

# 1st Quarter 2009 Quick Facts



## TD At A Glance

- A Leading North American Financial Services Company
- Lower Risk Retail Focus
- Industry-Leading Performance
- U.S. Growth Focus

## Strategic Priorities

- Build Franchise Businesses
- Lead in Customer Service and Convenience
- Grow without extending Risk Curve
- Operate with Excellence
- Reinvest Continuously

## Key Metrics

As of January 31 (C\$ billions)	2008	2009
Total Assets	\$435.2B	\$585.4B
Total Deposits	\$285.7B	\$402.2B
Total Loans	\$183.2B	\$228.2B
Tier 1 Capital Ratio <sup>1</sup>	10.9%	10.1%
Total Capital Ratio <sup>1</sup>	15.1%	13.6%
Full Time Employees <sup>2</sup>	52,160	65,415
Total Retail Outlets <sup>3</sup>	1,792	2,397
Market Capitalization	\$48.9B	\$33.8B
Total Shareholder Equity	\$22.9B	\$38.1B

## Credit Ratings<sup>4</sup>

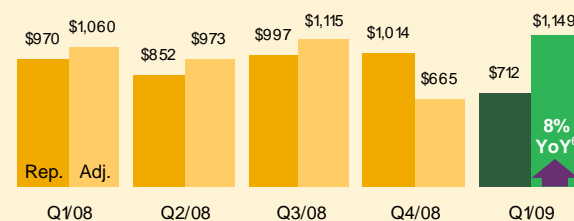
Moody's	S&P	Fitch	DBRS
Aaa	AA-	AA-	AA

1. Effective November 1, 2007 the bank implemented Guidelines of the Superintendent of Financial Industries Canada (OFSI) under the Basel II Capital Framework; prior periods are based on the Basel I Capital Framework.  
 2. Average number of full-time equivalent staff.  
 3. Including retail outlets at January 31, 2009 (at January 31, 2008) in Canada 1,102 (1,075), U.S. 1,006 (586), retail brokerage offices 269 (112) and private client centre branches, and estates and trusts branches 20 (19).  
 4. Ratings on long term debt (deposits), as at January 31, 2009.  
 5. The Bank's financial results prepared in accordance with GAAP are referred to as "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 1st Quarter 2009 Press Release for further explanation.  
 6. Year-over-year comparison based on adjusted figures.  
 7. Return on risk-weighted assets is adjusted net income available to common shareholders divided by average RWA. For further details, please refer to 1st Quarter 2009 Supplemental Financial Information.

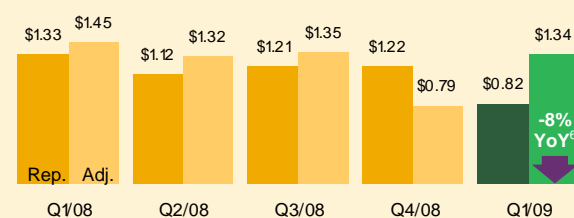
## Corporate Profile

- Headquartered in Toronto, Canada
- Offers a full range of financial products and services
- About 17 million customers worldwide
- Four key businesses:
  - Canadian Personal & Commercial Banking
  - Wealth Management
  - U.S. Personal & Commercial Banking
  - Wholesale Banking

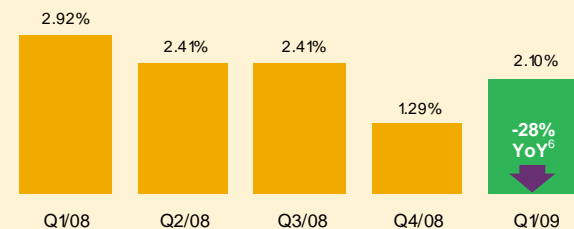
Net Income (C\$ millions)  
(Reported and Adjusted)<sup>5</sup>



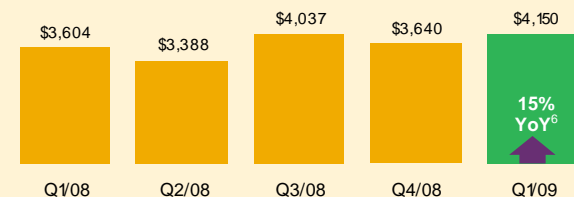
Diluted Earnings Per Share (C\$)  
(Reported and Adjusted)<sup>5</sup>



Return on Risk-Weighted Assets<sup>7</sup>



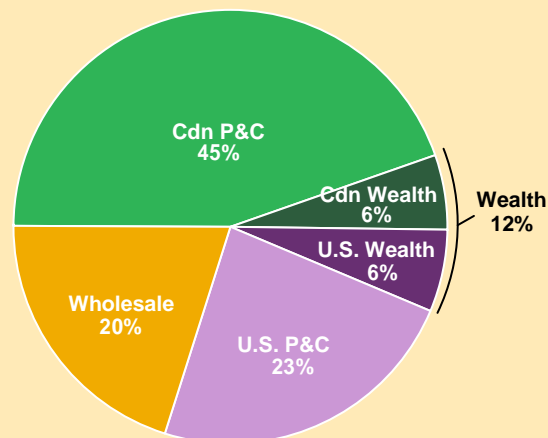
Revenue (C\$ millions)



## Q1 2009 Business Segment Performance (C\$ millions)

	Revenue	Net Income <sup>8</sup>
<b>Canadian Personal &amp; Commercial Banking</b> <i>Revenue increased 7% from Q1 2008 due to volume growth across most banking products, particularly in real-estate secured lending, and in personal and business deposits. The inclusion of revenue from the U.S. business also contributed to the growth.</i>	\$2,292	\$584
<b>Wealth Management</b> <i>Revenue decreased 7% from Q1 2008 primarily due to lower revenues in mutual funds and advice-based businesses as a result of weaker capital markets. This was partially offset by strong trading volumes in our on-line brokerage business and the inclusion of U.S. Wealth Management businesses.</i>	\$528	\$152
<b>U.S. Personal &amp; Commercial Banking</b> <i>Revenue increased from Q1 2008 principally due to the Commerce acquisition and a stronger U.S. dollar. The U.S. business had growth in commercial and personal loans and deposits on a linked quarter basis.</i>	\$1,194	\$307
<b>Wholesale</b> <i>Revenue increased from last year primarily due to very strong interest rate and foreign exchange revenue, recovery from the cancellation of a loan commitment, higher equity trading and underwriting revenue, partially offset by increase in credit valuation adjustments and losses in credit trading.</i>	\$839	\$265

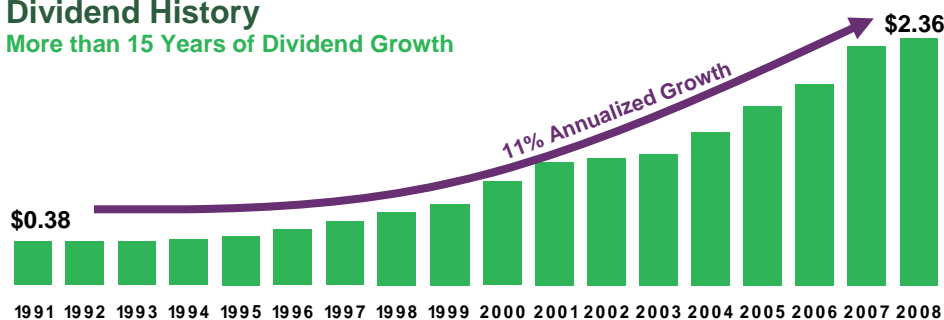
Adjusted Net Income by Segment<sup>8</sup>



## Shareholder Performance

### Dividend History

More than 15 Years of Dividend Growth



Dividend Yield  
3.8%

YoY  
↑12%

### Common Shares Outstanding

(As at January 31, 2009)

849 million shares

### Ticker Symbol

TD

### Market Listings

Toronto Stock Exchange  
New York Stock Exchange

### Share Price Performance<sup>9</sup>



### Total Shareholder Return<sup>10</sup>

Period	1Yr	3Yr	5Yr	10Yr
Return	-38.8%	-10.0%	1.6%	5.5%

## Contact Information

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8. "Adjusted" results are shown here as defined in footnote #5.

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

10. Total shareholder return includes the year-over-year change in share price and assumes that dividends received were invested in additional common shares.