



Appendix: Performance Data

Detailed Environmental Performance

Eco-Efficiency

GREENHOUSE GAS EMISSIONS

✔ Facts and figures over which Ernst & Young LLP provided limited level of assurance

Total greenhouse gas emissions ^{1,2} (tonnes CO ₂ e)	2014	2013	2012 ³	2008
Canadian operations	✔ 113,476	✔ 107,619	✔ 117,732	139,795
U.S. operations total	✔ 140,038	✔ 143,422	✔ 135,145	124,575
TOTAL	✔ 253,514	✔ 251,041	✔ 252,877	264,370
GHG emission intensity (kg CO ₂ e/sq ft) ⁴	10.09	10.11	10.27	13.09
GHG emission intensity (tonnes CO ₂ e/million dollars revenue) ^{4,5}	8.54	9.23	9.85	18.02
Detailed emissions breakdown² (tonnes CO₂e)	✔ 2014	✔ 2013	✔ 2012	2008
Canadian	113,476	107,619	117,732	139,795
Scope 1	30,253	28,072	26,252	30,005
Scope 2	59,518	56,649	68,839	91,601
Scope 3	23,705	22,898	22,641	18,189
U.S.	140,038	143,422	135,145	124,575
Scope 1	23,944	21,313	17,037	18,534
Scope 2	93,013	101,347	97,248	92,805
Scope 3	23,080	20,762	20,860	13,236
Detailed electricity use breakdown (kWh)²	2014	2013	2012	2008
Canadian	344,217,972	336,937,596	331,056,719	341,893,691
U.S.	253,607,272	269,175,602	269,960,641	235,546,176
TOTAL	597,825,244	606,113,198	601,017,360	577,439,867
Electricity intensity (kWh/sq. ft.) ⁴	23.8	24.4	24.4	28.6
Electricity intensity (KWh/million dollars revenue) ⁴	20,142	22,293	23,407	39,365
Detailed energy consumption (GJ)²	2014	2013	2012	
North American totals	3,177,064	3,096,810	2,966,974	
Electricity	2,152,171	2,182,008	2,163,663	
Natural gas	771,642	678,914	578,491	
Steam	109,991	94,936	85,464	
Heating oil	37,572	36,829	30,136	
Propane	16,512	14,644	12,776	
Wood	210	178	151	
Diesel	636	3,618	1,518	
Chilled water	88,330	85,683	94,776	

¹ [Click here](#) for TD's 2014 carbon-neutral schedule.

² For further details see accompanying [notes](#).

³ For the period ending October 31, 2012, the bank has restated its GHG emissions and GHG intensity values to remove transmission and distribution losses included in its Scope 2 emissions to be in accordance with the GHG Protocol. The restatement resulted in a 4% decrease in total GHG emissions and in the GHG intensity values for 2012. 2010 and 2011 Scope 2 emissions were not restated as the difference was not material.

⁴ In 2014, GHG and energy intensities per employee have been replaced with intensities per square foot and per million dollars of revenue, which we consider more effective metrics for tracking and managing GHG emissions.

⁵ Revenue figures used to calculate GHG intensities prior to 2011 are in accordance with the Generally Accepted Accounting Principles (GAAP). Revenue figures from 2011 and after are in accordance with International Financial Reporting Standards (IFRS). See the 2014 [Ten-year Statistical Review](#) for more information on revenue figures.

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.

BUSINESS TRAVEL – GREENHOUSE GAS EMISSIONS BY TRANSPORTATION MODE

Detailed emissions breakdown (tonnes CO ₂ e)	2014	2013	2012
Canada	28,244	27,699	28,299
Air travel ¹	23,591	22,245	22,993
Automobile travel ²	4,417	5,274	5,139
Rail travel	237	180	167
U.S.	26,586	25,325	24,591
Air travel ¹	13,555	11,545	11,516
Automobile travel ²	12,965	13,722	13,062
Rail travel	65	58	13
TOTAL North America	54,830	53,024	52,890
Distance travelled (km)	2014	2013	2012
Canada	78,482,962	80,038,389	79,381,055
Air travel ¹	58,979,791	57,268,434	57,521,411
Automobile travel ²	17,374,209	21,195,683	20,401,152
Rail travel	2,128,962	1,574,272	1,458,492
U.S.	83,206,008	89,244,129	83,963,233
Air travel ¹	33,219,144	37,033,617	35,451,155
Automobile travel ²	49,419,066	51,703,756	48,078,641
Rail travel	567,799	506,756	433,436
TOTAL North America	161,688,969	169,282,518	163,344,288

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

² Automobile travel includes corporate fleet, car rental and personal vehicles used for employee business travel.

GREEN IT

Green IT	2014	2013	2012
Server virtualization, storage virtualization and PC power management			
Energy savings (kWh)	35,200,000	32,976,000	36,400,000 ¹
GHG savings (tonnes CO ₂ e)	3,880	3,627	4,008 ²
Thin-client devices			
Thin-client devices installed	3,800	1,700	–
Energy savings (kWh)	1,200,000	542,000	–
GHG savings (tonnes CO ₂ e)	132	60	–
Printer reduction			
Energy savings (kWh)	327,000	165,000	–
GHG savings (tonnes CO ₂ e)	36	18	–
Video conferencing			
Number of telepresence video units	65	57	35
Travel distance reduction (km)	3,600,000	3,400,000	2,649,231
GHG savings from travel distance avoided (tonnes CO ₂ e)	1,415	1,326	1,033 ³

¹ The server virtualization, storage virtualization and PC power management energy savings for the year ending October 31, 2012, has been restated as a result of refining our data collection processes to improve the completeness and accuracy of data collected. The restatement resulted in a 35% decrease in the kWh of energy used for 2012.

² The electricity GHG savings from server and storage virtualization for the year ending October 31, 2012 has been restated as a result of refining our data collection processes to improve the completeness and accuracy of data collected. The restatement resulted in a 28% decrease in the tonnes CO₂e emitted for 2012.

³ The travel GHG savings from increased use of video conferencing for the year ending October 31, 2012 has been restated as a result of refining our data collection processes to improve the completeness and accuracy of data collected. The restatement resulted in a 200% decrease in the tonnes CO₂e emitted for 2012.

WASTE

Waste – North America	2014	2013	2012
Waste recycled			
Percentage of combined paper and non-paper waste recycled ¹	68%	62%	56%
Paper waste			
Paper waste diverted from landfills – Boise® Closed Loop System™ (tonnes)	10,168	9,876	13,093
Electronic waste			
Total e-waste diverted from landfill (tonnes)	135	374	515
% e-waste diverted from landfill	100	100	100
% refurbished – Canada	98	88	95
% broken down for recycling – Canada	2	12	5
% refurbished – U.S.	84	51	68
% broken down for recycling – U.S.	16	49	32

¹ TD began measuring its paper and non-paper waste recycled in 2012. This represents approximately 92% of our facilities for 2014, 88% for 2013, and 87% for 2012 (paper waste); and 64% of our facilities for 2014 (non-paper waste).

WATER

Water consumption ¹	2014	2013	2012
Canada – (m ³)	341,792	320,088	361,824
Canada – U.S. gallons	90,291,903	84,558,386	95,583,808
Canada – % of portfolio	41%	43%	37%
U.S. – (m ³)	966,006	999,446	1,135,642
U.S. – U.S. gallons	255,191,678	264,025,706	300,004,730
U.S. – % of portfolio	73%	76%	69%
Total – (m ³)	1,307,798	1,319,534	1,497,466
Total – U.S. gallons	345,483,581	348,584,090	395,588,538

¹ Represents approximately 57% of our facilities in 2014, 64% of our facilities for 2013, 56% of our facilities for 2012 and 2011.

PAPER

Paper by type	2014	2013 ³	2012 ^{1,3}	2010 ^{1,2}
Statements and envelopes (tonnes)	3,822	4,090	4,976	5,064
Commercial print (tonnes)	5,592	4,606	4,929	4,974
Office paper (tonnes)	2,573	2,793	3,107	3,201
Forms (tonnes)	1,751	1,431	1,592	1,919
Total paper (metric tonnes)	✓ 13,738	✓ 12,920	✓ 14,605	✓ 15,159
Recycled content				
% post-consumer recycled content – office paper	29%	30%	30%	30%
% post-consumer recycled content – statements and envelopes	4%	5%	6%	–
% post-consumer recycled content – commercial print	10%	17%	15%	–
% post-consumer recycled content – forms	2%	1%	1%	–
Total % post-consumer recycled content	✓ 11%	✓ 14%	✓ 14%	–
Certified sustainable				
% certified (FSC/SFI) – office paper	100%	100%	100%	100%
% certified (FSC/SFI) – statements and envelopes	69%	65%	67%	–
% certified (FSC/SFI) – commercial print	94%	88%	85%	–
% certified (FSC/SFI) – forms	63%	56%	52%	–
Total % certified (FSC/SFI)	84%	80%	76%	–

¹ The 2010 and 2012 total paper data has been restated due to the acquisition of the MBNA credit card business in Canada in 2012. The restatement resulted in a 6% increase in the total paper values for 2010, 2011 and 2012 (16% increase in commercial printing for 2010, 2011 and 2012) and a 5% decrease in the total percentage of post-consumer recycled content for 2012 (4% decrease in statements and envelopes and 14% decrease in commercial printing).

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.

³ The 2012 and 2013 post-consumer recycled content percentages have been restated due to a reporting variance in commercial print discovered in 2014. The restatement resulted in a 27% decrease in the 2012 post-consumer content figure and a 34% decrease in the 2013 figure.

ADDITIONAL NOTES

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.

TD began measuring its non-office paper in 2010.

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

Details on TD LEED Projects by Building Type and Country

2007–2011 ¹	U.S. Retail		U.S. Corporate		Canadian Retail		Canadian Corporate	
	Locations ³	Sq. Ft.	Locations ³	Sq. Ft.	Locations	Sq. Ft.	Locations	Sq. Ft.
Platinum	2	22,600	1	58,741				
Gold	3	10,719	2	222,667				
Silver	1	2,542						
Certified			1	30,359	4	22,830		
2012								
Platinum	9	35,650			1	5,487		
Gold	41	161,453						
Silver	3	11,139						
Certified								
2013								
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								
Total								
Platinum	12	62,098	1	58,741	1	5,487	1	180,000
Gold	100	384,109	3	274,818	1	10,603		
Silver	12	46,435	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.

³ The higher number of LEED certified properties reflects TD's continued expansion in the U.S. retail network.

TD LEED Certified Workspace	2014	2013 ¹	2012 ¹
Percentage of TD LEED certified workspace (corporate and retail)	4.35%	3.85%	2.37%

¹ The 2013 and 2012 percentages of TD LEED certified workspace were restated in 2014 to reflect refined sq. ft. estimates.

In addition to TD LEED projects, as of the end of FY2014, TD leased 2.69 million sq. ft. of LEED certified space. Combined, this amounts to 3.78 million sq. ft. of LEED certified space, or 15% of TD's total workspace.

ENVIRONMENTAL VIOLATIONS

	2014	2013	2012
Number of environmental violations	0	0	0

Green Products

E-BANKING

Metric	2014	2013	2012
Canada			
% accounts opting for paperless statements (TDCT)	39%	34%	23%
Number of online statement accounts (TDCT) (millions)	3.2	2.6	1.8
Paper statements stopped (TDCT) (millions)	29.7	24.0	10.1
Paper documents stopped (TD Waterhouse) (millions)	26.0	19.9	17.9
U.S.			
% accounts opting for paperless statements	53%	39%	35%
Number of online statement accounts (millions)	2.8	2.2	1.7
Paper statements stopped (millions)	31.0	23.8	17.9

LENDING FOR SMALL-SCALE PROJECTS

	2014	2013	2012
Lending for small-scale renewable projects¹			
Number of loans ²	292	281	469
Dollar value of loans (\$ millions) ²	\$6.8	\$7.8	\$15.5
Estimated kWh generated from the program	987,360	1,134,100	2,246,517
Estimated GHG reduction (CO ₂ e) ³	180	178	384
Lending for small-scale energy efficiency projects			
Number of loans	1,305	1,556	1,881
Dollar value of loans (\$ millions)	\$8.1	\$10.6	\$14.3

¹ 2012 data has been restated due to system process changes that more accurately reflect the lending for small-scale renewable projects.

² Decrease in loans in 2013 was due to a decrease in new clients due to dealer administration and a hold on issuing of new feed-in tariff contracts from the Ontario Power Authority.

³ TD began measuring and reporting its GHG emission reduction from lending for small-scale renewable projects in 2012.

INSURANCE FOR HYBRID AND ELECTRIC VEHICLES

Insurance for hybrid and electric vehicles	2014	2013 ²	2012
Number of active hybrid and electric vehicle discounts	15,157	12,700	11,053
Estimated reduction in GHG emissions by TD Auto Insurance customers through the use of hybrid and electric vehicles (tonnes CO ₂ e) ¹	6,345	6,000	5,850

¹ TD began measuring and reporting the estimated reduction in GHG emissions by TD Auto Insurance customers through the use of hybrid and electric vehicles in 2012.

² The 2013 estimated GHG reduction has been restated due a reporting variance discovered in 2014.

TD GREEN BOND – USE OF PROCEEDS AS AT OCTOBER 31, 2014

Category	TD Green Bond Criteria	Allocated ^{1,3} (\$MM)
Hydroelectric	Construction and operation of hydro (run of river hydro (< 15 MW))	\$26.5
Solar Power	Development, construction and operation of solar energy facility	\$83.5
Wind Energy	Development, construction and operation of wind energy facilities	\$12.1
Biomass	Development, construction and operation/production of facilities for production of energy from the reuse of waste material (i.e.: agricultural waste, wood waste, etc.)	\$23.7
Building Efficiency	Green buildings – new buildings and retrofits to existing buildings to achieve LEED Platinum	\$230.7
Building Efficiency	Green buildings – new buildings and retrofits to existing buildings to achieve LEED Gold	\$122.3
TOTAL		✓ \$498.8²
Estimated Annual Natural Capital Value		\$356,200

¹ Includes financing or refinancing of existing and/or future projects including the committed amount of loans financed or refinanced.

² TD received cash proceeds of \$498.8 million net of agency fees.

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

Responsible Finance

LENDING TRANSACTIONS REVIEWED BY SECTOR

Lending transaction by sector		
Sector	Number of transactions	Percentage
Forest products	20	6.80%
Mining	35	12.00%
Oil and gas	105	36.20%
Power and utilities	70	24.10%
Real estate	15	5.10%
Other	45	15.50%
Total transactions	290	100%

EQUATOR PRINCIPLES

2014 project finance transactions assessed under the Equator Principles			
Sector	Country	EP Category	Number of Transactions
Mining	Canada	C	1
Oil and gas	Canada	C	2
	United States	C	7
Power	Canada	C	3
		B	1
Utilities	United States	C	1
		C	11
Real estate	Canada	B	1
	United States	C	2
Transportation	United Kingdom	C	1
Chemicals	Canada	C	1
Industrial and trade contractors	Canada	C	1
		Total	32

DEALS DECLINED

Deals Declined	2014	2013	2012
Number of deals declined under the Environmental and Social Credit Risk Management Process	0	0	0

Environmental Scorecards and Goals

	2013 targets	Rating	2014 results	2015 targets
ECO-EFFICIENCY	Carbon Management			
	Be carbon neutral	Y	Maintained carbon neutrality as TD continued to grow	Be carbon neutral
	Reduce GHG Emissions by one tonne CO ₂ e per employee by 2015	N	Goal retired as a result of changes to accounting standards for GHG emissions	Set performance goals based on Energy Star Portfolio Manager®
	Implement travel reduction plan	Made progress	Implemented in U.S. bank as part of cost-reduction initiative	Implement travel reporting in Canadian operation
	Develop metrics and targets to track use of virtual meeting technology	Made progress	Metrics developed	Will be integrated within updated enterprise IT strategy
	At least 40% of GHG emissions from electricity will be offset with renewable energy credits	Y	Offset 70% of GHG emissions from electricity with RECs	At least 40% of GHG emissions from electricity will be offset with renewable energy credits
	At least 50% of carbon offsets will be developed through impact investing projects	Y	63% of carbon offsets were developed through impact investing projects	At least 50% of carbon offsets will be developed through impact investing projects
	Energy reduction			
	Set energy target	Made progress	Migrated TD's entire real estate portfolio to Energy Star® Portfolio Manager® and developed performance metrics	Set performance goals based on Energy Star® Portfolio Manager®
	Develop a comprehensive three-year green IT strategy focused on energy reduction	Made progress	35.2 million kWh of energy avoided through server virtualization and storage optimization 327,000 kWh of energy avoided through printer reduction program	Green IT strategy to be integrated into updated enterprise IT strategy
	Paper			
	Reduce total volume paper by 20% by 2015 relative to 2010 baseline	Made progress	Reduced total volume of paper by 9% relative to baseline	Reduce total volume of paper by 20% by 2015 relative to 2010 baseline
	All of our paper will contain a minimum of 30% post-consumer content by 2017	Made progress	11% of all our paper consumed contained a minimum of 30% post-consumer content	All of our paper will contain a minimum of 30% post-consumer content by 2017
	100% of our paper will be certified from sustainably managed forests by 2017	Made progress	84% of our consumed paper was certified as coming from sustainably managed forests	100% of our paper will be certified from sustainably managed forests by 2017
Waste				
Set North American targets for waste diversion	N/A	Deferred target setting to 2015 to align with Energy Star® Portfolio Manager®	Set performance goals based on Energy Star® Portfolio Manager®	
Divert 100% of e-waste from landfill	Y	100% of e-waste was diverted in both Canada and the U.S.	Divert 100% of e-waste from landfill	
Financing				
100% of non-retail transactions reviewed against TD's E&S Credit Risk Management Process	Y	100% of transactions (290) reviewed under TD's E&S Credit and Risk Management Process	100% of transactions reviewed against TD's E&S Credit Risk Management Process	
100% of applicable project finance transactions reviewed under Equator Principles	Y	100% of applicable project finance transactions (32) reviewed under Equator Principles	100% of applicable project finance transactions reviewed under Equator Principles	
Investing				
Meet our commitments as a signatory to UN PRI	Y	Met our commitments as a signatory to UN PRI	Meet our commitments as a signatory to UN PRI	
Green Product Choices				
Continue to encourage customers to switch to paperless statements; conversion rate targets: Canada 37%; U.S. 46%	Y	Achieved 39.3% conversion in Canada and 53.4% U.S.	Achieve an additional conversion rate of 40.5% for Canadian customers and 61.7% for U.S. customers	
Increase the number of online statement accounts; targets: Canada 2.8 million, U.S. 2.9 million	Made progress	Achieved 3.2 million in Canada and 2.8 million in the U.S.	Achieve an additional 3.5 million in Canada and 3.3 million in the U.S.	
RESPONSIBLE FINANCE				

Social Performance Data

RESPONSIBLE BANKING

Customer Experience Index (CEI)			
	2014 Target	2014 Score	2015 Target
Canada: CEI TD Canada Trust Corporate Composite	36.1	35.4	54.1 ¹
U.S.: CWI TD Bank AMCB Corporate Composite	37.4	37.8	56.8 ¹
CEI Wealth Composite	22.0	18.7	22.1
CEI Insurance Composite	20.0	20.2	22.0

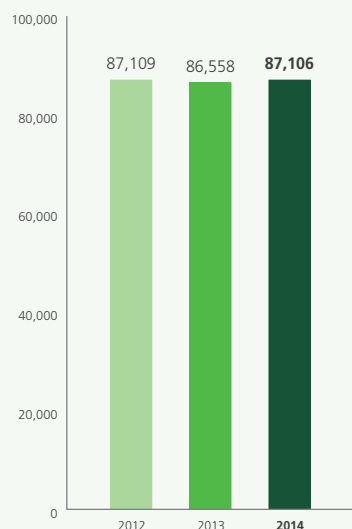
¹ TDCT and TD Bank will be moving to a new Experience metric in 2015. 2014 results are not comparable to 2015 targets.

Customer Problem Resolution			
Canada	2014	2013	2012
Number of problems referred to Branch Banking Customer Care	6,280	6,838	6,979
Number of customers who contacted the TD Office of the Ombudsman	3,086¹	2,647	2,796
Number of complaints requiring investigation by TD office of the Ombudsman	383	435	453
Percentage of problems resolved by TD Ombudsman within 90 days (target)	99	99	96
Problems investigated by the OBSI and ADR Chambers Banking Ombuds Office (Canada)	116	115	167
Privacy claims made by customers in which the Privacy Commissioner of Canada ruled in favour of the customer	1	0	5
U.S.	2014	2013	2012
Total number of problems referred to the Chairman's Service Centre	7,900	7,606	4,520
Percentage of escalated customer problems resolved by the Chairman's Service Centre within 3 days (target 98%)	98	98	99

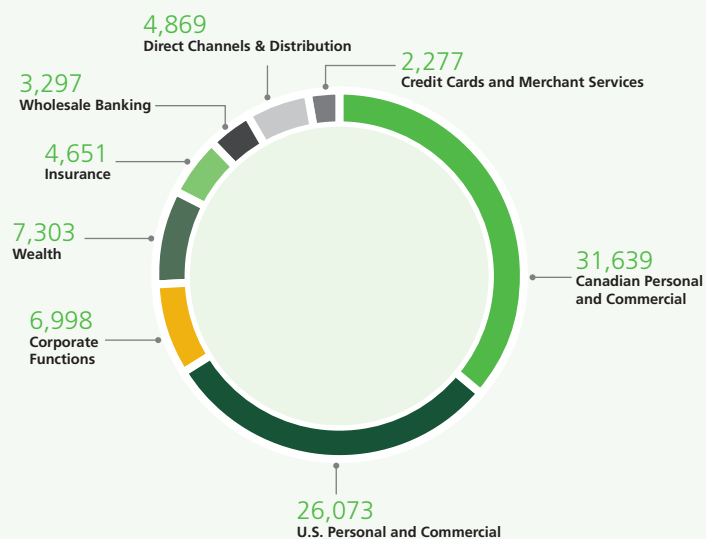
¹ The increase in customer contacts was related to MBNA customers who were experiencing problems with viewing their credit card information online.

Workplace

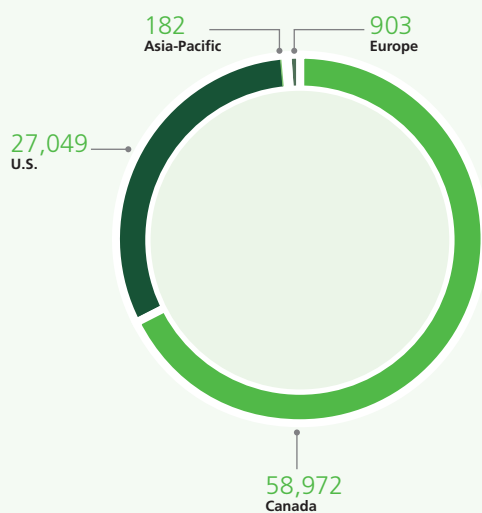
NUMBER OF EMPLOYEES



EMPLOYEES BY BUSINESS 2014



EMPLOYEES BY REGION



TD Bank Group Workforce Age Profile – Global (as of October 31, 2014)

Age	<30	30-50	>50
Percentage of Employees	29	50	21

Employee Turnover (%)

	2014	2013	2012
Average turnover rate for TD Bank Group	18.4	19.17	19.26
Canada			
Voluntary ¹	9.26	8.74	8.97
Involuntary ²	3.65	3.6	3.78
Retirement	1.41	1.16	1.27
Total	14.31	✓ 13.5	✓ 14.02
U.S.³			
Voluntary ¹	20.11	22.24	20.97
Involuntary ²	7.01	8.75	9
Retirement	0.59	0.67	0.52
Total	27.71	✓ 31.71	✓ 31.43

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.

³ TD AMCB Excludes Wholesale US

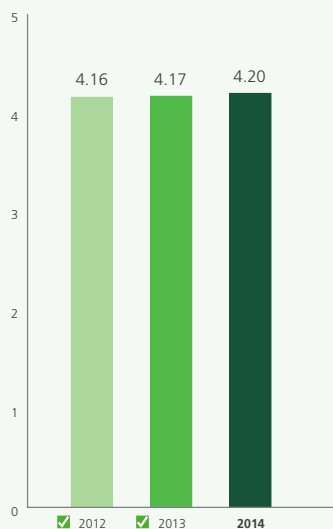
Employee Turnover by Age and Gender – Canada only (%)

	Female	Male	<30 Yr.	30-50 Yr.	>50 Yr.	Total
2011	✓ 11.79	✓ 14.78	✓ 19.72	✓ 9.23	✓ 10.23	✓ 13.00
2012	✓ 12.80	✓ 16.12	✓ 21.45	✓ 9.94	✓ 12.21	✓ 14.02
2013	✓ 12.66	✓ 14.91	✓ 20.75	✓ 9.85	✓ 11.23	✓ 13.50
2014	13.82	15.08	24.68	10.08	11.13	14.31

Employee Engagement Scores

2014 Target	2014 Results	2015 Target
Show continuous improvement in employee engagement scores	82%	Same as 2014

EMPLOYEE ENGAGEMENT INDEX* (EEI) SCORE



* 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.

TD Pulse: Select Questions (% positive)

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

¹ Percentage of respondents who agreed or strongly agreed with the statement.

Employee Environmental Engagement Targets

2014 Targets	2014 Results	2015 Targets
Increase environmental engagement by 10%	Achieved	Increase engagement by 10%
In TD annual employee survey, maintain score of 87% of employees agreeing that TD is a leader on the environment	Achieved	Improve score
Update Canadian employee environmental engagement strategy	Launched refreshed strategy with a focus on retail banking employees	Continue focus on retail engagement and execution of planned programs
Plant 50,000 trees and enlist 8,000 volunteers in 2014	Achieved	<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

EMPLOYEES

Employee Environmental Engagement Metrics	2014	2013	2012
Green Nation – # of users	22,256	17,500	7,021
Carbon savings from acts pledged (tonnes CO ₂ e)	181,775	37,686	9,660
# of Green Teams	72	70	75
# of Green Leaders	1,100	1,100	1,100
% of employees agree that TD is a leader on the environment	87%	87%	N/A

Training & Development (Global)					
		2014	2013	2012	
Investment in training per employee (dollars) ¹		\$969	\$1,054	\$945	
Amount employees received through TD's Tuition Assistance for external learning (millions of dollars)		\$21.7	\$24.1	\$27.1	
Average number of days of training ²		3.34	3.53	4.15	
Average hours of training ³ per:					
	Executive ⁴	Canada	8.17	✓ 8.00	✓ 14.06
		U.S.	11.04	✓ 22.12	✓ 17.73
	People Manager ⁴	Canada	17.06	✓ 20.89	✓ 23.89
		U.S.	32.87	✓ 34.92	✓ 43.85
	Employee (non-manager) ⁴	Canada	22.69	✓ 19.68	✓ 24.52
		U.S.	36.79	✓ 42.39	✓ 52.23

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.

Performance Trends: Workforce Diversity at TD (Canada) ¹						
		Labour Market Availability ²	2014	2013	2012	2004
Women	Overall	53.6%	60.2%	✓ 61.58%	✓ 62.29%	68.11%
	Senior Management ³		33.7%	✓ 36.54%	✓ 35.29%	23.00%
	Middle & Other Management ⁴		46.5%	✓ 45.71%	✓ 46.58%	44.08%
Visible Minorities ⁵	Overall	24.7%	29.5%	✓ 28.31%	✓ 28.03%	22.71%
	Senior Management ³		11.2%	✓ 10.37%	✓ 8.82%	3.54%
	Middle & Other Management ⁴		26.3%	✓ 23.51%	✓ 22.13%	14.87%
Aboriginal Peoples ⁵	Overall	2.1%	1.3%	✓ 1.22%	✓ 1.20%	1.06%
	Senior Management ³		1.4%	1.23%	0.98%	0.39%
	Middle & Other Management ⁴		0.9%	0.81%	0.90%	0.61%
People with Disabilities ⁵	Overall	5.7%	6.3%	✓ 5.23%	✓ 5.01%	2.00%
	Senior Management ³		6.4%	4.44%	4.66%	1.57%
	Middle & Other Management ⁴		6.1%	5.18%	5.16%	1.54%

¹ Represents the amounts reported to the Canadian federal government and are as at December 31, 2014. 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 HRS DC website for more information.

⁵ Data is voluntarily disclosed by employees.

Work-related Injuries¹

CANADA	2014	2013	2012
Minor injuries ²	233 (0.39%)	246 (0.43%)	230 (0.40%)
Disabling injuries ³	130 (0.22%)	119 (0.21%)	80 (0.14%)
Employee days absent beyond day of injury ⁴	2,161	1,745	753
Fatalities due to work-related accidents	0	0	0
U.S.	2014	2013	2012
Medical/report only claims filed through workers' compensation ⁵	607	591	742
Indemnity claims filed through workers' compensation ⁶	60	62	58
Employee days absent beyond day of injury ⁶	334	2,732	4,291
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 Increased numbers may be attributed to instances of employees requiring periods of leaves greater than 90 days.

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.

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

Performance Trends: Corporate Giving¹

	2014	2013	2012
Canada (millions of Canadian dollars)	56.7	50.9	45.3
U.S. (millions of U.S. dollars) ²	22.31	22.9	19.5
U.K. (thousands of pounds sterling)	60	55	64
Asia Pacific (in Singapore dollars)	6,350	15,780	6,350

¹ Excludes in-kind donations (such as donated equipment, computers and furniture, and management costs) and employee donations.

² Includes \$U.S.18.3 million from the TD Charitable Foundation (2013 – \$U.S.16.38 million; 2012 – \$U.S.15.8 million; 2011 – \$U.S.16.2 million).

Percentage of Donations Applied to Giving Priorities

CANADA	2014	2013	2012
Financial Literacy and Education	16.5%	16.4%	18.5%
Environment	14.8%	14.5%	13.2%
Creating Opportunities for Young People	25.5%	25.3%	25.5%
Other	43.2%	43.8%	42.8%
U.S.	2014	2013	2012
Financial Literacy and Education	33.7%	28.1%	29.9%
Affordable Housing	27.0%	19.3%	25.6%
Environment	1.4%	1.1%	1.3%
Other	37.9%	51.5%	43.2%

Taxes Borne by TD Bank Group (Restated for IFRS II adjustments)
(millions of dollars)

	2014	2013	2012
Income taxes	1,512	1,135	1,085
Payroll taxes	435	404	383
GST, HST and provincial sales taxes	426	380	352
Capital and insurance premium taxes	157	140	141
Municipal and business taxes	172	169	156
Total	2,702	2,228	2,117
Effective income tax rate – reported	16.7%	15.1%	14.9%
Effective income tax rate adjusted for tax credits ¹	19.5%	18.0%	16.9%
Effective total tax rate ²	26.3%	25.9%	25.4%
Effective total tax rate adjusted for tax credits	28.8%	28.4%	27.2%

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.