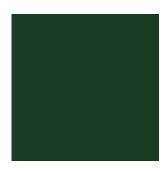


## Francis Fong Senior Economist

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Francis Fong is the senior economist currently overseeing the risk activities of TD Economics, including both internal and external stress testing. Francis also conducts economic analysis and writes reports on a wide range of economic and social issues including labour market issues, youth unemployment, immigration policy, income inequality, financial markets, and current economic trends. He also travels across Canada and the U.S. speaking to TD clients and is frequently quoted by the media. Francis holds a master's degree in economics from Queen's University and a bachelor's degree in economics from the University of Western Ontario.