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About TD

Company Profile

The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Financial Group and are headquartered in Toronto, Canada. We are a conservatively run bank with strong risk-management practices. TD is the sixth largest bank in North America, as measured by branches. We have more than 2,100 retail locations in Canada and the U.S. and serve over 18 million customers worldwide. TD Bank Financial Group had CDN\$557 billion in assets on October 31, 2009. The Toronto-Dominion Bank trades under the symbol "TD" on the Toronto and New York Stock Exchanges.



In 2009, TD earned a reputation for running a bank the way it should be run. Buoyed by a strong balance sheet and a commitment to growth without taking on risks that we don't understand, TD has secured an enhanced competitive position within the North American arena.

Our vision is to be the best-run customer-focused, integrated financial institution, with a unique and inclusive employee culture.

Our business strategy is simple. We aim to produce long-term profitable growth by building great franchises and delivering value to our customers, shareholders and communities. We do this by:

- delivering legendary customer experiences;
- creating an extraordinary place to work that attracts great people and makes them want to stay;
- taking only risks that we understand and can manage;
- building on our environmental and community commitments; and
- leading in corporate governance and good business practice.

Our Businesses

Canadian Personal and Commercial Banking

From chequing and savings accounts to commercial lending, our Canadian Personal and Commercial Banking business offers a full range of personal financial services and business banking products.

Through TD Canada Trust, we serve more than 11 million customers and provide our financial products and services through our retail branch network, telephone, internet banking and "TD Green Machine" automated banking machines.

Through TD Commercial Banking, we serve large and small Canadian businesses by offering a broad range of customized products and services.

TD Insurance helps protect more than three million customers from the "accidents of life" with a wide range of products including credit protection, life, critical illness, health, travel, home and auto insurance.

U.S. Personal and Commercial Banking

TD Bank, America's Most Convenient Bank, is one of the 15 largest commercial banks in the U.S., with approximately 23,000 employees. The bank provides a full range of financial products and services to more than 6.5 million customers through an extensive network of more than 1,000 retail locations throughout the Northeast and Mid-Atlantic regions, Florida and Metro D.C.

Wholesale Banking

TD Securities provides a wide range of credit capital market, advisory and derivative products and services to corporations, governments and institutions globally. Our clients choose us for our knowledge and proven ability to deliver innovative financial solutions focused on meeting their performance objectives.

Wealth Management

TD Wealth Management provides a wide range of investment products and services to a large and diverse retail and institutional global client base, with operations in Canada, the U.S., and the U.K. In Canada, TD Wealth Management comprises a number of online distribution, advisory and asset management businesses under the TD Waterhouse, TD Mutual Funds and TD Asset Management brands. TD Ameritrade provides U.S. clients with a host of services for the individual investor, as well as relationships with a large network of independent registered investment advisors.

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