

## 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 July 31 (C\$ billions)	2008	2009
Total Assets	\$508.8B	\$544.6B
Total Deposits	\$354.2B	\$388.5B
Total Loans	\$221.2B	\$236.3B
Tier 1 Capital Ratio <sup>1</sup>	9.5%	11.2%
Total Capital Ratio <sup>1</sup>	13.4%	14.7%
Full Time Employees <sup>2</sup>	65,296	66,129
Total Retail Outlets <sup>3</sup>	2,421	2,364
Market Capitalization	\$50.3B	\$53.9B
Total Shareholder Equity	\$31.3B	\$37.8B

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

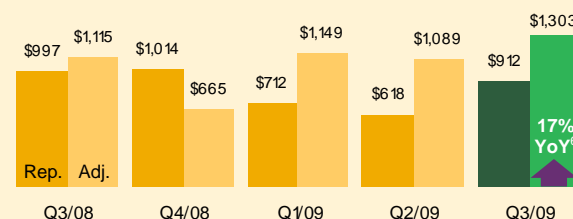
Moody's	S&P	Fitch	DBRS
Aaa	AA-	AA-	AA

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 July 31, 2009 (at July 31, 2008) in Canada 1,113 (1,088), U.S. 1,023 (1,064), retail brokerage offices 208 (250) and private client centre branches, and estates and trusts branches 20 (19).  
 4. Ratings on long term debt (deposits), as at July 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 3rd 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 3rd Quarter 2009 Supplemental Financial Information.

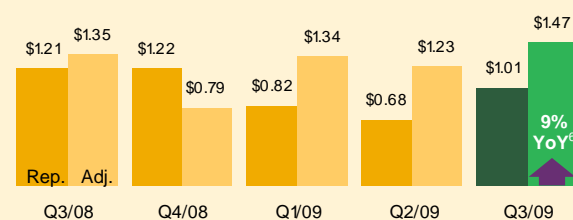
## Corporate Profile

- 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

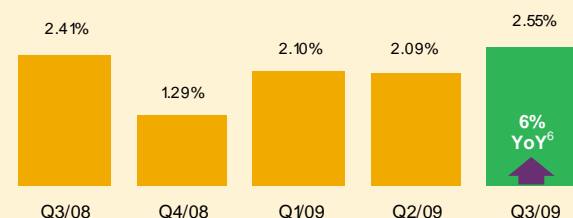
Net Income (C\$ millions)  
(Reported and Adjusted)<sup>5</sup>



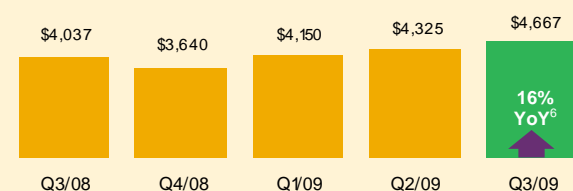
Diluted Earnings Per Share (C\$)  
(Reported and Adjusted)<sup>5</sup>



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



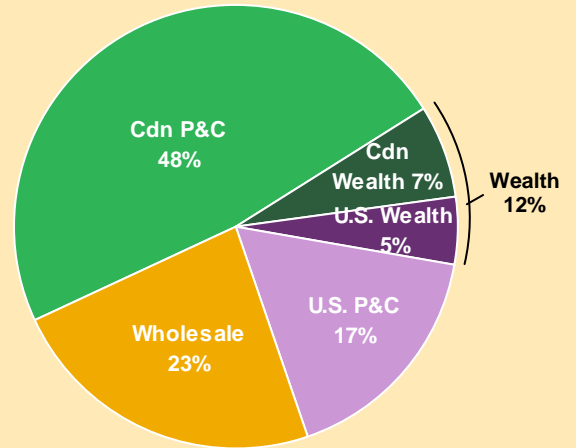
Revenue (C\$ millions)



## Q3 2009 Business Segment Performance (C\$ millions)

	Revenue	Net Income <sup>8</sup>
<b>Canadian Personal &amp; Commercial Banking</b> <i>Revenue increased 8% from Q3 2008 due to strong volume growth across most banking products, particularly personal and business deposits, and real-estate secured lending. This volume growth, as well as improving efficiency, more than offset higher provision for credit losses.</i>	\$2,447	\$677
<b>Wealth Management</b> <i>Revenue decreased 8% from Q3 2008 primarily due to lower revenues in mutual funds and advice-based businesses which were impacted by market declines. TD Ameritrade contributed \$68 million in earnings to the segment, with record average trades per day in its quarter ended June 30, 2009.</i>	\$562	\$163
<b>U.S. Personal &amp; Commercial Banking<sup>9</sup></b> <i>Revenue increased 11% from Q3 2008. In U.S. dollar terms, revenue declined nominally from Q3 2008 as volume increases in business and personal loans and deposits were offset by higher provision for credit losses.</i>	\$1,136	\$242
<b>Wholesale</b> <i>Revenue increased from Q3 2008 primarily due to very strong trading and capital market fee revenues, as credit markets improved and market activity increased.</i>	\$876	\$327

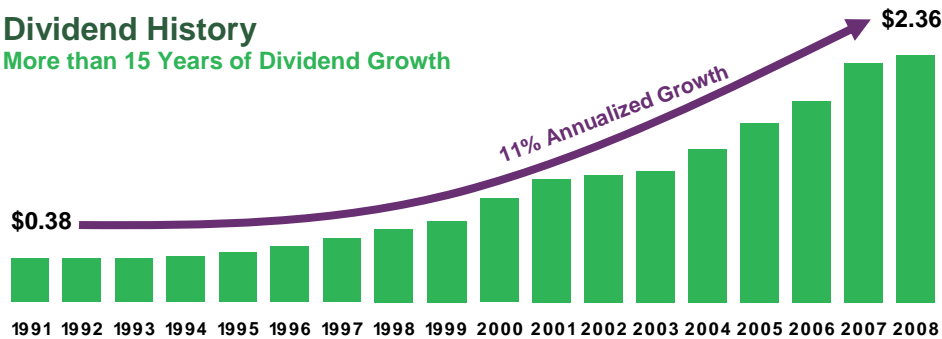
Adjusted Net Income by Segment<sup>8</sup>



## Shareholder Performance

### Dividend History

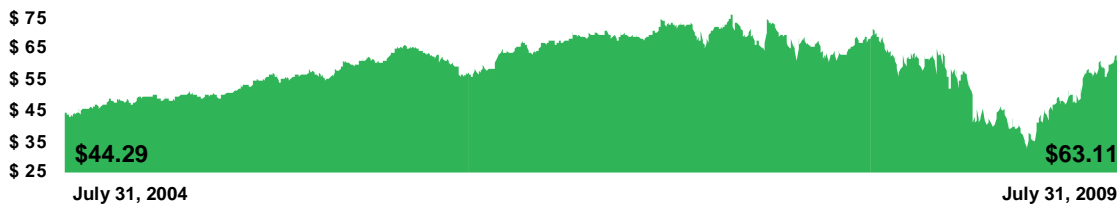
More than 15 Years of Dividend Growth



Dividend Yield  
3.8%

YoY  
↑12%

### Share Price Performance<sup>10</sup>



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

Period	1Yr	3Yr	5Yr	10Yr
Return	6.4%	7.0%	11.1%	11.3%

### Common Shares Outstanding (As at July 31, 2009)

854 million shares

### Ticker Symbol

TD

### Market Listings

Toronto Stock Exchange  
New York Stock Exchange

## Contact Information

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

9. Prior to Q2 2009, the U.S. P&C segment reported on a one-month lag. Effective Q2 2009, the financial position and results of operations of TD Banknorth and Commerce are reflected in U.S. P&C using the same period as the Bank's and the one-month lag in reporting is eliminated.

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

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