

Performance Indicators

Performance indicators focus effort, communicate our priorities, and benchmark TDBFG's performance as we strive to be the better bank. The following table highlights our performance against these indicators in 2008.

2008 PERFORMANCE INDICATORS	RESULTS ¹
Financial <ul style="list-style-type: none"> • Deliver above peer average total shareholder return² • Grow earnings per share (EPS) by 7% to 10% • Deliver above peer average return on risk-weighted assets 	<ul style="list-style-type: none"> • TDBFG return: (17.1)% vs. Canadian peer average: (26.4)% • 15% EPS decline • TDBFG return: 2.18% vs. Canadian peer average: 1.83%³
Business operations <ul style="list-style-type: none"> • Grow revenue faster than expenses • Invest in core businesses to improve efficiency and effectiveness 	<ul style="list-style-type: none"> • Expense growth exceeded revenue growth by 8.6% • Refer to Business Segment Analysis for details
Customer <ul style="list-style-type: none"> • Focus on improving Customer Experience Index⁴ (CEI) • Invest in core businesses to enhance the customer experience 	<ul style="list-style-type: none"> • Customer Experience score rose to 26.1% (Target 24.2%) • Refer to Business Segment Analysis for details
Employee <ul style="list-style-type: none"> • Improve employee engagement score year-over-year • Enhance the employee experience by: <ul style="list-style-type: none"> – Listening to our employees; – Building employment diversity; – Providing a healthy, safe and flexible work environment; – Providing competitive pay, benefits and performance-based compensation; and – Investing in training and development. 	<ul style="list-style-type: none"> • Employee engagement score rose to 4.18 in Fall 2008 vs. 4.14 in Fall 2007⁵ • See TDBFG's Corporate Responsibility Report available March 2009. Preview on page 10 • \$55.9 million invested
Community <ul style="list-style-type: none"> • Donate minimum of 1% of domestic pre-tax profits (five year average) to charitable and not-for-profit organizations • Make positive contributions by: <ul style="list-style-type: none"> – Supporting employees' community involvement and fundraising efforts; – Promoting children's health, literacy and education; and – Protecting and preserving the environment. 	<ul style="list-style-type: none"> • 1.4% or \$35.5 million, in donations in Canada vs. 1.3% or \$32.6 million in 2007 • \$258,000 in employee volunteer grants to 439 organizations • TDBFG Canadian operations to be carbon neutral in 2010 • \$4.8 million distributed to 793 community environmental projects through TD Friends of the Environment Foundation and other corporate giving initiatives • TD Asset Management signed UN Principles for Responsible Investment

¹ Performance indicators that include an earnings component are based on TDBFG's full year adjusted results as explained in "How the Bank Reports" in the accompanying MD&A. For peers, earnings have been adjusted on a comparable basis to exclude identified non-underlying items.

² Total Shareholder Return is measured on a 1 year basis from November 1, 2007 to October 31, 2008.

³ Return on risk weighted assets measured is for the year ended October 31, 2008.

⁴ CEI is a measurement program that tracks TD customers' loyalty and advocacy.

⁵ Scale for employee engagement score is from 1 to 5.