

Our Approach	Customers	Environment	Employees	Diversity	Community	Economy
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Scorecards and Priorities for 2010

Corporate Responsibility	Environment	Diversity	Economy
Customers	Employees	Community	

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Corporate Responsibility

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Aspect	What we said we would do: (in 2008 CR Report)	Progress	What we did:	Priorities for 2010
<p> <input checked="" type="radio"/> achieved all goals <input type="radio"/> achieved most goals <input type="radio"/> made progress </p>				
Corporate Responsibility reporting	<ul style="list-style-type: none"> • Launch revamped corporate responsibility website and continue to follow the Sustainability Reporting Guidelines (G3) of the Global Reporting Initiative. 	<input type="radio"/>	<ul style="list-style-type: none"> • Implemented Key Performance Indicators. • Commissioned external review of 2008 report by the Canadian Business for Social Responsibility. 	<ul style="list-style-type: none"> • Implement indicator protocols to improve the quality of data collection. • Conduct external assessments of our reporting practices.
Corporate Responsibility performance	<ul style="list-style-type: none"> • Continue to conduct business according to the highest standards of ethics and integrity. • Strengthen our social and environmental practices and performance by enhancing and globalizing our corporate responsibility vision and framework. 	<input type="radio"/>	<ul style="list-style-type: none"> • Maintained a good record in compliance, privacy and codes of conduct. • Established a Corporate Responsibility Advisory Committee and a Corporate Responsibility Working Committee. • Recognized need for more internal education about the purpose and direction of TD's Corporate Responsibility strategy. 	<ul style="list-style-type: none"> • Work with business units to set clear targets for corporate responsibility performance, so that it is easy to determine when goals are not achieved. • Increase alignment to the Sustainability Reporting Guidelines (G3) of the Global Reporting Initiative.
Stakeholder engagement	<ul style="list-style-type: none"> • Continue to engage with our stakeholders through a wide variety of channels, including customer and employee surveying, and seek opportunities for employees to participate in TD's corporate responsibility initiatives. 	<input type="radio"/>	<ul style="list-style-type: none"> • Conducted a Diversity Inclusiveness Survey in Canada. • Conducted over 600,000 customer interviews to measure our Customer Experience Index (CEI). • Measured employee engagement 	<ul style="list-style-type: none"> • Increase communication with Non-Governmental Organizations and environmental groups.

through the enterprise-wide TD Pulse survey.

Customers

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Aspect	What we said we would do:	Progress	What we did:	Priorities for 2010
<p> <input checked="" type="radio"/> achieved all goals <input type="radio"/> achieved most goals <input type="radio"/> made progress </p>				
<p>Customer experience</p>	<ul style="list-style-type: none"> Continue to be a leader in customer convenience and service. Focus on improving Customer Experience Index in Canada and Customer WOW! Index in the U.S. Invest in core businesses to enhance the customer experience. 	<p><input checked="" type="radio"/></p>	<ul style="list-style-type: none"> Won many internationally recognized awards for customer service across several businesses. Improved Customer Experience Index (CEI) scores across all businesses. In the U.S., the Customer WOW! Index (CWI) rebounded quickly by the end of the calendar year. Launched TD Helps, a Canadian program designed to assist customers affected by the global financial crisis. 	<ul style="list-style-type: none"> Focus on improving Customer Experience Indexes (CEI and CWI) scores in Canada and the U.S. Integrate elements of the legendary customer experience into all activities in Canadian Personal and Commercial Banking business line. Elevate the client experience in our advice-based channels by improving our service offerings and enhancing advisor tools in our Wealth Management business line. Build the franchise by broadening and deepening corporate client relationships in Wholesale Banking. Continue to deliver convenient banking solutions and services that exceed customer expectations in U.S. Personal and Commercial Banking.
<p>Accessibility</p>	<ul style="list-style-type: none"> Continue to increase the accessibility of corporate offices for persons with disabilities, targeting 79 office locations in Canada with a \$2 million budget as part of ongoing retrofitting. Implement corporate policy on IT accessibility to promote accessibility standards for the development and procurement of systems and applications. Continue to ensure our online sites are designed in accordance with international guidelines on Web accessibility so they're easier to use, navigate and listen to for customers and clients with visual, hearing or dexterity challenges. 	<p><input checked="" type="radio"/></p>	<ul style="list-style-type: none"> Launched a new web accessibility tool to improve the online banking experience for customers with visual impairments or where English is not their first language. Completed 79 retrofit projects at Canadian retail branches for improved accessibility. In 2009, we renovated 25 sites across Canada at a cost of \$797,274. Completed 89 renovation projects in the U.S. to improve accessibility. Spent \$875,000 to improve accessibility of key websites and business applications. 	<ul style="list-style-type: none"> Conduct an audit of initiatives and strategies currently in place to serve diverse communities. Continue to build customer awareness of TD's accessibility features and conduct research to develop plans to enhance the experience of customers with disabilities.

Customer Protection	<ul style="list-style-type: none"> Maintain strong privacy and security systems to safeguard customers' and clients' data. 	●	<ul style="list-style-type: none"> Added chip technology to our debit cards. All employees completed privacy training as part of compliance courses. 	<ul style="list-style-type: none"> Provide a safe and secure banking experience, and protect privacy at all times.
Responsible Products	<ul style="list-style-type: none"> Ensure that we continue to design and deliver all the products and services we offer in a responsible manner. 	●	<ul style="list-style-type: none"> In Canada, we increased the number of tools and resources available to employees to help them explain Interest Rate Differential (IRD). In fiscal 2009, we did not receive any incidents of non-compliance relating to marketing communications. 	<ul style="list-style-type: none"> Design, market and sell all products and services in a responsible manner, and provide transparent product information for customers and clients
Integration activities	<ul style="list-style-type: none"> Continue to build and communicate the TD Bank brand within the U.S. market and fully integrate systems, policies and product offerings. 	●	<ul style="list-style-type: none"> Completed integration of retail locations and brand in the U.S. Encountered a batch processing issue which impacted our customers and employees. 	<ul style="list-style-type: none"> Continue to build our branch network in both Canada and the U.S.

Environment

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Aspect	What we said we would do:	Progress	What we did:	Priorities for 2010
<p>● achieved all goals ● achieved most goals ○ made progress</p>				
Overall environmental program	<ul style="list-style-type: none"> We will continue to develop a comprehensive environmental strategy and to increase our technical understanding of environmental issues. We will advance our performance in the four key areas currently identified in our environmental plan. 	●	<ul style="list-style-type: none"> Increased our technical understanding of environmental issues through strategic hiring. Continued to impact and influence business decisions through the Environmental Steering Committee. 	<ul style="list-style-type: none"> Update our Environmental Policy and Environmental Management Framework to reflect integrated North American operation. Strengthen our environmental programs in our U.S. operations. Begin development of an Environmental Management System and Environmental Management Information System. Develop a long-term (3-5 year) carbon management plan to establish objectives and goals.
Responsible financing - lending	<ul style="list-style-type: none"> Integrate climate risk for carbon-intensive sectors into our existing industry review processes. Explore the potential for tracking emissions by corporate client base. Expand the use of new environmental/social risk lending parameters for use by equity and debt underwriting groups. Establish a Renewables "Roundtable" to enhance expertise among financing professionals 	●	<ul style="list-style-type: none"> Developed processes, tools and procedures to support our Environmental and Social Risk Credit Management Policy, based on the Equator Principles. Performed a high-level review of the climate 	<ul style="list-style-type: none"> Implement processes and procedures related to our Environmental and Social Risk Credit Management Policy in all lending groups.

	<p>across TDBFG on solar/wind/biomass and biofuel/hydroelectric opportunities.</p>		<p>change risk exposure of our lending portfolio in carbon-intensive sectors.</p> <ul style="list-style-type: none"> • The Renewables Roundtable has brought together team members from all areas of financing in TDBFG, in both Canada and the US, in order to facilitate ideas and expertise on lending to the renewables sector. • Began a revision of the environmental due diligence process for all of TD Business Banking units. 	
<p>Responsible financing — sustainable investing</p>	<ul style="list-style-type: none"> • Develop and release policy on sustainable investing, which will incorporate the United Nations Principles for Responsible Investment and include a discussion about our approach to active ownership through engagement, proxy voting and litigation. 	●	<ul style="list-style-type: none"> • TD Asset Management (TDAM) adopted a Sustainable Investment Policy across its operations. • Launched the TDAM Global Sustainability Fund for both retail and institutional investors. • Launched an equivalent Global Sustainability fund in the United States. • TDAM was a member of the Canadian Carbon Disclosure Project Committee. 	
<p>Carbon Neutrality</p>	<ul style="list-style-type: none"> • By the end of 2009 we plan to be 50% towards our 2010 goal of carbon neutrality. <p>2009 targets include:</p> <ol style="list-style-type: none"> 1. Continued improvement in the energy efficiency of our operations through lighting retrofits and evaluation of commercial retail off-peak energy solutions implementation. 2. Commitment to increase our purchase of green energy to a minimum of 20% 3. Launch of our emissions reduction fund to support a range of projects that will produce carbon offsets. 4. Engage employees to promote energy conservation and green transportation programs. 	●	<ul style="list-style-type: none"> • Reduced our fleet greenhouse gas (GHG) footprint by almost 8% relative to 2008. • Largest purchaser of renewable energy in the Canadian financial sector. In addition to our ABMs, all of our business operations in B.C., Alberta, Saskatchewan, Nova Scotia and P.E.I are green-powered. • Purchased almost 50,000 tonnes of carbon offsets through innovative 	<ul style="list-style-type: none"> • Achieve carbon-neutrality for our global operation. • Reduce GHG emissions by 5% relative to 2006 baseline, by reducing energy use. • Reduce GHG emissions by 20%, by purchasing renewal energy. • Offset remaining emissions by developing and purchasing high-quality carbon offsets. • Establish a green IT strategy. • Reduce fleet CO₂ footprint by 4% over 2009. • Reduce GHG emissions by more than 800 tonnes (relative to 2007) through fleet improvements.

			<p>initiatives with Habitat for Humanity and the Greening Canada Fund.</p>	<ul style="list-style-type: none"> • Move to an integrated North American GHG inventory.
<p>Green Buildings</p>	<ul style="list-style-type: none"> • Apply our newly developed Energy Optimization Standards to the construction of new branches and renovation of existing branches, where applicable. • Build a LEED-Silver branch in the U.S. and Canada. Create an in-house centre of excellence of LEED Accredited Professionals. 	●	<ul style="list-style-type: none"> • Began construction of two LEED-Gold stores in the U.S. • Began construction of one LEED-Silver and one LEED-Gold branch in Canada. • Completed construction of our first LEED-Certified corporate space in the U.S. • Established a green building operations program. • Created a U.S. retail prototype that will be nearly 50% more efficient than the building code requires and will decrease CO2 emissions by nearly 50%. 	<ul style="list-style-type: none"> • Continue annual environmental building audit program. • Improve operational efficiency and establish building operations performance metrics. • Continue to develop the LEED-Platinum retail prototype. • Continue energy reduction initiatives. Calculate and verify the GHG reduction.
<p>Waste Reduction</p>	<ul style="list-style-type: none"> • Extend the non-paper recycling program implemented in 2008 to all retail branches to include all corporate leased and owned head office areas. • Analyze newly created non-paper recycling benchmark and volume reporting for further prevention and diversion opportunities. • Conduct enhanced waste audits and complete dry cell lithium battery-recycling program in all owned and managed corporate facilities. 	●	<ul style="list-style-type: none"> • Cleared out a backlog of more than 38,000 computers, only 1,000 of which could not be re-used or recycled. • Expanded our online performance tool (P3) to our full Canadian operation, eliminating the need for paper-based performance assessments. 	<ul style="list-style-type: none"> • Launch initiatives aimed at reducing paper, including electronic document management and streamlining financial agreement documentation.
<p>Procurement</p>	<ul style="list-style-type: none"> • Reduce per capita paper consumption as part of our new procurement policy reduction target. • Increase use of re-cycled paper and paper supplied from sustainable forest management. 	●	<ul style="list-style-type: none"> • We have an environmental procurement policy. • Per capita paper use decreased by 3.8%, but we did not reach our target of 5% reduction. • Achieved targets for recycled content and certified paper – one year ahead of schedule. • Increased green office product offerings by 	<ul style="list-style-type: none"> • Focus on greening our general office supplies by developing a “sustainability index” to support green office product spending and implementing a demand management system.

			100%.	
Green Choices for Customers	<ul style="list-style-type: none"> Continue to offer and develop products that allow our customers and clients to reduce their environmental impacts. Support business clients in the development of clean technologies. 	○	<ul style="list-style-type: none"> Continued to offer Green Mortgage and Home Equity Lines of Credit, Green Insurance, and paperless record keeping and launched the TD Global Sustainability Fund. Still work to be done in supporting business clients in the development of clean technologies. 	<ul style="list-style-type: none"> Introduce additional green retail and investment products and service choices for our customers.
Public Policy and Environmental Dialogue	<ul style="list-style-type: none"> Continue to participate in public policy dialogue, in the environmental committees of international organizations, such as UNEP, the Canadian Bankers Association and the Environmental Bankers Association, and in industry initiatives, such as the Carbon Disclosure Project and the Equator Principles. 	●	<ul style="list-style-type: none"> Participated in the Greening Greater Toronto Task Force. Identified as a Climate Leader by the Canadian Carbon Disclosure Project. Sponsored development of the DATA BASIN, a definitive online data source concerning the boreal forest. Participated in a number of forums designed to advance the debate on Free Prior Informed Consent (FPIC). Sponsored the Business of Climate Change Conference in Toronto. 	<ul style="list-style-type: none"> Continue to participate in public policy dialogue, in the environmental committees of international organizations, such as UNEP, the Canadian Bankers Association and the Environmental Bankers Association, and in industry initiatives, such as the Carbon Disclosure Project and the Equator Principles.
Environmental Research	<ul style="list-style-type: none"> Execute and sponsor research and analysis aimed at providing a better understanding of the relationship between the environment and the economy. 	●	<ul style="list-style-type: none"> Research Network for Business Sustainability – Leadership Council, of which TD is an active member, published a report on Business Adaptation to Climate Change and Socially Conscious Consumerism. TD Economics sponsored a report, the first of its kind in Canada, assessing the economic impacts of carbon regulation, including a regional analysis. 	<ul style="list-style-type: none"> Execute and sponsor research and analysis aimed at providing a better understanding of the relationship between the environment and the economy.

Aspect	What we said we would do:	Progress	What we did:	Priorities for 2010
<p> <input checked="" type="radio"/> achieved all goals <input type="radio"/> achieved most goals <input type="radio"/> made progress </p>				
<p>Employee experience</p>	<ul style="list-style-type: none"> Maintain our focus on making TD a great place to work, engaging employees in our ongoing journey. Improve employee engagement score year-over-year. (Goal set for Canada) In the U.S., align human resources policies and practices across TD Bank, such as flexible work options, and communicate them to employees. 	<p><input type="radio"/></p>	<ul style="list-style-type: none"> Named one of the 50 Best Employers in Canada for the second consecutive year, by Hewitt Associates TD Waterhouse U.K was recognized for the second consecutive year by The Sunday Times as One to Watch in "Best Places to Work in the U.K." The employee engagement score was 4.11 in fall 2009 vs. 4.18 in fall 2008. The year-over-year decline is primarily a result of U.S. integration activities. Excluding the U.S. business, where the impact of the integration was greatest, employee engagement was 4.24 in fall 2009 vs. 4.21 in fall 2008. 	<ul style="list-style-type: none"> Deliver and be recognized as an extraordinary global workplace Deliver a diverse and inclusive global workplace. Develop great people and teams for the future. Enhance our Global Recruitment capabilities. Review and recommend an integrated, enterprise-wide recognition strategy. Leverage accessibility and self-service capability through automation for employees, people managers and HR.
<p>Benefits and Compensation</p>	<ul style="list-style-type: none"> Continue to make benefit and pension programs more flexible and easier to understand, by delivering information to employees in new and creative ways. Launch new TD Pension Plan in Canada, a defined benefit pension plan that includes a fully Bank-paid portion and an optional top-up. Continue to evolve retired alumni programs and engage with our retired alumni. Begin to transition to a common compensation program, including a retirement and benefit plan offering for U.S. employees. 	<p><input checked="" type="radio"/></p>	<ul style="list-style-type: none"> Introduced a new, industry-leading defined benefit pension plan in Canada and made a special contribution of \$482 million to ensure the prior plan was fully funded. Introduced an enhanced 401(k) retirement savings plan in the U.S.; every eligible U.S. employee now participates in a retirement plan with a common design. 	

	<ul style="list-style-type: none"> Implement an integrated reward and recognition program in the U.S. 			
Talent management	<ul style="list-style-type: none"> Continue to build an inclusive culture and invest in employee and leadership training and development to attract, motivate and retain the best employees. Build our North American talent brand in the U.S. and actively participate in on-campus recruitment. 	●	<ul style="list-style-type: none"> Participated in more than 300 on-campus recruitment activities in Canada and 80 in the U.S. More than 400 TD executives completed Build for the Future, a leadership development program that includes diversity as a key component. We continue to invest in all our employees taking a comprehensive approach to development activities including the investment of \$67.7 million in 2009 to support the career aspirations and development of TD employees. 	
Learning and development	<ul style="list-style-type: none"> Continue to deliver world-class programs Continue to place in Training magazine's Top 125 Awards, the leading annual ranking of employer-sponsored workforce training and development. 	●	<ul style="list-style-type: none"> TD University, in the U.S., continued to place in Training magazine's Top 125 Awards. Delivered more than 385,000 hours of training to 15,000 employees to prepare for U.S. integration. Launched Accelerated Learning Pipeline programs for in-demand jobs, helping employees prepare to take on more senior roles. Built learning maps for 89 different roles/functions across the bank. From Commercial to Wealth, Retail to Insurance, we support all TD businesses with new-to-role training programs and ongoing support and skill development. TD offers more than 3,000 learning modules internally across the Bank, accessible via our online Learning Management System. 	
Our feedback loop:	<ul style="list-style-type: none"> Through our Between Us — Employee Ombuds Office, continue to provide employees at all levels with a neutral and confidential resource to discuss and listen to their concerns. 	●	<ul style="list-style-type: none"> Continued to offer Between Us. Provided opportunity for employees to suggest improvements to the workplace through Pulse Two Things. 	

Diversity

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Aspect	What we said we would do:	Progress	What we did:	Priorities for 2010
● achieved all goals ● achieved most goals ○ made progress				
Overall	<ul style="list-style-type: none"> Continue implementing our strategy to ensure diversity is fully embedded into our organization over the long-term. 	●	<ul style="list-style-type: none"> Conducted a 2009 Diversity Inclusiveness Survey in Canada, in which 89% of respondents – 3% more than in 2007 – indicated they felt TD fosters an inclusive workplace. Launched a diversity intranet site for Canadian employees. Established a diversity governance 	<ul style="list-style-type: none"> Continue to make TD more inclusive for our employees and customers while reflecting the communities we serve. Continue to implement our diversity program in our U.S. operations.

			structure in the U.S. and compiled preliminary research and feedback to determine next steps.	
Women in leadership	<ul style="list-style-type: none"> Continue to expand leadership opportunities for women. 	●	<ul style="list-style-type: none"> Continued to build the Women in Leadership (WIL) network organizing formal networking events for more than 1,000 female employees. Continued group mentoring program – 400 women and 50 mentors participated. Held first Women in Leadership Summit for senior women in the U.S. Founding member of the Canadian Board Diversity Council to help corporate Canada increase representation of women on boards of directors. 	<ul style="list-style-type: none"> Continue making networking and group mentoring available to more women through corporate-sponsored initiatives as well as grassroots events. Roll out the Women in Leadership (WIL) “electronic” network across Canada. Host our fourth WIL Symposium. Continue to increase representation of women at the VP+ level and middle management.
Visible Minorities Leadership	<ul style="list-style-type: none"> Continue to expand leadership opportunities for members of visible minority groups, with a goal of becoming a top employer of choice among Canada’s leading financial institutions by 2011. 	●	<ul style="list-style-type: none"> Established a black employee community network. Held our first Minority Leadership Networking Summit for U.S. employees. Reached out to potential visible minority employees through relationships with organizations like the National Black MBA Association and the Urban Financial Services Coalition. Sponsored the National Association for the Advancement of Colored People (NAACP)’s national convention. 	<ul style="list-style-type: none"> Continue to make networking and group mentoring available and more inclusive to a greater number of visible minority employees at levels 10 and above, in response to employee feedback. Increase representation of visible minorities at the VP+ level and middle management levels. Implement our New Immigrant strategy, including developing a mentoring framework and a communication skills development plan to assist this community in acclimatizing to Canadian business culture.
People with Disabilities	<ul style="list-style-type: none"> Continue to remove barriers and increase access for employees and customers with disabilities. 	●	<ul style="list-style-type: none"> Our Employees With Disabilities Advisory Group participated in testing new assistive technologies and design features. Launched a new recruitment site that included accessible videos for potential employees. Participated in Access Awareness Week in Toronto, culminating in an employee forum where building 	<ul style="list-style-type: none"> Continue to build customer awareness of TD’s accessibility features and conduct research to develop plans to enhance the experience of customers with disabilities. Focus on recruitment tools and processes to develop capability of hiring managers and improve the experience of employees with

			awareness and celebrating success were key objectives.	disabilities.
Lesbian, Gay, Bisexual, Transgender and Allies (LGBTQA)	<ul style="list-style-type: none"> Continue to enhance and promote an inclusive environment for community employees who identify as lesbian, gay, bisexual and transgender. 	●	<ul style="list-style-type: none"> Experienced 100% growth in our Employee Pride Network with membership now exceeding 1000 members in Canada. Launched a Pride network in the U.S. Recognized by the Human Rights Campaign, the largest civil rights organization in the U.S. focused on lesbian, gay, bisexual and transgender (LGBT) equality, as being among America's Best Places to Work for LGBT employees. Developed Workplace Gender Transition Guidelines for both Canada and the U.S. Participated in several major Canadian city Pride Week celebrations as premier sponsor, and actively participated in the city's winning bid to host World Pride 2014. Supporting sponsor of Boston Pride. 	<ul style="list-style-type: none"> Continue to strengthen our employee networks across Canada, with an emphasis on the lesbian community. Leverage relationships with LGBT Business Associations/Chambers of Commerce and LGBT social clubs to build business within the community. Continue to make meaningful contributions to the LGBTQA community and create a formal volunteerism program for TD's Employee Pride Network members to give back to the LGBT community.
Aboriginal Peoples (in Canada)	<ul style="list-style-type: none"> Make progress toward our three-year goal of becoming a financial sector employer of choice for this community by providing a comfortable and respectful working environment for Aboriginal employees and becoming a bank of choice by providing a comfortable banking experience for Aboriginal customers and clients. 	●	<ul style="list-style-type: none"> Launched our Aboriginal Employee Circle in Canada, an employee network. Participated in external recruitment events, such as Inclusion Works 09 in Vancouver and the Career Connections Job Fair in Winnipeg. Assisted, as a member of the Financial Industry Partnering for Aboriginal Relationships committee, in the development of a website to boost awareness among Aboriginal Peoples of banking as a viable career opportunity. 	<ul style="list-style-type: none"> Focus on recruitment and ensuring our existing employees are comfortable self-identifying as members of this community. Focus groups to be held to identify barriers in the employee experience. Map out the objectives and the mandate of the newly created Cross-Business Advisory Committee, developed to meet the needs of our existing and new Aboriginal customers. Continue to nurture existing community partnerships and develop new ones as opportunities arise. Continue our work with First Nations Bank.
Serving Diverse Communities	<ul style="list-style-type: none"> Embed inclusiveness within customer and client communications. Ensure business ownership of objectives/implementation. 	●	<ul style="list-style-type: none"> All major campaigns utilized relevant media in support of the South Asian, Chinese and LGBTQA customer segments. 	<ul style="list-style-type: none"> Develop tailored product and service offers and messaging to deepen customer relationships in target markets.

<ul style="list-style-type: none"> Achieve representation in communication that is reflective of the communities at large. 		<ul style="list-style-type: none"> Conduct customer research to further understand trends, financial behaviours and attitudes of various customer segments.
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Community

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Aspect	What we said we would do:	Progress	What we did:	Priorities for 2010
<input checked="" type="radio"/> achieved all goals <input type="radio"/> achieved most goals <input type="radio"/> made progress				
Overall Giving	<ul style="list-style-type: none"> Make positive contributions to communities, while maintaining a focus on key areas such as literacy and education. 	●	<ul style="list-style-type: none"> Donated more than \$50 MM to charities and not-for-profit organizations around the world. 	<ul style="list-style-type: none"> Develop alignment for U.S. and Canadian community relations programs. <p>In Canada:</p> <ul style="list-style-type: none"> Implement new metrics and reporting of our community programs.
Imagine Canada target	<ul style="list-style-type: none"> Donate a minimum of 1% of domestic pre-tax profits to charitable and not-for-profit organizations. 	●	<ul style="list-style-type: none"> Donated \$37 MM to charities in Canada, representing 1.3% of our pre-tax domestic profits. 	<ul style="list-style-type: none"> Identify opportunities for employees to get involved in delivering Financial Literacy Education. Continue to develop innovative diversity-related community relations activities.
Employee involvement	<ul style="list-style-type: none"> Provide support for employees' community involvement and fundraising efforts through time off for volunteering, flexible work arrangements and new volunteering opportunities that allow employees to make a difference. 	●	<ul style="list-style-type: none"> Employees contributed more than \$9.5MM through personal donations or fundraising campaigns, as well as many hours volunteering in the community. 	<ul style="list-style-type: none"> Continue to achieve the Imagine Canada target. <p>In the U.S.:</p> <ul style="list-style-type: none"> Launch a formal Employee Volunteer Program. Continue to focus on safe and affordable housing for low- and moderate-income families through our loan and investment products and services. Continue to expand our support of financial literacy programs and initiatives. Add the environment as a new area of focus, creating programs and initiatives within this area that increase employee and customer involvement in environmental activities. <p>In the U.K.:</p> <ul style="list-style-type: none"> Make positive contributions to communities, while maintaining a focus on key areas such as literacy, environment and well-being. Raise more than £50,000 for our charities including TD Waterhouse International matched donations. Provide support for employees' community involvement and fundraising efforts through time off for volunteering, flexible work arrangements and new volunteering opportunities that allow employees to make a difference. Increase employee involvement by 20%.

Aspect	What we said we would do:	Progress	What we did:	Priorities for 2010
<p>● achieved all goals ● achieved most goals ○ made progress</p>				
Economic development	<ul style="list-style-type: none"> Contribute to local, regional and national economic development wherever TD operates. 	●	<ul style="list-style-type: none"> Loans grew by 13% in both Canada and the U.S. Financed approximately \$197 billion in business loans across Canada. 	<ul style="list-style-type: none"> Contribute to local, regional and national economic development wherever TD operates.
Small business	<ul style="list-style-type: none"> Maintain support for entrepreneurs and small business. 	●	<ul style="list-style-type: none"> Added 50 small business advisors across Canada. Continued to participate in the federal government's Canada Small Business Financing Program. Launched a series of free webinars on critical topics for small business owners. 	<ul style="list-style-type: none"> Maintain support for entrepreneurs and small business.
Research expertise	<ul style="list-style-type: none"> Maintain our focus on researching key societal issues and sharing our findings and ideas with the broader community. 	●	<ul style="list-style-type: none"> TD economics published 35 special reports on topics including economics and the Aboriginal People in Canada, the importance of raising literacy rates, reforming Canada's Employment Insurance system, and the North American real estate and housing market. 	<ul style="list-style-type: none"> Continue to research key societal issues and sharing our findings and ideas with the broader community.
Supply chain	<ul style="list-style-type: none"> Continue to develop a North American capability for supplier relationships and practices. Enhance corporate responsibility criteria in our supplier evaluations. 	○	<ul style="list-style-type: none"> Evaluated suppliers on equal opportunity and non-discrimination policies as well as environmental criteria. Implemented North American Supplier Risk Management platform to track both supplier risk and performance information. 	<ul style="list-style-type: none"> Continue to develop a North American capability for supplier relationships and practices. Enhance corporate responsibility criteria in our supplier evaluations. We will review supplier diversity in 2010.
Civic and political contributions	<ul style="list-style-type: none"> Provide leadership and support for political and social dialogue at all levels of government. 	●	<ul style="list-style-type: none"> Participated in a number of forums and programs to encourage political and social dialogue. Continued membership of the Canadian Bankers Association and the Toronto Financial Services Alliance. 	<ul style="list-style-type: none"> Provide leadership and support for political and social dialogue at all levels of government.

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