

## Green Products

In 2017, TD announced a \$100 billion, in total, target in low-carbon lending, financing, asset management and internal corporate programs by 2030 to accelerate the development of the low-carbon economy. Progress against this target can be found in the 2018 ESG Report.

GREEN PRODUCT	DESCRIPTION
<b>Financing</b>	
Auto Financing for Hybrid and Electric Vehicles	Through TD Auto Finance HEV Financing Program TD has financed \$193 million in loans in 2018. We estimate that this translates to GHG emission savings of over 20,000 tonnes CO <sub>2</sub> e by TD Auto Finance customers since 2015.
<b>Investing</b>	
Green Bonds	In 2014, TD became the first commercial bank in Canada to issue a green bond, a CA\$500 million three-year issue. In 2017, TD issued its second green bond, a US\$1 billion three-year issuance. The Green Bond proceeds are allocated to projects that support the low-carbon economy.
Sustainability Rated TD Asset Management Inc. (TDAM) Funds	As at October 31, 2018, 34% of funds managed by TDAM were rated high or above average in terms of sustainability by Morningstar <sup>1</sup> (a leading investment research firm).
North American Socially Responsible Investing Portfolio	TDAM manages a North American Socially Responsible Investing Portfolio for TD Private Investment Counsel. The portfolio consists of best-in-class sustainability leaders (80-100% of portfolio) and emerging environmental specialists (up to 20% of portfolio).
<b>Underwriting</b>	
Green Bonds	TD Securities is a significant player in the green bond underwriting market. Since 2010, we have participated in the underwriting of CAD \$15 billion in green bonds globally.
<b>Insurance</b>	
Insurance for Hybrid and Electric Vehicles	TD Insurance (TDI) offers insurance discounts for hybrid and electric vehicles under TDI's Car Discount program. We estimate TD Green Car Discount customers have reduced their GHG emissions by over 62,000 tonnes CO <sub>2</sub> e through the use of hybrid and electric vehicles since 2012.
Solar Panel Insurance	Insurance on solar panels is included in TDI's mainstream insurance offerings.
Mobile Response Units	In cases of natural disasters, TDI deploys Mobile Response Units (MRUs) to provide disaster relief. These vehicle-based units provide quick, convenient customer assistance in locations where catastrophic events (e.g. hail, flooding) have occurred.
My Insurance self-service tool	This online portal for customers to view their documents reduces waste by eliminating the need for paper documents.
Resilience-related discount	Customers in the province of Alberta who choose stronger and longer-life-expectancy roofing materials to reduce damage from extreme weather events such as hailstorms, receive a discount on insurance.
<b>e-Banking</b>	
Paperless Banking	In 2018, TD continued to encourage customers to switch to paperless banking. We increased the number of online statement accounts to 12.1 million in Canada and the U.S., a 5.21% growth from 2017. This resulted in 181.9 million paper statements stopped.

<sup>1</sup> Morningstar Research Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

