
APPENDIX:

ESG Performance Data



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ABOUT

This Appendix provides a summary of quantitative Environmental, Social and Governance (ESG) performance data that supports TD's 2015 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 2015 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, 2015.

DETAILED ENVIRONMENTAL PERFORMANCE

ECO-EFFICIENCY

Greenhouse Gas Emissions

Total greenhouse gas emissions ^{1,2,3} (tonnes CO ₂ e)	2015	2014	2013	2008
Canadian operations	✔ 95,006	✔ 107,786	✔ 102,270	136,150
U.S. operations	✔ 121,223	✔ 136,022	✔ 140,001	122,837
Total	✔ 216,229	✔ 243,807	✔ 242,271	258,988
GHG emission intensity (kg CO ₂ e/sq ft)	8.52	9.70	9.75	12.83
GHG emission intensity (tonnes CO ₂ e/million dollars revenue) ³	6.88	8.21	8.91	17.66
Detailed emissions breakdown ^{3,4} (tonnes CO ₂ e)	✔ 2015	✔ 2014	✔ 2013	2008
Canadian				
Scope 1	26,182	29,823	27,562	29,896
Scope 2 (location based)	54,852	60,494	57,601	92,674
Scope 2 (market based) ^{4,5}	6,555	52,043	48,333	92,674
Scope 3	13,971	17,469	17,107	13,581
Canadian market based total	46,709	99,335	93,001	136,150
Canadian location based total	95,006	107,786	102,270	136,150
U.S.				
Scope 1	23,639	23,630	21,313	18,393
Scope 2 (location based)	81,765	93,013	101,346	92,805
Scope 2 (market based) ^{4,5}	1,242	1,091	882	92,805
Scope 3	15,819	19,378	17,342	11,640
U.S. market based total	40,700	44,099	39,537	122,837
U.S. location based total	121,223	136,022	140,001	122,837
Detailed electricity use breakdown ⁶ (kWh)	2015	2014	2013	2008
Canadian	345,661,772	349,618,734	342,494,344	345,922,894
U.S.	249,411,985	253,607,272	269,175,602	235,546,176
Total	595,073,757	603,226,007	611,669,946	581,469,070
Electricity intensity (kWh/sq ft) ³	23.4	24.0	24.6	28.8
Electricity intensity (kWh/million dollars revenue) ³	18,936	20,324	22,498	39,639

¹ For further details, visit TD's 2015 carbon-neutral schedule.

² For further details see the accompanying notes to GHG emissions.

³ In 2015, GHG emissions were restated due to refinement of the radiative forcing factor for air travel. This has resulted in a 4% decrease in GHG emissions for all prior years. For further information on the radiative forcing factor, see the accompanying notes to GHG emissions.

⁴ Starting in 2015, both market-based and location-based scope 2 GHG emissions are reported in accordance with the GHG Protocol's new scope 2 guidance. Location-based scope 2 emissions are calculated using grid emission factors, while market-based scope 2 uses emission factors associated with TD's renewable energy credit (REC) purchases. Location based scope 2 will be used for the purposes of setting targets and tracking performance.

⁵ For 2015, GHG emissions reported in market-based scope 2 are attributed to steam and chilled water; all emissions from electricity have been offset through REC purchases. Additional REC purchases have also been made to offset TD's scope 3 emissions from electricity (for subleased locations).

⁶ In 2015, energy figures were restated to reflect an updated approach in accounting for Canadian corporate office common space. This has resulted in a 4% increase in Canadian corporate leased energy figures, and 1% increase in overall GHG emissions for all years prior to 2015.

Additional notes:

Scope 1 emissions include direct emissions from heating and cooling, leased aircraft and corporate fleet.

Scope 2 emissions include indirect emissions from electricity, heating and cooling.

Scope 3 emissions include business travel emissions and energy from sub leased locations.

Greenhouse Gas Emissions (continued)

Detailed energy consumption (GJ) ¹	2015	2014	2013	2008
North American total	3,129,861	3,209,973	3,128,996	3,056,943
Electricity (GJ)	2,142,266	2,171,614	2,202,012	2,093,289
Natural gas (GJ)	738,515	777,702	684,179	648,351
Steam (GJ)	111,184	113,681	98,251	137,872
Heating oil (GJ)	37,007	37,603	36,855	50,851
Propane (GJ)	17,473	16,512	14,644	18,798
Wood (GJ)	184	210	178	540
Diesel (GJ)	562	641	3,624	0
Chilled water (GJ)	82,671	92,010	89,253	107,242

¹ In 2015, energy figures were restated to reflect an updated approach in accounting for Canadian corporate office common space. This has resulted in a 4% increase in Canadian corporate leased energy figures, and 1% increase in overall GHG emissions for all years prior to 2015.

Greenhouse Gas Emissions by Transportation Mode

Detailed emissions breakdown (tonnes CO ₂ e)	2015	2014	2013
Canada	17,218	21,263	21,108
Air travel ^{1,2}	12,939	16,601	15,654
Automobile travel ³	4,123	4,417	5,274
Rail travel	156	245	180
U.S.	19,941	22,569	21,905
Air travel ^{1,2}	8,802	9,539	8,124
Automobile travel ³	11,087	12,965	13,722
Rail travel	52	65	58
Total North America	37,159	43,832	43,013
Distance travelled (km)	2015	2014	2013
Canada	67,884,550	78,554,337	85,125,590
Air travel ^{1,2}	50,062,424	58,979,791	62,355,634
Automobile travel ³	16,462,530	17,374,209	21,195,683
Rail travel	1,359,596	2,200,338	1,574,272
U.S.	75,871,060	83,206,008	91,778,352
Air travel ^{1,2}	33,571,733	33,219,144	39,567,840
Automobile travel ³	41,847,487	49,419,066	51,703,756
Rail travel	451,840	567,799	506,756
Total North America	143,755,610	161,760,345	176,903,941

¹ Air travel includes commercial air, chartered aircraft and leased aircraft.

² In 2015, GHG emissions from air travel were restated due to refinement of the radiative forcing factor for air travel. This has resulted in approximately a 19% decrease in total GHG emissions from travel for all years prior to 2015.

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

Enterprise Technology Solutions

	2015	2014	2013
Data centre efficiency			
Energy savings (kWh)	38,570,050	35,200,000	32,976,000
GHG savings (tonnes CO ₂ e)	5,954	3,880	3,627
Thin-client devices¹			
Thin-client devices installed	1,180	3,800	1,700
Energy savings (kWh)	945,350	671,000	368,000
GHG savings (tonnes CO ₂ e)	167	119	59
Printer reduction²			
Number of printers removed	5,034	3,819	1,868
Energy savings (kWh)	713,972	584,687	74,134
GHG savings (tonnes CO ₂ e)	111	89	12
Video conferencing			
Number of telepresence video units	122	65	57
Travel distance reduction (km)	4,116,000	3,600,000	3,400,000
GHG savings from travel distance avoided (tonnes CO ₂ e)	1605	1,415	1,326

¹ In 2015, the thin-client energy and GHG savings for 2014 and 2013 have been restated due to data accuracy improvements.

² In 2015, the printer reduction energy and GHG savings for 2014 and 2013 have been restated due to data accuracy improvements.

Waste

North America	2015	2014
Waste to landfill (trash) ¹	10,379	9,153
Waste diverted from landfill		
Recycled paper (paper shred) ^{2,3}	10,693	11,162
Other recycled waste ⁴	3,812	3,203
E-waste	334	135
Total waste generated (landfill and recycled)	25,218	23,653
Waste diversion metrics		
% waste diverted from landfill ⁵	46%	39%
% e-waste diverted from landfill	100%	100%

¹ Represents approximately 51% of our facilities in 2015 and 49% in 2014.

² Represents approximately 86% of our facilities in 2015 and 81% in 2014.

³ In 2015, the 2014 recycled paper total was restated due to an adjustment in the industry standard weights used for calculating tonnage of recyclable materials.

⁴ Represents approximately 72% of our facilities in 2015 and 73% in 2014.

⁵ % waste diverted from landfill is calculated for sites where data is available for all three waste streams: waste to landfill, recycled paper, and other recycled waste. E-waste is not included in this diversion metric. Represents 30% of our portfolio in 2015, and 43% in 2014.

Water

Water consumption	2015	2014	2013
Canada – (m ³) ¹	335,609	341,792	320,088
Canada – U.S. gallons ¹	88,658,513	90,291,903	84,558,386
U.S. – (m ³) ²	975,635	966,006	999,446
U.S. – U.S. gallons ²	257,735,486	255,191,678	264,025,706
Total – (m³)³	1,311,244	1,307,798	1,319,534
Total – U.S. gallons³	346,393,999	345,483,581	348,584,090

¹ Represents approximately 44% of our facilities in 2015, 45% in 2014, and 43% in 2013.

² Represents approximately 74% of our facilities in 2015, 59% in 2014, and 76% in 2013.

³ Represents approximately 59% of our facilities in 2015, 51 % in 2014, and 64% in 2013.

Paper

Paper by type	2015	2014	2013 ¹	2010 ²
Statements and envelopes (tonnes)	3,681	3,822	4,090	5,064
Commercial print (tonnes)	4,836	5,592	4,606	4,974
Office paper (tonnes)	2,660	2,573	2,793	3,201
Forms (tonnes)	1,512	1,751	1,431	1,919
Total paper (tonnes)	✓ 12,689	✓ 13,738	✓ 12,920	✓ 15,159
Recycled content				
% post-consumer recycled content – statements and envelopes	2%	4%	5%	–
% post-consumer recycled content – commercial print	11%	10%	17%	–
% post-consumer recycled content – office paper	29%	29%	30%	30%
% post-consumer recycled content – forms	0%	2%	1%	–
Total % post-consumer recycled content	11%	11%	14%	–
Certified sustainable				
	✓	✓	✓	
% certified (FSC/SFI) – statements and envelopes	68%	69%	65%	–
% certified (FSC/SFI) – commercial print	97%	94%	88%	–
% certified (FSC/SFI) – office paper	100%	100%	100%	100%
% certified (FSC/SFI) – forms	58%	63%	56%	–
Total % certified (FSC/SFI)	85%	84%	80%	–

¹ In 2014, the 2013 post-consumer recycled content percentages were restated due to a reporting variance in commercial print. The restatement resulted in a 34% decrease in the 2013 figure.

² 2010 data excludes TD Auto Finance, which was acquired by TD Bank Group in April 2011, as the data is not available and cannot be reasonably estimated for these years.

Additional notes:

Paper use data that is known and available to management is included in reporting; however, the bank is not able to substantiate all paper that may have been purchased from alternative suppliers or printers.

TD began measuring its non-office paper in 2010.

DEFINITIONS

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 – 2012 ¹	U.S. retail		U.S. corporate		Canadian retail		Canadian corporate	
	Locations	Sq ft	Locations	Sq ft	Locations	Sq ft	Locations	Sq ft
Platinum	11	58,250	1	58,741	1	5,487		
Gold	44	172,172	2	222,667				
Silver	4	13,681						
Certified			1	30,359	4	22,830		
2013²								
Platinum	1	3,848					1	180,000
Gold	39	149,292			1	10,603		
Silver ²	4	15,016	1	7,818				
Certified	2	4,933						
2014								
Platinum								
Gold	17	62,645	1	52,151				
Silver	4	17,738			1	5,360		
Certified								
2015								
Platinum							1	2,819
Gold	27	86,679	1	6,780	2	10,672		
Silver	2	5,280						
Certified								
Total								
Platinum	12	62,098	1	58,741	1	5,487	2	182,819
Gold	127	470,788	4	281,598	3	21,275		
Silver	14	51,715	1	7,818	1	5,360		
Certified	2	4,933	1	30,359	4	22,830		

¹ In 2014, 2007 – 2010 data on LEED projects was added to provide a more accurate representation of the total TD LEED projects.

² In 2014, 2013 LEED project data was restated to include one additional LEED Silver Certification for U.S. retail, resulting in an increase of 4,800 sq ft.

Green Buildings: TD LEED Certified Workspace

TD LEED certified workspace	2015	2014 ¹	2013
Percentage of TD LEED certified workspace (corporate and retail)	4.8%	4.4%	3.9%

¹ In 2014, the 2013 percentage of TD LEED certified workspace was restated to reflect refined sq ft estimates.

Additional notes:

In addition to TD's LEED projects, TD leased 3.1 million sq ft of LEED certified space as of the end of fiscal 2015. Combined, this amounts to 4.3 million sq ft of LEED certified space, or 17% of TD's total workspace.

GREEN PRODUCTS

E-Banking

Metric	2015	2014	2013
Canada			
% accounts opting for paperless statements (TDCT)	43%	39%	34%
Number of online statement accounts (TDCT) (in millions)	4.1	3.2	2.6
Paper statements stopped (TDCT) (in millions)	41.7	29.7	24.0
Paper documents stopped (TD Waterhouse) (in millions)	29.1	26.0	19.9
U.S.			
% accounts opting for paperless statements	55%	53%	39%
Number of online statement accounts (in millions)	3.3	2.8	2.2
Paper statements stopped (in millions)	37.2	31.0	23.8

Lending for Small-Scale Projects

	2015	2014	2013
Lending for small-scale renewable projects			
Number of loans	122	292	281
Dollar value of loans (\$ millions)	3.4	6.8	7.8
Estimated kWh generated from the program ¹	1,057,886	2,019,600	2,218,892
Estimated GHG reduction (CO ₂ e) ¹	114	353	348
Lending for small-scale energy efficiency projects			
Number of loans	2,084	1,305	1,556
Dollar value of loans (\$ millions)	13.8	8.1	10.6

¹ In 2015, estimated kWh generated and estimated GHG reduction were restated to reflect an updated conversion factor representing the dollar investment per kW of capacity.

Insurance for Hybrid and Electric Vehicles

	2015	2014	2013
Insurance for hybrid and electric vehicles			
Number of active hybrid and electric vehicle discounts	16,605	15,157	12,700
Estimated reduction in GHG emissions by TD Auto Insurance customers through the use of hybrid and electric vehicles (tonnes CO ₂ e) ¹	7,601	6,345	6,000

¹ In 2014, the 2013 estimated GHG reduction has been restated due a discovered reporting variance.

TD Green Bond – Use of Proceeds as at October 31, 2015¹

Category	TD Green Bond criteria	Allocated amount ^{2,3,4} (millions of Canadian dollars)	Annual energy saved or green energy generated (MWh)	Annual GHG emissions reduced/avoided (tonnes CO ₂ e)	Natural capital value (\$)
Hydroelectric	Construction and operation of hydro (run of river hydro < 15 MW)	\$14.6	N/A ⁵	N/A ⁵	N/A ⁵
Solar power	Development, construction and operation of solar energy facility	\$27.3	4,600	40	\$11,694
Wind energy	Development, construction and operation of wind energy facilities	\$54.7	145,543	5,331	\$233,922
Building efficiency	Green buildings new buildings and retrofits to existing buildings to achieve LEED Platinum certification	\$230.9	9,526	2,775	\$365,376
Transportation efficiency	Retrofit or replace fleets and invest in public transportation, clean fuel technology, electric vehicles, etc.	\$130.3	N/A ⁶	12,264	\$1,466,801
Sustainable waste management	Improvements in minimization, collection, recycling, storage and disposal, and composting	\$40.9	N/A ⁶	N/A ⁵	N/A ⁵
Total		✓ \$498.8⁷	159,669	20,410	\$2,077,793

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

² Includes financing or refinancing of existing and/or future projects including the committed amount of loans financed or refinanced.

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

⁴ Visit the [2015 Assurance Report from E&Y LLP](#).

⁵ Impact metrics cannot be quantified at this time due to data limitations.

⁶ Metric not applicable.

⁷ TD received cash proceeds of \$498.8 million net of agency fees.

RESPONSIBLE FINANCE AND INVESTING

Lending Deals Reviewed by Sector

Environmental and social risk reviews by sector 2015		
Sector	Number of reviews	Percentage
Forest products	16	6%
Mining	32	11%
Oil and gas, pipelines	143	50%
Power and utilities	54	19%
Real estate	18	6%
Other ¹	21	7%
Total reviews	284	100%
Of the 284 deals reviewed, 198 transactions were subjected to enhanced sector-specific due diligence.		

¹ Sectors included: chemicals, industrial and trade contractors, metals, sundry manufacturing and wholesale, and transportation.

Equator Principles

2015 project finance transactions assessed under the Equator Principles

Sector	Country	EP Category	Number of Transactions	
			2015 ¹	2014 ¹
Mining	N/A ²	N/A	0	0
Oil and gas	N/A	N/A	0	0
Power	N/A	N/A	0	0
Others	N/A	N/A	0	0
Total			0	0

¹ TD's 2015 reporting reflects the new requirements of Equator Principles III, applicable to project and equipment finance, project-related corporate loans, and project advisory services. TD did not have any qualifying Equator Projects in 2015. 2014 figures were restated to reflect the new requirements and guidance.

² Not applicable because there were zero qualifying projects in 2014 and 2015.

Deals Declined

Deals declined	2015	2014	2013
Number of deals declined under the Non-Retail Environmental and Social Credit Risk Management Process	0	0	0

EMPLOYEE ENGAGEMENT

Employee Environmental Engagement Metrics

	2015	2014	2013
Green Nation – # of users ¹	30,780	22,256	17,500
Carbon savings from acts pledged (tonnes CO ₂ e) ¹	273,649	181,775	37,686
# of Green Teams	72	72	70
% of employees agree that TD is a leader on the environment	87%	87%	87%

¹ Cumulative figures.

ENVIRONMENTAL SCORECARD

2015 targets	Rating	2015 results	Targets 2016 and beyond
Carbon management			
Be carbon neutral	Met	Maintained carbon neutrality as TD continued to grow	Be carbon neutral
Set carbon target	Met	Developed a carbon target based on energy analytics and portfolio growth projections	By 2020, Zero increase in absolute GHG emissions relative to 2015 baseline
Implement travel reporting in Canadian operations	Met	Travel reporting in place in Canada; reduced travel in Canada by 14% in 2015	Continue to reduce overall corporate travel
At least 40% of GHG emissions from electricity will be offset with renewable energy credits	Exceeded	100% of GHG emissions from electricity offset with RECs	100% of emissions from electricity will be offset with renewable energy credits
At least 50% of carbon offsets will be developed through impact investing projects	Exceeded	53% of carbon offsets developed through impact investing projects	At least 50% of carbon offsets will be developed through impact investing projects
Energy reduction			
Set performance goals based on Energy Star Portfolio Manager®	Met	Developed a comprehensive energy baseline and embedded energy reduction initiatives in the performance contract with our facility management partner	By 2020 zero increase in absolute energy use relative to 2015 baseline
Green IT strategy to be integrated into updated enterprise IT strategy	Made progress	Enterprise strategy in the process of being updated to include the Green IT strategy (Environmental Oversight Strategy)	Enterprise Technology Solutions Environmental Oversight Strategy to be integrated into the broader enterprise IT strategy
Paper			
Reduce total volume of paper by 20% by 2015 relative to 2010 baseline	Partially met	Met 20% reduction target in our Canadian operations, achieved 8% reduction in the U.S. Achieved overall 16.4% reduction in paper usage	By 2020 reduce total volume of paper used by 40% relative to 2010 baseline
All of our paper will contain a minimum of 30% post-consumer content by 2017	In progress	Post-consumer content made up 12% of our total paper usage	By 2020, our paper will contain a minimum of 30% post-consumer content on average
100% of our paper will be certified from sustainably managed forests by 2017	Made progress	85% of our paper was sourced from sustainably managed forests	By 2020, 100% of our paper will be certified from sustainably managed forests
Waste			
Set performance goals based on Energy Star Portfolio Manager®	Met	Developed a waste baseline and embedded waste reduction initiatives in the performance contract with our facility management partner	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)
Divert 100% of e-waste from landfill	Met	Diverted 100% of e-waste from landfill	Divert 100% of e-waste from landfill
Water			
N/A	N/A	Developed a water baseline and embedded water reduction initiatives in the performance contract with our facility management partner.	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

ENVIRONMENTAL SCORECARD (continued)

2015 targets	Rating	2015 results	Targets 2016 and beyond
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
Insurance			
N/A	N/A	N/A	Meet our commitments as a signatory to UN Principles for Sustainable Insurance
Green product choices			
Continue to encourage customers to switch to paperless statements; achieve conversion target of 40.5% for Canadian customers and 61.7% for U.S. customers	Partially met	Achieved 43% in Canada and 54.9% in the U.S.	Achieve an additional conversion rate of 68.1% for Canadian customers and 61.7% for U.S. customers
Increase the number of online statement accounts to 3.5 million in Canada and 3.3 million in the U.S.	Met	Achieved 4.1 million in Canada and 3.3 million in the U.S.	Increase the number of online statement accounts to 5.7 million in Canada and 3.5 million in the U.S.
Employee and community engagement			
Improve the score of 87% of employees agreeing that TD is a leader on the environment in the TD annual employee survey.	Maintained	2015 survey score result: 87% of employees agreeing that TD is a leader on the environment	Continue to have at least 87% of employees agree that TD is a leader on the environment.
Continue focus on retail engagement and execution of planned programs	Met	Continued to grow focus on engagement of retail employees and customer through the introduction of quarterly environmental campaigns	Execute quarterly environmental campaigns that engage employees across business lines
Engage employees and communities through TD Tree Days: <ul style="list-style-type: none"> Plant 50,000 trees and enlist 8,000 volunteers 10 plantings that engage/support volunteers with various disabilities 6 plantings within, or in partnership with, Aboriginal communities 	Partially Met	Engaged employees and communities through TD Tree Days: <ul style="list-style-type: none"> Planted 53,000 trees and enlisted 10,500 volunteers 13 plantings engaged/supported volunteers with various disabilities 4 plantings within, or in partnership with, Aboriginal communities 	Engage employees and communities through TD Tree Days: <ul style="list-style-type: none"> Plant 50,000 trees and enlist 10,000 volunteers 10 plantings that engage volunteers with various disabilities 6 plantings within (or in partnership with) Aboriginal communities

SOCIAL PERFORMANCE DATA

Responsible Banking

Legendary Experience Index (LEI) and Customer Experience Index (CEI): How we measure up

	2015 Target	2015 Score	2016 Target
LEI/CEI composite score ¹	48.7%	46.4%	46.5%

¹ LEI is a new survey measurement program that tracks customers' experience and their overall relationship with TD. LEI was launched for TDCT and TD Bank retail programs in fiscal 2015, replacing CEI.

Customer Problem Resolution

Canada	2015	2014	2013
Number of problems referred to Branch Banking Customer Care	6,447	6,280	6,838
Number of customers who contacted the TD Office of the Ombudsman	3,922	3,086 ¹	2,647
Number of complaints requiring investigation by TD Office of the Ombudsman	637²	383	435
Percentage of problems resolved by TD Ombudsman within 90 days (target 90%)	98%	99%	99%
Problems investigated by the OBSI and ADR Chambers Banking Ombuds Office (Canada)	106	116	115
Privacy claims made by customers in which the Privacy Commissioner of Canada ruled in favour of the customer	5³	1	0
U.S.	2015	2014	2013
Total number of problems referred to the Chairman's Service Centre	8,597	7,900	7,606
Percentage of escalated customer problems resolved by the Chairman's Service Centre within 3 days (target 98%)	98%	98%	98%

¹ The increase in customer contacts was related to MBNA customers who were experiencing problems with viewing their credit card information online.

² As of 2015, general insurance complaints are now included in this number.

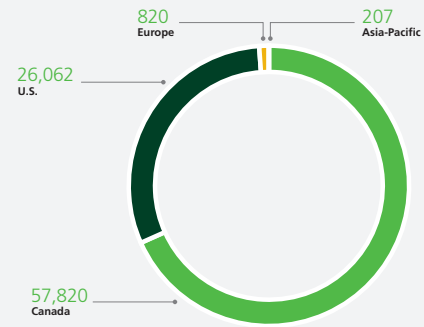
³ The Office of the Privacy Commissioner ruled on five complaints from past years and found them to be well-founded and resolved. This is why the number for 2015 is higher than previous years.

WORKPLACE

Number of Employees



Employees by Region: 2015



TD Bank Group Workforce Age Profile – Global (as of Oct 31)

	2015	2014
<30	29%	29%
30-50	50%	50%
>50	21%	21%

Employee Engagement Scores

Employee Engagement Index¹ (EEI) Score



2015 Target

Show continuous improvement in employee engagement scores

2015 Results

81%

2016 Target

Same as 2015

¹ The Employee Engagement Index is our measure of overall engagement and is calculated using the average response (on a scale of one to five) to three key questions: feelings of accomplishment, pride in TD and plans to be with TD in one year.

Pulse Survey Results

TD Pulse: Select questions (% positive)

	2015 ¹	2014 ¹
TD is genuinely committed to the well-being of its employees.	78%	79%
TD is doing the right things to make a positive impact on the communities in which it does business.	87%	87%
TD is doing the right things to make a positive impact on the environment.	87%	87%
TD supports employees' ambition to get involved in corporate responsibility initiatives.	87%	87%
My manager actively listens to my ideas and suggestions.	82%	81%
My manager provides ongoing feedback that helps me improve my performance.	80%	80%
Where I work, people always consider our customer's point of view when making decisions.	80%	81%
I am proud to say I work for TD.	85%	86%

¹ Percentage of respondents who agreed with the statement.

Employee Turnover (%)

	2015	2014	2013
Average turnover rate for TD Bank Group	21.34%	18.40%	19.17%
Canada			
Voluntary ¹	10.95%	9.26%	8.74%
Involuntary ²	4.95%	3.65%	3.60%
Retirement	1.48%	1.41%	1.16%
Total	✓ 17.38%	14.31%	✓ 13.50%
U.S. (excludes wholesale banking)			
Voluntary ¹	22.61%	20.11%	22.24%
Involuntary ²	7.13%	7.01%	8.75%
Retirement	0.68%	0.59%	0.67%
Total	✓ 30.42%	27.71%	✓ 31.71%

¹ A voluntary exit from TD occurs when the employee chooses to leave TD.

² An involuntary exit from TD occurs when employment is terminated.

Employee Turnover by Age and Gender – Canada (%)

	2015	2014	2013
Female	✓ 16.42%	13.82%	✓ 12.66%
Male	✓ 18.78%	15.08%	✓ 14.91%
<30 Yr.	✓ 27.24%	24.68%	✓ 20.75%
30–50 Yr.	✓ 12.66%	10.08%	✓ 9.85%
>50 Yr.	✓ 15.39%	11.13%	✓ 11.23%
Total	✓ 17.38%	14.31%	✓ 13.50%

Training and Development (Global)

	2015	2014	2013
Investment in training per employee (dollars) ¹	\$877	\$969	\$1,054
Amount employees received through TD's Tuition Assistance for external learning (millions of dollars)	\$20.5	\$21.7	\$24.1
Average number of days of training ²	3.7	3.34	3.53
Average hours of training ³ per:			
Executive⁴			
Canada	36.16⁵	8.17	✓ 8.00
U.S.	19.04	11.04	✓ 22.12
People Manager⁴			
Canada	19.64	17.06	✓ 20.89
U.S.	32.10	32.87	✓ 34.92
Employee (non-manager)⁴			
Canada	18.43	22.69	✓ 19.68
U.S.	45.61	36.79	✓ 42.39

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

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

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

⁴ 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.

⁵ The increase in training figures can be attributed to a number of new eLearning modules distributed to Executives to support leadership practices and organizational changes.

Performance Trends: Workforce Diversity at TD (Canada)¹

	Labour Market Availability ²		2015	2014	2013	2004
Women						
Overall	53.6%	✓	59.6%	60.2%	✓ 62.29%	68.11%
Senior management ³		✓	35.7%	33.7%	✓ 35.29%	23.00%
Middle and other management ⁴		✓	45.0%	46.5%	✓ 46.58%	44.08%
Visible Minorities⁵						
Overall	24.7%	✓	27.9%	29.5%	✓ 28.31%	22.71%
Senior management ³		✓	12.7%	11.2%	✓ 10.37%	3.54%
Middle and other management ⁴		✓	29.7%	26.3%	✓ 23.51%	14.87%
Aboriginal Peoples⁵						
Overall	2.1%	✓	1.3%	1.3%	✓ 1.22%	1.06%
Senior management ³			0.9%	1.4%	1.23%	0.39%
Middle and other management ⁴			0.9%	0.9%	0.81%	0.61%
People With Disabilities⁵						
Overall	5.7%	✓	5.9%	6.3%	✓ 5.23%	2.00%
Senior management ³			5.8%	6.4%	4.44%	1.57%
Middle and other management ⁴			5.3%	6.1%	5.18%	1.54%

¹ Represents the amounts reported to the Canadian Federal Government and are as at December 31. Includes all Canadian businesses except TD General Insurance as this entity is provincially regulated. Includes full-time and part-time employees.

² Labour market availability based on 2011 Census of Canada and TD's internal data.

³ Senior management includes TD job levels vice president and above who have signing authority.

⁴ 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 HRSDC website for more information.

⁵ Data is voluntarily disclosed by employees.

Work-Related Injuries¹

	2015	2014	2013
Canada			
Minor injuries ²	193 (0.33%)	233 (0.39%)	246 (0.43%)
Disabling injuries ³	107 (0.19%)	130 (0.22%)	119 (0.21%)
Employee days absent beyond day of injury ⁴	1,569	2,161	1,745
Fatalities due to work-related accidents	0	0	0
U.S.			
Medical/report only claims filed through workers' compensation ⁵	467	607	591
Indemnity claims filed through workers' compensation ⁶	53	60	62
Employee days absent beyond day of injury	2,832	3,853 ⁷	2,732
Fatalities due to work-related accidents	0	0	0

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

⁴ Number and severity of disabling accidents decreased resulting in less days absent.

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

⁶ U.S. days absent beyond date of injury for 2014 reflect claims in 2014 only. Prior years reflect lost time in days or all claims.

⁷ The number for 2014 has been restated with accurate data.

Note: 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 work-related insurance claims must be reported, which inevitably includes a broader category of incidents and illnesses.

COMMUNITY

Community

Performance Trends: Corporate Giving ¹	2015	2014	2013
Canada (millions of Canadian dollars)	62.9	56.7	50.9
U.S. (millions of U.S. dollars)	29.6 ²	22.31	22.9
U.K. (thousands of pounds sterling)	64	60	55
Asia Pacific (in Singapore dollars)	10,124	6,350	15,780
Total (millions of Canadian dollars)	92.5	82	74.4

¹ All amounts converted into Canadian dollars using Bank of Canada exchange rates. Beyond the countries listed in the table, TD does not make donations in other countries where we operate due to TD having a very small market presence in those regions. The total giving amounts reported do not include in-kind donations, program management costs (i.e., salaries of the community relations team), marketing sponsorships, employee donations or the value of hours volunteered by employees. 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.

² Includes \$22 million (US\$16.6 million) from the TD Charitable Foundation.

Percentage of Donations Applied to Giving Priorities

	2015	2014	2013
Canada			
Financial Literacy and Education	15.6%	16.5%	16.4%
Environment	14.6%	14.8%	14.5%
Creating Opportunities for Young People	29.8%	25.5%	25.3%
Other	40.0%	43.2%	43.8%
U.S.			
Financial Literacy and Education	32.5%	33.7%	28.1%
Affordable Housing	26.9%	27.0%	19.3%
Environment	1.8%	1.4%	1.1%
Other	38.8%	37.9%	51.5%

Community Investment Targets

2015 Targets	2015 Results	2016 Targets
Maintain our charitable giving at or above the 1% target set by Imagine Canada and the Giving USA Foundation	Canada: 1.3% U.S.: 1.0%	Same as 2015
55% of giving is applied to TD's giving priorities	Canada: 60.0% U.S.: 61.2%	Same as 2015
15% of giving is applied to diversity and inclusion (Canada only)	23%	15%
20,000 employees across North America registered in the TD Volunteer Network by end of calendar year	Canada: 14,635 U.S.: 12,198 Total: 26,833	Increase year over year

Taxes Borne by TD Bank Group (Restated for IFRS II Adjustments) (Millions of Dollars)

	2015	2014	2013
Income taxes	\$1,523	\$1,512	\$1,135
Payroll taxes	\$485	\$435	\$404
GST, HST and provincial sales taxes	\$428	\$426	\$380
Capital and insurance premium taxes	\$135	\$157	\$140
Municipal and business taxes	\$181	\$172	\$169
Total	\$2,752	\$2,702	\$2,228
Effective income tax rate – reported	16.6%	16.7%	15.1%
Effective income tax rate adjusted for tax credits ¹	19.8%	19.5%	18.0%
Effective total tax rate ²	26.5%	26.3%	25.9%
Effective total tax rate adjusted for tax credits	29.3%	28.8%	28.4%

¹ In the calculation of effective income tax rate and effective total tax rate – excluding tax credits, the USA NIBT is adjusted for expenses (amortization, impairment, gain on sale) booked to pre-tax relating to the investment in LIHTC and NMTC.

² The calculation of effective total tax rate is revised to increase NIBT by the payroll taxes, transaction and sales taxes, capital and insurance premium taxes, property and business taxes as those taxes are deducted in the calculation of NIBT.

SOURCING

2015 Responsible Procurement Results

Percentage of invited suppliers who agreed to participate in our Responsible Procurement survey	100%
Number of suppliers assessed for responsible practices	211
Suppliers who improved their own policies and procedures in response to our review:	
health and safety	7
ethical	15
environmental	28
human rights and labour code	48
Number of contracts withdrawn as a result of non-compliance to the Responsible Procurement Policy	1

GOVERNANCE

TD's Board of Directors

Information as of 2016 Proxy Circular date – January 28, 2016	
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, 2015)	
Full Board	10
Corporate Governance Committee	6
Risk Committee	9
Audit Committee	8
Human Resources Committee	6
Board diversity	
% of female directors	36%
% of visible minority directors	14%
% of independent directors	93%