



TD BANK FINANCIAL GROUP INVESTOR DAY

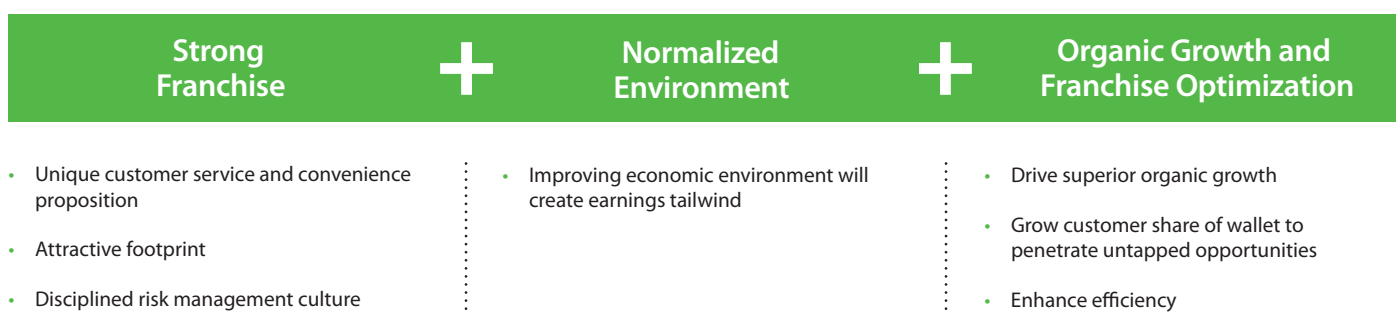
Focus on TD Bank, America's Most Convenient Bank®

TD Bank¹, America's Most Convenient Bank® is one of the 10 largest banks in the U.S.^{2,5}, with approximately 25,000 employees and deep roots in the community dating back more than 150 years.

UNIQUE POSITIONING

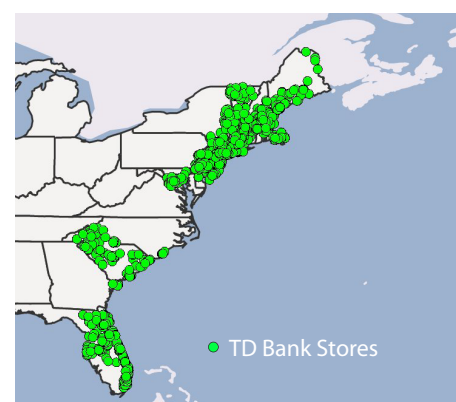
- Legendary customer service and unparalleled convenience
- Regional banking model
- Disciplined risk management culture
- Strategic relationship with TD AMERITRADE
- North American capabilities
- Comprehensive financial product offering

KEY TAKEAWAYS



Significant momentum to deliver superior growth and enhance returns

TD Bank ^{1,3}	(As of 4/30/2010) ⁵
Total Assets	\$172 billion
Total Deposits	\$135 billion
Total Loans	\$62 billion
Commercial	\$40 billion
Personal	\$22 billion
Retail Stores ⁴	1,200+
ATMs	2,800+
Customers	6.7 million+
Employees ⁶	25,000+



¹ TD Bank refers to the U.S. Personal and Commercial Banking business segment of TD Bank Financial Group.

² Based on total assets and total deposits at March 31, 2010. Source: SNL Financial, company reports.

³ For the purpose of this document, Total Assets are shown in U.S. dollars based on an exchange rate of 1.0158 as at April 30, 2010. Total Deposits and Total Loans reported are averages for the second quarter ended April 30, 2010. Total Loans include personal and business loans, but do not include debt securities classified as loans. Total Deposits include personal and business deposits as well as the impact related to the insured deposit account (IDA) agreement with TD Ameritrade.

⁴ On April 16, 2010, TD Bank, America's Most Convenient Bank, a member of TD Bank Financial Group, announced that it had acquired certain assets and liabilities of Riverside National Bank of Florida, First Federal Bank of North Florida and AmericanFirst Bank from the FDIC.

⁵ On May 17, 2010, TDBFG announced the proposed acquisition of The South Financial Group, Inc. ("South Financial Transaction"). The transaction is expected to close in July or August 2010 and is subject to regulatory and South Financial shareholder approval. All of the TD Bank metrics are pro-forma completion of the South Financial Transaction.

⁶ Includes full-time and part-time Employees.