D. COMMUNITY REINVESTMENT GOALS

Financial institution's annual Community Reinvestment Goals should include information on the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.

a. Provide an overview of the financial institution's annual Community Reinvestment Goals.

TD Bank is dedicated to supporting the programs, organizations and people that contribute to the economic vitality, well-being and social equity of our communities. Making a positive impact on the communities where our customers and employees live and work, and inspiring others to join our efforts, is a critical element of the TD Bank philosophy. We believe that creating a socially responsible framework for our activities and working in concert with our neighborhoods, partners and governmental officials, enhances our collective ability to make a difference.

TD Bank reinvests in its local communities through its loan, investment, charitable giving and employee volunteer programs. TD Bank establishes annual goals for consumer, small business and community development loans and investments in the City of Philadelphia. TD Bank considers a variety of factors in setting goals including: economic conditions, interest rate environment, availability and cost of housing and other market factors and conditions which may impact loan demand or credit quality. TD Bank also considers the opportunity for loan and investment referrals from community-based partners in the City of Philadelphia.

b. Provide the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.

Type	2013 Goals	2013 Results	2014 Goals
Small Business Loans	150	170	130
Home Mortgages	180	240	163
Home Improvement Loans	50	62	74
Community Development Investments	$1 MILL	$30.5 MILL	$1 MILL

If applicable, explain why previous year results did not meet the stated goal.

N/A

c. **Provide the actual number and dollar amounts of small business loans, home mortgages, home improvement loans, community development investments, consumer loans, and other commercial loans made in neighborhoods within the City of Philadelphia.**

Calendar Year 2013

Number of Loans by Income

Type	Low	Mod	Mid	Upp	Total
Residential Mortgage	94	146	167	128	535
Home Improvement	24	38	29	16	107
Small Business Loans	82	88	121	113	404
Community Development	-	1	-	-	1
Consumer Loans	43	79	154	213	489
Other Commercial Loans	57	30	57	56	200
Total:	300	382	528	526	1736
How many business loans were originated?	139	119	178	169	605

Value of Loans ($ in thousands) by Income

Type	Low	Mod	Mid	Upp	Total
Residential Mortgage	14,931	20,511	35,026	45,845	116,313
Home Improvement	811	1,925	2,591	865	6,192
Small Business Loans	6,443	5,945	7,868	7,310	27,566
Community Development	-	8,025	-	-	8,025
Consumer Loans	613	2,468	5,915	11,460	20,456
Other Commercial Loans	101,808	48,636	256,928	167,898	575,270
Total:	124,606	87,510	308,328	233,378	753,822
% of Consumer Loans made through Credit Cards	0	0	0	0	0

d. **Provide information on other types of community development investments made in neighborhoods within the City of Philadelphia (for example: Grants, Education, Public or related Commercial Development).**

Breakdown of TD Bank investments in Philadelphia for 2013 is as follows:

Fifty nine Donations totaling over $914 thousand through the TD Charitable Foundation to nonprofits and social services agencies in support of affordable housing, economic development, community services, and other community programs, initiatives and activities including $400 thousand under its Housing for Everyone grant competition. In 2013 the competition's theme was Neighborhood Revitalization and Stabilization with a focus on preservation, rehabilitation and expansion of viable existing affordable housing properties or utilization of abandoned properties to create new units of affordable housing. Four community-based organizations in Philadelphia received $100 thousand awards.

Funded previous commitments for low-income housing tax credit investments for the development of affordable housing totaling $30.1 million in 2013.

Funding three state tax credit investments supporting the Neighborhood Assistance Program and the Educational Improvement Program totaling $350 thousand.

e. **Briefly describe any lending outreach programs geared toward minorities, low-income persons, immigrants, or women. This description should include the targeted community, the type of product (i.e. commercial, home lending, unsecured consumer) and any program outcomes.**

TD Bank establishes affordable mortgage, small business and community development lending goals for the City of Philadelphia each year. Goals are established based upon our deposits, our performance in each area during the prior year and on our assessment of the current economic environment and trends. Goals are communicated to senior managers and lenders, as well as to our retail stores. Lenders from the mortgage, community development and small business teams within the bank develop outreach plans that include existing customers of the bank, nonprofit and for profit community organizations working with low income residents, small businesses and other interest groups in all neighborhoods in the City where we have retail locations.

In addition, employees regularly conduct first time homebuyer and small business education seminars in schools and at other locations throughout the City's neighborhoods to help students, residents and businesses be more aware of the financial resources available from TD Bank and others. When needed, these seminars are conducted in Spanish or other languages. Employees are encouraged to cultivate relationships with community organizations in an effort to remain updated on the lending and banking needs of all people in the City, documenting what they learn and sharing it throughout the bank. In this way we are able to ensure the broadest possible reach to all people and organizations in the City.

TD Bank tracks lending performance, reporting as required to federal, state and local regulators. Pipeline and referral reports are reviewed to ensure that we are on target to meet or exceed our goals.