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Ed Clark

President and Chief Executive Officer

Making a difference together

Making a difference together – the theme of our Corporate Responsibility Report this year – reflects the spirit of community involvement at TD Bank Financial Group, as well as our efforts to be a responsible corporate citizen.

At TD we think of ourselves as a different kind of bank. For us, being different means being the better bank – a leading North American financial institution with an integrated customer focus. It also means making TD stronger for our successors than the TD we inherited. The kind of corporate citizen we are is critical to fulfilling that duty.

We don't just talk about being an involved and committed corporate citizen – we act. Giving back to our communities – and finding new and innovative ways to do so – is a source of pride and differentiation for us here at TD. We are fervent in our belief that all Canadians have a role to play in building a healthy, prosperous society. It's a shared responsibility, and as a major corporation in Canada, TD is committed to doing its part and more.

The activities, achievements and inspiring stories in our fifth annual Corporate Responsibility Report provide a picture of what we did in 2006 in support of our stakeholders – employees, customers, communities and shareholders. It was a year of many accomplishments.

When I think about the \$4.6 million that employees, customers and TD together raised for children's hospitals, or the 351,000 children whose minds were kept active over the summer through the TD Summer Reading Club, or the nearly 85,000 kilograms of garbage that TD employees and customers helped to pick up as part of the TD Canada Trust Great Canadian Shoreline Cleanup, I know we have every reason to continue to be incredibly proud.

But the better bank we're building is not just about supporting community initiatives.

- It's about striving to ensure our customers consistently have a superior experience when they deal with us. We talk to more than 400,000 customers each year, asking for their feedback. We listen. And we act.
- It's about making sure that our 58,000 employees feel valued and appreciated for the outstanding performance they deliver – we know they are to thank for TD's success. We were thrilled to be the only national financial institution included in *Canadian Business* magazine's "2006 Top 30 Companies to Work For."

- It's about creating an environment that champions diversity – an environment where everyone, employees and customers, feels valued, respected and comfortable.
- And it's about delivering strong financial performance to our shareholders, being transparent in everything we do and living up to our promises.

TD is one of the top 10 largest banks in North America, based on market capitalization. We've worked hard to get to this position. But we've never lost sight of the fact that success and stature are a privilege – as is being a part of the economy and fabric of Canada and having relationships with so many Canadians, be they customers, employees or shareholders.

Because of all that we're able to achieve at TD, it's extremely important to us that we do our part to strengthen communities across Canada and positively impact the lives of the people who live in them. We had success in doing that in 2006 and, on behalf of all of us at TD, you have our commitment that we will always strive to do better, working together with our partners to make an even greater difference in Canada's future.



Ed Clark
President and Chief Executive Officer