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## Our Material Issues

Defining materiality in the context of corporate responsibility is challenging. There are broad issues that are relevant to the financial services/banking industry as a whole. There are also short-term issues that applied in the turbulent financial landscape of 2009.

We approach materiality using the definition supplied by the Global Reporting Initiative: "the information in the report should cover issues and indicators that would substantively influence the decisions of the key stakeholders using the report".

In this report, we cover the issues that are relevant to TD and our stakeholders both in 2009 and over the longer term. These issues were selected through interactions with a wide range of stakeholders including customers, financial analysts, employees, business leaders, community groups, government and not-for-profit organizations.

Governance	
Executive Compensation	TD shareholders will have the opportunity to vote on a non-binding advisory resolution on executive compensation in 2010. The decision to offer the advisory resolution was in response to discussions with shareholder groups.
Social	
Customer Satisfaction	TD prides itself on the legendary service that has been recognized by third-parties across North America. Customer service is tightly woven into all facets of TD, including compensation, and is therefore leveraged as a source of shareholder value.
Employee Development	TD recognizes that its employees are only as effective as the corporate culture it maintains. As such, TD invests in its employees in order to maintain and leverage its level of service and competitive value.
Diversity	TD operates in a number of diverse communities in North America, Europe and Asia. Employees and customers must be a reflection of these communities as well as the products and services that are offered.
Environmental	
Total Greenhouse Gas (GHG) Emissions	TD has committed to become carbon-neutral in 2010. Accurate GHG Emissions reporting is necessary to quantify requirements in meeting this obligation. Incremental costs associated with energy reduction, purchase of renewable energy certificates and carbon offsets must be considered
Environmental Due Diligence in Financing	There are additional risks associated with enhanced environmental and social credit risk management policy.

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