

# Quick Facts

## Building the Better Bank

### North American

- Top 10 bank in North America<sup>1</sup>
- One of the few Aaa-rated banks on NYSE
- Leverage platform & brand for growth
- Strong employment brand

### Retail Earnings Focus

- Leader in customer service & convenience
- More than 80% of adjusted earnings from retail<sup>2</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	2009	2010
Total Assets	\$544.8B	<b>\$603.5B</b>
Total Deposits	\$388.5B	<b>\$421.2B</b>
Total Loans	\$247.8B	<b>\$260.9B</b>
Tier 1 Capital Ratio <sup>3,4</sup>	11.1%	<b>12.5%</b>
Total Capital Ratio <sup>3,4</sup>	14.7%	<b>16.0%</b>
Full Time Employees <sup>5</sup>	66,129	<b>69,487</b>
Total Retail Outlets <sup>6</sup>	2,136	<b>2,216</b>
Market Capitalization	\$53.9B	<b>\$63.9B</b>
Total Shareholders' Equity	\$38.0B	<b>\$41.3B</b>

## Credit Ratings<sup>7</sup>

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

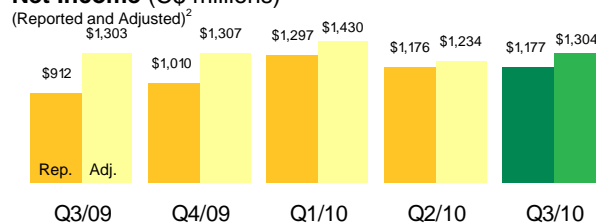
## Corporate Profile

- Headquartered in Toronto, Canada
- Offers a full range of financial products & services
- About 18 million customers worldwide

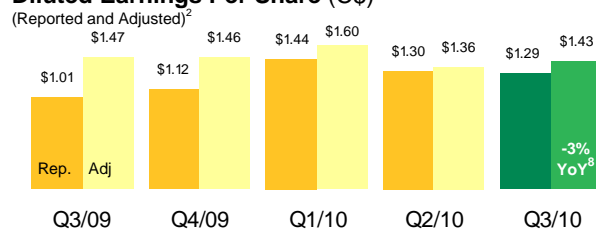
## Four Key Businesses

- Canadian Personal & Commercial Banking
- Wealth Management
- U.S. Personal & Commercial Banking
- Wholesale Banking

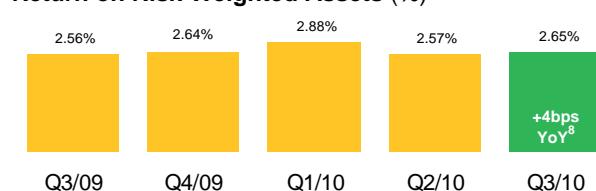
## Net Income (C\$ millions)



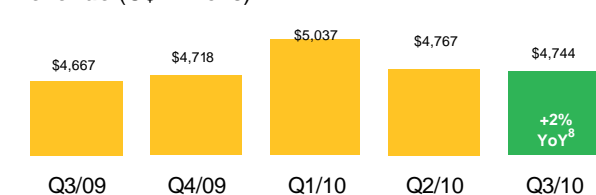
## Diluted Earnings Per Share (C\$)



## Return on Risk-Weighted Assets (%)<sup>3,9</sup>



## Revenue (C\$ millions)



1. Based on Key Metrics listed in table above, except total retail outlets and total shareholder equity. North American Peers refer to 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 U.S. Peers, based on their Q1/10 results. U.S. Banks Q1/10 results ended March 31, 2010. Comparison done on a U.S. dollar basis. Balance sheet metrics are converted to U.S. dollars at an exchange rate of 0.9950 USD/CAD (as at April 30, 2010). Income statement metrics are converted to U.S. dollars at the average quarterly exchange rate of 0.9725 for Q2/10, 0.9352 for Q1/10, 0.9304 for Q4/09, 0.8829 for Q3/09.

2. 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 2010 Press Release for further explanation. Retail includes Canadian P&C, Wealth and U.S. P&C segments.

3. Effective November 1, 2007 the Bank implemented Guidelines of the Superintendent of Financial Industries Canada (OFSI) under the Basel I Capital Framework; prior periods are based on the Basel I Capital Framework.

4. During Q4 2009, certain comparative amounts retroactive to Q1 2009 have been restated to conform with the Amendments to CICA Handbook Section 3855, *Financial Instruments—Recognition and Measurement*.

5. Average number of full-time equivalent staff.

6. Including retail outlets at July 31, 2010 (at July 31, 2009) in Canada 1,116 (1,113), U.S. 1,100 (1,023). Includes FDIC-assisted acquisitions announced in April 2010.

7. Ratings on long term debt (deposits), as at July 31, 2010.

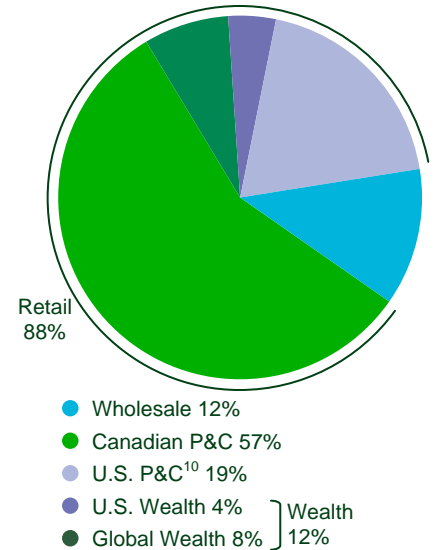
8. Year-over-year comparison based on adjusted figures.

9. 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 2010 Supplemental Financial Information.

## Q3 2010 Business Segment Performance (C\$ millions)

	Revenue	Net Income
<b>Canadian Personal &amp; Commercial Banking</b>	\$2,646	\$841
Revenue for the quarter was up 8% from Q3/09 primarily due to strong volume growth, primarily in real estate secured lending, business deposits and insurance. RESL volume increased 12% while business deposit volume was up 14%. PCL for the quarter was decreased 19% from Q3/09.		
<b>Wealth Management</b>	\$616	\$179
Revenue for the quarter was up 10% from Q3/09 primarily due to higher assets under administration and assets under management which drove strong fee based revenue growth in the advice-based and asset management businesses, the inclusion of U.K. acquisitions, and higher client margin loans and deposit balances combined with improved net interest margin. This increase was partially offset by reduced trading volumes in the online brokerage business combined with lower commissions per trade in Canada as active traders accounted for a higher proportion of trading volumes. TD Ameritrade contributed \$62 million in earnings to the segment, a decrease of 9% from Q3/09.		
<b>U.S. Personal &amp; Commercial Banking</b>	\$1,223 US\$1,176	\$287 US\$276
In U.S. dollar terms, revenue increased 17% from Q3/09 primarily due to broad based growth across all businesses and categories including strong retail fee growth due to a new pricing structure implemented post Commerce integration and the Riverside acquisition, partially offset by lower prepayment activity on loans and securities. Total PCL for the quarter decreased 23% from Q3/09.		
<b>Wholesale</b>	\$576	\$179
Revenue was down 34% from Q3/09 as market conditions were more favourable in the prior year and had resulted in stronger, broad-based performance with particularly strong results in fixed income, credit, and currency trading. Year-over-year underwriting fees also decreased due to lower client issuance activity. These decreases were partially offset by realized gains and distributions in the investment portfolio, compared to net security losses in Q3/09 due to the decision to exit the investment portfolio.		

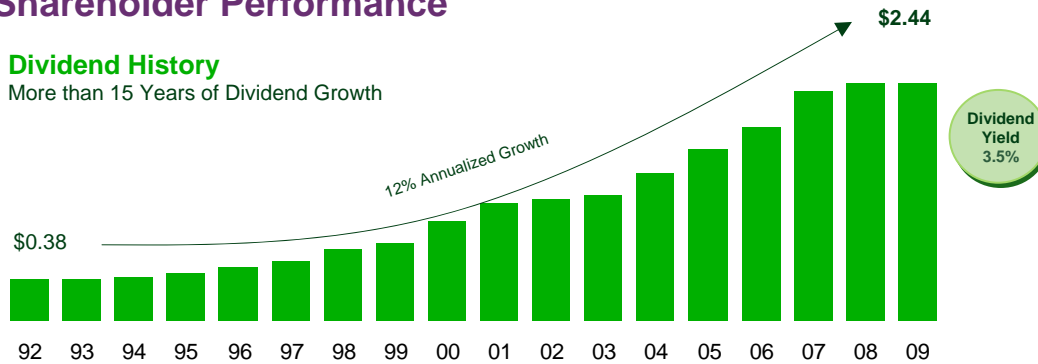
### Net Income by Segment



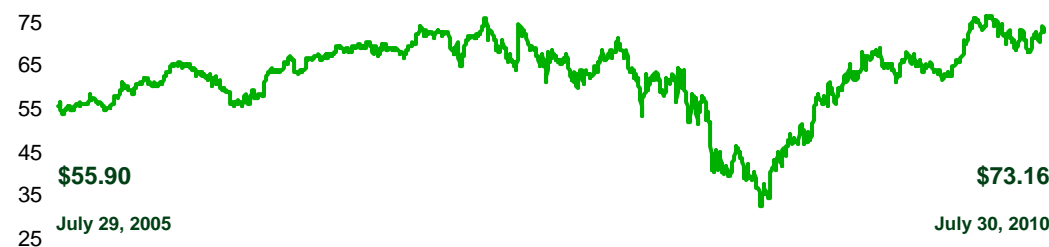
## Shareholder Performance

### Dividend History

More than 15 Years of Dividend Growth



### Share price Performance (\$) <sup>10</sup>



**Common Shares Outstanding**  
(As at July 31, 2010)  
874 million shares

**Ticker Symbol**  
TD

**Market Listings**  
Toronto Stock Exchange  
New York Stock Exchange

**TOTAL SHAREHOLDER RETURN<sup>11</sup>**

1 Yr	20.2%	3 Yr	6.5%
5 Yr	9.4%	10 Yr	11.1%

<sup>10</sup>. Based on historic close prices of the TD Bank common shares trading on the Toronto Stock Exchange. Share prices are provided in Canadian Dollars.  
<sup>11</sup>. 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.