



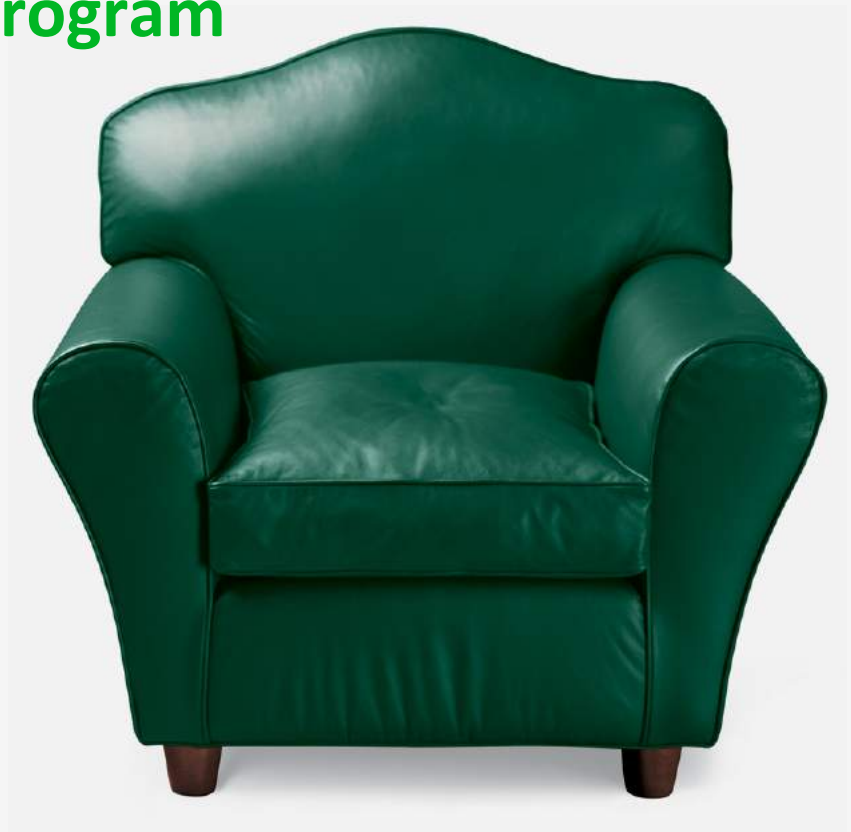
# On-Reserve Home Loan Program

Aboriginal Banking Group  
TD

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May 2016

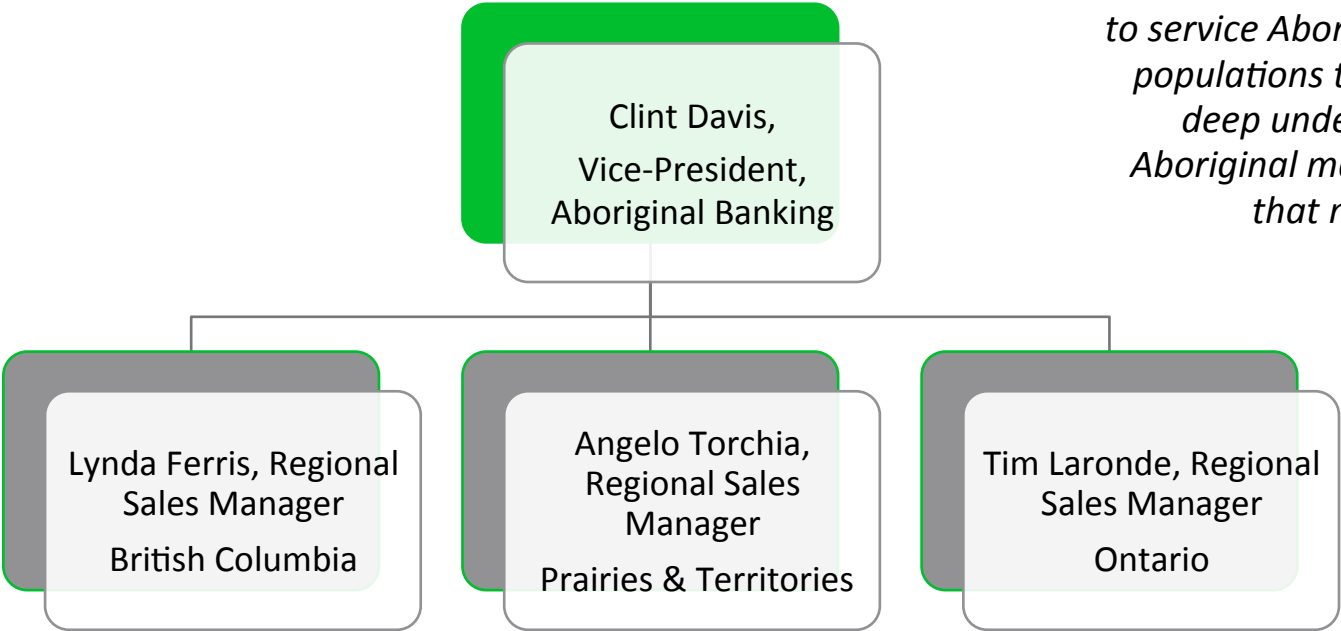
*For discussion purposes only*





# Aboriginal Banking Group at TD:

- In 2013, TD established an **Aboriginal Banking Group** to ensure TD provide innovative and flexible products, services and financing to assist Aboriginal communities and their business in achieving their goals.



*TD has invested greater resources to service Aboriginal businesses and populations to ensure we have a deep understanding of the Aboriginal market and the issues that matter most.*



## TD takes a three-pronged, integrated approach to support Aboriginal Peoples:

- **Aboriginal Customers & Markets**

- We offer a growing range of banking and financial services to meet the specific needs of Aboriginal individuals, families and enterprises.
- Aboriginal-owned businesses have the opportunity to provide goods and services to TD through our Supplier Diversity Program.

- **Aboriginal Talent and Employment**

- We strive to be the employer of choice for Aboriginal peoples by building an extraordinary workplace culture that promotes diversity and inclusion and attracts, develops and motivates Aboriginal talent.

- **Community Investment**

- We invest in the economic and social development of Aboriginal communities through programs geared to support education and financial literacy, increase access and interest in skills development among Aboriginal youth, preserve Aboriginal arts and culture and steward the environment.



# What TD can provide:

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## TD offerings include:

<b>Personal banking and investing</b>	<ul style="list-style-type: none"><li>• A wide range of banking and investment products</li><li>• ATM network of over 2,600 and more than 1,100 retail banking locations, including four branches located in First Nation communities</li><li>• Telephone, online and mobile banking. Telephone banking available in several Indigenous languages, including Cree, Lakota and Inuktitut.</li></ul>
<b>Advisory services</b>	<ul style="list-style-type: none"><li>• Personal financial planning</li><li>• Dedicated TD Wealth team specializing in administering and managing Aboriginal trusts, such as those related to claim settlements and resource revenue-sharing agreements, and assisting Aboriginal peoples with best practices in trust and investment management delivered from offices across the country.</li><li>• Global range of capital market products and services to help Aboriginal businesses, communities and institutions invest, as well as assistance with due diligence of key environmental and governance issues.</li></ul>
<b>Business banking</b>	<ul style="list-style-type: none"><li>• Tools, webinars and financing solutions for small business</li><li>• Specialized expertise and financing for Aboriginal enterprises with more than \$5 million in annual revenues, including project finance, asset-based lending and structured finance.</li></ul>



# TD's Historical Commitment:

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**First Nations Banks of Canada (FNBC), a leader in serving the Aboriginal marketplace, is the first Canadian bank majority-owned by Aboriginal peoples. As a long-time supporter, TD is proud to have been a part of its creation nearly 20 years ago.**

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**1996:** The Saskatchewan Indian Equity Foundation and the Federation of Saskatchewan Indian Nations choose TD as one of the founding partners of FNBC and the provider of management support and back-office capabilities. A shared governance model is developed to transition FNBC toward Aboriginal control and self-sufficiency.

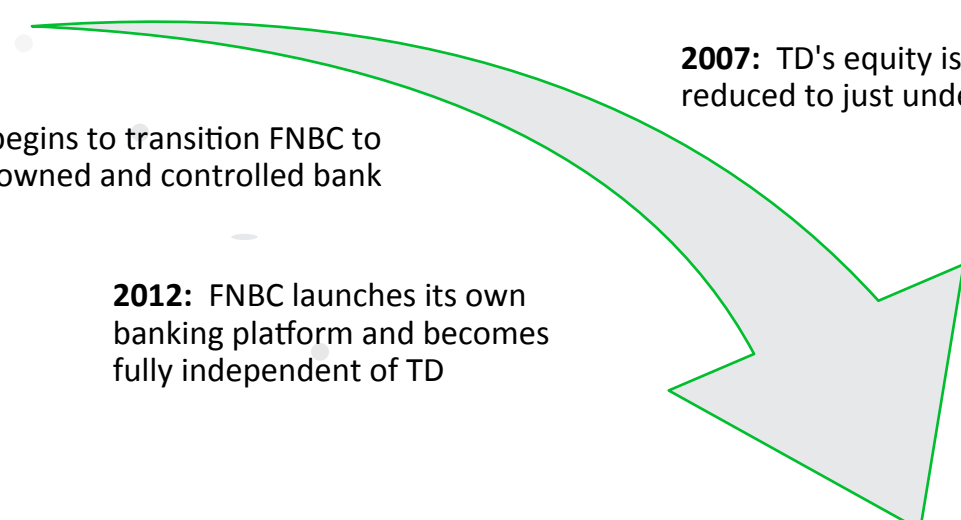
**2006:** Work begins to transition FNBC to Aboriginal owned and controlled bank

**1997:** FNBC begins operating in Saskatoon

**2012:** FNBC launches its own banking platform and becomes fully independent of TD

**2007:** TD's equity is reduced to just under 20%

**2013:** FNBC is a competitive financial institution widely owned by 77 Aboriginal shareholders. Because of its long positive history, TD and FNBC continue to have a good working relationship and in some cases combine the strengths of both banks to serve the financial services needs of Aboriginal customers.





## On-Reserve Home Ownership Program:

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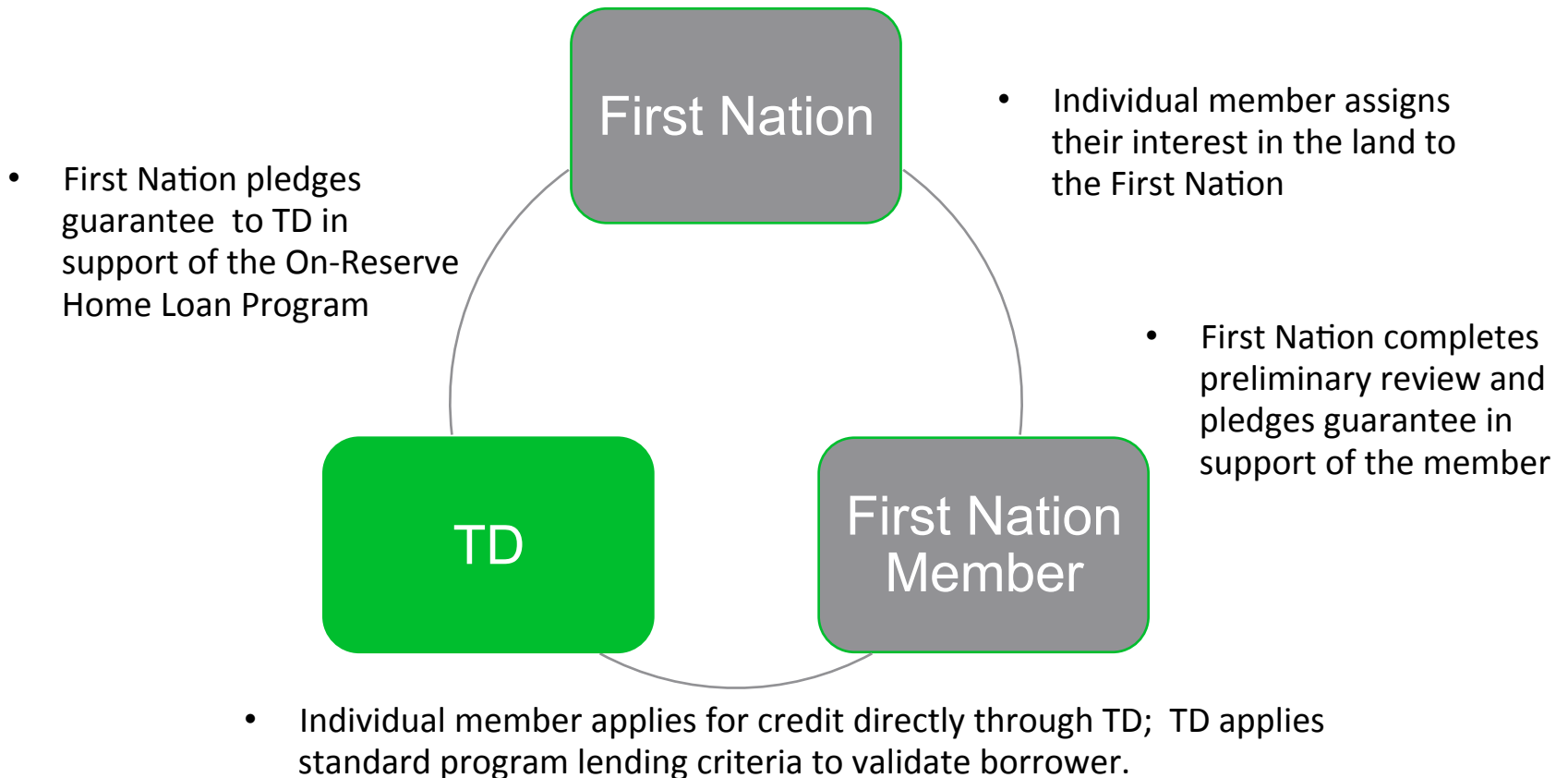
- The TD Aboriginal Banking Group is developing an on-reserve housing program to First Nations and their members, for the development and ownership of properties on-reserve, without reliance on a government guarantee
- A partnership between TD, and individual First Nations will result in the ability to offer a cost-effective and efficient financing program to meet their housing needs.

**Through the consultation process, TD can ensure we have the  
Right People and the Right Products & Services to meet the  
needs of each Community**



# On-Reserve Home Ownership Program: Option 1

- **Pros:** Individual member maintains direct lending relationship with TD
- **Cons:** Less flexible; application requirements may limit some members





# On-Reserve Home Ownership Program: Option 2

- **Pros:** Individual member maintains direct lending relationship with First Nation (FN); allows FN ability to offer greater product flexibility / tailor loan requirements to meet community needs
- **Cons:** Additional administrative requirements for the FN

