

# Quick Facts

## Building the Better Bank

### North American

- Top 10 bank in North America<sup>1</sup>
- One of the few Aaa-rated banks on NYSE
- Leverage platform & brand for growth
- Strong employment brand

### Retail Earnings Focus

- Leader in customer service & convenience
- About 80% of adjusted earnings from retail<sup>2</sup>
- Strong organic growth engine
- Better return for risk undertaken

### Franchise Businesses

- Repeatable & growing earnings stream
- Focus on customer-driven products
- Operating franchise dealer of the future
- Consistently reinvest in our competitive advantage

### Risk Discipline

- Only take risks we understand
- Systematically eliminate tail risk
- Robust capital & liquidity management
- Culture & policies aligned with risk philosophy

## Key Metrics

As of April 30	2009	2010
Total Assets	\$575.6B	<b>\$573.9B</b>
Total Deposits	\$402.0B	<b>\$404.5B</b>
Total Loans	\$245.0B	<b>\$256.3B</b>
Tier 1 Capital Ratio <sup>3,4</sup>	10.8%	<b>12.0%</b>
Total Capital Ratio <sup>3,4</sup>	14.2%	<b>15.5%</b>
Full Time Employees <sup>5</sup>	65,972	<b>67,533</b>
Total Retail Outlets <sup>6</sup>	2,126	<b>2,229</b>
Market Capitalization	\$40.1B	<b>\$65.6B</b>
Total Shareholders' Equity	\$40.4B	<b>\$38.4B</b>

## Credit Ratings<sup>7</sup>

Moody's	S&P	Fitch	DBRS
<b>Aaa</b>	<b>AA-</b>	<b>AA-</b>	<b>AA</b>

1. Based on Key Metrics listed in table above, except total retail outlets and total shareholder equity. North American Peers refer to TSX: RY, BNS, BMO and CM, NYSE: C, BAC, JPM, WFC, PNC and USB. Adjusted on a comparable basis to exclude identified non-underlying items. For U.S. Peers, based on their Q4/09 results. U.S. Banks Q4/09 results ended December 31, 2009. Comparison done on a U.S. dollar basis. Balance sheet metrics are converted to U.S. dollars at an exchange rate of 0.9243 USD/CAD (as at October 30, 2009). Income statement metrics are converted to U.S. dollars at the average quarterly exchange rate of 0.9304 for Q4/09, 0.8829 for Q3/09, 0.8034 for Q2/09, 0.8152 for Q1/09, 0.9100 USD/CAD for Q4/08.

2. 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 2010 Press Release for further explanation. Retail includes Canadian P&C, Wealth and U.S. P&C segments.

3. 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.

4. During Q4 2009, certain comparative amounts retroactive to Q1 2009 have been restated to conform with the Amendments to CICA Handbook Section 3855, *Financial Instruments—Recognition and Measurement*.

5. Average number of full-time equivalent staff.

6. Including retail outlets at April 30, 2010 (at April 30, 2009) in Canada 1,115 (1,108), U.S. 1,114 (1,018). Includes FDIC assisted acquisitions announced in April 2010.

7. Ratings on long term debt (deposits), as at April 30, 2010.

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

9. 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 2010 Supplemental Financial Information.

## Corporate Profile

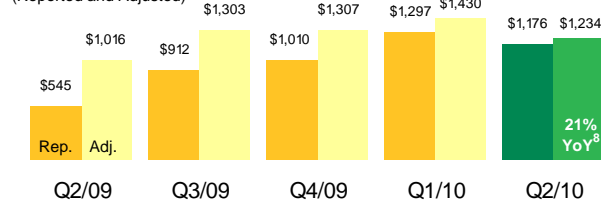
- Headquartered in Toronto, Canada
- Offers a full range of financial products & services
- About 18 million customers worldwide

## Four Key Businesses

- Canadian Personal & Commercial Banking
- Wealth Management
- U.S. Personal & Commercial Banking
- Wholesale Banking

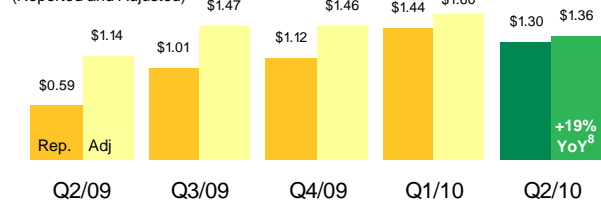
## Net Income (C\$ millions)

(Reported and Adjusted)<sup>2</sup>

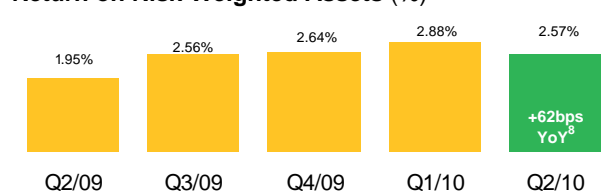


## Diluted Earnings Per Share (C\$)

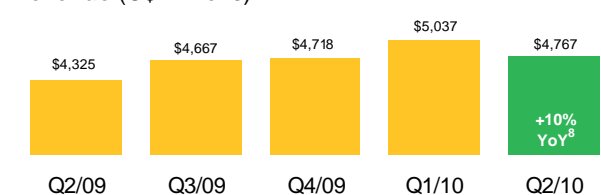
(Reported and Adjusted)<sup>2</sup>



## Return on Risk-Weighted Assets (%)<sup>3,9</sup>



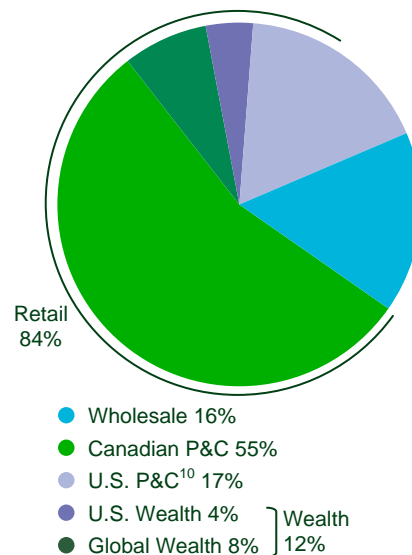
## Revenue (C\$ millions)



## Q2 2010 Business Segment Performance (C\$ millions)

	Revenue	Net Income
<b>Canadian Personal &amp; Commercial Banking</b>	\$2,518	\$761
Revenue for the quarter increased 11% from Q2/09 primarily due to strong volume growth across most banking products. Volume growth was primarily in real estate secured lending, business deposits, and consumer loans. PCL for the quarter was down 10%, compared with the second quarter last year.		
<b>Wealth Management</b>	\$612	\$167
Revenue for the quarter increased 16% from Q2/09 primarily due to higher assets under administration and assets under management which drove strong revenue growth in the advice-based and mutual fund businesses, higher trading volumes, the inclusion of U.K. acquisitions, and higher client margin loans and deposit balances combined with improved net interest margin. This increase was partially offset by reduced commissions per trade in online brokerage in Canada due to the translation effect of a stronger Canadian dollar and the growth in the active trader client base. TD Ameritrade contributed \$56 million in earnings to the segment.		
<b>U.S. Personal &amp; Commercial Banking</b>	\$1,173	\$245
In U.S. dollar terms, revenue increased 11% from Q2/09 driven by broad based growth across all businesses and categories including strong retail fee growth due to a new pricing structure implemented post integration, partially offset by lower prepayment speeds on loans and securities. Total PCL for the quarter decreased 37% from Q2/09.		
<b>Wholesale</b>	\$708	\$220
Revenue increased 14% from Q2/09 primarily due related to losses incurred in Q2/09 from the strategic decision to exit the investment portfolio, and improved equity and credit trading. This increase was partially offset by lower interest rate and foreign exchange revenue as last year's rate cuts and market volatility resulted in increased client hedging activity, wider margins, and trading opportunities as liquidity improved and asset values increased.		

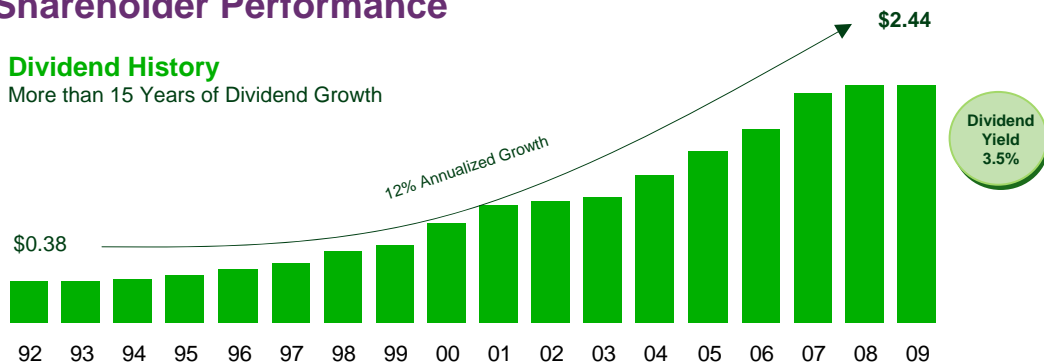
Net Income by Segment



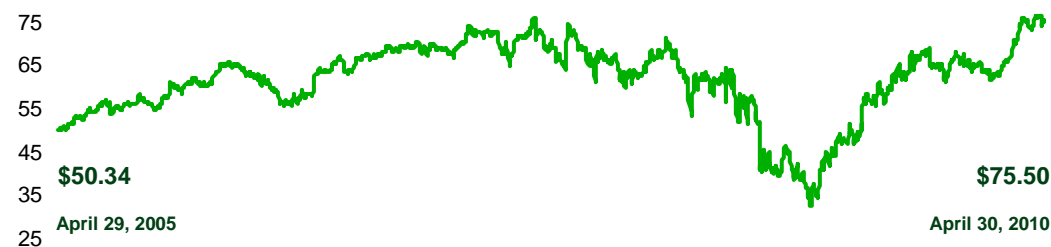
## Shareholder Performance

### Dividend History

More than 15 Years of Dividend Growth



### Share price Performance (\$) <sup>10</sup>



**Common Shares Outstanding**  
(As at April 30, 2010)  
868 million shares

**Ticker Symbol**  
TD

**Market Listings**  
Toronto Stock Exchange  
New York Stock Exchange

**TOTAL SHAREHOLDER RETURN<sup>11</sup>**

1 Yr	66.4%	3 Yr	7.9%
5 Yr	12.4%	10 Yr	11.8%

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