

Corporate Social Responsibility Highlights

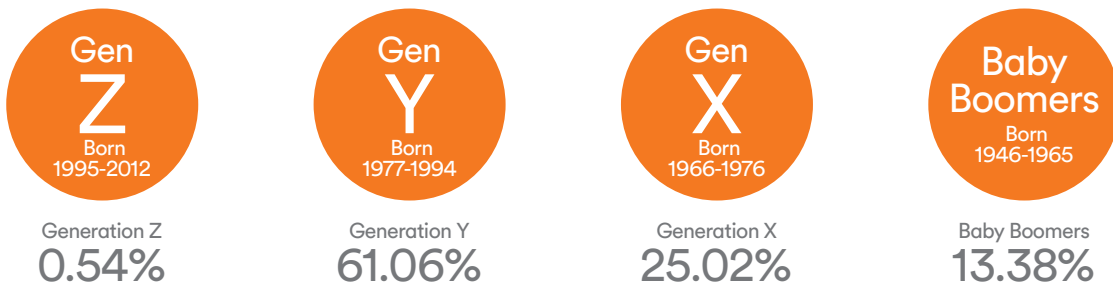
Corporate social responsibility means embracing responsibility for a company's actions, and encouraging a positive impact on consumers, employees and communities. It's a responsibility that we take very seriously at Tangerine, and we're proud to share some key highlights about our diverse employee team, our unique corporate culture, our Client and public education efforts and our support for charitable efforts and community organizations.

All information provided below is for the period from November 1, 2014 to October 31, 2015.

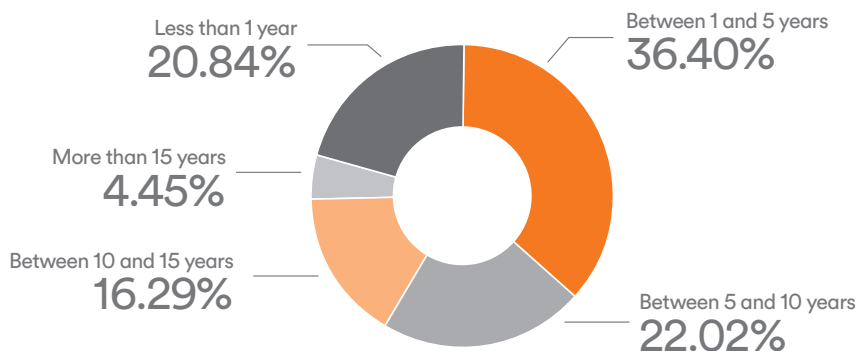
Team Tangerine

Our organization has naturally evolved into a multi-cultural, multi-faceted and multi-demographic group. Passion and smart thinking know no boundaries and neither do our employees. Here's a high-level breakdown of what the team looks like:

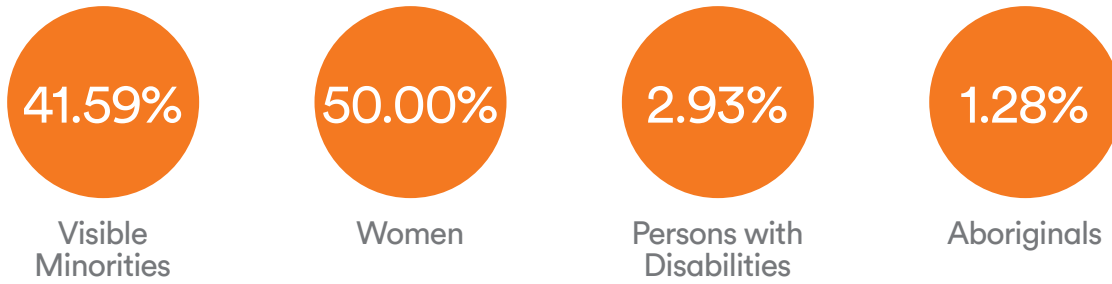
Employee Breakdown by Age Demographic



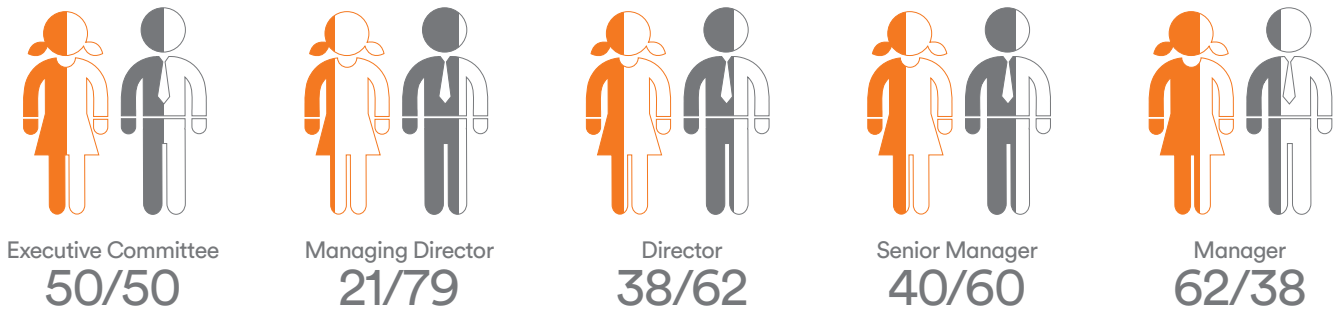
Employee Breakdown by Tenure



Employee Breakdown by Diversity (% of total employee base)

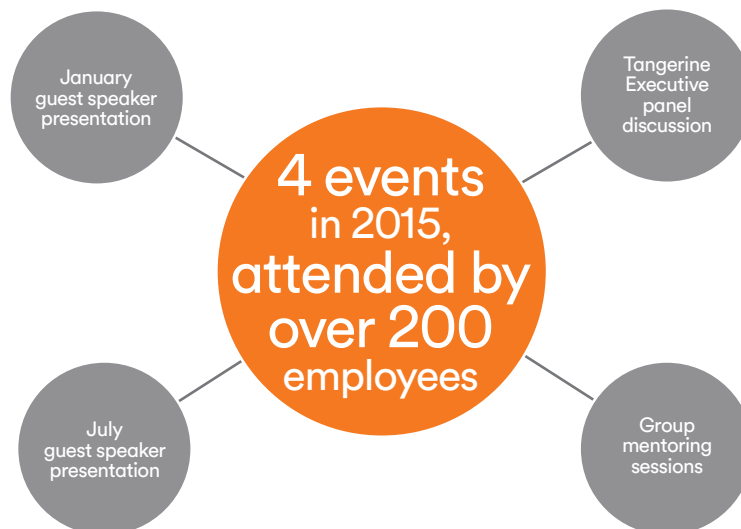


Leadership Diversity by Gender (%)



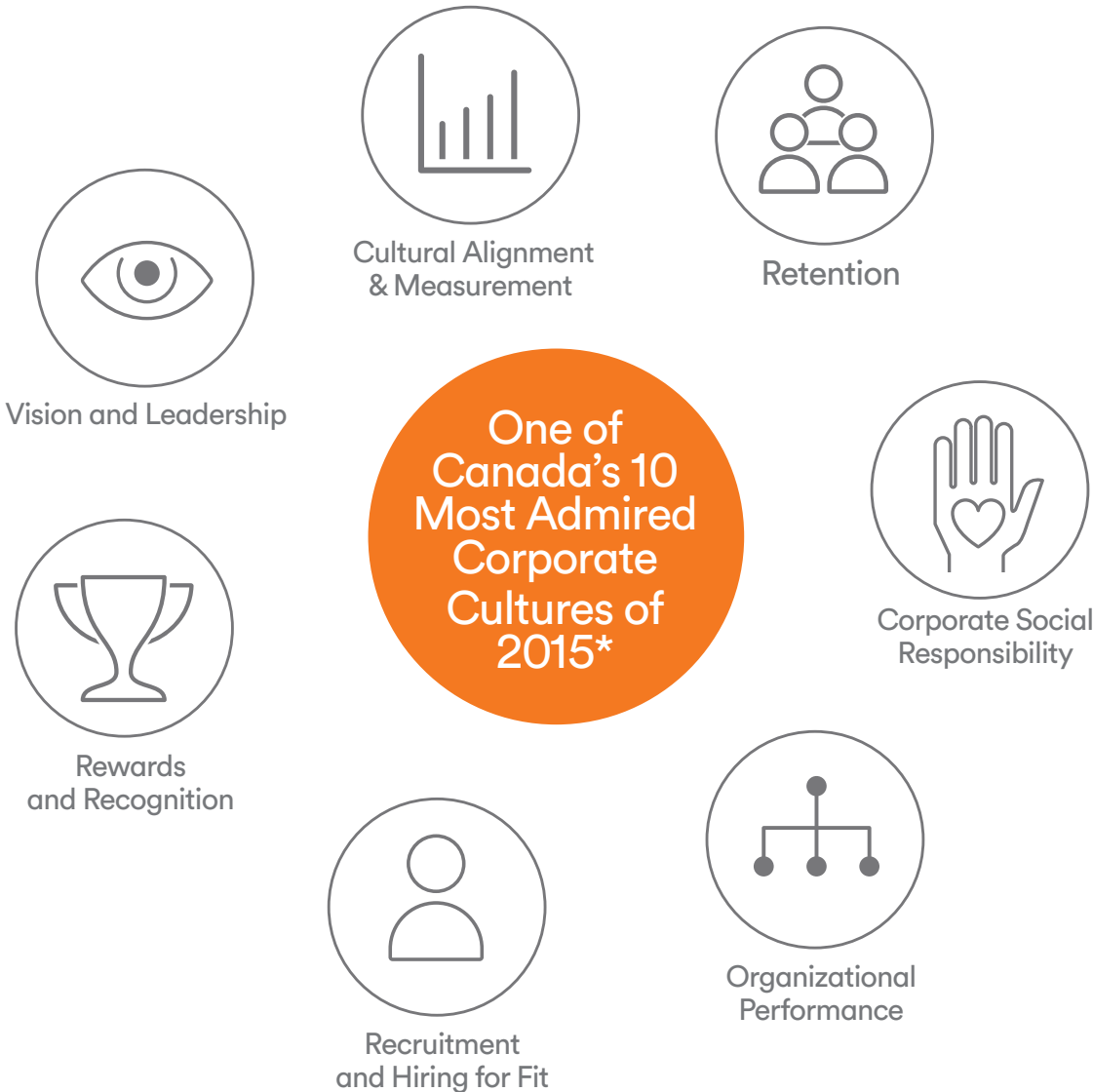
Women in Leadership Initiatives

In 2014, Tangerine launched a Women in Leadership program designed to promote the advancement of women including participants from throughout the organization. The program includes group mentoring and in-house sessions with influential and inspirational female guest speakers.



Corporate Culture Award

We pride ourselves on our progressive corporate culture, which helps us attract people with fresh perspectives and innovative ideas. We're very pleased to have been named one of Canada's 10 Most Admired Corporate Cultures™ of 2015 by Waterstone Human Capital. The award recognizes best-in-class Canadian organizations for having cultures that enhance performance and sustain a competitive advantage. We were scored based on:



* Waterstone Human Capital

Employee Performance

We believe that having a happy, motivated workforce helps ensure we have happy Clients. Conscious and planned management of individual and team performance is a big part of how we make sure we're on track with this. In 2015, 993 employees completed a performance evaluation through our online performance management system.



Recruitment Initiatives

Our recruitment initiatives are designed to help us find and connect with potential additions to Team Tangerine. However, our Recruitment team also partners with non-profit organizations that work with newcomers to Canada and people with disabilities in order to provide job search education. These organizations include [#BrightWayForward](#) partners.



Monthly social networking event with HR representatives at our Downtown Café



Partnerships with non-profit organizations including ACCES, JVS, and Right Management



Focus on flexible and comfortable interview options, such as informal coffee chats and use of interview technology such as Skype

Client & Public Education Efforts

Our purpose is to help Canadians live better lives by empowering them to make smarter decisions with their money. We do this in part through educational events such as Twitter chats, which provide information on financial topics such as RSPs and other savings strategies. As our main ongoing educational initiative, the Forward Thinking section of our website publishes helpful financial information for our Clients and the general public. In 2015:



280 articles
were published



18 videos
were published

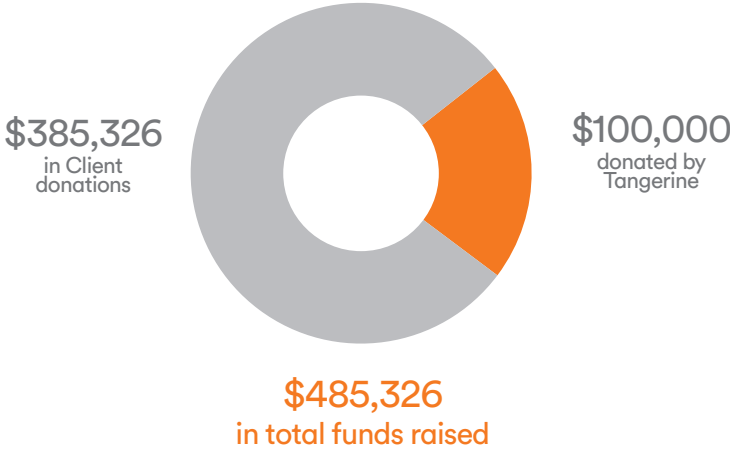


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Support for Red Cross International Aid Efforts

Together with our employees and Clients, Tangerine provides support to the Canadian Red Cross when aid is needed due to a natural disaster or crisis. We facilitate online donations directly on our banking site and then match donations up to a set target amount from Tangerine. In 2015, funds were raised for Nepal earthquake relief efforts and for Syrian refugee relief.

Funds Raised for Red Cross Relief Efforts



Community Investment, Charitable Donations & Sponsorships

Charitable giving means far more to us than just donating money. We believe it's also important to give our time and energy. Through our [#BrightWayForward](#) sponsorship and community investment platform, we work with and support organizations across the country to help empower Canadians. This includes providing employee volunteer hours in order to help our partners effectively deliver their programming.



\$606,806
in total charitable
donations



\$283,040
in total philanthropic
sponsorships



5,745
in total employee
work-time volunteer hours

Volunteering as part of New Hire Orientation

Our employees enjoy rolling up their sleeves and pitching in for the causes we support. As shown above, in 2015 our employees spent a total of 5,745 hours volunteering. This is such a big part of our culture that we want our new employees to experience our commitment to community involvement as soon as they come on board. So as part of a comprehensive 3-day Orientation program, our new hires volunteer with some of our [#BrightWayForward](#) partners. In 2015:



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