

## ENHANCED DISCLOSURE TASK FORCE

The Enhanced Disclosure Task Force (EDTF) was established by the Financial Stability Board in 2012 to identify fundamental disclosure principles, recommendations and leading practices to enhance risk disclosures of banks. The index below includes the recommendations (as published by the EDTF) and lists the location of the related EDTF disclosures presented in the [second quarter 2020 Report to Shareholders](#) (RTS), [Supplemental Financial Information](#) (SFI), or [Supplemental Regulatory Disclosures](#) (SRD). Information on TD's website, SFI, and SRD is not and should not be considered incorporated herein by reference into the second quarter 2020 RTS, Management's Discussion and Analysis, or the Interim Consolidated Financial Statements. Certain disclosure references have been made to the Bank's [2019 Annual Report](#).

Type of Risk	Topic	EDTF Disclosure	Page			
			RTS Second Quarter 2020	SFI Second Quarter 2020	SRD Second Quarter 2020	Annual Report 2019
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.				73-78, 83, 90-93, 103-105
	3	Describe and discuss top and emerging risks.	34			68-73
	4	Outline plans to meet each new key regulatory ratio once applicable rules are finalized.	32, 46			63-64, 89, 97-98
Risk Governance and Risk Management and Business Model	5	Summarize the bank's risk management organization, processes, and key functions.				74-77
	6	Description of the bank's risk culture and procedures applied to support the culture.				73-74
	7	Description of key risks that arise from the bank's business models and activities.	34			62, 73, 78-105
	8	Description of stress testing within the bank's risk governance and capital frameworks.	37			61,77, 86,103
Capital Adequacy and Risk Weighted Assets	9	Pillar 1 capital requirements and the impact for global systemically important banks.	29-31, 83		1-3, 6	56-60, 64, 211
	10	Composition of capital and reconciliation of accounting balance sheet to the regulatory balance sheet.			1-3, 5	58
	11	Flow statement of the movements in regulatory capital.			4	
	12	Discussion of capital planning within a more general discussion of management's strategic planning.				59-61, 103
	13	Analysis of how RWA relate to business activities and related risks.		8-11		61-62
	14	Analysis of capital requirements for each method used for calculating RWA.	37		10	79-81,83, 85-86,100
	15	Tabulate credit risk in the banking book for Basel asset classes and major portfolios.			22-36, 40-45	
	16	Flow statement reconciling the movements of RWA by risk type.	32-33		11-12	
	17	Discussion of Basel III back-testing requirements.			57	82, 86, 91-92
Liquidity	18	The bank's management of liquidity needs and liquidity reserves.	39-41, 43-44			93-95
Funding	19	Encumbered and unencumbered assets in a table by balance sheet category.	42			96,205
	20	Tabulate consolidated total assets, liabilities and off-balance sheet commitments by remaining contractual maturity at the balance sheet date.	46-48			100-102
	21	Discussion of the bank's funding sources and the bank's funding strategy.	42-43, 45-46			99-100
Market Risk	22	Linkage of market risk measures for trading and non-trading portfolio and balance sheet.	36			84
	23	Breakdown of significant trading and non-trading market risk factors.	36-39			84, 86-89
	24	Significant market risk measurement model limitations and validation procedures.	37			85-89, 91-92
	25	Primary risk management techniques beyond reported risk measures and parameters.	37			85-89
Credit Risk	26	Provide information that facilitates users' understanding of the bank's credit risk profile, including any significant credit risk concentrations.	24-28, 67-74	20-35	1-5, 10-11, 13-57	45-58, 78-83, 164-169, 178, 181-182, 209-210
	27	Description of the bank's policies for identifying impaired loans.	74			53,136-137, 143-144, 168
	28	Reconciliation of the opening and closing balances of impaired loans in the period and the allowance for loan losses.	25, 69-72	24, 28		50, 166-167
	29	Analysis of the bank's counterparty credit risks that arise from derivative transactions.			37-39, 46-50	81-82, 151, 174-175,178, 181-182
	30	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.				82, 140, 151
Other Risks	31	Description of 'other risk' types based on management's classifications and discuss how each one is identified, governed, measured, and managed.				90-92, 103-105
	32	Discuss publicly known risk events related to other risks.	81			71-73, 203-205