

TD At A Glance

- The first truly North American bank
- Lower risk retail focus
- Conservative risk management
- Consistently building for the future

Strategic Priorities

- Build strong franchise businesses
- Deliver great customer service
- Be operationally excellent
- Grow without extending risk curve
- Reinvest for the future
- Make TD a great place to work

Key Metrics

As of October 31	2008	2009
Total Assets	\$563.2B	\$557.2B
Total Deposits	\$375.7B	\$391.0B
Total Loans	\$221.2B	\$255.5B
Tier 1 Capital Ratio ¹	9.8%	11.3%
Total Capital Ratio ¹	12.0%	14.9%
Full Time Employees ²	65,442	66,076
Total Retail Outlets ³	2,429	2,353
Market Capitalization	\$46.1B	\$53.0B
Total Shareholder Equity	\$31.7B	\$38.7B

Moody's

Aaa

S&P

AA-

Fitch

AA-

DBRS

AA

1. Effective November 1, 2007 the Bank implemented Guidelines of the Superintendent of Financial Industries Canada (OFISI) 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 October 31, 2009 (at October 31, 2008) in Canada 1,116 (1,098), U.S. 1,028 (1,062), retail brokerage offices 190 (249) and private client centre branches, and estates and trusts branches 19 (20).

4. Ratings on long term debt (deposits), as at October 31, 2009.

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 4th Quarter 2009 Press Release for further explanation.

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

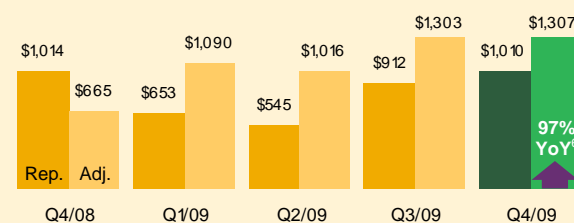
7. During Q4 2009, certain comparative amounts retroactive to Q1 2009 have been restated to conform with the Amendments to CICA Handbook Section 3855, *Financial Instruments—Recognition and Measurement*.

8. Return on risk-weighted assets is adjusted net income available to common shareholders divided by average RWA. For further details, please refer to 4th Quarter 2009 Supplemental Financial Information.

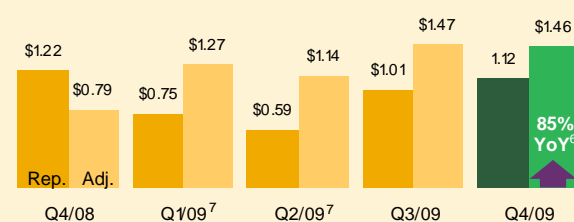
Corporate Profile

- Headquartered in Toronto, Canada
- Offers a full range of financial products and services
- About 18 million customers worldwide
- Four key businesses:
 - Canadian Personal & Commercial Banking
 - Wealth Management
 - U.S. Personal & Commercial Banking
 - Wholesale Banking

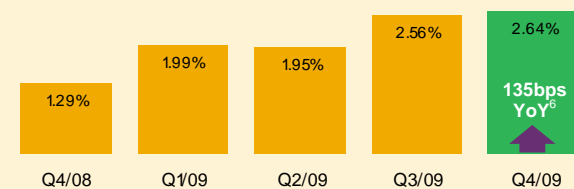
Net Income (C\$ millions) (Reported and Adjusted)⁵



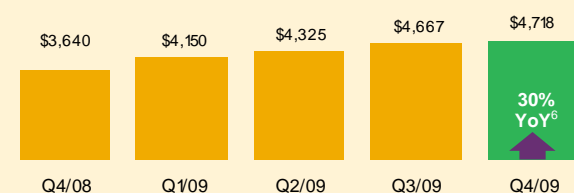
Diluted Earnings Per Share (C\$) (Reported and Adjusted)⁵



Return on Risk-Weighted Assets^{7, 8}



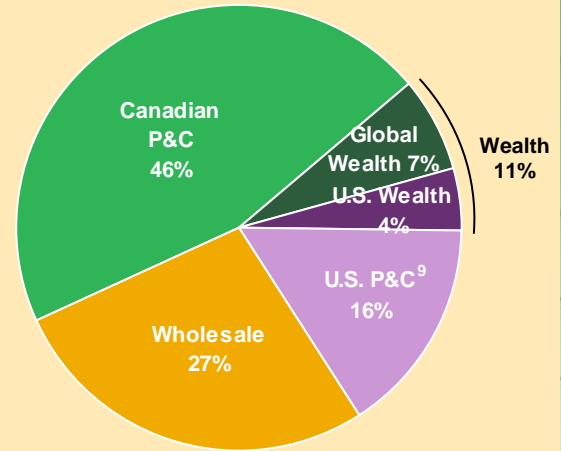
Adjusted Revenue (C\$ millions)



Q4 2009 Business Segment Performance (C\$ millions)

	Revenue	Net Income
Canadian Personal & Commercial Banking <i>Revenue increased 7% from Q4 2008 due to strong volume growth across most banking products, particularly in real-estate secured lending and personal and business deposits. This volume growth was slightly offset by margin compression, and increasing industry-wide property and casualty insurance loss ratios, including the impact of severe weather events.</i>	\$2,434	\$622
Wealth Management <i>Revenue decreased nominally from Q4 2008 primarily due to interest spread compression, lower margin loans, lower average fees and lower average assets under management. These declines were mainly offset by higher new issue activity and higher trading revenue in the online brokerage operation. TD Ameritrade contributed \$59 million in earnings to the segment.</i>	\$587	\$156
U.S. Personal & Commercial Banking <i>Revenue increased 7% from Q4 2008. In U.S. dollar terms, revenue increased 3% from Q4 2008 as volume increases in business and personal loans and deposits were offset by margin compression.</i>	\$1,113	\$211 ⁹
Wholesale <i>Revenue was up significantly from Q4 2008 as strong results reflected the year-over-year contrast in operating environment, as the recent environment has been characterized by improved asset values, tightening credit spreads and high client volumes.</i>	\$886	\$372

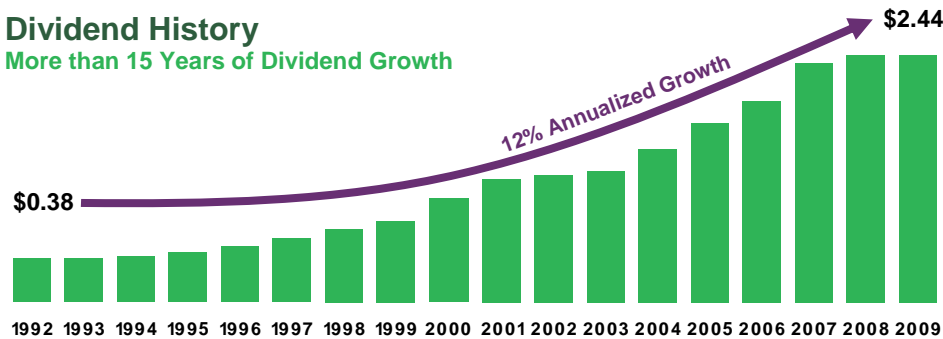
Net Income by Segment



Shareholder Performance

Dividend History

More than 15 Years of Dividend Growth



Dividend Yield
4.8%

↑
100bps
YoY

Share Price Performance¹⁰



Total Shareholder Return¹¹

Period	1Yr	3Yr	5Yr	10Yr
Return	13.6%	2.1%	8.5%	9.7%

Common Shares Outstanding

(As at October 31, 2009)

859 million shares

Ticker Symbol

TD

Market Listings

Toronto Stock Exchange
New York Stock Exchange

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

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.