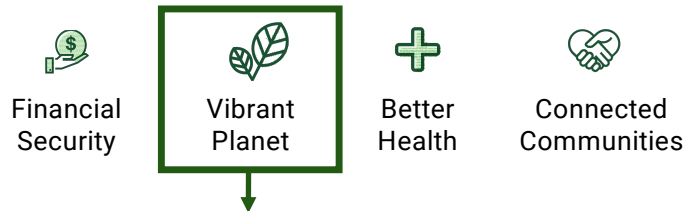




About TD Bank & Corporate Environmental Affairs



Targeting \$1B by 2030 in community giving in four key areas for a more inclusive tomorrow:



Corporate Environmental Affairs supports the implementation of the Vibrant Planet Driver:

- ✓ **Environmental and Social Risk Management:** ensures TD employs best practice environmental and social risk management procedures and adherence to the Equator Principles.
- ✓ **Low Carbon Economy:** targeting \$100 billion to initiatives in low-carbon lending, financing, and asset management by 2030 that will support the transition to a low-carbon economy.
- ✓ **Product Development:** offer customers environmentally and socially responsible financial products and services such as green bonds.

Role & Responsibilities

Environmental and Social Risk Management Project

- Managed and delivered key elements for the update of the bank's environmental and social risk management process.
- Collaborated with stakeholders across the bank to meet diverse expectations and needs.

Escalations: analysis of high-risk transactions

- Analyzed high-risk transactions for environmental and social impacts and developed recommendations to mitigate credit and reputational risk to the bank.
- Learned about industry specific environmental and social impacts, importance of adequate consultation, and impact assessment policy.

Green Products & Services Benchmarking

- Conducted industry benchmarking on green products and services to identify areas of opportunity for the bank moving forward.
- Developed preliminary business case for a Low Carbon Economy product.

Key Takeaways

- The financial services industry will play a large role in climate change adaptation and mitigation.
- Collaboration across business lines is critical to move sustainability projects forward.
- Understand your audience and tailor how you communicate about sustainability to their interests.
- Sustainability champions across the organization helps to advance goals and change internal mindsets.