

# 2018 Public Accountability Statement

The Toronto-Dominion Bank's 2018 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, 2017 to October 31, 2018).

## Contents

Community Development and Philanthropic Activity	2
Small Business	5
Access to Financing	6
Employee Population	7
Taxes Paid	8
Business Debt Financing	9
Branches and ATMs	10
Affiliates	20



# Community Development and Philanthropic Activity

We strive to make a positive contribution to the economic, environment 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 Ready Commitment, TD is using its business, philanthropy and people to help drive positive, measurable change through the following four drivers.



## 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:** Invest in initiatives that will help build employable skills to prepare people for the jobs of tomorrow and support entrepreneurs.

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

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



## Vibrant Planet

Elevate the quality of the environment so that people and economies can thrive

### Focus Areas

**Low-Carbon Economy:** Support the transition by targeting a total of \$100 billion in low-carbon lending, financing, asset management and other programs, by 2030.

**Green Spaces:** Grow and enhance green spaces for stronger, more resilient communities.



## Connected Communities

Create the opportunities people need to connect with their community and have a sense of belonging.

### 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 the arts 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 and health outcomes for all.



## Charitable Donations and Philanthropic Activities – 2018 Highlights (Canada)

As part of The Ready Commitment, we have refocused our community giving, targeting a total of \$1 billion in philanthropy by 2030. In 2018, TD donated \$116 million (excluding in-kind) to community organizations across North America and the U.K. In Canada, our corporate giving increased to \$80.1 million, from \$73.7 million in 2017, representing 1.2% of our pre-tax profits and exceeding Imagine Canada's 1% benchmark. These donations supported more than 2,300 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 \$5.1 million to 642 projects.

### Financial Security:

- Individuals with intellectual and developmental disabilities often learn differently and have more complex financial lives. In 2018, we launched a new Adaptive Financial Education program in the U.S., one of the first of its kind to be offered in the U.S. banking industry. Later in the year, we used the insights gained through this program to launch a pilot in Canada, called *Introduction to Money Matters*, through ABC Life Literacy Canada and Community Living Toronto. The programs were designed with input from individuals with diverse abilities and their caregivers, and offer a series of in-person classes on financial topics such as budgeting, taxes, and using banking tools like ATMs. We're proud of our TD employees who volunteer to teach the classes. In 2018, 12,166 participants participated in a Money Matters class in Canada taught by 388 TD volunteers.
- The National Girls Program by Actua has the mission to inspire young women to pursue their passions in Science, Technology, Engineering and Math (STEM). Each year, 10,000 girls across Canada participate in the program, with a focus on girls who face socio-economic barriers, and underrepresented groups such as Indigenous youth. The girls learn math skills and are provided with spaces to design, build and experiment with ideas. With only one female engineering graduate for every four males in Canada<sup>1</sup>, this program is helping to prepare girls for the jobs of tomorrow while contributing to a more inclusive economy. TD is proud to have made a commitment to support the program with \$1 million over the next three years.

- Through the TD Summer Reading Club, we are tackling the effects of summer reading loss. On average, children lose two months of reading skills over the summer and spend the first six weeks of the school year catching up. In 2018, over 831,000 children participated in the program at over 45,000 events. We also launched our first TD Summer Reading Club on First Nations land with the Walpole Island First Nations.
- For more than a decade, the TD Canadian Children's Literature Awards have recognized the best literary works by Canadian children authors and illustrators in both English and French. In 2018, TD increased its award prize to \$50,000 to support writers, illustrators and publishers in creating quality books that kids can read.

### Better Health

- The IWK Children's Hospital in Halifax, Nova Scotia is the only specialized children's hospital in the region, which makes the distance that families and patients have to travel a big barrier to quality care. In 2018, we donated \$100,000 to help support a virtual program that aims to keep parents and families connected to their children in the neonatal intensive care unit at the hospital. Through computers, tablets and smartphones families can visually check in on their children, and speak with doctors and other care providers without having to go in-person. This technology is helping families find ways to stay together and feel supported through what is already a stressful time.
- In 2018, TD acquired the company Layer 6 which is considered a leader in AI. Layer 6 is using its AI machine prediction engine to improve health outcomes for Canadians. Data scientists from Layer 6 are working with the University of Toronto to see how this technology can improve outcomes for those living with diabetes in Canada. Diabetes is one of the fastest growing health issues today, which is also more prevalent among certain ethnocultural groups and can be impacted by income levels. AI has the potential to help personalize care and help with early diagnosis.

### Connected Communities

- We are proud to support Rainbow Railroad, an international organization committed to providing emergency travel support for people who are in need of safe passage from state-enabled violence, murder, or persecution in their country. Since 2006, the organization has been able to help over 600 people around the world, including from Chechnya and Egypt, where there have been significant increases in anti-gay violence and persecution. The title of the program pays

<sup>1</sup> <https://newsroom.td.com/insights/moving-the-dial-on-women-in-stem-a-t-d-economics-report> Internal

homage to the Underground Railroad, reflecting its mission to help people find a path to safety and start a new life in Canada. In 2018, TD donated \$50,000 to help support this program.

- The Cultural Access Pass Program (CAP) is one of the ways that we are hoping to help people feel at home in Canada. CAP was first founded in 2012 by the Institute of Canadian Citizenship, a national charity helping new Canadian citizens learn about the country's history and culture. The program provides Canadians in the first year of their citizenship the opportunity to visit and explore over 1,400 cultural attractions, institutions, parks, and historic sites across Canada, for free. The only programming of its kind in the world, CAP is set to double its size and help even more Canadian citizens share experiences with their families, friends, and community members as they lay down roots. TD has committed \$1.7 million to support this cause over the next three years.
- TD donated \$500,000 to the Youth and Philanthropy Initiative (YPI), which is an organization working to engage Canadians in their community. YPI is a national charity that encourages secondary school students to learn about local issues and the impact that philanthropy can have. Through our support we hope to reach 20,000 students, with a focus on at-risk youth, in Canada. The program is offered through civics courses for students in Grade 9 and 10. After students identify a cause to support they have a chance to direct a \$5,000 grant to a charity of their choice, supported by TD. Working with over 100 secondary schools in more than 30 communities across Canada, YPI is helping to empower youth to work together to drive positive change in their community – and foster a sense of connectedness along the way.

## Vibrant Planet

- TD contributed \$1 million to the Accelerator Centre to support the development of the TD Sustainable Future Lab within evolGREEN, a collaborative workspace for entrepreneurs, researchers and clean economy supporters in Waterloo. The lab, which is the first cleantech accelerator in the region, will support and mentor start-ups working on developing innovative and sustainable cleantech solutions to transition us to a low-carbon economy. Supporting cleantech companies reaffirms The Ready Commitment pledge and presents a new market opportunity in an emerging and important sector.
- Our annual TD Tree Days campaign drew 10,600 volunteers across North America and enhanced 162 green spaces adding over 48,000 trees and shrubs to local tree canopies. More than 390,000 native trees and shrubs have been planted in communities across North America 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 like 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 22,655 Canadian employees in our TD Volunteer Network in 2018, who volunteered 87,561 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, 430 of these grants were issued in 2018, totalling \$215,000. Additionally, TD employees in Canada raised more than \$14.8 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 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.

### 2018 Highlights

- TD provided small business customers with more than 33,000 loans and other credit facilities, totalling over \$2.2 billion in new and increased credit authorizations, up from \$2 billion in 2017.
  - We made improvements to our internal policy and procedures governing the participation of small businesses in Canada's Small Business Financing Program, which have resulted in a 25.8% increase in the total number of loans. Since 2009, there has been over \$1.31 billion in small business loans disbursed through this important program.
  - TD has been the Official Partner of Big Dreams for small businesses since 2015. Our current program provides advertising space to small businesses on TD's media platforms (print, social media and digital) enabling these companies to promote their brands and products and demonstrating our commitment to small business. In 2018, nine companies participated in the program.
- We also unveiled a "Together with TD" campaign through which we brought together diverse groups of small business owners to take part in round table discussions across Canada.
- During Small Business Month in Canada, we collaborated with the *Financial Post* to bring our small business banking customers the Big Dreams Advice Series. The networking event offered customers the opportunity to learn from Canada's successful entrepreneurs and connect with like-minded business owners.
  - In recognition of the differing needs of small businesses; we have dedicated business development officers for women, Indigenous Peoples and LGBTQ2+ communities. We disbursed \$35 million in loans to LGBTQ2+ businesses in 2018.

## Access to Financing

A variety of options makes it easier for seniors, students, youth and low-income customers 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 TD's 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 transactions.
  - 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) collecting 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 and online.
  - 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 a smart, 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.
- Addressing physical barriers through branch and ATM design and retrofits is only a first step in providing greater accessibility for customers with disabilities. We constantly work on solutions that enable better access to services at ATMs and through our phone and online channels.
- Our Supporting Customers with Disabilities training educates TD employees about our accessibility services, and on serving all customers, including those with disabilities.
  - TD continually explores ways to ensure that we are ready to provide a legendary experience for our customers with disabilities. In 2018, the LanguageLine app was rolled out to 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.
  - In May 2018, TD rolled out 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.
  - We are increasing our Prairie and Pacific region ATM presence by close to 70%, giving more people easier access to our services and to better serve our customers.
  - In May, 2018, TD employees facilitated 145 free digital literacy events across Canada for Digital Literacy Day. Topics included online banking, cyber security, keeping your credit card information safe while online shopping, and digital workshops for children.
  - TD is actively participating in the CNIB's "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 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, 2018)

Province or Territory	Full-time	Part-time <sup>1</sup>	Total
Alberta	3,015	1,139	4,154
British Columbia	2,931	1,564	4,495
Manitoba	388	178	566
New Brunswick	866	129	995
Newfoundland and Labrador	103	49	152
Northwest Territories	8	2	10
Nova Scotia	869	154	1,023
Ontario	37,840	7,493	45,333
Prince Edward Island	46	22	68
Quebec	3,806	1,188	4,994
Saskatchewan	510	151	661
Yukon	14	6	20
<b>Total</b>	<b>50,396</b>	<b>12,075</b>	<b>62,471</b>

<sup>1</sup> Part-time includes both part-time and casual employees.

## 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)

<b>Tax jurisdiction</b>	<b>Income Taxes</b>	<b>Capital &amp; Premium Taxes</b>	<b>Total Taxes</b>
<b>Canada</b>			
Federal	\$ 1,354,805	\$ —	\$ 1,354,805
British Columbia	78,534	1,912	80,446
Alberta	66,856	36,893	103,749
Saskatchewan	5,426	7,016	12,442
Manitoba	6,037	13,264	19,301
Ontario	655,787	54,431	710,218
Quebec	98,466	8,079	106,545
Newfoundland and Labrador	3,543	8,516	12,059
New Brunswick	10,556	5,883	16,439
Nova Scotia	11,521	9,593	21,114
Prince Edward Island	853	1,584	2,437
Yukon	349	315	664
Northwest Territories	165	307	472
Nunavut	9	63	72
<b>Capital and Income Taxes (Canada)</b>	<b>\$ 2,292,907</b>	<b>\$ 147,856</b>	<b>\$ 2,440,763</b>
<b>Other Taxes<sup>1</sup> (Canada)</b>			<b>917,200</b>
<b>Total Canadian Taxes</b>			<b>\$ 3,357,963</b>

The above figures represent the total amount of income, capital and premium taxes paid or payable by TDBG during its 2018 fiscal year (Nov. 1, 2017 – Oct. 31, 2018) 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 2018 ESG Report.

<sup>1</sup> Other taxes include payroll taxes, transaction and sales taxes, and property and business taxes.



# Business Debt Financing as at October 31, 2018

(authorized amounts in thousands of dollars)

TD is committed to making debt financing available to our customers across Canada. In 2018, authorized business loans totalled approximately \$283 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	Authorized amount	17,335	31,519	22,163	37,779	52,200	193,291	†	354,287
	Number of Clients	516	291	134	110	79	77	†	1,207
Prince Edward Island	Authorized amount	95,178	67,943	13,025	14,396	15,559	52,290	†	258,391
	Number of Clients	207	116	63	37	24	28	†	475
Nova Scotia	Authorized amount	45,563	60,969	53,121	81,196	109,580	373,972	4,650,903	5,375,304
	Number of Clients	1,474	702	324	228	162	170	136	3,196
New Brunswick	Authorized amount	27,596	36,604	43,413	79,160	87,721	201,766	1,311,619	1,787,879
	Number of Clients	895	435	265	225	126	100	34	2,080
Quebec	Authorized amount	183,606	262,312	284,413	567,498	808,489	2,179,595	28,089,462	32,375,375
	Number of Clients	9,915	4,855	1,762	1,617	1,221	1,059	519	20,948
Ontario	Authorized amount	2,145,218	2,029,559	1,784,229	2,766,109	4,122,508	11,000,875	144,362,520	168,211,018
	Number of Clients	72,023	30,185	11,266	7,914	6,130	5,350	2,429	135,297
Manitoba	Authorized amount	70,280	101,178	91,510	121,445	160,607	481,289	5,154,594	6,180,903
	Number of Clients	1,861	1,098	537	346	236	237	124	4,439
Saskatchewan	Authorized amount	70,304	142,535	167,300	201,332	258,580	735,841	2,746,950	4,322,842
	Number of Clients	2,038	1,720	1,011	579	377	350	114	6,189
Alberta	Authorized amount	488,688	567,761	539,835	817,395	1,049,102	2,766,361	31,529,395	37,758,537
	Number of Clients	13,195	6,745	3,312	2,328	1,558	1,348	584	29,070
Territories	Authorized amount	5,624	9,861	5,421	5,796	**	15,107	**	41,809
	Number of Clients	180	84	37	18	**	9	**	328
British Columbia	Authorized amount	561,799	554,130	434,219	650,870	1,005,443	2,929,226	20,541,062	26,676,749
	Number of Clients	15,966	6,799	2,717	1,863	1,494	1,464	592	30,895
<b>Total</b>	Authorized amount	3,711,191	3,864,371	3,438,649	5,342,976	7,669,789	20,929,613	238,386,505	283,343,094
	Number of Clients	118,270	53,030	21,428	15,265	11,407	10,192	4,532	234,124

Above balances represent October 2018 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.

Total Clients = Canadian Corporate and Business Banking clients in 2018. Visa and MBNA client numbers are not included.

Territories = Yukon Territory, 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 2018

At the end of 2018, our Canadian retail network consisted of 1,097 branches.

### Branches Opened

All of the following branches were opened in 2018.

New Location Address	City/Province
10835 City Parkway Unit 103	Surrey, BC
3308 Shrum Lane	Vancouver, BC
440-350 North Town Road	Winnipeg, MB
2945 Dundas St W	Toronto, ON

### Branches Closed

All of the following branches were closed in 2018.

Address	City/Province	Address	City/Province
775 Wonderland Road S Bldg	London, ON	200 Regent Ave. W.	Winnipeg, MB
890 Danforth Ave.	Toronto, ON	433 West 8th Ave.	Vancouver, BC
2080 Danforth Ave.	Toronto, ON	15255 Yonge Street	Aurora, ON
38 Main Street E.	Huntsville, ON	2440 Bloor Street W.	Toronto, ON
252 Main Street E.	Milton, ON	3415 Yonge Street	Toronto, ON
1500 Meyerside Drive	Mississauga, ON	532 Yates Road	Kelowna, BC
693 Cathcart Blvd.	Sarnia, ON	687 Dundas Street	London, ON
1492 Prairie Ave.	Port Coquitlam, BC	128 King Street	Burford, ON
34 Talbot Street N.	Essex, ON	277 Carlisle Road	Carlisle, ON
181 Mill Street	Creemore, ON	14 Peninsula Road P.O. Box 160	Marathon, ON
19132 Centre Street	Mount Albert, ON	104 Broadway Street S. Box 368	Deloraine, MB
4930 50 Street	Mayerthorpe, AB	4830 50th Street P.O. Box 100	Elk Point, AB
7 Queen Street W.	Elmvale, ON	460 Renforth Drive	Etobicoke, ON
290 Main Street	Lucan, ON	692 Av. Royale P.O. Box 70	Malartic, PQ
430 Brown's Line	Etobicoke, ON	529 Main Street P.O. Box 390	Kipling, SK
1 Brock Street W. P.O. Box 280	Uxbridge, ON	24 Main Street P.O. Box 289	Preeceville, SK
78 Main Street W.	Saint John, NB	500 58 Ave. S.E.	Calgary, AB

## Branches Relocated

All of the following branches were relocated in 2018.

<b>This Branch:</b>	<b>Relocated To:</b>	<b>City/Province</b>
2223 Victoria Ave East Unit 107	2025 Prince of Wales Drive	Regina, SK
201 Portage Ave	Unit A12- Shops of Winnipeg Square	Winnipeg, MB
7150 200th St. Unit 300	20689 Willoughby Town Centre Drive	Langley, BC
3325 North Arm Ave.	8502 River District Crossing	Vancouver, BC
1979 Weston Road	2547 Weston Road	York, ON
6455 Macleod Trail SW Unit 119	6455 Macleod Trail SW Unit 120	Calgary, AB
123 Pioneer Drive Suite 1	123 Pioneer Drive Unit 101	Kitchener, ON
85 Ellesmere Road	2135 Victoria Park Ave.	Scarborough, ON

## Automated Teller Machines Opened and Closed in 2018

At the end of our fiscal year (Oct. 31, 2018) we had a total of 3,394 ATMs in our Canadian ATM network, including 575 TD Branded ATMs, which is an increase of 237 machines from last year.

### ATMs Opened During Fiscal 2018

Address	City/Province	Address	City/Province
15960 Fraser Hwy	Surrey, BC	103-10835 City Parkway	Surrey, BC
915 17th Ave SW	Calgary, AB	96 Clementine Dr	Brampton, ON
2931 Walkers Line	Burlington, ON	100-2385 Ottawa St	Port Coquitlam, BC
8140 82 Ave NW	Edmonton, AB	8995 Chinguacousy Rd	Brampton, ON
70 Market St	Brantford, ON	810 Main St E	Milton, ON
360 Main St	Winnipeg, MB	14 Court St	Edmundston, NB
4901 50 Ave	St Paul, AB	3029 Wonderland Rd S	London, ON
360 Main St	Winnipeg, MB	440-350 North Town Road	Winnipeg, MB
1235 Rue Notre-Dame O	Montreal, QC	2025 Prince Of Wales Dr	Regina, SK
360 Main St	Winnipeg, MB	440-350 North Town Road	Winnipeg, MB
3978 Cottrelle Blvd	Brampton, ON	2025 Prince Of Wales Dr	Regina, SK
208 Saddletown Circle NE	Calgary, AB	550 Main St	Hartland, NB
2547 Weston Rd	Toronto, ON	2025 Prince Of Wales Dr	Regina, SK
240 Main St	Cardston, AB	A190-20689 Willoughby Town Ctr	Langley, BC
2547 Weston Rd	Toronto, ON	65 Front St W	Toronto, ON
130 Brickyard Way	Brampton, ON	A190-20689 Willoughby Town Ctr	Langley, BC
2547 Weston Rd	Toronto, ON	65 Front St W	Toronto, ON
130 Brickyard Way	Brampton, ON	8502 River District Crossing	Vancouver, BC
17 Norfolk St South	Simcoe, ON	1793 Kilborn Ave	Ottawa, ON
4-1226 Marine Dr	North Vancouver, BC	8502 River District Crossing	Vancouver, BC
29 Main St	Cambridge, ON	3510 Garrison Gate SW	Calgary, AB
135 Queensway Ave E	Simcoe, ON	1950 Harvey Ave	Kelowna, BC
9085 Airport Rd	Brampton, ON	237 King St West	Brockville, ON
165 Avenue Rd	Toronto, ON	4777 McClelland Rd	Richmond, BC
54 Main St	Waterford, ON	380 Wellington St Unit 6	London, ON
103-10835 City Parkway	Surrey, BC	3308 Shrum Lane	Vancouver, BC
10655 Bramalea Rd	Brampton, ON	280 10 Street NW	Calgary, AB

## ATMs Opened During Fiscal 2018 (Cont'd)

Address	City/Province	Address	City/Province
3308 Shrum Lane	Vancouver, BC	704 Goldstream Ave	Victoria, BC
280 10 Street NW	Calgary, AB	99 Main St E	Neepawa, MB
3308 Shrum Lane	Vancouver, BC	2260 Beacon Ave	Sidney, BC
65 Front St W	Toronto, ON	777 Keewatin St	Winnipeg, MB
230 Toronto St S	Uxbridge, ON	30 9ieme rue N	Thetford Mines, QC
12018-104 Avenue NW	Edmonton, AB	1015 Notre Dame Ave	Winnipeg, MB
6499 Fraser St	Vancouver, BC	1480 Central St	Prince George, BC
1870 Bayview Ave	Toronto, ON	7101-20 Thomlison Ave	Red Deer, AB
860 Victoria St	Trail, BC	305 Trans Canada Hwy	Victoria, BC
8905 Granville	Port Hardy, BC	2902 Grandview	Vancouver, BC
128 Main St S	Airdrie, AB	496 E Columbia St	New Westminster, BC
6610 Sooke Rd	Sooke, BC	243 Carson Ave	Quesnel, BC
5334 Ch de St Jean	St-Felix-de-Valois, QC	5128 Caxton St	Whitecourt, AB
Hwy 16 And Chowsunket	Fraser Lake, BC	1192 Industrial Rd	West Kelowna, BC
3098 Hwy 16 E	Terrace, BC	222 Terminal Ave	Nanaimo, BC
4352 10th Ave	New Hazelton, BC	885 Water St	Hope, BC
15 Cariboo Hwy 97 N	Williams Lake, BC	22284 Lougheed Hwy	Maple Ridge, BC
3696 Hwy 16	Smithers, BC	4904 49th St	Wetaskiwin, AB
5198 Roblin Blvd	Winnipeg, MB	2061 Island Hwy N	Campbell River, BC
4781 Johnston Rd	Port Alberni, BC	1819 Saskatchewan Ave W	Portage La Prairie, MB
1304 Alaska Ave	Dawson Creek, BC	10248 100 St	Westlock, AB
6751 Lougheed Hwy	Burnaby, BC	891 Route Begin	Saint-Anselme, QC
1212 Hastings St E	Vancouver, BC	5036 4th Ave	Edson, AB
55 Cree Rd	Thompson, MB	587 Hope Princeton	Hope, BC
5150 Domando Blvd	Prince George, BC	4204 2nd Ave	Edson, AB
185 – 2ieme Rang	Saint-Louis-De-Blandford, QC	3480 Quadra St	Victoria, BC
5155 Domano Rd	Prince George, BC	2005 Albert St	Regina, SK
11131 Number 5 Rd	Richmond, BC	1240 6 St	Estevan, SK
1720 Nanaimo St	Vancouver, BC	7587 Royal Oak Ave	Burnaby, BC
		1 415 Circle Dr E	Saskatoon, SK

## ATMs Opened During Fiscal 2018 (Cont'd)

Address	City/Province	Address	City/Province
1695 Como Lake Rd	Coquitlam, BC	1693 King Edward St	Winnipeg, MB
1802 Idylwyld Dr	Saskatoon, SK	7309 Knight St	Vancouver, BC
945 Brunette St	Coquitlam, BC	320 Trans Canada Hwy	Duncan, BC
1675 Fraser Dr	Revelstoke, BC	1720 Rupert St	Vancouver, BC
148 Sims Ave	Weyburn, SK	874 High St W	Moose Jaw, SK
2491 Hwy 97 N	Kelowna, BC	845 Portage Ave	Winnipeg, MB
20A Great Plains Rd	Emerald Park, SK	1902 Garibaldi Way	Squamish, BC
1821 Broadway Ave	Saskatoon, SK	1059 Pembina Hwy	Winnipeg, MB
4692 Imperial St	Burnaby, BC	2565 7 Ave	Regina, SK
921 8 St E	Saskatoon, SK	211 Hwy 97 N	100 Mile House, BC
4640 Joyce Ave	Powell River, BC	3939 Gordon Head Rd	Victoria, BC
3402 8 St E	Saskatoon, SK	3643 Voght St	Merritt, BC
4602 50th St	Cold Lake, AB	4405 50th St	Sylvan Lake, AB
Hwy 11 S	Saskatoon, SK	375 Harvey Ave	Kelowna, BC
4010 Albert St	Regina, SK	1264 Esquimalt Rd	Victoria, BC
12011 Bridgeport Rd	Richmond, BC	505 Albert St N	Regina, SK
3030 Boundary Rd	Burnaby, BC	10812 Alaska Rd	Fort St John, BC
2315 Gordon Dr	Kelowna, BC	2499 Dobbin Rd	Westbank, BC
4609 50th Ave	Bonnyville, AB	3597 Shelbourne St	Victoria, BC
5900 Westminster Hwy	Richmond, BC	1520 Hugh Allen Dr	Kamloops, BC
1900 Burrard St	Vancouver, BC	3818 Kepler St	Whitecourt, AB
455 North Service Rd E	Swift Current, SK	180 Albert St N	Regina, SK
1795 E Trans Canada Hwy	Kamloops, BC	4210 44 St	Lloydminster, SK
6813 Hwy 16A	Vegreville, AB	2101 Innisfil Beach Rd	Innisfil, ON
925 Arcola Ave E	Regina, SK	3 St. Lawrence St	Devon, AB
3305 32nd St	Vernon, BC	10483 152nd St	Surrey, BC
6034 Rochdale Blvd	Regina, SK	10506 100th Ave	Grande Prairie, AB
1155 Boul Rene-Levesque W Suite 3200	Montreal, QC	1890 Harvey Ave	Kelowna, BC
196 SE Marine Dr	Vancouver, BC	8313 Westpointe Dr	Grande Prairie, AB
		34817 97th St	Oliver, BC

## ATMs Opened During Fiscal 2018 (Cont'd)

Address	City/Province	Address	City/Province
2620 Mt Seymour Pkwy	North Vancouver, BC	140 South Ridge Blvd	Fort Saskatchewan, AB
201 King St	Spruce Grove, AB	444 Cote St-Paul	Saint-Colomban, QC
660 W 3rd Ave	North Vancouver, BC	Hwy 5 & 41	Saskatoon, SK
5252 Victoria Dr	Vancouver, BC	10102 88th Ave	Fort Saskatchewan, AB
5736 Main St	Vancouver, BC	2918 Kingsway	Vancouver, BC
54 Brentwood Blvd	Sherwood Park, AB	6631 North Island Hwy	Nanaimo, BC
4615 Arbutus St	Vancouver, BC	103 1st St	Winkler, MB
9610 160th St	Surrey, BC	1643 Bowen Rd	Nanaimo, BC
112 Island Highway W	Parksville, BC	2979 Mountain Hwy	North Vancouver, BC
10210 King George Hwy	Surrey, BC	3 E 8 Ave	New Westminster, BC
4821 53 Ave	Barrhead, AB	1490 Main St	North Vancouver, BC
5807 48th Ave	Camrose, AB	2525 Shaughnessy St	Port Coquitlam, BC
3250 Macdonald	Vancouver, BC	814 22nd St W	Saskatoon, SK
15588 Fraser Hwy	Surrey, BC	3218 49th Ave	Red Deer, AB
1660 E Island Highway	Nanoose Bay, BC	25 A Thornhill St	Morden, MB
17617 64th Ave	Surrey, BC	5057 Parkwood Rd	Blackfalds, AB
701 Anderton Rd	Comox, BC	11614 96th Ave	Delta, BC
13562 64th Ave	Surrey, BC	7960A 50 Ave	Red Deer, AB
10102 Franklin Ave	Fort McMurray, AB	2305 Lonsdale Ave	North Vancouver, BC
1640 Kenaston Blvd	Winnipeg, MB	21618 Dewdney Trunk	Maple Ridge, BC
4711 50 St	Athabasca, AB	2748 Main St	Vancouver, BC
391 Railway Ave E	North Battleford, SK	12214 Harris Rd	Pitt Meadows, BC
9618 160 Ave Nw	Edmonton, AB	8320 Oak St	Vancouver, BC
2178 King George Blvd	Surrey, BC	610 Centre St N	High River, AB
600 Ryan Rd	Courtenay, BC	10398 120th St	Surrey, BC
26390 Fraser Hwy	Aldergrove, BC	670 Route 139	Roxton Pond, QC
4576 50 Ave	Lacombe, AB	7390 120th St	Surrey, BC
3505 Grandview	Vancouver, BC	32700 Lougheed Hwy	Mission, BC
1920 Kootenay St N	Cranbrook, BC	12185 72nd Ave	Surrey, BC

## ATMs Opened During Fiscal 2018 (Cont'd)

Address	City/Province	Address	City/Province
11104 184th St	Edmonton, AB	1300 McPhillips Street	Winnipeg, MB
340 3rd Ave	Strathmore, AB	621 Highway 3	Fernie, BC
45864 Yale Rd W	Chilliwack, BC	2019 Pembina Hwy	Winnipeg, MB
12823 58th Ave	Surrey, BC	4025-208th St	Langley, BC
510 Rue St Joseph	Gatineau, QC	996 Waterton Ave	Pincher Creek, AB
3215 Dunmore Rd SE Unit H	Medicine Hat, AB	2795 128th St	Surrey, BC
5926 54th Ave	Red Deer, AB	1928 Columbia Ave	Castlegar, BC
9609 128th St	Surrey, BC	12795 King George Blvd	Surrey, BC
4023 Ross St	Red Deer, AB	30838 Maclure Rd	Abbotsford, BC
4710 56th Ave	Wetaskiwin, AB	545 Wallinger Ave	Kimberly, BC
189 W 200 N	Raymond, AB	8615-200th St	Langley, BC
2706 St John's St	Port Moody, BC	9628 10 Hwy	Delta, BC
45086 Yale Rd W	Chilliwack, BC	20522 88th Ave	Langley, BC
708 2nd St W	Brooks, AB	15220 56th Ave	Surrey, BC
7520 Vedder Rd	Chilliwack, BC	2095 Clearbrook Rd	Abbotsford, BC
1320 Kingsway Ave	Port Coquitlam, BC	8579-120th St	Delta, BC
2254 Whatcom Rd	Abbotsford, BC	9450 200 St	Langley, BC
1330 Taylor Ave	Winnipeg, MB	510 Bow Valley Tr	Canmore, AB
5730 50th Ave	Bonnyville, AB	20005 Fraser Hwy	Langley, BC
191 Railway Ave	Drumheller, AB	1209 Trans Canada Hwy	Golden, BC
32961 S Fraser Way	Abbotsford, BC	1999 Sumas Way	Abbotsford, BC
4811 50th St	Leduc, AB	1204 - 56 St	Delta, BC
323 Van Horne St	Cranbrook, BC	1890 McCallum Rd	Abbotsford, BC
5001 50th Ave	Drayton Valley, AB	1020 Trans Canada Hwy	Golden, BC
28761 Fraser Hwy	Abbotsford, BC	3- 4103 4th Ave S	Lethbridge, AB
7009 E Hastings St	Burnaby, BC	Hwy 2A And Hwy 42	Penhold, AB
7177 - 152 St	Surrey, BC	702 Cranbrook St	Cranbrook, BC
4507 E Hastings St	Burnaby, BC	4305 55th Ave	Red Deer, AB
23182 72nd Ave	Langley, BC	15233 20th Ave	Blairmore, AB



## ATMs Opened During Fiscal 2018 (Cont'd)

Address	City/Province
3020 – 22nd St – Unit 100	Red Deer, AB
4503 47th Ave	Rocky Mountain House, AB
4902 54th Ave	Olds, AB
1011 Victoria Rd	Revelstoke, BC
Highway 2	Bowden, AB
605 1st St W	Cochrane, AB
2101 Innisfil Beach Rd	Innisfil, ON
101 E Trans Canada	Salmon Arm, BC
2600 College	Sherbrooke, QC
125 Elizabeth St	Okotoks, AB
1700 Lakeview Rd. Unit 2	Moose Jaw, SK
701 11th Ave	High River, AB
20592 Lougheed Hwy	Maple Ridge, BC
11 Beaver Ave	Beaverton, ON
1330 boul Cure-Labelle	Mirabel, QC
2263 Dundas St E	London, ON
700 Main St SW	Slave Lake, AB
3295 Boul De La Concorde E	Laval, QC
10008 113th St	Fairview, AB
801 Route 343	Saint Alphonse-de-Rodriguez, QC
4247 53rd Ave	High Prairie, AB
135 Rue Saint Gabriel	Saint Gabriel de Brandon, QC
4801 51st Ave	Chetwynd, BC
525 Boul Pierre Caisse	St Jean Sur Richelieu, QC
446 Carmichael Ln	Hinton, AB
483 Ch De Knowlton	Knowlton, QC

## ATMs Closed During Fiscal 2018

Address	City/Province	Address	City/Province
2121 E Trans Canada Highway	Kamloops, BC	38 Main St E	Huntsville, ON
120 Osborne St	Winnipeg, MB	532 Yates Rd	Kelowna, BC
500 58 Ave SE	Calgary, AB	775 Wonderland Rd S Bldg D	London, ON
9 Queen St	Elmvale, ON	532 Yates Rd	Kelowna, BC
500 58 Ave SE	Calgary, AB	775 Wonderland Rd S Bldg D	London, ON
1464 Hwy#6	Flamborough, ON	19132 Centre St	Mount Albert, ON
24 Main St	Preeceville, SK	775 Wonderland Rd S Bldg D	London, ON
4930 50 St	Mayerthorpe, AB	430 Brown's Line	Etobicoke, ON
378 Talbot St	St Thomas, ON	2223 Victoria Ave E	Regina, SK
6527 118 Ave	Edmonton, AB	430 Brown's Line	Etobicoke, ON
418 The Westway	Etobicoke, ON	2223 Victoria Ave E	Regina, SK
6527 118 Ave	Edmonton, AB	2925 26 Avenue N	Lethbridge, AB
46 Norfolk St N	Simcoe, ON	2223 Victoria Ave E	Regina, SK
1500 Meyerside Dr	Mississauga, ON	1 Brock St W	Uxbridge, ON
104 Broadway St S	Deloraine, MB	601 King St E	Oshawa, ON
1500 Meyerside Dr	Mississauga, ON	1 Brock St W	Uxbridge, ON
4830 50 St	Elk Point, AB	1785 Kilborn Ave	Ottawa, ON
252 Main St E	Milton, ON	433 West 8th Ave	Vancouver, BC
3325 N Arm Ave	Vancouver, BC	777 Dunsmuir St Unit#H036B	Vancouver, BC
252 Main St E	Milton, ON	433 West 8th Ave	Vancouver, BC
2945 Dundas St W	Toronto, ON	1030 Adelaide St N	London, ON
1492 Prairie Ave	Port Coquitlam, BC	47A Beach Grove Road	Charlottetown, PE
86 Dundas St E	Waterdown, ON	1030 Adelaide St N	London, ON
1492 Prairie Ave	Port Coquitlam, BC	151 Columbia St W	Waterloo, ON
3415 Yonge St	Toronto, ON	33 Yonge St	Toronto, ON
2080 Danforth Ave	Toronto, ON	426 Highland Rd W	Kitchener, ON
1 Yonge St N	Aurora, ON	614 Rue St Jacques	Montreal, QC
2080 Danforth Ave	Toronto, ON	20395 Lougheed Highway	Maple Ridge, BC
1 Yonge St N	Aurora, ON	11704 Jasper Ave	Edmonton, AB

## ATMs Closed During Fiscal 2018 (Cont'd)

---

<b>Address</b>	<b>City/Province</b>
201 Portage Ave	Winnipeg, MB
11704 Jasper Ave	Edmonton, AB
201 Portage Ave	Winnipeg, MB
733 Rue Cathcart	Montreal, QC
201 Portage Ave	Winnipeg, MB
133 King St W	Brockville, ON
31 Church St	Brampton, ON
102 Bay Bulls Rd	St. John's, NL
563 Division St	Cobourg, ON
5 Wadsworth St	Brantford, ON
55 Queen St	Georgetown, ON
205 York St	London, ON
126 Weber St	Kitchener, ON
200 Cross Ave	Oakville, ON

## Affiliates

The following are the prescribed affiliates, as at October 31, 2018, whose relevant activities are included in this Public Accountability Statement, as required by the *Bank Act*.

Epoch Investment Partners, Inc.	TD General Insurance Company
Primum 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
TD Financing Services Home Inc.	Toronto Dominion (Texas) LLC
TD Financing Services Inc.	

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' 2018 fiscal year (November 1, 2017 – October 31, 2018). 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.

