



2022 SASB Index

TD has used the [Sustainability Accounting Standards Board](#) (SASB) for sustainability reporting since 2019. The following index includes the SASB sector standards that we have deemed most relevant to our business activities.

SASB Disclosure	Accounting Metric	2022 Disclosure
Activity Metrics – Asset Management & Custody Activities		
FN-AC-000.A	(1) Total registered and (2) total unregistered assets under management (AUM)	Table 20 on page 46 of TD's 2022 Annual Report (AR) (for Canada AUM) Table 18 on page 41 of the AR (for US AUM) TD does not disclose registered vs. unregistered.
FN-AC-000.B	Total assets under custody and supervision	2022 G-SIB Disclosure Template
Activity Metrics – Commercial Banks		
FN-CB-000.A	(1) Number and (2) value of chequing and savings accounts by segment: (a) personal and (b) small business	Pages 8-9 of the 2022-Q4 Supplemental Financial Information — Average deposits in Canada and U.S. Retail, breakdown by personal, business and other. TD does not disclose the number of accounts, or the breakdown of chequing and savings accounts or the amounts specifically related to small business.
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Pages 8-9 of the 2022-Q4 Supplemental Financial Information — Average loans in Canadian and U.S. Retail, breakdown by personal and business. TD does not disclose the number of loans or the breakdown between small business and corporate.
Activity Metrics – Consumer Finance		
FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts	Pages 54–55 of the AR — Table 25: Loans and Acceptances, Net of Stage 3 Allowance for Loan Losses by Industry Sector (Total credit card loans in Canada and U.S.) TD does not disclose the number of accounts.
Activity Metrics – Mortgage Finance		
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	Pages 54–55 of the AR — Table 25: Loans and Acceptances, Net of Stage 3 Allowance for Loan Losses by Industry Sector (Total residential mortgages in Canada and U.S.) TD does not disclose the number of mortgages originated.
FN-MF-000.B	(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	Pages 54–55 of the AR — Table 25: Loans and Acceptances, Net of Stage 3 Allowance for Loan Losses by Industry Sector (Total residential mortgages in Canada and U.S.) TD does not disclose the number of mortgages originated.



SASB Disclosure	Accounting Metric	2022 Disclosure
Business Ethics		
FN-AC-510a.1 FN-CB-510a.1 FN-IB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	<p>Page 212 of the AR — Note 27: Provisions, Contingent Liabilities, Commitments, Guarantees, Pledged Assets, and Collateral — Provides information regarding the Bank’s provisions, as well as reasonably possible losses in its legal and regulatory actions (that is, those which are neither probable nor remote), in excess of provisions, but does not disclose whether such losses are as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations.</p> <p>The Bank provides disclosure regarding the material legal proceedings to which it and its direct and indirect subsidiaries are a party in its annual report to shareholders.</p> <p>TD does not disclose the amount.</p>
FN-AC-510a.2 FN-CB-510a.2 FN-IB-510a.2	Description of whistleblower policies and procedures	<p>Page 19 of TD’s 2022 ESG Report (Promoting Responsible Conduct)</p> <p>TD Conduct and Ethics Hotline</p> <p>TD Code of Conduct and Ethics</p> <p>Procedures for Raising Conduct and Ethics Concerns (Whistleblower) Procedures (Canada)</p> <p>Procedures for Raising Conduct and Ethics Concerns (TDGUS)</p> <p>Raising Conduct and Ethics Concerns Policy</p> <p>TD Slavery and Human Trafficking Statement</p>
Systemic Risk Management		
FN-AC-550a.2	Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	<p>Page 99 of the AR — Risk Factors and Management — Managing Risk (Liquidity Risk)</p> <p>TD does not discuss redemption risk management.</p>
FN-AC-550a.3	Total exposure to securities financing transactions	Page 6 of the 2022-Q4 Supplementary Regulatory Disclosure
FN-CB-550a.1 FN-IB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	<p>2022 G-SIB Disclosure Template</p> <p>Page 23 of 2022-Q1 Quarterly Results Report to Shareholders (Table 24: G-SIB Indicators)</p>
FN-CB-550a.2 FN-IB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Pages 86 and 94 of the AR — Risk Factors and Management — Managing Risk (Stress Testing)



SASB Disclosure	Accounting Metric	2022 Disclosure
Professional Integrity		
FN-IB-510b.1	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	In the ordinary course of business, the Bank and its subsidiaries are involved in various legal and regulatory actions including but not limited to civil claims and lawsuits, regulatory examinations, investigations, audits and requests for information by various governmental regulatory agencies and law enforcement authorities in various jurisdictions. In addition, from time to time, in the ordinary course of business, the Bank and its subsidiaries are assessed for fees or fines by securities regulatory authorities in relation to administrative matters, including late filings or reporting, which may be considered penalties or sanctions pursuant to Canadian securities regulations, but which are not, individually or in the aggregate, material to the Bank. In addition, the Bank and its subsidiaries are subject to numerous regulatory authorities around the world, and fees, administrative penalties, settlement agreements and sanctions may be categorized differently by each regulator. The Bank provides disclosure regarding the material legal proceedings to which it and its direct and indirect subsidiaries are a party in its annual report to shareholders.
FN-IB-510b.2	Number of mediation and arbitration cases associated with professional integrity, including duty of care, by party	In the ordinary course of business, the Bank and its subsidiaries are involved in various legal and regulatory actions including but not limited to civil claims and lawsuits, regulatory examinations, investigations, audits and requests for information by various governmental regulatory agencies and law enforcement authorities in various jurisdictions. In addition, from time to time, in the ordinary course of business, the Bank and its subsidiaries are assessed fees or fines by securities regulatory authorities in relation to administrative matters, including late filings or reporting, which may be considered penalties or sanctions pursuant to Canadian securities regulations, but which are not, individually or in the aggregate, material to the Bank. In addition, the Bank and its subsidiaries are subject to numerous regulatory authorities around the world, and fees, administrative penalties, settlement agreements and sanctions may be categorized differently by each regulator. The Bank provides disclosure regarding the material legal proceedings to which it and its direct and indirect subsidiaries are a party in its annual report to shareholders.
FN-IB-510b.3	Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	<p>Page 212 of the AR — Note 27: Provisions, Contingent Liabilities, Commitments, Guarantees, Pledged Assets, and Collateral, which provides information regarding the Bank’s provisions, as well as reasonably possible losses in its legal and regulatory actions (that is, those which are neither probable nor remote), in excess of provisions, but does not disclose whether such losses are as a result of legal proceedings associated with professional integrity, including duty of care.</p> <p>The Bank provides disclosure regarding the material legal proceedings to which it and its direct and indirect subsidiaries are a party in its annual report to shareholders.</p> <p>TD does not disclose the amount.</p>
FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	TD Code of Conduct and Ethics



SASB Disclosure	Accounting Metric	2022 Disclosure
Data Security		
FN-CB-230a.1 FN-CF-230a.1	1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Page 25 of TD's 2022 ESG Report (Data Security and Privacy) Pages 77 and 97 of the AR (Top and Emerging Risks — Technology and Cyber Security Risk; Operational Risk — Technology and Cyber Security) TD does not disclose the number of data breaches, percentage of PII and number of account holders affected.
FN-CB-230a.2 FN-CF-230a.3	Description of approach to identifying and addressing data security risks	Page 25 of TD's 2022 ESG Report (Data Security and Privacy) Pages 77 and 97 of the AR (Top and Emerging Risks — Technology and Cyber Security Risk; Operational Risk — Technology and Cyber Security)
Customer Privacy		
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	Privacy Commitment (Policies and procedures about the collection, use and disclosure of customer information) TD does not disclose the number of account holders whose information is used for secondary purposes.
FN-CF-220a.2	Total amount at monetary losses as a result of legal proceedings associated with customer privacy	Page 212 of the AR — Note 27: Provisions, Contingent Liabilities, Commitments, Guarantees, Pledged Assets, and Collateral, which provides information regarding the Bank's provisions, as well as reasonably possible losses in its legal and regulatory actions (that is, those which are neither probable nor remote), in excess of provisions, but does not disclose whether such losses are as a result of legal proceedings associated with customer privacy. The Bank provides disclosure regarding the material legal proceedings to which it and its direct and indirect subsidiaries are a party in its annual report to shareholders. TD does not disclose the amount.



SASB Disclosure	Accounting Metric	2022 Disclosure
Transparent Information & Fair Advice for Customers		
FN-AC-270a.1	(1) Number and (2) percentage of covered employees with a record of investment-related investigations consumer-initiated complaints, private civil litigations, or other regulatory proceedings	In the ordinary course of business, the Bank and its subsidiaries are involved in various legal and regulatory actions including but not limited to civil claims and lawsuits, regulatory examinations, investigations, audits and requests for information by various governmental regulatory agencies and law enforcement authorities in various jurisdictions. In addition, from time to time, in the ordinary course of business, the Bank and its subsidiaries are assessed fees or fines by securities regulatory authorities in relation to administrative matters, including late filings or reporting, which may be considered penalties or sanctions pursuant to Canadian securities regulations, but which are not, individually or in the aggregate, material to the Bank. In addition, the Bank and its subsidiaries are subject to numerous regulatory authorities around the world, and fees, administrative penalties, settlement agreements and sanctions may be categorized differently by each regulator. The Bank provides disclosure regarding the material legal proceedings to which it and its direct and indirect subsidiaries are a party in its annual report to shareholders.
FN-AC-270a.2 FN-IN-270a.1	Total amount at monetary losses as a result of legal proceedings associated with marketing and communication of financial/insurance product-related information to new and returning customers	Page 212 at the AR — Note 27: Provisions, Contingent Liabilities, Commitments, Guarantees, Pledged Assets, and Collateral, which provides information regarding the Bank’s provisions, as well as reasonably possible losses in its legal and regulatory actions (that is, those which are neither probable nor remote), in excess of provisions, but does not disclose whether such losses are as a result of legal proceedings associated with marketing and communication of financial/insurance product-related information to new and returning customers. The Bank provides disclosure regarding the material legal proceedings to which it and its direct and indirect subsidiaries are a party in its annual report to shareholders. TD does not disclose the amount.
FN-AC-270a.3 FN-IN-270a.4	Description of approach to informing customers about products and services	Page 63 of TD’s 2022 ESG Report (Product and Service Responsibility — Educating Our Customers with Clear Language and Communication) Codes of Conduct and Public Commitments
Selling Practices		
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Page 212 of the AR — Note 27: Provisions, Contingent Liabilities, Commitments, Guarantees, Pledged Assets, and Collateral, which provides information regarding the Bank’s provisions, as well as reasonably possible losses in its legal and regulatory actions (that is, those which are neither probable nor remote), in excess of provisions, but does not disclose whether such losses are as a result of legal proceedings associated with selling and servicing of products. The Bank provides disclosure regarding the material legal proceedings to which it and its direct and indirect subsidiaries are a party in its annual report to shareholders. TD does not disclose the amount.



SASB Disclosure	Accounting Metric	2022 Disclosure
Lending Practices		
FN-MF-270a.3	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	<p>Page 212 of the AR — Note 27: Provisions, Contingent Liabilities, Commitments, Guarantees, Pledged Assets, and Collateral, which provides information regarding the Bank’s provisions, as well as reasonably possible losses in its legal and regulatory actions (that is, those which are neither probable nor remote), in excess of provisions, but does not disclose whether such losses are as a result of legal proceedings associated with communications to customers or remuneration of loan originators.</p> <p>The Bank provides disclosure regarding the material legal proceedings to which it and its direct and indirect subsidiaries are a party in its annual report to shareholders.</p> <p>TD does not disclose the amount.</p>
Discriminatory Lending		
FN-MF-270b.1	(1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	<p>Page 58 of the AR — Table 30: Uninsured Average Loan-To-Value – Newly Originated and Newly Acquired</p> <p>Page 43 of 2022-Q4 Quarterly Results Presentation (U.S. Real Estate Secured Lending Portfolio — Indexed Loan-To-Value (LTV) Distribution and Refreshed FICO Scores)</p> <p>TD does not disclose the breakdown by minorities or FICO score, and the number of mortgages.</p>
FN-MF-270b.2	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	<p>Page 212 of the AR — Note 27: Provisions, Contingent Liabilities, Commitments, Guarantees, Pledged Assets, and Collateral, which provides information regarding the Bank’s provisions, as well as reasonably possible losses in its legal and regulatory actions (that is, those which are neither probable nor remote), in excess of provisions, but does not disclose whether such losses are as a result of legal proceedings associated with discriminatory mortgage lending.</p> <p>The Bank provides disclosure regarding the material legal proceedings to which it and its direct and indirect subsidiaries are a party in its annual report to shareholders.</p> <p>TD does not disclose the amount.</p>
FN-MF-270b.3	Description of policies and procedures for ensuring non-discriminatory mortgage origination	<p>Page 64 of TD’s 2022 ESG Report (Product and Service Responsibility — Protecting Our Customers)</p> <p>TD Code of Conduct and Ethics</p> <p>TD Human Rights Statement</p>



SASB Disclosure	Accounting Metric	2022 Disclosure
Financial Inclusion & Capacity Building		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Page 83 of TD's 2022 ESG Report (Financial Access and Inclusion — Small Business Loans) Page 85 of TD's 2022 ESG Report (Economic Inclusion — Community Development Loans)
FN-CB-240a.3	Number of no-cost retail chequing accounts provided to previously unbanked or underbanked customers	Page 7 of the Public Accountability Statement (Access to Banking) TD does not disclose the number of no-cost retail chequing accounts.
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Page 83 of TD's 2022 ESG Report (Financial Access and Inclusion — Number of participants in TD-sponsored financial education programs) Page 83 of TD's 2022 ESG Report (Financial Access and Inclusion — Number of financial education classes in LMI communities in the U.S. and number of attendees) TD does not disclose the number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers.
Incorporation of ESG Factors in Investment Management & Advisory		
FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of ESG issues, (2) sustainability themed investing, and (3) screening	Page 35 of TD's 2022 ESG Report (Sustainable Finance – Sustainable Investing) TD does not disclose amount of assets under management by asset class.
FN-AC-410a.2	Description of approach to incorporation of ESG factors in investment and/or wealth management processes and strategies	Page 35 of TD's 2022 ESG Report (Sustainable Finance – Sustainable Investing) TDAM Sustainable Investing Approach
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	Page 35 of TD's 2022 ESG Report (Sustainable Finance – Sustainable Investing) TDAM Sustainable Investing Approach TDAM Sustainable Investing Website 2021 TDAM Sustainable Investment Report TDAM Proxy Voting Guidelines
Incorporation of ESG Factors in Credit Analysis		
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	Page 32 of TD's 2022 Climate Action Report (Our Climate Risks – Climate Risk Heatmap)
FN-CB-410a.2	Description of approach to incorporation of ESG factors in credit analysis	Page 32 of TD's 2022 Climate Action Report (Our Climate Risks – Climate Risk Heatmap) Page 32 of TD's 2022 Climate Action Report (Carbon-Related Assets) Page 33 of TD's 2022 ESG Report (Sustainable Finance — Lending)



SASB Disclosure	Accounting Metric	2022 Disclosure
Incorporation of ESG Factors in Investment Banking & Brokerage Activities		
FN-IB-410a.2	(1) Number and (2) total value of investments and loans incorporating integration of ESG factors, by industry	Page 33 of TD's 2022 ESG Report (Sustainable Finance — Lending) Page 32 of TD's 2022 ESG Report (Sustainable Finance — GSS Bonds — Underwriting) TD does not disclose the number of investments and loans incorporating integration of ESG factors by industry.
FN-IB-410a.3	Description of approach to incorporation of ESG factors in investment banking and brokerage activities	Page 29 and page 33 of TD's 2022 ESG Report (Sustainable Finance – ESG Advice and Client-Focused Solutions; Lending) Page 73 of TD's 2022 ESG Report (Sustainable Finance — E&S Risk Review)
Environmental Risk Exposure		
FN-IN-450a.2	Total amount of monetary losses attributable to insurance payouts from (1) modelled natural catastrophes and (2) non-modelled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	Page 201 of the AR — Note 22: Insurance TD does not disclose amounts specifically related to catastrophes, modelled or unmodelled. Furthermore, TD does not disclose breakdown by type of events, or geographical segments.
Policies Designed to Incentivize Responsible Behaviour		
FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviours	Principles for Sustainable Insurance — Annual Disclosure 2022 Page 37 of TD's 2022 ESG Report (Sustainable Insurance) Page 63 of TD's 2022 ESG Report (Product and Service Responsibility)
Employee Incentives & Risk Taking		
FN-IB-550b.1	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	Page 68 of the 2023 Management Proxy Circular (Material Risk Takers)
FN-IB-550b.2	Percentage of variable remuneration of MRTs to which malus or clawback provisions were applied	Page 66 of the 2023 Management Proxy Circular (Reduction, Forfeiture, and Clawback of Variable Compensation)
FN-IB-550b.3	Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities	Page 157 of the AR — Note 5: Fair Value Measurements — Valuation Governance TD discusses governance practice around the valuation of its financial instruments in general and not specifically to Level 3 assets and liabilities within the Investment Banking business.
Employee Diversity & Inclusion		
FN-AC-330a.1 FN-IB-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) nonexecutive management, (3) professionals, and (4) all other employees	Page 71 (Board diversity) and pages 86-88 (Diversity and Inclusion) of TD's 2022 ESG Report .