

TD Bank Group Quick Facts

4TH 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 October 31	2012	2013
Total Assets	C\$811.1B	C\$862.5B
Total Deposits	C\$487.8B	C\$543.5B
Total Loans	C\$408.8B	C\$444.9B
Common Equity Tier 1 Capital Ratio ³	8.2%	9.0%
Tier 1 Capital Ratio ³	12.6%	11.0%
Total Capital Ratio ³	15.7%	14.2%
Full Time Employees ⁴	79,000	78,896
Total Retail Outlets	2,483	2,496
Market Capitalization	C\$74.4B	C\$87.7B

Credit Ratings¹

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

1. Ratings on long term debt (deposits) of The Toronto-Dominion Bank (TD Bank Group, TD or the Bank), as at October 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 4th 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. CET1 capital ratio as at October 31, 2012 is a pro-forma estimate reported in the Bank's 2012 MD&A (available at td.com).
4. Average number of full-time equivalent staff.
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 Q4/13 Supplemental Financial Information.
6. Effective Q4 2013, Insurance revenue and Insurance claims and related expenses are presented on a gross basis on the Consolidated Statement of Income. Comparative amounts, including certain ratios, have been recast to conform with the current period presentation.

Corporate Profile

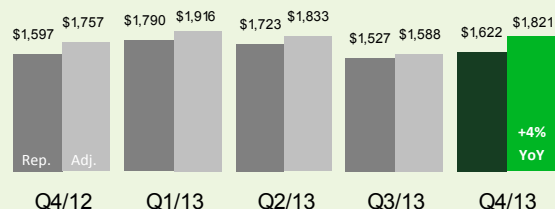
- Headquartered in Toronto, Canada
- Offers a full range of financial products & services
- More than 22 million customers worldwide

Four Key Businesses

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

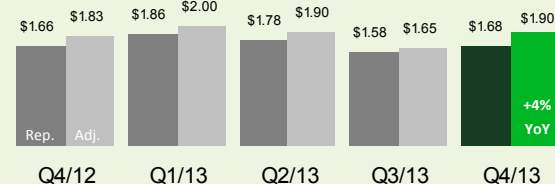
Net Income (C\$ millions)

(Reported and Adjusted)²



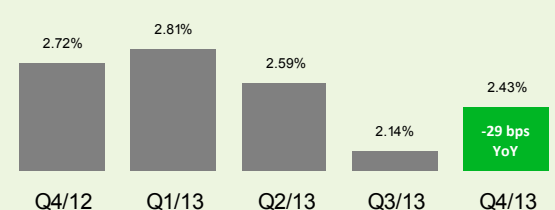
Diluted Earnings Per Share (C\$)

(Reported and Adjusted)

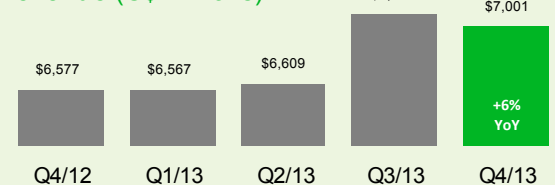


Return on Risk-Weighted Assets (%)^{3,5}

(Adjusted)



Revenue (C\$ millions)⁶



Q4 2013 Business Segment Performance

(C\$ millions)

Revenue Net Income

Canadian Personal & Commercial Banking

Revenue was up 3% from Q4/12. Net interest income growth was driven primarily by portfolio volume growth; and higher revenue from mortgage refinancing, partially offset by the inclusion of the MBNA credit mark release in Q4/12. The personal banking business generated solid but slowing lending volume growth (+3% YoY), reflecting slower growth in the housing market and moderation in household borrowing. In summary: average RESL volume (+4% YoY); auto lending average volume (+3% YoY); all other personal lending average volumes (+1% YoY); business loans and acceptances average volume (+12% YoY). Average personal deposit volumes increased 2% due to strong growth in core chequing and savings accounts, partially offset by lower term deposit volume. Average business deposit volumes increased 8%. Margin on average earning assets was 2.81%, a 2 bps decrease compared to Q4/12 primarily due to lower deposit margins. Non-interest income increased \$2 million compared to Q4/12 largely due to volume growth. PCL for the quarter decreased 27% from Q4/12. Adjusted non-interest expenses for the quarter were relatively flat compared with Q4/12 as volume growth and investments in the business were largely offset by initiatives to increase productivity.

\$2,831 \$948 (Adj.)
\$914 (Rep)

Wealth and Insurance

Revenue increased 11% from Q4/12. In the Wealth business, revenue increased mainly due to higher fee-based revenue from asset growth and equity market appreciation, the addition of Epoch, and higher trading volume. Assets under management (AUM) increased 24% YoY to \$257 billion, mainly driven by market appreciation of assets, the addition of Epoch AUM, and growth in new client assets for the period. In the Insurance business, revenue increased mainly due to premium volume growth and higher fair value of assets due to the impact of lower interest rates, partially offset by the sale of the U.S. Insurance business in fiscal 2012. Non-interest expenses for the quarter increased 8% compared with Q4/12. The Bank's reported investment in TD Ameritrade generated net income for the quarter of \$77 million, an increase of 51% compared with Q4/12, driven by higher TD Ameritrade earnings.

\$1,834 \$405

U.S. Personal & Commercial Banking

In U.S. dollar terms, revenue increased 18% from Q4/12, primarily due to the inclusion of revenue from Target, strong organic loan and deposit growth and fee growth, partially offset by a lower margin and lower gains on sales of securities. Excluding Target, average loans increased 10% YoY, with a 14% increase in personal loans and an 8% increase in business loans. Average deposits increased 11% YoY, driven by 8% growth in personal deposit volume, 7% growth in business deposit volume, and 17% growth in TD Ameritrade deposit volume. Margin on average earning assets was 3.89%, a 41 bps increase compared with Q4/12 due to the impact of Target, partially offset by core margin compression. PCL for the quarter decreased 31% on a reported basis, and decreased 12% on an adjusted basis compared with Q4/12. Reported PCL in Q4/12 included provisions for Superstorm Sandy and the impact of new regulatory guidance related to loans discharged in bankruptcy which were the primary drivers of the decrease. Adjusted non-interest expenses for the quarter increased 29% compared with Q4/12 primarily due to increased expenses related to the credit card agreement with Target Corporation, investments in new stores and other growth initiatives, partially offset by productivity gains.

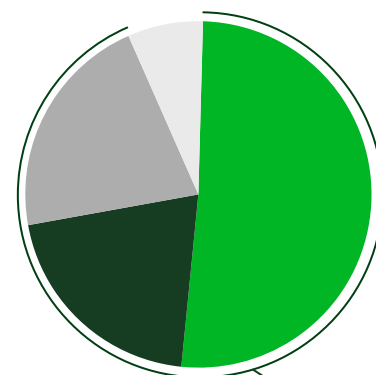
C\$1,896 C\$399 (Adj.)
C\$369 (Rep.)
US\$1,829 US\$384 (Adj.)
US\$355 (Rep.)

Wholesale

Revenue decreased 17% from Q4/12 primarily due to lower security gains in the investment portfolio, partially offset by higher trading-related revenue. The increase in trading-related revenue was due to improved fixed income markets that resulted in increased client activity, partially offset by lower equity trading. Debt underwriting was solid this quarter partially offset by lower M&A and advisory fees due to lower industry wide volumes. Risk-weighted assets increased \$4 billion (+9% YoY) primarily due to the implementation of the Basel III regulatory framework. Non-interest expenses for the quarter increased 13% compared with Q4/12 due to litigation matters.

\$602 \$122

Adjusted Net Income by Segment

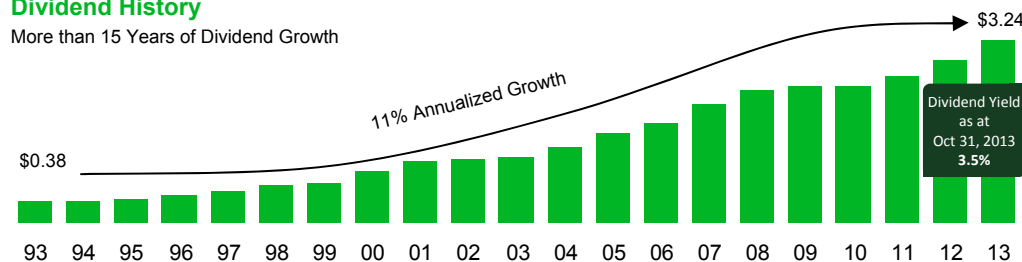


- Canadian P&C 51%
- U.S. P&C 21%
- Wholesale 7%
- Wealth and Insurance 21%
 - Wealth and Insurance (ex-AMTD) 17%
 - TD Ameritrade 4%

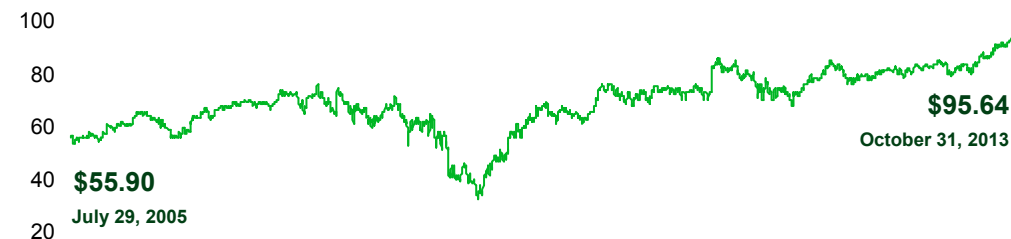
Shareholder Performance

Dividend History

More than 15 Years of Dividend Growth



Share Price Performance (C\$) – TSX



Common Shares Outstanding⁷

919.5 million shares

Ticker Symbol

TD

Market Listings

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

Total Shareholder Return⁸

1 Yr	22.3%	3 Yrs	13.1%
5 Yrs	15.2%	10 Yrs	11.9%

7. Average number of diluted common shares outstanding.

8. 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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