

Quick Facts



Building the Better Bank

North American

- Top 10 bank in North America¹
- 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 retail²
- 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 October 31	2009	2010
Total Assets	\$557.2B	\$619.5B
Total Deposits	\$391.0B	\$430.0B
Total Loans	\$255.5B	\$272.3B
Tier 1 Capital Ratio ^{3,4}	11.3%	12.2%
Total Capital Ratio ^{3,4}	14.9%	15.5%
Full Time Employees ⁵	66,076	71,049
Total Retail Outlets ⁶	2,144	2,396
Market Capitalization	\$53.0B	\$64.5B
Total Shareholders' Equity	\$38.7B	\$42.3B

Credit Ratings⁷

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

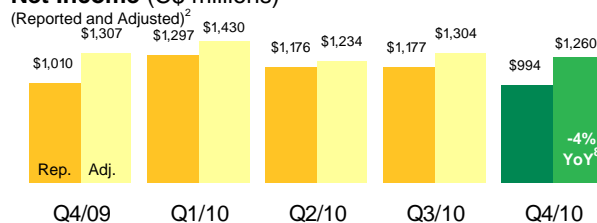
Corporate Profile

- Headquartered in Toronto, Canada
- Offers a full range of financial products & services
- Approximately 19 million customers worldwide

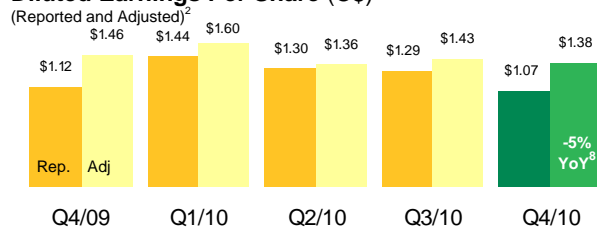
Four Key Businesses

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

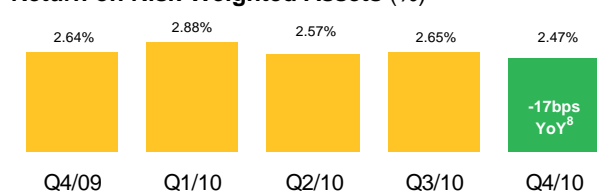
Net Income (C\$ millions)



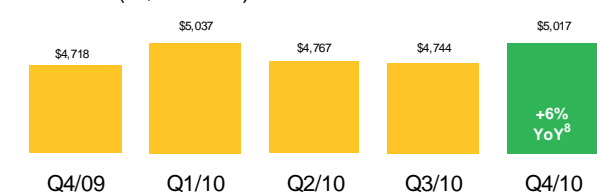
Diluted Earnings Per Share (C\$)



Return on Risk-Weighted Assets (%)^{3,9}



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 Q3/10 results. U.S. Banks Q3/10 results ended September 30, 2010. Comparison done on a U.S. dollar basis. Balance sheet metrics are converted to U.S. dollars at an exchange rate of 0.9802 USD/CAD (as at October 30, 2010). Income statement metrics are converted to U.S. dollars at the average quarterly exchange rate of 0.9701 for Q4/10, 0.9614 for Q3/10, 0.9725 for Q2/10, 0.9503 for Q1/10.

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 4th 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 for Q4/10.

6. Including retail outlets at October 31, 2010 (October 31, 2009) in Canada 1,127 (1,116), U.S. 1,269 (1,028). Includes FDIC-assisted acquisitions announced in April 2010.

7. Ratings on long term debt (deposits), as at September 2, 2010.

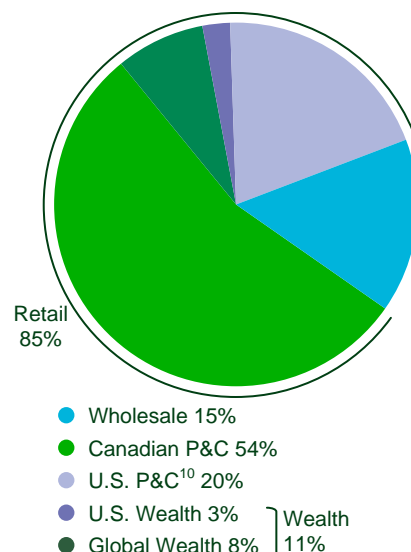
8. Year-over-year comparison based on adjusted figures.

9. Return on risk-weighted assets is adjusted net income available to common shareholders divided by average RWA. For further details, please refer to 4th Quarter 2010 Supplemental Financial Information.

Q4 2010 Business Segment Performance (C\$ millions)

	Revenue	Net Income <small>(adjusted², where applicable)</small>
Canadian Personal & Commercial Banking Revenue for the quarter was up 10% from Q4/09 primarily due to strong volume growth, in real estate secured lending, financing services, personal and business deposits, and insurance. RESL volume increased 10%, personal deposit volume was up 5% while business deposit volume was up 12%. PCL for the quarter decreased 24% from Q4/09.	\$2,668	\$773
Wealth Management Revenue for the quarter was up 9% from Q4/09 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, increased net interest margin and higher client margin loans and deposit balances. This increase was partially offset by reduced trading volumes in the online brokerage business combined with lower commissions per trade in Canada. TD Ameritrade contributed \$33 million in earnings to the segment, a decrease of 44% from Q4/09.	\$639	\$151
U.S. Personal & Commercial Banking In U.S. dollar terms, revenue increased 14% from Q4/09 primarily due to increased loan and deposit volume, wider product spreads, and recent acquisitions. Compared to Q4/09, average loans increased 13% while average deposits increased 22%. Total PCL for the quarter decreased 29% from Q4/09.	\$1,219 US\$1,183	\$283 US\$275
Wholesale Revenue was down 24% from Q4/09. Last year, financial markets were rapidly recovering from the credit crisis, and an improved competitive position resulted in tighter credit spreads, increased client flow, and wider bid-offer margins which in turn resulted in strong, broad-based performance with particularly strong results in fixed income and credit trading. This decrease was partially offset by improved currency trading from strong client flow and solid trading, higher M&A and advisory fees as market volumes increased compared to low levels in the prior year, as well as security gains in the investment portfolio compared to losses in the prior year.	\$677	\$216

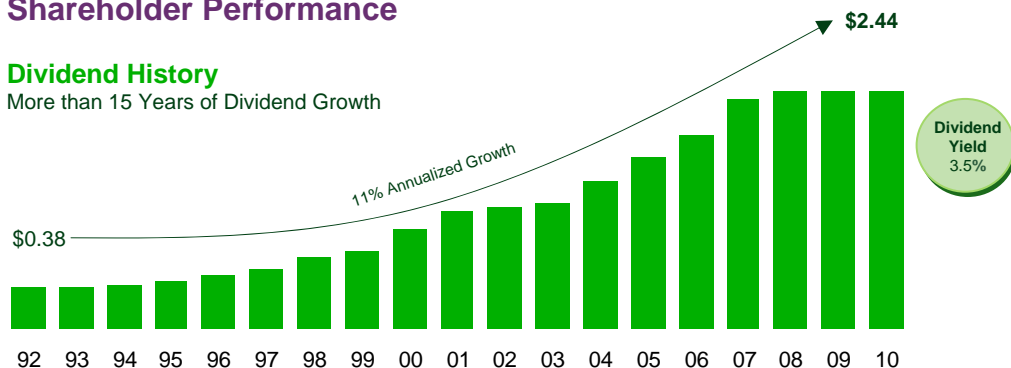
Net Income by Segment



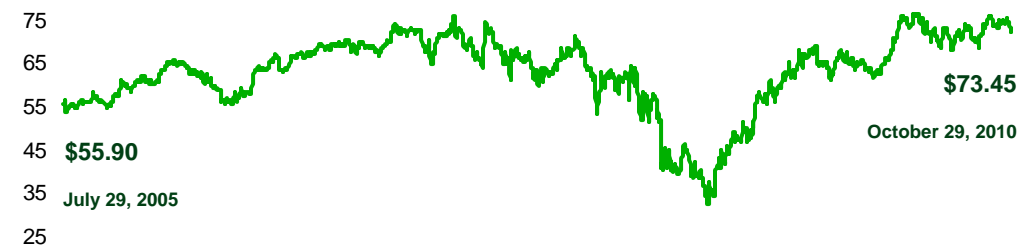
Shareholder Performance

Dividend History

More than 15 Years of Dividend Growth



Share price Performance (\$) ¹⁰



Common Shares Outstanding
(As at October 31, 2010)
878.5 million shares

Ticker Symbol
TD

Market Listings
Toronto Stock Exchange
New York Stock Exchange

TOTAL SHAREHOLDER RETURN ¹¹

1 Yr	23.3%	3 Yr	5.1%
5 Yr	9.6%	10 Yr	9.3%

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.



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