

Corporate Responsibility Report 2007

Our terrific results in 2007 speak to much more than just our financial bottom-line. They're also about what TD does to build a stronger society. From investing in our people, to championing community programs across the country, to taking action on the environment – TD showed its commitment to being a strong corporate citizen. We take that role very seriously and are immensely proud of our long-standing tradition of advancing the well-being of our employees, customers and communities.

TD's 2007 Corporate Responsibility Report will be available in March 2008 on our website at td.com/corporateresponsibility. This publication provides details on TD's activities and achievements as a responsible corporate citizen. This year's report reflects a new and improved way of reporting on our efforts, using standards set out by the Global Reporting Initiative *Sustainability Reporting Guidelines* ("G3"). These are the most widely-used international guidelines for measuring and reporting economic, environmental and social performance over time.

Here are Some Highlights:

Making a Difference Together in Our Communities

- TD donated \$32.6 million in Canada to charities and not-for-profits, with particular focus on three crucial areas: children's health; literacy and education; and the environment through the TD Friends of the Environment Foundation.
- Our employees' tremendous community spirit was showcased last year by countless hours of volunteerism, pitching in for initiatives such as the Children's Miracle Network, the TD Canada Trust Great Canadian Shoreline Cleanup, Junior Achievement and the United Way. TD supported employee efforts last year with both paid time off from work and \$220,500 in volunteer grants to the charities at which they generously gave their time.

Protecting and Preserving the Environment

- Serving as our green roadmap, in 2007 TD created an Environmental Management Framework. It builds upon our environmental policy and discusses our approach to tackling critical issues such as climate change and forest biodiversity.
- We adopted the Equator Principles, a set of globally recognized, voluntary guidelines established to assess and manage social and environmental risk in project financing.
- Through the TD Friends of the Environment Foundation, which includes customer and employee donations, and other corporate environmental giving, more than \$4 million was distributed to community initiatives that benefit the environment.

Making TD a Great Place to Work

- Creating a great workplace is something we work hard at. It's about making improvements – big and small – that every day move us closer to that ultimate workplace we want.
- In 2007 we made great progress on this journey. We invested over \$100 million in our people through compensation and benefit plan improvements, and enhancing our Employee Savings Plan – making it the best program in the industry.
- We also invested more than \$68 million in training and development, and introduced new mentoring resources and career management tools.
- Just as we measure customer satisfaction, we also regularly ask employees for their ideas on how to make TD a better place to work. Their input is helping us shape the programs and initiatives that we should start, stop or continue doing to help us create a great company that stands out from the rest.

Embracing Diversity at TD and Beyond

- More than 23,000 TD employees in Canada participated in our new Diversity Inclusiveness Survey: 86% told us they felt TD is an inclusive work environment.
- To continue increasing the accessibility of our facilities for customers and employees with disabilities, we undertook 293 projects at TD branch and investor centre locations and retrofitted 60 corporate office spaces in Canada, with enhancements such as automatic door operators and adequate wheelchair maneuvering space in meeting rooms.
- TD made a three-year, \$150,000 pledge to Equitas, a leader in implementing educational programs, including for children and youth, to promote non-discrimination, multiculturalism and human rights.