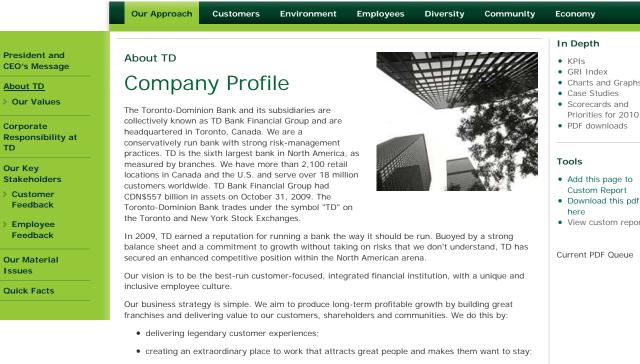
TD

Bank Financial Group

2009 Corporate Responsibility Report



- 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.

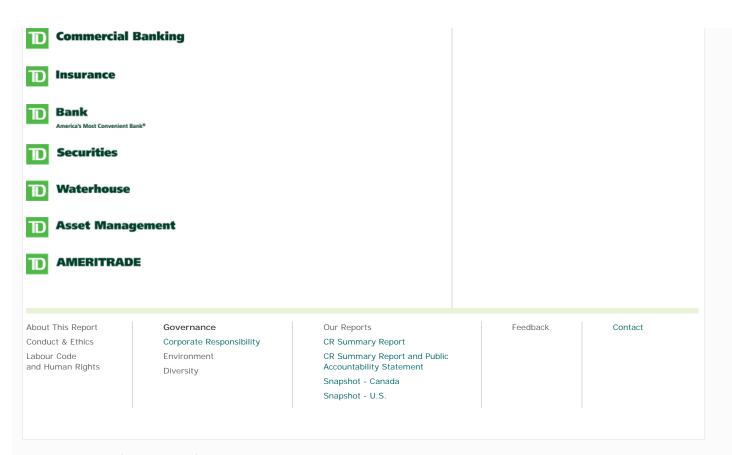
Wealth Management

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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