

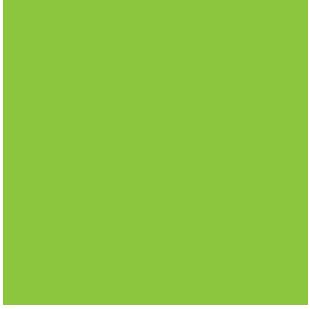


# Beata Caranci

## Senior Vice President & Chief Economist

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Beata Caranci is the Chief Economist and SVP for TD Bank Group. She joined TD in 2003 and leads an agile team of economists, who are tasked with delivering economic content on Canadian and U.S. stress test regulatory requirements, as well as baseline forecasts and research publications for TD clients. The team delivers on a wide scope of research, covering the Canadian, U.S., and global economies.

Beata is TD's Chair for the ECL Scenario Governance Committee, sits on TD's Retirement Investment Committee, is a member of the C.D Howe Institute's Monetary Policy Council and is on the editorial board of the International Productivity Monitor.



Beata is a passionate supporter of TD's diversity initiatives and has dedicated more than a decade to researching and driving awareness among Canadian policymakers on the labour market friction experienced by women. Her research report, "Get on Board Corporate Canada," helped influence the Ontario Securities Commission's rule amendments on disclosure of women on boards and in senior management. A 2017 report deconstructed the educational system and workplace environment for women in STEM fields, offering policy prescriptions to counter systemic biases

Beata holds a Master's Degree in Business Economics. Prior to joining TD, she worked nearly four years on a trading floor providing economic analysis to foreign exchange, money market and bond desks.

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