



# TD GRI Index 2016-2017

This document contains the TD GRI index for both 2016, and 2017

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## 2016 GRI Index

TD has used the Global Reporting Initiative (GRI) framework for corporate responsibility reporting since 2007. TD's 2016 Corporate Responsibility Report is written in accordance with the G4

framework and fulfills the requirements for a Core report.

## Standard Disclosures

### Strategy and Analysis

Disclosure	Description
	Reference or Response
G4-1	<p><b>Statement from the most senior decision-maker in the organization.</b></p> <p><a href="#">CR Report</a> page 1.</p>
G4-2	<p><b>Description of key impacts, risks and opportunities.</b></p> <p><b>We assessed our material topics to be:</b> Customer Experience, Product and Service Responsibility, Financial Access and Inclusion, Financial Education, Corporate Governance and Integrity, Risk Management, Data Security and Privacy, Employee Engagement, Inclusion and Diversity, Health and Well-Being, Climate Change, Responsible Financing, Responsible Investing, Eco-Efficiency, Strategic Philanthropy, Community Capacity Building and Economic Value.</p> <p>See page 6 in the <a href="#">CR Report</a> for more details of this assessment.</p> <p><b>See also:</b></p> <ul style="list-style-type: none"> <li>• Introduction to each material topic in the <a href="#">CR Report</a> for a description of key impacts and effects on stakeholders</li> <li>• <a href="#">CR Report</a> page 9 - Scorecard and Goals</li> <li>• <a href="#">AR</a> - page 68 for Risk Factors That May Affect Future Results</li> <li>• <a href="#">AR</a> pages 72-76 for an explanation of how TD approaches Risk Management</li> <li>• <a href="#">AR</a> page 103 for an explanation of TD’s approach to Environmental Risk</li> </ul>

### Organizational Profile

Disclosure	Description
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	Reference or Response
G4-3	<b>Name of organization</b>
	TD Bank Group
G4-4	<b>Primary brands, products and services</b>
	<p>The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Group. TD is the sixth largest bank in North America by branches and serves 25 million customers in three key businesses operating in a number of locations in financial centres around the globe: Canadian Retail, U.S. Retail and Wholesale Banking. TD also ranks among the world's leading online financial services firms, with approximately 11 million active online and mobile customers. TD had CDN\$1.2 trillion in assets on October 31, 2016. The Toronto-Dominion Bank trades under the symbol "TD" on the Toronto and New York Stock Exchanges.</p> <ul style="list-style-type: none"> <li>• <a href="#">AR</a> pages 24-38</li> </ul>
G4-5	<b>Location of headquarters</b>
	Toronto, Canada.
G4-6	<b>Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.</b>
	<p><b>Where We Operate</b>  <b>AMERICAS:</b> Barbados, Canada, United States  <b>EUROPE:</b> Amsterdam - The Netherlands, Dublin - Ireland, Luxembourg, United Kingdom  <b>ASIA-PACIFIC:</b> Sydney – Australia, Hong Kong, Mumbai – India, Seoul - South Korea, Shanghai – China, Singapore</p> <p><a href="#">AR</a> List of Significant Subsidiaries on page 199</p>
G4-7	<b>Nature of ownership and legal form.</b>
	The Toronto-Dominion Bank is a chartered bank subject to the provisions of the Bank Act (Canada). It was formed on February 1, 1955 through the amalgamation of The Bank of Toronto, chartered in 1855, and The

Dominion Bank, chartered in 1869. The Toronto-Dominion Bank trades on the Toronto and New York stock exchanges under the symbol "TD".

**G4-8**

**Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).**

TD is the sixth largest bank in North America by branches and serves 25 million customers in three key businesses operating in a number of locations in financial centres around the globe: Canadian Retail, U.S. Retail and Wholesale Banking.

**Canadian Retail includes:** TD Canada Trust, TD Auto Finance Canada, TD Wealth (Canada), TD Direct Investing, and TD Insurance

**U.S. Retail includes:** TD Bank, America's Most Convenient Bank, TD Auto Finance U.S., TD Wealth (U.S.), and an investment in TD Ameritrade

**Wholesale Banking includes:** TD Securities

- [AR](#) pages 24-38

**G4-9**

**Report scale of the organization.**

At the end of the 2016 fiscal year, TD reported over CDN \$9.2 billion in adjusted net income, CDN \$1,177 billion in assets, 87,905 employees, maintained 2,434 branches and stores across Canada and the U.S. TD operates internationally through our offices in the Americas, Europe and Asia-Pacific.

For total capitalization – see [AR](#) Key Financial Metrics on page 3

- For quantity of products or services provided – see Business Segment Analysis [AR](#) pages 24 to 38

**G4-10**

**Total number of employees by employment contract and region.**

- [2016 TD Bank Group Workforce Profile](#)

**G4-11**

**Report the percentage of total employees covered by collective bargaining agreements.**

TD General Insurance has a long-established bargaining unit of approximately 188 employees, or 0.21% of our total employee population,

represented by the Teamsters Union at one of our Montreal locations.

**G4-12**

**Describe the organization's supply chain.**

[CR Report](#) page 53.

**G4-13**

**Report any specific changes during the report period regarding the organization's size, structure, ownership or its supply chain.**

Significant events in 2016:

- Acquisition of Scottrade Bank

See [AR](#) page 15 for details.

There were no significant changes in TD's supply chain for the 2016 fiscal year.

**G4-14**

**Report whether and how the precautionary approach or principle is addressed by the organization.**

- Risk Management: [CR Report](#), page 58
- Responsible Finance: [CR Report](#), page 37
- Sustainable Investing: [CR Report](#), page 39

**G4-15**

**List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.**

- Equator Principles
- Principles of Free, Prior and Informed Consent
- Universal Declaration of Human Rights
- Leadership in Energy and Environmental Design (LEED)
- Carbon Pricing Leadership Coalition
- Corporate Buyers Renewable Energy Principles
- Green Bond Principles
- RE100
- UNEP Financial Initiative (North America)
- UN PRI (Principles for Responsible Investment)
- UN PSI (Principles for Sustainable Insurance)

G4-16	<p>List memberships of associations.</p> <p>See <a href="#">Memberships and Affiliations</a></p>
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## Identified Material Aspects and Boundaries

Disclosure	Description
G4-17	<p><b>a) List all entities included in the organization’s consolidated financial statements or equivalent documents.</b>  <b>b) Report whether any entity included in the organization’s consolidated financial statements or equivalent documents is not covered by the report.</b></p> <p>The scope of TD’s Corporate Responsibility Reporting encompasses all of TD’s wholly owned operations and activities which are organized around the following operating business segments: Canadian Retail, U.S. Retail and Wholesale Banking.</p> <p>The scope of TD’s financial reporting includes wholly owned subsidiaries of TD Bank Group. <a href="#">AR</a> List of Significant Subsidiaries –p199</p> <p>TD has two philanthropic foundations which are not owned and operated by the TD Bank Group and are therefore not part of our consolidated financial statements. These are:</p> <ul style="list-style-type: none"> <li>• TD Friends of the Environment Foundation</li> <li>• TD Bank Charitable Trust Foundation</li> </ul> <p>Assurance of financial statements See <a href="#">AR</a> page 117-118</p>
G4-18	<p><b>a) Explain the process for defining the report content and the Aspect Boundaries.</b>  <b>b) Explain how the organization has implemented the Reporting Principles for Defining Report Content.</b></p> <p>We conduct a formal materiality analysis every two years to identify, prioritize and validate the evolving environmental, social and governance issues for TD. This process involves research, media scans, stakeholder consultations and internal sustainability discussions which lead to the filtering and defining of our material topics. This "radar" helps us track stakeholder interests and concerns and identify new issues as they emerge.</p>

The findings drive our corporate responsibility strategy and the information we provide in this report. Report contents are aligned to material topics as identified by key stakeholders.

**More Information:**

- How we listen to stakeholders: [CR Report](#) page 5
- Material Topics: [CR Report](#) page 6
- [Overview of TD's Materiality Process](#)
- [Material Aspects and Boundaries table](#)

**G4-19**

List all the material Aspects identified in the process for defining report content.

See [Material Aspects and Boundaries table](#)

**G4-20**

For each material Aspect, report the Aspect Boundary within the organization as follows:

- Report whether the Aspect is material within the organization
- If the Aspect is not material for all entities within the organization select one of the following two approaches and report either:
  - The list of entities or groups of entities included in G4-17 for which the Aspect is not material or
  - The list of entities included in G4-17 for which the Aspect is material
  - Report any specific limitation regarding the Aspect Boundary within the organization.

See [Material Aspects and Boundaries table](#).

**G4-21**

For each material Aspect report on the Aspect Boundary outside the organization, as follows:

- Report whether the Aspect is material outside of the organization
- If the Aspect is material outside of the organization, identify the entities, group of entities or elements for which the Aspect is material. In addition, describe the geographical location where the Aspect is material for the entities identified
- Report any specific limitation regarding the Aspect Boundary outside of the organization

	See <a href="#">Material Aspects and Boundaries table</a> .
<b>G4-22</b>	<p><b>Report the effect of any restatements of information in previous reports, and the reason for restatements.</b></p> <p>All restatements are provided in the footnotes.</p> <ul style="list-style-type: none"> <li>• See 2016 <a href="#">Appendix: ESG Data</a></li> </ul>
<b>G4-23</b>	<p><b>Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.</b></p> <p>There have been no significant changes to the scope of aspect boundaries of this report from previous periods.</p>

## Stakeholder Engagement

Disclosure	Description
	Reference or Response
<b>G4-24</b>	<p><b>Provide a list of stakeholder groups engaged by the organization.</b></p> <p>TD's primary stakeholders include: customers, employees, shareholders/investors and government regulators. Our secondary stakeholders include: community organizations, industry associations, suppliers and non-governmental organizations.</p> <p><b>More Information</b></p> <ul style="list-style-type: none"> <li>• How we listen to stakeholders: <a href="#">CR Report</a> page 5</li> </ul>
<b>G4-25</b>	<p><b>Report the basis for identification and selection of stakeholders with whom to engage.</b></p> <p>Every two years we conduct a formal materiality analysis to identify, prioritize and validate the evolving material issues we face. This process involves research, media scans, stakeholder consultations and internal sustainability discussions which lead to the filtering and defining of our material topics.</p> <p><b>More Information:</b></p>



	<ul style="list-style-type: none"> <li>• Our Material Topics: <a href="#">CR Report</a> page 6</li> <li>• <a href="#">Overview of TD's Materiality Assessment</a></li> </ul>
G4-26	<p>Report the organization's approach to stakeholder engagement, including frequency of engagement by type, stakeholder group and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.</p>
	<ul style="list-style-type: none"> <li>• How we listen to stakeholders: <a href="#">CR Report</a> page 5</li> <li>• <a href="#">Overview of TD's Materiality Assessment</a></li> </ul>
G4-27	<p>Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.</p>
	<p><b>TD conducts a materiality assessment every two years. For 2016, we assessed our material topics to be:</b> Customer Experience, Product and Service Responsibility, Financial Access and Inclusion, Financial Education, Corporate Governance and Integrity, Risk Management, Data Security and Privacy, Employee Engagement, Inclusion and Diversity, Health and Well-Being, Climate Change, Responsible Financing, Responsible Investing, Eco-Efficiency, Strategic Philanthropy, Community Capacity Building and Economic Value</p> <p><b>More Information:</b></p> <ul style="list-style-type: none"> <li>• How we listen to stakeholders: <a href="#">CR Report</a> page 5</li> <li>• <a href="#">List of environmental stakeholder groups and discussion topics</a></li> <li>• <a href="#">TD Ombudsman Annual Report</a></li> </ul>

## Report Profile

Disclosure	Description
	Reference or Response
G4-28	<b>Reporting period</b>
	November 1, 2015 to October 31, 2016.

G4-29	<p><b>Date of most recent previous report.</b></p> <p><a href="#">2015 Corporate Responsibility Report.</a></p>
G4-30	<p><b>Reporting cycle</b></p> <p>Our reporting cycle is annual.</p>
G4-31	<p><b>Provide contact point for questions regarding the report or its contents.</b></p> <p>Email address for questions about our corporate responsibility activities and performance: <a href="mailto:crreport@td.com">crreport@td.com</a></p>
G4-32	<p><b>Report the ‘in accordance’ option the organization has chosen</b></p> <p>TD has used the Global Reporting Initiative (GRI) framework for corporate responsibility reporting since 2007. TD’s 2016 Corporate Responsibility Report is written in accordance with the G4 framework and fulfills the requirements for a Core report.</p>
G4-33	<p><b>Report the organization’s policy and current practice with regard to seeking external assurance for the report.</b></p> <p>Selected performance indicators were independently assured by Ernst &amp; Young LLP. Ernst &amp; Young performed a limited assurance engagement for a selection of TD’s social and environmental performance indicators including TD’s greenhouse-gas emissions and Carbon Neutral Schedule, and TD’s paper-usage figures.</p> <p><a href="#">+ Assurance Statement for the 2016 Paper Reduction Schedule, Corporate Responsibility Metrics, Greenhouse Gas Emissions and Carbon Neutral Schedule</a></p> <p><a href="#">+ Assurance Statement for the 2016 Green Bond Schedule</a></p> <p>Ernst and Young LLP is the bank’s financial auditor. The Audit Committee is accountable for audit services conducted across the bank.</p>

## Governance

Disclosure	Description
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	Reference or Response
<p><b>G4-34</b></p>	<p><b>Governance structure of the organization. Identify any committees responsible for decision-making on economic, environmental and social impacts.</b></p> <p><b><u><a href="#">The Board of Directors and its committees.</a></u></b></p> <p>More information:</p> <ul style="list-style-type: none"> <li>• Corporate Responsibility Governance Structure: <b><u><a href="#">CR Report</a></u></b> page 8</li> <li>• <b><u><a href="#">Diversity Governance</a></u></b></li> <li>• <b><u><a href="#">Environmental Governance</a></u></b></li> </ul>
<p><b>G4-38</b></p>	<p><b>Report the composition of the highest governance body and its committees.</b></p> <p><b>Board Diversity (As of October 31, 2016.)</b></p> <ul style="list-style-type: none"> <li>• % of female directors: 36%</li> <li>• % of visible minority directors: 14%</li> <li>• % of independent directors: 93%</li> </ul> <p><b>More information:</b></p> <ul style="list-style-type: none"> <li>• A full description of the tenure, experience and skills of TD’s Board of Directors can be found in our <b><u><a href="#">Proxy Circular</a></u></b> from page 8-15</li> <li>• Director Independence: <b><u><a href="#">PC</a></u></b> page 67</li> <li>• Diversity Policy: <b><u><a href="#">PC</a></u></b> page 75-76</li> </ul>
<p><b>G4-39</b></p>	<p><b>Whether the Chair of the Board is also an executive officer.</b></p> <p>The Chairman of the Board and the Chief Executive Officer of TD Bank are separate roles.</p>
<p><b>G4-40</b></p>	<p><b>Nomination process including diversity, independence, skills, stakeholder engagement.</b></p> <ul style="list-style-type: none"> <li>• Nomination of directors: <b><u><a href="#">PC</a></u></b> page 74</li> <li>• Competencies and Skills Matrix: <b><u><a href="#">PC</a></u></b> page 75</li> </ul>

G4-41	<p><b>Board conflicts of interest</b></p> <ul style="list-style-type: none"> <li>• Director conflict of interest: <a href="#">PC</a> page 75</li> </ul>
G4-43	<p><b>Report the measures taken to develop and enhance the highest governance body’s collective knowledge of economic, environmental and social topics.</b></p> <p>Corporate responsibility is a key part of TD’s strategy and is managed within a framework of internal control, governance and risk-management processes.</p> <p>See Corporate Responsibility Governance Structure: <a href="#">CR Report</a> page 8</p> <p><b>More Information:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Environmental Governance</a></li> <li>• <a href="#">Diversity Governance</a></li> </ul>
G4-45	<p><b>Report the highest governance body’s role in the identification and management of economic, environmental and social impacts, risks, and opportunities.</b></p> <p>See Corporate Responsibility Governance description in G4-43.</p> <p>See also the feedback from stakeholders in the <a href="#">CR Report</a> pages 5 and 7. Feedback from the stakeholders is reviewed and discussed at the Corporate Responsibility Steering Committee and the Corporate Citizenship Council.</p>
G4-46	<p><b>Report the highest governance body’s role in reviewing the effectiveness of the organization’s risk management processes for economic, environmental and social topics.</b></p> <p>The Corporate Governance Committee has oversight of the TD’s corporate responsibility strategy and performance. The following responsibilities are included in the committee charter:</p> <ul style="list-style-type: none"> <li>• reviewing and assessing the Bank’s corporate responsibility strategy and reporting, including monitoring its environmental and social performance; and,</li> <li>• keeping abreast of international trends and best practices in corporate disclosure of non-financial performance and updating the Board on social and environmental issues, as necessary.</li> </ul>

	<p><b>More information</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Board Charters</a></li> <li>• Board Assessments: <a href="#">PC</a> page 76</li> </ul>
<b>G4-48</b>	<p><b>Report the highest committee or position that formally reviews and approves the organization’s sustainability report and ensures that all material Aspects are covered.</b></p> <p>The CEO approves the corporate responsibility report.</p>
<b>G4-49</b>	<p><b>Process for communicating critical concerns to the highest governance body.</b></p> <p>Shareholders and employees and other interested parties may communicate with the Board of Directors through the Chairman of the Board, By mail to:  Mr. Brian M. Levitt  Chairman of the Board  The Toronto-Dominion Bank  P.O. Box 1, Toronto-Dominion Centre  Toronto, Ontario M5K 1A2</p> <ul style="list-style-type: none"> <li>• By e-mail c/o TD Shareholder Relations to <a href="mailto:tdshinfo@td.com">tdshinfo@td.com</a></li> </ul>
<b>G4-51</b>	<p><b>Board remuneration and link to ESG.</b></p> <ul style="list-style-type: none"> <li>• Full details on executive compensation: <a href="#">PC</a> starting on page 23-24.</li> </ul>
<b>G4-52</b>	<p><b>Process for determining Board remuneration.</b></p> <ul style="list-style-type: none"> <li>• <a href="#">PC</a> starting on page 23.</li> </ul>
<b>G4-53</b>	<p><b>Process to seek stakeholder views on remuneration, including the results of votes on remuneration policies and proposals.</b></p> <ul style="list-style-type: none"> <li>• <a href="#">PC</a> starting on page 23.</li> <li>• At TD’s AGM, shareholders may cast a non-binding vote on the advisory to executive compensation. The results can be found on <a href="#">our website</a>. For 2017, the motion received 94.7% support</li> </ul>

## Ethics and Integrity

Disclosure	Description
	Reference or Response
G4-56	<p data-bbox="386 394 1149 428"><b>Describe the organization’s values and principles.</b></p> <ul data-bbox="431 499 1094 583" style="list-style-type: none"> <li data-bbox="431 499 1094 533">• The TD Framework: See <a href="#">CR Report</a> page 1.</li> <li data-bbox="431 548 732 583">• <a href="#">Code of Conduct</a></li> </ul>
G4-57	<p data-bbox="386 663 1414 768"><b>Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.</b></p> <p data-bbox="386 842 1479 1037">Employees are encouraged to use the Employee Complaint Resolution Process to address any issues and concerns. Clearly defined and easily accessible through our intranet, the process ensures that the complaint is formally documented, received by the right people and handled quickly without fear of reprisal.</p> <p data-bbox="386 1073 1507 1346">For employees who may not be comfortable speaking directly with their manager or human resources, our TD Whistleblower Program is an alternate confidential communication channel. Employees can anonymously report any concerns regarding the integrity of TD accounting, internal accounting controls or auditing matters, as well as any concerns relating to ethical business or personal conduct, integrity and professionalism.</p> <p data-bbox="386 1381 1474 1493">Our Employee Ombuds Office offers employees a safe place to be heard, providing confidential, neutral, off-the-record assistance on work-related issues.</p>
G4-58	<p data-bbox="386 1570 1430 1675"><b>Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity.</b></p> <p data-bbox="386 1749 1487 1976">The <a href="#">TD Whistleblower Hotline</a>, an independent, confidential and anonymous (except where prohibited by law) reporting channel for your financial and ethical concerns. Members of the public who become aware of or suspect any breach of the Code or who have complaints concerning other ethical, legal or regulatory matters are also encouraged to report such concerns through the whistleblower hotline.</p>

[EthicsPoint](#) is an independent, third party supplier that has been selected to provide a confidential and anonymous communication channel.

## Economic

### Economic Performance

Disclosure	Description
	Reference or Response
DMA	<p>TD's business strategy is to produce long-term, profitable growth by building strong franchises and delivering value to customers, shareholders and the broader community.</p> <p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• Board of Directors</li> <li>• Chief Executive Officer</li> <li>• Senior Executive Team</li> </ul> <p><b>Ways we measure our approach and impacts</b></p> <ul style="list-style-type: none"> <li>• Financial and Non-financial performance</li> </ul> <p><b>More information</b></p> <ul style="list-style-type: none"> <li>• <a href="#">AR</a> – CEO's message</li> <li>• Message from the CEO: <a href="#">CR Report</a> page 1.</li> <li>• Economic Value: <a href="#">CR Report</a> page 52.</li> </ul>
G4-EC1	<p><b>Direct economic value generated and distributed</b></p> <ul style="list-style-type: none"> <li>• Economic Value: <a href="#">CR Report</a> page 52.</li> </ul>
FS-EC1	<p><b>Value of community investment program, investments by theme, geographical area, time and motivation.</b></p> <ul style="list-style-type: none"> <li>• Community Investment: <a href="#">CR Report</a> page 47-49.</li> </ul>

	<ul style="list-style-type: none"> <li>• <a href="#">Community Investment Snapshot – Canada</a></li> <li>• <a href="#">Community Investment Snapshot – U.S.</a></li> </ul>
G4-EC2	<p><b>Financial implications and other risks and opportunities for the organization’s activities due to climate change</b></p> <ul style="list-style-type: none"> <li>• Changing Climate: <a href="#">CR Report</a> page 34-36.</li> <li>• <a href="#">TD’s Environment Policy</a></li> <li>• TD’s submission to the Carbon Disclosure Project – publicly available through <a href="#">their website</a>.</li> <li>• <a href="#">Environmental and Social Risk Management Process</a></li> <li>• Environmental Risk: <a href="#">AR</a> pages 103-104</li> <li>• <a href="#">Environmental Governance</a></li> </ul>
G4-EC3	<p><b>Coverage of the organizations defined benefit plan obligations.</b></p> <p>TD’s benefit programs aim to ensure that employees have a comprehensive safety net of essential protection in the event of a death, disability or a serious illness and to help them provide for their retirement.</p> <ul style="list-style-type: none"> <li>• <a href="#">Summary of Benefits for TD Employees</a></li> </ul>

## Indirect Economic Impacts

Disclosure	Description
	Reference or Response
DMA	<p><b>Describe work done to understand indirect economic impacts.</b></p> <ul style="list-style-type: none"> <li>• Economic Value - Direct and Indirect Impacts: <a href="#">CR Report</a> page 52.</li> <li>• Materiality Matrix: <a href="#">CR Report</a> page 6.</li> <li>• How we listen to stakeholders: <a href="#">CR Report</a> page 5.</li> <li>• Sourcing: <a href="#">CR Report</a> page 53.</li> <li>• Tax Policy: <a href="#">CR Report</a> page 54.</li> <li>• <a href="#">Environmental impact table</a>.</li> </ul>
G4-EC7	<p><b>Development and impact of infrastructure investments and services supported.</b></p>



	<ul style="list-style-type: none"> <li>• TD Green Bond: <a href="#">CR Report</a> page 41</li> <li>• TD's Contribution to the Lower-Carbon Economy: <a href="#">CR Report</a> page 36</li> <li>• <a href="#">Environmental impact table</a>.</li> </ul>
<b>G4-EC8</b>	<p><b>Significant indirect economic impacts including the extent of impacts.</b></p> <ul style="list-style-type: none"> <li>• Strategic Philanthropy: <a href="#">CR Report</a> pages 47-49 provides an overview of the impacts of TD's giving, including in-kind donations and volunteered hours.</li> <li>• Sourcing: <a href="#">CR Report</a> page 53 shows the impact of TD's Responsible Procurement Policy and our programs for diverse suppliers.</li> <li>• Financial Access and Inclusion: <a href="#">CR Report</a> pages 16-17 shows how TD is working to improve access to banking services for different populations, including new immigrants.</li> <li>• Affordable Housing: <a href="#">CR Report</a> page 50 shows how TD is reinvesting in our local communities to provide housing options for low-to-moderate income individuals.</li> <li>• Tax: <a href="#">CR Report</a> page 54 provides an overview of the taxes we pay and collect.</li> </ul>

## Environment

### Energy

Disclosure	Description
	Reference or Response
<b>DMA</b>	<p>Eco-efficiency means doing more with less – finding ways to grow our business while reducing our environmental impact. The business case for eco-efficiency is clear. It results in improved business process efficiency, cost savings, and increased customer and employee satisfaction.</p> <p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Environmental Governance</a></li> </ul> <p><b>Ways we measure our approach and impacts</b></p> <ul style="list-style-type: none"> <li>• GHG reductions</li> </ul>

- Energy reduction
- Reductions in paper use
- Reductions in water use
- Waste diversion rates

**Relevant TD policies**

- TD Enterprise Risk Framework
- [TD Environment Policy](#)
- Environment Management System
- Carbon neutral commitment
- Voluntary eco-efficiency targets

**More information**

- Eco-Efficiency DMA: [CR Report](#) page 42-45.
- [2016 Environmental Scorecard](#)

G4-EN3	<p><b>Energy consumption within the organization</b></p> <ul style="list-style-type: none"> <li>• <a href="#">2016 Appendix: ESG Data</a> page 3</li> <li>• <a href="#">Notes to GHG Emissions</a></li> </ul>
G4-EN5	<p><b>Energy intensity</b></p> <p>See <a href="#">2016 Appendix: ESG Data</a> page 3 for energy intensity metrics. TD calculates</p> <ul style="list-style-type: none"> <li>• Electricity intensity (GJ per square foot)</li> <li>• Electricity intensity(GJ per million dollar revenue)</li> </ul>
G4-EN6	<p><b>Reduction of energy consumption as a results of conservation and energy initiatives</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Energy, GHG and Water Reduction Initiatives</a></li> </ul>

**Emissions**

Disclosure	Description

	Reference or Response
<p><b>DMA</b></p>	<p>Our carbon neutral commitment is the foundation of our support of the low carbon economy.</p> <p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Environmental Governance</a></li> </ul> <p><b>Ways we measure our approach and impacts</b></p> <ul style="list-style-type: none"> <li>• GHG reductions</li> </ul> <p><b>Relevant TD policies</b></p> <ul style="list-style-type: none"> <li>• <a href="#">TD Environment Policy</a></li> <li>• Environment Management System</li> <li>• Carbon neutral commitment</li> <li>• Voluntary eco-efficiency targets</li> </ul> <p><b>More information</b></p> <ul style="list-style-type: none"> <li>• Eco-Efficiency DMA: <a href="#">CR Report</a> page 42-45.</li> <li>• <a href="#">2016 Environmental Scorecard</a></li> <li>• <a href="#">2016 Appendix: ESG Data</a> The banking sector is not subject to regulations or policies for emissions. TD has an internal mandate to operate as a carbon-neutral bank and to achieve our goal we purchase offsets.</li> <li>• <a href="#">TD's List of Renewable Energy Credits and Offset providers</a></li> <li>• TD's submission to the Carbon Disclosure Project – publicly available through their <a href="#">website</a></li> </ul>
<p><b>G4-EN15</b></p>	<p><b>Direct GHG Emissions (Scope 1)</b></p> <ul style="list-style-type: none"> <li>• <a href="#">2016 Appendix: ESG Data</a> page 2</li> <li>• <a href="#">Notes to GHG Emissions</a></li> </ul>
<p><b>FS-EN15</b></p>	<p><b>Emissions resulting from business travel</b></p> <ul style="list-style-type: none"> <li>• <a href="#">2016 Appendix: ESG Data</a> page 2</li> </ul>
<p><b>G4-EN16</b></p>	<p><b>Indirect GHG Emissions (Scope 2)</b></p>

	<ul style="list-style-type: none"> <li>• <a href="#">2016 Appendix: ESG Data</a> page 2</li> <li>• <a href="#">Notes to GHG Emissions</a></li> </ul>
G4-EN17	<p>Other indirect GHG emissions (Scope 3)</p> <ul style="list-style-type: none"> <li>• <a href="#">2016 Appendix: ESG Data</a> page 2</li> <li>• <a href="#">Notes to GHG Emissions</a></li> </ul>
G4-EN18	<p>GHG Emissions intensity</p> <ul style="list-style-type: none"> <li>• <a href="#">2016 Appendix: ESG Data</a> page 2</li> </ul>
G4-EN19	<p>Reduction of GHG emissions</p> <ul style="list-style-type: none"> <li>• <a href="#">Environmental Impacts Table</a></li> <li>• <a href="#">2016 Energy, GHG and Water Reduction Initiatives</a></li> <li>• GHG Reduction by TD Insurance and TD Auto Finance customers <a href="#">2016 Appendix: ESG Data</a> page 7</li> </ul>

## Labour Practices

### Diversity and Equal Opportunity

Disclosure	Description
	Reference or Response
DMA	<p>We take an integrated approach to diversity and inclusion, with initiatives for employees, customers and communities. The Diversity Leadership Council, which comprises senior leaders across TD, sets the strategy and oversees our progress on diversity and inclusion.</p> <p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Diversity governance</a></li> <li>• Day-to-day implementation – all people managers</li> </ul>

## Ways we measure our approach and impacts

- Workforce diversity against labour market availability
- Global employee engagement survey results (TD Pulse)
- Equal Opportunity Statement
- Diversity Awareness Training for all new hires
- Employees' voluntary completion of Employment Equity Survey (Canada)
- Participation in independent third party surveys, such as Top Diversity Employers and the AON Hewitt Best Employer survey

## Relevant TD policies

- Diversity and Employment Equity Policy
- [Code of Conduct and Ethics](#)
- Respectful Workplace Policy
- Workplace Accommodation Policy
- Workplace Gender Transition Guidelines

## More information

- Inclusion and Diversity: [CR Report](#) page 25-28

G4-LA12

**Composition of governance bodies and breakdown of employees per employee category according to gender, age, minority, membership and other indicators of diversity.**

- Board composition: [CR Report](#) pages 56-57 and [PC](#) pages 8-15
- Employees by age, gender and employee category: [2016 TD Bank Group Employee Workforce Profile](#)
- Employees by diversity group: [CR Report](#) pages 26-28

## Local Communities

Disclosure	Description
	Reference or Response
DMA	For more than 150 years, TD's enduring approach to community investment demonstrates three things: we are engaged in our communities, we are committed for the long-term, and we want our investments to achieve real social and economic results.

## Accountability

- Corporate Citizenship Council
- Day-to-day implementation – VP Community Relations

## Ways we measure our approach and impacts

- Imagine Canada and the Giving USA Foundation standard of 1% of pre-tax profit as a benchmark for corporate donations
- % of giving applied to priority areas
- % of giving applied to supporting diversity and inclusion across priority areas
- Number of active TD volunteers

## Relevant TD policies

- [TD Code of Conduct and Ethics](#)
- [Anti-Bribery and Anti-Corruption Policy](#)
- [Funding guidelines in Canada](#)
- [Funding guidelines in U.S.](#)

## More information

- Strategic Philanthropy: [CR Report](#) page 47-49

G4-SO1

### Percentage of operations with implemented local community engagement, impact assessments, and development programs.

TD uses the following frameworks and policies to assess our engagement and the impact of our operations on local communities. These apply to 100% of our operations, with the exception of the Community Reinvestment Act, which is federally legislated in the U.S.

- Strategic Philanthropy: [CR Report](#) pages 47-49
- Community Capacity Building: [CR Report](#) pages 50-51
- Supporting underserved U.S. communities: [CR Report](#) page 50
- How we listen to stakeholders: [CR Report](#) page 5

Issues and concerns can be reported using TD's existing processes. See more information on Customer Care and TD's Whistleblower hotline.

G4-SO2

### Operations with significant actual and potential negative impacts on local communities.

TD's approach to Corporate Responsibility is built on four key themes, one of which is strengthening communities. As part of that commitment, TD supports over 5,000 organizations that work to enrich and strengthen our local communities. TD donates millions of dollars each year to causes that matter to our customers, employees and stakeholders.

**More information**

- Direct and indirect impacts: [CR Report](#) page 2
- [TD's 2016 Public Accountability Statement](#) which includes branch openings and closures in Canada.

**G4-FS13**

**Initiatives to improve access to financial services for disadvantaged people**

- [Access to banking](#)
- Financial education: [CR Report](#) pages 18-19
- [TD and Indigenous Communities in Canada](#)

**G4-FS14**

**Access points in low-populated or economically disadvantaged areas by type.**

- [Access to banking](#)
- Product and Service Responsibility: [CR Report](#) pages 14-15
- [TD's 2016 Public Accountability Statement](#) which includes branch openings and closures in Canada.

Additional references:

- [New to Canada website](#)
- Building Pride: Celebrating the LGBTQA Community
- [TD and Indigenous Communities in Canada](#)

## Product Responsibility

### Product and Service Labelling

Disclosure	Description
	Reference or Response

<p><b>DMA</b></p>	<p><b>Product and Service Labelling is one aspect of TD’s approach to Product and Services.</b></p> <p>We train our employees to take sufficient time to explain issues and answer questions. We make product and fee information readily available in our branches, stores, investment centres and websites, and our guidelines require us to present information about our products and services in clear, easy-to-understand language.</p> <p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• Shared accountability across Compliance, Marketing, Product Groups and Distribution</li> </ul> <p><b>Ways we measure our approach and impacts</b></p> <ul style="list-style-type: none"> <li>• Legendary Customer Experience (LEI) results</li> <li>• Sales</li> <li>• Customer retention</li> <li>• Accessibility of services</li> <li>• Access locations across network</li> <li>• Internal monitoring and testing reviews</li> </ul> <p><b>Relevant TD policies</b></p> <ul style="list-style-type: none"> <li>• Specific Regulatory Compliance Policies</li> <li>• Diversity and Inclusion Policy</li> <li>• <a href="#">TD Code of Conduct and Ethics</a></li> <li>• <a href="#">Codes of Conduct and Public Commitments</a></li> </ul> <p><b>More information</b></p> <ul style="list-style-type: none"> <li>• Product Responsibility: <a href="#">CR Report</a> page 14-15</li> <li>• Customer Experience: <a href="#">CR Report</a> page 11-13</li> <li>• Financial education: <a href="#">CR Report</a> page 18-19</li> </ul>
<p><b>G4-PR3</b></p>	<p><b>Type of product and service information required by the organization’s procedures for product and service information and labelling.</b></p> <ul style="list-style-type: none"> <li>• A description of products and services by business line: <a href="#">Our Businesses</a></li> <li>• TD complies with several industry level <a href="#">Codes of Conduct and Public Commitments</a>.</li> <li>• Sales practice: <a href="#">CR Report</a> page 14</li> </ul>



	<ul style="list-style-type: none"> <li>• <a href="#">Product information</a></li> </ul>
G4-PR4	<p><b>Total number of incidents of non-compliance with voluntary codes concerning product and service information and labelling.</b></p> <p>There were no incidents of non-compliance in 2016.</p>
G4-PR5	<p><b>Results of surveys measuring customer satisfaction.</b></p> <ul style="list-style-type: none"> <li>• Customer Experience: <a href="#">CR Report</a> page 11-13.</li> </ul>
G4-FS15	<p><b>Policies for the fair design and sale of financial products</b></p> <ul style="list-style-type: none"> <li>• TD complies with several industry level <a href="#">Codes of Conduct and Public Commitments</a>.</li> <li>• Sales practice: <a href="#">CR Report</a> page 14</li> <li>• Clear language: <a href="#">CR Report</a> page 14</li> </ul>
G4-FS16	<p><b>Initiatives to enhance financial literacy by type of beneficiary</b></p> <ul style="list-style-type: none"> <li>• Financial education: <a href="#">CR Report</a> page 18-19</li> </ul>

## Customer Privacy

Disclosure	Description
	Reference or Response
DMA	<p><b>Customer privacy is one aspect of TD's Global approach to Privacy and Data Security</b></p> <p>The bank actively monitors, manages and continues to enhance its ability to mitigate technology and information-security risks through enterprise-wide programs, industry best practices and robust threat and vulnerability assessments and responses.</p> <p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• Chief Risk Officer</li> </ul>

	<p>Chief Privacy Officer</p> <ul style="list-style-type: none"> <li>• Senior Vice President, Technology Risk Management and Information Security</li> </ul> <p><b>Ways we measure our approach and impacts</b></p> <ul style="list-style-type: none"> <li>• Continuity of service and systems</li> <li>• Incident tracking and risk assessments</li> </ul> <p><b>Relevant TD policies</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Privacy Code</a></li> <li>• TD has additional policies to support the management of privacy, fraud and data security</li> </ul> <p><b>More information</b></p> <ul style="list-style-type: none"> <li>• Data Security and Privacy: <a href="#">CR Report</a> page 59</li> <li>• <a href="#">TD Privacy Agreement</a></li> </ul>
G4-PR8	<p><b>Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.</b></p> <hr/> <p>In Canada, the Office of the Privacy Commissioner ruled on two complaints from past years and found them to be well- founded and resolved.</p>

## Society

### Compliance

Disclosure	Description
DMA	<p><b>Compliance is one aspect of TD's overall approach to Risk Management</b></p> <hr/> <p>TD executives, directors and employees look to the Enterprise Risk Framework and our Risk Appetite Statement for a common understanding of how we manage risk. The mandate of TD's Compliance Department is to manage compliance risk across the Bank to align with the policies established and approved by the Audit and Risk Committees.</p>

### Accountability

- Chief Risk Officer, Chief Executive Officer, Senior Executive Team, Risk Committee of the Board and Board of Directors

### Ways we measure our approach and impacts

- Risk Management Discussion: [AR](#) pages 72

### Relevant TD policies

- TD has many policies to support the management of major risk categories.

### More information

- Risk Management: [CR Report](#) page 58

G4-SO8

### Monetary value of fines and number of non-monetary sanctions for non-compliance with laws/regulations

#### Compliance Incident Reporting:<sup>1</sup>

In 2016, TD did not incur any significant monetary fines or significant non-monetary sanctions for non-compliance with laws and regulations.

TD has previously reported on a single family of matters consisting of several related actions alleging civil conspiracy and breach of the Competition Act. The action concerning interchange fees was brought against several Canadian banks, including TD, and our efforts to resolve the action continued through 2016.

In 2016, a purported class action was brought against several defendants, including TD, alleging collusion with one another to manipulate the price of U.S. treasury bonds.

<sup>1</sup> For reporting purposes, we determine a significant legal action to potentially exceed \$25 million in damages and/or legal costs; a significant fine to be \$1 million or over and related to incidents that are of a regulatory nature (penalties of an administrative nature are not considered significant); and a significant non-monetary sanction to be material and related to incidents that are of a regulatory nature.

## Product and Service Impact

## Product Portfolio

Disclosure	Description
	Reference or Response
DMA	<p>TD has in place a range of policies and procedures to manage the impacts of our products and services. These ensure we comply with our regulatory obligations as well as additional internal policies in relation to responsible banking and the consideration of environmental, social and governance risks in lending and investment.</p> <p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Environmental Governance</a></li> <li>• Reputational Risk Committee</li> </ul> <p><b>Ways we measure our approach and impacts</b></p> <ul style="list-style-type: none"> <li>• Corporate lending transactions reviewed under E&amp;S; Credit Risk Process</li> <li>• Equator Principle Project Finance Transactions</li> <li>• Number of stakeholder engagements</li> </ul> <p><b>Relevant TD policies</b></p> <ul style="list-style-type: none"> <li>• TD Enterprise Risk Framework</li> <li>• TD Environment Policy</li> <li>• TD's Environmental &amp; Social Credit Risk Policy</li> <li>• TDAM Sustainable Investing Approach</li> <li>• <a href="#">Responsible Procurement Policy</a></li> </ul> <p><b>More information</b></p> <ul style="list-style-type: none"> <li>• Responsible Finance and Investing: <a href="#">CR Report</a> page 37-41</li> </ul>
G4-FS1	<p><b>Policies with specific environmental and social components applied to business lines</b></p> <ul style="list-style-type: none"> <li>• Responsible Financing: <a href="#">CR Report</a> page 37-38</li> <li>• <a href="#">Responsible Procurement Policy</a></li> </ul>
G4-FS2	<p><b>Procedures for assessing and screening environmental and social risks in business lines</b></p>

	<ul style="list-style-type: none"> <li>• <a href="#">TD's Environmental and Social Credit Risk Process</a></li> <li>• <a href="#">Responsible Procurement Policy</a></li> </ul>
G4-FS3	<p>Process for monitoring client's implementation of and compliance with environmental and social requirements included in agreements or transactions.</p> <ul style="list-style-type: none"> <li>• Responsible Financing: <a href="#">CR Report</a> page 37-38</li> <li>• <a href="#">Responsible Procurement Policy</a></li> </ul>
G4-FS6	<p>Percentage of the portfolio for business lines by specific region, size.</p> <ul style="list-style-type: none"> <li>• Business Segment Analysis: <a href="#">AR</a> pages 24-38</li> </ul>
G4-FS7	<p>Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.</p> <ul style="list-style-type: none"> <li>• Financial Access and Inclusion: <a href="#">CR Report</a> pages 16-17</li> <li>• Product and Service Responsibility: <a href="#">CR Report</a> pages 14-15</li> <li>• Affordable Housing: <a href="#">CR Report</a> page 50</li> <li>• <a href="#">TD and Indigenous Communities in Canada</a></li> </ul>
G4-FS8	<p>Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.</p> <ul style="list-style-type: none"> <li>• TD's contribution to the low carbon economy: <a href="#">CR Report</a> page 36</li> <li>• <a href="#">Environmental Impact Table</a></li> <li>• TD Green Bond: <a href="#">CR Report</a> page 41</li> <li>• <a href="#">2016 Green Products</a></li> </ul>

## Active Ownership

Disclosure	Description
	Reference or Response
DMA	TD Asset Management (TDAM) manages more than \$333 billion in assets on

behalf of retail and institutional investors. TDAM is the only investment business of a major Canadian financial institution to be a signatory to the UN Principles for Responsible Investing (UN PRI). TDAM believes that environmental, social and governance (ESG) analysis provides an additional lens to more robust risk analysis.

**G4-FS10**

**Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.**

TDAM engaged with companies across a broad range of industries in order to discuss the management and best practices related to environmentally sensitive issues such as:

- Fuel efficiency, health and safety procedures for railroads
- The use, disposal and treatment of water in oil and gas extraction and mining
- The management of greenhouse-gas emissions in oil and gas extraction and railroads
- The leaking of potentially hazardous materials at the site during oil and gas extraction
- Pipeline safety and integrity issues
- Encouraging companies to participate in the Carbon Disclosure Project survey

**More information:**

- Responsible Investing: [CR Report](#) page 39-41
- [TDAM Sustainable Investing Approach](#)
- [TDAM 2015/2016 Transparency Report](#)

## 2017 GRI Index

TD has used the Global Reporting Initiative (GRI) framework for corporate responsibility reporting since 2007. TD's Corporate Responsibility Report is written in accordance with the core option of the GRI G4 Guidelines.

## Standard Disclosures

## Strategy and Analysis

Disclosure	Description
	Reference or Response
G4-1	<b>Statement from the most senior decision-maker in the organization.</b>
	<a href="#">CR Report</a> page 1.
G4-2	<b>Description of key impacts, risks and opportunities.</b>
	<p>See page 8 in the <a href="#">CR Report</a> for more details of this assessment.</p> <p><b>See also:</b></p> <ul style="list-style-type: none"> <li>• Introduction to each material topic in the <a href="#">CR Report</a> for a description of key impacts and effects on stakeholders</li> <li>• <a href="#">CR Report</a> page 9 - Scorecard and Goals</li> <li>• <a href="#">AR</a> - page 67-71 for Risk Factors That May Affect Future Results</li> <li>• <a href="#">AR</a> pages 72-76 for an explanation of how TD approaches Risk Management</li> <li>• <a href="#">AR</a> page 102-103 for an explanation of TD's approach to Environmental Risk</li> </ul>

## Organizational Profile

Disclosure	Description
	Reference or Response
G4-3	<b>Name of organization</b>
	TD Bank Group
G4-4	<b>Primary brands, products and services</b>
	<p>The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Group. TD is the sixth largest bank in North America by branches and serves over 25 million customers in three key businesses operating in a number of locations in financial centres around the globe: Canadian Retail, U.S. Retail and Wholesale Banking. TD also ranks among the world's leading online financial services firms, with approximately 11.5 million active online</p>

and mobile customers. TD had CDN\$1.3 trillion in assets on October 31, 2017. The Toronto-Dominion Bank trades under the symbol "TD" on the Toronto and New York Stock Exchanges.

- [AR](#) pages 24-38

**G4-5**

**Location of headquarters**

Toronto, Canada.

**G4-6**

**Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.**

**Where We Operate: TD predominately operates in Canada and the US which is the focus of this Corporate Responsibility Report**

**AMERICAS:** Barbados, Canada, United States

**EUROPE:** Amsterdam - The Netherlands, Dublin - Ireland, Luxembourg, United Kingdom

**ASIA-PACIFIC:** Sydney – Australia, Hong Kong, Mumbai – India, Seoul - South Korea, Shanghai –China, Singapore, Tokyo- Japan, Israel

[AR](#) List of Significant Subsidiaries on page 201-202

**G4-7**

**Nature of ownership and legal form.**

The Toronto-Dominion Bank is chartered under the Bank Act (Canada). It was formed on February 1, 1955 through the amalgamation of The Bank of Toronto, chartered in 1855, and The Dominion Bank, chartered in 1869. The Toronto-Dominion Bank trades on the Toronto and New York stock exchanges under the symbol "TD".

**G4-8**

**Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).**

TD is the sixth largest bank in North America by branches and serves over 25 million customers in three key businesses operating in a number of locations in financial centres around the globe: Canadian Retail, U.S. Retail and Wholesale Banking.

**Canadian Retail includes:** TD Canada Trust, TD Auto Finance Canada, TD Wealth (Canada), TD Direct Investing, and TD Insurance

**U.S. Retail includes:** TD Bank, America's Most Convenient Bank, TD Auto



Finance U.S., TD Wealth (U.S.), and an investment in TD Ameritrade

**Wholesale Banking includes:** TD Securities

- For more detailed information on our markets served [AR](#) pages 24-38

**G4-9**

**Report scale of the organization.**

At the end of the 2017 fiscal year, TD reported over CDN \$10,587 million in adjusted net income, CDN \$1,279 billion in assets, 87,665 employees, maintained 2398 branches and stores across Canada and the U.S. TD operates internationally through our offices in the Americas, Europe and Asia-Pacific.

For total capitalization – see [AR](#) Key Financial Metrics on page 3

- For quantity of products or services provided – see Business Segment Analysis [AR](#) pages 22 to 36

**G4-10**

**Total number of employees by employment contract and region.**

- [2017 TD Bank Group Workforce Profile](#)
- [CR Report page 22](#)

**G4-11**

**Report the percentage of total employees covered by collective bargaining agreements.**

TD General Insurance has a long-established bargaining unit of approximately 172 employees, or 0.20% of our total employee population, represented by the Teamsters Union at one of our Montreal locations

**G4-12**

**Describe the organization's supply chain.**

[CR Report](#) page 36.

**G4-13**

**Report any specific changes during the report period regarding the organization's size, structure, ownership or its supply chain.**

Significant events in 2017:

- On September 18, 2017, the Bank acquired 100% of the outstanding equity of Scottrade Bank, a federal savings bank wholly-owned by Scottrade, for cash consideration of approximately \$1.6 billion (US\$1.4

billion). Scottrade Bank merged with TD Bank, N.A. - see [AR](#) page 15 for details.

There were no significant changes in TD's supply chain for the 2017 fiscal year.

**G4-14**

**Report whether and how the precautionary approach or principle is addressed by the organization.**

- Risk Management: [CR Report](#), page 60
- Responsible Finance: [CR Report](#), page 48
- Responsible Investing: [CR Report](#), page 51

**G4-15**

**List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.**

- Equator Principles
- Principles of Free, Prior and Informed Consent
- Universal Declaration of Human Rights
- Leadership in Energy and Environmental Design (LEED)
- Carbon Pricing Leadership Coalition
- Corporate Buyers Renewable Energy Principles
- Green Bond Principles
- RE100
- UNEP Financial Initiative (North America)
- UN PRI (Principles for Responsible Investment)
- UN PSI (Principles for Sustainable Insurance)

**G4-16**

**List memberships of associations.**

See [Memberships and Affiliations](#)

[List of Environmental Stakeholder Groups and Engagement Topics](#)

## Identified Material Aspects and Boundaries

Disclosure	Description
	Reference or Response

<p><b>G4-17</b></p>	<p><b>a) List all entities included in the organization’s consolidated financial statements or equivalent documents.</b>  <b>b) Report whether any entity included in the organization’s consolidated financial statements or equivalent documents is not covered by the report.</b></p> <hr/> <p>See <a href="#">Memberships and Affiliations</a></p> <p><a href="#">List of Environmental Stakeholder Groups and Engagement Topics</a></p> <p><a href="#">AR</a> List of Significant Subsidiaries –201-202</p> <p>TD has two philanthropic foundations which are not owned and operated by the TD Bank Group and are therefore not part of our consolidated financial statements. These are:</p> <ul style="list-style-type: none"> <li>• <a href="#">TD Friends of the Environment Foundation</a></li> <li>• <a href="#">TD Bank Charitable Trust Foundation</a></li> </ul> <p>Assurance of financial statements See <a href="#">AR</a> page 120-121</p>
<p><b>G4-18</b></p>	<p><b>a) Explain the process for defining the report content and the Aspect Boundaries.</b>  <b>b) Explain how the organization has implemented the Reporting Principles for Defining Report Content.</b></p> <hr/> <p>The Boundary of TD’s Corporate Responsibility Reporting encompasses all of TD’s wholly owned operations and activities which are organized around the following operating business segments: Canadian Retail, U.S. Retail and Wholesale Banking.</p> <p>We conduct a formal materiality analysis every two years to identify, prioritize and validate the evolving environmental, social and governance issues for TD. This process involves research, media scans, stakeholder consultations and internal sustainability discussions which lead to the filtering and defining of our material topics. This process helps us track stakeholder interests and concerns and identify new issues as they emerge.</p> <p>The findings drive our corporate responsibility strategy and the information we provide in this report. Report contents are aligned to material topics as identified by key stakeholders.</p> <p>Way in which TD uses GRI's Reporting Principles for Defining Report Content:</p> <ul style="list-style-type: none"> <li>• Stakeholder Inclusiveness: TD engages with a wide variety of stakeholders both for operational purposes and for consultation on the contents of the annual Corporate Responsibility Report. TD identifies it's stakeholders for the reporting process based on their relationship with the Group, influence or knowledge on current and emerging</li> </ul>

sustainability topics.

- Sustainability Context: TD presents its reporting in terms of sustainability context by developing initiatives that look to address larger scale sustainability issues (such as the shift to a low-carbon economy).
- Materiality: TD reports on sustainability topics which are of significant importance to its stakeholder and topics for which TD has an impact on.
- Completeness: This report covers material topics and their Aspect Boundaries for the 2017 reporting cycle. Topics have been prioritized and presented in order to provide a comprehensive picture of TD's activities and impacts in the reporting year.

**More Information:**

- How we listen to stakeholders: [CR Report](#) page 7
- Material Topics: [CR Report](#) page 8
- [Overview of TD's Materiality Process and Approach to Stakeholder Engagement](#)
- [Material Aspects and Boundaries table](#)

**G4-19**

List all the material Aspects identified in the process for defining report content.

See [Material Aspects and Boundaries table](#)

**G4-20**

For each material Aspect, report the Aspect Boundary within the organization as follows:

- Report whether the Aspect is material within the organization
- If the Aspect is not material for all entities within the organization select one of the following two approaches and report either:
  - The list of entities or groups of entities included in G4-17 for which the Aspect is not material or
  - The list of entities included in G4-17 for which the Aspect is material
  - Report any specific limitation regarding the Aspect Boundary within the organization.

See [Material Aspects and Boundaries table](#).

**G4-21**

For each material Aspect report on the Aspect Boundary outside the organization, as follows:

	<ul style="list-style-type: none"> <li>• Report whether the Aspect is material outside of the organization</li> <li>• If the Aspect is material outside of the organization, identify the entities, group of entities or elements for which the Aspect is material. In addition, describe the geographical location where the Aspect is material for the entities identified</li> <li>• Report any specific limitation regarding the Aspect Boundary outside of the organization</li> </ul>
	See <a href="#">Material Aspects and Boundaries table</a> .
<b>G4-22</b>	<b>Report the effect of any restatements of information in previous reports, and the reason for restatements.</b>
	<p>All restatements are provided in the footnotes of the Corporate Responsibility Report and in the Appendix-ESG Data.</p> <ul style="list-style-type: none"> <li>• See 2017 <a href="#">Appendix: ESG Data</a></li> </ul>
<b>G4-23</b>	<b>Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.</b>
	There have been no significant changes to the scope of aspect boundaries of this report from previous periods.

## Stakeholder Engagement

Disclosure	Description
	Reference or Response
<b>G4-24</b>	<b>Provide a list of stakeholder groups engaged by the organization.</b>
	<p>TD's primary stakeholders include: customers, employees, shareholders/investors and government regulators. Our secondary stakeholders include: community organizations, industry associations, suppliers and non-governmental organizations.</p> <p><b>More Information</b></p> <ul style="list-style-type: none"> <li>• How we listen to stakeholders: <a href="#">CR Report</a> page 7</li> <li>• <a href="#">Overview of TD's Materiality Process and Approach to Stakeholder Engagement</a></li> </ul>

- [List of Stakeholder Groups and Engagement Topics](#)

G4-25

**Report the basis for identification and selection of stakeholders with whom to engage.**

Every two years we conduct a formal materiality analysis to identify, prioritize and validate the evolving material issues we face. This process involves research, media scans, stakeholder consultations and internal sustainability discussions which lead to the filtering and defining of our material topics.

**More Information:**

- Our Material Topics: [CR Report](#) page 8
- [Overview of TD's Materiality Process and Approach to Stakeholder Engagement](#)

G4-26

**Report the organization's approach to stakeholder engagement, including frequency of engagement by type, stakeholder group and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.**

- [Overview of TD's Materiality Process and Approach to Stakeholder Engagement](#)

G4-27

**Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.**

**TD conducts a materiality assessment every two years, the last one was conducted in 2016. For 2016 and 2017, we assessed our material topics to be:** Customer Experience, Product and Service Responsibility, Financial Access and Inclusion, Financial Education, Corporate Governance and Integrity, Risk Management, Data Security and Privacy, Employee Engagement, Inclusion and Diversity, Health and Well-Being, Climate Change, Responsible Financing, Responsible Investing, Eco-Efficiency, Strategic Philanthropy, Community Capacity Building and Economic Value

**More Information:**

- [TD Ombudsman Annual Report](#)

## Report Profile

Disclosure	Description
	Reference or Response
G4-28	<p><b>Reporting period</b></p> <p>November 1, 2016 to October 31, 2017.</p>
G4-29	<p><b>Date of most recent previous report.</b></p> <p><a href="#">2016 Corporate Responsibility Report.</a></p>
G4-30	<p><b>Reporting cycle</b></p> <p>Our reporting cycle is annual.</p>
G4-31	<p><b>Provide contact point for questions regarding the report or its contents.</b></p> <p>Email address for questions about our corporate responsibility activities and performance: <a href="mailto:crreport@td.com">crreport@td.com</a></p>
G4-32	<p><b>Report the 'in accordance' option the organization has chosen</b></p> <p>TD has used the Global Reporting Initiative (GRI) framework for corporate responsibility reporting since 2007. TD's 2017 Corporate Responsibility Report is written in accordance with the core option of the GRI G4 Guidelines.</p>
G4-33	<p><b>Report the organization's policy and current practice with regard to seeking external assurance for the report.</b></p> <p>Selected performance indicators were independently assured by Ernst &amp; Young LLP. Ernst &amp; Young performed a limited assurance engagement for a selection of TD's social and environmental performance indicators including TD's greenhouse-gas emissions and Carbon Neutral Schedule, and TD's paper-usage figures.</p> <p><a href="#">+ Assurance Statement for the 2017 Paper Reduction Schedule, Corporate Responsibility Metrics, Greenhouse Gas Emissions and Carbon Neutral Schedule</a></p>

**+ Assurance Statement for the 2017 Green Bond Schedule**

Ernst and Young LLP is the bank's financial auditor. The Audit Committee is accountable for audit services conducted across the bank.

## Governance

Disclosure	Description
	Reference or Response
G4-34	<b>Governance structure of the organization. Identify any committees responsible for decision-making on economic, environmental and social impacts.</b>
	<p><b><u>The Board of Directors and its committees.</u></b></p> <p>More information:</p> <ul style="list-style-type: none"><li>• Corporate Responsibility Governance Structure: <b><u>CR Report</u></b> page 3</li><li>• <b><u>Diversity Governance</u></b></li><li>• <b><u>Environmental Governance</u></b></li></ul>
G4-38	<b>Report the composition of the highest governance body and its committees.</b>
	<p><b>Board Diversity (As of October 31, 2017.)</b></p> <ul style="list-style-type: none"><li>• % of female directors: 36%</li><li>• % of visible minority directors: 14%</li><li>• % of independent directors: 93%</li></ul> <p><b>More information:</b></p> <ul style="list-style-type: none"><li>• A full description of the tenure, experience and skills of TD's Board of Directors can be found in our <b><u>Proxy Circular</u></b> from page 8-14</li><li>• Director Independence: <b><u>PC</u></b> page 65</li><li>• Diversity Policy: <b><u>PC</u></b> page 73-74</li></ul>
G4-39	<b>Whether the Chair of the Board is also an executive officer.</b>
	<p>The Chairman of the Board and the Chief Executive Officer of TD Bank are separate roles.</p>



<p><b>G4-40</b></p>	<p><b>Nomination process including diversity, independence, skills, stakeholder engagement.</b></p> <ul style="list-style-type: none"> <li>• Nomination of directors: <a href="#">PC</a> page 72</li> <li>• Competencies and Skills Matrix: <a href="#">PC</a> page 73</li> </ul>
<p><b>G4-41</b></p>	<p><b>Board conflicts of interest</b></p> <ul style="list-style-type: none"> <li>• Director conflict of interest: <a href="#">PC</a> page 72</li> </ul>
<p><b>G4-43</b></p>	<p><b>Report the measures taken to develop and enhance the highest governance body’s collective knowledge of economic, environmental and social topics.</b></p> <p>Corporate responsibility is a key part of TD’s strategy and is managed within a framework of internal control, governance and risk-management processes.</p> <p>See Corporate Responsibility Governance Structure: <a href="#">CR Report</a> page 3</p> <p><b>More Information:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Environmental Governance</a></li> <li>• <a href="#">Diversity Governance</a></li> </ul>
<p><b>G4-45</b></p>	<p><b>Report the highest governance body’s role in the identification and management of economic, environmental and social impacts, risks, and opportunities.</b></p> <p>See Corporate Responsibility Governance description in G4-43.</p> <p>See also the feedback from stakeholders in the <a href="#">CR Report</a> page 7. Feedback from the stakeholders is reviewed and discussed at the Corporate Responsibility Steering Committee and the Corporate Citizenship Council.</p>
<p><b>G4-46</b></p>	<p><b>Report the highest governance body’s role in reviewing the effectiveness of the organization’s risk management processes for economic, environmental and social topics.</b></p> <p>The Corporate Governance Committee has oversight of the TD’s corporate responsibility strategy and performance. The following responsibilities are included in the committee charter:</p>

	<ul style="list-style-type: none"> <li>• Reviewing and assessing the Bank’s corporate responsibility strategy and reporting, including monitoring its environmental and social performance; and,</li> <li>• Keeping abreast of international trends and best practices in corporate disclosure of non-financial performance and updating the Board on social and environmental issues, as necessary.</li> </ul> <p><b>More information</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Board Charters</a></li> <li>• Board Assessments: <a href="#">PC</a> page 74-75</li> </ul>
<p><b>G4-48</b></p>	<p><b>Report the highest committee or position that formally reviews and approves the organization’s sustainability report and ensures that all material Aspects are covered.</b></p> <hr/> <p>The CEO approves the corporate responsibility report.</p>
<p><b>G4-49</b></p>	<p><b>Process for communicating critical concerns to the highest governance body.</b></p> <hr/> <p>Shareholders and employees and other interested parties may communicate with the Board of Directors through the Chairman of the Board,  By mail to:  Mr. Brian M. Levitt  Chairman of the Board  The Toronto-Dominion Bank  P.O. Box 1, Toronto-Dominion Centre  Toronto, Ontario M5K 1A2</p> <ul style="list-style-type: none"> <li>• By e-mail c/o TD Shareholder Relations to <a href="mailto:tdshinfo@td.com">tdshinfo@td.com</a></li> </ul>
<p><b>G4-51</b></p>	<p><b>Board remuneration and link to ESG.</b></p> <hr/> <ul style="list-style-type: none"> <li>• Full details on executive compensation: <a href="#">PC</a> starting on page 24-25.</li> </ul>
<p><b>G4-52</b></p>	<p><b>Process for determining Board remuneration.</b></p> <hr/> <ul style="list-style-type: none"> <li>• <a href="#">PC</a> pages 74.</li> </ul>
<p><b>G4-53</b></p>	<p><b>Process to seek stakeholder views on remuneration, including the results</b></p>

of votes on remuneration policies and proposals.

- [PC](#) starting on page 24.
- At TD's AGM, shareholders may cast a non-binding vote on the advisory to executive compensation. The results can be found on [our website](#). For 2017, the motion received 94.7% support

## Ethics and Integrity

Disclosure	Description
	Reference or Response
G4-56	<p><b>Describe the organization's values and principles.</b></p> <ul style="list-style-type: none"> <li>• The TD Framework: See <a href="#">CR Report</a> page 1.</li> <li>• <a href="#">Code of Conduct</a></li> </ul>
G4-57	<p><b>Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.</b></p> <p>See <a href="#">CR Report</a> pages 33 and 59</p>
G4-58	<p><b>Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity.</b></p> <p>See <a href="#">CR Report</a> pages 33 and 59</p>

## Economic

### Economic Performance

Disclosure	Description
	Reference or Response
DMA	

### Why it's material:

Healthy economies need healthy banks and vice versa. Maintaining a strong business with solid revenues allows us to pay our employees fair wages and benefits, compensates our suppliers, support local small businesses, contribute to government revenues through taxes and provide dividends to our shareholders.

TD's business strategy is to produce long-term, profitable growth by building strong franchises and delivering value to customers, shareholders and the broader community.

### Accountability

- Board of Directors
- Chief Executive Officer
- Senior Executive Team

### Ways we measure our approach and impacts

- Financial and Non-financial performance

### More information

- [AR](#) – CEO's message
- Message from the CEO: [CR Report](#) page 1.
- Economic Value: [CR Report](#) page 35.

G4-EC1

### Direct economic value generated and distributed

- Economic Value: [CR Report](#) page 35.

FS-EC1

### Value of community investment program, investments by theme, geographical area, time and motivation.

- Strategic Philanthropy: [CR Report](#) page 40-42.

G4-EC2

### Financial implications and other risks and opportunities for the organization's activities due to climate change

- Changing Climate: [CR Report](#) page 45-47.
- [TD's Environment Policy](#)
- TD's submission to the Carbon Disclosure Project – publicly available through [their website](#).

	<ul style="list-style-type: none"> <li>• <a href="#">Environmental and Social Credit Risk Process</a></li> <li>• Environmental Risk: <a href="#">AR</a> pages 102-103</li> <li>• <a href="#">Environmental Governance</a></li> </ul>
G4-EC3	<p><b>Coverage of the organizations defined benefit plan obligations.</b></p> <p>TD's benefit programs aim to ensure that employees have a comprehensive safety net of essential protection in the event of a death, disability or a serious illness and to help them provide for their retirement.</p> <ul style="list-style-type: none"> <li>• <a href="#">Summary of Benefits for TD Employees</a></li> </ul>

## Indirect Economic Impacts

Disclosure	Description
	Reference or Response
DMA	<p><b>Describe work done to understand indirect economic impacts.</b></p> <p><b>Why it's material:</b></p> <p>As a major financial institution, we are able to use our resources, expertise and core business operations to: enhance the organizational capacity of non-profits so they can confidently and effectively deliver their missions and enable all members of the community, especially underserved or disadvantaged groups, to become economically empowered and resilient</p> <ul style="list-style-type: none"> <li>• Economic Value - Direct and Indirect Impacts: <a href="#">CR Report</a> page 35.</li> <li>• Materiality Matrix: <a href="#">CR Report</a> page 8.</li> <li>• How we listen to stakeholders: <a href="#">CR Report</a> page 7.</li> <li>• Sourcing: <a href="#">CR Report</a> page 36.</li> <li>• Tax: <a href="#">CR Report</a> page 37.</li> </ul>
G4-EC7	<p><b>Development and impact of infrastructure investments and services supported.</b></p> <ul style="list-style-type: none"> <li>• Affordable Housing: <a href="#">CR Report</a> page 39</li> </ul> <p>Impacts of Commercial Investment are reported through projects evaluated under the Equator Principles.</p> <ul style="list-style-type: none"> <li>• TD Green Bond: <a href="#">CR Report</a> page 53</li> </ul>

	<ul style="list-style-type: none"> <li>• TD's Contribution to the Lower-Carbon Economy: <a href="#">CR Report</a> page 44</li> </ul>
<b>G4-EC8</b>	<p><b>Significant indirect economic impacts including the extent of impacts.</b></p> <ul style="list-style-type: none"> <li>• Strategic Philanthropy: <a href="#">CR Report</a> pages 40-42 provides an overview of the impacts of TD's giving, including in-kind donations and volunteered hours.</li> <li>• Sourcing: <a href="#">CR Report</a> page 36 shows the impact of TD's Responsible Procurement Policy and our programs for diverse suppliers.</li> <li>• Financial Access and Inclusion: <a href="#">CR Report</a> pages 16-18 shows how TD is working to improve access to banking services for different populations, including new immigrants.</li> <li>• Affordable Housing: <a href="#">CR Report</a> page 39 shows how TD is reinvesting in our local communities to provide housing options for low-to-moderate income individuals.</li> <li>• Tax: <a href="#">CR Report</a> page 37 provides an overview of the taxes we pay and collect.</li> </ul>

# Environment

## Energy

Disclosure	Description
	Reference or Response
<b>DMA</b>	<p><b>Why it's material:</b></p> <p>Our facilities and businesses operations consume a range of natural resources and materials. And our business, which is increasingly becoming more digital requires large amounts of electricity.</p> <p>Eco-efficiency means doing more with less – finding ways to grow our business while reducing our environmental impact. The business case for eco-efficiency is clear. It results in improved business process efficiency, cost savings, and increased customer and employee satisfaction.</p> <p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Environmental Governance</a></li> </ul> <p><b>Ways we measure our approach and impacts</b></p>

	<ul style="list-style-type: none"> <li>• <a href="#">GHG reductions</a></li> <li>• <a href="#">Energy reduction</a></li> <li>• <a href="#">Reductions in paper use</a></li> <li>• <a href="#">Reductions in water use</a></li> <li>• Waste diversion rates</li> </ul> <p><b>Relevant TD policies</b></p> <ul style="list-style-type: none"> <li>• TD Enterprise Risk Framework</li> <li>• <a href="#">TD Environment Policy</a></li> <li>• Environment Management System</li> <li>• Carbon neutral commitment</li> <li>• Voluntary eco-efficiency targets</li> </ul> <p><b>More information</b></p> <ul style="list-style-type: none"> <li>• Eco-Efficiency DMA: <a href="#">CR Report</a> page 54.</li> <li>• <a href="#">2017 Environmental Scorecard</a></li> </ul>
G4-EN3	<p><b>Energy consumption within the organization</b></p> <ul style="list-style-type: none"> <li>• <a href="#">2017 Appendix: ESG Data</a> page 3</li> <li>• <a href="#">Notes to GHG Emissions</a></li> </ul>
G4-EN5	<p><b>Energy intensity</b></p> <p>See <a href="#">2017 Appendix: ESG Data</a> page 3 for energy intensity metrics. TD calculates</p> <ul style="list-style-type: none"> <li>• Electricity intensity (GJ per square foot)</li> <li>• Electricity intensity(GJ per million dollar revenue)</li> </ul>
G4-EN6	<p><b>Reduction of energy consumption as a results of conservation and energy initiatives</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Energy, GHG and Water Reduction Initiatives</a></li> </ul>

## Emissions

Disclosure	Description
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	Reference or Response
<p><b>DMA</b></p>	<p><b>Why it's material:</b></p> <p>Climate-related impacts are already occurring and will continue for many decades. They have the potential to cause large scale economic disruption. We believe financial institutions can play a role in meeting the 2030 targets by addressing climate-related impacts to their business, while supporting the transition to a low-carbon economy.</p> <p>Our carbon neutral commitment is the foundation of our support of the low carbon economy.</p> <p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Environmental Governance</a></li> </ul> <p><b>Ways we measure our approach and impacts</b></p> <ul style="list-style-type: none"> <li>• <a href="#">GHG reductions</a></li> </ul> <p><b>Relevant TD policies</b></p> <ul style="list-style-type: none"> <li>• <a href="#">TD Environment Policy</a></li> <li>• Environment Management System</li> <li>• Carbon neutral commitment</li> <li>• Voluntary eco-efficiency targets</li> </ul> <p><b>More information</b></p> <ul style="list-style-type: none"> <li>• Eco-Efficiency DMA: <a href="#">CR Report</a> page 54.</li> <li>• <a href="#">2017 Environmental Scorecard</a></li> </ul> <p>The banking sector is not subject to regulations or policies for emissions. TD has an internal mandate to operate as a carbon-neutral bank and to achieve our goal we purchase offsets.</p> <ul style="list-style-type: none"> <li>• <a href="#">TD's List of Renewable Energy Credits and Offset providers</a></li> <li>• TD's submission to the Carbon Disclosure Project – publicly available through their <a href="#">website</a></li> </ul>
<p><b>G4-EN15</b></p>	<p><b>Direct GHG Emissions (Scope 1)</b></p> <ul style="list-style-type: none"> <li>• <a href="#">2017 Appendix: ESG Data</a> page 2</li> <li>• <a href="#">Notes to GHG Emissions</a></li> </ul>



FS-EN15	Emissions resulting from business travel
	<ul style="list-style-type: none"> <li>• <a href="#">2017 Appendix: ESG Data</a> page 2</li> </ul>
G4-EN16	Indirect GHG Emissions (Scope 2)
	<ul style="list-style-type: none"> <li>• <a href="#">2017 Appendix: ESG Data</a> page 2</li> <li>• <a href="#">Notes to GHG Emissions</a></li> </ul>
G4-EN17	Other indirect GHG emissions (Scope 3)
	<ul style="list-style-type: none"> <li>• <a href="#">2017 Appendix: ESG Data</a> page 2</li> <li>• <a href="#">Notes to GHG Emissions</a></li> </ul>
G4-EN18	GHG Emissions intensity
	<ul style="list-style-type: none"> <li>• <a href="#">2017 Appendix: ESG Data</a> page 2</li> </ul>
G4-EN19	Reduction of GHG emissions
	<ul style="list-style-type: none"> <li>• <a href="#">2017 Energy, GHG and Water Reduction Initiatives</a></li> <li>• <a href="#">GHG Reduction by TD Insurance and TD Auto Finance customers</a></li> <li>• <a href="#">2017 Appendix: ESG Data</a> page 7</li> </ul>

## Labour Practices

### Diversity and Equal Opportunity

Disclosure	Description
	Reference or Response
DMA	<p><b>Why it's material:</b></p> <p>We view inclusion and diversity as a business imperative in today's global market. It's how we attract and develop the best people, connect with our</p>

customers and harness a richer variety of experiences, perspectives and abilities that make our business stronger.

We take an integrated approach to diversity and inclusion, with initiatives for employees, customers and communities. The Inclusion and Diversity Leadership Council, which comprises senior leaders across TD, sets the strategy and oversees our progress on diversity and inclusion.

### Accountability

- [Diversity governance](#)
- Day-to-day implementation – all people managers

### Ways we measure our approach and impacts

- Workforce diversity against labour market availability
- Global employee engagement survey results (TD Pulse)
- Equal Opportunity Statement
- Diversity Awareness Training for all new hires
- Employees' voluntary completion of Employment Equity Survey (Canada)
- Participation in independent third party surveys, such as Top Diversity Employers and the AON Hewitt Best Employer survey

### Relevant TD policies

- [Diversity and Employment Equity Policy](#)
- [Code of Conduct and Ethics](#)
- Respectful Workplace Policy
- Workplace Accommodation Policy
- Workplace Gender Transition Guidelines

G4-LA12

**Composition of governance bodies and breakdown of employees per employee category according to gender, age, minority, membership and other indicators of diversity.**

- Board composition: [CR Report](#) pages 58-59 and [PC](#) pages 8-15
- Employees by age, gender and employee category: [2017 TD Bank Group Employee Workforce Profile](#)
- Employees by diversity group: [CR Report](#) pages 27-30

G4-LA16

**Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms**

Our Employee Ombuds Office is an impartial, confidential and informal resource available for all employees to discuss work-related concerns and review possible options for resolution. In 2017, 1327 employees used the service, up from 1309 in 2016.

## Local Communities

Disclosure	Description
DMA	<p data-bbox="378 499 721 531">Reference or Response</p> <p data-bbox="378 600 646 632"><b>Why it's material:</b></p> <p data-bbox="378 674 1442 825">We know that TD can be successful only if the communities in which we operate are vibrant places to live and work. Employees, customers and other stakeholders look to TD to play an active role in helping address important community issues, especially in areas related to our business.</p> <p data-bbox="378 867 1498 1018">For more than 150 years, TD's enduring approach to community investment demonstrates three things: we are engaged in our communities, we are committed for the long-term, and we want our investments to achieve real social and economic results.</p> <p data-bbox="378 1056 604 1087"><b>Accountability</b></p> <ul data-bbox="423 1129 1263 1205" style="list-style-type: none"> <li>• Corporate Citizenship Council</li> <li>• Day-to-day implementation – VP Community Relations</li> </ul> <p data-bbox="378 1255 1073 1287"><b>Ways we measure our approach and impacts</b></p> <ul data-bbox="423 1329 1511 1581" style="list-style-type: none"> <li>• Imagine Canada and the Giving USA Foundation standard of 1% of pre-tax profit as a benchmark for corporate donations</li> <li>• % of giving applied to priority areas</li> <li>• % of giving applied to supporting diversity and inclusion across priority areas</li> <li>• Number of active TD volunteers</li> </ul> <p data-bbox="378 1631 691 1663"><b>Relevant TD policies</b></p> <ul data-bbox="423 1705 1060 1875" style="list-style-type: none"> <li>• <a href="#">TD Code of Conduct and Ethics</a></li> <li>• <a href="#">Anti-Bribery and Anti-Corruption Policy</a></li> <li>• <a href="#">Funding guidelines in Canada</a></li> <li>• <a href="#">Funding guidelines in U.S.</a></li> </ul> <p data-bbox="378 1925 646 1957"><b>More information</b></p>

	<ul style="list-style-type: none"> <li>• Strategic Philanthropy: <a href="#">CR Report</a> page 40-42</li> </ul>
<b>G4-SO1</b>	<p><b>Percentage of operations with implemented local community engagement, impact assessments, and development programs.</b></p> <p>TD uses the following frameworks and policies to assess our engagement and the impact of our operations on local communities. These apply to 100% of our operations, with the exception of the Community Reinvestment Act, which is federally legislated in the U.S.</p> <ul style="list-style-type: none"> <li>• Strategic Philanthropy: <a href="#">CR Report</a> pages 40-42</li> <li>• Community Capacity Building: <a href="#">CR Report</a> pages 38-39</li> <li>• Supporting underserved U.S. communities: <a href="#">CR Report</a> page 39</li> <li>• How we listen to stakeholders: <a href="#">CR Report</a> page 7</li> </ul> <p>Issues and concerns can be reported using TD's existing processes. See more information on <a href="#">Customer Care</a> and <a href="#">TD's Whistleblower hotline</a>.</p>
<b>G4-SO2</b>	<p><b>Operations with significant actual and potential negative impacts on local communities.</b></p> <ul style="list-style-type: none"> <li>• Direct and indirect impacts: <a href="#">CR Report</a> page 2</li> <li>• <a href="#">TD's 2017 Public Accountability Statement</a> which includes branch openings and closures in Canada.</li> </ul>
<b>G4-FS13</b>	<p><b>Initiatives to improve access to financial services for disadvantaged people</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Access to banking</a></li> <li>• Financial education: <a href="#">CR Report</a> pages 19-20</li> <li>• <a href="#">TD and Indigenous Communities in Canada</a></li> </ul>
<b>G4-FS14</b>	<p><b>Access points in low-populated or economically disadvantaged areas by type.</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Access to banking</a></li> <li>• Product and Service Responsibility: <a href="#">CR Report</a> pages 14-15</li> <li>• <a href="#">TD's 2017 Public Accountability Statement</a> which includes branch openings and closures in Canada.</li> </ul> <p>Additional references:</p>

- [New to Canada website](#)
- [Building Pride: Celebrating the LGBTQA Community](#)
- [TD and Indigenous Communities in Canada](#)

## Product Responsibility

### Product and Service Labelling

Disclosure	Description
	Reference or Response
DMA	<p><b>Product and Service Labelling is one aspect of TD’s approach to Product and Services.</b></p> <p><b>Why it's material:</b></p> <p>Our customers expect us to offer financial solutions that enrich their lives. Increasingly, stakeholder expect TD to consider the environmental, social and economic impacts of our products and services and will choose to invest in us, work for us or bank with us based on our efforts and progress.</p> <p>We train our employees to take sufficient time to explain issues and answer questions. We make product and fee information readily available in our branches, stores, investment centres and websites, and our guidelines require us to present information about our products and services in clear, easy-to-understand language.</p> <p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• Shared accountability across Compliance, Marketing, Product Groups and Distribution</li> </ul> <p><b>Ways we measure our approach and impacts</b></p> <ul style="list-style-type: none"> <li>• Legendary Customer Experience (LEI) results</li> <li>• Sales</li> <li>• Customer retention</li> <li>• Accessibility of services</li> <li>• Access locations across network</li> <li>• Internal monitoring and testing reviews</li> </ul> <p><b>Relevant TD policies</b></p>

	<ul style="list-style-type: none"> <li>• Specific Regulatory Compliance Policies</li> <li>• Diversity and Inclusion Policy</li> <li>• <a href="#">TD Code of Conduct and Ethics</a></li> <li>• <a href="#">Codes of Conduct and Public Commitments</a></li> </ul> <p><b>More information</b></p> <ul style="list-style-type: none"> <li>• Product Responsibility: <a href="#">CR Report</a> page 14-15</li> <li>• Customer Experience: <a href="#">CR Report</a> page 11-13</li> <li>• Financial education: <a href="#">CR Report</a> page 19-20</li> </ul>
G4-PR3	<p><b>Type of product and service information required by the organization’s procedures for product and service information and labelling.</b></p> <ul style="list-style-type: none"> <li>• A description of products and services by business line: <a href="#">Our Businesses</a></li> <li>• TD complies with several industry level <a href="#">Codes of Conduct and Public Commitments</a>.</li> <li>• Sales practice: <a href="#">CR Report</a> page 14</li> <li>• <a href="#">Product information</a></li> </ul>
G4-PR4	<p><b>Total number of incidents of non-compliance with voluntary codes concerning product and service information and labelling.</b></p> <p>There were no incidents of non-compliance in 2017.</p>
G4-PR5	<p><b>Results of surveys measuring customer satisfaction.</b></p> <ul style="list-style-type: none"> <li>• Customer Experience: <a href="#">CR Report</a> page 11-13</li> </ul>
G4-FS15	<p><b>Policies for the fair design and sale of financial products</b></p> <ul style="list-style-type: none"> <li>• TD complies with several industry level <a href="#">Codes of Conduct and Public Commitments</a>.</li> <li>• Sales practice: <a href="#">CR Report</a> page 14</li> <li>• Clear language: <a href="#">CR Report</a> page 14</li> </ul>
G4-FS16	<p><b>Initiatives to enhance financial literacy by type of beneficiary</b></p> <ul style="list-style-type: none"> <li>• Financial education: <a href="#">CR Report</a> page 19-20</li> </ul>

## Customer Privacy

Disclosure	Description
	Reference or Response
DMA	<p data-bbox="378 411 1468 478"><b>Customer privacy is one aspect of TD's Global approach to Privacy and Data Security</b></p> <p data-bbox="378 548 646 583"><b>Why it's material:</b></p> <p data-bbox="378 621 1487 735">In the digital era, security and privacy threats continue to escalate. For financial institutions that rely extensively on technology, the consequences of a breach in data security and privacy are significant.</p> <p data-bbox="378 772 1507 926">The bank actively monitors, manages and continues to enhance its ability to mitigate technology and information-security risks through enterprise-wide programs, industry best practices and robust threat and vulnerability assessments and responses.</p> <p data-bbox="378 961 604 997"><b>Accountability</b></p> <ul data-bbox="423 1035 1484 1203" style="list-style-type: none"><li>• Chief Risk Officer</li><li>• Chief Privacy Officer</li><li>• Senior Vice President, Technology Risk Management and Information Security</li></ul> <p data-bbox="378 1251 1070 1287"><b>Ways we measure our approach and impacts</b></p> <ul data-bbox="423 1325 1029 1402" style="list-style-type: none"><li>• Continuity of service and systems</li><li>• Incident tracking and risk assessments</li></ul> <p data-bbox="378 1451 690 1486"><b>Relevant TD policies</b></p> <ul data-bbox="423 1524 1430 1644" style="list-style-type: none"><li>• <a href="#">Privacy Code</a></li><li>• TD has additional policies to support the management of privacy, fraud and data security</li></ul> <p data-bbox="378 1692 646 1728"><b>More information</b></p> <ul data-bbox="423 1766 1203 1843" style="list-style-type: none"><li>• Data Security and Privacy: <a href="#">CR Report</a> pages 61-62</li><li>• <a href="#">TD Privacy Agreement</a></li></ul> <p data-bbox="378 1885 1511 1997">In 2017, the Office of the Privacy Commissioner of Canada did not rule against the bank on any privacy complaints. In the U.S., there were no regulatory privacy findings against the bank, and in Europe and Asia Pacific,</p>

no such complaints were made against the bank.

## Society

### Compliance

Disclosure	Description
DMA	<p data-bbox="378 562 719 594">Reference or Response</p> <p data-bbox="378 632 1479 663"><b>Compliance is one aspect of TD’s overall approach to Risk Management</b></p> <p data-bbox="378 737 643 768"><b>Why it's material:</b></p> <p data-bbox="378 810 1479 915">Everyone at TD has a role to play in risk management. It's essential that we each play our part to protect our businesses, our customers and our employees from a variety of risks in the financial services sector.</p> <p data-bbox="378 957 1479 1062">TD executives, directors and employees look to the Enterprise Risk Framework and our Risk Appetite Statement for a common understanding of how we manage risk.</p> <p data-bbox="378 1104 1503 1209">The mandate of TD’s Compliance Department is to manage compliance risk across the Bank to align with the policies established and approved by the Audit and Risk Committees.</p> <p data-bbox="378 1262 602 1293"><b>Accountability</b></p> <ul data-bbox="423 1335 1495 1398" style="list-style-type: none"><li>• Chief Risk Officer, Chief Executive Officer, Senior Executive Team, Risk Committee of the Board and Board of Directors</li></ul> <p data-bbox="378 1451 1068 1482"><b>Ways we measure our approach and impacts</b></p> <ul data-bbox="423 1524 1089 1556" style="list-style-type: none"><li>• Risk Management Discussion: <a href="#">AR</a> pages 72</li></ul> <p data-bbox="378 1608 691 1640"><b>Relevant TD policies</b></p> <ul data-bbox="423 1682 1390 1745" style="list-style-type: none"><li>• TD has many policies to support the management of major risk categories.</li></ul> <p data-bbox="378 1797 643 1829"><b>More information</b></p> <ul data-bbox="423 1871 1024 1902" style="list-style-type: none"><li>• Risk Management: <a href="#">CR Report</a> page 60</li></ul>



G4-SO8	<p><b>Monetary value of fines and number of non-monetary sanctions for non-compliance with laws/regulations</b></p> <ul style="list-style-type: none"> <li>• <b>Compliance Incident Reporting:</b><sup>1</sup></li> <li>• In 2017, TD did not incur any significant monetary fines or significant non-monetary sanctions for non-compliance with laws and regulations.</li> </ul> <p><sup>1</sup> For reporting purposes, we determine a significant legal action to potentially exceed \$25 million in damages and/or legal costs; a significant fine to be \$1 million or over and related to incidents that are of a regulatory nature (penalties of an administrative nature are not considered significant); and a significant non-monetary sanction to be material and related to incidents that are of a regulatory nature.</p>
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## Product and Service Impact

### Product Portfolio

Disclosure	Description
	Reference or Response
DMA	<p><b>Why it's material:</b></p> <p>Increasingly, environmental, social and governance (ESG) performance is being considered as part of investment decision making. For institutional and retail investors, considering ESG-related information helps determine if a company is well positioned to manage risks.</p> <p>TD has in place a range of policies and procedures to manage the impacts of our products and services. These ensure we comply with our regulatory obligations as well as additional internal policies in relation to responsible banking and the consideration of environmental, social and governance risks in lending and investment.</p> <p><b>Accountability</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Environmental Governance</a></li> <li>• Reputational Risk Committee</li> </ul> <p><b>Ways we measure our approach and impacts</b></p> <ul style="list-style-type: none"> <li>• Corporate lending transactions reviewed under E&amp;S; Credit Risk</li> </ul>

	<p>Process</p> <ul style="list-style-type: none"> <li>• Equator Principle Project Finance Transactions</li> <li>• Number of stakeholder engagements</li> </ul> <p><b>Relevant TD policies</b></p> <ul style="list-style-type: none"> <li>• TD Enterprise Risk Framework</li> <li>• <a href="#">TD Environment Policy</a></li> <li>• <a href="#">TD's Environmental &amp; Social Credit Risk Policy</a></li> <li>• <a href="#">TDAM Sustainable Investing Approach</a></li> </ul> <p><b>More information</b></p> <ul style="list-style-type: none"> <li>• Responsible Finance and Investing: <a href="#">CR Report</a> page 48-53</li> </ul>
<b>G4-FS1</b>	<p><b>Policies with specific environmental and social components applied to business lines</b></p> <ul style="list-style-type: none"> <li>• Responsible Financing: <a href="#">CR Report</a> page 48-50</li> </ul>
<b>G4-FS2</b>	<p><b>Procedures for assessing and screening environmental and social risks in business lines</b></p> <ul style="list-style-type: none"> <li>• <a href="#">TD's Environmental and Social Credit Risk Process</a></li> </ul>
<b>G4-FS3</b>	<p><b>Process for monitoring client's implementation of and compliance with environmental and social requirements included in agreements or transactions.</b></p> <ul style="list-style-type: none"> <li>• Responsible Financing: <a href="#">CR Report</a> page 48-50</li> </ul>
<b>G4-FS6</b>	<p><b>Percentage of the portfolio for business lines by specific region, size.</b></p> <ul style="list-style-type: none"> <li>• Business Segment Analysis: <a href="#">AR</a> pages 24-38</li> </ul>
<b>G4-FS7</b>	<p><b>Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.</b></p> <ul style="list-style-type: none"> <li>• Financial Access and Inclusion: <a href="#">CR Report</a> pages 16-17</li> <li>• Product and Service Responsibility: <a href="#">CR Report</a> pages 14-15</li> <li>• Affordable Housing: <a href="#">CR Report</a> page 39</li> </ul>

	<ul style="list-style-type: none"> <li>• <a href="#">TD and Indigenous Communities in Canada</a></li> </ul>
G4-FS8	<p><b>Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.</b></p> <ul style="list-style-type: none"> <li>• TD's contribution to the low carbon economy: <a href="#">CR Report</a> page 44</li> <li>• TD Green Bond: <a href="#">CR Report</a> page 53</li> <li>• <a href="#">2017 Green Products</a></li> </ul>

## Active Ownership

Disclosure	Description
	Reference or Response
DMA	<p><b>Why it's material:</b></p> <p>TD Asset Management (TDAM) manages more than \$333 billion in assets on behalf of retail and institutional investors. TDAM believes that environmental, social and governance (ESG) analysis provides an additional lens to more robust risk analysis.</p>
G4-FS10	<p><b>Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.</b></p> <p>TDAM engaged with companies across a broad range of industries in order to discuss the management and best practices related to environmentally sensitive issues such as:</p> <ul style="list-style-type: none"> <li>• Fuel efficiency, health and safety procedures for railroads</li> <li>• The use, disposal and treatment of water in oil and gas extraction and mining</li> <li>• The management of greenhouse-gas emissions in oil and gas extraction and railroads</li> <li>• The leaking of potentially hazardous materials at the site during oil and gas extraction</li> <li>• Pipeline safety and integrity issues</li> <li>• Encouraging companies to participate in the Carbon Disclosure Project survey</li> </ul> <p><b>More information:</b></p>

- Responsible Investing: [CR Report](#) page 50-53
- [TDAM Sustainable Investing Approach](#)