

GREEN PRODUCTS

Green Product	Description
Financing	
Low Carbon Lending	Since 2006, TD has provided \$10.8 billion in financing to companies with low-carbon operations
Lending for Small-Scale Renewables and Energy Efficiency Projects	In 2010, TD launched an innovative financing program for the development of small-scale renewables projects focused on ground-mounted and rooftop solar energy installations. In 2013 we also began reporting on the value of home improvement loans for energy efficiency. TD's lending program for small scale renewable and energy efficiency projects has provided over \$165 million in loans, and the small scale renewables program has and generated over 15 million kWh in electricity since 2010.
Auto Financing for Hybrid and Electric Vehicles	In 2014, TD Auto Finance introduced their Eco Loan Program, which provides discounted financing rates for customers purchasing qualifying eco-friendly vehicles. Through this program, TD has financed \$1.1 million in loans in 2016. TD's total financing of Hybrid and electric vehicles totals close to \$42.2 million in 2016. We estimate that this translates to GHG emission savings of over 2,000 tonnes CO ₂ e by TD Auto Finance customers since in 2016.
Investing	
Green Bonds	<p>Institutional Investors: In 2014, TD became the first commercial bank in Canada to issue a green bond, a \$500 million three-year issue. The Green Bond proceeds are allocated to projects that support the low carbon economy.</p> <p>Retail Investors: In 2016, retail investors interested in participating in the TD Green Bond were able to invest through the TD Canadian Money Market Fund, which held the TD Green Bond as a top 10 holding.</p>
Sustainability Rated TD Asset Management Inc. (TDAM) Funds	As at March 31, 2016, 25% of funds managed by TDAM were rated high in terms of sustainability by Morningstar ¹ (a leading investment research firm). This was the highest percentage among Canadian investment managers at the time.
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).
Underwriting	
Green Bonds	TD Securities is a significant player in the green bond underwriting market. Since 2010, we have participated in the underwriting of CAD \$6.5 billion in green bonds globally.
Insurance	
Insurance for Hybrid and Electric Vehicles	TD Insurance (TDI) offers insurance discounts for hybrid and electric vehicles under TDI's Green Wheel Program. By the end of 2016, 17,777 vehicles were covered under the Green Wheel Insurance Program. We estimate TD Green Wheel Insurance customers have reduced their GHG emissions by over 33,000 tonnes CO ₂ 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	TDI deployed Mobile Response Units (MRUs) to provide disaster relief to two cities experiencing catastrophic incidents related to climate change: Fort McMurray, in the wake of the massive wildfire in May, and Calgary, following the major hailstorm in late July. These vehicle based units provide urgent customer assistance in locations where catastrophic events (i.e. hail, flooding) have occurred. MRUs allow for on-site face-to-face assistance and immediate, on-the-spot assessment of damages.
My Insurance self-service tool	Online portal for customers to view their documents, reducing 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.
e-Banking	
Paperless Banking	In 2016, TD continued to encourage customers to switch to paperless banking. We increased the number of online statement accounts to 10.4 million in Canada and the US, a 41% growth from 2015. This resulted in 130 million paper statements stopped.

¹ ©2017 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.

