Bank Financial Group

2009 Corporate Responsibility Report

Our Approach

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Waste Reduction

Eliminating, reducing, reusing and recycling

We are working to reduce waste streams from all aspects of our business operations. Many of our programs have been running for several years.

Paper

Although we are already almost 20% below the industry benchmark (10,000 sheets of paper per person per year), we have set a target to reduce paper usage per employee by 5% in each of 2009 and 2010. In 2009 we achieved a 3.8% reduction per person. In 2010, we will set paper reduction targets for our U.S. operations and will launch initiatives to further reduce paper usage, such as electronic document management, streamlining financial agreement documentation and putting marketing material online.

Targets

In 2008, we set a target of reducing paper usage by per employee by 5% in 2009 and another 5% in 2010.

In 2010, we will set paper reduction targets for our U.S.

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Paper Usage (Canada)	2008	2009
Paper usage (number of sheets)	420,965,000	421,634,607
Employee population	50,303	51,382
Usage per employee	8,369	8,206

Non-Paper Waste

Many of our non-paper waste reduction and recycling programs have been ongoing since 2006. Our employees are our biggest environmental advocates and have initiated many business-unit-based programs to eliminate or reduce waste. Our performance is stable or improving in all areas. In 2009, we cleared out a backlog of more than 38,000 computers. Of this total only 1,000 could not be reused or recycled. Our toner recycling program has been expanded to include fax and copier cartridges.

Naste Stream		Performance		
	2007	2008	2009	
Toner cartridge recycling (% recycled)*	85%	98%	98%	
Paper shredding (tonnes) sold to paper manufacturers for use in recycled paper products	n/a	13,850	16,558	
Multi-function devices (MFDs; i.e., printer/fax/copier) (number purchased) MFDs are energy-efficient, use less toner and have the capability to print double-sided and show multiple pages on one printed page.	n/a	2,500	104	
Cell phones (number) TD is part of a cell phone recycling program through which donated phones are refurbished and distributed to women's shelters across the country. For each phone donated, TD's recycling partner donates one dollar to WWF-Canada for climate change and conservation work.	n/a	400	400	
Recycling of computer components (tonnes).	23.8	49.3	60	

^{*} Canadian data.

Note: 1 tonne = 1.1 tons

Water Consumption

	2007	2008	2009
Canadian operation (cubic metres)	1,026,327	1,884,868	1,900,000*

*Estimated number for 2009.

Note: 1 cubic metre = 35.3 cubic feet.

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