

Quick Facts

Building the Better Bank

North American

- Top 10 bank in North America¹
- One of the few banks in the world rated Aaa by Moody's²
- Leverage platform & brand for growth
- Strong employment brand

Retail Earnings Focus

- Leader in customer service & convenience
- Over 80% of adjusted earnings from retail^{3,4}
- 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 October 31	2011	2012
Total Assets	\$735.5B	\$811.1B
Total Deposits	\$449.4B	\$487.8B
Total Loans	\$377.2B	\$408.8B
Tier 1 Capital Ratio	13.0%	12.6%
Total Capital Ratio	16.0%	15.7%
Full Time Employees ⁵	77,360	79,000
Total Retail Outlets ⁶	2,431	2,483
Market Capitalization	\$67.8B	\$74.4B

Credit Ratings²

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

1. Based on Key Metrics listed in table above, except total retail outlets. North American peers include 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 Canadian peers adjusted on a comparable basis to exclude identified non-underlying items, based on Q3/12 results ended July 31, 2012. For U.S. Peers, based on their Q3/12 results. U.S. Banks Q3/12 results ended September 30, 2012. Comparison done on a U.S. dollar basis. Balance sheet metrics are converted to U.S. dollars at an exchange rate of 1.00100 USD/CAD (as at October 31, 2012). Income statement metrics are converted to U.S. dollars at the average quarterly exchange rate of 1.01432 for Q4/12, 0.98301 for Q3/12, 1.00569 for Q2/12 and 0.97947 for Q1/12.

2. Ratings on long term debt (deposits) of The Toronto-Dominion Bank, as at October 31, 2012. Credit ratings are not recommendations to purchase, sell, or hold a financial obligation inasmuch as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by the rating organization.

3. Retail includes Canadian Personal and Commercial Banking, Wealth and Insurance, and U.S. Personal and Commercial Banking segments.

4. Effective November 1, 2011, the Bank prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as the "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 4th Quarter 2012 Press Release for further explanation.

5. Average number of full-time equivalent staff for Q4/12.

6. Retail outlets as at October 31, 2012 (October 31, 2011) in Canada 1,168 (1,150), U.S. 1,315 (1,281).

7. Based on Q4/12 return on risk-weighted assets. Adjusted on a comparable basis to exclude identified non-underlying items. Return on risk-weighted assets is adjusted net income available to common shareholders divided by average RWA. For further details, please refer to Q4/12 Supplemental Financial Information.

Corporate Profile

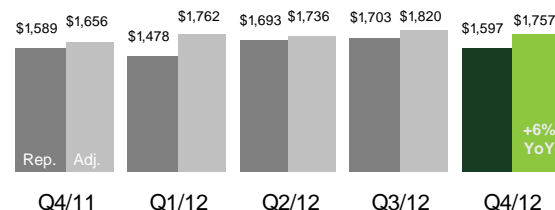
- Headquartered in Toronto, Canada
- Offers a full range of financial products & services
- Approximately 22 million customers worldwide

Four Key Businesses

- Canadian Personal & Commercial Banking
- Wealth and Insurance
- U.S. Personal & Commercial Banking
- Wholesale Banking

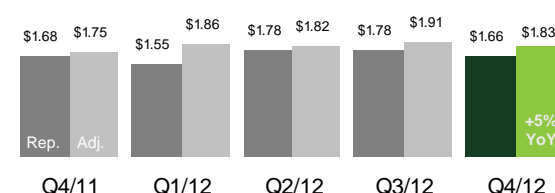
Net Income (C\$ millions)

(Reported and Adjusted)⁴



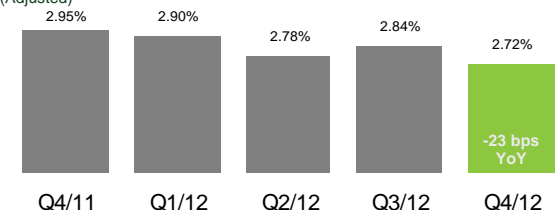
Diluted Earnings Per Share (C\$)

(Reported and Adjusted)⁴

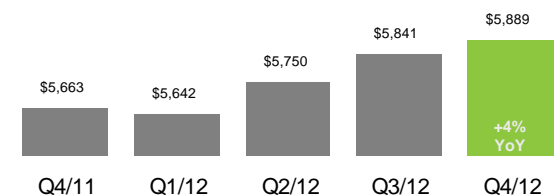


Return on Risk-Weighted Assets (%)⁷

(Adjusted)⁴



Revenue (C\$ millions)



Q4 2012 Business Segment Performance

(C\$ millions)

Revenue Net Income

Canadian Personal & Commercial Banking

Revenue was up 12% from Q4/11 due to the inclusion of MBNA and portfolio volume growth from average real estate secured lending (+6%), auto lending (+3%) and business loans and acceptances (+15%). All other personal lending average volumes, excluding MBNA, declined 2%. The increase in revenue was partially offset by lower margin on average earning assets due to the impact of the low interest rate environment, competitive pricing and portfolio mix. Average personal deposits increased 10% and average business deposits increased 10%. Non-interest income increased 9% due to volume fee growth and MBNA. PCL for the quarter increased 44% from Q4/11 primarily due to MBNA.

\$2,749 \$831 (Adj.)
\$806 (Rep)

Wealth and Insurance

Revenue decreased 7% from Q4/11, due to lower trading revenue in the direct investing businesses, unfavourable prior years claims development regarding the Ontario auto market and weather-related events in the Insurance business. The decrease was offset by higher fee-based revenue from asset growth in the advice-based and asset management businesses, net interest income driven by higher net interest margins, insurance premium growth and the inclusion of MBNA. TD Ameritrade contributed \$51 million in earnings to the segment, a decrease of 6% compared to Q4/11, due to lower TD Ameritrade earnings, which was partially offset by increased economic ownership from stock repurchases and a weaker Canadian dollar.

\$963 \$293

U.S. Personal & Commercial Banking

In U.S. dollar terms, revenue increased 6% from Q4/11, due to strong organic growth and gains on sales of securities, partially offset by the impact of the Durbin Amendment and anticipated run-off in legacy Chrysler Financial revenue. Average loans increased 16% due to growth in average personal loans (25%) and average business loans (10%). Average deposits (excluding TD Ameritrade IDAs and Government deposits) increased 7% driven by growth in personal deposits (10%) and business deposits (3%). Adjusted PCL on loans excluding acquired credit-impaired loans and debt securities classified as loans increased 24%, primarily due to organic loan growth partially offset by improved asset quality.

C\$1,524 (Adj.) C\$353 (Adj.)
C\$1,523(Rep.) C\$316 (Rep.)

US\$1,545 (Adj.) US\$358 (Adj.)
US\$1,544 (Rep.) US\$321 (Rep.)

Wholesale

Revenue was unchanged from Q4/11. In the trading businesses, client flows improved in fixed income and credit trading, and asset values increased due to tightening credit spreads. These increases were offset by declines in equity trading and equity underwriting due to industry-wide volume declines, and reduced securities gains in the investment portfolio. Risk-weighted assets increased \$8 billion (23%) from Q4/11, due to the implementation of the revised Basel II market risk framework.

\$725 \$309

Adjusted Net Income by Segment⁴

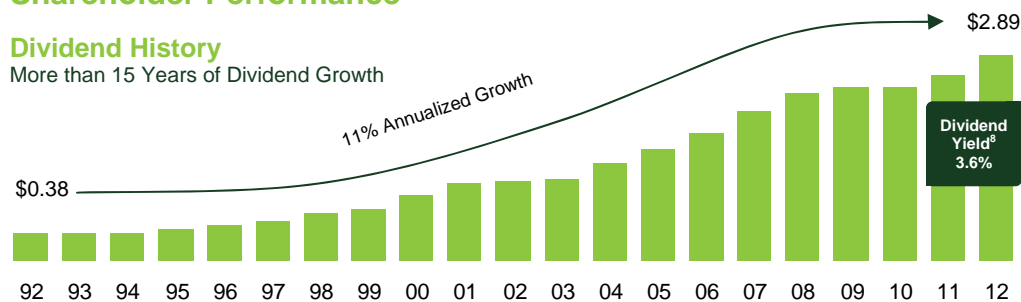


- Canadian P&C 47%
 - U.S. P&C 20%
 - Wealth and Insurance 13%
 - TD Ameritrade 3%
 - Wholesale 17%
- ↳ Wealth and Insurance 16%

Shareholder Performance

Dividend History

More than 15 Years of Dividend Growth



Share price Performance (\$)⁹



Common Shares Outstanding¹⁰
(As at October 31, 2012)

920 million shares

Ticker Symbol

TD

Market Listings

Toronto Stock Exchange
New York Stock Exchange

Total Shareholder Return¹¹

1 Yr	3 Yr
11.9%	13.4%
5 Yr	10 Yr
6.5%	14.5%

8. As at October 31, 2012.

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

10. Average number of diluted common shares outstanding.

11. As at October 31, 2012. Total shareholder return includes the year-over-year change in share price and assumes that dividends received were invested in additional TD common shares.

CONTACT INFORMATION

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