

Green Products

In 2017, TD announced a \$100 billion target, in total, in low-carbon lending, financing, asset management and other programs by 2030 to accelerate the development of the low-carbon economy. An accounting methodology and measurement mechanism is currently being developed. We will be tracking our progress against the \$100 billion target, in total, and expect to provide an update in our next Corporate Responsibility Report.

Green Product	Description
Financing	
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 \$8 million in loans in 2017. TD's total financing of hybrid and electric vehicles totals close to \$65 million in 2017. We estimate that this translates to GHG emission savings of over 7,000 tonnes CO ₂ e by TD Auto Finance customers since 2015.
Investing	
Green Bonds	In 2014, TD became the first commercial bank in Canada to issue a green bond, a \$500 million three-year issue. In 2017, TD issued its second green bond, a \$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 December 2017, 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 \$8.3 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 Car Discount program. We estimate TD Green Car Discount customers have reduced their GHG emissions by over 43,000 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	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 (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 2017, TD continued to encourage customers to switch to paperless banking. We increased the number of online statement accounts to 11.5 million in Canada and the US, an 11% growth from 2016. This resulted in 147 million paper statements stopped.

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