



# Bharat Masrani

Group President and Chief Executive Officer  
TD Bank Group

*A year in review*

## Growth-Oriented



## Growth-Oriented <sup>1</sup>





We put  
our customers  
**at the centre**  
of everything we do



# TD Canada Trust

"Highest in Customer Satisfaction"

– J.D. Power <sup>2</sup>

## TD Insurance

**\$650MM** Earnings



## Business Banking

**9%** Loan Volume Growth

## TD Wealth

**\$23B** Net New Assets <sup>3</sup>



**"Highest star rating"**  
– Barron's



**"Best Big Bank"**  
– Money Magazine <sup>2</sup>



**TD Securities**  
**Top 3** Dealer in Canada <sup>2</sup>



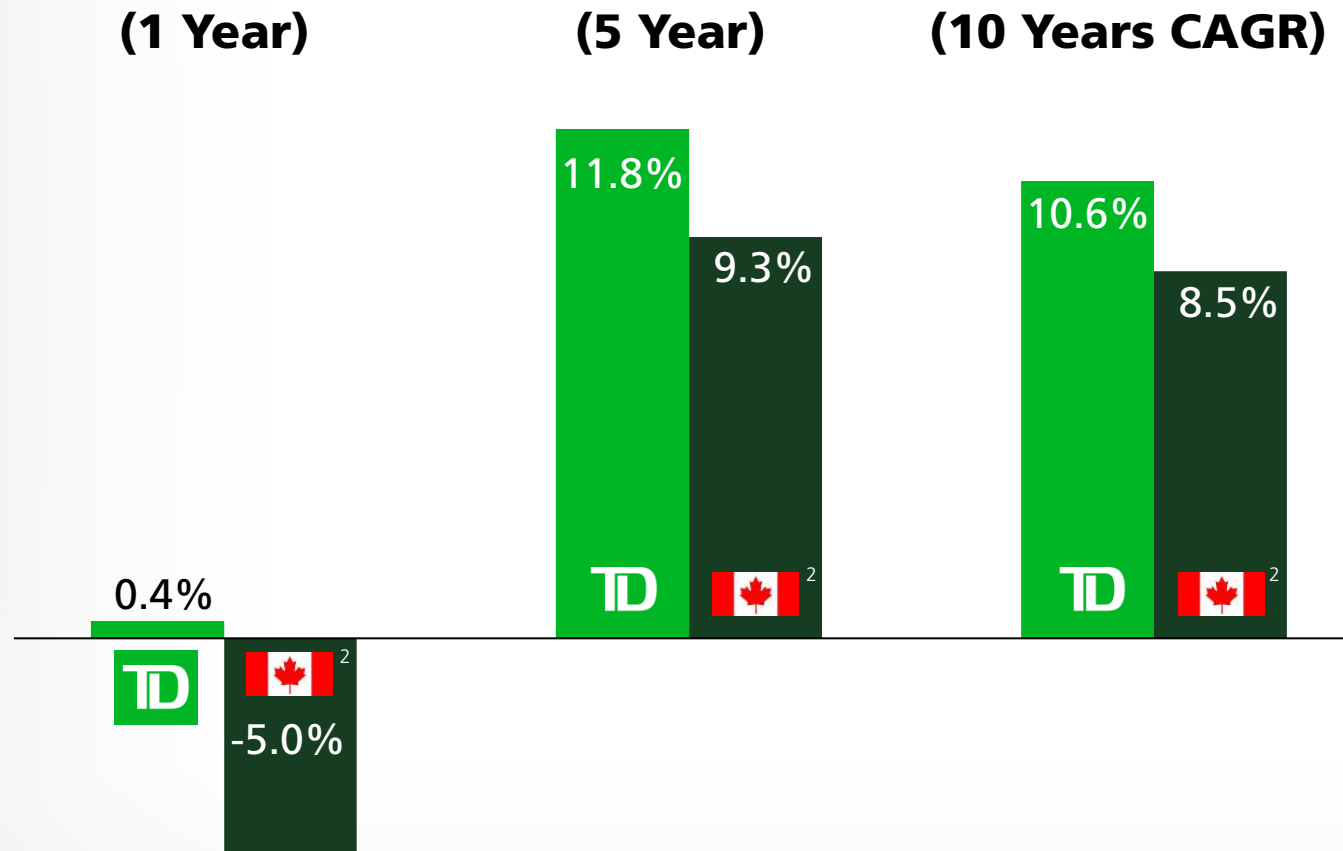


# Future-proofing the franchise





# Total Shareholder Return <sup>1</sup>



Dividend <sup>3</sup>



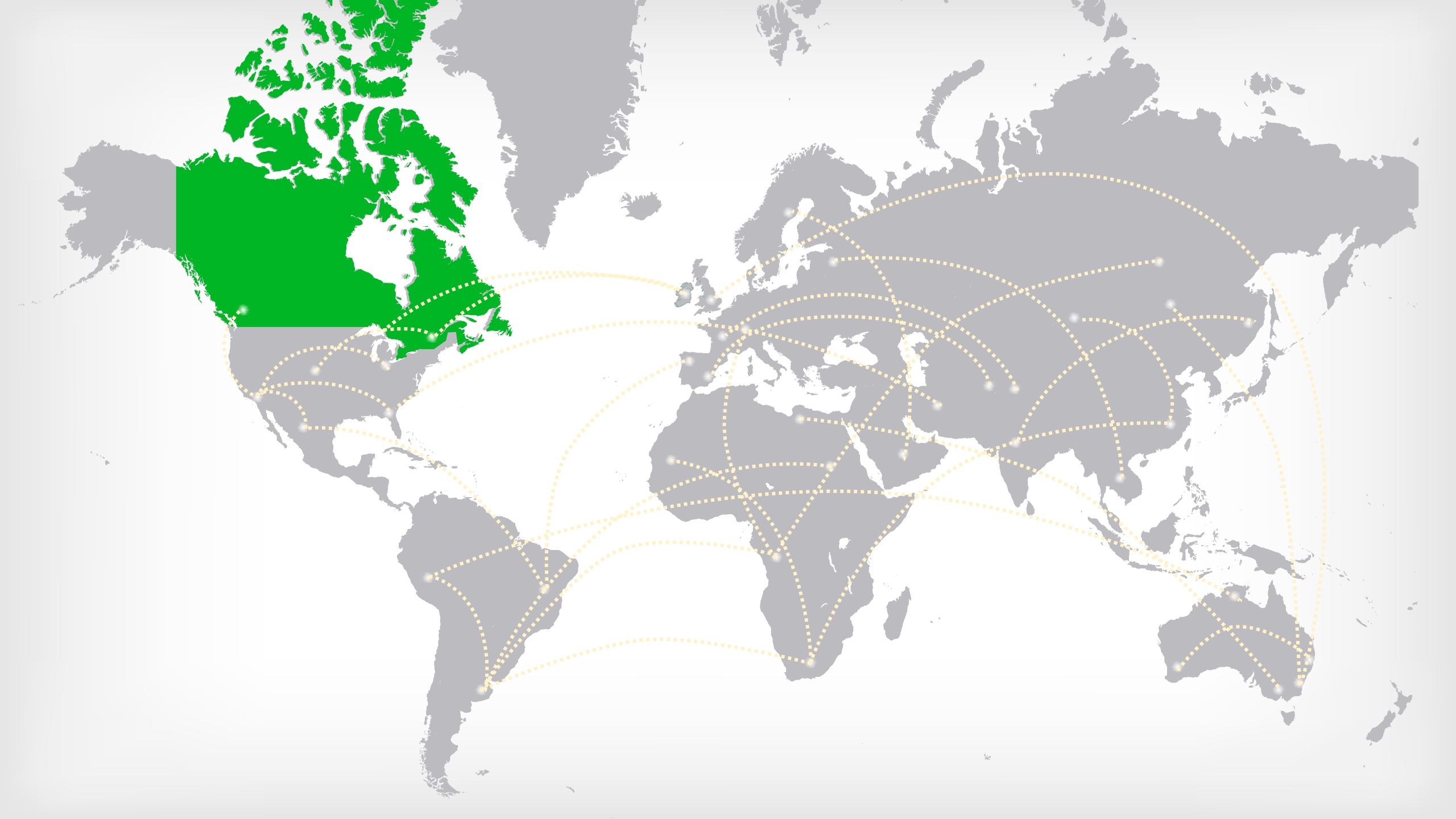
The background is a black and white image of a stock market ticker board. The text on the board is blurred and moving, showing various stock symbols and percentage changes. A bright green line graph is overlaid on the image, fluctuating across the middle. The word "Slow" is written in white, sans-serif font, centered horizontally and positioned above the green line.

Slow

Growth







The good news for  
Canada

The way forward is  
straightforward





Strong

# How will we manage through slow growth?



Stay customer-centric

# Legendary customer experience

Adel knew he was ready for his first home.  
Sonia knew how to make it happen.



Lily knew she wanted to travel.  
Tania knew how to make it happen.



Reg and Jean knew how they wanted to retire.  
Karin knew how to make it happen.





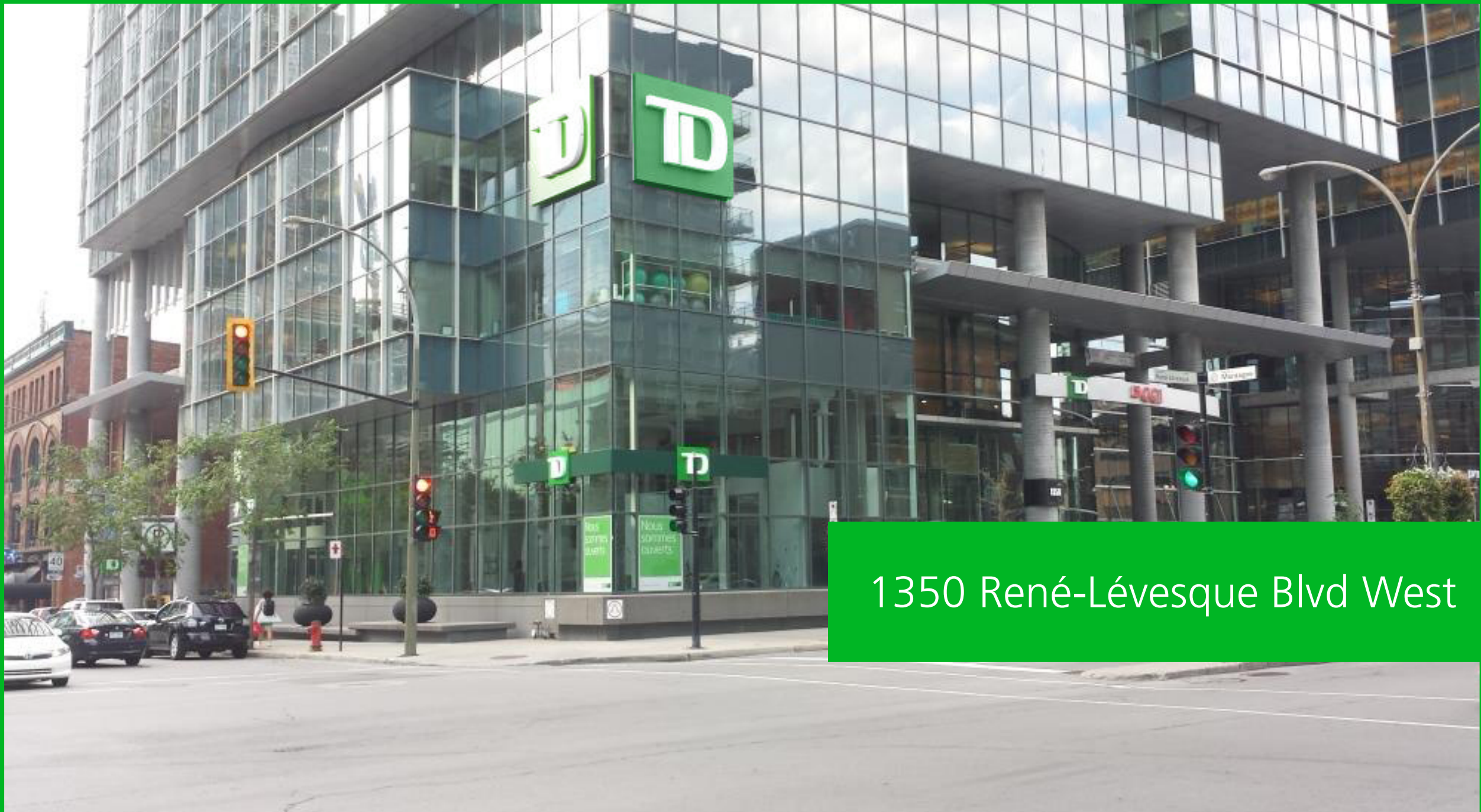


Looking at our  
customers in a

# Holistic Way

Organizing  
ourselves around  
the customers

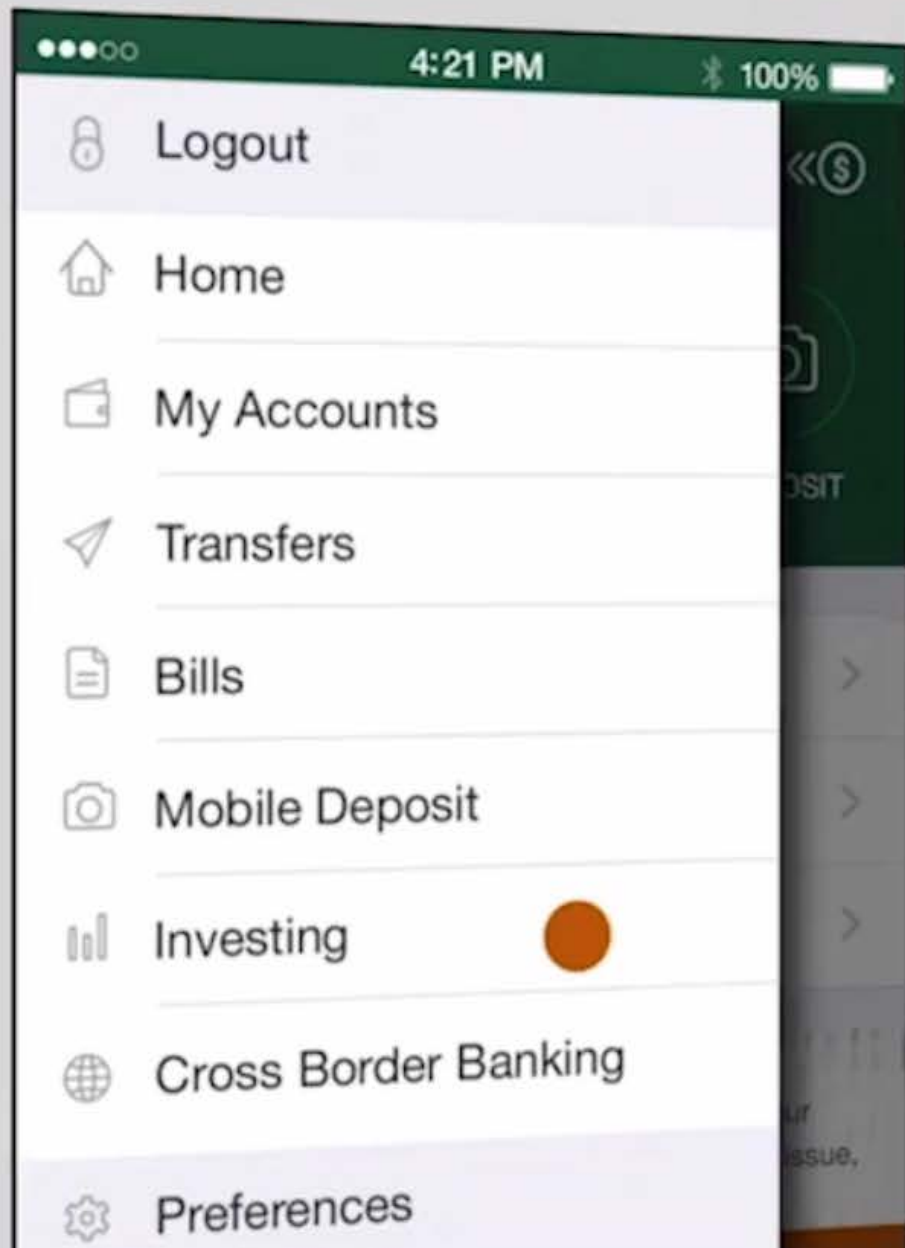




1350 René-Lévesque Blvd West

# Customer Safety is Critical





Delivering great  
experiences





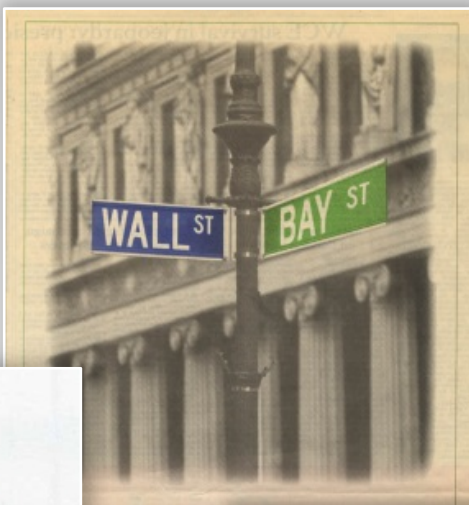
Collaboration



# A History of Innovation



EasyWeb Internet service  
– the secure, convenient way  
to manage your entire  
Canada Trust portfolio on one  
comprehensive Internet site



TD Canada Trust

Now  
Open  
Sunday

12 –

re convenient banking  
Sunday at over 300 c  
de or visit [www.td.com](http://www.td.com)  
to locate a branch.

his comfortable

IT'S HERE!  
A WHOLE NEW WAY  
OF BANKING!

the  
green  
\$machine



complete convenience banking

Withdrawing cash?  
You're never far  
from where we are!

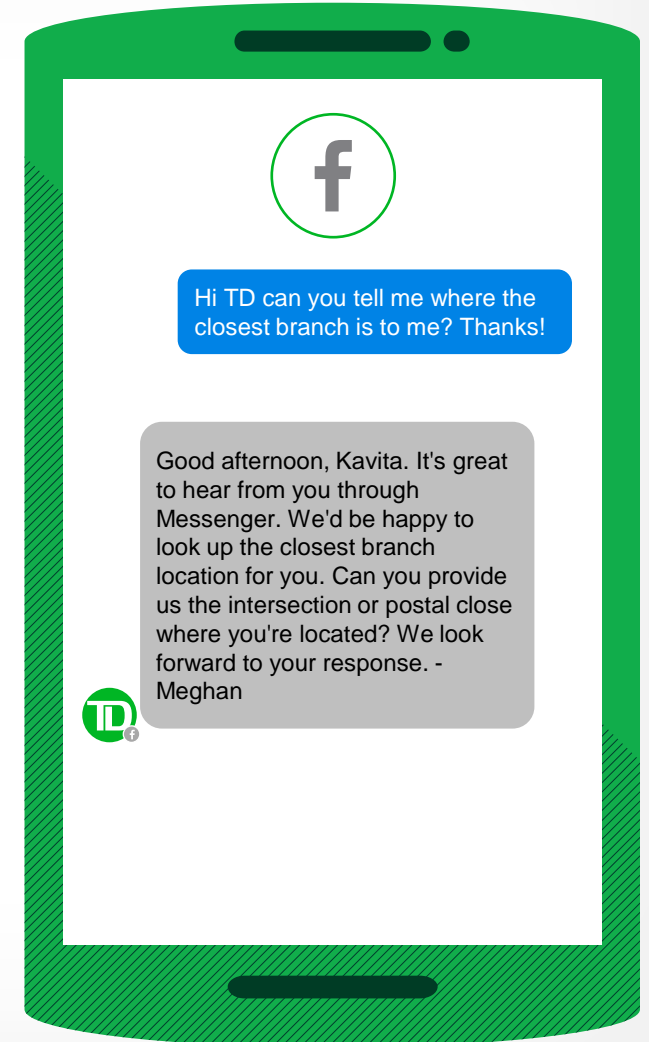


Now you can make Interac® cash  
withdrawals at any Green Machine.  
Just look for this symbol.



The Green Machine.  
Because you have better things to do.

# A Future of Innovation



# Size and Scale: A Unique Advantage



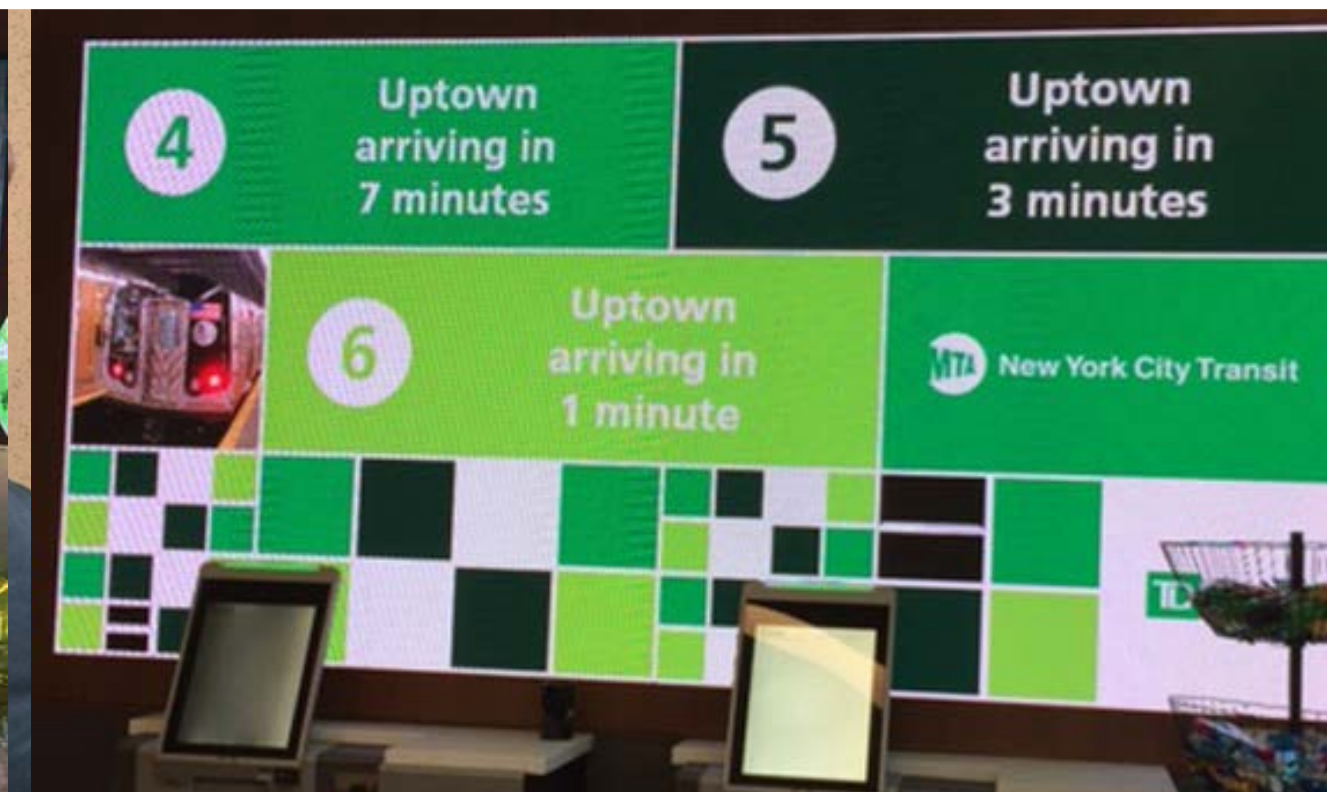






**Our new ATMs  
can give you \$5.  
Or \$10. Or \$23.**

**Smarter withdrawals  
at your Most  
Convenient Bank.**

Member FDIC TD



<b>4</b>	Uptown arriving in 7 minutes	<b>5</b>	Uptown arriving in 3 minutes
	<b>6</b>	Uptown arriving in 1 minute	 New York City Transit

TD





Our culture

★inspires people  
to do great things



A series of stylized, overlapping clouds in the top half of the image. The clouds are in shades of green, white, and light blue, with some featuring diagonal hatching. They are set against a solid green background at the very top.

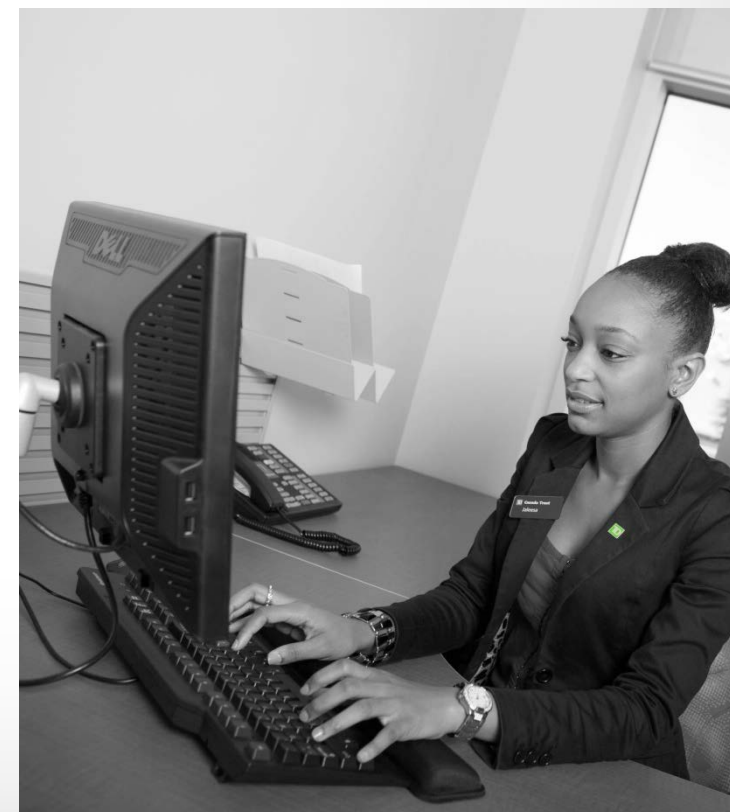
We are People  
Focused







# Leadership at every level



Gagnants Vision en action



Vision in Action Winners





Enduring Franchise

Growth-oriented



Customer-centric

People-focused



160<sup>th</sup> Annual Meeting of Shareholders