

# 2014 Public Accountability Statement

The Toronto-Dominion Bank's 2014 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, 2013 to October 31, 2014).

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## Community Development and Philanthropic Activity

We strive to make a positive impact where we do business and where our customers and employees live and work. For us, that means contributing to the social and economic development of our communities in meaningful, long-lasting and innovative ways.

### Our Priorities

In Canada, our support is focused on three giving priorities:

- **Financial Literacy and Education;**
- **The Environment; and**
- **Creating Opportunities for Young People.**

In 2014, TD donated \$82 million (excluding in-kind) to community organizations across Canada, the U.S. and the U.K. Within Canada, our corporate giving increased to \$56.7 million, from \$50.9 million in 2013 – representing 1.3% of our pre-tax profits and exceeding Imagine Canada's 1% benchmark. These donations supported more than 2,500 community organizations throughout the country. In addition, we contributed \$1.1 million in in-kind giving – donating equipment, and computers to non-profits as well as paying for the operating expenses of TD Friends of the Environment Foundation.

### Charitable Donations and Philanthropic Activities – 2014 Highlights (Canada)

#### Financial Literacy and Education

Strengthening financial literacy is a priority for TD. We invested over \$1.7 million to support youth and adult financial literacy programs across Canada, including:

- **Money Matters** (ABC Life Literacy Canada);
- **Economics for Success** and **Dollars with Sense** (Junior Achievement); and
- **Girls Count** (Girl Guides Canada)

Hundreds of TD employees volunteered to deliver these and other programs last year, including during **Financial Literacy Month**, which TD actively promoted and supported.

Building on TD's initial investment in the **Canadian Centre for Financial Literacy** and the **TD Financial Literacy Grant Fund** – which distributed \$1.1 million last year to support initiatives for homeless youth, Aboriginal peoples, newcomers, deaf people, women and seniors – in 2014 TD pledged a further \$3 million to support **Prosper Canada** in its goal of building the financial capability of 1 million vulnerable Canadians by 2020. The new funding will help embed financial education into other services for vulnerable groups, support the piloting and roll out of free financial coaching services nationally, and increase financial literacy research and knowledge exchange.

We also contributed \$7.7 million in 2014 to support education in Canada, with a focus on promoting access to post-secondary schooling for all and fostering excellence at universities and colleges. In 2014, for example, TD provided \$2.2 million to support access to universities and colleges in Canada. The **TD Scholarships for Community Leadership** is one example of our support. Valued at up to \$70,000 per recipient, the scholarship covers both tuition and living expenses and includes summer employment for four years. For TD employees with children, we introduced the **Achieve the Dream Scholarship**, which provides \$2,500 to each recipient towards tuition for the first year of post-secondary studies.

#### The Environment

**TD Friends of the Environment Foundation** (TD FEF) continued to make a difference in 2014, distributing \$4.9 million to 1,065 projects, including urban greening initiatives, environmental education programs for kids and more. In 2014, we celebrated the fifth anniversary of **TD Tree Days**, our flagship employee volunteer initiative in Canada: thousands of TD volunteers planted 50,000 trees at over 150 planting locations across the country.

In addition to funding from TD FEF, we also donated \$8.4 million through corporate giving for a range of environmental initiatives. For example, Toronto Park People received two year funding from TD to help develop the **TD Park Builders Program**, which encourages community engagement in green spaces in Toronto's low-income, newcomer and high needs neighbourhoods. In 2014, the first year of the program, TD Park Builders supported 13 park projects – including planting and gardening programs, park events and park improvements.

#### Creating Opportunities for Young People

In 2014, we donated \$14.4 million to programs that create opportunities for young Canadians, of which \$5 million was invested to promote and support children's literacy initiatives, such as the:

- **TD Summer Reading Club**, a free and inclusive program hosted in over 1,900 public libraries across the country last year, with almost 700,000 children participating;
- **TD Grade 1 Book Giveaway**, which distributed over 540,000 free Canadian storybooks in 2014 to Grade One students and their families; and
- The 10<sup>th</sup> annual **TD Canadian Children's Literature Award**, the largest cash prize in Canadian literature, which recognized the year's best children's books in English and French.
- **Aboriginal Summer Literacy Camps**, an initiative of Frontier College supported by a \$200,000 TD donation in 2014. Over 6,000+ children in 83 communities across Canada participated.

In addition, we continued to support programs that help youth access and contribute to arts and culture. For example, over 4,100 young people in Vancouver were able to enjoy live theatre at Arts Club Theatre last year, thanks to TD's support of discounted tickets through the **StudentRush** initiative. Also, TD and MusiCounts worked together for the second year in a row to provide transformative opportunities for youth in underserved communities with the **MusiCounts TD Community Grants** program. The program disbursed \$220,000 to 16 community organizations across the country for the purchase of musical instruments and equipment.

### Employee Volunteering

From planting trees to mentoring newcomers, assisting food banks and delivering financial literacy programs, TD volunteers made a considerable impact in their communities this past year. Employees in Canada logged more than 40,000 hours of volunteer time, using the **TD Volunteer Network** to find activities that fit their interests and professional development, track volunteer hours and apply for a **TD Volunteer Grant**. 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, more than \$288,000 in volunteer grants were issued to 460 different organizations in 2014. Additionally, TD employees in Canada raised over \$12.5 million for the United Way.

For more information about TD's community involvement, please visit [www.td.com/responsibility](http://www.td.com/responsibility).

## Small Business

In many communities, small businesses are the lifeblood of the economy and that's why TD consistently stands behind these vital enterprises. Our support for small business includes access to financing, specialized services and advice, and education.

Small business credit and deposit account products are available at all TD Canada Trust branches. To better assist small business customers who have complex banking needs, TD Canada Trust Small Business Advisors support over half of our branches across Canada. These advisors seek to understand the unique needs of each business, offer proactive and innovative solutions, provide expert advice and help customers obtain the right products and services.

- In 2014, TD Canada Trust provided small business customers with over \$1.5 billion in new and increased credit authorizations.
- TD Canada Trust continued to participate in the federal government's Canada Small Business Financing Loan (CSBFL) program. Since April 1, 2009, over \$702 million has been funded by TD Canada Trust under the CSBFL program. During this period, approximately 57% of these loans were made to start-up businesses (less than one year in business). TD Canada Trust also continued to participate in the

Canadian Agricultural Loans Act (CALA) program that gives farmers easier access to credit. In addition, TD Canada Trust supports farmers in Québec by offering the La Financière agricole du Québec (FADQ) Farm Financing Program.

- We continue to invest in the education and training of front line employees to better meet the needs of small business customers in Canada. In 2014, we invested in smarter tools designed to help our sales force have more effective conversations with small business customers around their credit needs. We also simplified and improved our ability to offer and approve credit to service day-to-day operating needs.
- To address the changing needs of customers, TD Canada Trust redesigned our Small Business Banking public website to make it easier for customers to find the information they are seeking. This new website delivers a seamless, intuitive online experience starting with the customer's need and ending with solutions to meet their objectives.

## 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:

- For individuals who are 60 years of age or older, TD Canada Trust provides a 25% monthly plan fee rebate for selected accounts.
- All customers can select the Minimum Chequing Account, a low-fee, basic banking option.
- For students (full-time post-secondary), TD Canada Trust offers the no-monthly fee Every Day Chequing Account with Student Discount that includes 25 monthly transactions. We also give students a "Back to School Survival Guide" which includes advice on budgeting, saving and managing student debt.

- For young people, we offer a Youth Account, providing free unlimited transactions for those under 19 years of age.
- We hold Canadian cheques up to \$1,500 for a maximum of four business days when deposited to accounts that have been opened for more than 90 days in accordance with Canadian Government Access to Funds regulations.
- A new TD Visa debit card, introduced in Canada in 2012, allows customers to use their debit card to make purchases online and internationally.
- Supporting Customers with Disabilities training educates TD employees about our accessibility services, and on serving all customers, including those with disabilities.
- We provide video remote interpretation (VRI) in three Canadian branches that are located near schools for the deaf. Through this service, hearing-impaired customers can conduct transactions in the branch using a pre-booked video link to a sign-language interpreter at the Canadian Hearing Society.
- We continue to improve our websites, adding accessibility features such as high contrast text, support for screen reader software and closed-captioning for video content.

Addressing physical barriers through branch and ATM design and retrofits is only a first step in ensuring greater accessibility for customers with disabilities. We constantly work on technology solutions that enable better access to services at ATMs and through our phone and online channels.

## Employee Population in Canada

(as of October 31, 2014)

Province	Full time	Part time	Total
Alberta	3,162	1,435	4,597
British Columbia	2,703	1,713	4,416
Manitoba	406	211	617
New Brunswick	669	182	851
Newfoundland (NL)	114	63	177
Northwest Territories	9	0	9
Nova Scotia	490	179	669
Ontario	33,056	8,941	41,998
Prince Edward Island	44	21	65
Quebec	3,696	1,299	4,995
Saskatchewan	349	208	557
Yukon	16	6	22
<b>Total</b>	<b>44,714</b>	<b>14,258</b>	<b>58,973</b>

## 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 in Canada</b>	<b>Income Taxes</b>	<b>Capital &amp; Premium Taxes</b>	<b>Total Taxes</b>
Federal	704,551	–	704,551
British Columbia	52,613	1,258	53,871
Alberta	53,600	23,492	77,092
Saskatchewan	4,153	10,476	14,629
Manitoba	4,585	18,808	23,393
Ontario	330,477	56,295	386,772
Quebec	36,413	17,033	53,446
Newfoundland and Labrador	1,288	4,799	6,087
New Brunswick	5,462	8,117	13,579
Nova Scotia	10,014	14,471	24,485
Prince Edward Island	646	2,079	2,725
Yukon	415	239	654
Northwest Territories	122	248	370
Nunavut		27	27
Capital and Income Taxes (Canada)	\$1,204,339	\$157,342	\$1,361,681
Other Taxes <sup>1</sup> (Canada)			816,416
<b>Total Canadian Taxes</b>			<b>\$2,178,097</b>

The above figures represent the total amount of income, capital and premium taxes paid or payable by TDBG during its 2014 fiscal year (Nov. 1, 2013 – Oct. 31, 2014) broken down by the total amounts paid or payable to federal and provincial governments.

A broader disclosure of the taxes borne by TD can be found in our [2014 Corporate Responsibility 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, 2014

(authorized amounts in thousands of dollars)

TD is committed to making debt financing available to our customers across Canada. In 2014, authorized business loans totalled approximately \$293 billion.

Provinces and Territories		\$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	Authorized amount	13,210	31,043	32,005	38,768	40,735	137,449	†	293,210
	Number of Clients	503	255	186	110	62	61	†	1,177
Prince Edward Island	Authorized amount	72,586	51,850	17,426	13,793	16,658	56,326	†	228,638
	Number of Clients	178	157	92	37	25	24	†	513
Nova Scotia	Authorized amount	35,302	60,194	86,123	98,524	107,774	318,611	1,398,424	2,104,952
	Number of Clients	1,538	680	535	282	159	147	86	3,427
New Brunswick	Authorized amount	20,792	41,752	51,717	80,686	70,088	170,273	358,210	793,519
	Number of Clients	972	502	326	230	104	83	24	2,241
Quebec	Authorized amount	113,100	203,356	364,350	604,481	663,415	1,724,825	5,640,005	9,313,531
	Number of Clients	8,486	3,132	2,233	1,731	999	857	279	17,717
Ontario	Authorized amount	1,508,846	1,712,101	2,226,394	2,792,073	3,513,516	10,705,568	216,170,333	238,628,831
	Number of Clients	70,123	24,763	14,030	8,051	5,201	5,165	3,012	130,345
Manitoba	Authorized amount	53,195	97,079	94,173	112,382	166,203	548,610	2,982,795	4,054,435
	Number of Clients	1,806	1,066	571	322	242	274	114	4,395
Saskatchewan	Authorized amount	57,640	125,345	175,290	202,492	207,569	673,332	2,357,010	3,798,678
	Number of Clients	1,820	1,436	1,069	592	300	323	93	5,633
Alberta	Authorized amount	386,760	560,182	807,412	947,224	1,003,697	3,576,584	13,899,744	21,181,604
	Number of Clients	14,620	7,281	4,955	2,734	1,472	1,659	682	33,403
Territories	Authorized amount	4,084	8,359	5,552	6,235	7,966	37,072	††	69,268
	Number of Clients	188	56	35	19	12	17	††	327
British Columbia	Authorized amount	362,668	432,006	536,931	788,556	996,057	2,719,016	7,658,017	13,493,250
	Number of Clients	13,938	5,054	3,264	2,255	1,469	1,305	442	27,727
Total	Authorized amount	2,628,182	3,323,267	4,397,373	5,685,214	6,793,677	20,667,665	250,464,538	293,959,916
	Number of Clients	114,172	44,382	27,296	16,363	10,045	9,915	4,732	226,905

Above balances represent October 2014 ending balance for Corporate, Mortgage, MBNA and Visa Businesses. Corporate balances include loans, treasury, inventory and TD Leasing. Personal loans used for business purposes are not included in the totals

Total Clients = Mortgage and Corporate clients in 2014. Visa client numbers are not included since almost all have a loan as the primary client product included in Loans

Territories = Yukon Territory, Northwest Territory 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 2014

At the end of 2014, our Canadian retail network consisted of 1,164 branches

### Branches Opened

All of the following branches were opened in 2014.

New Location Address	City/Province
30788 Fraser Highway	Abbotsford, BC
3855 Boul. Le Carrefour	Laval, QC
2755 Boul. De La Piniere	Terrebonne, QC
1235 Rue Notre Dame Ouest	Montreal, QC
8882 170 St. Unit #1057	Edmonton, AB
5236 St. Margarets Bay Road	Upper Tantallon, NS
3387 David Ave. Suite #101	Coquitlam, BC
5917 Perth Street	Richmond, ON
1045 Bronte St. S.	Milton, ON
1042 King St. W.	Toronto, ON
1266 Boul. du Cure-Labelle	Blainville, ON
5925 Boul. Cousineau	St. Hubert, QC

### Branches Closed

All of the following branches were closed in 2014.

Address	City/Province
154 Woodbridge Ave.	Vaughan, ON
363 Bremner Blvd.	Toronto, ON
6575 Airport Rd.	Mississauga, ON
55 King St W.	Kitchener, ON
8889 Yonge St.	Richmond Hill, ON
3401 Dufferin St.	Toronto, ON
4031 Fairview St.	Burlington, ON
189 Tecumseh Rd.W.	Windsor, ON
1846 Lawrence Ave. E.	Scarborough, ON
418 The Westway	Etobicoke, ON
4242 Dundas St. W.	Etobicoke, ON
129 Young St.	Alliston, ON
1620 Scott St.	Ottawa, ON
383 Norwich Ave.	Woodstock, ON
114 Quebec St.	Nakina, ON
50 Westmount Rd. N.	Waterloo, ON
2623 Eglinton Ave. W.	Toronto, ON
270 Geneva St.	St. Catharines, ON
1460 Corydon Ave.	Winnipeg, MB
1067 Wellington Rd. S.	London, ON
2 Serpentine St.	Copper Cliff (Sudbury), ON
188 King St. E.	Bowmanville, ON
225 Centennial Rd.	Orangeville, ON
1365 Fanshawe Park Rd W	London, ON
8630 MacLeod Trail SE	Calgary, AB
2263 Yonge St.	Toronto, ON

## Branches Relocated

All of the following branches were relocated in 2014.

<b>This Branch:</b>	<b>Relocated To:</b>	<b>City/Province</b>
16317 111th Ave.	10715 170th St. NW	Edmonton, AB
150 Pembroke St. W.	1106 Pembroke St. E.	Pembroke, ON
6825 Boul. Milan	5700 Boul. Grande Allée	St. Hubert, QC
1300 King St. E.	1310 King St. E.	Oshawa, ON
2379 Hwy #2	80 Clarington Blvd	Bowmanville, ON
2814 Lake Shore Blvd. W.	3569 Lake Shore Blvd. W.	Toronto, ON
1158 Bank Street	955 Bank Street	Ottawa, ON
9739 MacLeod Trail SW	9633 MacLeod Trail SW	Calgary, AB



## Automated Teller Machines Opened and Closed in 2014

At the end of our fiscal year (Oct. 31, 2014) we will have a total of 2,867 ATMs in our Canadian ATM network, which is an increase of 22 machines from last year.

### ATMs Opened During Fiscal 2014

Address	City/Province	Address	City/Province
30788 Fraser Highway	Abbotsford, BC	1677 Avenue Road South	Toronto, ON
101-3387 David Avenue	Coquitlam, BC	2453 Yonge Street	Toronto, ON
9 Nicol Street	Nanaimo, BC	3569 Lake Shore Blvd West	Toronto, ON
11300 Stevenson Highway	Richmond, BC	2169 Yonge Street	Toronto, ON
4599 Chateau Blvd	Whistler, BC	1042 King Street West	Toronto, ON
9633 Macleod Trail SW	Calgary, AB	4630 Highway 7	Unionville, ON
10715 170 <sup>th</sup> Street	Edmonton, AB	1266 Blvd du Cure-Labelle	Blainville, QC
1057-8882 170 Street NW	Edmonton, AB	3855 Blvd Le Carrefour	Laval, QC
4404 48 Street	Stony Plain, AB	5900 Ch de la Cotes des Neiges	Montreal, QC
80 Clarington Blvd	Bowmanville, ON	705 Ste-Catherine Street West	Montreal, QC
1045 Bronte Street	Milton, ON	1445 Peel Street	Montreal, QC
385 Prince of Wales Drive	Mississauga, ON	462 Rue Ste-Catherine O	Montreal, QC
2-4070 Living Arts Dr (YoYo Yogurt)	Mississauga, ON	733 Rue Cathcart	Montreal, QC
5-7 4188 Living Arts Drive	Mississauga, ON	51 Avenue du Mont-Royal Ouest	Montreal, QC
1310 King Street East	Oshawa, ON	1350 Blvd Rene-Levesque	Montreal, QC
1015 Bank Street	Ottawa, ON	3745 St-Laurent Blvd	Montreal, QC
955 Bank Street	Ottawa, ON	5700 Blvd Grande Allee	St-Hubert, QC
1106 Pembroke Street East	Pembroke, ON	5925 Blvd Cousineau	St-Hubert, QC
5917 Perth Street	Richmond, ON	2755 Blvd La Piniere	Terrebonne, QC
9350 Yonge Street	Richmond Hill, ON	1235 Rue Notre-Dame Ouest (Sales Centre)	West Montreal, QC
2050 Lawrence Avenue East	Scarborough, ON	5236 St Margaret's Bay Road	Upper Tantallon, NS
1 Blue Jays Way	Toronto, ON		

## ATMs Closed During Fiscal 2014

<b>Address</b>	<b>City/Province</b>	<b>Address</b>	<b>City/Province</b>
9737 Macleod Trail SW	Calgary, AB	150 Pembroke Street West	Pembroke, ON
8330 Macleod Trail SE	Calgary, AB	140 Rexdale Avenue	Rexdale, ON
16317 111 Avenue	Edmonton, AB	363 Bremner Blvd	Toronto, ON
22 Sir Winston Churchill	Saint Albert, AB	3401 Dufferin Street	Toronto, ON
4401 48 Street Unit 130	Stony Plain, AB	2623 Eglinton Avenue West	Toronto, ON
6 Victoria Street West	Alliston, ON	2814 Lake Shore Blvd West	Toronto, ON
188 King Street East	Bowmanville, ON	1 Dundas Street West	Toronto, ON
2379 Highway 2	Bowmanville, ON	1781 Queen Street E	Toronto, ON
4031 Fairview Street	Burlington, ON	2263 Yonge Street	Toronto, ON
2 Serpentine Street	Copper Cliff, ON	270 Geneva Street	Saint Catharines, ON
1277 York Mills Road	Don Mills, ON	1846 Lawrence Avenue East	Scarborough, ON
4242 Dundas Street West	Etobicoke, ON	640 Markham Road	Scarborough, ON
55 King Street West	Kitchener, ON	1-154 Woodbridge Avenue	Vaughan, ON
1067 Wellington Road South	London, ON	50 Westmount Road North	Waterloo, ON
1365 Fanshawe Park Road East	London, ON	383 Norwich Avenue	Woodstock, ON
6575 Airport Road	Mississauga, ON	6825 Blvd Milan	Brossard, QC
1300 King Street East	Oshawa, ON	1460 Corydon Road	Winnipeg, MB
1158 Bank Street	Ottawa, ON		

## Affiliates

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

CT Financial Assurance Company (CFTA) <sup>1</sup>	TD Direct Insurance Inc.
Epoch Investment Partners, Inc.	TD Equipment Finance Canada Inc.
Primum Insurance Company	TD Financing Services Home Inc.
TD Asset Management Inc.	TD Financing Services Inc.
TD Auto Finance (Canada) Inc.	TD General Insurance Company
TD Auto Finance Services Inc.	TD Home and Auto Insurance Company
TD Capital Group Limited	TD Life Insurance Company
TD Capital Mezzanine Partners (Non-QLP) L.P.	TD Pacific Mortgage Corporation
TD Capital Mezzanine Partners (Parallel) Blocker Inc.	TD Waterhouse Private Investment Counsel Inc.
TD Capital Mezzanine Partners (Parallel) L.P.	TDAM USA Inc.
TD Capital Mezzanine Partners (QLP) L.P.	Toronto Dominion (New York) LLC
TD Capital Mezzanine Partners (Sidecar) L.P.	Toronto Dominion (Texas) LLC

<sup>1</sup>On November 1, 2014, CT Financial Assurance Company amalgamated with TD Life Insurance Company.

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' 2014 fiscal year (November 1, 2013 – October 31, 2014). 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. 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.

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PDF only (03/2015)

