TD Bank Group

Quarterly Results Presentation

Q1 2022

March 3, 2022

Caution Regarding Forward-Looking Statements

From time to time, the Bank (as defined in this document) makes written and/or oral forward-looking statements, including in this document, in other filings with Canadian regulators or the United States (U.S.) Securities and Exchange Commission (SEC), and in other communications. In addition, representatives of the Bank may make forward-looking statements orally to analysts, investors, the media and others. All such statements are made pursuant to the "safe harbour" provisions of, and are intended to be forward-looking statements under, applicable Canadian and U.S. securities legislation, including the U.S. Private Securities Litigation Reform Act of 1995. Forward-looking statements include, but are not limited to, statements made in this document, the Management's Discussion and Analysis ("2021 MD&A") in the Bank's 2021 Annual Report under the headings "Economic Summary and Outlook" and "The Bank's Response to COVID-19", under the headings "Key Priorities for 2022" and "Operating Environment and Outlook" for the Canadian Retail, U.S. Retail, and Wholesale Banking segments, and under the heading "Focus for 2022" for the Corporate segment, and in other statements regarding the Bank's objectives and priorities for 2022 and beyond and strategies to achieve them, the regulatory environment in which the Bank operates, the Bank's anticipated financial performance, and the potential economic, financial and other impacts of the Coronavirus Disease 2019 (COVID-19). Forward-looking statements are typically identified by words such as "will", "would", "should", "believe", "expect", "anticipate", "intend", "estimate", "plan", "goal", "target", "may", and "could".

By their very nature, these forward-looking statements require the Bank to make assumptions and are subject to inherent risks and uncertainties, general and specific. Especially in light of the uncertainty related to the physical, financial, economic, political, and regulatory environments, such risks and uncertainties – many of which are beyond the Bank's control and the effects of which can be difficult to predict – may cause actual results to differ materially from the expectations expressed in the forward-looking statements. Risk factors that could cause, individually or in the aggregate, such differences include: strategic, credit, market (including equity, commodity, foreign exchange, interest rate, and credit spreads), operational (including technology, cyber security, and infrastructure), model, insurance, liquidity, capital adequacy, legal, regulatory compliance and conduct, reputational, environmental and social, and other risks. Examples of such risk factors include the economic, financial, and other impacts of pandemics, including the COVID-19 pandemic; general business and economic conditions in the regions in which the Bank operates; geopolitical risk; the ability of the Bank to execute on long-term strategies and shorter-term key strategic priorities, including the successful completion of acquisitions and dispositions, business retention plans, and strategic plans; technology and cyber security risk (including cyber-attacks or data security breaches) on the Bank's information technology, internet, network access or other voice or data communications systems or services; model risk; fraud activity; the failure of third parties to comply with their obligations to the Bank or its affiliates, including relating to the care and control of information, and other risks arising from the Bank's use of third-party service providers; the impact of new and changes to, or application of, current laws and regulations, including without limitation tax laws, capital guidelines and liquidity regulatory guidance and the bank recapitalization "bail-in" regime; regulatory oversight and compliance risk; increased competition from incumbents and new entrants (including Fintechs and big technology competitors); shifts in consumer attitudes and disruptive technology; exposure related to significant litigation and regulatory matters; ability of the Bank to attract, develop, and retain key talent; changes to the Bank's credit ratings; changes in currency and interest rates (including the possibility of negative interest rates); increased funding costs and market volatility due to market illiquidity and competition for funding; Interbank Offered Rate (IBOR) transition risk; critical accounting estimates and changes to accounting standards, policies, and methods used by the Bank; existing and potential international debt crises; environmental and social risk (including climate change); and the occurrence of natural and unnatural catastrophic events and claims resulting from such events. The Bank cautions that the preceding list is not exhaustive of all possible risk factors and other factors could also adversely affect the Bank's results. For more detailed information, please refer to the "Risk Factors and Management" section of the 2021 MD&A, as may be updated in subsequently filed quarterly reports to shareholders and news releases (as applicable) related to any events or transactions discussed under the heading "Significant Acquisitions" or "Significant and Subsequent Events and Pending Acquisitions" in the relevant MD&A, which applicable releases may be found on www.td.com. All such factors, as well as other uncertainties and potential events, and the inherent uncertainty of forward-looking statements, should be considered carefully when making decisions with respect to the Bank. The Bank cautions readers not to place undue reliance on the Bank's forward-looking statements.

Material economic assumptions underlying the forward-looking statements contained in this document are set out in the 2021 MD&A under the headings "Economic Summary and Outlook" and "The Bank's Response to COVID-19", under the headings "Key Priorities for 2022" and "Operating Environment and Outlook" for the Canadian Retail, U.S. Retail, and Wholesale Banking segments, and under the heading "Focus for 2022" for the Corporate segment, each as may be updated in subsequently filed quarterly reports to shareholders.

Any forward-looking statements contained in this document represent the views of management only as of the date hereof and are presented for the purpose of assisting the Bank's shareholders and analysts in understanding the Bank's financial position, objectives and priorities and anticipated financial performance as at and for the periods ended on the dates presented, and may not be appropriate for other purposes. The Bank does not undertake to update any forward-looking statements, whether written or oral, that may be made from time to time by or on its behalf, except as required under applicable securities legislation.

Our Strategy

We're in this together – Anchored by our proven business model and propelled by our forward-focused strategy, we are helping our customers, colleagues and communities thrive in a changing world

Proven Business Model

Deliver consistent earnings growth, underpinned by a strong risk culture

- **Diversification and scale**
- **Balance sheet strength**
- **Safety, security and trust**

Forward Focused

Shape the future of banking in the digital age

- **Omni-channel**
- **Improving our operations**
- **Innovation**

Purpose-Driven

Centre everything we do on our vision, purpose, and shared commitments

- **Customers**
- **Communities**
- **Colleagues**

Proven Business Model

Diversification and scale, underpinned by a strong risk culture

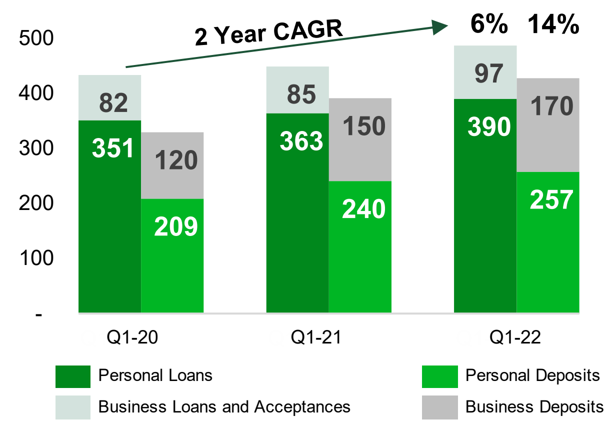
- Reported earnings of $3.7B, up 14% (adjusted[1] $3.8B, up 13%)
- Reported EPS of $2.02, up 14% (adjusted[1,2] $2.08, up 14%)
- Revenue growth and strong volumes across all businesses
- Common Equity Tier 1 ratio of 15.2%[3], including the repurchase of 7.5MM common shares

NB: Explanatory end notes are included on slides 38-43.

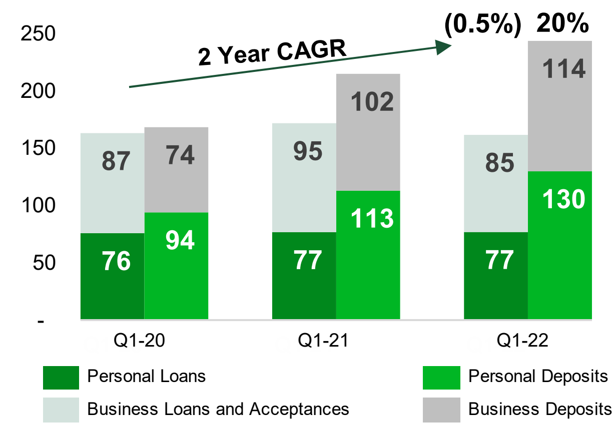
Proven Business Model

Strong Customer Activity

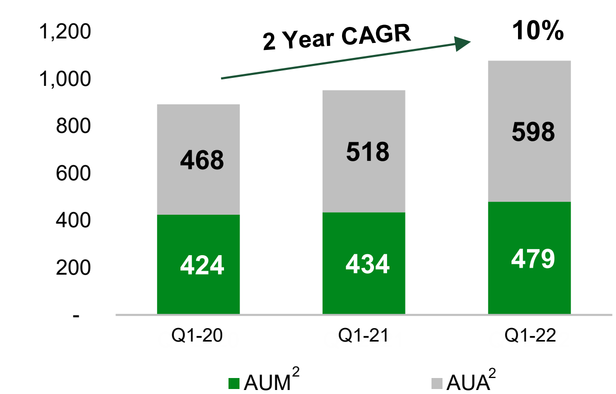
Canadian Personal and Commercial Average Volumes ($B)



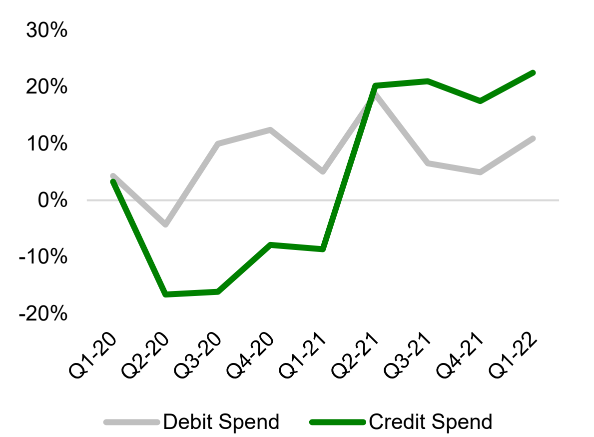
U.S. Retail Average Volumes (US$B)[4]



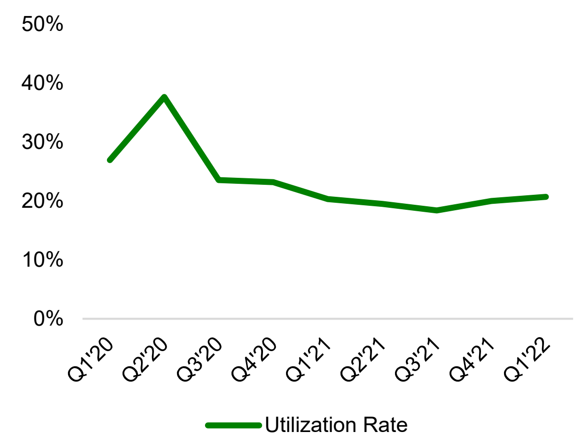
Total Wealth Assets ($B)



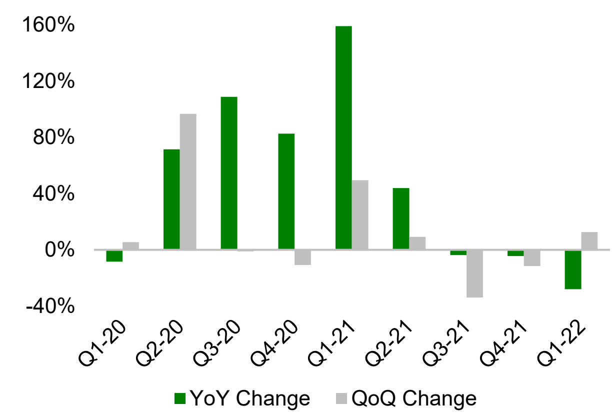
Canadian Cards Spend Trends[5] (YoY % Change)



U.S. Business Banking Line of Credit Utilization Rate (%)



TD Direct Investing Average Trades per Day[6] (% Change)



Forward Focused

Shaping the future of banking

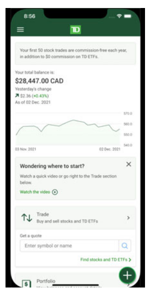
Establishing an enterprise level data platform

Microsoft Azure

databricks

Multi-year agreement to unlock data at scale

TD Direct Investing top among Canadian Banks in The Globe and Mail's Digital Broker Ranking



amazon.ca

~2MM redemptions in TD's Amazon Shop with Points program

ACADEMY SECURITIES

RAMIREZ SINCE 1971 GROW WITH US CELEBRATING 50 YEARS

SEELAUS A WOMEN-OWNED BUSINESS ENTERPRISE

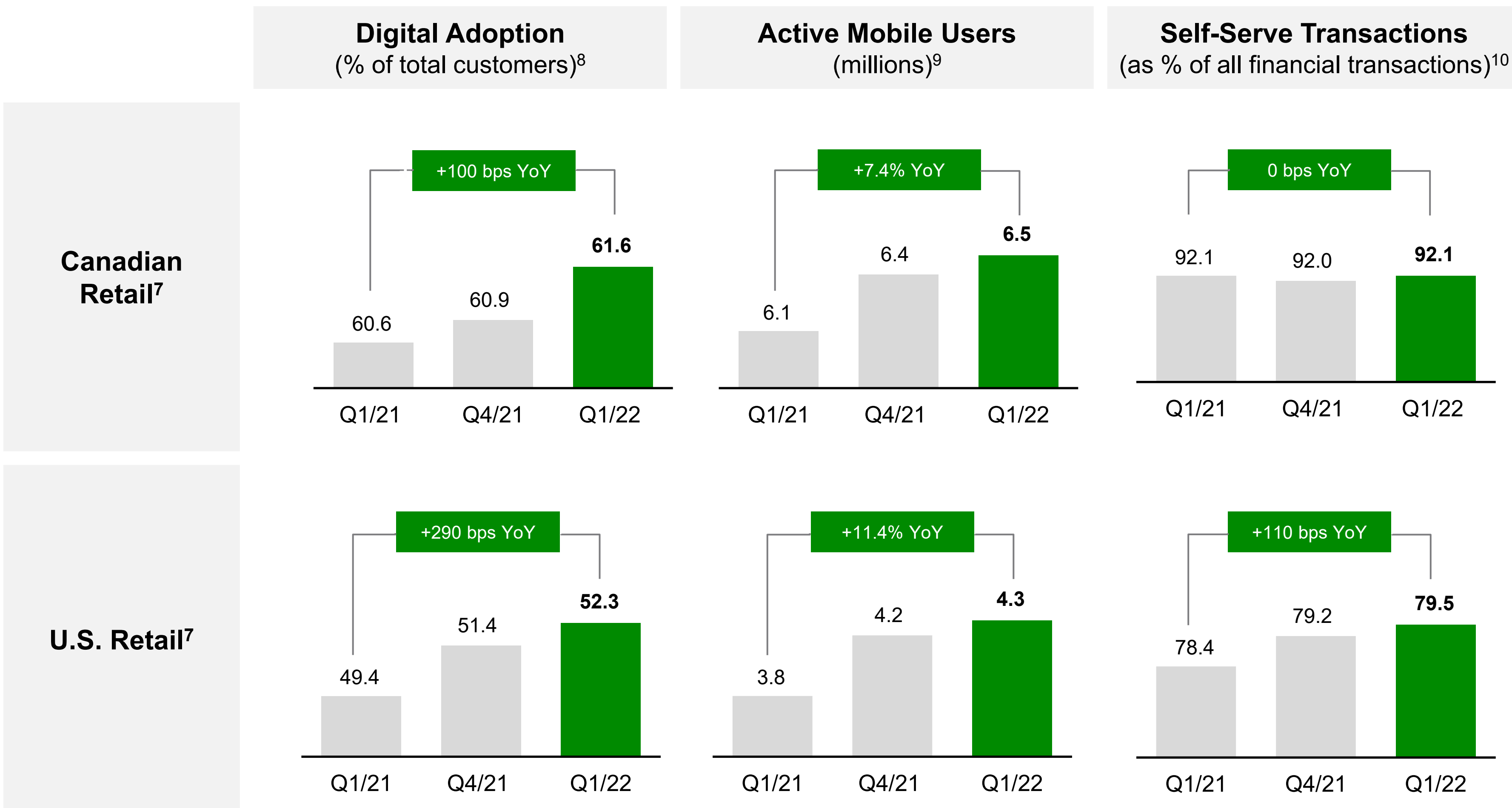
Siebert Williams Shank A SHANK WILLIAMS CISNEROS COMPANY

US$500MM green bond deal, with minority-, women- and veteran-owned dealers as active joint bookrunners

FIRST HORIZON

Agreement to acquire First Horizon in US$13.4B all cash deal, subject to closing conditions

Forward Focused: Digital Adoption



Purpose Driven

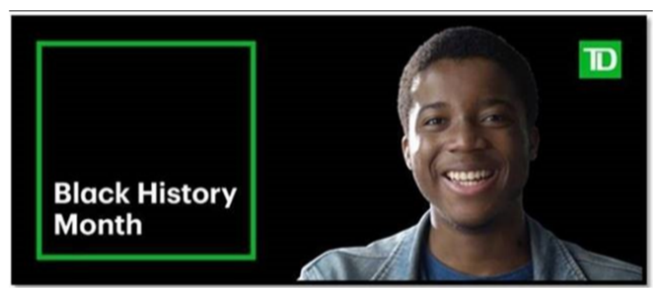
Centered on our vision, purpose and shared commitments

TD Ready Challenge Grants

TD Labs developed Equity, Diversity & Inclusion Resource Hub

Sustainability Award
Silver Class 2022

S&P Global



Purpose Driven
Strong ESG Profile

Environment

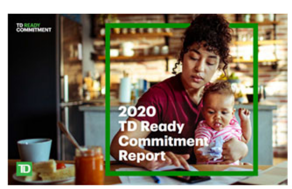
- Continued to participate in evolving industry initiatives including joining the **Net-Zero Banking Alliance** and becoming a member of the **Sustainable Finance Action Council**
- Set and publicly announced a target to achieve an absolute **reduction in GHG emissions** from our operations (Scope 1 and 2 GHG emissions) by **25% by 2025**, relative to a 2019 baseline
- Granted **$2MM to fund the new McGill Centre for Innovation in Storage and Conversion of Energy** (McISCE), which aims to be a key contributor in driving sustainability in Canada and one of the world's leading sites for carbon-free energy conversion and storage innovation
- Recognized with a "Global Silver Class" distinction in the **2022 S&P Global Sustainability Yearbook**. TD is the top ranked North American bank in this ranking
- For the **8th consecutive year, listed on the Dow Jones Sustainability World Index**, where we are the top ranked North American-based bank

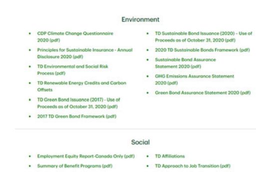
Social

- TD announced additional **enhancements to its overdraft policies and services in the US** to help customers better manage their accounts, make informed financial choices, and avoid potential overdraft fees
- Through the **TD Ready Challenge**, TD provided **$10MM** in grants to 15 community organizations in Canada and the US to help address pandemic-related learning loss faced by disproportionately impacted students in grades K-12
- Established a **strategic alliance with Canada Post** to expand finance services for Canadians, with a particular focus on those in rural, remote and Indigenous communities
- Created a **US$100MM equity fund** in support of minority-owned small businesses in the US
- **First Nation Home Loan Program** provides financing to First Nations members to purchase, renovate or construct single-family homes on First Nations' lands and settled lands
- Included on the **Bloomberg Gender-Equality Index** for the sixth consecutive year

Governance

- Formally established the **ESG Centre of Expertise**
- We introduced regular **ESG education sessions** with our Board of Directors and Senior Executive Team (SET) **and incorporated ESG metrics into their compensation plan**
- Developed a **climate risk inventory** to help identify the impacts climate change may have on TD, our assets and clients
- Developed a **heatmapping framework** to support physical and transition climate risk identification and assessment (i.e., portfolios and industries most susceptible to climate change) as part of the development of our Environmental and Social (E&S) risk management approach
- Established an **ESG Credit Risk team** responsible for identifying, assessing and mitigating the impact of ESG and climate change-related risks on TD's credit portfolio
- Winner of IR Magazine - Canada's award for **Best ESG Reporting**, for the 3rd year in a row





Q1 2022 Highlights

Strong start to the year, on higher revenue and volume growth

EPS of $2.02, up 14% YoY

- Adjusted[1] EPS of $2.08, up 14%

Revenue up 4% YoY

- Higher volumes and fee-based revenue in the banking and wealth businesses, and higher insurance volumes, partly offset by a normalization in direct investing trading activity and lower retail margins

PCL of $72MM

- Down YoY on improved credit conditions

Expenses up 3% YoY (incl. SCP partners' share)

- Adjusted[1] expenses up 2.8% excl. the partners' share of SCP[11] PCL, or 3.7% excl. the partners' share of SCP[11] PCL and FX[11]
- Higher spend supporting business growth and higher employee-related expenses, partially offset by prior year store optimization costs and FX

P&L ($MM)

Reported	Q1/22	QoQ	YoY
Revenue	11,281	3%	4%
PCL	72	+$195	($241)
Impaired	329	+$109	($137)
Performing	(257)	+$86	($104)
Expenses	5,967	0%	3%
Net Income	**3,733**	**(1%)**	**14%**
Diluted EPS ($)	**2.02**	**(1%)**	**14%**
Adjusted[1]	**Q1/22**	**QoQ**	**YoY**
Expenses	5,897	0%	3%
Net Income	**3,833**	**(1%)**	**13%**
Diluted EPS[2] ($)	**2.08**	**0%**	**14%**

Segment Earnings ($MM)

Reported	Q1/22	QoQ	YoY
Canadian Retail	2,254	5%	11%
U.S. Retail	1,272	(7%)	27%
Wholesale	434	3%	(1%)
Corporate	(227)	(51%)	(15%)
Adjusted[1]	**Q1/22**	**QoQ**	**YoY**
Corporate	(127)	(95%)	(35%)

Canadian Retail

Record revenue, continued investment in the business

Net income up 11% YoY

Revenue up 6% YoY

- Higher fee-based revenue in the banking and wealth businesses and continued growth in loan, deposit and insurance volumes, partly offset by lower direct investing transaction volumes and lower margins
  - Loan volumes up 9%
  - Deposit volumes up 9%
  - Wealth assets[12] up 14%

NIM[2,13] of 2.53%

- Down 4 bps QoQ on lower loan margins
- Down 12 bps YoY on balance sheet mix, lower loan margins and lower mortgage prepayment revenue

PCL of $33MM

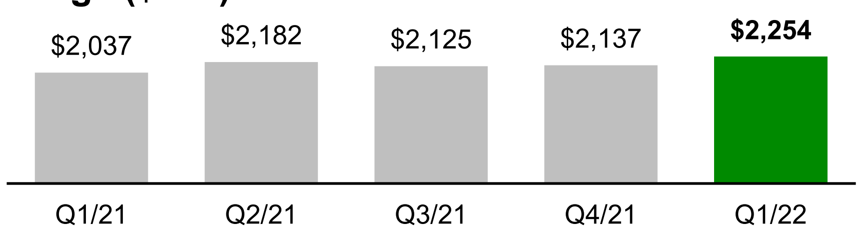
Expenses up 8% YoY

- Higher spend on business growth, including technology and marketing costs, higher employee-related expenses and variable compensation
- Efficiency ratio[2] of 42.7%

P&L ($MM)

Reported	Q1/22	QoQ	YoY
Revenue	6,718	3%	6%
PCL	33	($20)	($109)
Impaired	150	+ $10	($17)
Performing	(117)	($30)	($92)
Insurance Claims	756	16%	(3%)
Expenses	2,869	(1%)	8%
Net Income	**2,254**	**5%**	**11%**
ROE[2]	**44.8%**	-290 bps	-120 bps

Earnings ($MM)



U.S. Retail (US$)

Strong earnings growth on rising customer activity

Net income up 30% YoY

Revenue up 6% YoY

- Higher deposit volumes and margins, increased earnings on investment portfolio, and higher fee income, partly offset by lower loan margins
  - Personal loans flat
  - Business loans down 11% on PPP forgiveness and commercial paydowns
  - Deposits excl. sweeps up 13%

NIM[1,14] of 2.21%

- Flat QoQ as lower accelerated fee amortization from PPP forgiveness was offset by higher deposit margins and increased earnings on the investment portfolio *(see slide 28)*
- Down 3 bps YoY, as balance sheet mix was partially offset by higher deposit margins and increased earnings on the investment portfolio

PCL of $17MM

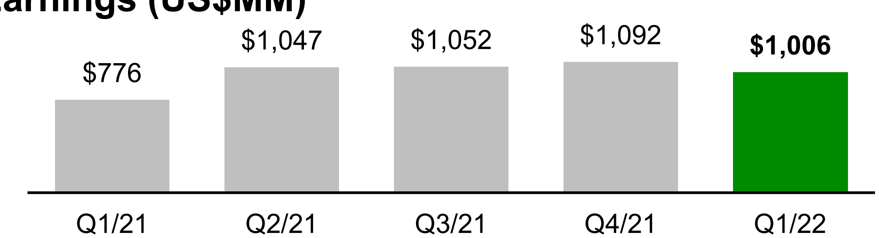
Expenses down 4% YoY

- Prior year store optimization costs and current year productivity savings, partly offset by employee-related expenses and investments in the business
- Efficiency ratio of 57.3%, down 560 bps

P&L (US$MM) (except where noted)

Reported	Q1/22	QoQ	YoY
Revenue	2,201	0%	6%
PCL	17	+$79	($86)
Impaired	99	+$46	($48)
Performing	(82)	+$33	($38)
Expenses	1,261	(2%)	(4%)
U.S. Retail Bank Net Income	**806**	**(10%)**	**31%**
Schwab Equity Pickup	200	3%	24%
Net Income	**1,006**	**(8%)**	**30%**
Net Income (C$MM)	1,272	(7%)	27%
ROE	12.6%	-190 bps	+280 bps

Earnings (US$MM)



Wholesale

Strong performance, continued investment in USD strategy

Net income down 1% YoY

Revenue up 3% YoY

- Business activity and markets remained robust, resulting in strong revenue performance

PCL recovery of $5MM

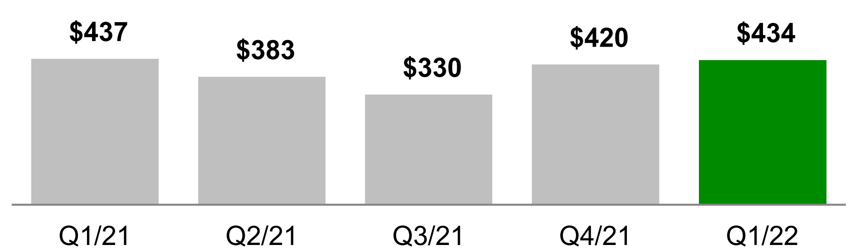
Expenses up 7% YoY

- Higher employee-related costs from continued investment in Wholesale Banking's U.S. dollar strategy, including investments in TD Securities Automated Trading, the electronic fixed income trading business acquired from Headlands Tech Holdings, LLC last year

P&L (MM)

Reported	Q1/22	QoQ	YoY
Revenue	1,346	17%	3%
Trading-related revenue (TEB)[2,15]	726	42%	(2%)
PCL	(5)	+$72	($25)
Impaired	(4)	+$10	($14)
Performing	(1)	+$62	($11)
Expenses	764	16%	7%
Net Income	**434**	**3%**	**(1%)**
ROE	16.2%	-240 bps	-510 bps

Earnings ($MM)



Corporate Segment

Reported loss of $227MM

- Adjusted[1] loss of $127MM

P&L ($MM)

Reported	Q1/22	Q4/21	Q1/21
Net Income	**(227)**	**(150)**	**(197)**
Adjustments for items of note			
Amortization of acquired intangibles before income taxes	67	74	74
Acquisition and integration charges related to Schwab	50	22	38
Impact of Taxes	(17)	(11)	(9)
Net Income - Adjusted[1]	**(127)**	**(65)**	**(94)**
Net Corporate Expenses[2]	(168)	(202)	(182)
Other	41	137	88
Net Income – Adjusted[1]	**(127)**	**(65)**	**(94)**

Additional notes:
- The Corporate segment includes corporate expenses, other items not fully allocated to operating segments, and net treasury and capital management-related activities. See page 15 of the Bank's First Quarter 2022 MD&A for more information.
- The Bank's U.S. strategic cards portfolio comprises agreements with certain U.S. retailers pursuant to which TD is the U.S. issuer of private label and co-branded consumer credit cards to the retailers' U.S. customers. Under the terms of the individual agreements, the Bank and the retailers share in the profits generated by the relevant portfolios after the provision for credit losses (PCL). Under IFRS, TD is required to present the gross amount of revenue and PCL related to these portfolios in the Bank's Interim Consolidated Statement of Income. The Corporate segment reflects the retailer program partners' share of revenues and PCL, with an offsetting amount reflecting the partners' net share recorded in Non-interest expenses. This results in no impact to the Corporate segment reported net income (loss). The U.S. Retail segment reflects only the portion of revenue and PCL attributable to TD under the agreements in its reported net income.
- The Bank accounts for its investment in Schwab using the equity method and reports its after-tax share of Schwab's earnings with a one-month lag. The U.S. Retail segment reflects the Bank's share of net income from its investment in Schwab. The Corporate segment net income (loss) includes amounts for amortization of acquired intangibles and the acquisition and integration charges related to the Schwab transaction.

Capital[16]

Robust capital and liquidity positions

Common Equity Tier 1 ratio of 15.2%

Risk-Weighted Assets up 2.3% QoQ

Leverage Ratio of 4.4%

Liquidity Coverage Ratio of 124%

Common Equity Tier 1 Ratio	
Q4 2021 CET 1 Ratio	**15.2%**
Internal capital generation	45
Repurchase of common shares	(17)
Increase in RWA (net of FX)[17]	(13)
Decrease in OSFI transitional ECL arrangements	(10)
Other	(5)
Q1 2022 CET 1 Ratio	**15.2%**

Risk-Weighted Assets ($B)	
Q4 2021 RWA	**$460**
Credit Risk	+7.0
Market Risk	+2.8
Operational Risk	+0.8
Q1 2022 RWA	**$471**

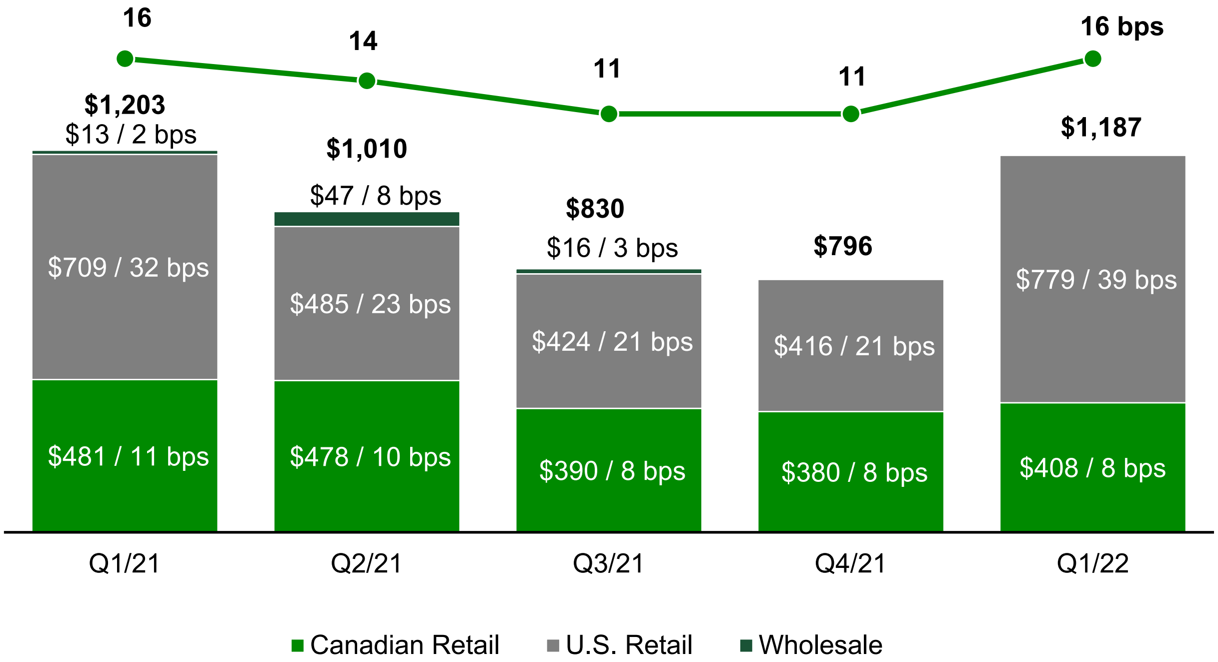
Gross Impaired Loan Formations

By Business Segment

Highlights

- Gross impaired loan formations increased 5 basis points quarter-over-quarter, driven by:
  - U.S. Commercial, primarily related to government guaranteed Paycheck Protection Program (PPP) loans which are now largely resolved
  - U.S. RESL, reflecting loans exiting deferral programs
  - Some early signs of credit normalization, including the reemergence of seasonal trends in the U.S. Card and Auto portfolios

GIL Formations[18]: $MM and Ratios[19]



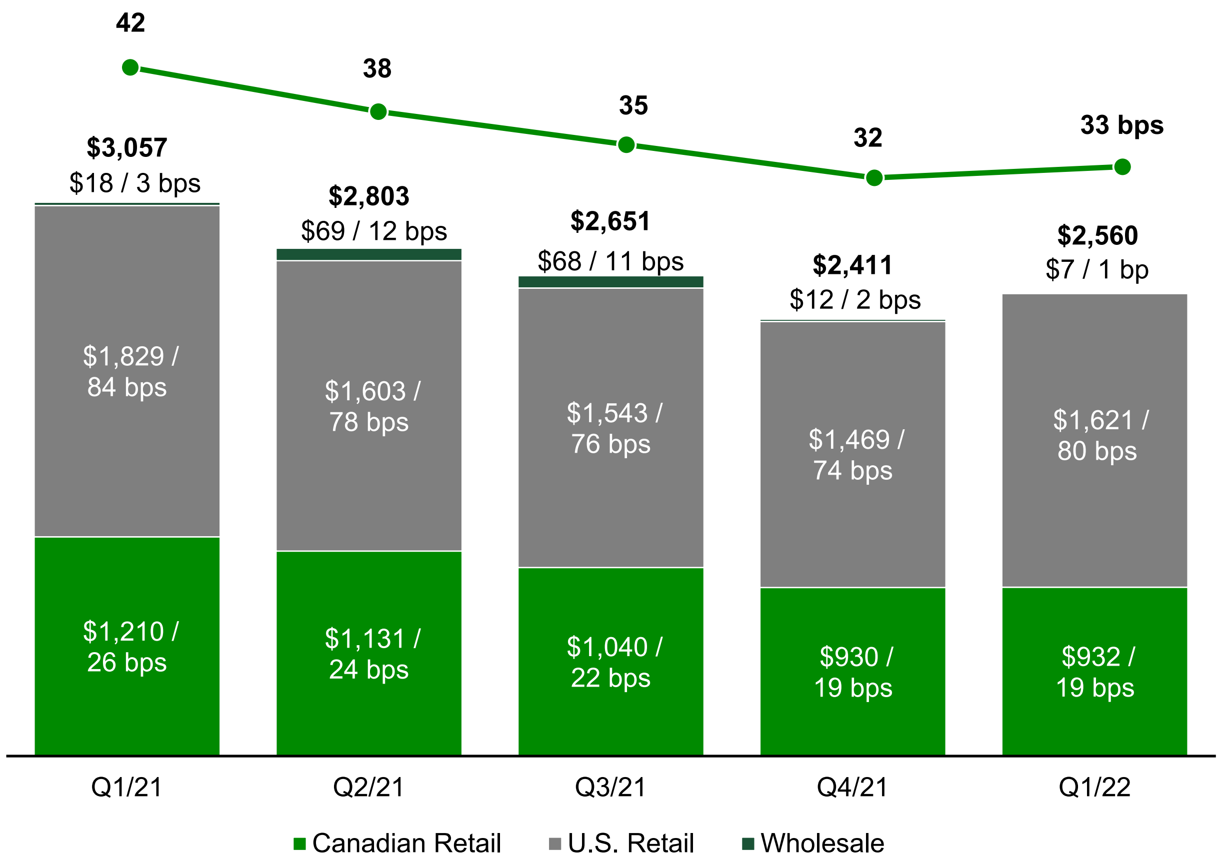
Gross Impaired Loans (GIL)

By Business Segment

Highlights

- Gross impaired loans were stable quarter-over-quarter, remaining at cyclically low levels

GIL[20]: $MM and Ratios[21]



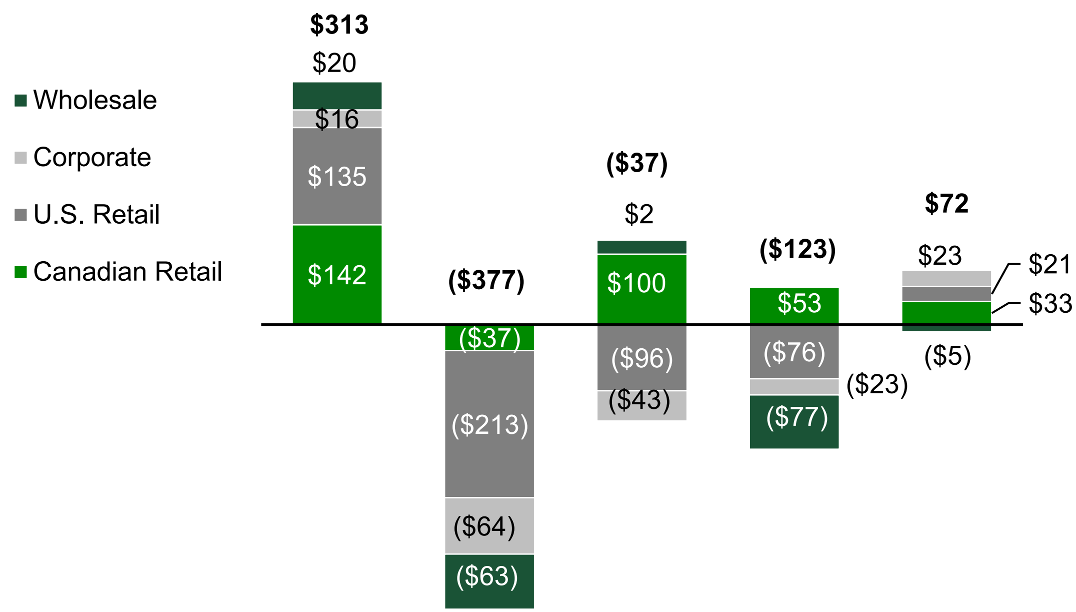
Provision for Credit Losses (PCL)

By Business Segment

Highlights

- PCL increased quarter-over-quarter, reflecting:
  - Higher impaired PCLs
  - A smaller performing allowance release

PCL[22]: $MM and Ratios[23]



PCL Ratio (bps)	Q1/21	Q2/21	Q3/21	Q4/21	Q1/22
Canadian Retail	12	(3)	8	4	3
U.S. Retail (net)[24]	25	(41)	(18)	(15)	4
U.S. Retail & Corporate (gross)[25]	28	(54)	(27)	(20)	9
Wholesale	14	(44)	1	(51)	(3)
Total Bank	**17**	**(21)**	**(2)**	**(7)**	**4**

Provision for Credit Losses (PCL)[22,26]

Impaired and Performing

Highlights

- Impaired PCL increased from cyclically low levels, reflecting:
  - Some normalization of credit performance, including the reemergence of seasonal trends in the U.S. Card and Auto portfolios
- The performing PCL recovery reflects additional allowance releases across all segments

PCL ($MM)

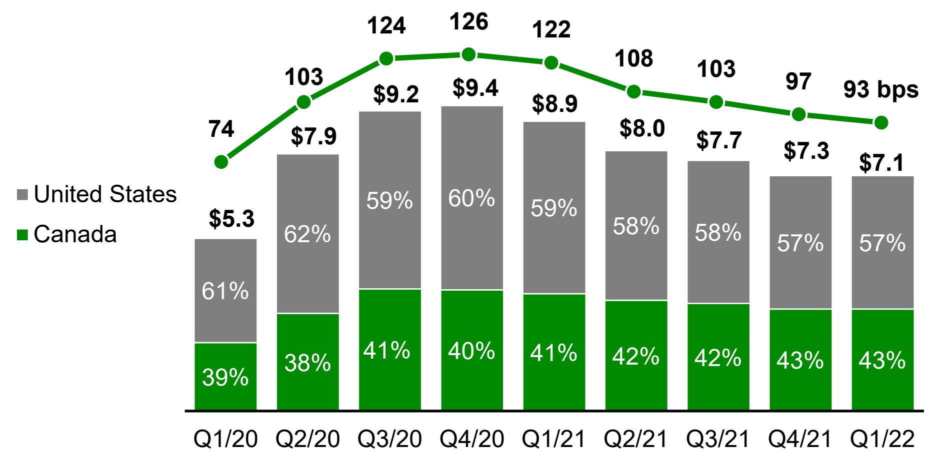
	Q1/21	Q4/21	Q1/22
Total Bank	**313**	**(123)**	**72**
Impaired	466	220	329
Performing	(153)	(343)	(257)
Canadian Retail	**142**	**53**	**33**
Impaired	167	140	150
Performing	(25)	(87)	(117)
U.S. Retail	**135**	**(76)**	**21**
Impaired	190	68	125
Performing	(55)	(144)	(104)
Wholesale	**20**	**(77)**	**(5)**
Impaired	10	(14)	(4)
Performing	10	(63)	(1)
Corporate U.S. strategic cards partners' share	**16**	**(23)**	**23**
Impaired	99	26	58
Performing	(83)	(49)	(35)

Allowance for Credit Losses (ACL)

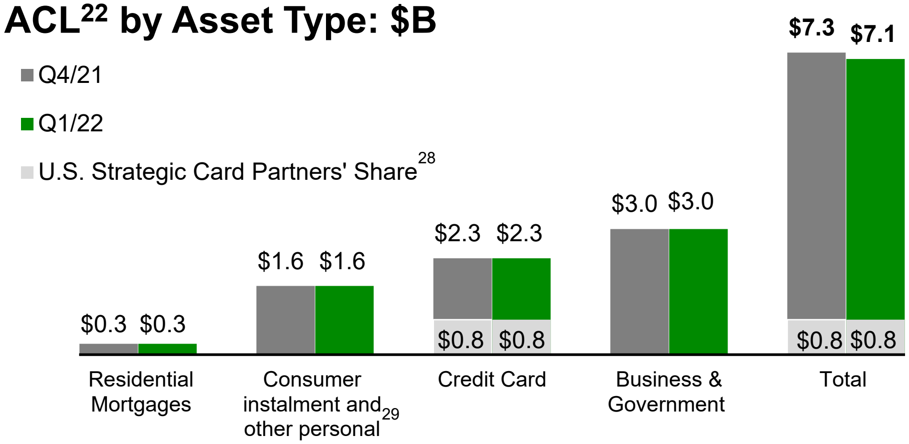
Highlights

- ACL decreased quarter-over-quarter, reflecting:
  - A more favourable economic outlook
  - Partially offset by the impact of foreign exchange
- The Bank's allowance coverage remains elevated from pre-COVID levels, given ongoing uncertainty that could affect:
  - The economic trajectory, and
  - The ultimate credit impact of the pandemic

ACL[22]: $B and Coverage Ratios[27]



ACL[22] by Asset Type: $B



Performing	0.21	0.21	1.5	1.4	2.2	2.2	2.7	2.7	6.6	6.5
Impaired	0.05	0.05	0.1	0.2	0.1	0.2	0.3	0.3	0.6	0.7
Ratio[27] (bps)	10	9	87	83	753	740	116	110	97	93

Appendix

Q1 2022: Items of Note

	($MM)		EPS ($)[30]	Segment	Revenue/ Expense Line Item[31]
	Pre Tax	After Tax			
Reported net income and EPS (diluted)		**3,733**	**2.02**		
Items of note					
Amortization of acquired intangibles[32]	67	59	0.03	Corporate	Page 4, L13, L18 & L25
Acquisition and integration charges related to Schwab[33]	50	41	0.02	Corporate	Page 4, L14, L19 & L26
Excluding Items of Note above					
Adjusted[1] net income and EPS (diluted)		**3,833**	**2.08**		

U.S. Strategic Card Portfolio: Accounting

Illustrative Example

Values below are shown for illustrative purposes only. The percent share is representative of the agreements with the retailer card partners, but the exact split differs by partner.

Illustrative Example	$MM
Credit Card Portfolio	1,000
Revenue	150
PCL	(50)
Risk-Adjusted Profit	**100**

Mechanics:
TD collects revenue and establishes PCL, then pays partners their share of risk-adjusted profit as determined by the agreement ('payment' in table below).

Illustrative Example: Assuming 80% retailer share / 20% TD share

P&L Presentation ($MM)	Total Bank	U.S. Retail	Corporate
Revenue	Gross at 100% = 150	Net at 20% = 30	Net at 80% = 120
PCL	Gross at 100% = (50)	Net at 20% = (10)	Net at 80% = (40)
Non-Interest Expense	Payment at 80% = (80)	-	Payment at 80% = (80)
Net Income	**Net at 20% = 20**	**Net at 20% = 20**	**-**

Note: The Bank's U.S. strategic cards portfolio comprises agreements with certain U.S. retailers pursuant to which TD is the U.S. issuer of private label and co-branded consumer credit cards to their U.S. customers. Under the terms of the individual agreements, the Bank and the retailers share in the profits generated by the relevant portfolios after credit losses. Under IFRS, TD is required to present the gross amount of revenue and provisions for credit losses related to these portfolios in the Bank's Consolidated Statement of Income. At the segment level, the retailer program partners' share of revenues and credit losses is presented in the Corporate segment, with an offsetting amount (representing the partners' net share) recorded in Non-interest expenses, resulting in no impact to Corporate reported Net income (loss). The Net income (loss) included in the U.S. Retail segment includes only the portion of revenue and credit losses attributable to TD under the agreements.

Q1 2022: PTPP[1,34] & Operating Leverage[1,35]

Modified for partners' share of SCP PCL, FX and Insurance Fair Value Change

	TOTAL BANK	Q1 2022		Q4 2021		Q1 2021		SFI Reference
		Revenue	Expenses	Revenue	Expenses	Revenue	Expenses	
1	**Reported Results ($MM)**	11,281	5,967	10,941	5,947	10,812	5,784	Page 2, L3 & L6
2	**PTPP**	**5,314**		**4,994**		**5,028**		
3	PTPP (QoQ %)	6.4%		(2.0%)		(18.0%)		
4	PTPP (YoY %)	5.7%		(18.6%)		(2.2%)		
5	Revenue (YoY %)	4.3%		(7.6%)		1.9%		
6	Expenses (YoY %)	3.2%		4.2%		5.8%		
7	**Operating Leverage**	**1.2%**		**(11.8%)**		**(3.9%)**		
8	**Adjusted Results ($MM)[1]**	11,281	5,897	10,941	5,898	10,812	5,744	Page 2, L16 & L17
9	Minus: U.S. Retail value in C$[36]	2,786	1,597	2,780	1,617	2,684	1,688	Page 9, L3 & L7
10	Plus: U.S. Retail value in US$[36]	2,201	1,261	2,212	1,288	2,086	1,313	Page 10, L3 & L7
11	Minus: Insurance fair value change[37]	(43)		(38)		7		Page 6, L14
12	Plus: Corporate PCL[38]		23		(23)		16	Page 12, L6
13	Subtotal (Line 13)[39]	10,739	5,584	10,411	5,546	10,207	5,385	
14	**Line 13 PTPP**	**5,155**		**4,865**		**4,822**		
15	Line 13 PTPP (QoQ %)	6.0%		(1.7%)		8.8%		
16	Line 13 PTPP (YoY %)	6.9%		9.8%		3.1%		
17	Line 13 Revenue (YoY %)	5.2%		6.5%		3.3%		
18	Line 13 Expenses (YoY %)[40]	3.7%		3.9%		3.4%		
19	**Line 13 Operating Leverage**	**1.5%**		**2.7%**		**(0.1%)**		

Net Interest Income Sensitivity (NIIS)

Well positioned for higher rates with strong deposit base, disciplined ALM management

- **25 bps increase in short-term interest rates**
  - $394MM increase in NII over a 12-month period from a 25 bps rise in short rates (25 bps hike from each of Bank of Canada and Federal Reserve Bank), assuming a constant balance sheet
  - An important driver of a deposit's value and NII sensitivity is the portion of deposits that are non-term; over 80% of TD's total deposits, and over 90% of its personal deposits, are non-term deposits

Net Interest Income	C$MM	%
Canada	$196	50%
U.S.	$198	50%
Total	**$394**	**100%**

- **100 bps increase in interest rates across the curve**
  - $2,000MM increase in NII over a 12-month period, assuming a constant balance sheet

Net Interest Income	C$MM	%
Canada	$940	47%
U.S.	$1,060	53%
Total	**$2,000**	**100%**

CAD 5-Year Swap Rate (%)

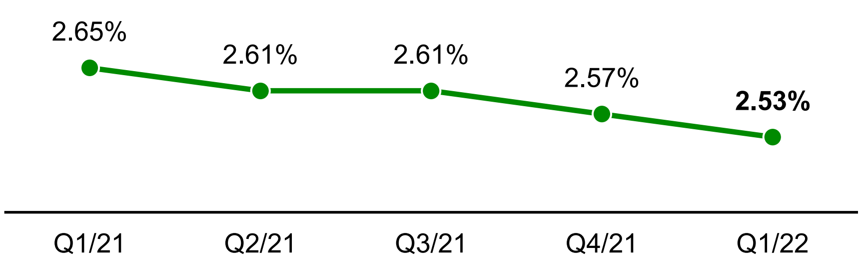
US 7-Year Swap Rate (%)

Note: The NII impact of the +100bps increase will not move proportionally to the impact of the next +25bps rate hike due to the positive added benefit of longer-term rates increasing, partially offset by other factors, including loan prepayment risk and deposit pricing sensitivity.

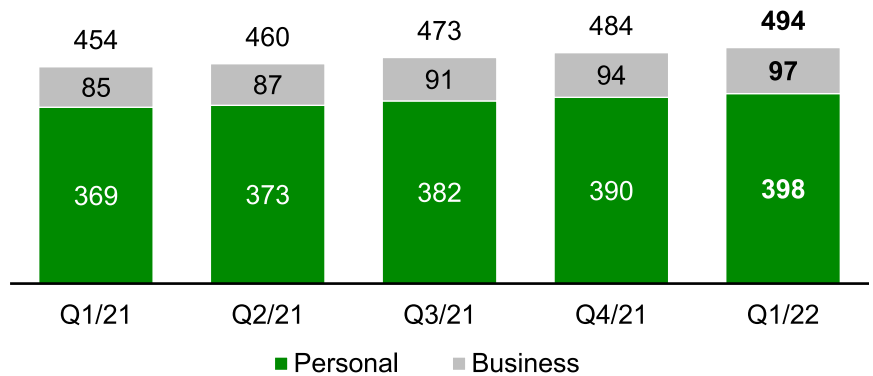
Canadian Retail

Volumes, Margins and Efficiency

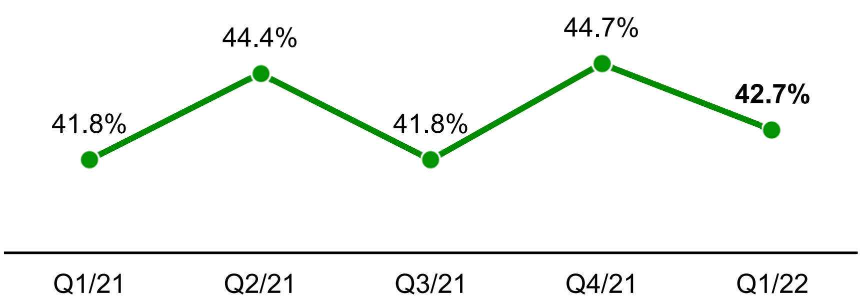
Net Interest Margin (NIM)



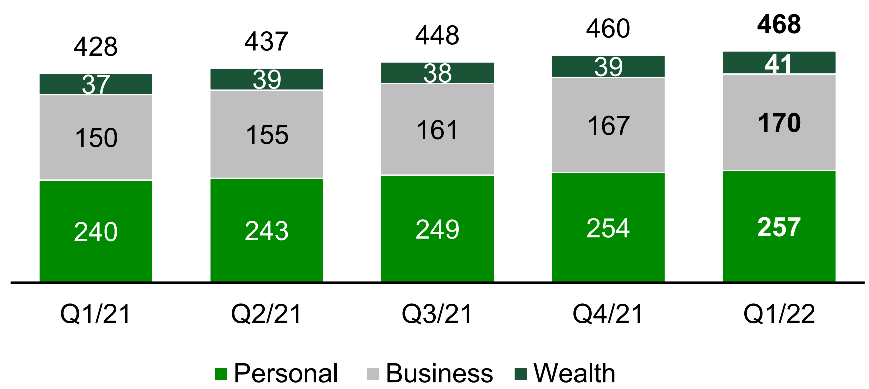
Average Loans $B[41]



Efficiency Ratio



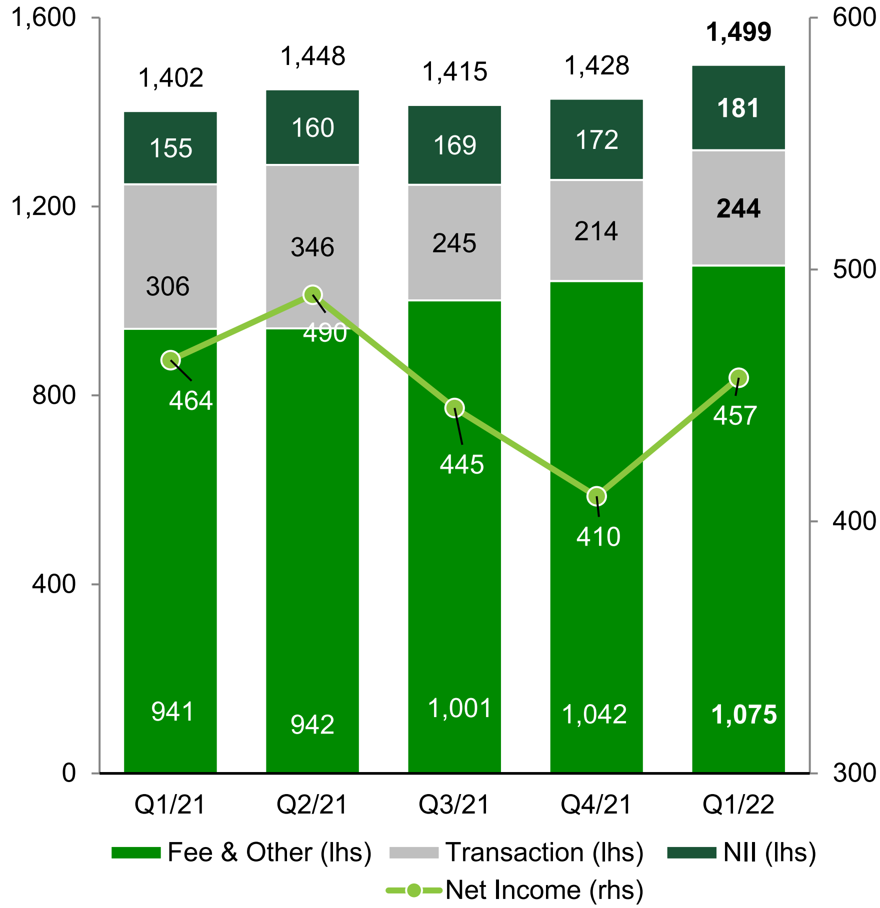
Average Deposits $B[41]



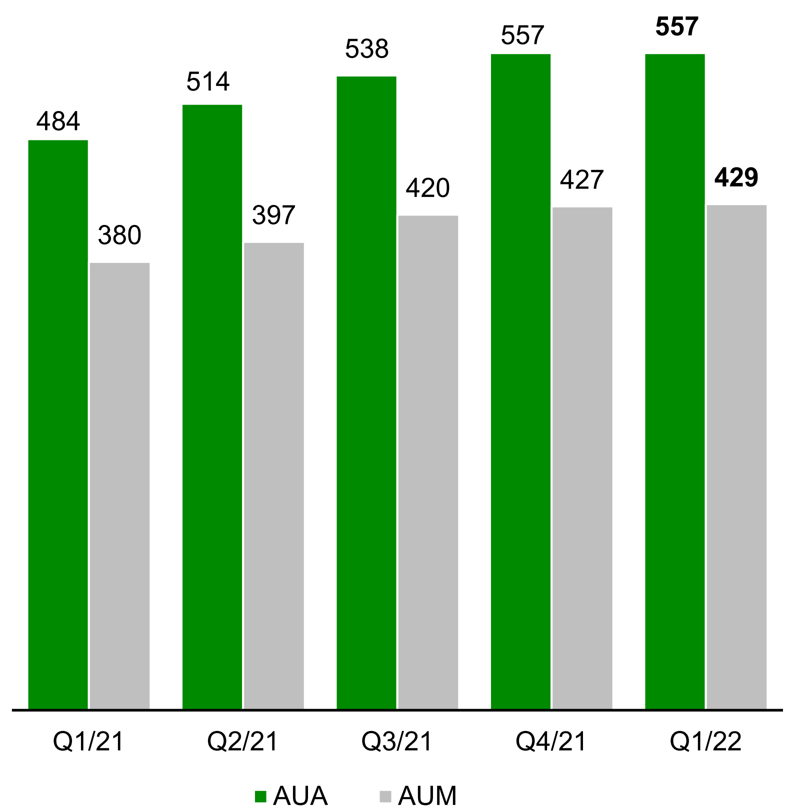
Canadian Retail

Wealth Revenue and Assets

Wealth Revenue $MM



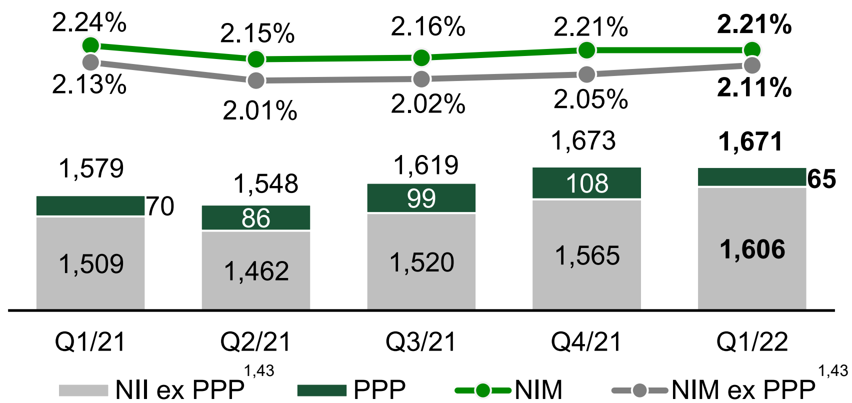
Wealth Assets[12] $B



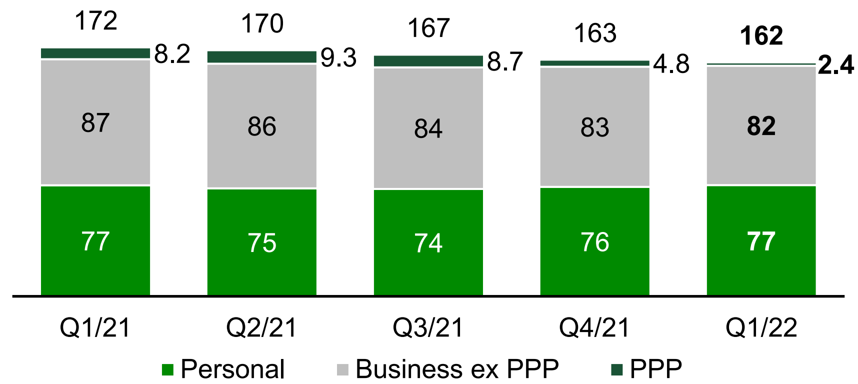
U.S. Retail

Volumes, Margins and Efficiency

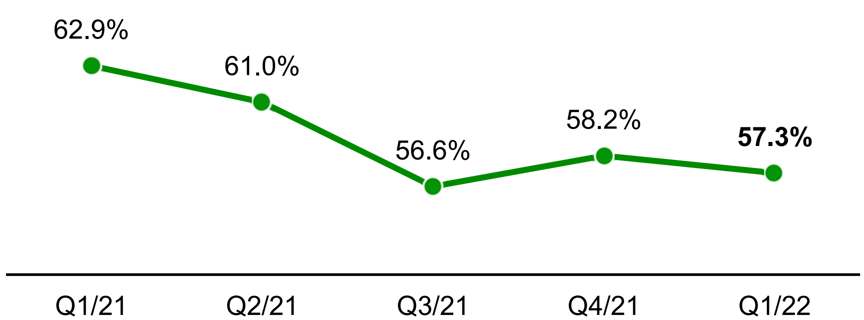
NII and NIM[14,42]



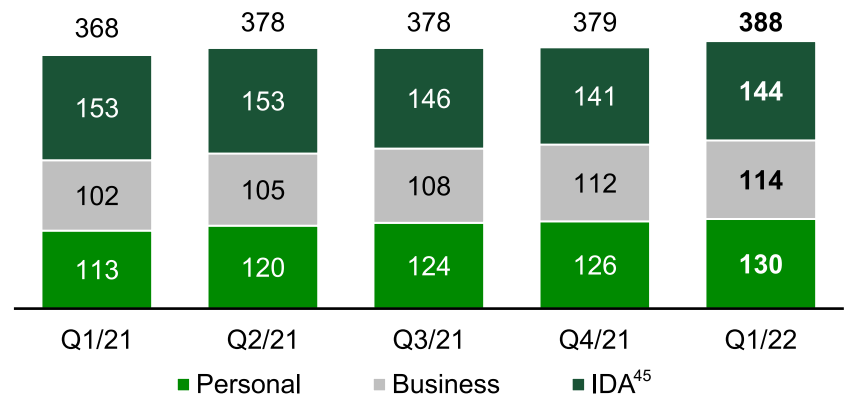
Average Loans US$B[41]



Efficiency Ratio[44]



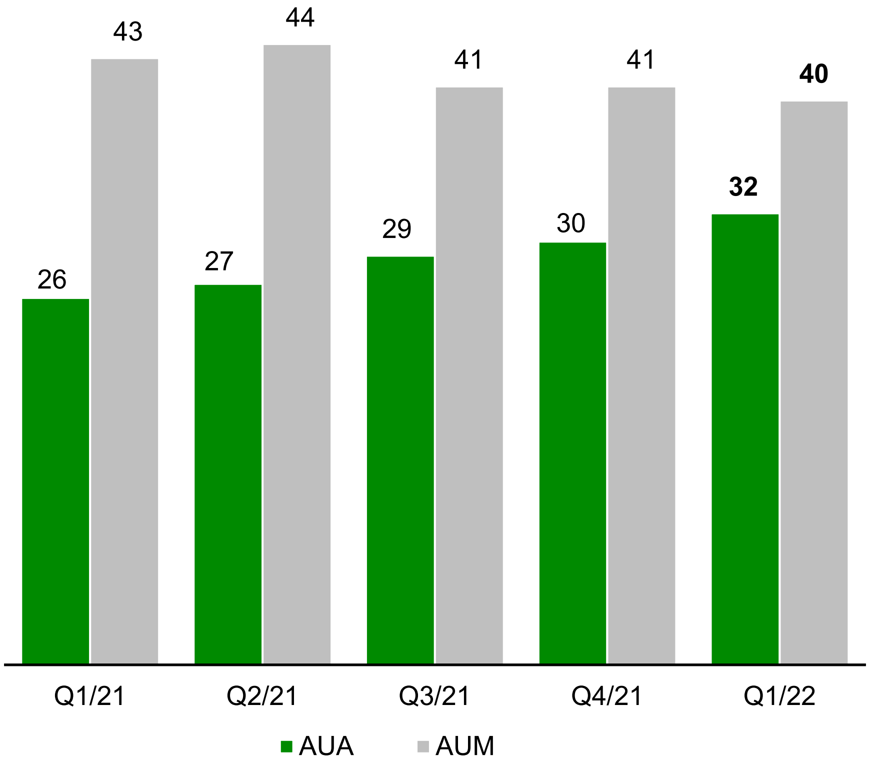
Average Deposits US$B[41]



U.S. Retail

Wealth Assets and Schwab EPU

TD Wealth Assets[12] US$B



Schwab[46] – Q1 2022

TD's share of Schwab's net income was C$231MM on a reported basis, of which C$252MM (US$200MM) was recorded in the U.S. Retail segment

- TD's share of Schwab's net income was C$278MM on an adjusted basis[1]

Schwab Q4 2021 results:

- Reported net income of US$1,580MM, up 39%YoY
- Adjusted[47] net income of US$1,775MM, up 22% YoY
- Total client assets of ~US$8.1 trillion, up 22% YoY
- Average trades per day of ~6.1MM, up ~0.3MM YoY

Schwab Equity Pickup

Q1 2022 Reconciliation

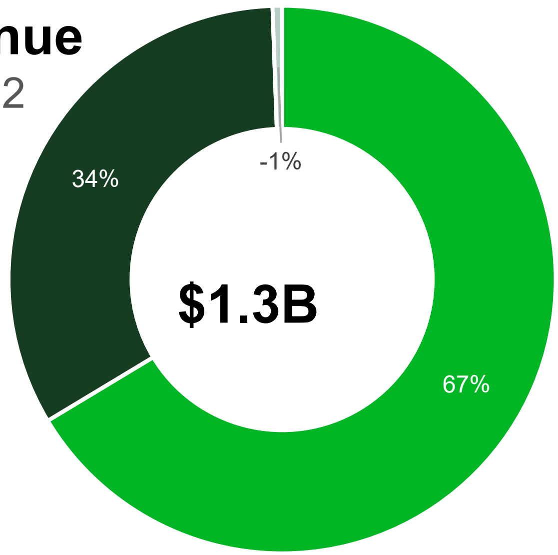
P&L ($MM)[48]	TDBG	U.S. Retail		Corporate Segment
		$C	$US	
Reported Schwab Equity Pickup[49]	**231**	**252**	200	**(21)**
Amortization of Intangibles[50]	34	0	0	34
Acquisition and Integration Charges[50,51]	13	0	0	13
Adjusted Schwab Equity Pickup[1]	**278**	**252**	200	**25**

Financial Statement Reference	TDBG	U.S. Retail	Corporate Segment
Reported Schwab Equity Pickup[49]	SFI: Page 2, L10	SFI: Page 9, L11	SFI: Page 12, L10
Amortization of Acquired Intangibles[50]	SFI: Page 4, L13	---	SFI: Page 12, L14
Acquisition and Integration Charges[50,51]	SFI: Page 4, L14	---	SFI: Page 12, L15
Adjusted Schwab Equity Pickup[1]	SFI: Page 4, L9	---	Not shown

Wholesale Banking

Revenue

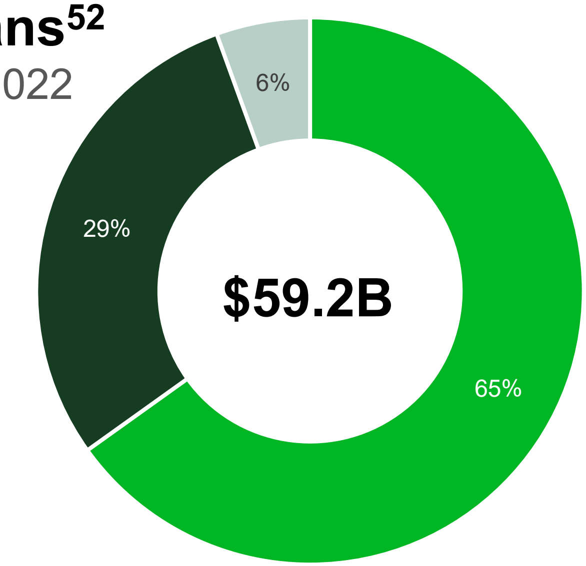
Q1 2022



Global Markets | Corporate and Investment Banking | Other[53]

Loans[52]

Q1 2022



Canada | United States | International

Highlights

- Global Markets business generated strong trading-related revenue
- Corporate and Investment Banking business had a strong quarter and delivered on several key client mandates
- Average loans increased by 1% YoY reflecting organic growth in the U.S.

Gross Lending Portfolio

Including B/As

Balances ($B unless otherwise noted)

	Q4/21	Q1/22
Canadian Retail Portfolio	**488.1**	**499.0**
Personal	**394.6**	**400.5**
Residential Mortgages	230.5	234.9
Home Equity Lines of Credit (HELOC)	102.1	103.9
Indirect Auto	27.6	27.2
Credit Cards	15.2	15.0
Other Personal	19.2	19.5
Unsecured Lines of Credit	*8.8*	*8.9*
Commercial Banking (including Small Business Banking)	**93.5**	**98.5**
U.S. Retail Portfolio (all amounts in US$)	**US$ 161.1**	**US$ 160.4**
Personal	**US$ 75.3**	**US$ 76.3**
Residential Mortgages	29.5	30.6
Home Equity Lines of Credit (HELOC)[54]	7.1	6.9
Indirect Auto	25.5	25.3
Credit Cards	12.6	12.9
Other Personal	0.6	0.6
Commercial Banking	**US$ 85.8**	**US$ 84.1**
Non-residential Real Estate	16.7	16.7
Residential Real Estate	7.3	7.2
Commercial & Industrial (C&I)	61.8	60.2
FX on U.S. Personal & Commercial Portfolio	**38.3**	**43.3**
U.S. Retail Portfolio ($)	**199.4**	**203.7**
Wholesale Portfolio	**59.1**	**64.4**
Other[55]	**2.5**	**1.7**
Total[56]	**749.1**	**768.8**

Canadian Real Estate Secured Lending Portfolio

Highlights (Q1 2022)

Canadian RESL credit quality remained strong

- Uninsured and insured portfolio loan-to value rates stable
- Less than 1% of the real estate secured lending portfolio is uninsured, has a bureau score of 650 or lower and LTV greater than 75%

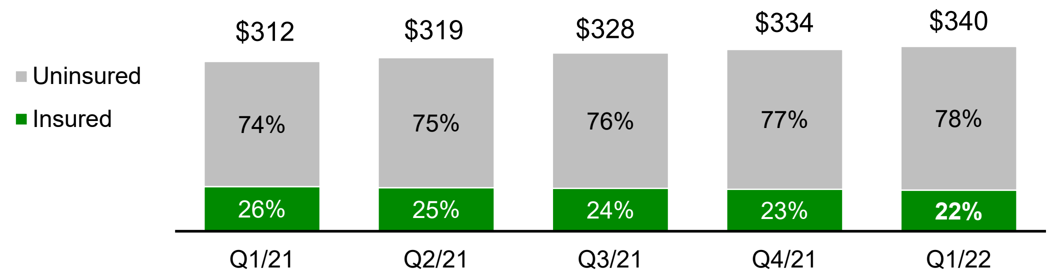
91% of RESL portfolio is amortizing

- 70% of HELOC portfolio is amortizing

Condo credit quality consistent with broader portfolio

- Condo borrower RESL outstanding of $60B with 24% insured
- Hi-rise condo construction loans is ~1% of the Canadian Commercial portfolio

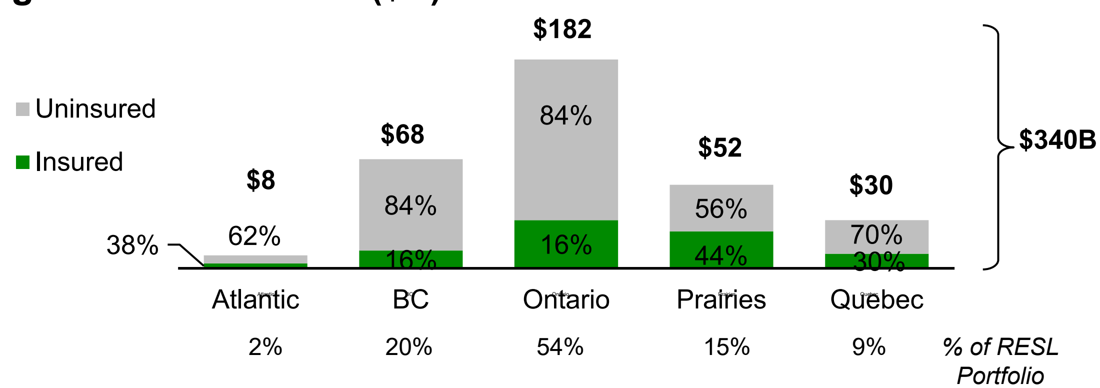
Quarterly Portfolio Volumes ($B)



Canadian RESL Portfolio – Loan to Value (%)[57]

	Q1/21	Q2/21	Q3/21	Q4/21	Q1/22
Uninsured	52	52	49	49	49
Insured	51	51	48	48	48

Regional Breakdown[58] ($B)



Canadian Personal Banking

Highlights

- Gross impaired loans were stable quarter-over-quarter remaining at cyclically low levels

Canadian Personal Banking (Q1/22)

	Gross Loans ($B)	GIL ($MM)	GIL/Loans (%)
Residential Mortgages	234.9	216	0.09
Home Equity Lines of Credit (HELOC)	103.9	114	0.11
Indirect Auto	27.2	63	0.23
Credit Cards	15.0	84	0.56
Other Personal	19.5	41	0.21
Unsecured Lines of Credit	*8.9*	*23*	*0.26*
Total Canadian Personal Banking	**400.5**	**518**	**0.13**
Change vs. Q4/21	5.9	(3)	-

Canadian RESL Portfolio – Loan to Value by Region (%)[57,58]

	Q4/21			Q1/22		
	Mortgage	HELOC	Total RESL	Mortgage	HELOC	Total RESL
Atlantic	54	41	51	54	41	51
BC	52	41	48	52	41	48
Ontario	50	40	46	51	40	46
Prairies	61	50	57	61	50	57
Quebec	57	49	54	57	50	54
Canada	**53**	**42**	**49**	**53**	**42**	**49**

Canadian Commercial and Wholesale Banking

Highlights

- Gross impaired loans stable quarter-over-quarter

Canadian Commercial and Wholesale Banking (Q1/22)

	Gross Loans/ BAs ($B)	GIL ($MM)	GIL/Loans (%)
Commercial Banking[59]	98.5	414	0.42
Wholesale	64.4	7	0.01
Total Canadian Commercial and Wholesale	**162.9**	**421**	**0.26**
Change vs. Q4/21	10.3	-	(0.02)

Industry Breakdown[59]

	Gross Loans/ BAs ($B)	GIL ($MM)
Real Estate – Residential	26.4	1
Real Estate – Non-residential	20.2	9
Financial	35.5	-
Govt-PSE-Health & Social Services	13.1	54
Oil and Gas	3.0	41
Metals and Mining	2.1	7
Forestry	0.6	1
Consumer[60]	6.7	125
Industrial/Manufacturing[61]	9.1	105
Agriculture	9.8	10
Automotive	7.0	19
Other[62]	29.4	49
Total	**162.9**	**421**

U.S. Personal Banking (USD)

Highlights

- Gross impaired loans increase quarter-over-quarter reflects:
  - An increase in U.S. RESL, related to loans exiting deferral programs
  - Some early signs of credit normalization, including the reemergence of seasonal trends in the U.S. Card and Auto portfolios

U.S. Personal Banking[63] (Q1/22)

	Gross Loans ($B)	GIL ($MM)	GIL/Loans (%)
Residential Mortgages	30.6	371	1.21
Home Equity Lines of Credit (HELOC)[54]	6.9	283	4.12
Indirect Auto	25.3	158	0.62
Credit Cards	12.9	138	1.07
Other Personal	0.6	4	0.80
Total U.S. Personal Banking (USD)	**76.3**	**954**	**1.25**
Change vs. Q4/21 (USD)	1.0	82	0.09
Foreign Exchange	20.6	259	n/a
Total U.S. Personal Banking (CAD)	**96.9**	**1,213**	**1.25**

U.S. Real Estate Secured Lending Portfolio[63]

Indexed Loan to Value (LTV) Distribution and Refreshed FICO Scores[64]

Current Estimated LTV	Residential Mortgages (%)	1st Lien HELOC (%)	2nd Lien HELOC (%)	Total (%)
>80%	7	1	4	6
61-80%	36	17	39	34
<=60%	57	82	57	60
Current FICO Score >700	93	91	90	92

U.S. Commercial Banking (USD)

Highlights

- Gross impaired loans stable quarter-over-quarter, as
  - Higher new formations, mainly attributable to government guaranteed Paycheck Protection Program (PPP) loans were largely offset by resolutions

U.S. Commercial Banking[63] (Q1/22)

	Gross Loans/ BAs ($B)	GIL ($MM)	GIL/Loans (%)
Commercial Real Estate (CRE)	**23.9**	**79**	**0.33**
Non-residential Real Estate	16.7	58	0.35
Residential Real Estate	7.2	21	0.29
Commercial & Industrial (C&I)	**60.2**	**242**	**0.40**
Total U.S. Commercial Banking (USD)	**84.1**	**321**	**0.38**
Change vs. Q4/21 (USD)	(1.7)	6	0.01
Foreign Exchange	22.7	87	n/a
Total U.S. Commercial Banking (CAD)	**106.8**	**408**	**0.38**

Commercial Real Estate

	Gross Loans/ BAs (US$B)	GIL (US$MM)
Office	4.7	18
Retail	5.4	30
Apartments	6.3	16
Residential for Sale	0.2	1
Industrial	1.7	-
Hotel	0.6	3
Commercial Land	0.1	-
Other	4.9	11
Total CRE	**23.9**	**79**

Commercial & Industrial

	Gross Loans/ BAs (US$B)	GIL (US$MM)
Health & Social Services	10.8	27
Professional & Other Services	8.1	52
Consumer[60]	6.2	55
Industrial/Mfg[61]	5.7	43
Government/PSE	10.9	11
Financial	4.3	7
Automotive	2.7	7
Other[65]	11.5	40
Total C&I	**60.2**	**242**

Endnotes

1. The Bank prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as the “reported” results. The Bank also utilizes non-GAAP financial measures such as “adjusted” results (i.e., reported results excluding “items of note”) and non-GAAP ratios to assess each of its businesses and measure overall Bank performance. The Bank believes that non-GAAP financial measures and non-GAAP ratios provide the reader with a better understanding of how management views the Bank’s performance. Non-GAAP financial measures and ratios used in this presentation are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers. See "How We Performed" in the Bank’s First Quarter 2022 MD&A (available at www.td.com/investor and www.sedar.com), which is incorporated by reference, for further explanation, reported basis results, a list of the items of note, and a reconciliation of adjusted to reported results. For further information on items of note, please see slide 22.
2. For additional information about this metric, refer to the Glossary in the Bank's First Quarter 2022 MD&A, which is incorporated by reference.
3. This measure has been calculated in accordance with the Office of the Superintendent of Financial Institutions Canada's (OSFI's) Capital Adequacy Requirements guideline.
4. U.S. Retail Deposits exclude Schwab and TD Ameritrade insured deposit accounts.
5. Credit Card spend is reported as total retail sales, net of any returns. Debit Card spend is also net of returns.
6. The average number of trades (equities, options, GICs, mutual funds, money market instruments & bonds) during the period, per trading day.
7. Canadian Retail: Digital Adoption based on Canadian Personal & Commercial Banking and Wealth. Active Mobile Users and Self-Serve Share of Financial Transactions based on Canadian Personal & Small Business Banking. U.S. Retail: based on U.S. Retail and Small Business Banking.
8. Active digital users as a percentage of total customer base. Active digital users are users who have logged in online or via their mobile device at least once in the last 90 days.
9. Number of active mobile users, in millions. Active mobile users are users who have logged in via their mobile device at least once in the last 90 days.
10. Self-serve share of transactions represents all financial transactions that are processed through unassisted channels (Online, Mobile, ATM, and Phone IVR).
11. FX impact solely related to the U.S. Retail Bank. Adjusted expenses excluding the partners' share of PCL for the U.S. SCP and adjusted expenses excluding the partners' share of PCL and FX are non-GAAP financial measures. For further information on accounting for the partners' program, please see slides 23 and 24. For further information about these non-GAAP financial measures and a reconciliation, please see endnote 1 and slide 22.

Endnotes

12. Wealth assets includes assets under management (AUM) and assets under administration (AUA).
13. Net interest margin (NIM) is calculated by dividing net interest income by average interest-earning assets. Average interest-earning assets used in the calculation of NIM is a non-GAAP financial measure. NIM and average interest-earning assets are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers.
14. U.S. Retail NIM is calculated by dividing segment's net interest income by average interest-earning assets excluding the impact related to deposit sweep arrangements and the impact of intercompany deposits and cash collateral, which management believes better reflects segment performance. In addition, the value of tax-exempt interest income is adjusted to its equivalent before-tax value. Net interest income and average interest-earning assets used in the calculation of this metric are non-GAAP financial measures.
15. Includes net interest income TEB of $525 million, and trading income of $198 million. Trading-related revenue (TEB) is a non-GAAP financial measure, which is not a defined term under IFRS and, therefore, may not be comparable to similar terms used by other issuers.
16. Capital and liquidity measures on slide 15 are calculated in accordance with OSFI's Capital Adequacy Requirements, Leverage Requirements, and Liquidity Adequacy Requirements guidelines.
17. FX impact on RWA has a negligible impact on the CET 1 ratio, because the CET 1 ratio is currency hedged.
18. Gross Impaired Loan formations represent additions to Impaired Loans & Acceptances during the quarter; excludes the impact of acquired credit-impaired loans.
19. GIL Formations Ratio: Gross Impaired Loan Formations/Average Gross Loans & Acceptances.
20. Gross Impaired Loans (GIL) excludes the impact of acquired credit-impaired loans.
21. GIL Ratio: Gross Impaired Loans/Gross Loans & Acceptances (both are spot) by portfolio.
22. Includes acquired credit impaired (ACI) loans. Prior periods have been restated to include ACI loans.
23. PCL Ratio: Provision for Credit Losses on a quarterly annualized basis/Average Net Loans & Acceptances.
24. Net U.S. Retail PCL ratio excludes credit losses associated with the retailer program partners' share of the U.S. Strategic Cards Portfolio, which is recorded in the Corporate Segment.
25. Gross U.S. Retail & Corporate PCL ratio includes the retailer program partners' share of the U.S. Strategic Cards Portfolio, which is recorded in the Corporate Segment.

Endnotes

26. PCL-impaired represents Stage 3 PCL under IFRS 9, performing represents Stage 1 and Stage 2 on financial assets, loan commitments, and financial guarantees
27. Coverage Ratio: Total allowance for credit losses as a % of gross loans and acceptances.
28. U.S. Strategic Cards Partners' Share represents the retailer program partners' share of the U.S. Strategic Cards Portfolio ACL.
29. Consumer instalment and other personal includes the HELOC, Indirect Auto and Other Personal portfolios.
30. EPS is computed by dividing net income available to common shareholders by the weighted-average number of shares outstanding during the period. Numbers may not add due to rounding.
31. This column refers to specific pages of the Bank's Q1 2022 Supplementary Financial Information package.
32. Amortization of acquired intangibles relates to intangibles acquired as a result of asset acquisitions and business combinations, including the after-tax amounts for amortization of acquired intangibles relating to the share of net income from investment in Schwab and TD Ameritrade, both reported in the Corporate segment. For additional information on the impact of adjustments in comparative periods, please refer to page 7 of the Bank's Q1 2022 Supplementary Financial Information package, which is available on our website at www.td.com/investor.
33. Acquisition and integration charges related to the Schwab transaction include the Bank’s own integration and acquisition costs, as well as the Bank’s share of acquisition and integration charges associated with Schwab’s acquisition of TD Ameritrade on an after-tax basis, both reported in the Corporate segment. For additional information on the impact of adjustments in comparative periods, please refer to page 7 of the Bank's Q1 2022 Supplementary Financial Information package.
34. Pre-tax, pre-provision earnings (PTPP) is a non-GAAP financial measure that is typically calculated by subtracting expenses from revenues. At the total Bank level, TD calculates PTPP as the difference between revenue (U.S. Retail in $US) net of fair value changes in investments supporting insurance claims liabilities, and adjusted expenses (U.S. Retail in $US), grossed up by the retailer program partners' share of PCL for the Bank's U.S. strategic card portfolio. Collectively, these adjustments provide a measure of PTPP that management believes is more reflective of underlying business performance.
35. Operating leverage is a non-GAAP ratio that is typically calculated by dividing revenue growth by expense growth. At the total bank level, TD calculates operating leverage as the difference between the % change in adjusted revenue (U.S. Retail in source currency) net of fair value changes in investments supporting insurance claims liabilities, and the % change in adjusted expenses (U.S. Retail in source currency) grossed up by the retailer program partners' share of PCL for the Bank's U.S. strategic card portfolio. Collectively, these adjustments provide a measure of operating leverage that management believes is more reflective of underlying business performance.
36. Adjusts for the impact of foreign exchange on the U.S. Retail Bank by using source currency figures. These adjustments are done to reflect measures that the Bank believes are more reflective of underlying business performance.

Endnotes

37. Adjusts for fair value changes in investments supporting insurance claims liabilities, as reported on page 6, line 14 of the Bank's Q1 2022 Supplementary Financial Information package (Income (loss) from Financial Instruments designated at FVTPL – Related to Insurance Subsidiaries).
38. Adjusts for the impact of the accounting requirements for the U.S. strategic card portfolio. Subtracting the partners' share of the PCL removes a source of volatility that is not reflective of the Bank's underlying economic exposure. This can be done by adding Corporate PCL (which consists solely of the partners' share of the PCL) back to non-interest expenses. See slide 23 for further information.
39. Line 13 metrics reflect the adjustments described in lines 9 through 12 on slide 24.
40. Excluding only the impact of the US Strategic Card Portfolio partners' share, year-over year expense growth would have been 2.8% ($5,760MM in Q1 2021 and $5,920MM in Q1 2022, representing a year-over-year increase of $160MM).
41. Numbers may not add due to rounding.
42. The impact from certain treasury and balance sheet management activities relating to the U.S. Retail segment is recorded in the Corporate segment.
43. Adjusts for the impact of Paycheck Protection Program (PPP) loan forgiveness on NII and NIM. NII excluding PPP used in the calculation of NIM excluding PPP is a non-GAAP financial measure. Collectively, these adjustments provide a measure of NII and NIM that management believes is more reflective of underlying business performance.
44. U.S. Retail Bank efficiency ratio is shown on a reported basis in USD.
45. Insured deposit accounts.
46. TD's share of net income in US$ is the corresponding C$ net income contribution of Schwab to the U.S. Retail segment included in the Bank's Report to Shareholders (www.td.com/investor) for the relevant quarters, divided by the average FX rate. For additional information, please see the respective earnings release of Schwab available at https://www.aboutschwab.com/investor-relations
47. Non-GAAP net income is a non-GAAP financial measure as defined by SEC Regulation G. Schwab defines non-GAAP net income as net income adjusted to remove the after-tax effect of amortization of acquired intangible assets and acquisition and integration-related expenses. Schwab considers non-GAAP net income as an important measure of its financial performance because it excludes certain items that may not be indicative of Schwab's core operating results and business outlook and may be useful in evaluating the operating performance of the business and facilitating a meaningful comparison of Schwab's results in the current period to those in prior and future periods. Amortization of acquired intangible assets is excluded because management does not believe it is indicative of Schwab's underlying business performance. Non-GAAP net income should be considered in addition to, rather than as a substitute for, GAAP net income.

Endnotes

48. The Bank's share of Schwab's earnings is reported with a one-month lag.
49. Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
50. The after-tax amounts for amortization of acquired intangibles and the Bank's share of acquisition and integration-related charges associated with Schwab's acquisition of TD Ameritrade are recorded in the Corporate segment equity pickup, which is shown on page 12 of the Bank's Q1 2022 Supplementary Financial Information package on a reported basis only.
51. The Bank’s own integration and acquisition costs related to the Schwab transaction ($37MM pre-tax this quarter) are reported as non-interest expenses in the Corporate segment. In the SFI page 4, line 14, acquisition and integration costs of $50MM (pre-tax) include the Bank's share of Schwab's costs and the Bank's own integration and acquisition costs.
52. Average gross lending portfolio includes gross loans and bankers' acceptances relating to Wholesale Banking, excluding letters of credit, cash collateral, credit default swaps, and allowance for credit losses.
53. Other includes investment portfolios and other accounting adjustments.
54. U.S. HELOC includes Home Equity Lines of Credit and Home Equity Loans.
55. Includes acquired credit impaired loans and loans booked in the Corporate segment.
56. Includes loans measured at fair value through other comprehensive income.
57. RESL Portfolio Loan to Value is calculated with the Teranet-National Bank House Price Index™ and weighted by the total exposure. The Teranet-National Bank House Price Index™ is a trademark of Teranet Enterprises Inc. and National Bank of Canada and has been licensed for internal use by The Toronto-Dominion Bank's Real Estate Secured Lending team only.
58. The territories are included as follows: Yukon is included in British Columbia; Nunavut is included in Ontario; and Northwest Territories is included in the Prairies region.
59. Includes Small Business Banking and Business Credit Cards.
60. Consumer includes: Food, Beverage and Tobacco; Retail Sector.
61. Industrial/Manufacturing includes: Industrial Construction and Trade Contractors; Sundry Manufacturing and Wholesale.

Endnotes

62. Other includes: Power and Utilities; Telecommunications, Cable and Media; Transportation; Professional and Other Services; Other.
63. Excludes acquired credit-impaired loans.
64. Loan To Value based on authorized credit limit and Loan Performance Home Price Index as of November 2021. FICO Scores updated December 2021.
65. Other includes: Agriculture; Power and utilities; Telecommunications, cable and media; Transportation; Resources; Other.

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