

TD At A Glance

- A Leading North American Financial Services Company
- Lower Risk Retail Focus
- Industry-Leading Performance
- U.S. Growth Focus

Strategic Priorities

- Build Franchise Businesses
- Lead in Customer Service and Convenience
- Grow without extending Risk Curve
- Operate with Excellence
- Reinvest Continuously

Key Metrics

As of July 31 (C\$ billions)	2007	2008
Total Assets	\$403.9B	\$508.8B
Total Deposits	\$267.7B	\$354.2B
Total Loans	\$173.3B	\$221.2B
Tier 1 Capital Ratio ¹	10.2%	9.5%
Total Capital Ratio ¹	13.3%	13.4%
Full Time Employees ²	51,085	65,296
Total Retail Outlets ³	1,785	2,421
Market Capitalization	\$49.0B	\$50.3B
Total Shareholder Equity	\$21.0B	\$31.3B

Credit Ratings⁴

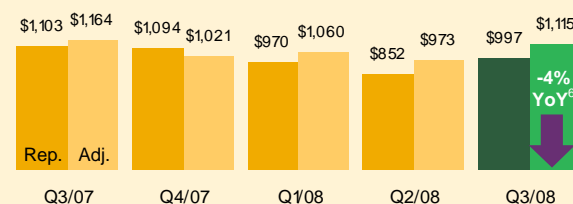
Moody's	S&P	Fitch	DBRS
Aaa	AA-	AA-	AA

1. 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.
 2. Average number of full-time equivalent staff.
 3. Including retail outlets at July 31, 2008 (at July 31, 2007) in Canada 1,088 (1,057), U.S. 1,064 (599), retail brokerage offices 250 (110) and private client centre branches, and estates and trusts branches 19 (19).
 4. Ratings on long term debt (deposits), as at July 31, 2008.
 5. 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 3rd Quarter 2008 Press Release for further explanation.
 6. Year-over-year comparison based on adjusted figures.
 7. Return on risk-weighted assets is adjusted net income available to common shareholders divided by average RWA. For further details, please refer to 3rd Quarter 2008 Supplemental Financial Information.

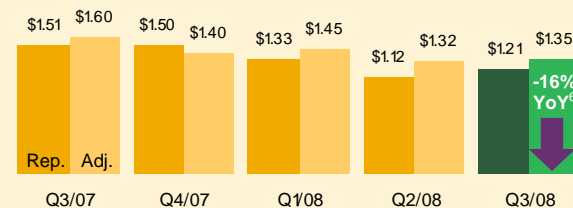
Corporate Profile

- Headquartered in Toronto, Canada
- Offers a full range of financial products and services
- About 17 million customers worldwide
- Four key businesses:
 - Canadian Personal & Commercial Banking
 - Wealth Management
 - U.S. Personal & Commercial Banking
 - Wholesale Banking

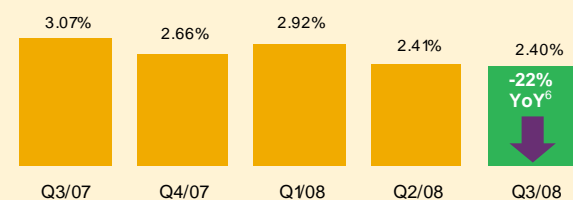
Net Income (C\$ millions)
(Reported and Adjusted)⁵



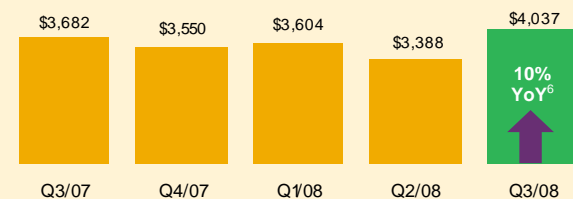
Diluted Earnings Per Share
(Reported and Adjusted)⁵



Return on Risk-Weighted Assets⁷



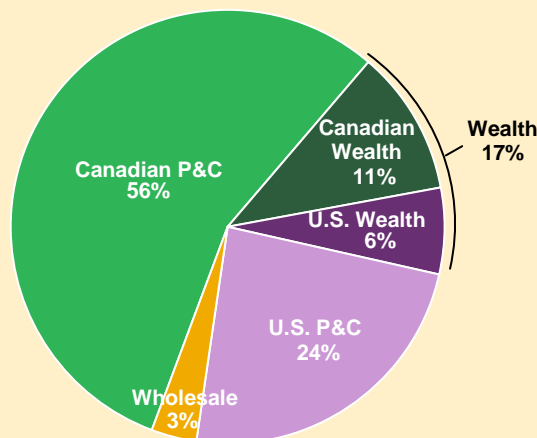
Revenue (C\$ millions)



Q3 2008 Business Segment Performance (C\$ millions)

	Revenue	Net Income ⁸
Canadian Personal & Commercial Banking <i>Revenue increased 8% from Q3 2007 due to strong volume growth across most banking products, higher fee based income and the inclusion of the U.S. credit card business starting in May 2008</i>	\$2,262	\$644
Wealth Management <i>Revenue increased 4% from Q3 2007 primarily reflecting revenue growth in Canadian Discount Brokerage and the inclusion of U.S. Wealth's results in Wealth Management reporting starting in May 2008</i>	\$609	\$201
U.S. Personal & Commercial Banking <i>Revenue increased 112% from Q3 2007 primarily driven by the inclusion of Commerce's results starting in May 2008</i>	\$1,026	\$273
Wholesale <i>Revenues were lower than Q3 2007 mostly due to revenue decline in most business lines, partly offset by strong revenue contribution from fixed income and interest rate derivatives</i>	\$328	\$37

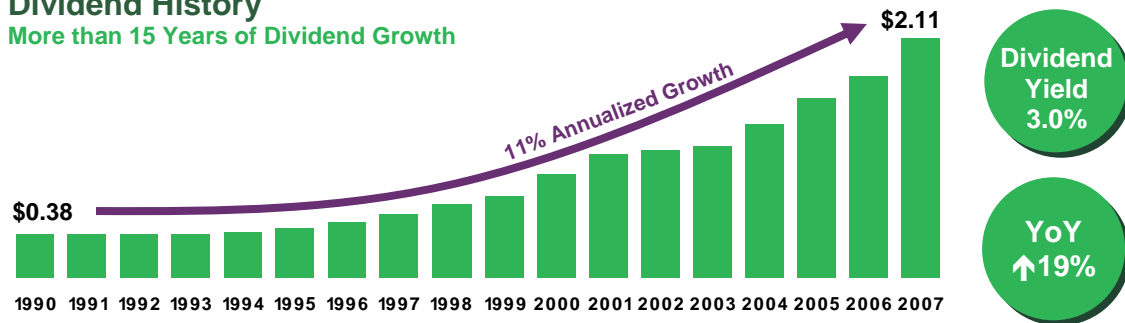
Adjusted Net Income by Segment⁸



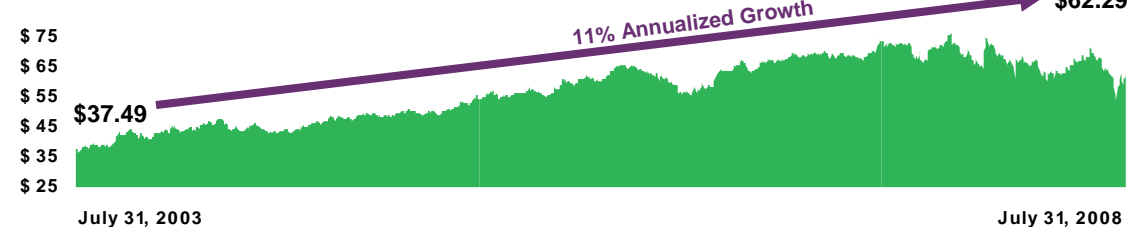
Shareholder Performance

Dividend History

More than 15 Years of Dividend Growth



Share Price Performance⁹



Total Shareholder Return¹⁰

Period	1Yr	3Yr	5Yr	10Yr
Return	-5.5%	7.0%	14.2%	10.8%

Common Shares Outstanding (As at July 31, 2008)

807 million shares

Ticker Symbol

TD

Market Listings

Toronto Stock Exchange
New York Stock Exchange
Tokyo Stock Exchange

Contact Information

Investor Relations:

For investment analysts & institutional shareholders

TD Tower, 15th Floor
66 Wellington Street West
Toronto, ON M5K 1A2
Telephone: (416) 308-9030
Email: tdir@td.com

Website: www.td.com/investor

8. "Adjusted" results are shown here as defined in footnote #5.

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

10. Total shareholder return includes the year-over-year change in share price and assumes that dividends received were invested in additional common shares.