Columbia*

Burnaby: 7155 Kingsway Ave.

#### *Alberta*

Edmonton: 933 111 St. SW

#### *Saskatchewan*

Saskatoon: 970 Attridge Dr.

#### *Ontario*

Barrie: 201 Cundles Rd. E.

Essex: 34 Talbot St. N.

Innisfil: 1054 Innisfil Beach Rd.

Markham: 9600 McCowan Rd.;  
231 Main St. N.

Mississauga: 5626 Tenth Line W.

Newmarket: 615 Davis Dr.

Port Perry: 165 Queen St.

Toronto: 61 Hanna Ave.

#### *Quebec*

Boucherville: 575 Chemin de  
Touraine, Suite 200

Gatineau: 125 Boulevard du  
Plateau

Laval: 1120 Chomedey (A-13),  
Desserte Ouest

Vaudreuil: 40 Boulevard Cite-des-  
Jeunes

### Automated Banking Machines

#### *Alberta*

Airdrie: Five Star Movies, Unit 106,  
960 Yankee Valley Rd. SE

#### *Ontario*

Dwight: Dwight Shopping Centre,  
3890 Hwy #35

Haliburton: Henwood's Variety,  
Highland Street

McGregor: Parkside Variety, 51  
Parkside Dr.

Mississauga: Creekside test facility  
#3, 5th floor

Toronto: A.E. LePage Bldg.,  
33 Yonge St.; Eaton Centre,  
1 Dundas St. E.

Waterloo: GTO Station,  
151 Columbia St. W

#### *New Brunswick*

Moncton: 1199 Main St.

#### *Prince Edward Island*

Charlottetown: Ellens Creek  
Convenience, 47A Beach Grove  
Road

### Facilities Relocated in 2004

(Nov. 1, 2003–Oct. 31, 2004)

#### Branches

#### *British Columbia*

Prince George: 5224 Domano Blvd.  
site relocated to 5902 O'Grady Rd.

West Vancouver: 1802 Marine Dr.  
site relocated to 1645 Marine Dr.

#### *Alberta*

Calgary: 5441 Falsbridge Dr. NE  
site relocated to 109-77  
Castleridge Blvd. NE

Drayton Valley: 9 Derrick Mall site  
relocated to 5505 50 St., Unit 1

#### *Ontario*

Brampton: 25 Peel Centre Dr. site  
relocated to 100 Peel Centre Dr.

Markham: 7200 Markham Rd. site  
relocated to 7670 Markham Rd.

Orillia: 425 West St. N. site  
relocated to 3300 Monarch Dr.

### Facilities Closed in 2004

(Nov. 1, 2003–Oct. 31, 2004)

#### Branches

In 2003 TDBFG purchased 57 branches of Laurentian Bank, 52 of which were closed in 2004 (see list below) as a result of being in close proximity with a TD Canada Trust branch. Customers of the closed branches were transferred to the nearest TD Canada Trust branch. The remaining five branches were converted to TD Canada Trust branches and appear above under "Facilities Opened in 2004."

#### *British Columbia*

Campbell River: 465 Merecroft  
Road merged with location  
1400 Island Hwy

Delta: 8899 120th St. and 8109  
120th St. merged with location  
8057 120th St.

Nanaimo: 6581 Aulds Rd., Ste 300,  
merged with location  
5777 Turner Rd., Unit 1

North Vancouver: 2601 Westview  
Dr., Unit 712, merged with  
location 3190 Edgemont Blvd.;  
1452 Lonsdale Ave. merged  
with 1400 Lonsdale Ave.

Richmond: 120-8100 Ackroyd Rd.  
merged with location  
5991 No. 3 Rd.

Surrey: 6398 120th St. merged  
with location Delta: 7317 120th  
St.; 10040 152nd St. merged  
with location 15190 101 Ave.

Vancouver: 2118 41st Ave. W.  
merged with location 2198 41st  
Ave. W.; 800 West Pender St.  
merged with location  
1055 Dunsmuir St.

Victoria: 764 Fort St. merged with  
location 1080 Douglas St; 3991  
Quadra St., Unit 603 and 1099  
McKenzie Ave. merged into a  
new location 4000 Quadra St.

West Vancouver: 1575 Marine Dr.  
merged with location  
632 Park Royal N.

#### *Alberta*

Calgary: 301 6th Ave. SW merged  
with location 340 5th Ave. SW

Edmonton: 10304 Jasper Ave.  
merged with location  
10205 101 St.

#### *Saskatchewan*

Saskatoon: 183 2nd Ave. S.  
merged with location  
170 2nd Ave. S.

Sturgis: 217 Main St. merged with  
location Preeceville: 24 Main St.

#### *Manitoba*

Winnipeg: 221 Portage Ave.  
merged with location 201  
Portage Ave.; 36 Lake Wood  
Blvd. and 14 Alpine Ave. merged  
into a new location  
270 St. Anne's Rd.

#### *Ontario*

Aurora: 15208 Yonge St. S merged  
with location 15255 Yonge St.

Barrie: 411 Bayfield St. and 320  
Bayfield St. merged into a new  
location 534 Bayfield St.; 16  
Dunlop St. E. merged with loca-  
tion 66 Dunlop St. E.

Bracebridge: 505 Hwy 118 W.  
merged with location  
205 Manitoba St.

Brampton: 18 Main St. N. merged  
with location 1 Queen St. E.;  
499 Main St. S. merged with  
location 7686 Hurontario St.

Brantford: 84 Lynden Rd. merged  
with location 444 Fairview Dr.

Burlington: 502 Brant St. merged  
with location 510 Brant St.

Chatham: 185 King St. W. merged  
with location 255 King St. W.

Collingwood: 5 Hurontario St.  
merged with location  
104 Hurontario St.

Downsview: 1070 Wilson Ave.  
merged with location  
1050 Wilson Ave.

Etobicoke: 3082 Bloor St. W.  
merged with location  
2972 Bloor St. W.

Goderich: 138 The Square merged with location 39 Victoria St. S.

Guelph: 84 Gordon St. merged with location 34 Wyndham St.

Hamilton: 2 King St. E. merged with location 46 King St. E.

Kitchener: 70-94 Bridgeport St. E. merged with location 15 King St. S.

Lindsay: 401 Kent St. W. merged with location 81 Kent St. W.

London: 130 King St., Unit B8, and 150 Dufferin Ave. merged with location 220 Dundas St.; 332 Wellington Rd. S. merged with location 353 Wellington Rd. S.; 1703 Richmond St. merged with location 1663 Richmond St.

Markham: 383 Main St. N. merged with location 5762 Hwy 7

Midland: 270 King St. merged with location 283 King St.

Mississauga: 214 Queen St. S. merged with location 168 Queen St. S.; 2515 Hurontario St. merged with location 2580 Hurontario St.; 1672 Lakeshore Rd. W. merged with location 1052 Southdown Rd.; 3415 Dixie Rd. merged with location 4141 Dixie Rd.; 325 Central Parkway W. merged with location 3037 Clayhill Rd.

North York: 3467 Weston Rd. merged with location 2574 Finch Ave. W.; 5775 Yonge St. merged with location 5650 Yonge St.

Oakville: 210 North Service Rd. W. merged with location 231 North Service Rd. W.; 240 Leighland Ave. merged with location 321 Iroquois Shore

Orillia: 2 Mississauga St. E. merged with location 39 Peter St. N.

Owen Sound: 854 2nd Ave. E. merged with location 901 2nd Ave. E.

Paris: 300 Grand River St. N. merged with location 53 Grand River St. N.

Perth: 42 Gore St. E. merged with location 70 Gore St. E.

Peterborough: 140 King St. merged with location 340 George St. N.

Pictou: 229 Main St. merged with location 164 Main St.

Scarborough: 4218 Lawrence Ave. E. merged with location 255 Morningside Ave.

Strathroy: 630 Victoria St. merged with location 360 Caradoc St. S.

Toronto: 2323 Yonge St. merged with location 2263 Yonge St.; 130 Adelaide St. W. merged with location 141 Adelaide St. W.

Uxbridge: 1 Brock St. E. merged with location 1 Brock St. W.

Walkerton: 244 Durham St. E. merged with location 1304 Yonge St.

Windsor: 13470 Tecumseh Rd. E. merged with location 13300 Tecumseh Rd. E.

Wingham: 237 Josephine St. merged with location 228 Josephine St.

Woodbridge: 200 Marycroft Ave. merged with location 4499 Hwy 7

Woodstock: 20 Huron St. merged with location 539 Dundas St.

#### *Quebec*

Saint-Laurent: 3773 Chemin de la Côte-Vertu merged with location 3131 Boul de la Côte-Vertu

#### *New Brunswick*

Fredericton Junction: 195A Sunbury Dr. merged with location Oromocto, 1025 Bliss St.

Moncton: 1199 Main St. merged with location 860 Main St.

#### **Automated Banking Machines**

##### *British Columbia*

Abbotsford: Shell #1/Circle K, 32770 Dahlstrom Ave.; Shell/Circle K, 2016 McCallum Rd.

Burnaby: Shell, 4505 Canada Way

Campbell River: IGA, 465 Merecroft Rd.

Duncan: Bruce's Grocery, 550 Cairnsmore St.

Kamloops: Petro-Can, 4501 Yellowhead Hwy

Quesnel: Wal-mart Quesnel, 890 Rita Road

Surrey: Shell, 15428 Fraser Hwy

Vancouver: Shell, 8686 Granville St.

Victoria: Market Square, 570 Johnson St.

Whistler: Delta Whistler Retail Comp., 4050 Whistler Way; Western Visa Centre, 1885 W. Broadway

Whitehorse: Wal-mart, 9021 Quartz Rd.

##### *Alberta*

Airdrie: Shell, 529-2 Avenue SE

Calgary: Shell, 1820 Uxbridge Dr. NW; Mac's, 3720 17 Ave. SW; Wal-mart, 901 64 Ave. NE; Shell, 539 – 17 Ave. SW

Camrose: Wal-mart Unit 400, 6800 48 Ave.

Cold Lake: Wal-mart, 4702 43 St.

Edmonton: Wal-mart, 296 Mayfield Common; Brookview Plaza, 382 Bulyea Rd.

Fort McMurray: Shell, 291 Sakaichawaw Tr.

Medicine Hat: Shell, 704 Redcliffe Dr.

Sherwood Park: Shell, 2 Kaska Rd.

##### *Saskatchewan*

Grande Prairie: Patterson Village #18, 9701 84 Ave.

Saskatoon: Wal-mart, 300 Confederation Dr.

##### *Manitoba*

Flin Flon: Wal-mart, 200 P.T.H. #10A

Winnipeg: Rogers Video, 823 McLeod Ave.; The Forks, 1 Forks Market Rd.

##### *Ontario*

Brampton: Wal-mart, 30 Coventry Rd.

Chatham: Wal-mart, 801 St. Clair Extension

Dryden: Wal-mart, Hwy 17 E.

Haliburton: R#221 Jug City #3 Maple St.

Kitchener: Shell Gateway Park, 4574 King St. E.

Markham: Shell, 2881 Major Mackenzie Dr.

McGregor: Rene's Supermarket, 9580 County Rd. 11

Mississauga: Shell, 2695 Credit Valley Rd.; Wal-mart, Square One, 100 Centre Dr.

Port Hope: Shell, 369 Ontario St.

Sault Ste. Marie: Shell, 386 Great West Northern Rd.

Toronto: 2650 Lawrence Ave. E; Shell, 2291 Keele St.; Shell, 38 Spadina Ave.; 3381 Kennedy Rd.; Min-A-Mart Limited, 1910 Yonge St.; 2544 Bayview Ave.; Wal-mart, Dufferin Mall, 900 Dufferin St.

Windsor: Eastown Shopping Centre, 2010 Lauzon Rd.

##### *Quebec*

Drummondville: Wal-mart, 335 Boul St. Joseph

Laval: Le Carrefour Laval, 3035 Boul Le Carrefour

##### *Nova Scotia*

Halifax: 6169 Quinnpool Rd.

##### *Prince Edward Island*

Charlottetown: Wal-mart, 582 North River Dr.

## OUR STAKEHOLDERS

At TDBFG, we've been keeping commitments to our stakeholders for the past 149 years. In our efforts to build long-term relationships and shape positive futures for all our stakeholders, we continually strive to balance and support their needs and actively promote the social, economic, and environmental enrichment of our shared society.

As part of our approach to stakeholder relations, we interact with them in many ways – through consultations, surveying, collaboration, and other approaches. This allows us to understand their needs, helps us make better business decisions, and ensures we're in touch with their evolving expectations of us, both as a financial services provider and a responsible corporate citizen.

Stakeholder	Comprises	Main Accountability at TDBFG	Our Ongoing Focus	2005 Targets
<b>All Canadians</b>	<ul style="list-style-type: none"> <li>• Consumers</li> <li>• Business owners</li> <li>• Suppliers</li> <li>• Governments</li> </ul>	Shared among different departments including Government & Community Relations, TD Economics, and various business lines.	Contributing to long-term national and community economic development.	Support economic development through our actions, including our lending and investments, contributions to public policy, and corporate citizenship activities.
<b>Communities</b>	<ul style="list-style-type: none"> <li>• Charities</li> <li>• Not-for-profit organizations</li> <li>• Community partners and members</li> </ul>	Government & Community Relations department. Periodic reporting to the Board of Directors.	Helping to build a brighter future for our communities, especially children and youth, by giving back through donations and employee volunteerism.	Support the communities in which we work and live through all of our actions, including supporting employee volunteerism and donating a minimum of 1% of domestic, pre-tax profits (three-year average) to Canadian charitable and non-for-profit organizations.
<b>Environment</b>	<ul style="list-style-type: none"> <li>• All people and businesses</li> <li>• Organizations dedicated to the environment</li> <li>• The environment</li> </ul>	Shared among different departments including Retail and Corporate Real Estate, Government & Community Relations, Corporate Operations, and Legal. Periodic reporting to Risk Committee of the Board of Directors will be implemented in 2005.	Contributing to the welfare of our planet through responsible business practices and support to organizations focused on environmental protection.	Enhance our environmental management practices and support community-based projects across Canada through the TD Friends of the Environment Foundation.
<b>Customers</b>	<ul style="list-style-type: none"> <li>• Retail</li> <li>• Wholesale</li> <li>• Business</li> <li>• Governments</li> <li>• Not-for-profits</li> </ul>	Different business lines responsible for respective customers. Periodic reporting to the Board of Directors.	Delivering satisfaction by providing an exceptional service experience and a product range that lets customers meet present and future financial needs.	Enhance the customer experience as measured by achieving 86% in our overall Customer Service Index.
<b>Employees</b>	<ul style="list-style-type: none"> <li>• Employees within Canada and abroad, across all affiliates</li> </ul>	Central and line of business Human Resources departments as well as people managers across TDBFG. Periodic reporting to the Human Resources Operating Committee of the Board of Directors.	Contributing to satisfaction with meaningful jobs and flexible, supportive programs that allow employees to thrive professionally and personally today and to plan for the possibilities that lie ahead.	Enhance the employee experience to create an increasingly engaged work force.
<b>Shareholders</b>	<ul style="list-style-type: none"> <li>• Retail</li> <li>• Institutional</li> </ul>	Shared across TDBFG business lines and head office, as led by the President and CEO, with oversight by the Board and its Committees.	Maximizing long-term shareholder value with the right business strategies and leadership in corporate governance.	Grow economic profit and deliver above peer average total return to shareholders, among other targets.

## HOW TO CONTACT US

For information about TDBFG's Corporate Responsibility Report, to provide feedback, or to request copies, please contact:

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## ABOUT TD BANK FINANCIAL GROUP

The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Financial Group ("TDBFG"). In Canada and around the world, TDBFG serves more than 13 million customers in three key businesses: Personal and Commercial Banking including TD Canada Trust; Wealth Management including the global operations of TD Waterhouse; and Wholesale Banking including TD Securities. On October 31, 2004, TD was the third largest bank in Canada in terms of market capitalization.

The Bank is a Schedule 1 chartered bank subject to the provisions of the Bank Act of Canada. It was formed on February 1, 1955, through the amalgamation of The Bank of Toronto, chartered in 1855, and The Dominion Bank, chartered in 1869. The Bank is headquartered in Toronto, Canada.

Our common stock is listed on the Toronto Stock Exchange and on the New York Stock Exchange under symbol: TD, as well as on the Tokyo Stock Exchange.

## Personal and Commercial Banking

*Brands: TD Canada Trust, TD Insurance<sup>®</sup>, TD Meloche Monnex*

Personal and Commercial Banking comprises the Bank's retail, commercial banking, and insurance operations. Under the TD Canada Trust brand, the retail operations provide a full range of financial products and services to approximately 10 million customers. Under the TD Insurance and TD Meloche Monnex brands, the Bank offers a broad range of insurance products including home and automobile coverage, life and health insurance, as well as credit protection covered on TD Canada Trust lending products. TD Commercial Banking serves the needs of Canadian businesses, customizing a broad range of products and services to meet their financing, investment, cash management, international trade, and day-to-day banking needs.

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## Wealth Management

*Brands: TD Waterhouse, TD Asset Management*

Wealth Management provides a wide array of investment products and services through different brands to a large and diverse retail and institutional client base around the world. Wealth Management is comprised of a number of advisory, distribution, and asset management businesses including TD Waterhouse and TD Mutual Funds and is one of Canada's largest asset managers. Through Wealth Management's discount brokerage channels, it serves customers in Canada, the United States, and the United Kingdom. In Canada, Discount Brokerage, Financial Planning, Private Investment Advice, and Private Client Services service the needs of different retail customer segments through all stages of their investing life cycle. Wealth Management has assets under administration of \$279 billion and assets under management of \$124 billion.

## Wholesale Banking

*Brand: TD Securities*

Wholesale Banking serves a diverse base of corporate, government, and institutional clients in key financial markets around the world. Under the TD Securities brand, Wholesale Banking provides a full range of capital markets and investment banking products and services that include: advice on corporate strategy and mergers and acquisitions; underwriting and distributing loan, debt, and equity products; structuring tailored risk management solutions; and executing financial transactions.