

# 2nd Quarter 2008<sup>1</sup> Quick Facts



## 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

As of April 30 (C\$ billions)	2007	2008
Total Assets	\$396.7B	\$503.6B
Total Deposits	\$270.2B	\$349.5B
Total Loans	\$171.3B	\$209.8B
Tier 1 Capital Ratio <sup>2</sup>	9.8%	9.1%
Total Capital Ratio <sup>2</sup>	12.3%	12.7%
Full Time Employees <sup>3</sup>	51,037	52,126
Number of Retail Outlets <sup>4</sup>	1,746	2,226
Market Capitalization	\$48.8B	\$53.1B
Total Shareholder Equity	\$21.8B	\$30.6B

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

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

1. The acquisition of Commerce closed on March 31, 2008. The Bank's consolidated balance sheet as at April 30, 2008 included the Commerce assets and liabilities. As the U.S. Personal and Commercial Banking segment reports on a one-month lag, Commerce results of operations will be included starting 3rd Quarter 2008.

2. Effective November 1, 2007 the bank implemented Guidelines of the Superintendent of Financial Industries Canada (OSFI) under the Basel II Capital Framework; prior periods are based on the Basel I Capital Framework.

3. Average number of full-time equivalent staff (not including Commerce)

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 April 30, 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 2nd Quarter 2008 Press Release for further explanation.

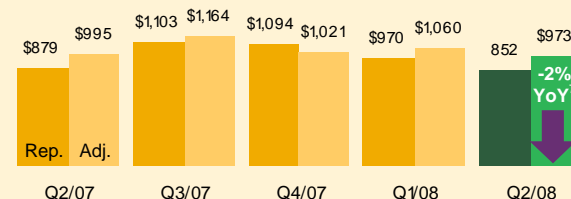
7. Year-over-year comparison based on adjusted figures.

8. Return on risk-weighted assets is adjusted net income available to common shareholders divided by average RWA. For further details, please refer to 2nd Quarter 2008 Supplemental Financial Information.

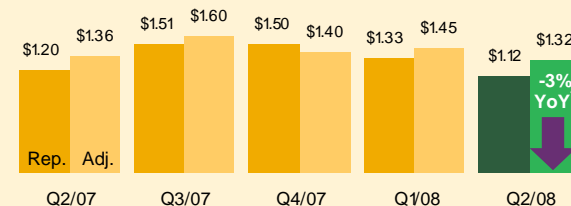
## Corporate Profile

- Headquartered in Toronto, Canada
- Offers a full range of financial products and services
- More than 14 million customers worldwide (about 17 million customers including Commerce)
- Four key businesses:
  - Canadian Personal & Commercial Banking
  - Wealth Management
  - U.S. Personal & Commercial Banking
  - Wholesale Banking

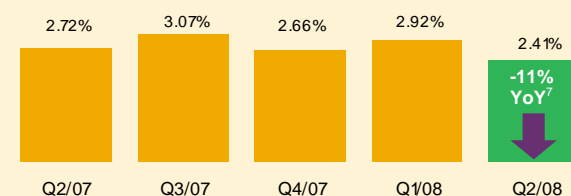
### Net Income (C\$ millions) (Reported and Adjusted)<sup>6</sup>



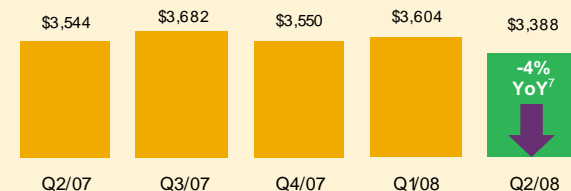
### Diluted Earnings Per Share (Reported and Adjusted)<sup>6</sup>



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



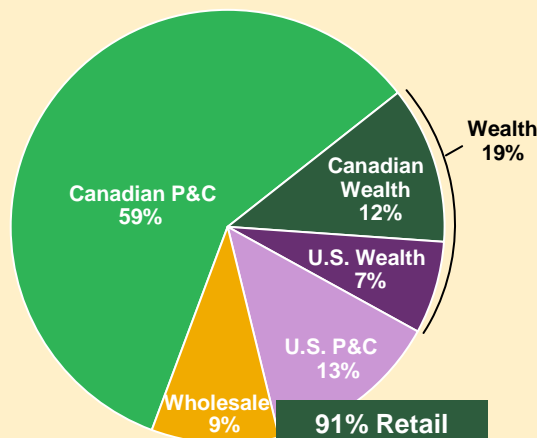
### Revenue (C\$ millions)



## Q2 2008 Business Segment Performance (C\$ millions)

	Revenue	Net Income <sup>9</sup>
<b>Canadian Personal &amp; Commercial Banking</b> <i>Revenue increased 7% from Q2 2007 due to growth across most banking products and higher fee based income</i>	\$2,134	\$582
<b>Wealth Management</b> <i>Revenue decreased 6% from Q2 2007 primarily reflecting lower revenue from Canadian discount brokerage and Investment Advisor</i>	\$558	\$182
<b>U.S. Personal &amp; Commercial Banking</b> <i>Revenue decreased 6% from Q2 2007 primarily due to a stronger Canadian dollar relative to the U.S. dollar</i>	\$475	\$130
<b>Wholesale</b> <i>Revenues were lower than Q2 2007 mostly due to lower trading revenue from credit derivatives and losses incurred in interest rate businesses</i>	\$428	\$93

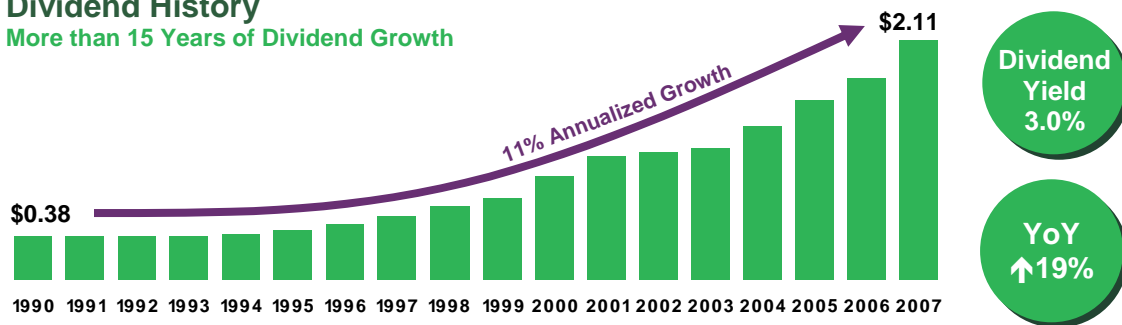
Adjusted Net Income by Segment<sup>9</sup>



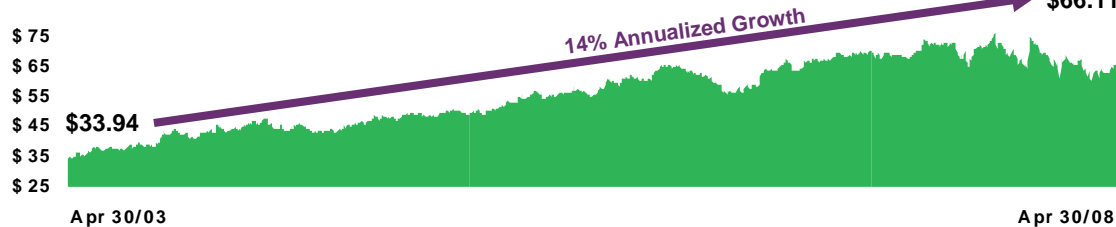
## Shareholder Performance

### 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
0.8%	12.9%	17.8%	10.5%

### Common Shares Outstanding (As at April 30, 2008)

803 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.