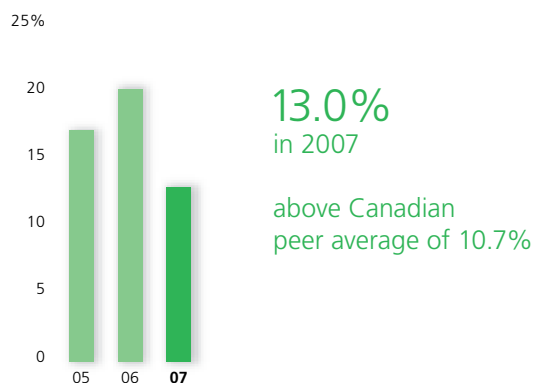
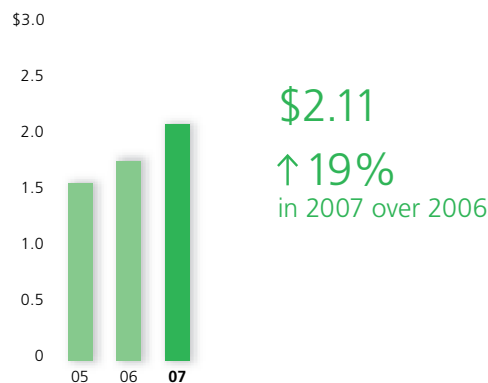
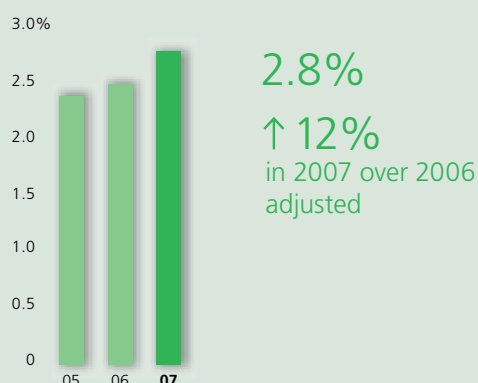
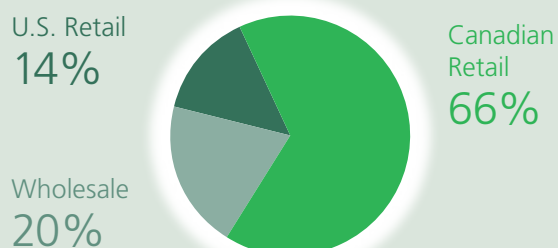


TOTAL SHAREHOLDER RETURN
 (percent)

DIVIDENDS PER SHARE
 (Canadian dollars)


TD is consistently growing earnings through a focus on retail businesses and a transparent risk-reward oriented wholesale bank.

RETURN ON RISK-WEIGHTED ASSETS
 (percent)

TD'S PREMIUM RETAIL EARNINGS MIX IN 2007


Snapshot: TD Bank Financial Group

Best-in-class
Canadian retail
operations

Wholesale bank
delivering high
return on invested
capital

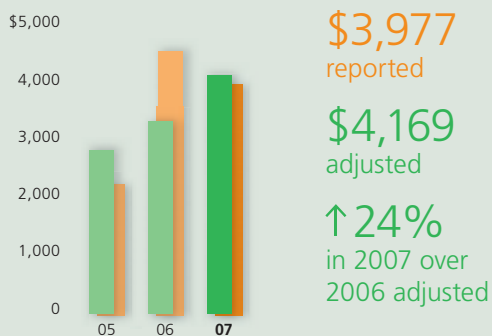
Focused
U.S. growth
strategy

- A Top 10 Bank in North America by Market Capitalization
- Over 4.5 million Online Banking Customers
- CDN \$422.1 billion in Assets (October 31, 2007)
- 14 million Customers Worldwide Served by Over 58,000 Employees

FINANCIAL HIGHLIGHTS¹

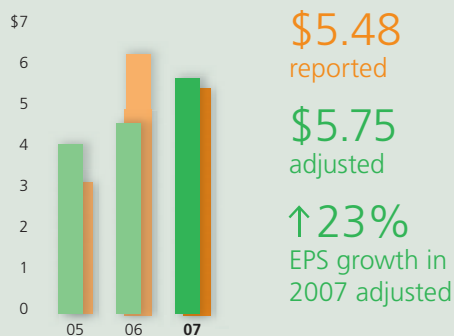
NET INCOME

available to common shareholders
(millions of Canadian dollars)



EARNINGS PER SHARE

(Canadian dollars)



(millions of Canadian dollars, except as noted)	2007	2006	2005	inc./(dec.) 2007/2006
Results of operations				
Total revenues – reported	\$ 14,281	\$ 13,192	\$ 11,959	\$ 1,089
Net income loss available to common shareholders – reported	3,977	4,581	2,229	(604)
Net income available to common shareholders – adjusted	4,169	3,354	2,861	815
Financial position at year end				
Total assets	\$422,124	\$392,914	\$365,210	\$ 29,210
Total shareholders' equity	21,404	19,632	15,866	1,722
Market capitalization	51,216	46,704	39,648	4,512
Per common share (Canadian dollars)				
Diluted earnings – reported	\$ 5.48	\$ 6.34	\$ 3.20	\$ (0.86)
Diluted earnings – adjusted	5.75	4.66	4.14	1.09
Dividends	2.11	1.78	1.58	0.33
Book value	29.23	26.77	22.29	2.46
Closing market price	71.35	65.10	55.70	6.25
Total shareholder return	13.0%	20.3%	17.2%	(730)bps
Financial ratios (percent)				
Return on total common equity – reported	19.3%	25.5%	15.3%	(620)bps
Return on total common equity – adjusted	20.3	18.7	19.6	160
Return on total assets	1.0	1.2	0.6	(20)
Tier 1 capital to risk-weighted assets	10.3	12.0	10.1	(170)
Common equity to total assets	5.0	4.9	4.3	10
Efficiency ratio – reported	62.8	59.8	74.0	300
Efficiency ratio – adjusted	59.6	62.4	65.2	(280)

¹ Results prepared in accordance with GAAP are referred to as "reported". Adjusted results (excluding "items of note", net of tax, from reported results) and related terms are not defined terms under GAAP and therefore, may not be comparable to similar terms used by other issuers. See "How the Bank Reports" in the accompanying Management's Discussion and Analysis for further explanation and a reconciliation with reported results. Adjusted results shown for 2005 reflect adjustments for amortization of intangibles and certain identified items as previously disclosed by the Bank for the applicable period.