



Independent practitioner's assurance report

To the Management of The Toronto-Dominion Bank

Scope

We have been engaged by The Toronto-Dominion Bank ("TD") to perform a 'limited assurance engagement', as defined by International Standards on Assurance Engagements, hereafter referred to as the engagement, to report on the select performance indicators detailed in the accompanying Schedule (collectively, the "Subject Matter") contained in TD's 2024 Sustainability Report, TD's 2024 Sustainability Performance Data Pack & Indices and TD's Approach to Equitable Pay (collectively, the "Reports").

Other than as described in the preceding paragraph, which sets out the scope of our engagement, we did not perform assurance procedures on the remaining information included in the Reports, and accordingly, we do not express a conclusion on this information.

Criteria applied by TD

In preparing the Subject Matter, TD applied the applicable guidance contained within the Greenhouse Gas Protocol (the "GHG Protocol"): A Corporate Accounting and Reporting Standard and Scope 2 Guidance, the Global Reporting Initiative ("GRI") Sustainability Standards, the Partnership for Carbon Accounting Financials ("PCAF") 2022, the Global GHG Accounting and Reporting Standard Part A: Financed Emissions, Second Edition, and internally developed criteria, as detailed in the accompanying Schedule (collectively, the "Criteria"). The internally developed criteria was specifically designed for the preparation of the Report. As a result, the applicable Subject Matter information may not be suitable for another purpose.

TD's responsibilities

TD's management is responsible for selecting the Criteria, and for presenting the Subject Matter in accordance with that Criteria, in all material respects. This responsibility includes establishing and maintaining internal controls, maintaining adequate records and making estimates that are relevant to the preparation of the Subject Matter, such that it is free from material misstatement, whether due to fraud or error.

EY's responsibilities

Our responsibility is to express a conclusion on the presentation of the Subject Matter based on the evidence we have obtained.

We conducted our engagement in accordance with the *International Standard for Assurance Engagements Other Than Audits or Reviews of Historical Financial Information* ("ISAE 3000") and the *International Standard for Assurance Engagements on Greenhouse Gas Statements*



("ISAE 3410"). These standards require that we plan and perform our engagement to obtain limited assurance about whether, in all material respects, the Subject Matter is presented in accordance with the Criteria, and to issue a report. The nature, timing, and extent of the procedures selected depend on our judgment, including an assessment of the risk of material misstatement, whether due to fraud or error.

We believe that the evidence obtained is sufficient and appropriate to provide a basis for our limited assurance conclusions.

Our Independence and Quality Management

We have complied with the relevant rules of professional conduct / code of ethics applicable to the practice of public accounting and related to assurance engagements, issued by various professional accounting bodies, which are founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our firm applies Canadian Standard on Quality Management 1, *Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements*, which requires us to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Description of procedures performed

Procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures were designed to obtain a limited level of assurance on which to base our conclusion and do not provide all the evidence that would be required to provide a reasonable level of assurance.

Although we considered the effectiveness of management's internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls. Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems.

A limited assurance engagement consists of making inquiries, primarily of persons responsible for preparing the Subject Matter and related information, and applying analytical and other appropriate procedures.

Our procedures included:

- ▶ Conducting interviews with personnel to understand the process for collecting, collating and reporting the Subject Matter
- ▶ Undertaking analytical procedures, making inquiries with relevant personnel to obtain explanations for outliers identified, comparing data to underlying source information on a sample basis, and reperformance of select calculations; and
- ▶ Checking presentation and disclosure of the Subject Matter in the Reports.

We also performed such other procedures as we considered necessary in the circumstances.

Inherent limitations

Non-financial information, such as the Subject Matter, is subject to more inherent limitations than financial information, given the more qualitative characteristics of the Subject Matter and the methods used for determining such information. The absence of a significant body of established practice on which to draw allows for the selection of different but acceptable evaluation techniques which can result in materially different evaluation and can impact comparability between entities and over time.

The Greenhouse Gas (“GHG”) quantification process is subject to scientific uncertainty, which arises because of incomplete scientific knowledge about the measurement of GHGs. Additionally, GHG procedures are subject to estimation (or measurement) uncertainty resulting from the measurement and calculation processes used to quantify emissions within the bounds of existing scientific knowledge.

Conclusion

Based on our procedures and the evidence obtained, nothing has come to our attention that causes us to believe that the Subject Matter for the reporting periods outlined in the accompanying Schedule and the Reports, are not prepared, in all material respects, in accordance with the Criteria.



Chartered Professional Accountants
Licensed Public Accountants

March 14, 2025
Toronto, Canada

Schedule

Our limited assurance engagement was performed on the following Subject Matter:

Performance Indicator	Criteria	Unit	Reported Value For the year ended,	
			October 31, 2024 ¹	
Greenhouse Gas Emissions Scope 1 & 2				
▶ Total Scope 1 & 2 (location based)	GRI 305-1 and 305-2, as applicable; and GHG Protocol	tCO ₂ e	115,472	
▶ Total Scope 1 & 2 (market based)		tCO ₂ e	44,642	
Greenhouse Gas Emissions Scope 1 & 2 by country (location based)				
▶ Canada		tCO ₂ e	46,661	
▶ U.S.		tCO ₂ e	67,586	
▶ International		tCO ₂ e	1,225	
Energy Consumption				
▶ Canada	GRI 302-1	GJ	1,342,943	
▶ U.S.		GJ	806,668	
▶ International		GJ	14,109	
▶ Total energy consumption		GJ	2,163,720	
Greenhouse Gas Emissions Scope 3				
Scope 3 Business travel	GHG Protocol	tCO ₂ e	28,807	
Scope 3 Downstream leased assets		tCO ₂ e	412	
Scope 3 Upstream leased assets		tCO ₂ e	391	

Performance Indicator	Criteria	Unit	Reported Value For the year ended,
			October 31, 2023 ²
Scope 3 Business travel	GHG Protocol	tCO ₂ e	28,147

¹ As disclosed within the Reports, all GHG emissions data reflects one complete year of data. TD's fiscal year spans from November 1 to October 31; however, the reporting period for certain GHG emission sources may not align with TD's fiscal year due to availability or timeliness of data. The reporting period for TD's real estate data spans August 1 to July 31, while the reporting period for other data sources is aligned with the fiscal year. Further context provided in the footnotes to the Reports.

² As disclosed within the Reports, the Scope 3 Business Travel Emissions for the period ended October 31, 2023, was restated by TD following the discovery of an error in the raw data. The restatement decreases the originally reported 2023 business travel emissions by 9,752 tCO₂e.

Schedule (continued)

2024 Carbon Credits and Renewable Energy Certificates Retirement Schedule			
Total emissions from heating, cooling, mobile combustion & business travel		Unit	Reported Value For the year ended, October 31, 2024
▶ Canada	Internally developed criteria, as described in TD's 2024 Reports ³	tCO ₂ e	42,933
▶ U.S.		tCO ₂ e	30,047
▶ International		tCO ₂ e	469
▶ Total		tCO ₂ e	73,450
Carbon credits retired			
▶ Canada	Internally developed criteria, as described in TD's 2024 Reports ³	tCO ₂ e	42,933
▶ U.S.		tCO ₂ e	30,047
▶ International		tCO ₂ e	469
▶ Total		tCO ₂ e	73,450
Non-renewable electricity consumption			
▶ Canada	Internally developed criteria, as described in TD's 2024 Reports ³	MWh	242,370
▶ U.S.		MWh	156,570
▶ International		MWh	3,024
▶ Total		MWh	401,964
Renewable energy credits retired			
▶ Canada	Internally developed criteria, as described in TD's 2024 Reports ³	MWh	242,370
▶ U.S.		MWh	156,570
▶ International		MWh	3,024
▶ Total		MWh	401,964

³ As disclosed within the Reports, totals may not add up due to rounding. TD annually voluntarily retires carbon credits equivalent to 100% of its market-based Scope 1 and 2 emissions and Scope 3 business travel emissions. TD also annually voluntarily retires renewable energy certificates (RECs) equivalent to 100% of its non-renewable energy consumption (in MWh). A portion of these RECs (representing 0.2% of TD's total 2024 RECs retirements) could not be sourced from the same market in which TD's electricity consumption occurs.

Schedule (continued)

Performance indicator	Criteria	Unit	Reported Value For the year ended October 31, 2024
Progress toward our \$500 billion Sustainable & Decarbonization Finance Targets	Internally developed criteria as described in TD's Sustainable & Decarbonization Finance Target Methodology	\$B CAD	76.4

Performance Indicator		Criteria	Reported Value as of June 1, 2024
Pay ratio	Amount earned by women for every dollar earned by men	Internally developed criteria as described in the TD's Approach to Equitable Pay Report ^{4,5,6,7}	More than 99 cents
	Amount earned by visible minorities in Canada for every dollar earned by colleagues who do not identify as visible minorities		More than 99 cents
	Amount earned by minorities in the U.S. for every dollar earned by colleagues who do not identified as minorities		One dollar

⁴ As disclosed within the Reports, for the purpose of this analysis, in Canada "Visible minority" is defined as non-Caucasian in race or non-white in colour, other than an Indigenous person. In the U.S. "Minorities" is defined as a person who identifies as American Indian or Alaskan Native, Asian, Black or African American, Hispanic or Latino, Native Hawaiian or Other Pacific Islander, or two or more races. Visible minority, minority and gender data is voluntarily disclosed by colleagues and therefore may not be reflective of the actual workforce.

⁵ As disclosed within the Reports, the statistical analysis uses the Ordinary Least Squares (OLS) regression technique; a fundamental statistical method used to model the relationship between a dependent variable and one or more independent variables. A dependent variable is the outcome, or the variable of interest, that a statistical model aims to explain or predict. In this case, the dependent variable would be base salary or total compensation, whereas independent variables are drivers that help explain or predict differences in the dependent variable.

⁶ As disclosed within the Reports, the statistical analysis adjusts for the following drivers of differences in pay: job level, functional hierarchy, management level, tenure, time in grade, recent hire / promotion / demotion, leave of absence, pay type, supervisory duties, general experience, performance, role type, location, and incentive plan eligibility.

⁷ As disclosed within the Reports, this analysis covers a full-time, part-time and casual (colleagues with no guaranteed weekly hours) employees in Canada, the United States, the UK and Singapore; excluding temporary workers, senior executive team members, employees that have commissions-based compensation arrangements and those on long term leave of absence (colleagues who are unable to complete the duties of their job or in some cases any job due to illness, injury, or medical condition for an extended period of time).

Schedule (continued)

Performance Indicator	Criteria	Unit	Reported Value For the year ended October 31,									
			2023		2022		2021		2020		2019	
			Scope		Scope		Scope		Scope		Scope	
		1 & 2	3	1 & 2	3	1 & 2	3	1 & 2	3	1 & 2	3	
Financed emissions - Investments and Drawn Lending Basis for Business Loans	PCAF ⁸		Not reported		Not reported		Not reported		Not reported		Not reported	
▶ Agricultural sector		MtCO _{2e}	Not reported		9.7	Not reported	10.5	Not reported	9.3	Not reported	8.5	Not reported
▶ Automotive sector		MtCO _{2e}	Not reported		0.5	0.5	0.4	0.5	0.5	0.8	0.6	0.7
▶ Aviation sector		MtCO _{2e}	Not reported		2.5	Not reported	3.6	Not reported	4.5	Not reported	5.5	Not reported
▶ Energy sector		MtCO _{2e}	Not reported		1.7	20.6	1.6	17.1	2.8	27.8	2.7	31.0
▶ Industrials sector		MtCO _{2e}	Not reported		0.4	1.5	0.3	1.0	0.5	1.0	0.6	0.9
▶ Power & Utilities sector		MtCO _{2e}	Not reported		1.2	Not reported	1.0	Not reported	1.1	Not reported	1.4	Not reported
▶ Commercial Real Estate (REITs) sector		MtCO _{2e}	Not reported		0.2		0.2		0.2			
▶ Shipping sector		MtCO _{2e}	Not reported		0.3	0.2	0.2	0.2	0.2			
▶ Consumer Auto Loans		MtCO _{2e}	5.4	Not reported	5.5	5.8	5.8	6.6				
▶ Residential Mortgages		MtCO _{2e}	2.1		2.1	2.2	2.4	2.5				

⁸ Significant contextual information necessary to understand how the data has been compiled, including limitations and exclusions, have been disclosed in Pillar 2: Addressing Financed Emissions Attributed to TD and the Endnotes of TD's 2024 Sustainability Report.

Schedule (continued)

Performance Indicator	Criteria	Unit	Reported Value For the year ended October 31,									
			2023		2022		2021		2020		2019	
			Scope		Scope		Scope		Scope		Scope	
Financed emissions- Investments and Committed Lending for Basis for Business Loans			1 & 2	3	1 & 2	3	1 & 2	3	1 & 2	3	1 & 2	3
▶ Agricultural sector	Internally developed criteria, with reference to PCAF ^{9,10}	MtCO _{2e}	Not reported		10.0	Not reported	10.8	Not reported	9.9	Not reported	8.7	Not reported
▶ Automotive sector		MtCO _{2e}	Not reported		0.9	5.8	0.8	4.9	0.9	5.7	1.0	6.3
▶ Aviation sector		MtCO _{2e}	Not reported		2.7	Not reported	3.9	Not reported	4.7	Not reported	5.8	Not reported
▶ Energy sector		MtCO _{2e}	Not reported		6.4	68.9	6.5	67.6	9.7	101.7	7.6	85.9
▶ Industrials sector		MtCO _{2e}	Not reported		1.1	7.4	1.0	6.4	1.1	7.9	1.3	7.8
▶ Power & Utilities sector		MtCO _{2e}	Not reported		6.4	Not reported	6.6	Not reported	7.0	Not reported	7.6	Not reported
▶ Commercial Real Estate (REITs) sector		MtCO _{2e}	Not reported		0.4		0.3		0.2			
▶ Shipping sector		MtCO _{2e}	Not reported		0.4	Not reported	0.4	Not reported	0.3	Not reported	0.3	Not reported
▶ Consumer Auto Loans		MtCO _{2e}	5.4	Not reported		5.5	Not reported	5.8	5.8	Not reported	6.6	Not reported
▶ Residential Mortgages		MtCO _{2e}	2.1	Not reported		2.1		2.2	2.4		2.5	

⁹ Significant contextual information necessary to understand how the data has been compiled, including limitations and exclusions, have been disclosed in Pillar 2: Addressing Financed Emissions Attributed to TD and the Endnotes of TD's 2024 Sustainability Report.

¹⁰ The footprint, and associated data quality scores, on an absolute committed lending basis for business loans includes off-balance sheet arrangements (e.g., letters of credit, letters of guarantee and undrawn commitments), and is therefore based on internal criteria, instead of PCAF, which prescribes the drawn lending basis for business loans.

Schedule (continued)

Performance Indicator	Criteria	Reported Value For the year ended October 31,									
		2023		2022		2021		2020		2019	
Data Quality by Sector		Scope		Scope		Scope		Scope		Scope	
		1 & 2	3	1 & 2	3	1 & 2	3	1 & 2	3	1 & 2	3
▶ Agricultural sector	Internally developed criteria, with reference to PCAF ^{11,12}	Not reported		4.7	Not reported	4.8	Not reported	4.8	Not reported	4.8	Not reported
▶ Automotive sector		Not reported		3.7	2.1	3.6	2.1	3.7	2.2	3.8	2.2
▶ Aviation sector		Not reported		4.1	Not reported	4.2	Not reported	4.3	Not reported	4.4	Not reported
▶ Energy sector		Not reported		2.8	3.3	2.9	3.2	2.9	3.5	3.2	3.6
▶ Industrials sector		Not reported		3.3	3.7	3.4	3.9	3.5	4.0	3.6	4.1
▶ Power & Utilities sector		Not reported		3.0	Not reported	2.9	Not reported	3.1	Not reported	3.2	Not reported
▶ Commercial Real Estate (REITs) sector		Not reported		3.6		3.3		3.5		3.8	
▶ Shipping sector		Not reported		4.1		3.7		4.3		4.5	
▶ Consumer Auto Loans		Not reported		2.2	Not reported	2.2	Not reported	2.2	Not reported	2.2	Not reported
▶ Residential Mortgages		Not reported		4.3		4.4		4.4		4.5	

¹¹ Significant contextual information necessary to understand how the data has been compiled, including limitations and exclusions, have been disclosed in Pillar 2: Addressing Financed Emissions Attributed to TD and the Endnotes of TD's 2024 Sustainability Report.

¹² The footprint, and associated data quality scores, on an absolute committed lending basis for business loans includes off-balance sheet arrangements (e.g., letters of credit, letters of guarantee and undrawn commitments), and is therefore based on internal criteria, instead of PCAF, which prescribes the drawn lending basis for business loans.

Schedule (continued)

Performance Indicator		Criteria	Reported Value as of October 31, 2024								
Women	Global	Internally developed criteria, with reference GRI 405-1a ¹³	47%								
	▶ Women on Board (% of all Directors)										
	Global										
	▶ Overall										
	▶ All management										
	▶ Top management										
	▶ Senior management										
	▶ Middle and other management										
	▶ Junior management										
	Canada										
	▶ Overall										
	▶ All management										
	▶ Senior management										
	▶ Middle and other management										
	▶ Junior management										
	US										
	▶ Overall										
	▶ All management										
▶ Executives											
▶ First/mid-level managers											
Black Colleagues	Canada	Internally developed criteria, with reference to GRI 405-1b ¹⁴	6.7%								
	▶ Overall										
	▶ Senior management										
	▶ Middle and other management										
Visible minorities	Canada			Internally developed criteria, with reference to GRI 405-1b ¹⁴	49.2%						
	▶ Overall										
	▶ Senior management										
	▶ Middle and other management										
Indigenous Peoples	Canada					Internally developed criteria, with reference to GRI 405-1b ¹⁴	1.1%				
	▶ Overall										
	▶ Senior management										
	▶ Middle and other management										
People with disabilities	Canada							Internally developed criteria, with reference to GRI 405-1b ¹⁴	9.4%		
	▶ Overall										
	▶ Senior management										
	▶ Middle and other management										
2SLGBTQ+	Canada									Internally developed criteria, with reference to GRI 405-1b ¹⁴	3.8%
	▶ Overall										
	▶ Senior management										
	▶ Middle and other management										

¹³ Other criteria included in GRI Disclosure 405-1a (e.g., percentage of individuals within the organization's governance bodies by age and other indicators of diversity not specified above) are excluded from the scope of our limited assurance engagement.

¹⁴ Other criteria included in GRI Disclosure 405-1b (e.g., percentage of employees by employee category by age and other indicators of diversity not specified above) are excluded from the scope of our limited assurance engagement.

Schedule (continued)

Performance Indicator		Criteria	Reported Value as of October 31, 2024
Minorities	U.S.	Internally developed criteria, with reference to GRI 405-1b ¹⁵	
	▶ Overall		40.2%
	▶ Executives		22.1%
	▶ First/mid-level managers		31.1%
Employee Turnover	Canada	Internally developed criteria, with reference to GRI 401-16 ¹⁶	
	▶ Voluntary		10.1%
	▶ Involuntary		2.8%
	▶ Retirement		1.2%
	▶ Total - Canada		14.1%
	U.S.		
	▶ Voluntary		11.4%
	▶ Involuntary		5.1%
	▶ Retirement		0.7%
	▶ Total - US		17.2%
Legendary Experience Index (LEI) - TD Composite Score		Internally developed criteria as described in the footnotes to the Sustainability Report ¹⁷	75.63
Overall Employee Engagement		Internally developed criteria as described in the footnotes to the Sustainability Report ¹⁸	84%
Absenteeism rate (North America)		Internally developed criteria as described in the footnotes to the Sustainability Report ^{19,20,21}	2.5%

¹⁵ Other criteria included in GRI Disclosure 405-1b (e.g., percentage of employees by employee category by age and other indicators of diversity not specified above) are excluded from the scope of our limited assurance engagement.

¹⁶ Other criteria included in GRI Disclosure 401-1b (e.g., total number and rate of employee turnover by age and gender) are excluded from the scope of our limited assurance engagement.

¹⁷ As disclosed within the Reports, LEI is calculated by a third party based on independent customer experience surveys shared regularly with customers of the following segments: TD Canada Trust, TD Bank, TD Wealth, TD Insurance and TD Business Bank. The surveys ask customers to rate their recent experiences with TD on a 10-point scale to indicate how exceptional they found the service (weighted at 70%) and how likely they would be to do additional business with TD in the future based on that experience (weighted at 30%). The percentage of the top- two box responses (scores of 9 or 10) for each question is weighted and summed to calculate the LEI score for each program. The results of each program are aggregated to form the Segment Composite LEI score, which is then further combined across segments - based on their contribution to net income after tax over the past four fiscal years to determine the overall TD Bank Group Composite LEI score.

¹⁸ As disclosed within the Reports, this represents Overall Employee Engagement as measured using the TD Pulse Survey, which asks full-time employees (excluding contractors and individuals on short-term leave) to rate their level of commitment and connection to TD and their role along three dimensions (intention to stay, pride in working at TD and job satisfaction) on a scale of one to five: Strongly Disagree (1), Disagree (2), Neither Agree Nor Disagree (3), Agree (4) and Strongly Agree (5). The percentages represent the average proportion of overall respondents who either agreed (4) or strongly agreed (5) with the first three statements shown in the "Pulse Survey Results" table. In 2024, the TD Pulse Survey response rate was 85%.

¹⁹ As disclosed within the Reports, Absenteeism rate for North America includes TD Bank Group.

²⁰ As disclosed within the Reports, represents the number of sick days taken due to minor illnesses or minor workplace injury, and personal days taken, as reported in our online time reporting system, divided by the average full-time equivalent hours for each region. Weighted average is applied to the constituent businesses to attain a combined rate for North America.

²¹ As disclosed within the Reports, the North American absenteeism rate is inclusive of unplanned short-term absences. The absenteeism rate excludes planned absences related to additional time-off provided to employees (e.g., TD Total Well-being Day). The absentee rate also excludes permitted leave absences such as holidays, study, parental leave, and compassionate leave.

Schedule (continued)

Performance Indicator		Criteria	Reported Value as of October 31, 2023
Women	Global	Internally developed criteria, with reference to GRI 405-1b ²²	
	▶ Overall ²³		55.0%
	▶ All management ^{23,24}		46.3%
	▶ Top management ²³		20.0%
	▶ Senior management ^{23,24}		36.4%
	▶ Middle and other management ^{23,24}		44.4%
	▶ Junior management ^{23,24}		69.0%
	Canada		
	▶ All management ²⁴		47.5%
	▶ Middle and other management ²⁴		45.0%
	▶ Junior management ²⁴		69.3%
	US		
	▶ Overall ²³		59.3%
	▶ All management ²³		46.1%
	▶ Executives ²³		27.6%
▶ First/mid-level manager ²³	46.5%		
Black Colleagues	Canada		
	▶ Middle and other management ²⁴	4.9%	
Visible minorities	Canada		
	▶ Middle and other management ²⁴	48.1%	
People with disabilities	Canada		
	▶ Middle and other management ²⁴	8.8%	
2SLGBTQ+	Canada		
	▶ Middle and other management ²⁴	3.3%	
Absenteeism rate (North America) ²⁵		Internally developed criteria as described in the footnotes to the Sustainability Report ^{26,27,28}	2.4%

²² Other criteria included in GRI Disclosure 405-1b (e.g., percentage of employees by employee category by age and other indicators of diversity not specified above) are excluded from the scope of our limited assurance engagement.

²³ As disclosed within the Reports, in 2024, TD began reporting U.S. and global metrics on the basis of sex rather than gender. As a result, the results for 2023 for U.S and global metrics have been restated to reflect these changes. The metrics for Canada continue to be reported on the basis of gender.

²⁴ As disclosed within the Reports, in 2024, results reported in 2023 were restated to reflect changes in job levels categories included in the definitions of Middle and other management, Junior management, and All management.

²⁵ As disclosed within the Reports, the Absenteeism rate (North America) for the period ended October 31, 2023, was restated by TD following the discovery of an error in the raw data. The restatement increased the originally reported 2023 absenteeism rate by 0.23%.

²⁶ As disclosed within the Reports, Absenteeism rate for North America includes TD Bank Group

²⁷ As disclosed within the Reports, represents the number of sick days taken due to minor illnesses or minor workplace injury, and personal days taken, as reported in our online time reporting system, divided by the average full-time equivalent hours for each region. Weighted average is applied to the constituent businesses to attain a combined rate for North America.

²⁸ As disclosed within the Reports, the North American absenteeism rate is inclusive of unplanned short-term absences. The absenteeism rate excludes planned absences related to additional time-off provided to employees (e.g., TD Total Well-being Day). The absentee rate also excludes permitted leave absences such as holidays, study, parental leave, and compassionate leave.

Schedule (continued)

Performance Indicator		Criteria	Reported Value as of October 31, 2022
Women	Global	Internally developed criteria, with reference to GRI 405-1b ²⁹	
	▶ Overall ³⁰		56.0%
	▶ All management ^{30,31}		46.8%
	▶ Top management ³⁰		17.2%
	▶ Senior management ^{30,31}		35.3%
	▶ Middle and other management ^{30,31}		44.9%
	▶ Junior management ^{30,31}		68.9%
	Canada		
	▶ All management ³¹		47.7%
	▶ Middle and other management ³¹		45.0%
▶ Junior management ³¹	69.3%		
Visible minorities	Canada		
	▶ Middle and other management ³¹		44.2%
People with disabilities	Canada		
	▶ Middle and other management ³¹	8.4%	

²⁹ Other criteria included in GRI Disclosure 405-1b (e.g., percentage of employees by employee category by age and other indicators of diversity not specified above) are excluded from the scope of our limited assurance engagement.

³⁰ As disclosed within the Reports, in 2024, TD began reporting U.S. and global metrics on the basis of sex rather than gender. As a result, the results for 2022 for U.S and global metrics have been restated to reflect these changes. The metrics for Canada continue to be reported on the basis of gender.

³¹ As disclosed within the Reports, in 2024, results reported in 2022 were restated to reflect changes in job levels categories included in the definitions of Middle and other management, Junior management, and All management.