

Additional information

Report Scope, Profile & Indicators

Report Scope

Our Corporate Responsibility Report is published annually and details our yearly community, social, economic and environmental performance, as well as our ongoing activities and commitments in these areas. Examples and numbers in this report reflect our Canadian operations, unless noted otherwise, and include all businesses and affiliates (including the prescribed affiliates) that operate under TD. There are instances in this Report where the brand names for different operations of TD, such as TD Canada Trust and TD Waterhouse, are used.

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. 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:

AMI Partners Inc. (30%)
 Cotyledon Capital Inc.
 CT Financial Assurance Company
 First Nations Bank of Canada (89%)
 Primum Insurance Company
 SCC Canada Inc.
 Security National Insurance Company
 The Canada Trust Company
 TD Asset Management Inc.
 TD Asset Management USA Inc.
 TD Capital Group Limited
 TD Capital Mezzanine Partners (QLP) L.P.
 TD Capital Mezzanine Partners (Parallel) L.P.
 TD Capital Mezzanine Partners (Non-QLP) L.P.

TD Capital Mezzanine Partners (Sidecar) L.P.
 TD Direct Insurance Inc.
 TD General Insurance Company
 TD Home and Auto Insurance Company
 TD Investment Services Inc.
 TD Life Insurance Company
 TD Mortgage Investment Corporation
 TD McMurray Investments Limited
 TD Pacific Mortgage Corporation
 TD Securities Inc.
 TD Waterhouse Canada Inc.
 TD Waterhouse Private Investment Counsel Inc.
 VFC Inc.

Note: Percentages indicate TD Bank's ownership interest.

Public Accountability Statements for Other Declarants Within TD

This section provides the public accountability statement for TD Mortgage Corporation (the "Declarant") and covers the Declarant's 2006 fiscal year (November 1, 2005 – October 31, 2006). 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 persons with disabilities); for the total amount of income and capital taxes paid or

payable by TD; and for charitable donations made by TD, 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 TD, 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 TD, including the Declarant. The Declarant has no employees; all employees of TD in Canada are employees of The Toronto-Dominion Bank. The Declarant did not open or close any branches for their 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 for this Report was compiled from different areas of TD, including Human Resources, Government & Community Relations, Compliance, Legal, Retail and Corporate Real Estate, Corporate Environmental Affairs 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. More than 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 provide information deemed relevant to our stakeholders. We are also guided by a number of external guidelines, frameworks and best practices. As a major corporation, we strive to be responsive to evolving standards for business conduct and corporate social responsibility, and that includes reporting on our performance in these areas.

- This Report includes all content to satisfy Canadian federal Public Accountability Statement (PAS) Regulations.

- This Report was informed by various performance indicators and other suggested content and principles from the “Sustainability Reporting Guidelines” of the Global Reporting Initiative (GRI). The GRI Guidelines are an international voluntary standard for reporting on economic, environmental and social performance.
- TD regularly participates in external surveys to judge our performance in areas such as workplace programs and social and environmental practices. Indicators/measures used in those surveys helped guide content for this publication.

The table on the next page shows the areas for which we are reporting. This publication is not, however, a “one-stop shop” for all of our non-financial reporting. We report on various indicators in other publications, such as our 2006 Annual Report, Management Proxy Circular for the Annual Meeting to be held on March 29, 2007, and TD’s website (www.td.com), all of which should be read along with this publication for a full account of our activities, management systems, corporate governance practices, major organizational changes and overall performance.

Major Memberships & Affiliations

- American Chamber of Commerce in Canada
- Association of Fundraising Professionals
- Business for the Arts
- Canadian Bankers Association
- Canadian Chamber of Commerce
- Canadian Coalition for Good Governance
- C.D. Howe Institute
- The Center for Corporate Citizenship at Boston College
- Conference Board of Canada
- Corporate Executive Communications Board
- The Fraser Institute
- Imagine
- Public Policy Forum
- Toronto Financial Services Alliance

Key Reporting Indicators		
Area	Indicator/Measure	Page(s)
General company information	Overview of TD – major products and services, brands, major divisions and subsidiaries, countries of operation, nature of ownership, markets served, number of employees	Throughout
	Stakeholder relations (list of stakeholders, key attributes of each, engagement mechanisms)	6–7
	Report scope – reporting period, boundaries of report, list of prescribed affiliates, etc.	54–55
	Report profile – policies and practices to ensure report accuracy, completeness, reliability	55
	Corporate governance (framework, practices)	53
	Code of conduct and ethics (policies and practices to prevent bribery, corruption, etc.)	5–6
	Corporate principles	5
Social	Employment breakdown	13, 43
	Employee satisfaction and engagement	42–51
	Health and safety (policy, structure, training, work accident statistics)	50
	Training and education (programs, training statistics)	47–48
	Diversity and opportunity (policies, programs, monitoring systems, workforce profile)	7–11, 38–40, 44–47
	Employee rewards and recognition	43–44
	Work/life balance	49
	Labour/management relations (% of employees represented by unions)	51
	Human rights (policies, practices, monitoring systems, training, freedom of association, etc.)	50–51
	Support for community development (examples of goals, participation, financial contributions)	7–25
	Charitable donations and philanthropic activities	7–25
	Employee volunteerism	Throughout
	Respect for customer freedom of choice	38
	Customer satisfaction	35–36
	Product responsibility (respect for privacy, customer health and safety, adherence to advertising standards, customer protection initiatives, transparency of fees/charges)	37–38
	Voluntary code compliance	38
	Complaints resolution	37
	Enhancing financial literacy	13, 38
	Contributions to public policy	11–12
	Political donations/contributions	13
	Key awards received	Throughout
Economic	Return to shareholders	7, 52–53
	Support for small business	14–15, 40–41
	Debt financing to firms in Canada	14–15
	Total payroll and benefits	43
	Income and capital taxes paid	14–15
	Cost of goods and services purchased	13
	Supplier relations	5, 13–14
	Accessibility and availability of banking services (including those designed to improve access to financial services for seniors, persons with disabilities and low-income individuals)	39–40
	Facilities opened, relocated, closed	57
Environmental	Environmental policy and management	26–27
	Structure, alliances, engagement	26–27, 31
	Direct and indirect environmental impacts	26–31
	Environmentally responsible products and services	28–31
	Environmental impacts considered in lending, investment and procurement decisions	29–30
	Eco-efficiency practices	28–30
	Impacts on biodiversity	28
	Support for organizations dedicated to environmental protection	31–33

Facility Openings, Relocations & Closings

Facilities Opened in 2006

(Nov. 1, 2005–Oct. 31, 2006)

Branches

British Columbia

Sechelt: 5500 Sunshine Coast Hwy, Unit 1
Squamish: 210–1200 Hunter Place
Surrey: 108–17755 64th Ave.
Vernon: 5000 Anderson Way

Alberta

Calgary: 150 Millrise Blvd. SW S 6000;
11410 Sarcee Trail NW
Edmonton: 880 Parsons Rd. SW

Manitoba

Winnipeg: 1723 Kenaston Blvd.

Ontario

Barrie: 53 Ardagh Rd.
Brampton: 10990 Airport Rd.; 3978
Cottrelle Blvd.
Brantford: 230 Shellard Lane, Unit 1
Burlington: 2931 Walkers Line
Cambridge: 960 Franklin Blvd.
Guelph: 9 Claire Rd. W.
Kanata: 700 Eagleson Rd., Unit 100
Milton: 1040 Kennedy Circle
Oakville: 2993 Westoak Trails Blvd.
Orleans: 2012 Mer Bleue Rd.
Peterborough: 1091 Chemong Rd.
Vaughan: Vaughan Mills Mall,
3255 Rutherford Rd., Bldg. B
Virgil: 1585 Niagara Stone Rd.
Wasaga Beach: 30 45th St. S.

Quebec

Brossard: 9780 Blvd Leduc, Suite 5
Laval: 5880 Blvd de Val-Des-Brises
Pierrefonds: 4840 Boulevard Saint-Jean
Saint-Jean-sur-Richelieu: 160 Boulevard
Omer-Marcil
Saint-Romuald: 730 de la Concorde
Saint-Sauveur: 1010 Chemin Avila

New Brunswick

Dieppe: 525 Regis St.

Prince Edward Island

Charlottetown: 695 University Ave.

Automated Banking Machines

British Columbia

Langley: English Bay Gallery, 8590 200 St.
Vernon: 5000 Anderson Rd.
Sechelt: 5500 Sunshine Coast Hwy, Unit 1
Squamish: 210 - 1200 Hunter Place
Surrey: Time Out, 1-6351 152nd St.;
108–17755 64th Ave.

Alberta

Calgary: 3630 Brentwood Rd.; 4880 32nd
Ave. NW; 5005–303 Dalhousie Dr. NW;
Forest Lane Shopping Centre, Unit 3013,
3200 17th Ave. SE; 6000 150 Millrise
Blvd. S 6000; 11410 Sarcee Trail NW
Chestermere: 140 East Chestermere Dr.,
Unit 10

Edmonton: 13318–50th St.; 2325–
111 St. NW; 880 Parsons Rd. SW
Lethbridge: College Valley Mall, 2033
Mayor Magrath Dr.
Red Deer: 5001–19th St., Unit 500

Saskatchewan

Regina: 4011 Rochdale Blvd., Unit E

Manitoba

Winnipeg: 1375 McPhillips St.;
1723 Kenaston St.

Ontario

Barrie: 53 Ardagh Rd.
Belleville: 690 Sidney St.
Bolton: 12684 Hwy 50
Bowmanville: 188 King St.
Brampton: A10990 Airport Rd.; 3978
Cottrelle Blvd.; 55 Mountain Ash Rd.;
5 Worthington Ave.
Brantford: 230 Shellard Lane
Burlington: 2931 Walkers Line
Cambridge: 960 Franklin Blvd.
Concord: 8707 Dufferin St., Unit 11
Delhi: 121 King St.
Elora: 192 Geddes St.
Etobicoke: 1440 Royal York Rd.
Guelph: 9 Claire Rd. W.
Kanata: 700 Eagleson Rd., Unit 100
Kewick: 482 The Queensway S., Unit #4
Kingston: 750 Gardiners Rd.; Queen's
University, 99 University Ave.
London: 687 Dundas St.; 2478 Main St.
Manotick: 5219 Mitch Owen Dr.
Milton: 1040 Kennedy Circle
Mississauga: 7050 McLaughlin Rd.
North York: Don Mills Shopping Centre,
939 Lawrence Ave. E.; Don Mills Shopping
Centre, 75 The Donway
Oakville: 2993 Westoaks Trail Blvd.
Orleans: 2012 Mer Bleue Rd.
Oshawa: 801 King St.
Ottawa: 1596 Bank St.; 400 Rideau St.
Pembroke: 150 Pembroke St. W.
Peterborough: 1091 Chemong Rd.
Pickering: 1794 Liverpool Rd.
Port Elgin: 723 Goderich St.
Port Hope: 113 Walton St.
St. Thomas: 417 Wellington St.
Sault Ste Marie: 341 Trunk Rd.
Scarborough: 1846 Lawrence Ave. E.
Tecumseh: 7404 Tecumseh Rd. E.
Toronto: 1677 Avenue Rd. S.; No Frills, 269
Coxwell Ave.; 521 St. Clair Ave. W.
Unionville: 4681 Hwy #7
Vaughan: Vaughan Mills Mall, 3255
Rutherford Rd., Bldg. B
Virgil: 1585 Niagara Stone Rd., Bldg. A
Wasaga Beach: 30 45th St. S.
Whitby: 110 Taunton Rd.
Windsor: 5790 Wyandotte St.
Woodstock: 400 Dundas St.

Quebec

Brossard: 9780 Blvd Leduc, Suite 5
Charlesbourg: 8425 Boul Henri Bourassa
Laval: 5880 Blvd de Val-Des-Brises
Pierrefonds: 4840 Boulevard Saint Jean
Quebec City: 5685 Boulevard des Gradins
Saint-Jérôme: 1015 Boulevard du
Grand-Héron
Saint-Jean-sur-Richelieu: 160 Boulevard
Omer-Marcil
Saint-Léonard: 5070 Rue Jean Talon E
Saint-Romuald: 730 de la Concorde
Saint-Sauveur: 1010 Chemin Avila

New Brunswick

Dieppe: 525 Regis St.
Moncton: Jean Coutu Pharmacy,
1789 Mountain Rd.
Riverview: CGT Riverview, 502
Cloverdale Rd.
Saint John: Shoppers Drug Mart,
407 West Moreland

Prince Edward Island

Charlottetown: 695 University Ave.

Nova Scotia

Halifax: 6239 Quinpool Rd.

Facilities Relocated in 2006

(Nov. 1, 2005–Oct. 31, 2006)

Branches

Alberta

Edmonton: 10965 23rd Ave. NW relocated
to 2325 111 St. NW
Red Deer: 2325 Gaetz Ave. relocated to
5001 19th St., Unit 500

Ontario

Bolton: 301 Queen St. S. relocated to 12684
Hwy 50
Kingston: 1648 Bath Rd. relocated to 750
Gardiners Rd.
Ottawa: 303 Rideau St. relocated to 400
Rideau St.
Thornhill: 1700 Langstaff Rd., Suite 700,
relocated to 8707 Dufferin St., Unit 11
Toronto: 510 St. Clair Ave. W. relocated to
521 St. Clair Ave. W.; 1881 Steeles Ave. W.
relocated to 1881 Steeles Ave. W., Unit 1

Quebec

Quebec City: 1170 Boul Lebourgneuf,
No.101, relocated to 5685 Boulevard
des Gradins
Saint-Jérôme: 290 Rue Labelle relocated to
1015 Boulevard du Grand-Héron

Facilities Closed in 2006

(Nov. 1, 2005–Oct. 31, 2006)

Branches

Alberta:

Calgary: 4935 40th Ave. NW, Unit 132,
merged with 4880 32nd Ave. NW; 3625
Shaganappi Trail NW merged with 4880
32nd Ave. NW

Saskatchewan

Regina: 5875 Rochdale Blvd. merged with
4011 Rochdale Blvd., Unit E; 5010 4th Ave.
merged with 4011 Rochdale Blvd., Unit E;
390 Albert St. N. merged with 4011
Rochdale Blvd., Unit E

Ontario

Feversham: 134 River Rd. merged with 104
Huronario St. in Collingwood
Gorrie: 2045 Victoria St. merged with 228
Josephine St. in Wingham
Toronto: 1635 Avenue Rd. merged with
1677 Avenue Rd.; 1705 Avenue Rd. merged
with 1677 Avenue Rd.; 939 Lawrence Ave.
E. merged with 939 Lawrence Ave. E. (two
branches at Don Mills Shopping Centre
merged into one); 2220 Bloor St. W.
merged with 2322 Bloor St. W.

Automated Banking Machines

British Columbia

Langley: Save-On-Foods, 20151 Fraser Hwy
Vancouver: Pacific Centre Mall, 750
Dunsmuir St.

Alberta

Calgary: 4935 40th Ave. NW, Unit 132;
3625 Shaganappi Trail NW
Edmonton: 10965 23rd Ave.; 10820
Jasper Ave.
Red Deer: 2325 50th Ave.

Saskatchewan

Regina: 5010 4th Ave.; Northgate Mall, 390
Albert St.; 5875 Rochdale Blvd.

Manitoba

Winnipeg: Dominion Shopping Centre,
65 Goulet St.

Ontario

Bolton: 301 Queen St.
Concord: 1700 Langstaff
Janetville: Village Shoppers, 293 Pigeon
Creek Rd.
Kingston: 1648 Bath Rd.
Markham: 8360 Kennedy Rd.
Ottawa: 303 Rideau St.
Toronto: 1635 Avenue Rd.; 1705 Avenue
Rd.; Market Square Entrance, 80 Front St.;
510 St. Clair Ave. W.; 635–663 Markham
Rd.; North York General Hospital, 4001
Leslie St.; 939 Lawrence Ave. E.
Welland: Comisso's Food Store,
815 Ontario St.

Quebec

Saint-Jérôme: 290 Rue Labelle
Quebec City: 1170 Boul Lebourgneuf

About TD Bank Financial Group

The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Financial Group. TD Bank Financial Group serves more than 14 million customers in four key businesses (see below) operating in a number of locations in key financial centres around the globe. TD Bank Financial Group also ranks among the world's leading online financial services firms, with more than 4.5 million online customers. TD Bank Financial Group had CDN\$392.9 billion in assets, as of October 31, 2006. The Bank is a Schedule 1 chartered bank subject to the provisions of the *Bank Act* (Canada). The Bank is headquartered in Toronto, Canada. The Toronto-Dominion Bank trades on the Toronto and New York Stock Exchanges under the symbol "TD. "

Canadian Personal and Commercial Banking

Comprises the Bank's personal and business banking business in Canada as well as the Bank's global insurance operations (excluding the U.S.). Operating in Canada under the TD Canada Trust brand, the retail operations provide a full range of financial products and services to approximately 11 million personal and small business customers. TD Commercial Banking serves the needs of medium-sized 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. Under the TD Insurance and TD Meloche Monnex brands, the Bank offers in Canada a broad range of insurance products, including home and automobile coverage, life and health insurance, as well as credit protection coverage on TD Canada Trust lending products.

Wealth Management

Comprises TD Waterhouse Canada, TD Waterhouse UK, TD Wealth Management, TD Asset Management (TDAM) and TD's investment in TD Ameritrade. Globally TD Waterhouse provides investors and financial advisors with a broad range of brokerage, mutual fund, banking and other consumer financial products on an integrated basis. TDAM is one of Canada's largest asset managers. In the U.S., TD Ameritrade provides a full spectrum of services for U.S. individual investors including an active trade program, long-term investor solutions and a national branch system, as well as relationships with one of the largest networks of independent registered investment advisors.

Wholesale Banking

Serves a diverse base of corporate, government and institutional clients in key financial centres around the world. Under the TD Securities brand, Wholesale Banking provides a wide range of investment banking and capital markets products and services, including the underwriting and distribution of new debt and equity issues, providing advice on strategic acquisitions and divestitures, and executing daily trading and investment needs.

U.S. Personal and Commercial Banking

TD Banknorth serves as the focal point of our personal and commercial banking operations in the U.S. TD Banknorth provides financial services to more than 1.5 million households in the Northeastern and Mid-Atlantic regions of the U.S. Headquartered in Portland, Maine, the business comprises commercial banking, insurance agency, wealth management, mortgage banking and other financial services.