

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)	2008	2009
Total Assets	\$503.6B	\$574.9B
Total Deposits	\$349.5B	\$402.0B
Total Loans	\$209.8B	\$231.8B
Tier 1 Capital Ratio ¹	9.1%	10.9%
Total Capital Ratio ¹	12.7%	14.1%
Full Time Employees ²	52,126	65,972
Total Retail Outlets ^{3,4}	1,790	2,414
Market Capitalization	\$53.1B	\$40.1B
Total Shareholder Equity	\$30.6B	\$39.6B

Credit Ratings⁵

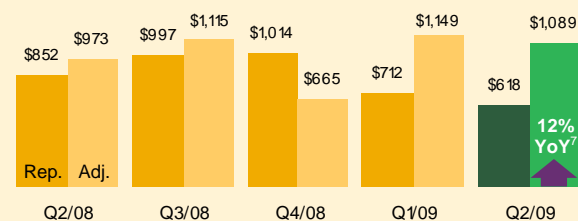
Moody's	S&P	Fitch	DBRS
Aaa	AA-	AA-	AA

1. 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.
 2. Average number of full-time equivalent staff.
 3. Including retail outlets at April 30, 2009 (at April 30, 2008) in Canada 1,108 (1,077), U.S. 1,018 (585), retail brokerage offices 268 (109) and private client centre branches, and estates and trusts branches 20 (19).
 4. Retail outlet figures as at April 30, 2008 do not include branches and brokerage offices attained through the Commerce acquisition which was completed on March 31, 2008.
 5. Ratings on long term debt (deposits), as at April 30, 2009.
 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 2009 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 2009 Supplemental Financial Information.

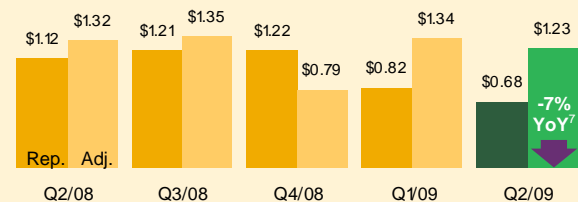
Corporate Profile

- Headquartered in Toronto, Canada
- Offers a full range of financial products and services
- About 17 million customers worldwide
- Four key businesses:
 - Canadian Personal & Commercial Banking
 - Wealth Management
 - U.S. Personal & Commercial Banking
 - Wholesale Banking

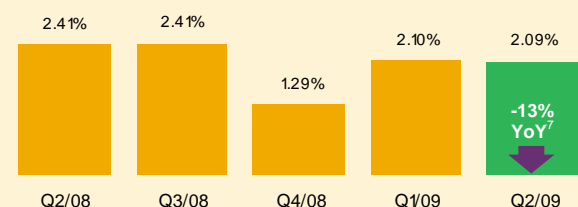
Net Income (C\$ millions)
(Reported and Adjusted)⁶



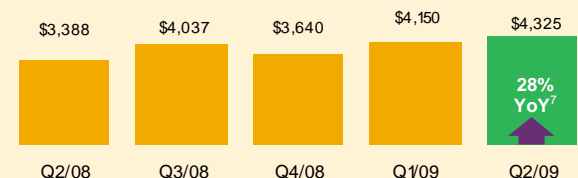
Diluted Earnings Per Share (C\$)
(Reported and Adjusted)⁶



Return on Risk-Weighted Assets⁸



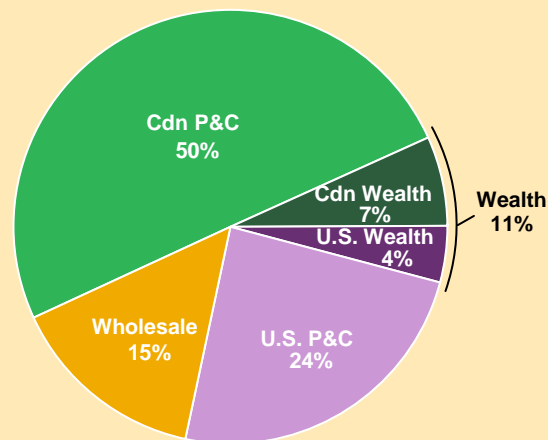
Revenue (C\$ millions)



Q2 2009 Business Segment Performance (C\$ millions)

	Revenue	Net Income ⁹
Canadian Personal & Commercial Banking <i>Revenue increased 7% from Q2 2008 due to volume growth across most banking products, particularly personal and business deposits, and real-estate secured lending. Inclusion of revenue from the U.S. insurance and credit card businesses also contributed to the growth.</i>	\$2,276	\$589
Wealth Management <i>Revenue decreased 5% from Q2 2008 primarily due to lower revenues in mutual funds and advice-based businesses which were impacted by market declines. This was partially offset by strong trading volumes in our online brokerage business and the inclusion of U.S. wealth management businesses.</i>	\$528	\$126
U.S. Personal & Commercial Banking¹⁰ <i>Revenue increased from Q2 2008 principally due to the Commerce acquisition and a stronger U.S. dollar. In U.S. dollar terms, revenue increased mainly due to strong loan and deposit growth.</i>	\$1,281	\$281
Wholesale <i>Revenue increased from Q2 2008 primarily due to strong interest rate and foreign exchange trading and was partially offset by net realized security losses in the public equity investment portfolio.</i>	\$620	\$173

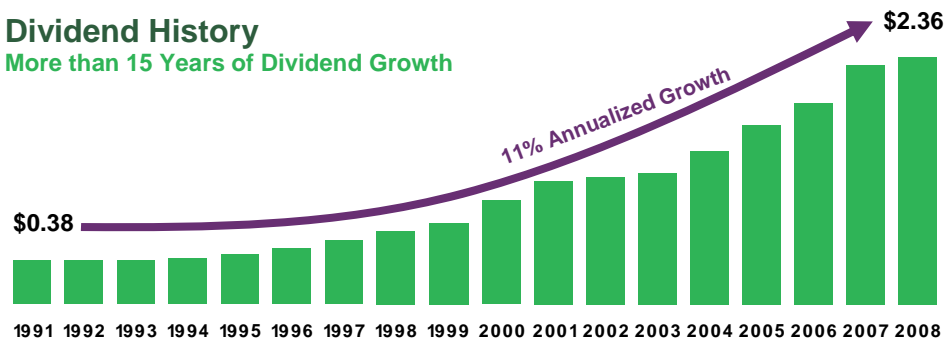
Adjusted Net Income by Segment⁹



Shareholder Performance

Dividend History

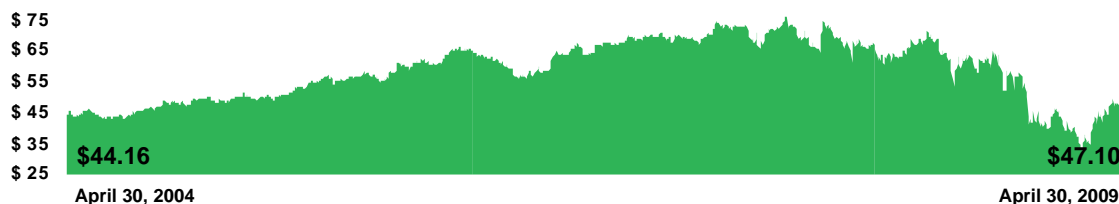
More than 15 Years of Dividend Growth



Dividend Yield
3.8%

YoY
↑12%

Share Price Performance¹¹



Total Shareholder Return¹²

Period	1Yr	3Yr	5Yr	10Yr
Return	-25.2%	-5.5%	4.7%	5.2%

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

10. Prior to Q2 2009, the U.S. P&C segment reported on a one-month lag. Effective Q2 2009, the financial position and results of operations of TD Banknorth and Commerce are reflected in U.S. P&C using the same period as the Bank's and the one-month lag in reporting is eliminated. Accordingly, the results of TD Banknorth and Commerce for the month of January 2009 have been included directly in retained earnings.

11. Based on historic close prices of the TD Bank common shares trading on the Toronto Stock Exchange. Share prices are provided in Canadian Dollars.

12. Total shareholder return includes the year-over-year change in share price and assumes that dividends received were invested in additional TD Bank common shares.

Common Shares Outstanding (As at April 30, 2009)

851 million shares

Ticker Symbol

TD

Market Listings

Toronto Stock Exchange
New York Stock Exchange

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