

Environmental Scorecard

2017 targets	Rating	2017 results	Targets 2018 and beyond
Low Carbon Economy			
CDN\$100 billion (USD \$78 billion), in total, in low-carbon lending, financing, asset management and other programs by 2030	N/A	In 2017, we set an ambitious financing target to support the transition to 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	CDN\$100 billion (USD \$78 billion), in total, in low-carbon lending, financing, asset management and other programs by 2030
Carbon management			
Be carbon neutral	Met	Maintained carbon neutrality	Be carbon neutral
By 2020, zero increase in absolute scope 1 and 2 GHG emissions relative to 2015 baseline	On track	13% reduction in scope 1 and 2	By 2020, zero increase in absolute scope 1 and 2 GHG emissions relative to 2015 baseline
Continue to reduce overall corporate travel	Did not meet	9% increase by kilometers travelled	Continue to reduce overall corporate travel
Renewable energy will be sourced to account for 100% of emissions from electricity	Met	Renewable energy credits (RECs) accounted for 100% of TD's emissions from electricity	Renewable energy will be sourced to account for 100% of emissions from electricity
At least 50% of carbon offsets will generate social value	Met	55% of carbon offsets generated social value	At least 50% of carbon offsets will generate social value
Energy reduction			
By 2020, zero increase in absolute energy use relative to 2015 baseline	On track	Reduced energy use by 7% relative to 2015 baseline	By 2020, zero increase in absolute energy use relative to 2015 baseline
Paper			
By 2020, reduce total volume of all types of paper used by 40% relative to 2010 baseline	Met	Reduced total volume of paper used by 45% relative to 2010 baseline, achieving our 2020 target 2 years early. We expect to maintain this reduction through 2020 and beyond	By 2020, maintain 40% paper reduction relative to 2010 baseline.
By 2020, our paper will contain a minimum of 30% post-consumer content on average	In progress	Post-consumer content made up 13% of our total paper usage	By 2020, our paper will contain a minimum of 30% post-consumer content on average
By 2020, 100% of our paper will be certified from sustainably managed forests	In progress	79% of our paper was sourced from sustainably managed forests	By 2020, 100% of our paper will be certified from sustainably managed forests
Waste			
By 2020, zero increase in waste to landfill based on 2015 baseline (Measured by waste diversion rate for sites that have complete waste stream data)	On track	In 2017, waste diversion rate remained 2% lower than 2015 levels, indicating a slight increase in waste to landfill. In 2017, we continued to strengthen the management of our waste data and diversion program by engaging waste haulers, vendors and employees. Waste targeted pilot programs in 2018 are expected to keep the 2020 waste target on track	By 2020, zero decrease in our waste diversion rate for sites that have complete waste stream data relative to 2015 baseline

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Divert 100% of e-waste from landfill	Met	Diverted 100% of e-waste from landfill	Divert 100% of e-waste from landfill
Water			
By 2020, zero increase in water use relative to 2015 baseline	On track	Reduced water use by 1% relative to 2015 baseline	By 2020, zero increase in water use relative to 2015 baseline
Financing			
100% of transactions reviewed against TD's E&S Non-Retail Credit Risk Management Process	Met	100% of transactions reviewed against TD's E&S Non-Retail Credit Risk Management Process	100% of transactions reviewed against TD's E&S Non-Retail Credit Risk Management Process
100% of applicable project finance transactions reviewed under Equator Principles	Met	100% of applicable project finance transactions were reviewed under Equator Principles	100% of applicable project finance transactions reviewed under Equator Principles
Investing			
Meet our commitments as a signatory to UN Principles for Responsible Investment	Met	Met our commitments as a signatory to UN Principles for Responsible Investment	Meet our commitments as a signatory to UN Principles for Responsible Investment
Maintain or continue to improve our overall above median assessment score through UNPRI annual assessment framework	Met	We continued to see improvement in our UNPRI assessment report	Maintain our overall above median assessment score through UNPRI annual assessment framework Publish reports on ESG-specific achievements
Insurance			
Meet our commitments as a signatory to UNEP-FI Principles for Sustainable Insurance	Met	Met our commitments as a signatory to UNEP-FI Principles for Sustainable Insurance	Meet our commitments as a signatory to UNEP-FI Principles for Sustainable Insurance
Employee and community engagement			
Continue to have at least 87% of employees agree that TD is a leader on the environment based on annual employee survey	Did not Meet	In 2017, we fell slightly short of our target with 86% of employees agreeing that TD is a leader on the environment. In 2018, we are working to develop new environmental employee engagement initiatives to encourage employees to better understand TD's environmental leadership	TD's environmental employee and community engagement targets for 2018 and beyond are being developed as part of TD's new Corporate Citizenship Strategy
Execute quarterly environmental campaigns that engage employees across business lines	Met	In 2017, we had 67 corporate green teams and over 1,100 branches participating in environmental campaigns engaging 32,000+ employees	TD's environmental employee and community engagement targets for 2018 and beyond are being developed as part of TD's new Corporate Citizenship Strategy
Make an impact in the community; engage employees and communities through TD Tree Days: <ul style="list-style-type: none"> Develop a new target to measure environmental impact of Tree Days 10,500+ volunteers 	Met	In 2017, we had 11,500+ global TD Tree Days volunteers (both employees and community members) and 177 plantings. Going forward, we will measure the impact of tree days based on the number of volunteers engaged and plantings	Make an impact in the community; engage employees and communities through TD Tree Days: <ul style="list-style-type: none"> 10,000+ volunteers engaged 100+ plantings