

Environmental Impact Table

The table below shows our approach to measuring the impact of our environmental investments. For some of these initiatives, we've added a natural capital valuation which enables us to assess our environmental impact through an economic lens. Over the next few years, we will be working to build natural capital valuations for more of these initiatives.

	Initiative	Action	Environmental Contribution	
			Investment	Environmental Impact
Business Operations	Carbon neutrality	Purchase RECs and offsets equivalent to TD's electricity use – to offset our GHG emissions	<ul style="list-style-type: none"> • \$14 million invested since 2010 	Since 2010: <ul style="list-style-type: none"> • Offset over 1.7 million tonnes CO₂e • Generated \$296 million in natural capital value
	Energy efficiency and green buildings	Reducing energy use in our operations and design eco-efficient buildings	Since 2010: <ul style="list-style-type: none"> • \$60 million invested in energy efficiency initiatives 	Since 2010: <ul style="list-style-type: none"> • 88 million kWh saved • 17,000 tonnes CO₂e avoided • 198 LEED certified TD buildings (1.3 million sq. ft.) • 3.1 million sq. ft. LEED certified leased space
	Paper neutrality	Reduce paper usage; purchase critical forest habitat to equivalent to paper used	Since 2010: <ul style="list-style-type: none"> • \$7.4 million dollars invested 	Since 2010: <ul style="list-style-type: none"> • 35% paper usage reduction • protected over 815,000 trees, equivalent to paper used • Helped to protect 60,000 acres of critical forest habitat
Green Products and Financing	Green bond	Finance low-carbon projects; underwrite green bonds	In 2014: <ul style="list-style-type: none"> • \$500 million issuance 	In 2016: <ul style="list-style-type: none"> • 16,000 MWh energy saved/ green energy generated • 26,500 tonnes CO₂e avoided • Generated \$4.1 million in natural capital value since 2014
	Green bond underwriting and investing	Underwriting of non-TD issued green bonds, and green investments within TD's investment portfolio	Since 2010: <ul style="list-style-type: none"> • \$6.5 billion in green bond underwriting Since 2014: <ul style="list-style-type: none"> • \$384 million invested in green bonds 	
	Online and mobile banking	Offering green products and services	No additional investment	Since 2011: <ul style="list-style-type: none"> • 130 million paper statements and documents stopped
	Retail green products	Financing and insurance discounts for hybrid and electric vehicles	Since 2010: <ul style="list-style-type: none"> • 17,777 hybrid and EV insurance discounts • \$80 million in financing for hybrid and electric vehicles 	Since 2010: <ul style="list-style-type: none"> • Over 37,000 tonnes CO₂e saved by TD Insurance and TD Auto Finance customers
	Green lending	Lending for small scale renewable and energy-efficiency projects	Since 2010: <ul style="list-style-type: none"> • \$164 million in loans 	Since 2010: <ul style="list-style-type: none"> • 14 million kWh electricity generated • 1,600 tonnes CO₂e saved



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Community	TD Tree Days	Planting trees in the communities in which we operate	Since 2010: <ul style="list-style-type: none"> \$7 million invested 	Since 2010: <ul style="list-style-type: none"> Over 285,000 trees planted Over \$55,000 in natural capital value from trees planted to date. The natural capital value of TD Tree Days will continue to grow over time as the trees planted in prior years continue to capture carbon year over year. See TD's 2016 Natural Capital Valuations for further information.
	TD Friends of the Environment Foundation and Environmental Giving	Funding grassroots environmental initiatives	Since 1990: <ul style="list-style-type: none"> \$142 million to community environmental projects 	Since 1990: <ul style="list-style-type: none"> Supported over 25,000 local environmental projects
	Affordable housing with energy efficiency components	Investment in affordable housing projects with energy efficiency construction components through the US federal Low-Income Housing Tax Credit program	Since 2013: <ul style="list-style-type: none"> \$430 million in affordable housing projects with energy efficiency construction components. 	

