

Appendix:

ESG Performance Data



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About

This Appendix provides a summary of quantitative Environmental, Social and Governance (ESG) performance data that supports TD's 2019 ESG disclosure. It is intended to be a helpful reference for ESG analysts.

While numbers tell an important story – for ESG Reporting, it is not always the whole story. We encourage you to read the 2019 ESG Report for a more complete picture of TD's business, the context in which we operate, and our strategic direction on key ESG material topics.

Reporting Scope and Boundary

Throughout this report, "TD" or "the bank" or "we" refers to TD Bank Group. "TD Bank" refers to TD Bank, America's Most Convenient Bank®. All currency is in Canadian dollars unless otherwise noted. All significant restatements and changes from the previous report are described in the performance data footnotes. This report presents the impacts of our business activities during the fiscal year ending October 31, 2019.

External Assurance Reports

Selected performance indicators were independently assured by Ernst & Young LLP (EY). EY performed a limited and reasonable assurance engagement for a selection of TD's social and environmental performance indicators, including:

- [Assurance statement for the 2019 ESG Metrics, Greenhouse Gas Emissions \(GHG\) and Carbon Neutral Schedule](#)
- [Assurance statement for the 2019 Green Bond Schedule](#)

Detailed Environmental Performance

Low-Carbon Economy

In 2017, TD announced a \$100 billion, in total, target in low-carbon lending, financing, asset management and internal corporate programs by 2030 to support the transition to a low-carbon economy. More details on our progress against this target can be found in the [2019 ESG Report](#).

PROGRESS ON GOAL			
2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
\$100 billion (USD \$78 billion), in total, in low-carbon lending, financing, asset management and internal corporate programs by 2030.	In 2017, we developed the accounting methodology and measurement mechanisms with the support of PwC and have since then applied it. To date, TD's contribution to the low-carbon economy totalled over \$43 billion of our \$100 billion target.	On track	\$100 billion (USD \$78 billion), in total, in low-carbon lending, financing, asset management and internal corporate programs by 2030.

Greenhouse Gas Emissions^{1,2,3}

PROGRESS ON GOAL			
2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
By 2020, zero increase in absolute scope 1 and 2 greenhouse gas (GHG) emissions relative to 2015 baseline.	21% reduction in scope 1 and 2 GHG emissions relative to 2015 baseline.	On track	By 2020, zero increase in absolute scope 1 and 2 GHG emissions relative to 2015 baseline.

Detailed Emissions Breakdown	UNITS	2019	2018	2017
Scope 1 & 2 – (location based)				
Scope 1 ^{4,5}	tonnes CO ₂ e	50,711	53,270	46,415
Scope 2 (location based) ⁶	tonnes CO ₂ e	107,366	119,205	130,044
Total scope 1 & 2 (location based)⁷	tonnes CO ₂ e	✔ 158,077	✔ 172,475	✔ 176,459
GHG emission intensity (per square foot)	kg CO ₂ e/sq ft	6.65	6.94	7.06
GHG emission intensity (per millions in revenue)	tonnes CO ₂ e/millions of dollars	3.85	4.43	4.91
Scope 1 & 2 (market based)				
Scope 1 ^{4,5}	tonnes CO ₂ e	50,711	53,270	46,415
Scope 2 (market based)	tonnes CO ₂ e	8,061	7,833	5,444
Total scope 1 & 2 (market based)^{7,8}	tonnes CO ₂ e	✔ 58,772	✔ 61,103	✔ 51,859
GHG emission intensity (per square foot)	kg CO ₂ e/sq ft	2.48	2.47	2.08
GHG emission intensity (per millions in revenue)	tonnes CO ₂ e/millions of dollars	1.43	1.57	1.44
Scope 3⁹				
Purchased goods and services	tonnes CO ₂ e	627,428	602,049	638,102
Capital goods	tonnes CO ₂ e	156,813	133,176	145,020
Fuel and energy-related activities	tonnes CO ₂ e	32,166	37,563	36,499
Business travel	tonnes CO ₂ e	✔ 17,159	✔ 18,856	✔ 16,999
Downstream leased assets	tonnes CO ₂ e	✔ 848	✔ 48	✔ 1,284

Detailed Emissions Breakdown	UNITS	2019	2018	2017
Scope 1 & 2 by country (location based)				
Canada				
Scope 1	tonnes CO ₂ e	30,566	31,905	26,142
Scope 2 (location based)	tonnes CO ₂ e	35,328	40,292	37,600
Total Canada	tonnes CO ₂ e	✔ 65,894	✔ 72,196	✔ 63,743
U.S.				
Scope 1	tonnes CO ₂ e	19,882	21,169	20,090
Scope 2 (location based)	tonnes CO ₂ e	71,097	78,190	91,611
Total U.S.	tonnes CO ₂ e	✔ 90,979	✔ 99,359	✔ 111,701
International				
Scope 1	tonnes CO ₂ e	263	196	182
Scope 2 (location based)	tonnes CO ₂ e	941	724	832
Total International	tonnes CO ₂ e	1,204	920	1,014
Total scope 1 & 2 (location based)	tonnes CO ₂ e	✔ 158,077	✔ 172,475	✔ 176,459

¹ For the years presented, the reporting period for GHG emissions from real estate (electricity, propane, chilled water, diesel, heating oil, steam and natural gas) is August 1st to July 31st in order to allow for more timely data. Other sources of emissions remain with TD's fiscal year (November 1st to October 31st).

² Click [here](#) for TD's 2019 carbon-neutral schedule.

³ For further details see accompanying notes.

⁴ The reporting period for scope 1, stationary combustion and refrigerants is August 1st to July 31st. This represents 44,967 tonnes CO₂e. The reporting period for scope 1, mobile combustion (travel) is November 1st to October 31st. This represents 5,744 tonnes CO₂e.

⁵ Scope 1 emissions include direct emissions from heating and cooling, leased aircraft and corporate fleet.

⁶ Scope 2 emissions include indirect emissions from electricity, heating and cooling.

⁷ In accordance with the GHG Protocol's Scope 2 Guidance, TD reports both location-based and market-based scope 2 figures. In calculating scope 2 emissions from electricity, location-based scope 2 uses grid emission factors, while market-based scope 2 uses the emission factors associated with our renewable energy credit (REC) purchases. Location based scope 2 will be used for the purposes of setting targets and tracking emissions.

⁸ Emissions in market-based scope 2 are attributed to steam and chilled water.

⁹ The reporting period for all scope 3 sources is November 1st to October 31st, with the exception of fuel- and energy-related activities and downstream leased assets, which are reported for August 1st to July 31st in alignment with the energy reporting period.

Greenhouse Gas Emissions by Transportation Mode

PROGRESS ON GOAL

2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
Continue to reduce overall corporate travel.	10% overall reduction by kilometres travelled.	Met	Continue to reduce overall corporate travel.

Detailed Emissions Breakdown

	UNITS	2019	2018	2017
Canada				
Air travel ¹	tonnes CO ₂ e	6,083	7,627	6,572
Automobile travel ²	tonnes CO ₂ e	3,321	2,934	3,220
Rail travel	tonnes CO ₂ e	125	132	128
Total Canada	tonnes CO ₂ e	9,528	10,694	9,921
U.S.				
Air travel ¹	tonnes CO ₂ e	4,502	5,676	4,700
Automobile travel ²	tonnes CO ₂ e	8,656	8,685	8,803
Rail travel	tonnes CO ₂ e	42	46	42
Total U.S.	tonnes CO ₂ e	13,201	14,408	13,545
Total North America	tonnes CO ₂ e	22,729	25,101	23,466

Distance travelled (kms)

		2019	2018	2017
Canada				
Air travel ¹	km	54,013,209	61,517,189	54,430,261
Automobile travel ²	km	13,912,424	13,003,637	13,707,692
Rail travel	km	1,419,995	1,554,723	1,504,856
Total Canada	km	69,345,628	76,075,549	69,642,809
U.S.				
Air travel ¹	km	43,211,986	52,161,243	43,895,596
Automobile travel ²	km	32,445,605	33,097,572	32,776,026
Rail travel	km	477,565	542,891	498,695
Total U.S.	km	76,135,156	85,801,707	77,170,318
Total North America	km	145,480,784	161,877,256	146,813,127

¹ Air travel includes commercial air, chartered aircraft and leased aircraft.

² Automobile travel includes corporate fleet, car rental and personal vehicles used for employee business travel.

Notes to Greenhouse Gas Emissions

1. Organizational Boundary

The scope of this report encompasses all of TD's wholly owned operations and activities. The bank used the operational control method to determine the organizational boundary for its greenhouse gas ("GHG") schedule.

2. Reporting Period

All GHG emissions data reflects one complete year of data. TD's fiscal year spans from November 1st to October 31st, however the reporting period for certain GHG emission sources may not reflect TD's fiscal year due to availability or timeliness of data. The reporting period for TD's real estate data spans August 1st to July 31st, while the reporting period for most other data sources are aligned with the fiscal year.

3. GHG Emission Sources

All known sources of scope 1 and 2 GHG emissions have been included in the bank's GHG schedule. Scope 3 emissions are optional in the GHG Protocol. TD's Scope 3 emissions include employee business travel, purchased goods and services, capital goods, fuel and energy related activities, and downstream leased assets owned by TD.

4. Use of Estimation Techniques

In preparing the bank's GHG schedule there were some data sources that were incomplete or unavailable, such as utility-usage data at specific real estate locations or travel data for particular periods. Where required, the bank used estimation techniques to approximate utility usage using data from locations of a similar approximate size and energy usage, or travel data from similar time periods to approximate actual usage.

5. GHG Emission Conversion Factors

The GHG emission conversion factors were selected from different sources to better accommodate the data available and to provide a closer approximation of the related GHG emissions. The bank used the following emission factors:

- **Natural gas, diesel, propane, heating oil, chilled water, and steam** – GHG emissions are measured in tonnes of CO₂ equivalents ("CO₂e") using Environment and Climate Change Canada and U.S. Environmental Protection Agency factors.
- **Electricity** – GHG emissions are measured in tonnes of CO₂e using Environment and Climate Change Canada and U.S. Environmental Protection Agency eGRID emission factors that take into consideration the GHG emission intensity of each provincial/regional grid.
- **Automobile Travel** – Fleet – GHG emissions are measured in tonnes of CO₂e using U.S. Environmental Protection Agency emission factors and U.S. Department of Transportation highway statistics
- **Air, Rail** – GHG emissions are measured in tonnes of CO₂e using U.S. Environmental Protection Agency, UK Defra, GHG Protocol, and Intergovernmental Panel on Climate Change (IPCC) emission factors.

6. Completeness of Business Travel

In preparing their GHG emission schedule, the bank was not able to obtain complete data for the business travel activities included in their Scope 3 GHG emissions. The GHG emissions data that was known and available to management was used in determining their GHG emissions; however, the bank was not able to substantiate all travel that may have been booked through alternative travel agents or booked directly with travel carriers.

Energy Consumption

PROGRESS ON GOAL

2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
By 2020, zero increase in absolute energy use relative to 2015 baseline.	Reduced energy use by 5% relative to 2015 baseline.	On track	By 2020, zero increase in absolute energy use relative to 2015 baseline.

Energy Consumption by Location ¹	UNITS	2019	2018	2017
Canada				
Electricity	GJ	1,108,905	1,157,835	1,147,655
Natural gas	GJ	506,855	534,432	416,885
Other (steam, heating oil, propane, diesel, chilled water)	GJ	203,932	199,255	142,918
Total Canada	GJ	✓ 1,819,692	✓ 1,891,522	✓ 1,707,458
U.S.				
Electricity	GJ	747,076	809,952	842,968
Natural gas	GJ	235,511	252,271	229,828
Other (steam, heating oil, propane, diesel, chilled water)	GJ	57,173	55,268	54,657
Total U.S.	GJ	✓ 1,039,760	✓ 1,117,491	✓ 1,127,453
International				
Electricity	GJ	9,888	7,498	7,656
Natural gas	GJ	3,117	2,335	2,087
Other (steam, heating oil, propane, diesel, chilled water)	GJ	757	512	496
Total International	GJ	✓ 13,762	✓ 10,345	✓ 10,240
Total energy consumption	GJ	✓ 2,873,214	✓ 3,019,358 ²	✓ 2,845,151
Energy intensity (per square foot)	GJ/sq ft	0.12	0.12	0.11
Energy intensity (per millions in revenue)	GJ/millions of dollars	70	78	79

¹ For the years presented, the reporting period for real estate data (electricity, propane, chilled water, diesel, heating oil, steam and natural gas) is August 1st to July 31st in order to allow for more timely data.

² In fiscal year 2019, the 2018 number was updated due to corrected information.

Ongoing Energy Reduction Initiatives

INITIATIVE	DESCRIPTION	ESTIMATED ANNUAL REDUCTION	ESTIMATED ANNUAL GHG REDUCTION	ESTIMATED ANNUAL COST SAVINGS	TOTAL ESTIMATED COST TO DATE
LED Lighting Retrofit for Canadian Corporate	In 2019, we completed the roll out of LED retrofit interior lighting upgrades to Canadian Retail across 24 corporate locations.	2,512,951 kWh	355 tCO ₂ e	\$413,922	\$1,428,392

Carbon Neutral Commitment

PROGRESS ON GOAL			
2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
Be carbon neutral.	Maintain carbon neutrality.	Met	Be carbon neutral.
Renewable energy will be sourced to account for 100% of GHG emissions from electricity.	Renewable energy credits (RECs) accounted for 100% of TD's GHG emissions from electricity.	Met	Renewable energy will be sourced to account for 100% of GHG emissions from electricity.
At least 50% of carbon offsets will generate social value.	59% of carbon offsets generated social value.	Met	At least 50% of carbon offsets will generate social value. ¹

2019 Carbon Neutral Schedule^{2,3,4}

	UNIT	CANADA	U.S.	INTERNATIONAL	TOTAL
Heating and cooling	tonnes CO ₂ e	34,944	17,848	236	53,028
Business travel	tonnes CO ₂ e	9,528	13,201	175	22,903
Total heating, cooling and business travel	tonnes CO ₂ e	44,472	31,048	411	75,931
Carbon offsets purchased	tonnes CO ₂ e	44,472	31,048	411	75,931
Net GHG emissions from energy & business travel	tonnes CO₂e	0	0	0	0
Electricity	MWh	308,029	207,521	2,747	518,297
Renewable energy credits purchased	MWh	308,029	207,521	2,747	518,297
Net electricity	MWh	0	0	0	0
Carbon footprint	tonnes CO₂e	0	0	0	0

¹ Based on TD analysis of project documents provided by issuer.

² The reporting period for real estate data (heating and cooling, and electricity) is August 1st to July 31st, the reporting period for business travel data is aligned with TD's fiscal year (November 1st to October 31st).

³ For more information about TD's purchased RECs and Offsets visit our RECs and Offsets Map.

⁴ Some of the RECs and Offsets allocated for fiscal year 2019 were purchased post October 31st 2019. All RECs/Offsets allocated were of an appropriate vintage for fiscal year 2019, per TD's internal Standard of Practice.

Waste

PROGRESS ON GOAL

2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
By 2020, zero increase in waste to landfill based on 2015 baseline (Measured by waste diversion rate for sites that have complete waste stream data).	In 2019, the waste diversion rate was 1% less than 2015, however, 50% of sites are now reported with complete waste stream data (vs. 30% in 2015).	On track	By 2020, zero increase in waste to landfill based on 2015 baseline (Measured by waste diversion rate for sites that have complete waste stream data).
Divert 100% of e-waste from landfill.	Divert 100% of e-waste from landfill.	Met	Divert 100% of e-waste from landfill.

Waste – North America

	UNITS	2019	2018	2017
Waste to landfill (trash) ¹	tonnes	9,942	10,026	10,698
Waste diverted from landfill				
Recycled paper (paper shred) ²	tonnes	10,715	10,532	10,842
Other recycled waste ³	tonnes	3,687	3,805	3,770
E-waste	tonnes	192	155	159
Total waste generated (landfill & recycled)⁴	tonnes	24,344	24,363	25,310
Waste diversion metrics				
% waste diverted from landfill ⁵	%	45	46	44
% e-waste diverted from landfill	%	100	100	100

¹ Represents approximately 53% of our facilities in 2019, 54% in 2018, and 51% in 2017.

² Represents approximately 97% of our facilities in 2019, 88% in 2018, and 86% in 2017.

³ Represents approximately 76% of our facilities in 2019, 74% in 2018, and 72% in 2017.

⁴ 2017 and 2018 values have been restated due to updated methodology.

⁵ % waste diversion is calculated using the waste generated across TD sites with all three of the following waste streams reported: Waste to landfill, recycled paper, and other recycled waste. E-waste is not included in this diversion metric. This represents 50% of our facilities in 2019, 43% in 2018, and 38% in 2017.

Water

PROGRESS ON GOAL

2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
By 2020, zero increase in water use relative to 2015 baseline.	Reduced water use 3% relative to 2015 baseline.	On track	By 2020, zero increase in water use relative to 2015 baseline.

Water Consumption

	UNITS	2019	2018	2017
Canada ¹	m ³	309,073	307,797	326,018
U.S. ²	m ³	968,648	934,118	975,595
Total³	m ³	1,277,721	1,241,915	1,301,613

¹ Represents approximately 46% of our facilities in 2019, 47% in 2018, and 44% in 2017.

² Represents approximately 75% of our facilities in 2019, 77% in 2018, and 73% in 2017.

³ Represents approximately 61% of our facilities in 2019, 62% in 2018, and 59% in 2017.

Paper

PROGRESS ON GOAL			
2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
By 2020, reduce total volume of all types of paper used by 40% relative to 2010 baseline.	Having reached this target in fiscal year 2017 (two years ahead of schedule), we continued to reduce paper usage. In 2019, we reduced total volume of paper used by 58% relative to 2010 baseline. We expect to maintain this reduction through 2020 and beyond.	Met	By 2020, reduce total volume of all types of paper used by 40% relative to 2010 baseline.
By 2020, our paper will contain a minimum of 30% post-consumer content on average.	Post-consumer content made up 15% of our total paper usage.	In progress	By 2020, our paper will contain a minimum of 30% post-consumer content on average.
By 2020, 100% of our paper will be certified from sustainably managed forests.	76% of our paper was sourced from sustainably managed (FSC/SFI certified) forests. ¹	In progress	By 2020, 100% of our paper will be certified from sustainably managed forests.

Paper by Type ²	UNITS	2019	2018	2017	2010
Statements and envelopes	tonnes	1,947	3,461	3,029	5,064
Commercial print	tonnes	1,697	1,506	1,691	4,974
Office paper	tonnes	1,526	2,370	2,374	3,201
Forms	tonnes	1,204	1,344	1,231	1,919
Total paper	tonnes	6,374	8,680	8,325	15,159
Recycled content					
Total % post-consumer recycled content	%	15	13	13	—
Certified sustainable					
Total % certified (FSC/SFI)	%	76	73	79	—

¹ Forest Stewardship Council/Sustainable Forestry Initiative certified.

² The paper data that was known and available to management was used in determining the paper use figures; however, the bank was not able to substantiate all paper that may have been purchased through alternative suppliers or printers.

Definitions of Paper

Paper – TD's paper purchases include statements and envelopes, commercial print, office paper and forms that are purchased through formal material contracts and/or vendors.

Office paper – copy paper that goes into multi-functional devices for printing and copying purposes.

Commercial print – paper used for external mass communications and marketing (e.g. annual reports, prospectuses, brochures, posters, start kit/information folders).

Statements and envelopes – paper used for bank reports, customer statements and all envelopes.

Forms – mass-produced standard paper instruments used on an enterprise-wide basis for information transfer by clients, suppliers and bank employees (e.g., passbooks, letterheads, cheques, applications, customer or transactional change forms, signature cards, receipts, business cards and other general banking forms).

Green Buildings

Details on TD LEED projects by building type and country.

	U.S. RETAIL		U.S. CORPORATE		CANADIAN RETAIL		CANADIAN CORPORATE	
	Locations	Sq ft	Locations	Sq ft	Locations	Sq ft	Locations	Sq ft
2007-2018								
Platinum	12	791,058	1	448,692	1	105,455	10	3,139,845
Gold	170		7		6		9	
Silver	27		1		3		2	
Certified	5		1		6		1	
2019								
Platinum	0	0	0	0	0	0	0	0
Gold	7	19,574	0	0	0	0	0	0
Silver	0		0	0	1	4,015	0	0
Certified	0	0	0	0	0	0	0	0
Total (2007-2019)								
Platinum	12	810,632	1	448,692	1	109,470	10	3,139,845
Gold	177		7		6		9	
Silver	27		1		4		2	
Certified	5		1		6		1	

Ongoing Building Improvement Initiatives

INITIATIVE	DESCRIPTION	ESTIMATED ANNUAL REDUCTION	ESTIMATED ANNUAL GHG REDUCTION	ESTIMATED ANNUAL COST SAVINGS	TOTAL ESTIMATED COST TO DATE
Smart Retail Control	In 2018 and 2019, TD rolled out an innovative smart building system for select retail locations to provide real-time visibility, building control and performance improvement opportunities, along with improving employee comfort within our real estate portfolio.	8,089,297 kWh	8,123 tCO ₂ e	\$1,109,242	\$3,709,527

LEED Certified Workspace

	UNITS	2019	2018	2017
TD LEED certified workspace ¹	%	7.7	6.3	5.9
Total LEED certified workspace ²	%	20.5	20.2	19.7

¹ TD-owned LEED certifications only. In 2019, TD certified an additional Canadian retail location.

² TD-owned and landlord-owned LEED certifications.

Insurance

PROGRESS ON GOAL

2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
Meet our commitments as a signatory to UNEP FI Principles for Sustainable Insurance.	Met our commitments as a signatory to UNEP FI Principles for Sustainable Insurance.	Met	Meet our commitments as a signatory to UNEP FI Principles for Sustainable Insurance.

Insurance for Hybrid and Electric Vehicles

	UNITS	2019	2018	2017
Number of active hybrid and electric vehicle discounts ¹	number of discounts	33,530	26,231	20,620
GHG emissions reductions by TD Auto Insurance customers ²	tonnes CO ₂ e	17,641	18,569	10,819
Estimated reduction of GHG emissions by TD Auto Insurance customers since 2012	tonnes CO ₂ e	80,000	62,000	43,000

¹ In fiscal year 2019, 2018 data was restated due to corrected information.

² Estimated reduction in GHG emissions by TD Auto Insurance customers through the use of hybrid and electric vehicles. The estimates were calculated by WSP.

Other Insurance Products Offered by TD Insurance

Solar Panel Insurance	Insurance on solar panels is included in TD Insurance's mainstream insurance offerings.
Mobile Response Units	TD Insurance deploys Mobile Response Units to provide disaster relief in areas experiencing catastrophic incidents related to severe weather. In 2019, our teams used these vehicle-based units to provide assistance to TD Insurance customers in Halifax following Hurricane Dorian.
My Insurance self-service tool	This online portal for customers to view their documents reduces waste by reducing the need for paper documents.
Resilience-related discount	Customers in Alberta who choose stronger and longer-life-expectancy roofing materials to reduce damage from extreme weather events such as hailstorms, receive a discount on insurance.

Financing

Financing for Hybrid and Electric Vehicles

HEV FINANCING (FULL PROGRAM) ¹	UNITS	2019	2018	2017
Dollars financed	millions of dollars	\$192	\$193	\$65
Number of financing transactions	number of financing transactions	5,146	5,127	2,031
GHG emissions reductions by TD Auto Finance customers ²	tonnes CO ₂ e	10,051	12,612	3,709
Estimated reduction in GHG emissions by TD Auto Finance customers since 2015	tonnes CO ₂ e	30,000	20,000	7,000

¹ HEV Financing through ECO, a program that offers special rates on financing for hybrid and electric vehicles

² Estimated reduction in GHG emissions by TD Auto Finance customers through the use of Hybrid and Electric vehicles. The estimates were calculated by WSP.

TD Green Bond 2017 Issuance – Use of Proceeds as at October 31, 2019

CATEGORY	TD GREEN BOND CRITERIA	ALLOCATED AMOUNT (millions USD) ^{1,2,3,4}	ANNUAL ENERGY SAVED OR GREEN ENERGY GENERATED (MWh)	ANNUAL GHG EMISSIONS REDUCED/AVOIDED (tonnes CO ₂ e) ⁵	NATURAL CAPITAL VALUE
Hydroelectric	Construction and operation of hydro facilities (existing hydropower assets in temperate zones, or new hydropower facilities under 25 MW generation capacity)	\$0	0	0	\$0
Solar Power	Development, construction and operation of solar energy facilities	\$16.4	3,850	1,434	\$254,049
Wind Energy	Development, construction and operation of wind energy facilities	\$19.2	15,756	5,867	\$1,039,800
Building Efficiency	Green buildings – new buildings and retrofits to existing buildings to achieve LEED and other green building certifications	\$779.3	3,944	1,920	\$340,300
Transportation Efficiency	Retrofit or replace fleets and invest in public transportation, clean fuel technology, electric vehicles, etc.	\$182.6	Not Available ⁶	Not Available ⁶	Not Available ⁶
Sustainable Waste Management	Improvements in minimization, collection, recycling, storage and disposal, and composting	\$0	0	0	\$0
Total	<input checked="" type="checkbox"/>	\$997.5	23,550	9,221	\$1,634,149

¹ All allocated deal values are refinancing. For more information visit the TD Green Bond Framework.

² Visit the 2019 Assurance Report from EY.

³ TD received cash proceeds of \$997.5 million net of agency fees.

⁴ For more information on the basis of allocating the use of proceeds, visit the TD Green Bond Framework and TD Green Bond (2017) Issuance – Use of Proceeds as at October 31, 2019.

⁵ 2019 values make use of an updated methodology that more fully captures the benefit of GHG emissions reduction projects. As such, these values are not comparable with previously published values for prior years.

⁶ Impact metrics cannot be quantified at this time due to data limitations.

TD Asset Management (TDAM) Performance

PROGRESS ON GOAL			
2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
Systematically plan our ESG-related engagements to deliver meaningful and impactful engagement.	Met our commitments as a signatory to UN Principles for Responsible Investment.	Met	Meet our commitments as a signatory to UN Principles for Responsible Investment.
Improve internal and external communication on ESG.	TDAM published a 2017 Sustainable Investing Annual Review Summary, however, the 2018 Summary Report was delayed.	Partially met	Continue to improve reporting on our ESG-related practices and achievements.

TD North American Sustainability Leaders Portfolio

TDAM manages a TD North American Sustainability Leaders Portfolio for TD Private Investment Counsel. The portfolio invests in high-quality companies who contribute positively to the United Nations Sustainable Development Goals (UN SDGs).

PERFORMANCE	3 MONTH	YTD	1 YEAR	3 YEAR	5 YEAR
Fund	3.16%	24.37%	22.16%	13.37%	11.57%
Benchmark	2.21%	19.05%	14.49%	10.5%	9.79%

As of 10/31/2019

Benchmark: 25% S&P/TSX Composite TR-C\$, 75% S&P 500 TR-C\$

Environmental and Social (E&S) Risk Review

PROGRESS ON GOAL			
2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
100% of applicable transactions reviewed against TD's E&S Non-Retail Credit Risk Management Process.	100% of applicable transactions reviewed against TD's E&S Non-Retail Credit Risk Management Process.	Met	100% of applicable transactions reviewed against TD's E&S Non-Retail Credit Risk Management Process.

E&S Risk-Enhanced Due Diligence Reviews by Sector 2019

Sector	Number of reviews	Percentage
Forestry	20	6%
Mining	34	11%
Oil and gas, pipelines	204	65%
Thermal power	56	18%
Total enhanced due diligence	314	100%

Equator Principles

PROGRESS ON GOAL

2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET
100% of applicable project finance transactions reviewed under Equator Principles.	100% of applicable project finance transactions were reviewed under Equator Principles.	Met	100% of applicable project finance transactions reviewed under Equator Principles.

In 2019, TD completed three Equator Principles transactions: one project finance and two project-related corporate loans. See TD's [Environmental and Social Risk Process and Equator Principles Reporting](#) for more information.

PROJECT FINANCE			
Sector	Category A ¹	Category B ¹	Category C ¹
Mining			
Infrastructure			
Oil & Gas			
Power		1	
Others			
Region			
Americas		1	
Europe, Middle East & Africa			
Asia Pacific			
Country Designation			
Designated		1	
Non-Designated			
Independent Review			
Yes		1	
No			
Total		1	

PROJECT-RELATED CORPORATE LOANS			
Sector	Category A ¹	Category B ¹	Category C ¹
Mining			
Infrastructure			
Oil & Gas		1	
Power			1
Others			
Region			
Americas		1	1
Europe, Middle East & Africa			
Asia Pacific			
Country Designation			
Designated		1	1
Non-Designated			
Independent Review			
Yes		1	
No			1
Total		1	1

¹ For definitions of Category A, B and C, refer to: https://equator-principles.com/wp-content/uploads/2017/03/equator_principles_III.pdf (page 5).

Employee Engagement

PROGRESS ON GOAL				
2020 TARGET	2019 RESULT	PROGRESS	2019 TARGET	
Continue to have at least 87% of employees agree that TD is doing the right things to make a positive impact on the environment based on annual employee survey.	In 2019, 87% of employees believe that TD is a leader on the environment based on the annual employee survey.	Met	Continue to have at least 87% of employees agree that TD is doing the right things to make a positive impact on the environment based on annual employee survey.	
Execute environmental action and awareness campaigns that engage employees across business lines.	In 2019, we had corporate employee green teams and over 1,100 branches participate in environmental campaigns.	Met	Execute environmental action and awareness campaigns that engage employees across business lines.	
Make an impact in the community; engage employees and community members through TD Tree Days.	In 2019, we had 10,300 global Tree Day volunteers (both employees and community members) and a total of 158 plantings which helped to grow and enhance 149 community green spaces. Over 433,000 native trees and shrubs have been planted in communities across Canada and the U.S. through TD Tree Days.	Met	Make an impact in the community; engage employees and community members through TD Tree Days.	
10,000+ volunteers			10,000+ volunteers	
100+ plantings			100+ plantings	
			2019	2018
Number of Green Teams			80	78
Percentage of employees agree that TD is a leader on the environment			87%	88%
				86%

Detailed Social Performance

Legendary Customer Experience

PROGRESS ON GOAL					
OBJECTIVE		2020 TARGET	2019 RESULT (target in brackets)	PROGRESS	2018 RESULT
Deliver legendary customer service.	Legendary Experience Index – TD Composite Score.	67.72 ¹	✔ 67.79 (64.23)	Met	✔ 63.80 ²

¹ Significant methodology changes for 2020 do not allow comparisons to previous years' performance. Key changes include program weighting changes for TD Bank Digital and TD Wealth Financial Planning, a program roll-up change for TD Canada Trust Phone and sample trigger changes for TD Canada Trust Branch, TD Bank Store and TD Insurance General Insurance Customer Service Centre.

² The 2018 TD Bank Group composite score reflects February 1 to October 31, 2018 LEI survey results because the enhanced LEI was officially launched on February 1, 2018, for TD Wealth, TD Insurance and Business Banking.

Customer Complaint Resolution

Canada	2019	2018	2017
Number of problems referred to Canadian Personal Banking Customer Care	16,401¹	13,103	9,630
Number of customers who contacted the TD Ombudsman ²	4,380	3,846	4,245
Number of complaints requiring investigation by the TD Ombudsman ²	971	774	779
Percentage of complaints resolved by the TD Ombudsman ² within 90 days (target 90%)	99%	99.5%	97%
Complaints investigated by the OBSI ³ and ADR Chambers Banking Ombuds Office	246	177	187
Percentage of complaints investigated by the OBSI ³ and ADR Chambers Banking Ombuds Office where the resolution differed from the TD Ombudsman	5%	6%	7%
U.S.			
Total number of complaints referred to the Chairman's Service Center	19,300	22,818	8,927
Percentage of escalated customer complaints resolved by the Chairman's Service Center within designated service-level agreements (target 95%)	97%	98%	98%

¹ In 2019, we experienced an increase in recorded complaints due to our growing customers/transactions, as well as enhanced customer and resolution processes. See page 44 in the [2019 ESG Report](#) for more information.

² TD Office of the Ombudsman data includes Personal Banking, Business Banking, Fraud, Insurance and Wealth business lines (Canada).

³ Ombudsman for Banking Services and Investments.

Workforce Profile¹ (as at October 31, 2019)

CANADA		2019		
Province or Territory	Full-time	Part-time²	2019 Total	2018 Total
Alberta	3,225	1,051	4,276	4,154
British Columbia	3,096	1,422	4,518	4,495
Manitoba	430	182	612	566
New Brunswick	1,492	169	1,661	995
Newfoundland and Labrador	116	44	160	152
Northwest Territories	9	1	10	10
Nova Scotia	1,044	137	1,181	1,023
Ontario	39,331	6,969	46,300	45,333
Prince Edward Island	50	15	65	68
Quebec	4,107	1,173	5,280	4,994
Saskatchewan	476	130	606	661
Yukon	13	6	19	20
Total Canada	53,389	11,299	64,688	62,471
U.S.				
State				
Connecticut	586	194	780	817
Delaware	402	31	433	384
District of Columbia	86	11	97	97
Florida	1,906	454	2,360	2,367
Maine	2,898	185	3,083	3,276
Maryland	191	38	229	228
Massachusetts	1,436	260	1,696	1,712
Michigan	452	4	456	492
New Hampshire	663	149	812	830
New Jersey	7,010	1,229	8,239	8,392
New York	3,703	871	4,574	4,573
North Carolina	260	28	288	282
Pennsylvania	891	301	1,192	1,260
Rhode Island	97	16	113	109
South Carolina	2,788	166	2,954	3,004
Texas	94	—	94	94
Vermont	262	13	275	297
Virginia	226	46	272	284
Other ³	170	1	171	177
Total U.S.	24,121	3,997	28,118	28,675
INTERNATIONAL				
Total International	792	16	808	722
Total	78,302	15,312	93,614	91,868

¹ All data reflects headcount rather than full-time equivalent.

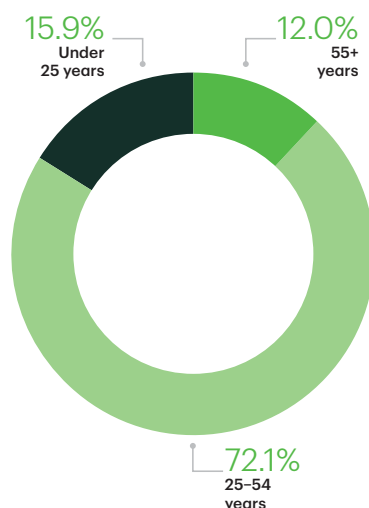
² Part-time includes both part-time and casual employees.

³ U.S. states with less than 40 employees have been consolidated for the purposes of reporting.

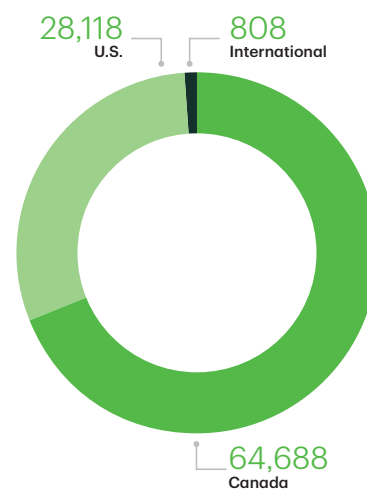
Number of employees¹



Employee age profile



Employees by regions



Employee by Contract Type²

	2019		2018		2019 Total	2018 Total
	Employees	Contractors	Employees	Contractors		
Canada	64,688	3,217	61,350	3,370	67,905	64,720
U.S.	28,118	361	28,622	416	28,479	29,038
International	808	0	721	4	808	725
Global	93,614	3,578	90,693	3,790	97,192	94,483

Workforce Diversity

WOMEN						
Global ³		2019		2018		2017
Women on Board (% of all Directors)		36%		36%		36%
Overall	✓	56.9%	✓	57.9%	✓	58.6%
Top management ⁴		25.0%		26.9%		28.6%
Senior management ⁵	✓	36.8%	✓	36.1%	✓	37.3%
Middle management ⁶	✓	45.0%	✓	44.8%	✓	44.7%
Canada ⁷						
Overall	✓	55.4%	✓	56.4%	✓	57.1%
Senior management ⁵	✓	38.2%	✓	39.1%	✓	39.8%
Middle management ⁶	✓	44.7%	✓	44.5%	✓	44.2%
U.S. ⁸						
Overall		61.0%		63.2%		63.5%
Executives ⁹		35.6%		27.6%		25.8%
First/mid-level managers ¹⁰		50.2%		53.3%		53.2%

¹ Employee counts includes all active, TD Paid employees (full-time, part-time and casual), with the exception of those on LTD.

² The data, as of October 31st, 2019, demonstrates that we predominantly hire direct employees – and do not rely on a large contingent of contract workers to operate our business. We count contract workers as individuals who perform temporary services for TD, but are not paid by TD and are not typically eligible for incentive bonus plans, vacation pay, benefits and retirement benefits from TD.

³ Includes all full-time and part-time employees, excluding those on long-term disability (LTD). A new global methodology was implemented for 2017 and 2018 reporting.

⁴ Top Management includes board-titled officers of the bank, Executive Vice President and above.

⁵ Senior Management includes Vice President level and above (in the U.S. this includes bank-titled Vice Presidents and above only).

⁶ Middle management is defined as Level 8 to Associate Vice President (AVP).

⁷ Includes all Canadian businesses and full-time and part-time employees, excluding those on LTD.

⁸ Includes TD, America's Most Convenient Bank® employees, excluding those on LTD.

⁹ EEO-1 Category, A. This refers to executive/senior-level officials and managers.

¹⁰ EEO-1 Category B. This refers to first/mid-level officials and managers.

VISIBLE MINORITIES AND MINORITIES							
		Canada ²	2019	2018	2017		
Visible Minorities ¹	Overall	✓	38.1%	✓	30.7%	✓	28.2%
	Senior management ³	✓	17.6%	✓	16.3%	✓	14.5%
	Middle and other management ⁴	✓	38.8%	✓	31.6%	✓	31.7%
U.S. ⁵							
Minorities ¹	Overall		36.8%		40.4%		39.0%
	Executives ⁶		16.8%		15.3%		15.1%
	First/mid-level managers ⁷		28.4%		27.0%		26.1%
INDIGENOUS PEOPLES ¹							
		Canada ²	2019	2018	2017		
Overall		✓	1.5%	✓	1.3%	✓	1.2%
Senior management ³			1.1%		1.1%		1.4%
Middle and other management ⁴			1.1%		0.9%		0.9%
PEOPLE WITH DISABILITIES ¹							
		Canada ²	2019	2018	2017		
Overall		✓	7.8%	✓	6.6%	✓	5.7%
Senior management ³			7.0%		5.9%		4.9%
Middle and other management ⁴			7.0%		5.7%		5.3%

¹ Data is voluntarily disclosed by employees.

² Includes all Canadian businesses and full-time and part-time employees, excluding those on LTD.

³ Senior Management includes Vice President level and above.

⁴ Middle management is defined as Level 8 to Associate Vice President (AVP).

⁵ Includes TD, America's Most Convenient Bank® employees, excluding those on LTD.

⁶ EEO-1 Category, A. This refers to executive/senior-level officials and managers.

⁷ EEO-1 Category B. This refers to first/mid-level officials and managers.

Employee Turnover

PROGRESS ON GOAL										
OBJECTIVE	2019 RESULTS			2018 RESULTS						
Provide a great place to work	Average global turnover			✓	18.5%	✓	20.0%			
		2019			2018			2017		
		Overall	Female	Male	Overall	Female	Male	Overall		
Average global turnover rate	✓	18.5%	17.7%	18.8%	✓	20.0%	19.6%	20.6%	✓	20.0%
Canada										
Voluntary ¹	✓	13.1%	11.8%	14.2%	✓	14.3%	13.1%	15.8%	✓	13.8%
Involuntary ²	✓	2.0%	1.5%	2.4%	✓	2.7%	2.5%	3.0%	✓	2.2%
Retirement	✓	1.1%	1.5%	0.6%	✓	1.5%	2.1%	0.7%	✓	1.3%
Total³	✓	16.2%	14.8%	17.2%	✓	18.5%	17.7%	19.5%	✓	17.2%
U.S.										
Voluntary ¹	✓	17.8%	18.2%	16.6%	✓	17.8%	18.0%	17.4%	✓	18.9%
Involuntary ²	✓	5.2%	4.7%	6.0%	✓	4.6%	4.3%	5.2%	✓	4.8%
Retirement	✓	0.7%	0.8%	0.6%	✓	0.6%	0.7%	0.4%	✓	0.6%
Total³	✓	23.7%	23.6%	23.1%	✓	23.0%	23.0%	23.1%	✓	24.3%

¹ A voluntary exit from TD occurs when the employee chooses to leave TD.

² An involuntary exit from TD occurs when employment is terminated.

³ Totals may not add up due to rounding.

Employee Engagement Scores

OBJECTIVE		2020 TARGET	2019 RESULTS (target in brackets)		PROGRESS	2018 RESULTS
Provide a great place to work	Employee Engagement Index	82%	✓	84% (82%)	Met ✓	84%

EMPLOYEE ENGAGEMENT¹



¹ Employee Engagement Index (EEI) is our measure of overall employee engagement and is calculated using the average response (on a scale of one to five) to three questions. See the first three questions in the Pulse Survey Results table below.

Pulse Survey Results¹

SELECTED QUESTIONS (% positive)	2019	2018	2017
EEI Composite:			
My work gives me a personal feeling of accomplishment.	79%	80%	79%
I plan to be with TD one year from now.	84%	84%	83%
I am proud to say I work for TD.	88%	87%	85%
TD is doing the right things to make a positive impact on the communities in which it does business.	89%	89%	87%
TD is doing the right things to make a positive impact on the environment.	87%	88%	86%
TD supports employees' ambitions to get involved in corporate responsibility initiatives (e.g., community or environmental initiatives).	89%	89%	87%

¹ Percentage of respondents who agreed or strongly agreed with the statement.

Global Training and Development

	2019	2018	2017
Investing in training (millions of dollars) ¹	\$85.9²	\$91.7 ³	\$81.8
Investment in training (dollars) per employee ¹	\$918	\$971	\$933
Amount employees received through TD's tuition assistance (millions of dollars)	\$9.6	\$9.8	— ⁴
Average number of days of training ⁵	7.2	5.7	4.8
Average hours of training⁶ per:			
Executive ⁷	49	56	31
People manager ⁷	46	41	44
Employee (non-manager) ⁷	56	46	39

¹ Includes the courses available through TD's MyLearning System, as well as external courses, certificates and accreditations.

² Investment in training may not capture all project or program costs incurred by the business, including business transformation projects where learning-related costs are captured through a separate system. Despite the overall decrease in 2019, there has been increased investment in Core Corporate L&D, TD Thrive, Technology Solutions and Finance and TD Securities.

³ Overall increase in training spend due to investment in new training technology platform (TD Thrive) and support of business transformation projects.

⁴ The methodology used for TD's tuition assistance was updated for 2018 and 2019 and may not be comparable to previous years.

⁵ An average day is considered eight hours for U.S. employees and 7.5 for all other employees.

⁶ Excludes training hours tracked outside of TD's MyLearning System because the data is not available and cannot be reasonably estimated.

⁷ Executive includes TD job levels AVP and above. People manager includes an employee who has one or more direct reports. Employee (non-manager) includes an employee who does not have any direct reports.

Employee Training Hours Related to Human Rights

	2019	2018
Total number of employee training hours related to human rights ¹	91,913	94,913

¹ The total number of hours related to human rights training was calculated using a 100% percent allocation applied to the total hours spent on human-rights related courses in fiscal 2019 and 2018. Courses covered topics such as TD's Code of Conduct, diversity and inclusion, fair banking and serving customers with disabilities. 2018 was the first year this data was collected.

Work-Related Injuries¹

Canada	2019	2018	2017
Minor injuries ²	402 (0.62%)	359 (0.57%)	290 (0.49%)
Disabling injuries ³	172 (0.27%)	290 (0.46%)	188 (0.32%)
Employee days absent beyond day of injury ⁴	2,140	3,485	2,409
Fatalities due to work-related accidents	0	0	0
U.S.			
Medical/report only claims filed through workers' compensation ⁵	397	420	389
Indemnity claims filed through workers' compensation	58	33	35
Employee days absent beyond day of injury	2,912	1,912	1,315
Fatalities due to work-related accidents	0	0	0

¹ Figures in parentheses indicate accident statistics as a percentage of our workforce in the country noted, as at the end of the calendar year.

² Injuries that are treatable in the workplace, with no time lost beyond the day of injury.

³ Injuries that result in lost time in the workplace on any day following the injury for each of the years shown.

⁴ Number and severity of disabling accidents have decreased resulting in fewer days absent.

⁵ Workers' compensation claims below \$2,500 or any claim that requires no payment or activity other than generating a report.

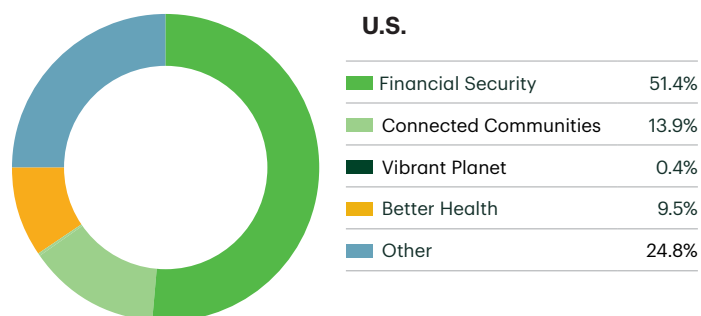
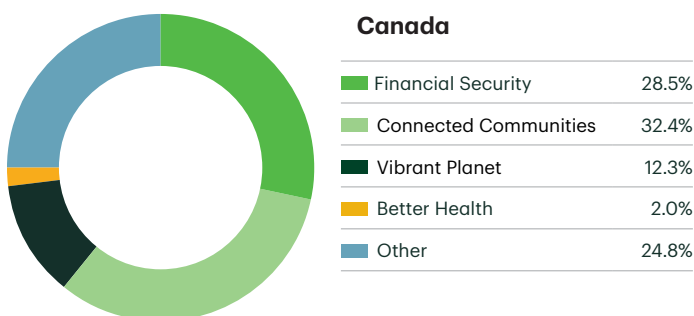
Corporate Giving Totals

PERFORMANCE TRENDS: CORPORATE GIVING	2019	2018	2017
Canada (millions of Canadian dollars)	\$89	\$80	\$74
U.S. (millions of U.S. dollars) ¹	\$27	\$26	\$26
Total (millions of Canadian dollars) ²	\$126	\$116	\$107

¹ Includes US\$21.8 million from the TD Charitable Foundation.

² All amounts converted into Canadian dollars using Bank of Canada exchange rates. For the total value of our contributions, please refer to the summary provided by London Benchmarking Group Canada on the next page, which performs an annual independent audit of our community investment.

Breakdown of Our Giving by TD Ready Commitment Driver



London Benchmarking Group Summary

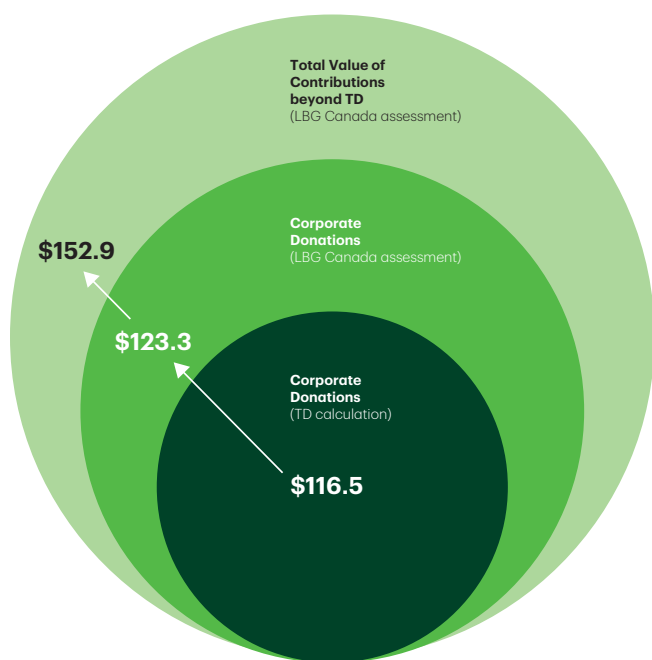
The London Benchmarking Group (LBG) is a network of corporate community investment professionals that work together to apply, develop and enhance the LBG measurement framework. Since there are no generally accepted accounting principles (GAAP) to inform how “community giving” is reported, different companies have historically taken different approaches to arrive at their numbers. LBG’s measurement framework provides a robust and credible approach to measuring the real value and impact of corporate community investment to both business and society and is the global standard for measuring community contributions.

TD is a founding member of LBG Canada. As an external third party, LBG Canada provides a standardized approach for valuing community investment and reviews each participant’s reported community giving to verify that the approach has been followed.

In addition to TD’s own calculations, we ask LBG Canada to assess our data and calculate our corporate giving based on their methodology, which helps to account for the broader impacts of our financial contribution.

LBG Corporate Giving in Canada

(millions of dollars)



What do the numbers include?

- The combined value of TD’s donations and contributions using the LBG Canada assessment, plus customer and employee donations facilitated by TD’s activities.
- The LBG Canada assessment also values employee hours volunteered during working hours, staff and overhead costs to run TD programs and other priority community campaigns.
- TD calculation accounts for cash and in-kind donations.

Taxes

TAXES BORNE BY TD BANK GROUP (in millions of dollars)	2019	2018	2017
Income taxes	2,735	3,182	2,253
Payroll taxes for over 85,000 employees in the jurisdictions where TD operates	587	538	517
Transaction and sales taxes	678	487	462
Capital and insurance premium taxes	168	148	136
Property and business taxes	243	237	202
Total	4,411	4,592	3,570
Effective income tax rate – reported	20.7%	23.1%	18.3%
Effective total tax rate ¹	29.6%	30.2%	26.2%

¹ The effective total tax rate is calculated as total taxes divided by net income before income taxes, payroll taxes, transaction and sales taxes, capital and insurance premium taxes, and property and business taxes.