

## Environmental Impact Table

The table below shows our approach to measuring the impact of our environmental investments. For some of these initiatives, we've added a natural capital valuation which enables us to assess our environmental impact through an economic lens. Over the next few years, we will be working to build natural capital valuations for more of these initiatives.

	Initiative	Action	Environmental Contribution	
			Investment	Environmental Impact
Business Operations	Carbon neutrality	Purchase RECs and offsets equivalent to TD's electricity use – to offset our GHG emissions	<ul style="list-style-type: none"> <li>• \$14 million invested since 2010</li> </ul>	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• Offset over 1.7 million tonnes CO<sub>2</sub>e</li> <li>• Generated \$296 million in natural capital value</li> </ul>
	Energy efficiency and green buildings	Reducing energy use in our operations and design eco-efficient buildings	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• \$60 million invested in energy efficiency initiatives</li> </ul>	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• 88 million kWh saved</li> <li>• 17,000 tonnes CO<sub>2</sub>e avoided</li> <li>• 198 LEED certified TD buildings (1.3 million sq. ft.)</li> <li>• 3.1 million sq. ft. LEED certified leased space</li> </ul>
	Paper neutrality	Reduce paper usage; purchase critical forest habitat to equivalent to paper used	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• \$7.4 million dollars invested</li> </ul>	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• 35% paper usage reduction</li> <li>• protected over 815,000 trees, equivalent to paper used</li> <li>• Helped to protect 60,000 acres of critical forest habitat</li> </ul>
Green Products and Financing	Green bond	Finance low-carbon projects; underwrite green bonds	<b>In 2014:</b> <ul style="list-style-type: none"> <li>• \$500 million issuance</li> </ul>	<b>In 2016:</b> <ul style="list-style-type: none"> <li>• 16,000 MWh energy saved/ green energy generated</li> <li>• 26,500 tonnes CO<sub>2</sub>e avoided</li> <li>• Generated \$4.1 million in natural capital value since 2014</li> </ul>
	Green bond underwriting and investing	Underwriting of non-TD issued green bonds, and green investments within TD's investment portfolio	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• \$6.5 billion in green bond underwriting</li> </ul> <b>Since 2014:</b> <ul style="list-style-type: none"> <li>• \$384 million invested in green bonds</li> </ul>	
	Online and mobile banking	Offering green products and services	No additional investment	<b>Since 2011:</b> <ul style="list-style-type: none"> <li>• 130 million paper statements and documents stopped</li> </ul>
	Retail green products	Financing and insurance discounts for hybrid and electric vehicles	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• 17,777 hybrid and EV insurance discounts</li> <li>• \$80 million in financing for hybrid and electric vehicles</li> </ul>	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• Over 37,000 tonnes CO<sub>2</sub>e saved by TD Insurance and TD Auto Finance customers</li> </ul>
	Green lending	Lending for small scale renewable and energy-efficiency projects	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• \$164 million in loans</li> </ul>	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• 14 million kWh electricity generated</li> <li>• 1,600 tonnes CO<sub>2</sub>e saved</li> </ul>

	Initiative	Action	Environmental Contribution	
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Community	TD Tree Days	Planting trees in the communities in which we operate	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• \$7 million invested</li> </ul>	<b>Since 2010:</b> <ul style="list-style-type: none"> <li>• Over 285,000 trees planted</li> <li>• Over \$55,000 in natural capital value from trees planted to date. The natural capital value of TD Tree Days will continue to grow over time as the trees planted in prior years continue to capture carbon year over year. See TD's 2016 Natural Capital Valuations for further information.</li> </ul>
	TD Friends of the Environment Foundation and Environmental Giving	Funding grassroots environmental initiatives	<b>Since 1990:</b> <ul style="list-style-type: none"> <li>• \$142 million to community environmental projects</li> </ul>	<b>Since 1990:</b> <ul style="list-style-type: none"> <li>• Supported over 25,000 local environmental projects</li> </ul>
	Affordable housing with energy efficiency components	Investment in affordable housing projects with energy efficiency construction components through the US federal Low-Income Housing Tax Credit program	<b>Since 2013:</b> <ul style="list-style-type: none"> <li>• \$430 million in affordable housing projects with energy efficiency construction components.</li> </ul>	