

TD Bank Group Quick Facts

3RD QUARTER 2013

Building the Better Bank

North American

- Top 10 bank in North America
- One of only a few banks globally to be rated Aa1 by Moody's¹
- Leverage platform & brand for growth
- Strong employment brand

Retail Earnings Focus

- Leader in customer service & convenience
- Strong organic growth engine
- Over 80% of adjusted earnings from retail²
- 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 July 31	2012	2013
Total Assets	C\$806.3B	C\$835.1B
Total Deposits	C\$485.2B	C\$508.4B
Total Loans	C\$405.2B	C\$433.8B
Common Equity Tier 1 Capital Ratio ³	n/a	8.9%
Tier 1 Capital Ratio ³	12.2%	11.0%
Total Capital Ratio ³	15.2%	14.2%
Full Time Employees ⁴	78,783	78,917
Total Retail Outlets	2,459	2,481
Market Capitalization	C\$71.9B	C\$79.6B

Credit Ratings¹

Moody's	S&P	Fitch	DBRS
Aa1	AA-	AA-	AA

Corporate Profile

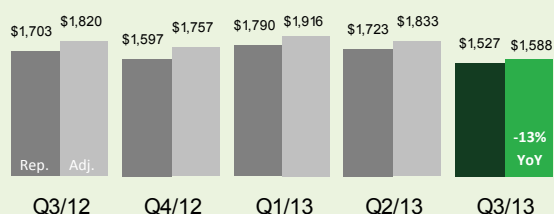
- Headquartered in Toronto, Canada
- Offers a full range of financial products & services
- Approximately 22 million customers worldwide

Four Key Businesses

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

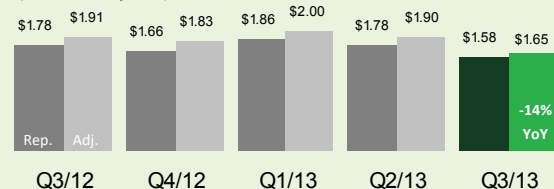
Net Income (C\$ millions)

(Reported and Adjusted)²



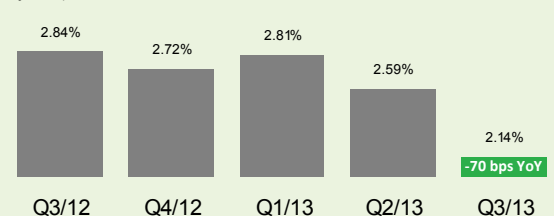
Diluted Earnings Per Share (C\$)

(Reported and Adjusted)

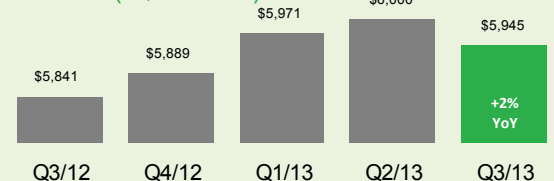


Return on Risk-Weighted Assets (%)^{3,5}

(Adjusted)



Revenue (C\$ millions)



1. Ratings on long term debt (deposits) of The Toronto-Dominion Bank, as at July 31, 2013. 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.
 2. 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 to arrive at "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 3rd Quarter 2013 Press Release for further explanation and reconciliation. Retail includes Canadian Personal and Commercial Banking, Wealth and Insurance, and U.S. Personal and Commercial Banking segments.
 3. Effective Q1 2013, the Bank implemented the Basel III regulatory framework. As a result, the Bank began reporting the measures, CET1 and CET1 capital ratio, in accordance with the "all-in" methodology. The final CAR Guideline postponed the Credit Value Adjustment (CVA) capital add-on charge until January 1, 2014. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
 4. Average number of full-time equivalent staff for Q3/13.
 5. Return on risk-weighted assets (RWA) is adjusted net income available to common shareholders divided by average RWA. For further details, please refer to Q3/13 Supplemental Financial Information.



Q3 2013 Business Segment Performance

(C\$ millions)

Revenue Net Income

Canadian Personal & Commercial Banking

\$2,821 \$997 (Adj.)
\$973 (Rep)

Adjusted revenue was up 3% from Q3/12. Net interest income growth was driven by portfolio volume growth, partially offset by an elevated MBNA contribution in the third quarter last year from better credit performance on acquired loans – personal banking business generated solid lending volume growth (+3% YoY); average real estate secured lending volume (+4% YoY); average auto lending volume (+2% YoY); all other personal lending average volumes (-1% YoY). Business loans and acceptances average volumes (+13% YoY). Average personal deposit volumes increased 3%, and average business deposit volumes increased 8%. Non-interest income increased 3%, primarily due to volume-related fee growth and retail sales initiatives. PCL for the quarter decreased 25%.

Wealth and Insurance

\$590 \$7

Revenue decreased 42% from Q3/12. In the Wealth business, revenue increased mainly from higher fee-based revenue from asset growth, the addition of Epoch, and improved trading volumes. Assets under management (AUM) increased 21% YoY to \$246 billion and were mainly driven by the addition of \$29 billion of Epoch AUM, net new client assets, and an increase in the market value of assets. In the Insurance business, revenue decreased due to charges in that business of \$418 million after tax (as pre-announced) and the sale of the U.S. Insurance business. TD Ameritrade contributed \$69 million in earnings to the segment, an increase of 23% compared with Q3/12, mainly driven by higher TD Ameritrade earnings.

U.S. Personal & Commercial Banking

C\$1,967 C\$445 (Adj.)
C\$445 (Rep.)

In U.S. dollar terms, revenue increased 27% from Q3/12, primarily due to the inclusion of revenue from the Target asset acquisition, strong organic loan and deposit growth and higher gains on sales of securities, partially offset by lower margins and acquired loan accretion. Excluding Target, average loans increased 12% YoY reflecting an increase in personal loans (18%) and business loans (7%). Average deposits increased 11% YoY, driven by 9% growth in personal deposit volume, 5% growth in business deposit volume, and 18% growth in TD Ameritrade deposit volume. PCL for the quarter increased 25% compared to Q3/12. Personal banking PCL increased (96% YoY) primarily due to Target-related PCL and increased provisions in auto loans. Business banking PCL decreased (64% YoY) primarily due to improved credit quality.

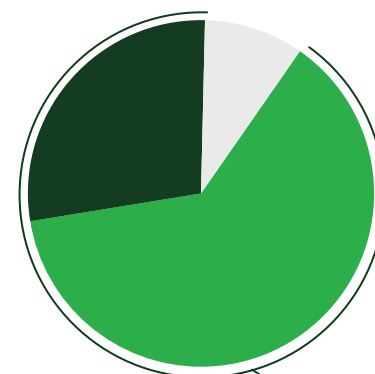
US\$1,909 US\$432 (Adj.)
US\$432 (Rep.)

Wholesale

\$563 \$147

Revenue decreased 12% from Q3/12 primarily due to lower fixed income and credit trading and lower equity trading as the third quarter last year included gains recognized on trading positions that were previously considered impaired. This decrease was partially offset by higher loan fees. Risk-weighted assets decreased \$2 billion (4%) from Q3/12 primarily related to the reduction in exposures, partially offset by the implementation of the Basel III regulatory framework.

Adjusted Net Income by Segment

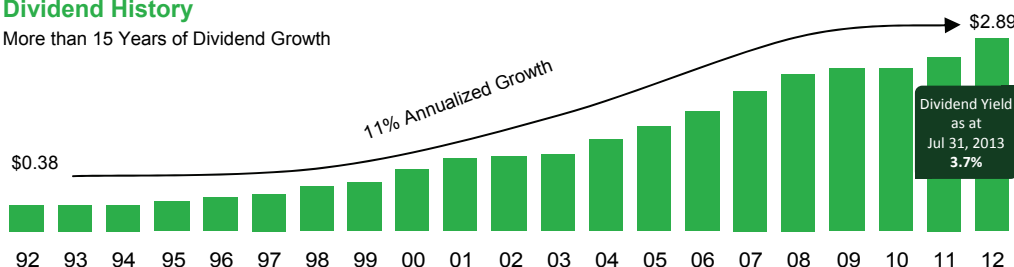


- Canadian P&C 62%
- U.S. P&C 28%
- Wholesale 9%
- Wealth and Insurance (ex-AMTD) -4%
- TD Ameritrade 4%

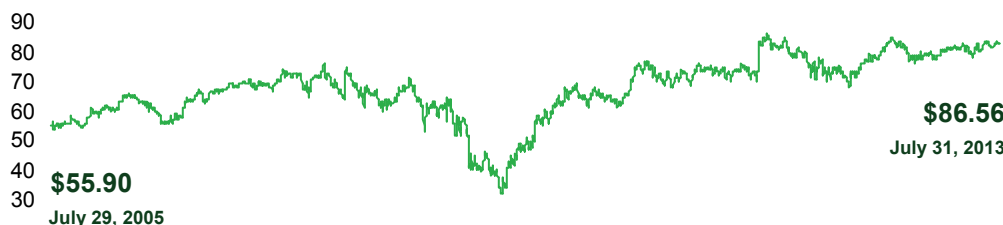
Shareholder Performance

Dividend History

More than 15 Years of Dividend Growth



Share Price Performance (C\$) – TSX



Common Shares Outstanding⁶

924 million shares

Ticker Symbol

TD

Market Listings

Toronto Stock Exchange (TSX)
New York Stock Exchange (NYSE)

Total Shareholder Return⁷

1 Yr	3 Yrs
13.9%	9.6%
5 Yrs	10 Yrs
10.9%	12.5%

6. Average number of diluted common shares outstanding.

7. 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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