

# Quick Facts

## Building the Better Bank

### North American

- Top 10 bank in North America<sup>1</sup>
- One of the few banks in the world rated Aaa by Moody's
- Leverage platform & brand for growth
- Strong employment brand

### Retail Earnings Focus

- Leader in customer service & convenience
- Over 80% of adjusted earnings from retail<sup>2,3</sup>
- Strong organic growth engine
- Better return for risk undertaken

### Franchise Businesses

- Repeatable & growing earnings stream
- Focus on customer-driven products
- Operating franchise dealer of the future
- Consistently reinvest in our competitive advantage

### Risk Discipline

- Only take risks we understand
- Systematically eliminate tail risk
- Robust capital & liquidity management
- Culture & policies aligned with risk philosophy

## Key Metrics

As of July 31	2011	2012
Total Assets	\$713.6B	<b>\$806.3B</b>
Total Deposits	\$426.5B	<b>\$485.2B</b>
Total Loans	\$364.5B	<b>\$405.2B</b>
Tier 1 Capital Ratio	12.9%	<b>12.2%</b>
Total Capital Ratio	16.3%	<b>15.2%</b>
Full Time Employees <sup>4</sup>	77,168	<b>78,783</b>
Total Retail Outlets <sup>5</sup>	2,417	<b>2,459</b>
Market Capitalization	\$68.0B	<b>\$71.9B</b>

## Credit Ratings<sup>6</sup>

Moody's	S&P	Fitch	DBRS
<b>Aaa</b>	<b>AA-</b>	<b>AA-</b>	<b>AA</b>

1. Based on Key Metrics listed in table above, except total retail outlets. North American peers include TSX: RY, BNS, BMO and CM, NYSE: C, BAC, JPM, WFC, PNC and USB. Adjusted on a comparable basis to exclude identified non-underlying items. For Canadian peers adjusted on a comparable basis to exclude identified non-underlying items, based on Q2/12 results ended April 30, 2012. For U.S. Peers, based on their Q2/12 results. U.S. Banks Q2/12 results ended June 30, 2012. Comparison done on a U.S. dollar basis. Balance sheet metrics are converted to U.S. dollars at an exchange rate of 0.99711 USD/CAD (as at July 31, 2012). Income statement metrics are converted to U.S. dollars at the average quarterly exchange rate of 0.98301 for Q3/12, 1.00569 for Q2/12, 0.97947 for Q1/12 and 0.99825 for Q4/11.

2. Retail includes Canadian Personal and Commercial Banking, Wealth and Insurance, and U.S. Personal and Commercial Banking segments.

3. Effective November 1, 2011, the Bank prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as the "reported" results. The Bank also utilizes non-GAAP financial measures referred to as "adjusted" results (i.e. reported results excluding "items of note", net of income taxes) to assess each of its businesses and measure overall Bank performance. Please see "How the Bank Reports" in the 3rd Quarter 2012 Press Release for further explanation.

4. Average number of full-time equivalent staff for Q3/12.

5. Retail outlets as at July 31, 2012 (July 31, 2011) in Canada 1,160 (1,134), U.S. 1,299 (1,283).

6. Ratings on long term debt (deposits) of The Toronto-Dominion Bank, as at July 31, 2012. Credit ratings are not recommendations to purchase, sell, or hold a financial obligation inasmuch as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by the rating organization.

7. Based on Q3/12 return on risk-weighted assets. Adjusted on a comparable basis to exclude identified non-underlying items. Return on risk-weighted assets is adjusted net income available to common shareholders divided by average RWA. For further details, please refer to Q3/12 Supplemental Financial Information.

## Corporate Profile

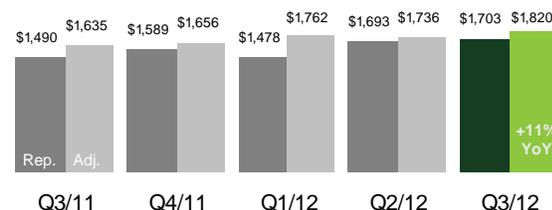
- Headquartered in Toronto, Canada
- Offers a full range of financial products & services
- Approximately 22 million customers worldwide

## Four Key Businesses

- Canadian Personal & Commercial Banking
- Wealth and Insurance
- U.S. Personal & Commercial Banking
- Wholesale Banking

## Net Income (C\$ millions)

(Reported and Adjusted)<sup>3</sup>



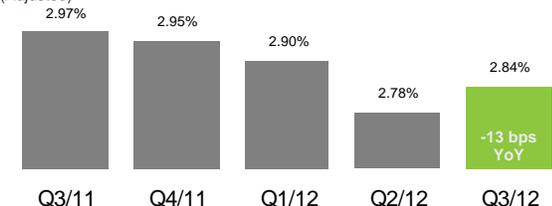
## Diluted Earnings Per Share (C\$)

(Reported and Adjusted)<sup>3</sup>

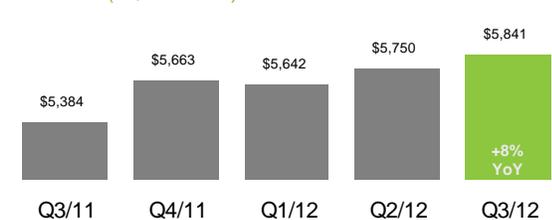


## Return on Risk-Weighted Assets (%)<sup>7</sup>

(Adjusted)<sup>3</sup>



## Revenue (C\$ millions)



**Q3 2012 Business Segment Performance**

(C\$ millions)

Revenue Net Income

**Canadian Personal & Commercial Banking**

Adjusted revenue was up 13% from Q3/11 driven by the inclusion of MBNA, and good volume growth in real estate secured lending (+6%), auto lending (+5%) and business loans and acceptances (+14%). All other personal lending average volumes, excluding MBNA, were relatively flat. The increase was partially offset by lower margin on average earning assets. Average personal deposits increased 8% while average business deposits increased 10%. Non-interest income increased 14%, due to higher transaction volumes, repricing, and MBNA. PCL for the quarter increased 40%, primarily due to MBNA.

\$2,730 \$889 (Adj.)  
\$864 (Rep.)

**Wealth and Insurance**

Revenue decreased 2%, compared to Q3/11, due to lower transaction revenue from lower trading volumes in the direct investing businesses, and adjustments to reserves for claim liabilities and higher claims from weather-related events in the Insurance business. The decrease was offset by higher fee-based revenue from asset growth in the advice-based and asset management businesses, net interest income driven by higher net interest margins, Insurance premium growth and the inclusion of MBNA. TD Ameritrade contributed \$56 million in earnings to the segment, an increase of 17%, compared to Q3/11 due to increased economic ownership from stock repurchases and a weaker Canadian dollar, partially offset by lower TD Ameritrade earnings.

\$1,009 \$360

**U.S. Personal & Commercial Banking**

In U.S. dollar terms, revenue decreased 2% from Q3/11 primarily due to the impact of the Durbin Amendment and anticipated run-off in operating lease revenue partially offset by strong organic growth. Average loans increased 14% as average personal loans increased 21% and average business loans increased 9%. Average deposits (excluding TD Ameritrade IDAs and Government deposits) increased 9% driven by growth in personal deposit (+9%) and business deposit (8%). PCL on loans excluding acquired credit-impaired loans and debt securities classified as loans increased 25%, due primarily to organic loan growth, partially offset by improved asset quality.

C\$1,526 C\$361(Adj.)  
C\$284 (Rep.)

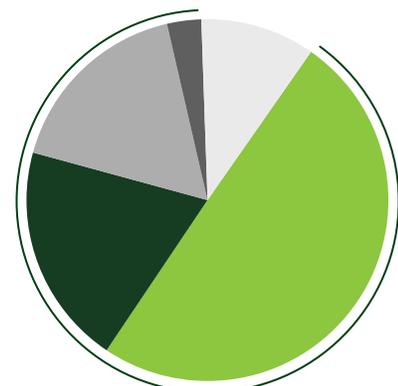
US\$1,500 US\$355 (Adj.)  
US\$279 (Rep.)

**Wholesale**

Revenue was up 39% from Q3/11 primarily due to improved fixed income and credit trading, and strong underwriting revenue from investment grade debt issuances. The trading-related revenue also reflects gains recognized on trading positions that were previously considered impaired. Partially offsetting these increases were lower security gains and lower advisory fees due to an industry wide decline in mergers and acquisitions closing during the quarter. Risk-weighted assets increased \$16 billion (50%), from Q3/11 due to the implementation of the revised Basel II market risk framework.

\$638 \$180

**Adjusted Net Income by Segment<sup>3</sup>**

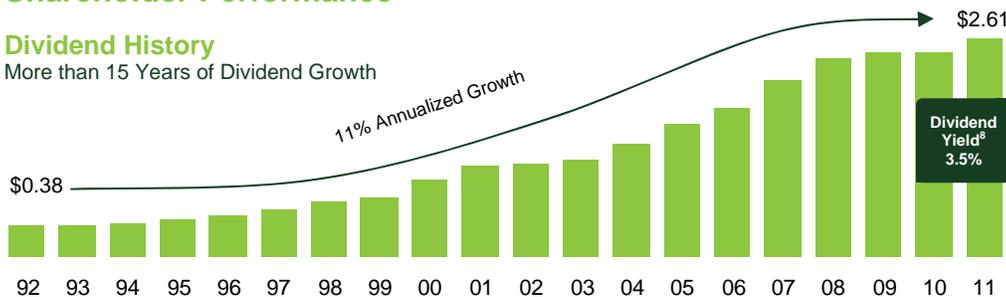


- Canadian P&C 50%
  - U.S. P&C 20%
  - Wealth and Insurance 17%
  - TD Ameritrade 3%
  - Wholesale 10%
- Retail<sup>2</sup> 90%
- Wealth and Insurance 20%

**Shareholder Performance**

**Dividend History**

More than 15 Years of Dividend Growth



**Share price Performance (\$)<sup>9</sup>**



**Common Shares Outstanding<sup>10</sup>**  
(As at July 31, 2012)

916 million shares

**Ticker Symbol**

TD

**Market Listings**

Toronto Stock Exchange  
New York Stock Exchange

**Total Shareholder Return<sup>11</sup>**

<b>1 Yr</b> 6.9%	<b>3 Yr</b> 11.5%
<b>5 Yr</b> 6.8%	<b>10 Yr</b> 12.8%

8. As at July 31, 2012.

9. Based on historic close prices of the TD common shares trading on the Toronto Stock Exchange. Share prices are provided in Canadian Dollars.

10. Average number of diluted common shares outstanding.

11. As at July 31, 2012. Total shareholder return includes the year-over-year change in share price and assumes that dividends received were invested in additional TD common shares.

**CONTACT INFORMATION**

Investor Relations for investment analysts & institutional shareholders:  
66 Wellington Street West, TD Tower, 15th Floor, Toronto, ON M5K 1A2  
Tel: (416) 308-9030 tdir@td.com www.td.com/investor

