

2009 Corporate Responsibility Report

Community

Diversity

President and CEO's Message

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Our Values

Our Approach

Guiding Principles

Customers

We are a customer-focused financial institution - these Guiding Principles represent our most important values. They are "the way we do things around here."

Environment

Employees

- · Deliver Legendary Customer Experiences
- Be an Extraordinary Place to Work
- Operate With Excellence
- Understand Our Business
- Take Only Risks We Understand and Can Manage
- Fnhance Our Brand
- Increase Shareholder Value

In 2009, we updated our Guiding Principles to better reflect the North American institution we have become and to provide a common lexicon across TD for how we describe our values.

The updated language mirrors an overall desire to "up our game" in all aspects of our business. Our previous Guiding Principles expressed a desire to "be customer driven" – but now our goal is to deliver legendary customer experiences, to surpass our customers' expectations. We want to go further than offering a "great" place to work or asking our employees to "respect each other" - we now recognize the value and challenge in making TD an extraordinary place to work. In keeping with our conservative risk approach, our values now include an explicit statement that at TD, we take only risks we understand and can manage. Our approach protected our business from exposure to U.S. subprime mortgages and, as the financial industry becomes increasingly complex, will likely position us well in the future

Leadership Profile

Our Leadership Profile describes what we expect of our leaders at TD. Great leadership is essential it's what differentiates successful organizations. We may not be able to get it right all the time, but every leader - and aspiring leader - at TD needs to strive to live by this profile every day.

- Make an impact
- · Build for the future
- Inspire the will to win
- · Work effectively in teams
- Live transparency
- · Show excellent judgment
- · Demonstrate unwavering integrity

Our Reports

CR Summary Report

CR Summary Report and Public **Accountability Statement**

Snapshot - Canada

Snapshot - U.S.

In Depth

Economy

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