

GRI Table

Performance data that TD considers to be material is included within the body of the 2012 Corporate Responsibility Report. The table below provides additional data on other performance topics to broaden TD's GRI disclosure.

TD self-declares its corporate disclosure process to GRI Application Level B+ using the G3 version 3.1 guidelines. The GRI table has been checked by the [Global Reporting Initiative](#) and selected performance indicators were independently assured by Ernst & Young LLP, which allows us to submit the report at a B+ level (GRI checked). The results of Ernst & Young's assurance engagements are documented in their assurance statement.

| Legend | |
|--------|--------------------------------|
| F | Full Disclosure |
| P | Partial Disclosure |
| NA | Not applicable to our industry |
| NM | Not material |
| NR | Not reported |
| AR | Annual Report |
| PC | Proxy Circular |

Profile Disclosures

| 1. Strategy and Analysis | | | |
|---------------------------|--|---|--|
| 1.1 | Statement from the most senior decision-maker of the organization. | F | CEO's Message (p6) |
| 1.2 | Description of key impacts, risks, and opportunities. | F | Material Topics (p14); Governance (p25); Scorecard (PDF) ; AR-Environmental Risk (p82) |
| 2. Organizational Profile | | | |
| 2.1 | Name of the organization. | F | TD Bank Group |
| 2.2 | Primary brands, products, and/or services. | F | Corporate Profile |
| 2.3 | Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures. | F | Corporate Profile AR – Principal Subsidiaries (p184) |
| 2.4 | Location of organization's headquarters. | F | Toronto, Ontario, Canada |
| 2.5 | Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report. | F | Where We Operate (p5) |
| 2.6 | Nature of ownership and legal form. | F | Corporate Profile |
| 2.7 | Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries). | F | Where We Operate (p5) AR – pages 21-26 |
| 2.8 | Scale of the reporting organization. | F | Corporate Profile AR – pages 6, 21–22 , Where We Operate (p5) |
| 2.9 | Significant changes during the reporting period regarding size, structure, or ownership. | F | AR – Significant events pages 11–12 |
| 2.10 | Awards received in the reporting period. | F | Awards |

| 3. Report Parameters | | |
|---|--|---|
| 3.1 | Reporting period (e.g., fiscal/calendar year) for information provided. | F November 1, 2011 to October 31, 2012. |
| 3.2 | Date of most recent previous report (if any). | F 2011 Corporate Responsibility Report |
| 3.3 | Reporting cycle (annual, biennial, etc.) | F Annual |
| 3.4 | Contact point for questions regarding the report or its contents. | F Email: crreport@td.com Community Relations TD Bank Group TD Tower, 17th floor Toronto, ON Canada M5K 1A2 |
| 3.5 | Process for defining report content. | F Engaging Stakeholders (p9) ; Material Topics (p14) ; Overview of TD's Materiality Process (PDF) |
| 3.6 | Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers). See GRI Boundary Protocol for further guidance. | F About This Report (p77) |
| 3.7 | State any specific limitations on the scope or boundary of the report (see completeness principle for explanation of scope). | F About This Report (p77) Exclusions are noted through footnote disclosure throughout the report. |
| 3.8 | Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations. | F About This Report (p77) AR – Principal Subsidiaries (p184) |
| 3.9 | Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report. Explain any decisions not to apply, or to substantially diverge from, the GRI Indicator Protocols. | F Ernst & Young LLP Notes (PDF) About This Report (p77) Carbon Neutral Schedule Paper Reduction Schedule (PDF) |
| 3.10 | Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods). | F About This Report (p77) LA10 Explanation of transition of using FTE to headcount (p40) |
| 3.11 | Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report. | F About This Report (p77) |
| 3.12 | Table identifying the location of the Standard Disclosures in the report. | F GRI Index |
| 3.13 | Policy and current practice with regard to seeking external assurance for the report. | F About This Report (p77) Ernst & Young Assurance Statement (p89) |
| 4. Governance, Commitments and Engagement | | |
| 4.1 | Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight. | F Governance (p25) |
| 4.2 | Indicate whether the Chair of the highest governance body is also an executive officer. | F Governance (p25) |
| 4.3 | For organizations that have a unitary board structure, state the number and gender of members of the highest governance body that are independent and/or non-executive members. | F Governance (p25) |
| 4.4 | Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body. | F PC – Measures for receiving stakeholder feedback (p63) |

| | | | |
|------|--|---|---|
| 4.5 | Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance). | F | PC – Performance and compensation (p33-35) TD's Approach to Compensation (PDF) |
| 4.6 | Processes in place for the highest governance body to ensure conflicts of interest are avoided. | F | PC – Conflicts of interest (p66) |
| 4.7 | Process for determining the composition, qualifications, and expertise of the members of the highest governance body and its committees, including any consideration of gender and other indicators of diversity. | F | PC – Nomination of Directors (p66) |
| 4.8 | Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation. | F | What We Value (p7) Ethics and Compliance (p26) Scorecards (PDF) |
| 4.9 | Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles. | F | Corporate Responsibility Governance (p25) AR – Environmental Risk (p82-3) Environmental Governance Diversity Governance |
| 4.10 | Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance. | F | PC – Assessment (p69) Environmental Governance Diversity Governance |
| 4.11 | Explanation of whether and how the precautionary approach or principle is addressed by the organization. | F | AR – Environmental Risk (p82-3) Water Risk (p55) |
| 4.12 | Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses. | F | United Nations Principles for Responsible Investing Equator Principles |
| 4.13 | Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: * Has positions in governance bodies; * Participates in projects or committees; * Provides substantive funding beyond routine membership dues; or * Views membership as strategic. | F | Affiliations |
| 4.14 | List of stakeholder groups engaged by the organization. | F | Engaging Stakeholder (p9) Material Topics (p14) List of Stakeholder Groups and Discussion Topics (PDF) |
| 4.15 | Basis for identification and selection of stakeholders with whom to engage. | F | Engaging Stakeholder (p9) Full Report on Stakeholder Panel (PDF) |
| 4.16 | Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group. | F | Engaging Stakeholder (p9) With teams across TD dedicated to maintaining relationships, we interact with several stakeholder groups on a daily and/or weekly basis, responding to the issues and concerns brought to our attention. |
| 4.17 | Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. | F | Engaging Stakeholder (p9) Material Topics (p14) Full Report on Stakeholder Panel (PDF) List of Stakeholder Groups and Discussion Topics (PDF) |

Performance Indicators

| Economic Performance | | | |
|----------------------|---|----|--|
| EC 1 | Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments. | F | Economic Contribution (p71) Community Giving (62-64) |
| EC 2 | Financial implications and other risks and opportunities for the organization's activities due to climate change. | F | AR – Environmental Risk (p82) TD's Environmental and Social Credit Risk Process |
| EC 3 | Coverage of the organization's defined benefit plan obligations. | F | Summary of TD's Benefit Programs |
| EC 4 | Significant financial assistance received from government. | F | Our ongoing objective is to make sure that TD businesses are taking on only risks they understand and can manage. And because of our disciplined approach to risk management, TD is one of the few global financial institutions that has not required significant financial government assistance. |
| EC 5 | Range of ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation. | NR | |
| EC 6 | Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation. | F | Currently, we do not survey suppliers on their overall satisfaction in doing business with TD, nor do we track or set requirements for spending on local suppliers at our major locations of operations. TD's Diverse Supplier Program is intended to increase opportunities for diverse suppliers within our supply chain. |
| EC 7 | Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation. | P | Hiring local populations The large majority of TD's employees are hired from the local population. When the opportunity or need arises, relocation of employees from other geographies typically occurs at the executive level. While we don't have specific policies about local hiring of employees or management, we do strive to make our branches and workforce reflect the communities we serve. |
| EC 8 | Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement. | NR | |
| EC 9 | Understanding and describing significant indirect economic impacts, including the extent of impacts. | NR | |

| Environmental Performance | | | |
|---------------------------|---|----|---|
| EN 1 | Materials used by weight or volume. | NA | |
| EN 2 | Percentage of materials used that are recycled input materials. | NA | |
| EN 3 | Direct energy consumption by primary energy source. | F | Operational Footprint (p46) Detailed Environmental Performance (PDF) Notes |
| EN 4 | Indirect energy consumption by primary source. | F | Operational Footprint (p46) Detailed Environmental Performance (PDF) Notes |
| EN 5 | Energy saved due to conservation and efficiency improvements. | F | Renewable Energy and Carbon Credits (p48); Improving Energy Efficiency (p49-51); Case Study: Greening Our Buildings: Green IT (p50) ; Waste (p51); Detailed Environmental Performance (PDF) |
| EN 6 | Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives. | F | Green Options for Customers (p57) |
| EN 7 | Initiatives to reduce indirect energy consumption and reductions achieved. | F | Improving Energy Efficiency (49-51) TD green nation encourages employees to reduce their carbon footprint (p59) |
| EN 8 | Total water withdrawal by source. | P | Water (p52) |
| EN 9 | Water sources significantly affected by withdrawal of water. | NM | |
| EN 10 | Percentage and total volume of water recycled and reused. | NM | |
| EN 11 | Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas. | F | TD does not own or lease facilities in environmentally sensitive habitats. |
| EN 12 | Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas. | F | Through the TD Forests program, TD has helped to protect 487 hectares of forest in North America in 2012. See TD Forests Interactive Map for more details. |
| EN 13 | Habitats protected or restored. | F | Through the TD Forests program, TD has helped to protect 487 hectares of forest in North America in 2012 (20). See TD Forests Interactive Map for more details. |
| EN 14 | Strategies, current actions, and future plans for managing impacts on biodiversity. | NR | |
| EN 15 | Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk. | NM | |
| EN 16 | Total direct and indirect greenhouse gas emissions by weight. | F | Operational Footprint (p46) Detailed Environmental Performance (PDF) Notes |
| EN 17 | Other relevant indirect greenhouse gas emissions by weight. | F | Detailed Environmental Performance (PDF) |
| EN 18 | Initiatives to reduce greenhouse gas emissions and reductions achieved. | F | Green Buildings (p49) |
| EN 19 | Emissions of ozone-depleting substances by weight. | NM | |
| EN 20 | NOx, SOx, and other significant air emissions by type and weight. | NM | |

| | | | |
|-------|---|----|---|
| EN 21 | Total water discharge by quality and destination. | NM | |
| EN 22 | Total weight of waste by type and disposal method. | NR | |
| EN 23 | Total number and volume of significant spills. | NA | |
| EN 24 | Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally. | NA | |
| EN 25 | Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff. | NM | |
| EN 26 | Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation. | F | Case Study – Greening Our Buildings Embedding the Environment in our Business (p19) Green Options for Customers (p57) |
| EN 27 | Percentage of products sold and their packaging materials that are reclaimed by category. | NM | |
| EN 28 | Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations. | F | There have been no incidents of environmental fines or non-compliance since TD began reporting to the GRI standard in 2007. |
| EN 29 | Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce. | NR | |
| EN 30 | Total environmental protection expenditures and investments by type. | F | Emerging Risk – Carbon and Water (p55) |

Social Performance: Labour Practices and Decent Work

| | | | |
|------|---|---|---|
| LA 1 | Total workforce by employment type, employment contract, and region, broken down by gender. | P | Workforce Profile (PDF) |
| LA 2 | Total number and rate of new employee hires and employee turnover by age group, gender, and region. | P | Retention (p38) |
| LA 3 | Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations. | F | Summary of Benefit Programs |
| LA 4 | Percentage of employees covered by collective bargaining agreements. | F | TD General Insurance has a long-established bargaining unit of 310 employees, or 0.36% of our total employee population, represented by the Teamsters Union at one of our Montreal locations. |
| LA 5 | Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements. | P | TD's Approach to Job Loss |
| LA 6 | Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs. | F | In Canada, we have a National Policy Health and Safety (H&S) Committee, H&S representatives at each work location (over 1,500) and H&S training for all managers and H&S representatives. In the U.S., TD Bank has 13 Safety committees involving 185 employees who meet quarterly. |

LA 7 Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region and by gender.

F The majority of disabling injuries within the financial services industry are a result of slips or falls on icy surfaces or due to tripping on a loose cord or irregular carpeting. The difference in relative numbers of employee days absent in Canada and the U.S. is a function of different reporting requirements in each country. In Canada, the requirement is to report accidents, such as slips, trips and falls. In the U.S., all health insurance claims must be reported, which inevitably includes a broader category of incidents and illnesses.

| Workplace Accident Statistics: Canada ¹ | | | |
|--|------------------------------|----------------|----------------|
| | 2011 | 2010 | 2009 |
| Minor injuries ² | 199 (0.38%) | 216 (0.43%) | 199 (0.42%) |
| Disabling injuries ³ | 73 (0.14%) | 62 (0.12%) | 79 (0.16%) |
| Employee days absent beyond day of injury | 430 | 618 | 323 |

¹ Latest data available. The 2012 data will be reported to the Canadian federal government in spring 2013. Figures in parentheses indicate accident statistics as a percentage of the Canadian employee population as at the end of the year.
² Injuries that are treatable in the workplace, with no time lost beyond the day of injury.
³ Injuries that result in lost time in the workplace on any day following the injury. For each of the years shown, there were no workplace fatalities or disabling injuries that resulted in permanent loss or loss of use of a body part or function.

| Claims Filed Through Workers' Compensation: U.S. ¹ | | | |
|---|------------------------------|----------------|----------------|
| | 2011 | 2010 | 2009 |
| Medical/report only ² | 690 (2.63%) | 605 (2.55%) | 682 (3.06%) |
| Indemnity claim ³ | 95 (0.36%) | 85 (0.35%) | 61 (0.27%) |
| Employee days absent beyond day of injury | 5,754 | 6,505 | 4,758 |

¹ Latest data available. The 2012 data will be reported to the U.S. federal government in spring 2013. Figures in parentheses indicate accident statistics as a percentage of the U.S. employee population as at the end of the year.
² Workers' compensation claims below \$2,500 or any claim that requires no payment or activity other than generating a report.
³ Workers' compensation claims greater than \$2,500 and indemnity-paid claims.

LA 8 Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.

F Some of our initiatives include:

- Best-practice ergonomic standards, which are applied to branch and building design and refurbishments;
- Tools to support employees working away from a typical office environment;
- A comprehensive H&S training program, including mandatory courses for all managers and H&S representatives; and
- A dedicated intranet resource with information on a range of health issues and communicable diseases, such as malaria and tuberculosis.

LA 9 Health and safety topics covered in formal agreements with trade unions.

NR

LA 10 Average hours of training per year per employee by gender, and by employee category.

F Personal Performance and Career Development (p40)

LA 11 Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.

F Personal Performance and Career Development (p40)
[Developing Leaders](#)
[TD's Approach to Job Loss](#)

LA 12 Percentage of employees receiving regular performance and career development reviews, by gender.

NR

LA 13 Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.

P Areas of Focus (p37)
Board Diversity (p25)

LA 14 Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.

NR

LA 15 Return to work and retention rates after parental leave, by gender.

NR

| Social Performance: Human Rights | | | |
|----------------------------------|--|----|---|
| HR 1 | Percentage and total number of significant investment agreements and contracts that include clauses incorporating human rights concerns, or that have undergone human rights screening. | NR | |
| HR 2 | Percentage of significant suppliers, contractors and other business partners that have undergone human rights screening, and actions taken. | NR | |
| HR 3 | Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained. | NR | |
| HR 4 | Total number of incidents of discrimination and corrective actions taken. | F | In 2010, 2011, and 2012, TD had no substantiated complaints or incidents alleging discrimination upheld by a human rights tribunal. |
| HR 5 | Operations and significant suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and actions taken to support these rights. | F | There have been no incidents during 2010, 2011 or 2012. |
| HR 6 | Operations and significant suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor. | F | Respecting Human Rights in our Supply Chain TD implemented a Responsible Procurement Policy, effective Nov 1st, 2013, and we now screen prospective suppliers for incidents of human rights discrimination, approach to freedom of association, child labour and forced labour. See page 73 for more details. |
| HR 7 | Operations and significant suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor. | F | |
| HR 8 | Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations. | NA | |
| HR 9 | Total number of incidents of violations involving rights of indigenous people and actions taken. | NR | |
| HR 10 | Percentage and total number of operations that have been subject to human rights reviews and/or impact assessments. | NR | |
| HR 11 | Number of grievances related to human rights filed, addressed and resolved through formal grievance mechanisms. | NR | |

| Social Performance: Society | | | |
|-----------------------------|---|----|---|
| SO 1 | Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting. | NR | |
| SO 2 | Percentage and total number of business units analyzed for risks related to corruption. | NR | |
| SO 3 | Percentage of employees trained in organization's anti-corruption policies and procedures. | NR | |
| SO 4 | Actions taken in response to incidents of corruption. | NR | |
| SO 5 | Public policy positions and participation in public policy development and lobbying. | F | Public Policy (p74) |
| SO 6 | Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country. | F | Political Contributions (p76) |
| SO 7 | Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes. | F | There were no incidents in 2010, 2011 and 2012. We determine a significant fine to be incidents that are of a regulatory nature and involve a fine of \$1 million and above. Penalties of an administrative nature are not considered material. |
| SO 8 | Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations. | F | There were no incidents in 2011 and 2012. On December 17, 2009, the Financial Services Authority U.K. fined Toronto Dominion Bank (London Branch) £7,000,000 (CDN\$11,236,000) for repeat systems and controls failings around the pricing of sophisticated financial products. |
| SO 9 | Operations with significant potential or actual negative impacts on local communities. | NR | |
| SO 10 | Prevention and mitigation measures implemented in operations with significant potential or actual negative impacts on local communities. | NR | |

| Social Performance: Product Responsibility | | | | | | | | | | | |
|---|--|------|--|--|------|------|------|---|---|---|---|
| PR 1 | Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures. | NA | | | | | | | | | |
| PR 2 | Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes. | NA | | | | | | | | | |
| PR 3 | Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements. | P | Responsible Sales and Marketing (p32) Product Information Voluntary and Public Codes of Commitment | | | | | | | | |
| PR 4 | Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes. | F | There were no incidents in 2010, 2011 and 2012. | | | | | | | | |
| PR 5 | Practices related to customer satisfaction, including results of surveys measuring customer satisfaction. | F | Engaging Stakeholders (p9) | | | | | | | | |
| PR 6 | Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship. | F | Responsible Sales and Marketing (p32) Voluntary and Public Codes of Commitment | | | | | | | | |
| PR 7 | Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes. | F | <p>There were no incidents in 2012.</p> <p>In 2011, there was one incident. Advertising Standards Canada raised concerns about a claim in a newspaper advertisement that TD Canada Trust offered a “No Down Payment Mortgage” after the product was no longer available. An outdated, inaccurate version of the advertisement was placed by an individual mortgage specialist, in error, and without the approval of TD. TD placed a correction notice in the local newspapers that carried the advertisement.</p> <p>In 2010, there was one incident. Advertising Standards Canada raised concerns about a claim in a television ad that TD Canada Trust is open from “8 ‘til late.” They determined our reference to branches that do not open at 8 a.m. was not communicated in a sufficiently clear manner. The ad had already been withdrawn before the complaint was received.</p> | | | | | | | | |
| PR 8 | Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data. | F | <table border="1"> <thead> <tr> <th>Substantiated Privacy Complaints in Canada</th> <th>2012</th> <th>2011</th> <th>2010</th> </tr> </thead> <tbody> <tr> <td>Privacy complaints made by customers in which the Office of the Privacy Commissioner of Canada ruled in favour of the customer.</td> <td>5</td> <td>1</td> <td>5</td> </tr> </tbody> </table> <p><small>¹Effective March 28 2012, the OPC revised its investigative findings and other dispositions under PIPEDA. The 2012 results reflect this change in approach by the OPC. This change does not impact the prior years' disclosures.</small></p> | Substantiated Privacy Complaints in Canada | 2012 | 2011 | 2010 | Privacy complaints made by customers in which the Office of the Privacy Commissioner of Canada ruled in favour of the customer. | 5 | 1 | 5 |
| Substantiated Privacy Complaints in Canada | 2012 | 2011 | 2010 | | | | | | | | |
| Privacy complaints made by customers in which the Office of the Privacy Commissioner of Canada ruled in favour of the customer. | 5 | 1 | 5 | | | | | | | | |
| PR 9 | Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services. | NR | | | | | | | | | |

Sector Supplement

| Financial Services | | | |
|--------------------|---|----|---|
| FS 1 | Policies with specific environmental and social components applied to business lines. | F | Environment Policy ; Responsible Financing (p53); Flexible Work Options Diversity Governance Responsible Procurement Policy Summary (PDF) |
| FS 2 | Procedures for assessing and screening environmental and social risks in business lines. | F | TD's Environmental and Social Credit Risk Process |
| FS 3 | Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions. | F | TD's Environmental and Social Credit Risk Process |
| FS 4 | Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines. | F | TD's Environmental and Social Credit Risk Process Diversity Governance Diversity and Inclusion employee networks and training (p23) |
| FS 5 | Interactions with clients/investees/business partners regarding environmental and social risks and opportunities. | F | Green Options for Customers (p57) List of Stakeholder Groups and Discussion Topics (PDF) |
| FS 6 | Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector. | NR | |
| FS 7 | Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose. | NR | |
| FS 8 | Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose. | P | Clean Energy (p58) |
| FS 9 | Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures. | F | Environment Policy (PDF) ; TDAM Sustainable Investing Policy (PDF) London Benchmarking Group Review (PDF) |
| FS 10 | Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues. | NR | |
| FS 11 | Percentage of assets subject to positive and negative environmental or social screening. | F | Emerging Risk – Carbon and Water (p55) |
| FS 12 | Voting polic(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting. | NR | |
| FS 13 | Access points in low-populated or economically disadvantaged areas by type. | F | Access to Banking ; Supporting Economic Development in the U.S. (p67 and 70) |
| FS 14 | Initiatives to improve access to financial services for disadvantaged people. | F | Taking the Fear Out of Finance (p16); Access to Banking ; Supporting Economic Development in the U.S. (p67 and 70); Building Diversity into TD's DNA (p22) |
| FS 15 | Policies for the fair design and sale of financial products and services. | F | Responsible Sales and Marketing (p32); Product Information Voluntary and Public Codes of Commitment |

For more information about our Corporate Responsibility Report, please contact us at crreport@td.com.

Our 2012 Corporate Responsibility Report is also available in alternative formats. You can request a copy by calling us at **1 416-308-6371**.

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PDF only (03/2013)

