

---

# APPENDIX:

## ESG Performance Data



---

## Contents

ABOUT	1
DETAILED ENVIRONMENTAL PERFORMANCE	2
<b>ECO-EFFICIENCY</b>	2
Greenhouse Gas Emissions	2
Energy Consumption	3
Greenhouse Gas Emissions by Transportation Mode	4
Waste	4
Water	5
Paper	5
Green Buildings	6
LEED Certified Workspace	6
<b>GREEN PRODUCTS</b>	7
e-Banking	7
Insurance for Hybrid and Electric Vehicles	7
Financing for Hybrid and Electric Vehicles	7
TD Green Bond (2014 Issuance) – Use of Proceeds as at April 3, 2017	8
TD Green Bond (2017 Issuance) – Use of Proceeds as at October 31, 2017	8
<b>RESPONSIBLE FINANCE</b>	9
E&S Risk Review	9
Equator Principles	9
Deals Declined	10
Employee Engagement	10
DETAILED SOCIAL PERFORMANCE	11
Legendary Customer Experience	11
Customer Problem Resolution	11
COLLEAGUES	12
Workplace Profile	12
Employee Engagement Scores	12
Pulse Survey Results	12
Employee Turnover	13
Training & Development	13
Workforce Diversity at TD	14
Work-Related Injuries	15
COMMUNITY	16
Corporate Giving Totals	16
Breakdown of Our Giving by Focus Area	16
Taxes	16
Responsible Procurement	17
GOVERNANCE	18
Governance – Key Statistics	18

---

## ABOUT

This Appendix provides a summary of quantitative Environmental, Social and Governance (ESG) performance data that supports TD's 2017 Corporate Responsibility disclosure. It is intended to be a helpful reference for ESG analysts.

While numbers tell an important story – for corporate responsibility, it is not always the whole story. We encourage you to read the 2017 Corporate Responsibility Report for a more complete picture of TD's business, the context in which we operate, and our strategic direction on key ESG material topics.

Note: Throughout this report, "TD" or the "bank" refers to TD Bank Group. "TD Bank" refers to TD Bank, America's Most Convenient Bank.® All currency is in Canadian dollars unless otherwise noted. All material restatements and significant changes from the previous report are described in the performance data footnotes. This report presents the impacts of our activities during the fiscal year ending October 31, 2017.

## DETAILED ENVIRONMENTAL PERFORMANCE

### Eco-Efficiency

#### Greenhouse Gas Emissions<sup>1,2,3</sup>

Scope 1 & 2 – (location based)	Units	2017	2016	2015
Scope 1 <sup>4,5</sup>	tonnes CO <sub>2</sub> e	<b>46,415</b>	47,652	53,680
Scope 2 (location based) <sup>6</sup>	tonnes CO <sub>2</sub> e	<b>130,044</b>	135,261	146,995
<b>Total scope 1 &amp; 2 (location based)<sup>7</sup></b>	tonnes CO <sub>2</sub> e	✔ <b>176,459</b>	✔ 182,913	✔ 200,676
GHG emission intensity (per square foot)	kg CO <sub>2</sub> e/sq ft	<b>7.06</b>	7.28	8.07
GHG emission intensity (per millions in revenue)	tonnes CO <sub>2</sub> e/millions of dollars	<b>4.91</b>	5.33	6.38
Scope 1 & 2 (market based)				
Scope 1 <sup>4,5</sup>	tonnes CO <sub>2</sub> e	<b>46,415</b>	47,652	53,680
Scope 2 (market based)	tonnes CO <sub>2</sub> e	<b>5,444</b>	6,056	8,453
<b>Total scope 1 &amp; 2 (market based)<sup>7,8</sup></b>	tonnes CO <sub>2</sub> e	✔ <b>51,859</b>	53,707	62,133
GHG emission intensity (per square foot)	kg CO <sub>2</sub> e/sq ft	<b>2.08</b>	2.14	2.50
GHG emission intensity (per millions in revenue)	tonnes CO <sub>2</sub> e/millions of dollars	<b>1.44</b>	1.57	1.98
Scope 3 <sup>9</sup>				
Purchased goods and services	tonnes CO <sub>2</sub> e	<b>638,102</b>	417,862	N/A
Capital goods	tonnes CO <sub>2</sub> e	<b>145,020</b>	287,827	N/A
Fuel and energy-related activities	tonnes CO <sub>2</sub> e	<b>36,694</b>	35,114	42,641
Business travel	tonnes CO <sub>2</sub> e	✔ <b>16,929</b>	✔ 17,711	✔ 16,306
Downstream leased assets	tonnes CO <sub>2</sub> e	✔ <b>1,284</b>	✔ 1,676	✔ 1,624
Scope 1 & 2 by country (location based)				
Canada				
Scope 1	tonnes CO <sub>2</sub> e	<b>26,142</b>	27,916	29,065
Scope 2 (location based)	tonnes CO <sub>2</sub> e	<b>37,600</b>	41,607	50,174
Total Canada	tonnes CO <sub>2</sub> e	✔ <b>63,743</b>	✔ 69,523	✔ 79,239
U.S.				
Scope 1	tonnes CO <sub>2</sub> e	<b>20,090</b>	19,564	24,218
Scope 2 (location based)	tonnes CO <sub>2</sub> e	<b>91,611</b>	92,839	95,327
Total U.S.	tonnes CO <sub>2</sub> e	✔ <b>111,701</b>	✔ 112,403	✔ 119,545
International				
Scope 1	tonnes CO <sub>2</sub> e	<b>182</b>	172	397
Scope 2 (location based)	tonnes CO <sub>2</sub> e	<b>832</b>	815	1,494
Total International	tonnes CO <sub>2</sub> e	<b>1,014</b>	987	1,892
<b>Total scope 1 &amp; 2 (location based)</b>	tonnes CO <sub>2</sub> e	✔ <b>176,459</b>	✔ 182,913	✔ 200,676

<sup>1</sup> In 2017, the reporting period for GHG emissions from real estate changed to August 1st to July 31st in order to allow for more timely data. Other sources of emissions remain aligned with TD's fiscal year (November 1st to October 31st). 2015 and 2016 GHG emissions were restated to align with the new reporting period, 2014 and prior GHG emissions have not been restated.

<sup>2</sup> Click here for TD's 2017 carbon-neutral schedule.

<sup>3</sup> For further details see accompanying notes.

<sup>4</sup> The reporting period for scope 1, stationary combustion and refrigerants is August 1st to July 31st, this represents 39,825 tonnes CO<sub>2</sub>e. The reporting period for scope 1, mobile combustion (travel) is November 1st to October 31st, this represents 6,590 tonnes CO<sub>2</sub>e.

<sup>5</sup> Scope 1 emissions include direct emissions from heating and cooling, leased aircraft and corporate fleet.

<sup>6</sup> Scope 2 emissions include indirect emissions from electricity, heating and cooling.

<sup>7</sup> In accordance with the GHG Protocol's Scope 2 Guidance, TD reports both location-based and market based scope 2 figure. In calculating scope 2 emissions from electricity, location-based scope 2 uses grid emission factors, while market based scope 2 uses the emission factors associated with our renewable energy credit (REC) purchases. Location based scope 2 will be used for the purposes of setting targets and tracking emissions.

<sup>8</sup> Emissions in market based scope 2 are attributed to steam and chilled water.

<sup>9</sup> The reporting period for all scope 3 sources is November 1st to October 31st.

## Energy Consumption<sup>1</sup>

Energy consumption by location	Units	2017	2016	2015
<b>Canada</b>				
Electricity	GJ	<b>1,147,655</b>	1,194,649	1,209,357
Natural gas	GJ	<b>416,885</b>	435,614	430,818
Other (steam, heating oil, propane, diesel, chilled water)	GJ	<b>142,918</b>	156,935	161,278
Total Canada	GJ	✔ <b>1,707,458</b>	1,787,198	1,801,452
<b>U.S.</b>				
Electricity	GJ	<b>842,968</b>	859,524	882,448
Natural gas	GJ	<b>229,828</b>	214,497	283,803
Other (steam, heating oil, propane, diesel, chilled water)	GJ	<b>54,657</b>	51,978	62,003
Total U.S.	GJ	✔ <b>1,127,453</b>	1,125,998	1,228,254
<b>International</b>				
Electricity	GJ	<b>7,656</b>	7,548	13,831
Natural gas	GJ	<b>2,087</b>	1,884	4,449
Other (steam, heating oil, propane, diesel, chilled water)	GJ	<b>496</b>	456	972
Total International	GJ	✔ <b>10,240</b>	9,888	19,252
Total energy consumption	GJ	✔ <b>2,845,151</b>	2,923,084	3,048,958
Energy intensity (per square foot)	GJ/sq ft	<b>0.11</b>	0.12	0.12
Energy intensity (per millions in revenue)	GJ/millions of dollars	<b>79</b>	85	97

<sup>1</sup> In 2017, the reporting period for real estate data has been changed to August 1st to July 31st in order to allow for more timely data. 2015 and 2016 energy data were restated to align with the new reporting period. 2014 and prior energy data have not been restated.

## Greenhouse Gas Emissions by Transportation Mode

Detailed emissions breakdown <sup>1</sup>	Units	2017	2016	2015
<b>Canada</b>				
Air travel <sup>2</sup>	tonnes CO <sub>2</sub> e	<b>6,572</b>	6,712	6,367
Automobile travel <sup>3</sup>	tonnes CO <sub>2</sub> e	<b>3,220</b>	3,216	3,960
Rail travel	tonnes CO <sub>2</sub> e	<b>128</b>	179	115
Total Canada	tonnes CO <sub>2</sub> e	<b>9,921</b>	10,108	10,442
<b>U.S.</b>				
Air travel <sup>2</sup>	tonnes CO <sub>2</sub> e	<b>4,631</b>	4,466	4,195
Automobile travel <sup>3</sup>	tonnes CO <sub>2</sub> e	<b>8,803</b>	10,022	9,689
Rail travel	tonnes CO <sub>2</sub> e	<b>43</b>	41	38
Total U.S.	tonnes CO <sub>2</sub> e	<b>13,476</b>	14,529	13,922
<b>Total North America</b>	tonnes CO <sub>2</sub> e	<b>23,396</b>	24,637	24,364
<b>Distance travelled (kms)</b>				
<b>Canada</b>				
Air travel <sup>2</sup>	km	<b>54,724,071</b>	56,555,062	50,062,424
Automobile travel <sup>3</sup>	km	<b>13,707,692</b>	14,116,849	16,462,530
Rail travel	km	<b>1,507,067</b>	2,106,342	1,352,536
Total Canada	km	<b>69,938,830</b>	72,778,253	67,877,490
<b>U.S.</b>				
Air travel <sup>2</sup>	km	<b>43,993,438</b>	41,779,173	33,571,733
Automobile travel <sup>3</sup>	km	<b>32,776,026</b>	37,423,848	38,226,177
Rail travel	km	<b>499,217</b>	476,023	451,840
Total U.S.	km	<b>77,268,681</b>	79,679,044	72,249,750
<b>Total North America</b>	km	<b>147,207,511</b>	152,457,297	140,127,240

<sup>1</sup> In 2017, 2015 travel emissions were restated to correct a minor duplication of data.

<sup>2</sup> Air travel includes commercial air, chartered aircraft and leased aircraft.

<sup>3</sup> Automobile travel includes corporate fleet, car rental and personal vehicles used for employee business travel.

## Waste

Waste – North America	Units	2017	2016	2015
Waste to landfill (trash) <sup>1</sup>	tonnes	<b>10,698</b>	10,662	10,379
<b>Waste diverted from landfill</b>				
Recycled paper (paper shred) <sup>2</sup>	tonnes	<b>10,842</b>	11,799	10,693
Other recycled waste <sup>3</sup>	tonnes	<b>3,770</b>	3,873	3,814
E-waste	tonnes	<b>159</b>	824	334
<b>Total waste generated (landfill &amp; recycled)</b>	tonnes	<b>25,469</b>	27,118	25,218
<b>Waste diversion metrics</b>				
% waste diverted from landfill <sup>4</sup>	%	<b>44%</b>	44%	46%
% e-waste diverted from landfill	%	<b>100%</b>	100%	100%

<sup>1</sup> Represents approximately 51% of our facilities in 2017, 51% in 2016, and 51% in 2015.

<sup>2</sup> Represents approximately 86% of our facilities in 2017, 87% in 2016, and 86% in 2015.

<sup>3</sup> Represents approximately 72% of our facilities for 2017, 75% in 2016, and 72% in 2015.

<sup>4</sup> % waste diversion is calculated using the total waste generated across sites with all three of the following waste streams reported: Waste to landfill, recycled paper, and other recycled waste. E-waste is not included in this diversion metric. This represents 38% of our facilities in 2017, 39% in 2016, and 30% in 2015.

## Water

Water consumption	Units	2017	2016 <sup>1</sup>	2015
Canada <sup>2</sup>	m <sup>3</sup>	<b>326,018</b>	340,545	335,609
U.S. <sup>3</sup>	m <sup>3</sup>	<b>975,595</b>	964,925	975,635
Total <sup>4</sup>	m <sup>3</sup>	<b>1,301,613</b>	1,305,470	1,311,244

<sup>1</sup> In 2017, 2016 Canadian water data was restated due to an over statement by one of our vendors.

<sup>2</sup> Represents approximately 44% of our facilities in 2017, 45% in 2016, and 44% in 2015.

<sup>3</sup> Represents approximately 73% of our facilities in 2017, 79% in 2016, and 74% in 2015.

<sup>4</sup> Represents approximately 59% of our facilities in 2017, 57% in 2016, and 59% in 2015.

## Paper

Paper by type <sup>1</sup>	Units	2017	2016	2015	2010
Statements and envelopes	tonnes	<b>3,029</b>	3,148	3,681	5,064
Commercial print	tonnes	<b>1,691</b>	2,757	4,836	4,974
Office paper	tonnes	<b>2,374</b>	2,436	2,660	3,201
Forms	tonnes	<b>1,231</b>	1,458	1,512	1,919
Total paper	tonnes	<b>8,325</b>	9,800	12,689	15,159
<b>Recycled content</b>					
Total % post-consumer recycled content	%	<b>13%</b>	13%	11%	-
<b>Certified sustainable</b>					
Total % certified (FSC/SFI)	%	<b>79%</b>	84%	85%	-

<sup>1</sup> The paper data that was known and available to management was used in determining the paper use figures; however, the bank was not able to substantiate all paper that may have been purchased through alternative suppliers or printers.

### Definitions of Paper

**Paper** – TD's paper purchases include statements and envelopes, commercial print, office paper and forms that are purchased through formal material contracts and/or vendors.

**Office paper** – copy paper that goes into multi-functional devices for printing and copying purposes.

**Commercial print** – paper used for external mass communications and marketing (e.g. annual reports, prospectuses, brochures, posters, start kit/information folders).

**Statements and envelopes** – paper used for bank reports, customer statements and all envelopes.

**Forms** – mass-produced standard paper instruments used on an enterprise-wide basis for information transfer by clients, suppliers and bank employees (e.g. passbooks, letterheads, cheques, applications, customer or transactional change forms, signature cards, receipts, business cards and other general banking forms).

## Green Buildings

Details on TD LEED projects by building type and country.

2007 - 2014	U.S. Retail		U.S. Corporate		Canadian Retail		Canadian Corporate	
	Locations	Sq ft	Locations	Sq ft	Locations	Sq ft	Locations	Sq ft
Platinum	12	62,098	1	58,741	-	-	1	180,000
Gold	107	405,787	5	289,416	1	10,603	-	-
Silver	12	46,435	-	-	1	5,360	-	-
Certified	2	4,933	1	31,516	3	16,776	-	-
<b>2015</b>								
Platinum	-	-	-	-	1	5,487	1	2,819
Gold	23	76,193	-	-	2	10,672	-	-
Silver	3	8,260	-	-	-	-	-	-
Certified	-	-	-	-	1	6,055	-	-
<b>2016</b>								
Platinum	-	-	-	-	-	-	-	-
Gold	16	52,491	-	-	-	-	-	-
Silver	3	7,612	-	-	-	-	-	-
Certified	2	6,623	-	-	-	-	-	-
<b>2017</b>								
Platinum	-	-	-	-	-	-	-	-
Gold	11	28,029	-	-	-	-	-	-
Silver	5	14,449	-	-	-	-	-	-
Certified	2	5,568	-	-	-	-	-	-
<b>Total (2007-2017)</b>								
Platinum	12	62,098	1	58,741	1	5,487	2	182,819
Gold	156	559,951	5	289,416	3	21,275	-	-
Silver	23	62,098	-	-	1	5,360	-	-
Certified	6	17,124	1	31,516	4	22,831	-	-

## LEED Certified Workspace

	Unit	2017	2016	2015
TD LEED certified workspace <sup>1</sup>	%	<b>5.9%</b>	5.2%	4.8%
Total LEED certified workspace <sup>2</sup>	%	<b>19.7%</b>	18.0%	17.4%

<sup>1</sup> TD owned LEED certifications only.

<sup>2</sup> TD owned & landlord owned LEED certifications.



## Green Products

### e-Banking

	Units	2017	2016	2015
<b>Canada</b>				
Number of online statement accounts (TDCT)	millions of accounts	<b>7.2</b>	6.6	4.1
Paper statements stopped (TDCT)	millions of statements	<b>63.2</b>	54.2	41.7
Paper documents stopped (TD Waterhouse)	millions of statements	<b>34.7</b>	31.6	29.1
<b>U.S.</b>				
Number of online statement accounts	millions of accounts	<b>4.3</b>	3.8	3.3
Paper statements stopped	millions of statements	<b>49.1</b>	43.6	37.2

### Insurance for Hybrid and Electric Vehicles

	Units	2017	2016	2015
Number of active hybrid and electric vehicle discounts	number of discounts	<b>20,620</b>	17,777	16,605
GHG reduction by TD Auto Insurance customers <sup>1</sup>	tonnes CO <sub>2</sub> e	<b>10,819</b>	7,268	7,601

<sup>1</sup> Estimated reduction in GHG emissions by TD Auto Insurance customers through the use of hybrid and electric vehicles.

### Financing for Hybrid and Electric Vehicles

	Units	2017	2016	2015
<b>Eco Program (financing at a preferred rate)</b>				
Dollars financed	millions of dollars	<b>8</b>	1.1	1.7
Number of deals	number of deals	<b>218</b>	20	34
GHG reduction by TD Auto Finance customers <sup>1</sup>	tonnes CO <sub>2</sub> e	<b>398</b>	32	54
<b>HEV Financing (full program)</b>				
Dollars financed	millions of dollars	<b>\$65</b>	\$42	\$37
Number of deals	number of deals	<b>2,031</b>	1,353	1,181
GHG reduction by TD Auto Finance customers <sup>1</sup>	tonnes CO <sub>2</sub> e	<b>3,709</b>	2,149	1,875

<sup>1</sup> Estimated reduction in GHG emissions by TD Auto Finance customers through the use of hybrid and electric vehicles.

## TD Green Bond (2014 Issuance) – Use of Proceeds as at April 3, 2017<sup>1</sup>

Category	TD Green Bond criteria	Allocated amount <sup>2,3,4,5</sup> (millions of dollars)	Annual energy saved or green energy generated (MWh)	Annual GHG emissions reduced/avoided (tonnes CO <sub>2</sub> e)	Natural capital value (CAD)
Hydroelectric	Construction and operation of hydro (run-of-river hydro <15 MW)	\$10.2	5,815	879	Not Available <sup>6</sup>
Solar power	Development, construction and operation of solar energy facilities	\$27.5	8,544	74	\$7,618
Wind energy	Development, construction and operation of wind energy facilities	\$58.6	8,000	293	\$16,540
Building efficiency	Green buildings (new buildings and retrofits to existing building) to achieve LEED and other green building certification	\$231.3	7,448	2,674	\$452,887
Transportation efficiency	Retrofit or replace fleets and invest in public transportation, clean fuel technology, electric vehicles, etc.	\$130.3	Not Available <sup>6</sup>	12,292	\$1,849,801
Sustainable waste management	Improvements in minimization, collection, recycling, storage and disposal, and composting	\$40.9	Not Applicable <sup>7</sup>	Not Available <sup>6</sup>	Not Available <sup>6</sup>
<b>Total</b>		<b>✓ \$498.8</b>	<b>29,808</b>	<b>16,213</b>	<b>\$2,326,845</b>

<sup>1</sup> Examples of projects funded by the TD Green Bond, visit [TD Green Bond – Use of Proceeds](#).

<sup>2</sup> All allocated deal values are refinancing.

<sup>3</sup> For more information on the basis of allocating the use of proceeds, visit the [TD Green Bond Term Sheet for Investors](#).

<sup>4</sup> Visit the [2017 Assurance Report from Ernst & Young LLP](#).

<sup>5</sup> TD received cash proceeds of \$498.8 million net of agency fees.

<sup>6</sup> Impact metrics cannot be quantified at this time due to data limitations.

<sup>7</sup> Metric not applicable.

## TD Green Bond (2017 Issuance) – Use of Proceeds as at October 31, 2017<sup>1</sup>

Category	TD Green Bond criteria	Allocated amount <sup>2,3,4,5</sup> (millions of U.S. dollars)	Annual energy saved or green energy generated (MWh)	Annual GHG emissions reduced/avoided (tonnes CO <sub>2</sub> e)	Natural capital value (CAD)
Hydroelectric	Construction and operation of hydro (run-of-river hydro <15 MW)	–	–	–	–
Solar power	Development, construction and operation of solar energy facilities	\$2.2	882	8	\$1,288
Wind energy	Development, construction and operation of wind energy facilities	\$19.6	19,600	718	\$8,510
Building efficiency	Green buildings (new buildings and retrofits to existing building) to achieve LEED and other green building certification	\$922.4	25,968	6,739	\$176,722
Transportation efficiency	Retrofit or replace fleets and invest in public transportation, clean fuel technology, electric vehicles, etc.	\$53.3	Not Available <sup>6</sup>	Not Available <sup>6</sup>	Not Available <sup>6</sup>
Sustainable waste management	Improvements in minimization, collection, recycling, storage and disposal, and composting	–	–	–	–
<b>Total</b>		<b>✓ \$997.5</b>	<b>46,450</b>	<b>7,465</b>	<b>\$186,520</b>

<sup>1</sup> Examples of projects funded by the TD Green Bond, visit [TD Green Bond – Use of Proceeds](#).

<sup>2</sup> All allocated deal values are refinancing.

<sup>3</sup> For more information on the basis of allocating the use of proceeds, visit the [TD Green Bond Framework](#).

<sup>4</sup> Visit the [2017 Assurance Report from Ernst & Young LLP](#).

<sup>5</sup> TD received cash proceeds of \$997.5 million net of agency fees.

<sup>6</sup> Impact metrics cannot be quantified at this time due to data limitations.

## Responsible Finance

### E&S Risk Review

#### E&S risk enhanced due diligence reviews by sector 2017

Sector	Number of reviews	Percentage
Forestry	18	7%
Mining	31	12%
Oil and gas, pipelines	159	60%
Thermal power	57	21%
<b>Total enhanced due diligence</b>	<b>265</b>	<b>100%</b>

### Equator Principles

#### Project Related Corporate Loans

Sector	Category A	Category B	Category C
Mining			
Infrastructure			
Oil and gas	1	1	
Power			
Others			
Region			
Americas	1	1	
Europe, Middle East & Africa			
Asia Pacific			
Country Designation			
Designated	1	1	
Non-Designated			
Independent Review			
Yes	1	1	
No			
<b>Totals</b>	<b>1</b>	<b>1</b>	<b>0</b>

#### Project Finance Advisory Services

Sector	
Mining	
Infrastructure	
Oil & Gas	1
Power	
Others	
Region	
Americas	1
Europe, Middle East & Africa	
Asia Pacific	
<b>Totals</b>	<b>1</b>

## Deals Declined

	Unit	2017	2016	2015
Number of deals declined under the Environmental and Social Credit Risk Management Process	number of deals	<b>0</b>	0	0

## Employee Engagement

	Unit	2017	2016	2015
Green Nation <sup>1</sup>	number of users	<b>33,341</b>	31,162	30,780
Carbon savings from acts pledged <sup>1</sup>	tonnes CO <sub>2</sub> e	<b>352,707</b>	329,924	273,649
Number of Green Teams	number	<b>67</b>	70	72
Percentage of Canadian employees agree that TD is a leader on the environment	%	<b>86%</b>	87%	87%

<sup>1</sup> Cumulative figures.

## DETAILED SOCIAL PERFORMANCE

### Legendary Customer Experience

Objective		2016 Results	2017 Results (target in brackets)	Progress	2018 Target
Deliver legendary customer service	Legendary Experience Index – TD Composite Score <sup>1</sup>	✔ 45.3%	✔ <b>44.4%</b> <sup>1</sup> (43.8%)		61.93 <sup>2</sup>

Met   
 On track   
 Did not meet

<sup>1</sup> In 2017 the calculation for the TD Bank Group composite score was modified to account for the TD Canada Trust Branch Banking weight change and TD Canada Trust Business Banking inclusion.

<sup>2</sup> Significant methodology changes during 2017-2018 do not allow comparisons to previous years' performance. Key changes include transition from phone to email survey, survey question scale change, and key metric change for Wealth, Insurance and Business Bank.

### Customer Problem Resolution

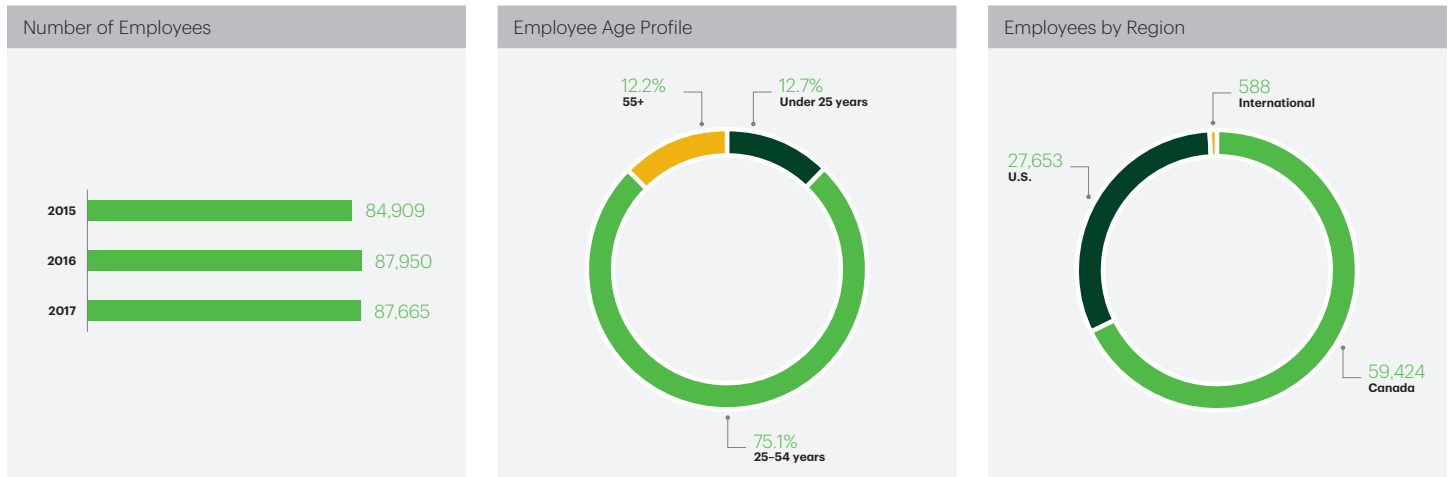
Canada	2017	2016	2015
Number of problems referred to Branch Banking Customer Care	<b>9,630</b> <sup>1</sup>	7,723	6,447
Number of customers who contacted the TD Office of the Ombudsman	<b>4,245</b>	4,331	3,922
Number of complaints requiring investigation by TD Office of the Ombudsman <sup>1</sup>	<b>779</b>	749	637
Percentage of problems resolved by TD Ombudsman within 90 days (target 90%)	<b>97%</b>	95%	98%
Problems investigated by the OBSI <sup>2</sup> and ADR Chambers Banking Ombuds Office	<b>187</b>	176	106
U.S.			
Total number of problems referred to the Chairman's Service Center	<b>8,927</b>	8,622	8,596
Percentage of escalated customer problems resolved by the Chairman's Service Center within designated service level agreements (target 98%)	<b>98%</b>	98%	98%

<sup>1</sup> Increase due to expansion of avenues through which we collect complaints.

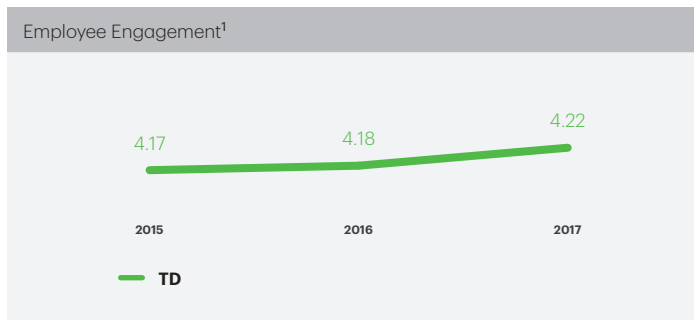
<sup>2</sup> Ombudsman for Banking Services and Investments.

## COLLEAGUES

### Workplace Profile



### Employee Engagement Scores



<sup>1</sup> Employee Engagement Index (EEI) is our measure of overall engagement and is calculated using the average response (on a scale of one to five) to three questions. See Pulse Survey Results table below.

Objective		2016 Results	2017 Results (target in brackets)	Progress	2018 Target
Provide a great place to work	Increase Employee Engagement Index	✓ 81%	✓ <b>82%</b> (82%)	●	82%
	Reduce average global turnover	✓ 20.08%	✓ <b>20.04%</b> (reduce year over year)	●	Reduce year over year

● Met    ● On track    ○ Did not meet

### Pulse Survey Results<sup>1</sup>

Selected questions (% positive)	2017	2016 <sup>2</sup>	2015 <sup>2</sup>
EEI Composite:			
My work gives me a personal feeling of accomplishment.	<b>79%</b>	78%	77%
I plan to be with TD one year from now.	<b>83%</b>	81%	81%
I am proud to say I work for TD.	<b>85%</b>	85%	85%

<sup>1</sup> Percentage of respondents who agreed or strongly agreed with the statement.

<sup>2</sup> 2015 and 2016 data has been restated due to corrected information.

## Employee Turnover (%)

		2017		2016		2015
Average global turnover rate	✓	20.04%	✓	20.08%	✓	21.34%
<b>Canada</b>						
Voluntary <sup>1</sup>	✓	13.77%	✓	11.84%		10.95%
Involuntary <sup>2</sup>	✓	2.15%	✓	4.50%		4.95%
Retirement	✓	1.29%	✓	1.22%		1.48%
<b>Total</b>	✓	<b>17.21%</b>	✓	17.56%	✓	17.38%
<b>U.S.</b>						
Voluntary <sup>1</sup>	✓	18.87%	✓	18.34%		22.61%
Involuntary <sup>2</sup>	✓	4.84%	✓	6.43%		7.31%
Retirement	✓	0.55%	✓	0.57%		0.68%
<b>Total</b>	✓	<b>24.26%</b>	✓	23.35%	✓	30.42%

<sup>1</sup> A voluntary exit from TD occurs when the employee chooses to leave TD.

<sup>2</sup> An involuntary exit from TD occurs when employment is terminated.

## Training & Development (Global)

	2017	2016	2015
Investment in training (millions of dollars) <sup>1</sup>	\$81.8	\$83.8	\$83.4
Investment in training (dollars) per employee <sup>1</sup>	\$933	\$835	\$877
Amount employees received through TD's Tuition Assistance for external learning (millions of dollars)	\$26.5	\$26.4	\$20.5
Average number of days of training <sup>2</sup>	4.8	3.3	3.7
Average hours of training <sup>3</sup> per:			
Executive <sup>4</sup>	31	35	29
People manager <sup>4</sup>	44	30	22
Employee (non-manager) <sup>4</sup>	39	24	24

<sup>1</sup> Includes the courses available through TD's Learning Management System as well as external courses, certificates and accreditations.

<sup>2</sup> An average day is considered eight hours for U.S. employees and 7.5 for all other employees.

<sup>3</sup> Excludes training hours tracked outside of TD's Learning Management System (LMS) because the data is not available and cannot be reasonably estimated.

<sup>4</sup> Executive includes TD job levels Assistant Vice President and above. People Manager includes an employee who has one or more direct reports. Employee (non-manager) includes an employee who does not have any direct reports.

## Workforce Diversity at TD<sup>1</sup>

<b>Canada</b>	Labour Market Availability <sup>2</sup>		<b>2017</b>		2016		2015
<b>Women</b>							
Overall	53%	✓	<b>57.1%</b>	✓	58.0%	✓	59.6%
Senior management <sup>3</sup>		✓	<b>39.8%</b>	✓	37.3%	✓	35.7%
Middle and other management <sup>4</sup>		✓	<b>44.2%</b>	✓	44.2%	✓	45.0%
<b>Visible Minorities<sup>5</sup></b>							
Overall	25.1%	✓	<b>28.2%</b>	✓	29.1%	✓	27.9%
Senior management <sup>3</sup>		✓	<b>14.5%</b>	✓	14.7%	✓	12.7%
Middle and other management <sup>4</sup>		✓	<b>31.7%</b>	✓	31.6%	✓	29.7%
<b>Indigenous Peoples<sup>5</sup></b>							
Overall	2%	✓	<b>1.2%</b>	✓	1.3%	✓	1.3%
Senior management <sup>3</sup>			<b>1.4%</b>		1.7%		0.9%
Middle and other management <sup>4</sup>			<b>0.9%</b>		0.9%		0.9%
<b>People With Disabilities<sup>5</sup></b>							
Overall	5.6%	✓	<b>5.7%</b>	✓	5.9%	✓	5.9%
Senior management <sup>3</sup>			<b>4.9%</b>		5.0%		5.8%
Middle and other management <sup>4</sup>			<b>5.3%</b>		5.6%		5.3%
<b>U.S.<sup>6</sup></b>							
	Labor Market Availability <sup>7</sup>		<b>2017</b>				
<b>Women</b>							
Overall	61.2%		<b>63.5%</b>				
Female executives <sup>8</sup>			<b>25.8%</b>				
Female first/mid-level managers <sup>9</sup>			<b>53.2%</b>				
<b>Minorities</b>							
Overall	27.2%		<b>38.7%</b>				
Minority executives <sup>8</sup>			<b>15.1%</b>				
Minority first/mid-level managers <sup>9</sup>			<b>26.1%</b>				

<sup>1</sup> Includes all Canadian businesses and full-time and part-time employees.

<sup>2</sup> Labour Market Availability based on 2016 Census of Canada.

<sup>3</sup> Senior Management includes TD job levels Vice President and above who have signing authority.

<sup>4</sup> The category of "middle and other management" as determined by the Canadian federal government for employment equity reporting: "middle and other managers receive instructions from senior managers and administer the organization's policy and operations through subordinate managers or supervisors." Refer to the Employment and Social Development Canada website for more information.

<sup>5</sup> Data is voluntarily disclosed by employees.

<sup>6</sup> Including all TD Bank NA employees, except ineligible ex-pat employees and employees on LTD. 2017 is the first year that TD has publicly disclosed diversity representation data in the U.S.

<sup>7</sup> Labor Market Availability is based on 2010 US Census Data as calculated based on Affirmative Action regulations.

<sup>8</sup> EEO-1 Category of 1.1 (A)

<sup>9</sup> EEO-1 Category of 1.2 (B)



## Work-Related Injuries<sup>1</sup>

	2017	2016	2015
<b>Canada</b>			
Minor injuries <sup>2</sup>	<b>290 (0.49%)</b>	255 (0.43%)	193 (0.33%)
Disabling injuries <sup>3</sup>	<b>188 (0.32%)</b>	148 (0.25%)	107 (0.19%)
Employee days absent beyond day of injury <sup>4</sup>	<b>2,409</b>	2,667	1,569
Fatalities due to work-related accidents	<b>0</b>	0	0
<b>U.S.</b>			
Medical/report only claims filed through workers' compensation <sup>5</sup>	<b>389</b>	454	467
Indemnity claims filed through workers' compensation	<b>35</b>	38	53
Employee days absent beyond day of injury	<b>1,315</b>	2,334	2,832
Fatalities due to work-related accidents	<b>0</b>	0	0

<sup>1</sup> Figures in parentheses indicate accident statistics as a percentage of our workforce in the country noted, as at the end of the calendar year.

<sup>2</sup> Injuries that are treatable in the workplace, with no time lost beyond the day of injury.

<sup>3</sup> Injuries that result in lost time in the workplace on any day following the injury for each of the years shown.

<sup>4</sup> Number and severity of disabling accidents increased in 2017 due to an increase in time lost in the categories of slips/trips/falls, robberies and medically related incidents. Some other accident categories decreased in number of days absent compared to 2016.

<sup>5</sup> Workers' compensation claims below \$2,500 or any claim that requires no payment or activity other than generating a report.

## COMMUNITY

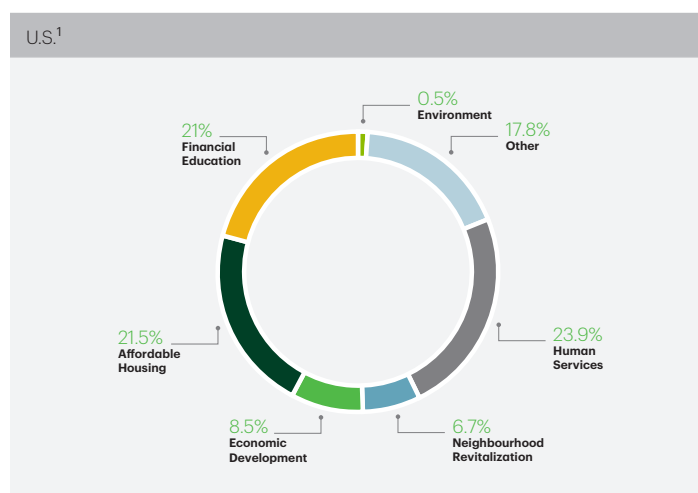
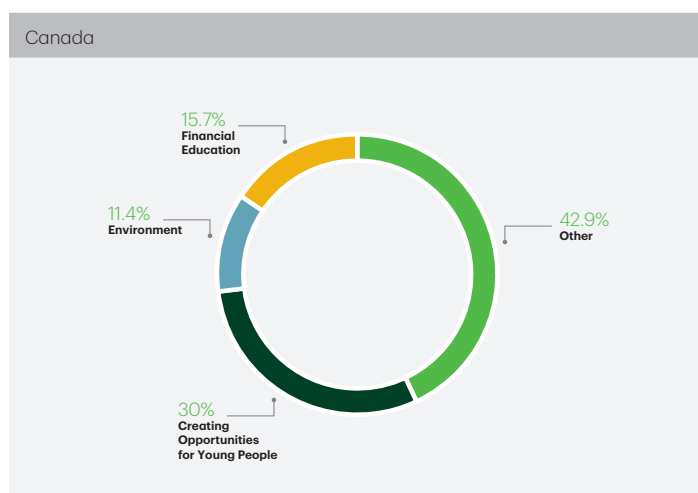
### Corporate Giving Totals

Performance Trends: Corporate Giving <sup>1</sup>	2017	2016	2015
Canada (millions of Canadian dollars)	<b>73.7</b>	68.2	62.9
U.S. (millions of U.S. dollars) <sup>2</sup>	<b>25.5</b>	25.7	29.6
<b>Total</b> (millions of Canadian dollars)	<b>107.0</b>	102.8	92.5

<sup>1</sup> All amounts converted into Canadian dollars using Bank of Canada exchange rates. For the total value of our contributions, please refer to the summary provided by [London Benchmarking Group Canada](#), which performs an annual independent audit of our community investment.

<sup>2</sup> Includes \$26.5 million (US\$20.4 million) from the TD Charitable Foundation.

### Breakdown of Our Giving by Focus Area



<sup>1</sup> Economic development, neighbourhood revitalization and human services are focus areas that are unique to the TD Charitable Foundation.

### Taxes

Taxes Borne by TD Bank Group (in millions of dollars)	2017	2016	2015
Income taxes	<b>2,253</b>	2,143	1,523
Payroll taxes for over 85,000 employees across 16 countries	<b>517</b>	502	485
Transaction and sales taxes	<b>462</b>	461	428
Capital and insurance premium taxes	<b>136</b>	169	135
Property and business taxes	<b>202</b>	203	181
<b>Total</b>	<b>3,570</b>	3,478	2,752
Effective income tax rate - reported	<b>18.3%</b>	20.1%	16.6%
Effective income tax rate adjusted for tax credits <sup>1</sup>	<b>20.8%</b>	22.9%	19.8%
Effective total tax rate <sup>2</sup>	<b>26.2%</b>	29.0%	26.5%
Effective total tax rate adjusted for tax credits <sup>1</sup>	<b>28.3%</b>	31.4%	29.3%

<sup>1</sup> The U.S. Net Income Before Tax is adjusted for expenses (amortization, impairment, gain on sale) booked to pre-tax relating to the investment in Low Income Housing Tax Credit and New Markets Tax Credit.

<sup>2</sup> The effective total tax rate is calculated as total taxes divided by net income before income taxes, payroll taxes, transaction and sales taxes, capital and insurance premium taxes, and property and business taxes.

---

## Responsible Procurement

Number of suppliers who improved their own policies and procedures in response to our review	
Health and safety	11
Ethical	10
Environmental	15
Human rights and labour code	23
Number of contracts withdrawn as a result of non-compliance with the Responsible Procurement Policy	
	0
Percentage of invited suppliers who agreed to participate in our responsible procurement survey (154 in total) <sup>1</sup>	
	100%

<sup>1</sup> In 2017, supplier reviews were focused on services or products where the inherent risk was deemed to be higher, hence the entire pool of supplier reviews decreased in volume from 2016.

---

## GOVERNANCE

---

### Governance – Key Statistics

TD's Board of Directors: (Information as of 2018 Proxy Circular – Dated February 28, 2018)	
Number of independent Board members	13
Chair and CEO are separate	Yes
Board oversight of corporate responsibility	Yes
Number of meetings (for the 12-month period ending October 31, 2017)	
Full Board	9
Corporate Governance Committee	6
Risk Committee	10
Audit Committee	8
Human Resources Committee	7
Average annual Board attendance in 2017	99%
Board diversity	
% female independent directors	38%
% female of all directors	36%
% visible minority directors	14%
% independent directors	93%
Shareholders who voted in favour of the bank's approach to compensation	95