

ENHANCED DISCLOSURE TASK FORCE

The Enhanced Disclosure Task Force (EDTF) was established by the Financial Stability Board in May 2012 to identify fundamental disclosure principles, recommendations and leading practices to enhance risk disclosures of banks. On October 29, 2012, the EDTF published its report, "Enhancing the Risk Disclosures of Banks", which sets forth 7 fundamental disclosure principles and 32 recommendations around improving risk disclosures.

Below is an index that includes the recommendations (as published by the EDTF) and lists the location of the related EDTF disclosures presented in the [First Quarter of the 2017 Report to Shareholders](#) or the [First Quarter of the 2017 Supplemental Financial Information](#) (SFI). Information on TD's website or any SFI is not and should not be considered incorporated herein by reference into the [2016 Annual Report](#), Management's Discussion and Analysis, or the Consolidated Financial Statements. Certain disclosure references have been made to the 2016 Annual Report.

Type of Risk	Topic	EDTF Disclosure	Page		
			Report To Shareholders Q1 2017	Supplemental Financial Information Q1 2017	Annual Report 2016 (ref. at Q1 2017)
General	1	Present all related risk information together in any particular report.	Refer to below for location of disclosures		
	2	The bank's risk terminology and risk measures and present key parameter values used.			72-77, 82, 88-91, 102-103
	3	Describe and discuss top and emerging risks.			68-71
	4	Outline plans to meet each new key regulatory ratio once applicable rules are finalized.	24, 37		63-64, 70, 95-96, 98
Risk Governance and Risk Management and Business Model	5	Summarize the bank's risk management organization, processes, and key functions.			73-76
	6	Description of the bank's risk culture and procedures applied to support the culture.			72-73
	7	Description of key risks that arise from the bank's business models and activities.			62, 72, 77-104
	8	Description of stress testing within the bank's risk governance and capital frameworks.	28		60, 76, 84, 102
Capital Adequacy and Risk Weighted Assets	9	Pillar 1 capital requirements and the impact for global systemically important banks.	22-24, 71	79-80, 83	58-59
	10	Composition of capital and reconciliation of accounting balance sheet to the regulatory balance sheet.		79-81	58
	11	Flow statement of the movements in regulatory capital.		82	
	12	Discussion of capital planning within a more general discussion of management's strategic planning.			59-60, 102
	13	Analysis of how RWA relate to business activities and related risks.		5-8	60, 62
	14	Analysis of capital requirements for each methods used for calculating RWA.	28	78	78-84, 196-197
	15	Tabulate credit risk in the banking book for Basel asset classes and major portfolios.		53-73	
	16	Flow statement reconciling the movements of RWA by risk type.	25-26		61
17	Discussion of Basel III back-testing requirements.		75-76	80, 84, 89-90	
Liquidity	18	The bank's management of liquidity needs and liquidity reserves.	30-32, 34-35		91-93
Funding	19	Encumbered and unencumbered assets in a table by balance sheet category.	33, 70		94, 188
	20	Tabulate consolidated total assets, liabilities and off-balance sheet commitments by remaining contractual maturity at the balance sheet date.	37-39		99-101
	21	Discussion of the bank's funding sources and the bank's funding strategy.	33-34, 36-37		97-98
Market Risk	22	Linkage of market risk measures for trading and non-trading portfolio and balance sheet.	27		82
	23	Breakdown of significant trading and non-trading market risk factors.	27-30		82, 84-85, 87
	24	Significant market risk measurement model limitations and validation procedures.	28		83-85, 87, 89-90
	25	Primary risk management techniques beyond reported risk measures and parameters.	28		83-87
Credit Risk	26	Provide information that facilitates users' understanding of the bank's credit risk profile, including any significant credit risk concentrations.	16-22, 59-62	21-39, 43-76	42-57, 77-82, 152-155, 164-166, 194-197
	27	Description of the bank's policies for identifying impaired or non-performing loans.	59		50-51, 126-127, 152
	28	Reconciliation of the opening and closing balances of non-performing or impaired loans in the period and the allowance for loan losses.	16, 60-61	25, 29	47, 153-154
	29	Analysis of the bank's counterparty credit risks that arises from derivative transactions.		43-46	80, 137, 160-161, 164-166
	30	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	62, 70		80-81, 130-131, 137
Other Risks	31	Description of 'other risk' types based on management's classifications and discuss how each one is identified, governed, measured and managed.			88-90, 102-104
	32	Discuss publicly known risk events related to other risks.			89