

## TD At A Glance

- A Leading North American Financial Services Company
- Lower Risk Retail Focus
- Industry-Leading Performance
- U.S. Growth Focus

## Strategic Priorities

- Build Franchise Businesses
- Lead in Customer Service and Convenience
- Grow without extending Risk Curve
- Operate with Excellence
- Reinvest Continuously

## Key Metrics

| Three months ended January 31              | Q1 2008  | Q1 2007  |
|--|----------|----------|
| Total Assets                               | \$435.2B | \$408.2B |
| Total Deposits                             | \$285.7B | \$269.7B |
| Total Loans, net allowance for credit loss | \$181.8B | \$162.9B |
| Tier 1 Capital Ratio <sup>2</sup>          | 10.9%    | 11.9%    |
| Total Capital Ratio <sup>2</sup>           | 15.1%    | 14.1%    |
| Full Time Employees <sup>3</sup>           | 52,160   | 51,185   |
| Number of Retail Outlets <sup>4</sup>      | 1,751    | 1,740    |
| Market Capitalization                      | \$48.9B  | \$50.2B  |
| Total Shareholder Equity                   | \$22.9B  | \$21.0B  |

## Credit Ratings<sup>5</sup>

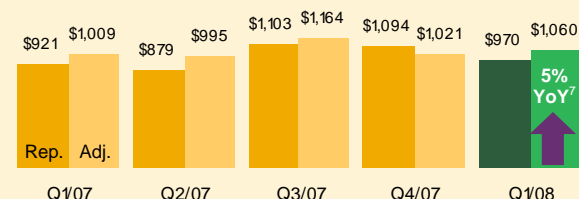
| Moody's | S&P | Fitch | DBRS |
|---------|-----|-------|------|
| Aaa     | AA- | AA-   | AA   |

1. All dollar amounts are in Canadian Dollars, unless indicated otherwise.  
 2. Effective November 1, 2007 the bank implemented Guidelines of the Superintendent of Financial Industries Canada (OFSI) under the Basel II Capital Framework; prior periods are based on the Basel I Capital Framework.  
 3. Average number of full-time equivalent staff.  
 4. Number of domestic and U.S. retail outlets at period end, including retail bank outlets, private client centre branches, and estates and trusts branches.  
 5. Ratings on long term debt (deposits), as at February 28, 2008.  
 6. 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 1st Quarter 2008 Press Release for further explanation.  
 7. Year-over-year comparison based on adjusted figures.  
 8. Return on risk-weighted assets is adjusted net income available to common shareholders divided by average RWA. For further details, please refer to 1st Quarter 2008 Supplemental Financial Information.

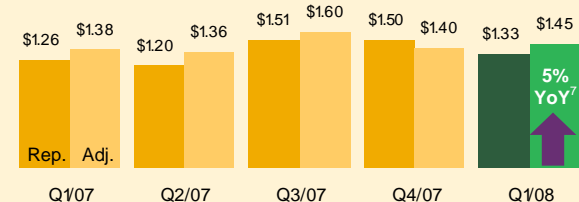
## Corporate Profile

- Headquartered in Toronto, Canada
- Offers a full range of financial products and services
- More than 14 million customers worldwide
- Four key businesses:
  - Canadian Personal & Commercial Banking
  - Wealth Management
  - U.S. Personal & Commercial Banking
  - Wholesale Banking

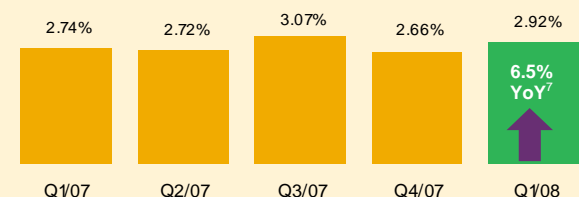
Net Income (\$M)  
(Reported and Adjusted)<sup>6</sup>



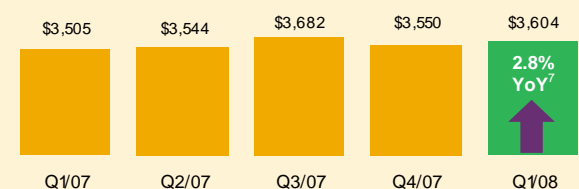
Diluted Earnings Per Share  
(Reported and Adjusted)<sup>6</sup>



Return on Risk-Weighted Assets<sup>8</sup>  
(Annualized, YTD)

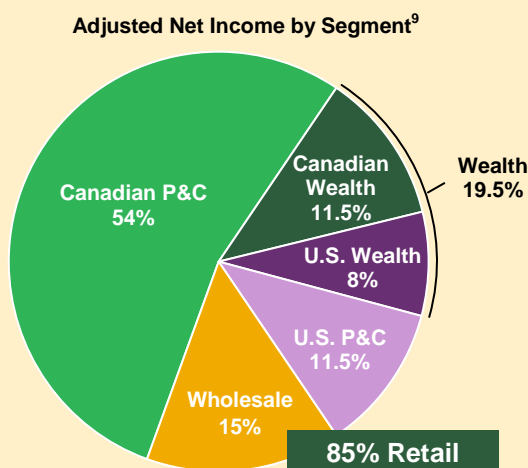


Revenue (\$M)



## Q1 2008 Business Segment Performance

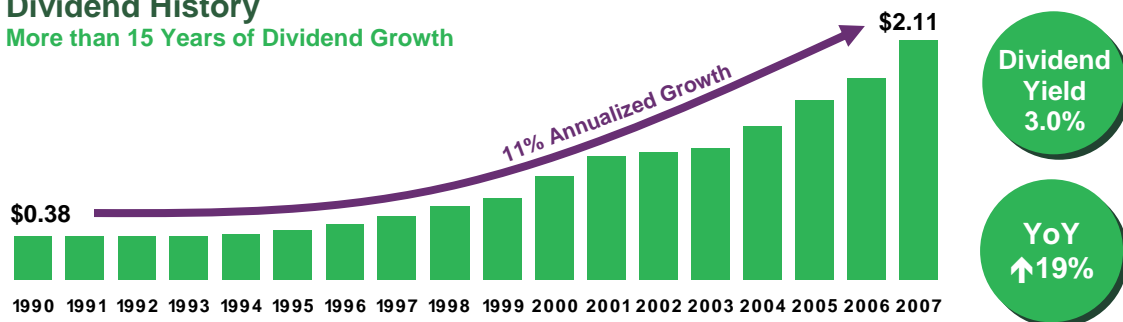
|   | Revenue | Net Income <sup>9</sup> |
|---|---------|-------------------------|
| <b>Canadian Personal &amp; Commercial Banking</b><br><i>Revenue increased 7% from Q1 2007 due to growth across most banking products and higher income</i>  | \$2,147 | \$598                   |
| <b>Wealth Management</b><br><i>Revenue increased 4% from Q1 2007 on growth in mutual funds and advice channels</i>  | \$570   | \$216                   |
| <b>U.S. Personal &amp; Commercial Banking</b><br><i>Revenue increased 9% from Q1 2007 due to higher ownership interest in TD Banknorth and higher commercial loan growth and deposit growth</i>   | \$452   | \$127                   |
| <b>Wholesale</b><br><i>Revenues were lower than Q1 2007 with higher investing revenues offset by lower trading revenues, where increases in foreign exchange and interest rate trading were offset by lower credit trading revenues</i> | \$608   | \$163                   |



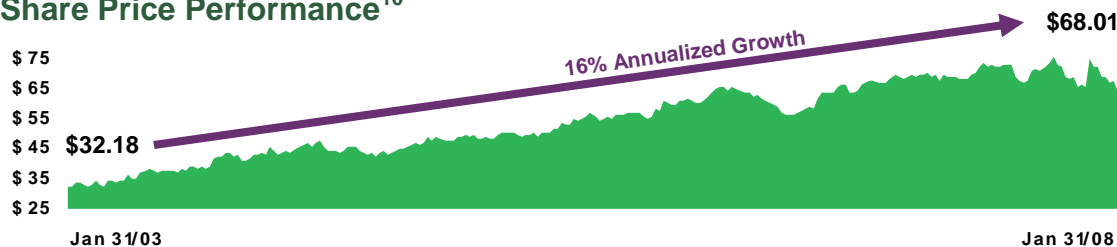
## Shareholder Performance

### Dividend History

More than 15 Years of Dividend Growth



### Share Price Performance<sup>10</sup>



### Total Shareholder Return<sup>11</sup>

| 1Yr  | 3Yr   | 5yr   | 10Yr  |
|------|-------|-------|-------|
| 0.5% | 15.6% | 19.7% | 12.9% |

**Common Shares Outstanding**  
(As at Jan. 31, 2008)

719 million shares

**Ticker Symbol**

TD

**Market Listings**

Toronto Stock Exchange  
New York Stock Exchange  
Tokyo Stock Exchange

## Contact Information

**Investor Relations:**

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9. "Adjusted" results are shown here as defined in footnote #6.

10. Based on historic close prices of the TD Bank common stock trading on the Toronto Stock Exchange. Stock 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 common shares.