Bank Financial Group

2009 Corporate Responsibility Report

Our Approach Customers Environment Employees Diversity Community Economy

KPIs

Our 2009 measures of TD's performance in corporate responsibility

Customers	2009	2008	2007
Customer Experience Index			
Canada – TD Canada Trust	27.0	26.1	23.5
U.S. – TD Bank	32.5	28.3	-
Number of substantiated breaches of customer privacy or loss of customer data (in Canada)	5	2	-

Environment	2009	2008	2007
GHG emissions ¹			
Canada – tonnes of CO2e	-	139,795	127,657
U.S. – tonnes of CO2e	-	107,797	n/a
Paper usage (average paper sheets used per employee)	8,209	8,363	8,829
Water usage (cubic metres) ³	1,900,000	1,884,868	1,026,327
Electronic waste recycled (tonnes)	60.0	49.3	23.8

¹ Latest available data is 2008.

 $^{^2}$ Estimated amount for 2009. 2008 and 2007 figures are actual. [Note: 1 tonne = 1.1 tons. 1 cubic metre = 35.3 cubic feet.]

Employees	2009	2008	2007
Employee retention (%)			
Canada ¹	89.41	86.56	n/a
U.S.	73.40	85.80	n/a
Employee engagement			
TD	4.11	4.18	4.14
TD Bank	3.80	4.12	4.06
TD excluding TD Bank	4.24	4.21	4.15
Average days of training per employee per year			
Canada	3.88	3.86	3.08
U.S.	4.56	6.09	-
Workplace accident statistics in Canada ²			
Minor injuries (# of incidents) ³	-	235	243
Disabling injuries (# of incidents) ⁴	-	85	76

¹ Retention rates for Canada do not include TD General Insurance.

⁴ 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 of use of a body part or function.

Diversity ¹	2009	2008	2007
Women			
Women in senior management positions (%)	-	33.78	29.55
Women in middle management positions (%)	-	47.17	47.37

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 $^{^{2}}$ Latest data available. 2009 data will be reported to the Canadian government in spring 2010.

 $^{^{\}rm 3}$ Injuries that are treated in the workplace, with no time lost beyond the day of the injury.

Overall (%)	-	66.18	66.88
Visible minorities			
Visible minorities in senior management positions (%)	-	8.10	7.20
Visible minorities in middle management positions (%)	-	18.73	18.03
Overall (%)	-	25.97	25.38
Persons with disabilities – overall (%)	-	3.73	3.78
Aboriginal Peoples – overall (%)	-	1.06	1.22

¹ Statistics are for each year as at December 31 and reflect the percentage of the workforce. Statistics for 2009 will be compiled and reported to the federal government by June 2010.

Community	2009	2008	2007
Canada			
% of five-year average pre-tax profits donated to charity (Imagine Canada target is 1%)	1.3	1.4	1.3
% of donations/sponsorships given to focus areas (goal 50%)	49	45	44
Dollars paid through employee volunteer grants (in thousands of dollars)	336,000	257,000	223,000
Dollars donated or raised by TD employees (in millions of dollars)	9.4	6.8	- 1
U.S.			
% of net pre-tax income vs. U.S. average according to the Giving U.S.A. Foundation	1.35 vs. 0.9	_ 2	-
% of TD Charitable Foundation giving in focus areas ³	48	-	-
Financial literacy and education programs	5,118	-	-
Corporate and employee contributions to United Way and United Way agencies (in millions)	1.4	-	-

¹ In 2008, we started to track employee contributions separately from customer donations. Hence, 2007 numbers do not provide a valuable comparison.

³ In 2009, this figure represents our giving to two areas (Affordable Housing and Education and Financial Literacy). In 2010, we will be including the environment as an area of focus.

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 $^{^{2}\ \}mathrm{TD}\ \mathrm{Bank},$ America's Most Convenient Bank was established in 2009.