

---

# 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
Paperless Banking	7
Lending for Small-Scale Projects	7
Insurance for Hybrid and Electric Vehicles	7
Financing for Hybrid and Electric Vehicles	7
TD Green Bond – Use of Proceeds	8
<b>RESPONSIBLE FINANCE</b>	8
Lending Deals Reviewed by Sector	8
Deals Declined	9
Employee Engagement	9
DETAILED SOCIAL PERFORMANCE	10
Legendary Customer Experience	10
Customer Problem Resolution	10
WORKPLACE	11
Profile	11
Employee Engagement Scores	11
Pulse Survey Results	11
Employee Turnover	12
Training and Development	12
Workforce Diversity at TD	13
Work-Related Injuries	13
COMMUNITY	14
Corporate Giving Totals	14
Taxes Borne by TD Bank Group	14
Responsible Procurement	15
GOVERNANCE	15
Governance – Key Statistics	15

---

## ABOUT

This Appendix provides a summary of quantitative Environmental, Social and Governance (ESG) performance data that supports TD's 2016 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 2016 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.<sup>®</sup> 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, 2016

## DETAILED ENVIRONMENTAL PERFORMANCE

### ECO-EFFICIENCY

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

Scope 1 & 2 – (location based)	Units		2016	2015	2014
Scope 1 <sup>4</sup>	tonnes CO <sub>2</sub> e	✔	47,150	55,557	57,811
Scope 2 (location based) <sup>5</sup>	tonnes CO <sub>2</sub> e	✔	131,645	150,064	166,628
<b>Total scope 1 &amp; 2 (location based)</b>	tonnes CO <sub>2</sub> e	✔	<b>178,796</b>	<b>205,621</b>	<b>224,439</b>
GHG emission intensity (per square foot)	kg CO <sub>2</sub> e/sq ft		7.17	8.19	9.10
GHG emission intensity (per millions in revenue)	tonnes CO <sub>2</sub> e/millions of dollars		5.21	6.54	7.56
<b>Scope 1 &amp; 2 (market based)<sup>6</sup></b>					
Scope 1 <sup>4</sup>	tonnes CO <sub>2</sub> e		47,150	55,557	57,811
Scope 2 (market based) <sup>6,7</sup>	tonnes CO <sub>2</sub> e		5,958	8,796	53,853
<b>Total scope 1 &amp; 2 (market based)</b>	tonnes CO <sub>2</sub> e		<b>53,108</b>	<b>64,353</b>	<b>111,664</b>
GHG emission intensity (per square foot)	kg CO <sub>2</sub> e/sq ft		2.14	2.56	4.53
GHG emission intensity (per millions in revenue)	tonnes CO <sub>2</sub> e/millions of dollars		1.55	2.05	3.76
<b>Scope 3<sup>8</sup></b>					
Purchased goods and services	tonnes CO <sub>2</sub> e		417,862	N/A <sup>8</sup>	N/A <sup>8</sup>
Capital goods	tonnes CO <sub>2</sub> e		287,827	N/A <sup>8</sup>	N/A <sup>8</sup>
Fuel and energy-related activities	tonnes CO <sub>2</sub> e		37,537	43,107	N/A <sup>8</sup>
Business travel	tonnes CO <sub>2</sub> e	✔	18,294	16,562	20,726
Downstream leased assets	tonnes CO <sub>2</sub> e	✔	1,610	1,659	3,623
<b>Scope 1 &amp; 2 by country (location based)</b>					
<b>Canada</b>					
Scope 1 <sup>4</sup>	tonnes CO <sub>2</sub> e		26,282	29,608	31,931
Scope 2 (location based) <sup>5</sup>	tonnes CO <sub>2</sub> e		41,070	51,484	9,642
Total Canada	tonnes CO <sub>2</sub> e	✔	67,352	81,093	91,573
<b>U.S.</b>					
Scope 1 <sup>4</sup>	tonnes CO <sub>2</sub> e		20,687	25,550	25,469
Scope 2 (location based) <sup>5</sup>	tonnes CO <sub>2</sub> e		89,785	97,064	105,477
Total U.S.	tonnes CO <sub>2</sub> e	✔	110,472	122,614	130,946
<b>International</b>					
Scope 1 <sup>4</sup>	tonnes CO <sub>2</sub> e		182	399	411
Scope 2 (location based) <sup>5</sup>	tonnes CO <sub>2</sub> e		790	1,516	1,510
Total International	tonnes CO <sub>2</sub> e		972	1,914	1,921
<b>Total scope 1 &amp; 2 (location based)</b>	tonnes CO <sub>2</sub> e	✔	<b>178,796</b>	<b>205,621</b>	<b>224,439</b>

<sup>1</sup> In 2016, Scope 1, 2, and 3 emissions were restated for all years to reflect new emission factors and updated assumptions regarding chilled water efficiency, radiative forcing, and scope 3 boundaries. This has resulted in 9% increase in Scope 1 and 2 emissions, and a 5% decrease in Scope 3 emissions from travel and downstream leases.

<sup>2</sup> Click here for TD's 2016 carbon-neutral schedule.

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

<sup>4</sup> Scope 1 emissions include direct emissions from heating and cooling, leased aircraft and corporate fleet.

<sup>5</sup> Scope 2 emissions include indirect emissions from electricity, heating and cooling.

<sup>6</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>7</sup> Emissions in market based scope 2 are attributed to steam and chilled water.

<sup>8</sup> In 2016, TD expanded scope 3 reporting to include purchased goods and services, capital goods, and energy and fuel-related activities. Data is not available for prior years.

## Energy Consumption

Energy consumption by location	Units	2016	2015	2014
<b>Canada</b>				
Electricity	GJ	<b>1,194,471</b>	1,235,968	1,245,632
Natural gas	GJ	<b>398,974</b>	441,377	494,304
Other (steam, heating oil, propane, diesel, chilled water)	GJ	<b>170,896</b>	181,287	196,631
Total Canada	GJ	<b>1,764,341</b>	1,858,633	1,936,567
<b>U.S.</b>				
Electricity	GJ	<b>856,939</b>	894,874	883,688
Natural gas	GJ	<b>214,102</b>	285,422	263,168
Other (steam, heating oil, propane, diesel, chilled water)	GJ	<b>51,566</b>	64,603	61,075
Total U.S.	GJ	<b>1,122,606</b>	1,244,898	1,207,931
<b>International</b>				
Electricity	GJ	<b>7,541</b>	13,972	13,932
Natural gas	GJ	<b>1,884</b>	4,457	4,457
Other (steam, heating oil, propane, diesel, chilled water)	GJ	<b>454</b>	1,009	1,009
Total International	GJ	<b>9,879</b>	19,438	19,398
Total energy consumption	GJ	<b>2,896,827</b>	3,122,968	3,163,895
Energy intensity (per square foot)	GJ/sq ft	<b>0.12</b>	0.12	0.13
Energy intensity (per millions in revenue)	GJ/millions of dollars	<b>84</b>	99	107

## Greenhouse Gas Emissions by Transportation Mode

Detailed emissions breakdown <sup>1</sup>	Units	2016	2015	2014
<b>Canada</b>				
Air travel <sup>2</sup>	tonnes CO <sub>2</sub> e	<b>7,295</b>	6,367	8,095
Automobile travel <sup>3</sup>	tonnes CO <sub>2</sub> e	<b>3,390</b>	3,971	4,558
Rail travel	tonnes CO <sub>2</sub> e	<b>179</b>	298	469
Total Canada	tonnes CO <sub>2</sub> e	<b>10,865</b>	10,637	13,122
<b>U.S.</b>				
Air travel <sup>2</sup>	tonnes CO <sub>2</sub> e	<b>4,466</b>	4,195	4,626
Automobile travel <sup>3</sup>	tonnes CO <sub>2</sub> e	<b>10,864</b>	10,841	12,679
Rail travel	tonnes CO <sub>2</sub> e	<b>41</b>	100	125
Total U.S.	tonnes CO <sub>2</sub> e	<b>15,371</b>	15,135	17,430
<b>Total North America</b>	tonnes CO <sub>2</sub> e	<b>26,236</b>	25,772	30,552
<b>Distance travelled (kms)</b>				
		<b>2016</b>	2015	2014
<b>Canada</b>				
Air travel <sup>2</sup>	km	<b>56,555,062</b>	50,062,424	58,979,791
Automobile travel <sup>3</sup>	km	<b>14,801,832</b>	16,462,530	17,374,209
Rail travel	km	<b>2,106,342</b>	1,352,536	2,200,338
Total Canada	km	<b>73,463,236</b>	67,877,490	78,554,338
<b>U.S.</b>				
Air travel <sup>2</sup>	km	<b>41,779,173</b>	33,571,733	33,219,144
Automobile travel <sup>3</sup>	km	<b>40,808,450</b>	41,847,488	49,419,066
Rail travel	km	<b>476,023</b>	451,840	567,799
Total U.S.	km	<b>83,063,646</b>	75,871,060	83,206,009
<b>Total North America</b>	km	<b>156,526,882</b>	143,748,550	161,760,345

<sup>1</sup> In 2016, travel emissions were restated to reflect updated emission factors, as well as updated assumptions on the radiative forcing factor.

<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	2016	2015	2014
Waste to landfill (trash) <sup>1</sup>	tonnes	<b>10,662</b>	10,379	9,153
<b>Waste diverted from landfill</b>				
Recycled paper (paper shred) <sup>2,3</sup>	tonnes	<b>11,799</b>	10,693	11,162
Other recycled waste <sup>4</sup>	tonnes	<b>3,873</b>	3,814	3,203
E-waste	tonnes	<b>824</b>	334	135
Total waste generated (landfill & recycled)	tonnes	<b>27,118</b>	25,218	23,653
<b>Waste diversion metrics</b>				
% waste diverted from landfill <sup>5</sup>	%	<b>44%</b>	46%	39%
% e-waste diverted from landfill	%	<b>100%</b>	100%	100%

<sup>1</sup> Represents approximately 51% of our facilities in 2016, 51% in 2015, and 49% in 2014.

<sup>2</sup> Represents approximately 87% of our facilities in 2016, 86% in 2015, and 81% in 2014.

<sup>3</sup> In 2016, the 2015 recycled paper figure was restated due to availability of improved data.

<sup>4</sup> Represents approximately 75% of our facilities for 2016, 72% in 2015, and 73% in 2014.

<sup>5</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 39% of our facilities in 2016, 30% in 2015, and 43% in 2014.

## Water

Water consumption	Units	2016	2015	2014
Canada <sup>1</sup>	m <sup>3</sup>	<b>364,136</b>	335,609	341,792
U.S. <sup>2</sup>	m <sup>3</sup>	<b>964,925</b>	975,635	966,006
Total <sup>3</sup>	m <sup>3</sup>	<b>1,329,061</b>	1,311,244	1,307,798

<sup>1</sup> Represents approximately 45% of our facilities in 2016, 44% in 2015, and 45% in 2014.

<sup>2</sup> Represents approximately 79% of our facilities in 2016, 74% in 2015, and 59% in 2014.

<sup>3</sup> Represents approximately 57% of our facilities in 2016, 59% in 2015, and 51% in 2014.

## Paper

Paper by type <sup>1</sup>	Units	2016	2015	2014	2010 <sup>2</sup>
Statements and envelopes	tonnes	<b>3,148</b>	3,681	3,822	5,064
Commercial print	tonnes	<b>2,757</b>	4,836	5,592	4,974
Office paper	tonnes	<b>2,436</b>	2,660	2,573	3,201
Forms	tonnes	<b>1,458</b>	1,512	1,751	1,919
Total paper	tonnes	<b>9,800</b> ✓	12,689 ✓	13,738 ✓	15,159
<b>Recycled content</b>					
Total % post-consumer recycled content	%	<b>13%</b>	11%	11%	–
<b>Certified sustainable</b>					
Total % certified (FSC/SFI)	%	<b>84%</b>	85%	84%	–

<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.

<sup>2</sup> 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.

### 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<sup>1</sup>

Details on TD LEED projects by building type and country.

2007 – 2013	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	86	333,182	1	7,818				
Silver	8	28,697						
Certified	2	4,933	1	31,516	3	16,776		
<b>2014</b>								
Platinum								
Gold	21	72,605	4	281,598	1	10,603		
Silver	4	17,738			1	5,360		
Certified								
<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>Total (2007-2016)</b>								
Platinum	12	62,098	1	58,741	1	5,487	2	182,819
Gold	146	534,471	5	289,416	3	21,275		
Silver	18	62,307			1	5,360		
Certified	4	11,556	1	31,516	4	22,831		

<sup>1</sup> In 2016, TD LEED project data for prior years were restated due to improved tracking and reporting capabilities.

## LEED Certified Workspace

	Unit	2016	2015	2014 <sup>3</sup>
TD LEED certified workspace <sup>1</sup>	%	<b>5.2%</b>	4.8%	4.4%
Total LEED certified workspace <sup>2</sup>	%	<b>18.0%</b>	17.4%	N/A

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

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

<sup>3</sup> In 2014, the 2013 percentage of TD LEED certified workspace was restated to reflect refined sq ft estimates.



## GREEN PRODUCTS

### Paperless Banking

	Units	2016	2015	2014
<b>Canada</b>				
% accounts opting for paperless statements (TDCT <sup>1</sup> )	%	<b>64%</b>	43%	39%
Number of online statement accounts (TDCT <sup>1</sup> )	millions of accounts	<b>6.6</b>	4.1	3.2
Paper statements stopped (TDCT <sup>1</sup> )	millions of statements	<b>54.2</b>	41.7	29.7
Paper documents stopped (TD Wealth)	millions of statements	<b>31.6</b>	29.1	26.0
<b>U.S.</b>				
% accounts opting for paperless statements	%	<b>56%</b>	55%	53%
Number of online statement accounts	millions of accounts	<b>3.8</b>	3.3	2.8
Paper statements stopped	millions of statements	<b>43.6</b>	37.2	31.0

<sup>1</sup> TDCT: TD Canada Trust.

### Lending for Small-Scale Projects

	Units	2016	2015	2014
<b>Lending for small-scale renewable projects</b>				
Number of loans	number of loans	<b>87</b>	122	292
Dollar value of loans	millions of dollars	<b>\$3.2</b>	\$3.4	\$6.8
Estimated kWh generated from the program <sup>1</sup>	kWh	<b>995,657</b>	1,057,886	2,019,600
Estimated GHG reduction <sup>1</sup>	tonnes CO <sub>2</sub> e	<b>81</b>	114	353
<b>Lending for small-scale energy efficiency projects</b>				
Number of loans	number of loans	<b>1961</b>	2,084	1,305
Dollar value of loans	millions of dollars	<b>\$13.4</b>	\$13.8	\$8.1

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

### Insurance for Hybrid and Electric Vehicles

	Units	2016	2015	2014
Number of active hybrid and electric vehicle discounts	number of discounts	<b>17,777</b>	16,605	15,157
GHG reduction by TD Auto Insurance customers <sup>1</sup>	tonnes CO <sub>2</sub> e	<b>7,268</b>	7,601	6,345

<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	2016	2015
<b>Eco Program (financing at a preferred rate)</b>			
Dollars financed	millions of dollars	<b>1.1</b>	1.7
Number of deals	number of deals	<b>20</b>	34
GHG reduction by TD Auto Finance customers <sup>1</sup>	tonnes CO <sub>2</sub> e	<b>32</b>	54
<b>HEV Financing (full program)</b>			
Dollars financed	millions of dollars	<b>\$42.2</b>	\$37.5
Number of deals	# deals	<b>1,353</b>	1,181
GHG reduction by TD Auto Finance customers <sup>1</sup>	Tonnes CO <sub>2</sub> e	<b>2,149</b>	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 – Use of Proceeds as at October 31, 2016<sup>1</sup>

Category	TD Green Bond criteria	Allocated amount <sup>2,3,4</sup> (millions of dollars)	Annual energy reduced/ avoided (MWh)	Annual GHG emissions reduced/avoided (tonnes CO <sub>2</sub> e)	Natural capital value (\$)
Hydroelectric	Construction and operation of hydro (run-of-river hydro <15 MW)	\$7.1	5,815	879	N/A
Solar power	Development, construction and operation of solar energy facilities	\$27.5	4,600	40	\$9,210
Wind energy	Development, construction and operation of wind energy facilities	\$58.9	8,000	293	\$14,967
Building efficiency	Green buildings (new buildings and retrofits to existing building) to achieve LEED Platinum certification	\$234.1	8,366	2,719	\$416,664
Transportation efficiency	Retrofit or replace fleets and invest in public transportation, clean fuel technology, electric vehicles, etc.	\$130.3	N/A <sup>5</sup>	12,264	\$1,673,915
Sustainable waste management	Improvements in minimization, collection, recycling, storage and disposal, and composting	\$40.9	N/A <sup>6</sup>	N/A <sup>5</sup>	N/A <sup>5</sup>
<b>Total</b>		<b>✓ \$498.8<sup>7</sup></b>	<b>26,781</b>	<b>16,195</b>	<b>\$2,114,756</b>

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

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

<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 2016 Assurance Report from Ernst & Young LLP.

<sup>5</sup> Impact metrics cannot be quantified at this time due to data limitations.

<sup>6</sup> Metric not applicable.

<sup>7</sup> TD received cash proceeds of \$498.8 million net of agency fees.

## RESPONSIBLE FINANCE

### Lending Deals Reviewed by Sector

Environmental & social risk reviews by sector 2016		
Sector	Number of reviews	Percentage
Forest products	21	6%
Mining	30	9%
Oil and gas, pipelines	184	56%
Power and utilities	58	18%
Real estate	20	6%
Other <sup>1</sup>	15	5%
<b>Total reviews</b>	<b>328</b>	<b>100%</b>

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

Of the 328 deals reviewed, 287 transactions were subjected to enhanced sector-specific due diligence.

E&S risk enhanced due diligence reviews by sector 2016		
Sector	Number of reviews	Percentage
Forestry	21	7%
Mining	30	11%
Oil and gas, pipelines	184	64%
Thermal power	52	18%
<b>Total enhanced due diligence</b>	<b>287</b>	<b>100%</b>

Project finance transactions assessed under the Equator Principles					
Sector	Region	EP Category	Number of Transactions		
			2016 <sup>1</sup>	2015 <sup>2</sup>	2014
Mining	–	–	0	0	0
Infrastructure	Americas	A	1	0	0
Oil and gas	–	–	0	0	0
Power	–	–	0	0	0
Others	–	–	0	0	0
<b>Total</b>			<b>1</b>	<b>0</b>	<b>0</b>

<sup>1</sup> In 2016, TD's only equator principles project was the Dakota Access Pipeline. See TD's 2016 Equator Principles Reporting for further details

<sup>2</sup> TD did not have any qualifying Equator Projects in 2015.

## Deals Declined

	Unit	2016	2015	2014
Number of deals declined under the Environmental and Social Credit Risk Management Process	# deals	0	0	0

## Employee Engagement

	Unit	2016	2015	2014
Green Nation <sup>1</sup>	number of users	31,162	30,780	22,256
Carbon savings from acts pledged <sup>1</sup>	tonnes CO <sub>2</sub> e	329,924	273,649	181,775
Number of Green Teams	number	70	72	72
Percentage of employees agree that TD is a leader on the environment	%	87%	87%	87%

<sup>1</sup> Cumulative figures.

## DETAILED SOCIAL PERFORMANCE

### Legendary Customer Experience

Objective		2015 Results	2016 Results (target in brackets)	Progress	2017 Target
Deliver legendary customer service	Legendary Experience Index – TD Composite Score	46.4%	<b>45.3%</b> (46.5%)		43.8 <sup>1</sup>

Met On track Did not meet

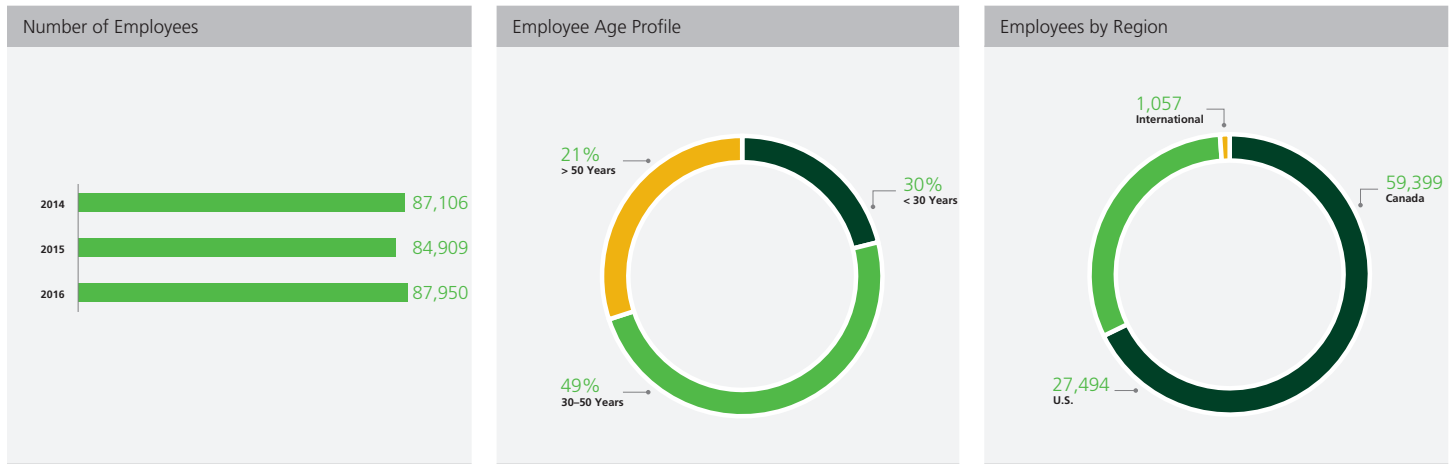
<sup>1</sup> In 2017 the calculation for the TD Bank Group composite score was modified to account for the TD Canada Trust Branch Banking weight change and TD Canada Trust Business Banking inclusion. Results in 2017 will not be comparable and the target reflects this adjustment.

### Customer Problem Resolution

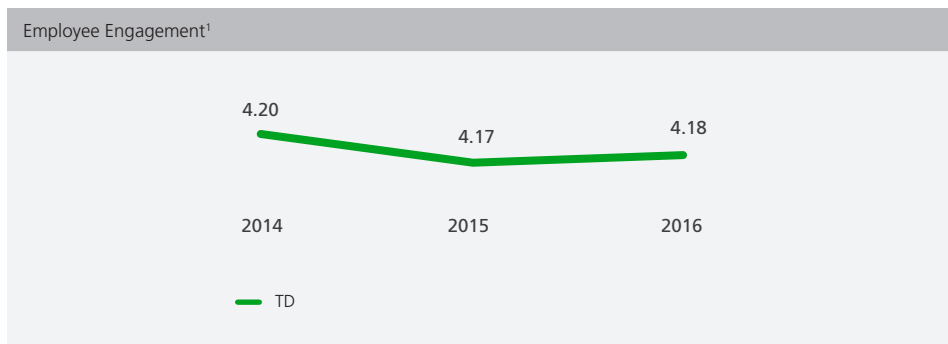
Canada	2016	2015	2014
Number of problems referred to Branch Banking Customer Care	<b>7,723</b>	6,447	6,280
Number of customers who contacted the TD Office of the Ombudsman	<b>4,331</b>	3,922	3,086
Number of complaints requiring investigation by TD Office of the Ombudsman <sup>1</sup>	<b>749</b>	637	383
Percentage of problems resolved by TD Ombudsman within 90 days (target 90%)	<b>95%</b>	98%	99%
Problems investigated by the OBSI and ADR Chambers Banking Ombuds Office	<b>176</b>	106	116
U.S.			
Total number of problems referred to the Chairman's Service Center	<b>8,622</b>	8,596	7,900
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> As of 2015, general insurance complaints are now included in this number.

## WORKPLACE PROFILE



## Employee Engagement Scores



Objective		2015 Results	2016 Results (target in brackets)	Progress	2017 Target
Provide a great place to work	Increase Employee Engagement Index	81%	<b>81%</b> (increase year over year) ✓	●	82% <sup>1</sup>
	Reduce average global turnover	21.34%	<b>20.08%</b> (reduce year over year) ✓	●	Reduce year over year

<sup>1</sup> 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 table on next page. ● Met ● On track ○ Did not meet

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

Selected questions (% positive)	2016	2015	2014
<b>EEI Composite:</b>			
My work gives me a personal feeling of accomplishment.	<b>81%</b>	80%	81%
I plan to be with TD one year from now.	<b>84%</b>	84%	85%
I am proud to say I work for TD.	<b>85%</b>	85%	86%

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

## Employee Turnover (%)

	2016	2015	2014
Average global turnover rate	✔ 20.08%	✔ 21.34%	18.40%
<b>Canada</b>			
Voluntary <sup>3</sup>	✔ 11.84%	10.95%	9.26%
Involuntary <sup>4</sup>	✔ 4.50%	4.95%	3.65%
Retirement	✔ 1.22%	1.48%	1.41%
<b>Total</b>	✔ 17.56%	✔ 17.38%	14.31%
<b>U.S.<sup>5</sup></b>			
Voluntary <sup>3</sup>	✔ 18.34%	22.61%	20.11%
Involuntary <sup>4</sup>	✔ 6.43%	7.31%	7.01%
Retirement	✔ 0.57%	0.68%	0.59%
<b>Total</b>	✔ 23.35%	✔ 30.42%	27.71%

<sup>1</sup> According to a comparison of the Big 5 Banks in Canada, conducted by PWC in 2015, the average voluntary turnover rate was 11.52%. Source is a syndicated survey where all banks are measured using common criteria.

<sup>2</sup> McLagen Report: Retail Banking Pay Practices 2012, p12. Syndicated survey comparing turnover at 23 U.S. banks.

<sup>3</sup> A voluntary exit from TD occurs when the employee chooses to leave TD.

<sup>4</sup> An involuntary exit from TD occurs when employment is terminated.

<sup>5</sup> Data includes TD employees who reside in the U.S., a broader employee pool than TD Bank America's Most Convenient Bank; excludes TD Wholesale Bank.

## Training & Development (Global)

	2016	2015	2014
Investment in training (millions of dollars) <sup>1</sup>	\$83.8	\$83.4	\$88.5
Investment in training (dollars) per employee <sup>1</sup>	\$835	\$877	\$969
Amount employees received through TD's Tuition Assistance for external learning (millions of dollars)	\$26.4	\$20.5	\$21.7
Average number of days of training <sup>2</sup>	3.3	3.7	3.3
Average hours of training <sup>3</sup> per:			
Executive <sup>4</sup>	35	29 <sup>5</sup>	9
People manager <sup>4</sup>	30	22	21
Employee (non-manager) <sup>4</sup>	24	24	26

<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.

<sup>5</sup> 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.

## Workforce Diversity at TD (Canada)<sup>1</sup>

	Labour Market Availability <sup>2</sup>		2016		2015	2014
<b>Women</b>						
Overall	53.6%	✓	<b>58.0%</b>	✓	59.6%	60.2%
Senior management <sup>3</sup>		✓	<b>37.3%</b>	✓	35.7%	33.7%
Middle and other management <sup>4</sup>		✓	<b>44.2%</b>	✓	45.0%	46.5%
<b>Visible Minorities<sup>5</sup></b>						
Overall	24.7%	✓	<b>29.1%</b>	✓	27.9%	29.5%
Senior management <sup>3</sup>		✓	<b>14.7%</b>	✓	12.7%	11.2%
Middle and other management <sup>4</sup>		✓	<b>31.6%</b>	✓	29.7%	26.3%
<b>Indigenous Peoples<sup>5</sup></b>						
Overall	2.1%	✓	<b>1.3%</b>	✓	1.3%	1.3%
Senior management <sup>3</sup>			<b>1.7%</b>		0.9%	1.4%
Middle and other management <sup>4</sup>			<b>0.9%</b>		0.9%	0.9%
<b>People With Disabilities<sup>5</sup></b>						
Overall	5.7%	✓	<b>5.9%</b>	✓	5.9%	6.3%
Senior management <sup>3</sup>			<b>5.0%</b>		5.8%	6.4%
Middle and other management <sup>4</sup>			<b>5.6%</b>		5.3%	6.1%

<sup>1</sup> Includes all Canadian businesses and full-time and part-time employees. Data from 2015 and 2016 are based on internal reporting and definitions. Previous years represent the amounts reported to the Canadian federal government.

<sup>2</sup> Labour Market Availability based on 2011 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 Human Resources and Skills Development Canada (HRSDC) website for more information.

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

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

	2016	2015	2014
<b>Canada</b>			
Minor injuries <sup>2</sup>	<b>255 (0.43%)</b>	193 (0.33%)	233 (0.39%)
Disabling injuries <sup>3</sup>	<b>148 (0.25%)</b>	107 (0.19%)	130 (0.22%)
Employee days absent beyond day of injury <sup>4</sup>	<b>2,667</b>	1,569	2,161
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>454</b>	467	607
Indemnity claims filed through workers' compensation	<b>38</b>	53	60
Employee days absent beyond day of injury	<b>2,334</b>	2,832	3,853
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 2016 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 2015.

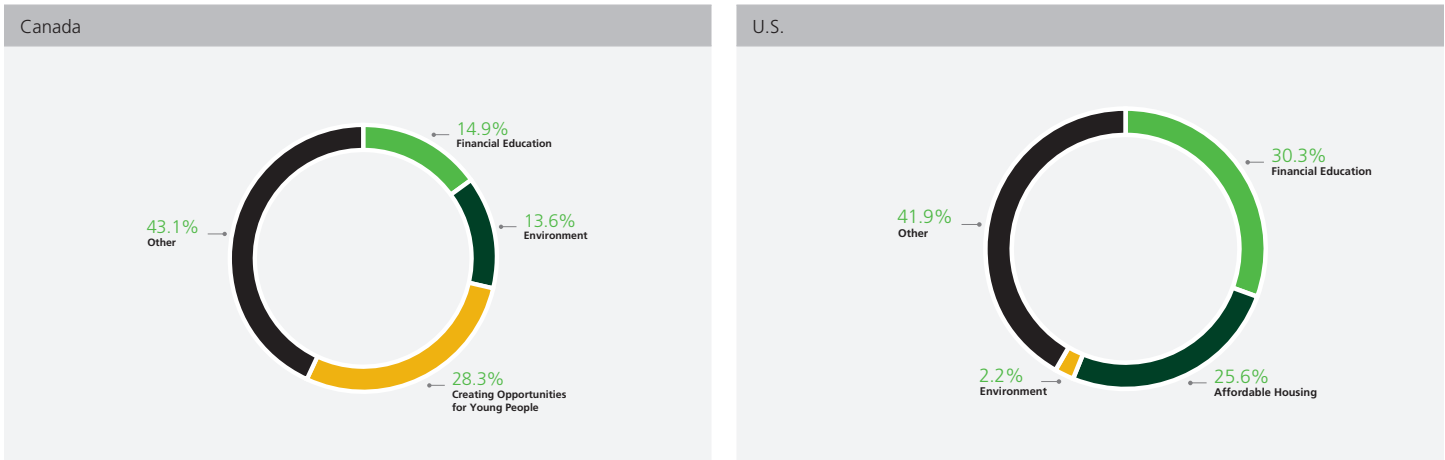
<sup>5</sup> Workers' compensation claims below \$2,500 or any claim that requires no payment or activity other than generating a report.

## COMMUNITY

### Corporate Giving Totals:

Performance Trends: Corporate Giving <sup>1</sup>	2016	2015	2014
Canada (millions of Canadian dollars)	<b>68.2</b>	62.9	56.7
U.S. (millions of U.S. dollars) <sup>2</sup>	<b>25.7</b>	29.6	22.3
<b>Total</b> (millions of Canadian dollars)	<b>102.8</b>	92.5	82.0

### Breakdown of Our Giving by Focus Area



<sup>1</sup> 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.

<sup>2</sup> Includes \$25.8 million (US\$19.2) from the TD Charitable Foundation.

### Taxes Borne by TD Bank Group (in millions of dollars)

	2016	2015	2014
Income taxes	<b>2,143</b>	1,523	1,512
Payroll taxes for over 84,000 employees across 16 countries	<b>502</b>	485	435
Transaction and sales taxes	<b>461</b>	428	426
Capital and insurance premium taxes	<b>169</b>	135	157
Property and business taxes	<b>203</b>	181	172
<b>Total</b>	<b>3,478</b>	2,752	2,702
Effective income tax rate – reported	<b>20.1%</b>	16.6%	16.7%
Effective income tax rate adjusted for tax credits <sup>1</sup>	<b>22.9%</b>	19.8%	19.5%
Effective total tax rate <sup>2</sup>	<b>29.0%</b>	26.5%	26.3%
Effective total tax rate adjusted for tax credits <sup>1</sup>	<b>31.4%</b>	29.3%	28.8%

<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 calculation of effective total tax rate is revised to increase Net Income Before Tax by the payroll taxes, transaction and sales taxes, capital and insurance premium taxes, property and business taxes because those taxes are deducted in the calculation of Net Income Before Tax.



## Responsible Procurement

Number of suppliers who improved their own policies and procedures in response to our review	
Health and safety	5
Ethical	13
Environmental	8
Human rights and labour code	21
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 (276 in total)	100%

## GOVERNANCE

### Governance – Key Statistics

TD's Board of Directors: (Information as of 2017 Proxy Circular – Dated February 1, 2017)	
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, 2016)	
Full Board	10
Corporate Governance Committee	4
Risk Committee	9
Audit Committee	8
Human Resources Committee	6
Average annual Board attendance in 2016	97%
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%