

# Annual Meeting of Shareholders



## 2018 Total Earnings



## Earnings Growth



1. 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”) to assess each of its businesses and measure overall Bank performance. Adjusted net income, adjusted earnings per share (EPS) and related terms used in this presentation are not defined terms under GAAP and may not be comparable to similar terms used by other issuers. See “How the Bank Reports” in the Bank’s Fourth Quarter 2018 Earnings News Release and 2018 MD&A ([www.td.com/investor](http://www.td.com/investor)) for further explanation, reported basis results, a list of the items of note, and a reconciliation of non-GAAP measures.

## 2018 Revenue Growth



## 2018 Return on Equity



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## Highest CET1 Ratio Among Canadian Peers<sup>1</sup>



12.0%  
CET1



1. Canadian Peers – defined as other 4 big banks (RY, BMO, BNS and CM). Common Equity Tier 1 Capital amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Calculated as at October 31, 2018.



## First in Canadian Digital Banking<sup>1</sup>



1. Comscore MMX® Multi-Platform, Business/Finance – Banking, Total audience, 3 months average ending July 2018, Canada, United States, Great Britain, Spain, and France



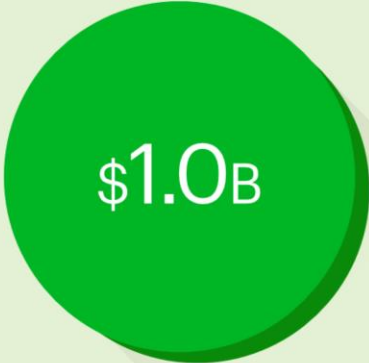
2018 U.S. Retail



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# 2018 TD Securities Total Earnings



## Q1 2019 Earnings



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# Setting Up TD for Future Success

**layer 6**

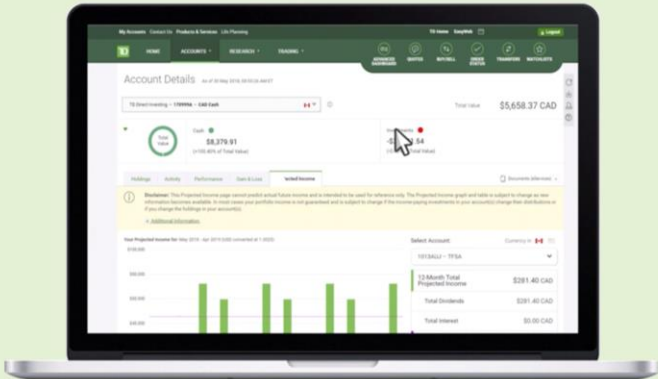








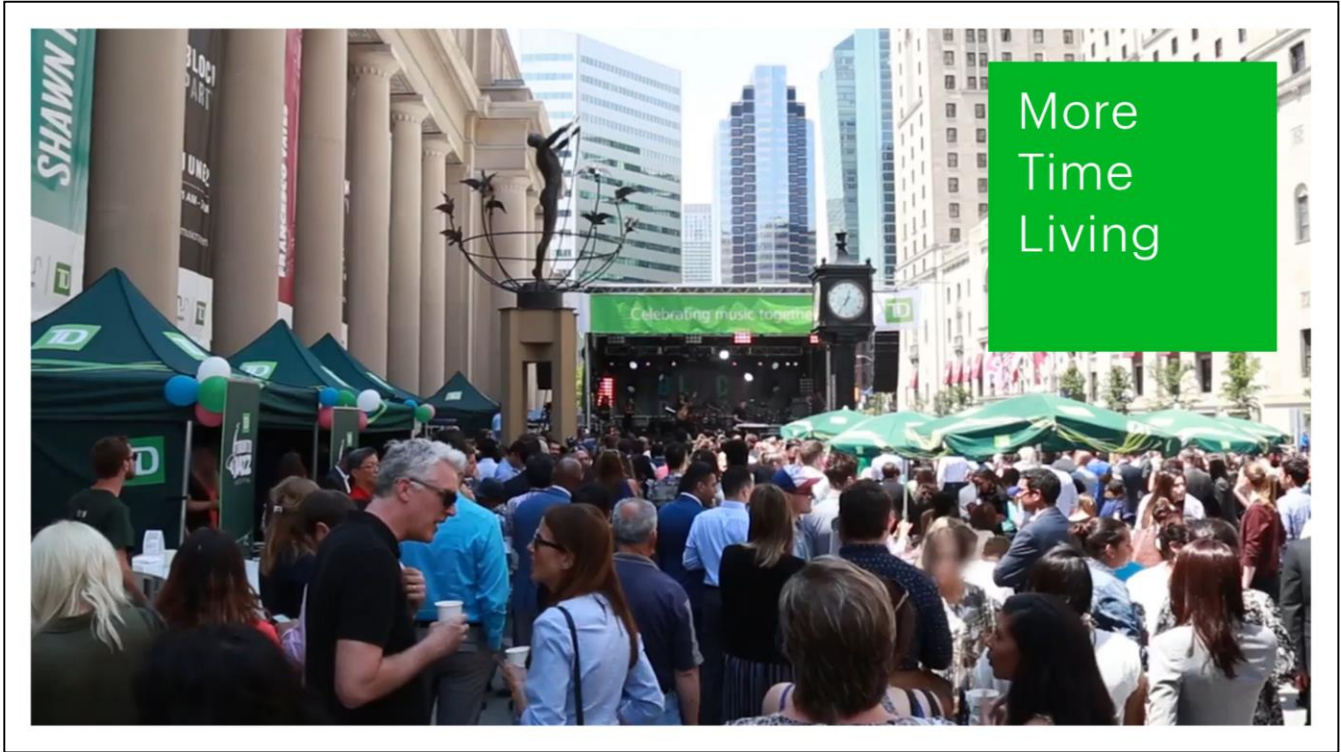
# TD WebBroker



Enhanced  
Mobile  
Payment  
System

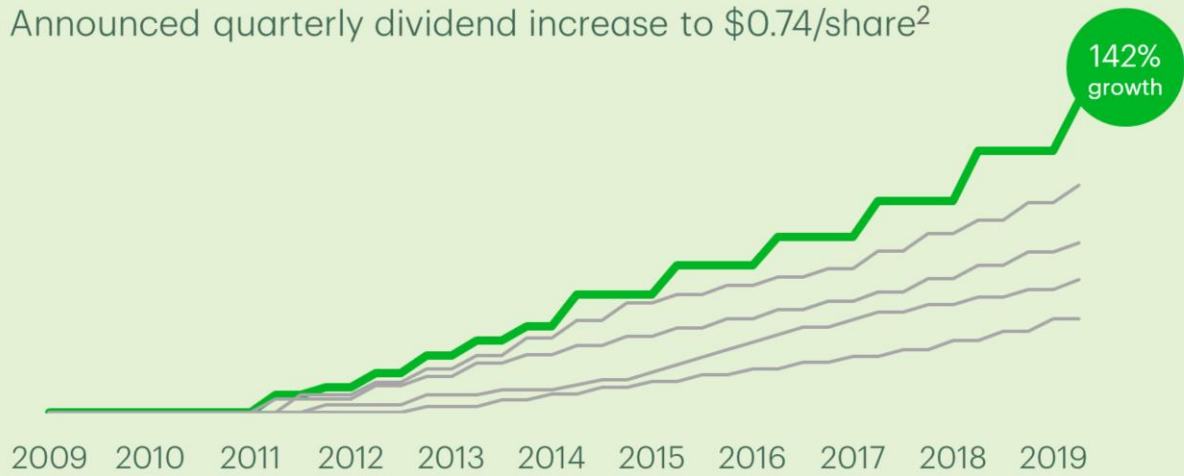






## Leading Canadian Peers in Dividend Growth<sup>1</sup>

Announced quarterly dividend increase to \$0.74/share<sup>2</sup>



1. For the period beginning January 31<sup>st</sup>, 2009
2. For the quarter ending April 30<sup>th</sup>, 2019

## Leading the Canadian Peer-Average in Total Shareholder Return<sup>1,2</sup>



1. Canadian peers comprise Royal Bank of Canada, Scotiabank, Bank of Montreal, and Canadian Imperial Bank of Commerce.
2. Total Shareholder Return is calculated based on share price movements and dividends reinvested over the trailing three, five, and ten year periods ending October 31, 2018. Source: Bloomberg.

## TD Shares Have More Than Tripled in Value Over the Past Decade<sup>1</sup>



1. Total Shareholder Return is calculated based on share price movements and dividends reinvested over the period ending October 31, 2018. TD's 10-year total shareholder return compound annual growth rate was 14.0%. I.e. \$1,000 grew to \$3,707.22. Source: Bloomberg

# Delivering on Our Promises

2018 Awards



**Best Bank for Seniors**  
MONEY Magazine

**Top Team Banking**  
American Banker  
(Most Powerful Women in Banking issue)

**World's 50 Safest Commercial Banks**  
Global Finance

**TD listed for fifth consecutive year**  
Dow Jones Sustainability Index (DJSI)  
World Index

**The safest bank in the world**  
Global Finance

**TD ranked first**  
LinkedIn Top Companies (Canada)



# Delivering on Our Promises

2018 Awards



**Best Employer for New Graduates**  
Forbes

**Canada's Top Diversity Employers**  
Mediacorp

**Best Places to Work for LGBTQ Equality**  
Human Rights Campaign Foundation

**TD achieved the top score of 100%**  
Disability Equality Index (DEI)

**Canada's Greenest Employers**  
Mediacorp

**Canada's Top 100 Employers**  
Mediacorp

**Bloomberg Gender Equality Index**  
2<sup>nd</sup> consecutive year



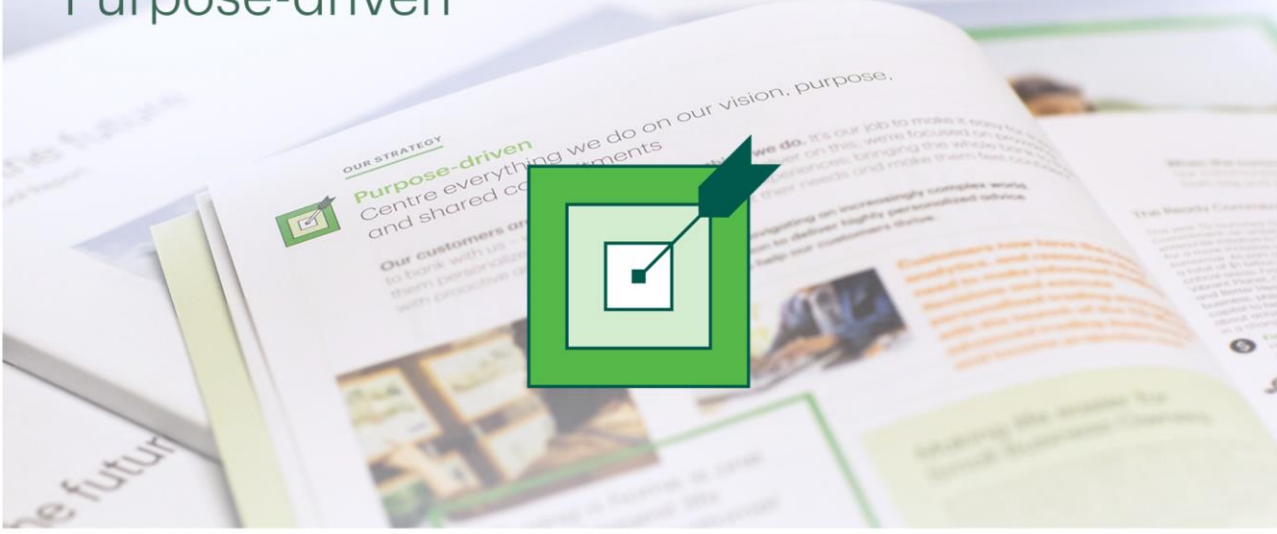


# Proven Business Model





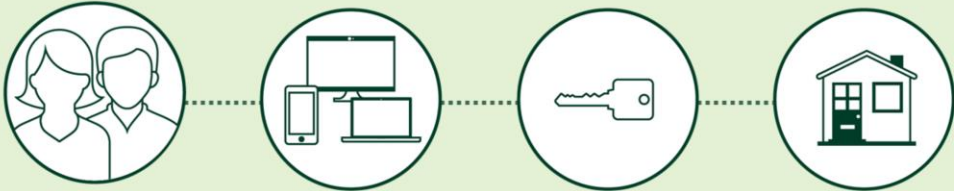
# Purpose-driven

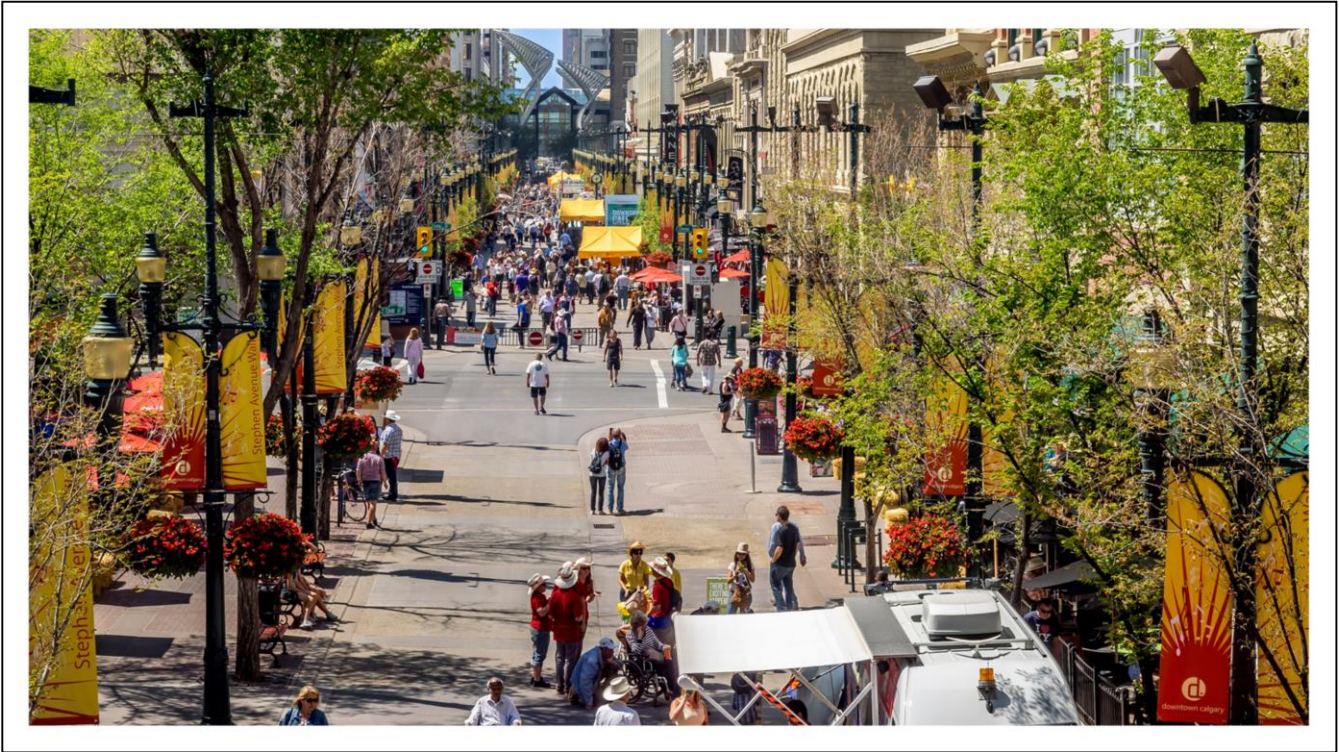






# Homeowners' Journey







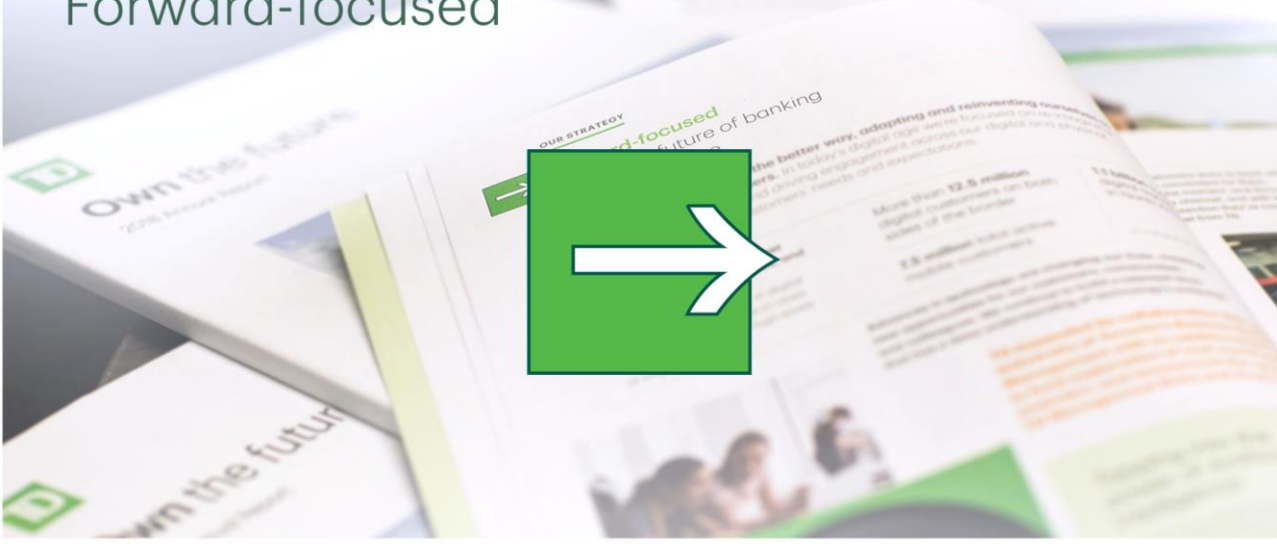
Serving the Greater Good



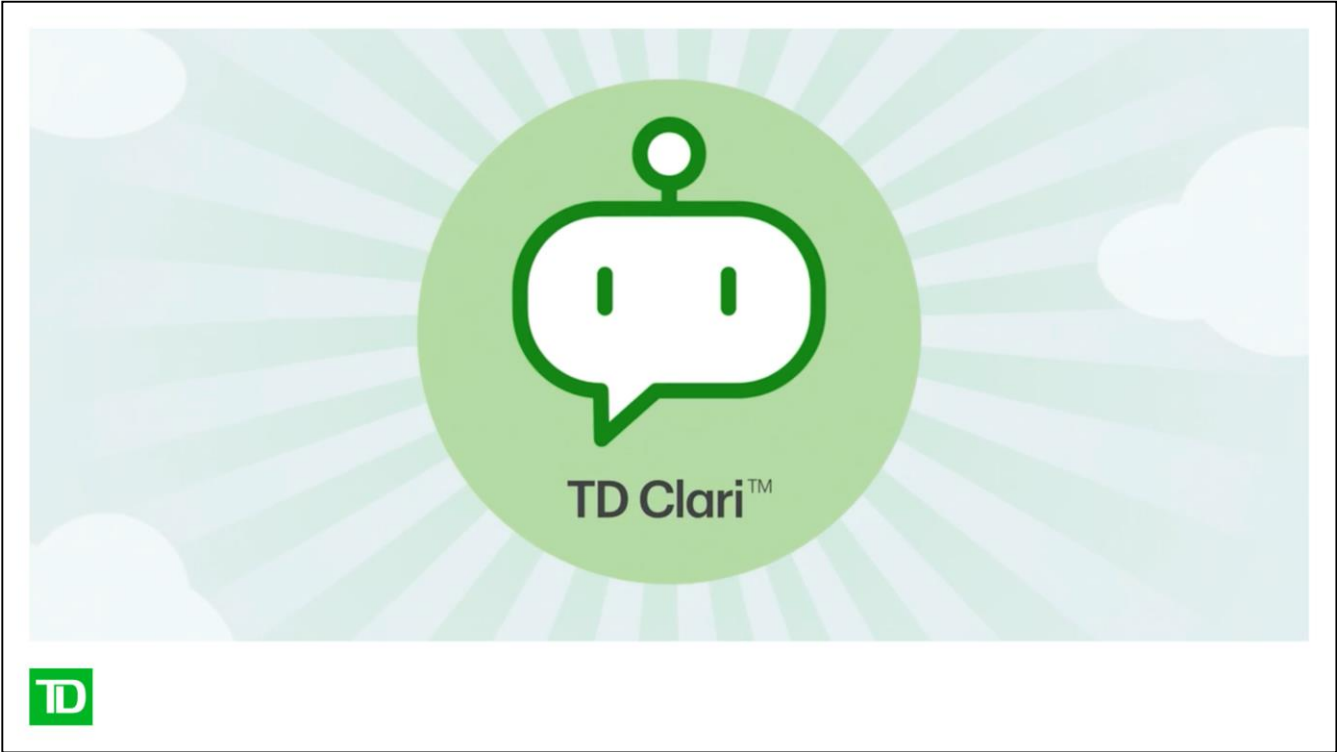


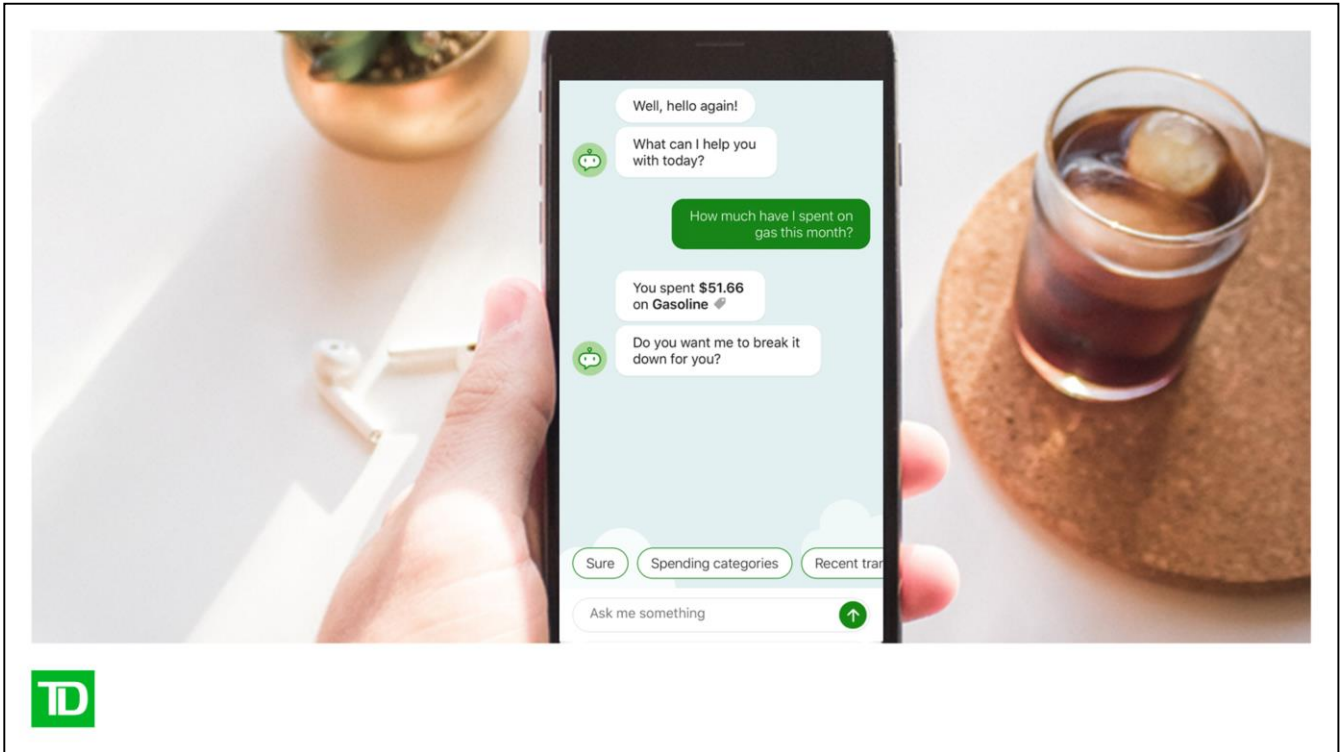


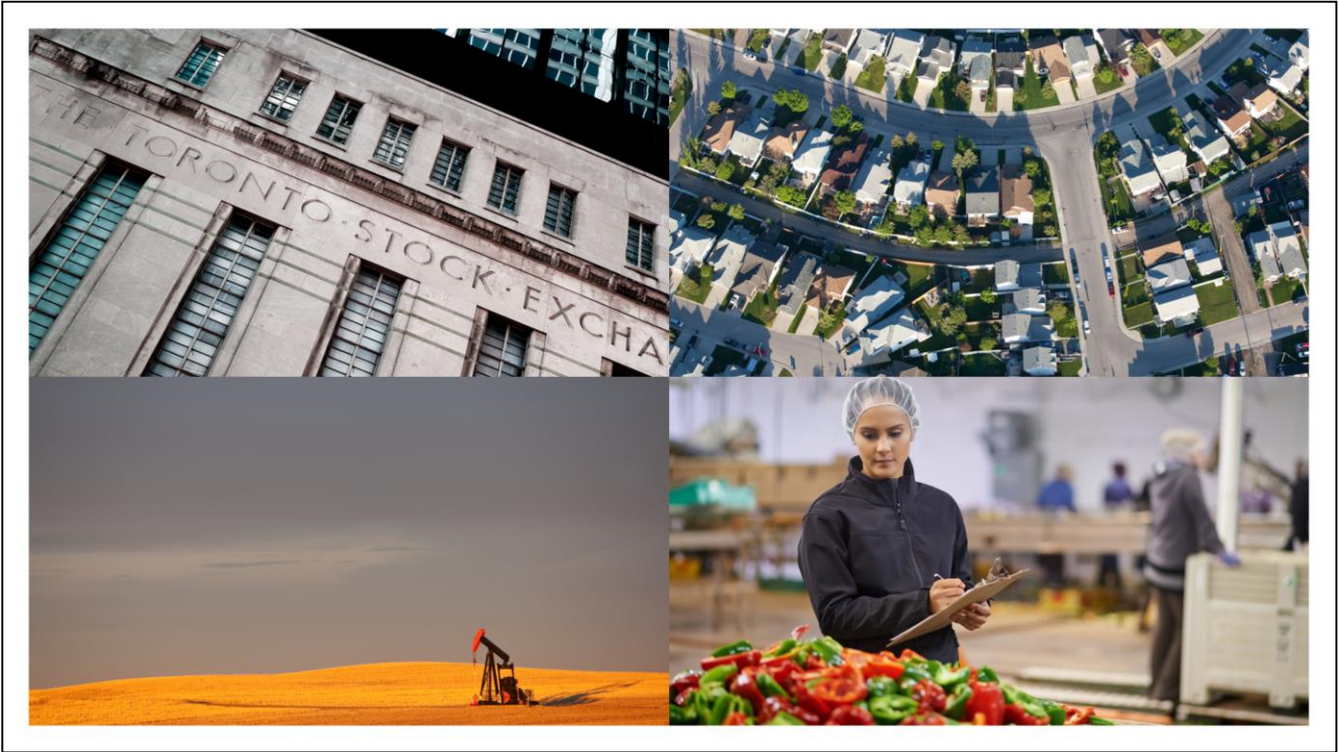
# Forward-focused
















“**Success** is not just  
*what we've achieved,*  
*but how we've achieved it.*”





Everyone has a role to play





Built  
around **you**





Working for  
**communities**





Bringing out  
the best in  
**our people**

