

TDBFG Performance Indicators

Performance indicators focus effort, communicate our priorities, and benchmark TDBFG's performance as we strive to be the better bank. The following table highlights TD's performance against these indicators in 2007.

2007 PERFORMANCE INDICATORS	2007 RESULTS ¹
<p>Financial</p> <ul style="list-style-type: none"> • Deliver above peer average total shareholder return² • Grow earnings per share by 7% to 10% • Deliver above peer average return on risk-weighted assets 	<ul style="list-style-type: none"> • TD return: 13% vs. peer average: 10.7% • 23% EPS growth • TD return: 2.80% vs. peer average: 2.09%³
<p>Business Operations</p> <ul style="list-style-type: none"> • Grow revenue faster than expenses • Invest in core businesses to improve efficiency and effectiveness 	<ul style="list-style-type: none"> • Revenue growth exceeded expense growth by over 4% • Refer to Business Segment Analysis for details
<p>Customer</p> <ul style="list-style-type: none"> • Focus on improving Customer Experience (CEI) Score • Invest in core businesses to enhance the customer experience • Grow the percentage of employees in customer-facing roles⁵ 	<ul style="list-style-type: none"> • Total corporate composite score: 23.5⁴. Represents the net percentage of customers who are TD brand advocates. • Refer to Business Segment Analysis for details • Percentage of customer-facing employees: 68.13%, up 1.23% vs. 2006
<p>Employee</p> <ul style="list-style-type: none"> • Improve employee engagement score year-over-year • Enhance the employee experience by: <ul style="list-style-type: none"> – Listening to our employees – Building employment diversity – Providing a healthy, safe and flexible work environment – Providing competitive pay, benefits and performance-based compensation – Investing in training and development 	<ul style="list-style-type: none"> • Employee engagement score rose to 4.14 in Fall 2007 vs. 4.12 in Fall 2006⁶ • See TD's Corporate Responsibility Report available March 2008. Preview on page 132 • \$68 million invested, up 11% vs. 2006
<p>Community</p> <ul style="list-style-type: none"> • Donate a minimum of 1% of domestic pre-tax profits (five year average) to charitable and not-for-profit organizations • Make positive contributions by: <ul style="list-style-type: none"> – Supporting employees' community involvement and fundraising efforts – Promoting children's health, literacy and education – Protecting and preserving the environment 	<ul style="list-style-type: none"> • 1.3% or \$32.6 million, in donations • \$220,500 in employee volunteer grants • \$10.5 million donated • Published Call to Action Literacy Report • Launched Environmental Management Framework • Adopted Equator Principles • \$4 million distributed to over 830 local environmental projects

More details can be found in *TDBFG's 2007 Corporate Responsibility Report*, published in March 2008. See preview on page 132 of this annual report.

¹ Performance indicators that include an earnings component are based on TDBFG's full year adjusted earnings (except as noted) as explained in "How the Bank Reports" in the accompanying MD&A. For peers, earnings have been adjusted on a comparable basis to exclude identified non-underlying items.
² Total Shareholder Return is measured on a 1 year basis from November 1, 2006 to October 31, 2007.
³ Return on risk-weighted assets measured YTD as at July 31, 2007, for comparison purposes. TD's return on risk weighted assets for 2007 was 2.80%.

⁴ CEI replaces TD's previous measure of customer satisfaction. CEI is a measurement program that tracks TD customers' loyalty and advocacy.
⁵ Percentage of employees in customer-facing roles is measured as at October 31, 2007. While this will continue to be an important internal measure, the percentage of employees in customer-facing roles will be excluded from our 2008 performance indicators as there is no direct comparison between TD and its peers.
⁶ Scale for employee engagement score is from 1 to 5.