

Investor Fact Sheet

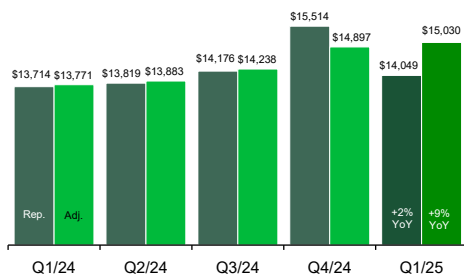
Q1 2025

ABOUT TD

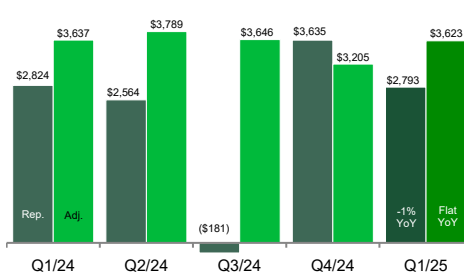
TD is the sixth largest bank in North America by assets and serves over 27.9 million customers in four key businesses operating in a number of locations in financial centres around the globe: Canadian Personal and Commercial Banking, including TD Canada Trust and TD Auto Finance Canada; U.S. Retail, including TD Bank, America's Most Convenient Bank®, TD Auto Finance U.S., and TD Wealth (U.S.); Wealth Management and Insurance, including TD Wealth (Canada), TD Direct Investing, and TD Insurance; and Wholesale Banking, including TD Securities and TD Cowen.

TD also ranks among the world's leading online financial services firms, with more than 17 million active online and mobile customers. TD had \$2.09 trillion in assets on January 31, 2025. The Toronto-Dominion Bank trades under the symbol "TD" on the Toronto Stock Exchange and New York Stock Exchange.

Revenue (C\$MM)
(Reported and Adjusted)¹



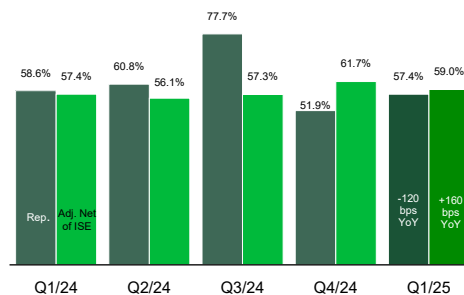
Net Income (C\$MM)
(Reported and Adjusted)¹



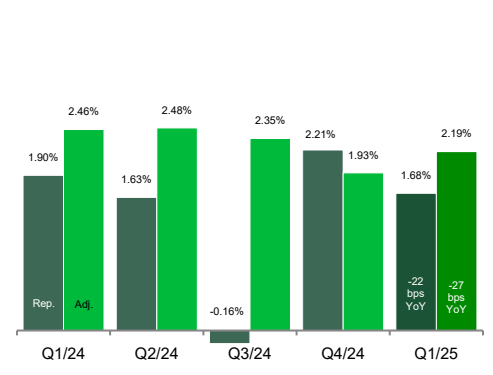
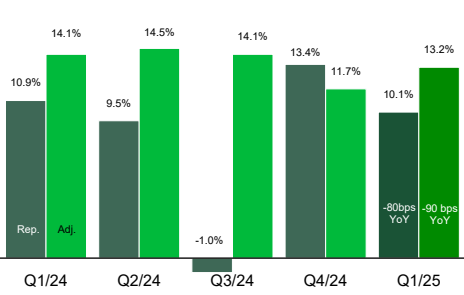
Diluted Earnings Per Share²
(Reported and Adjusted)¹



Efficiency Ratio (%)²
(Reported and Adjusted)¹



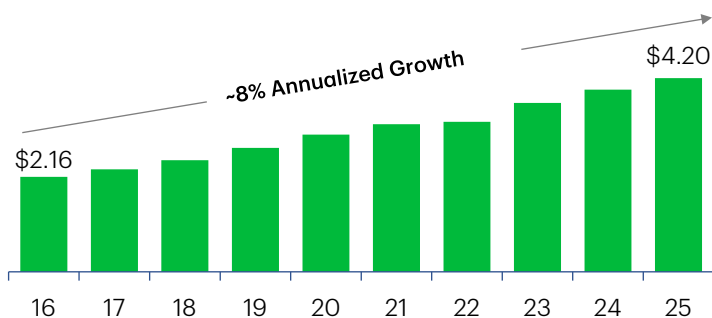
Return on Risk-Weighted Assets²
(Reported and Adjusted)¹



Q1 2025 KEY METRICS

Balance Sheet (\$B)		Capital and Liquidity		Other Information	
Total Assets	2,094	CET 1 Ratio ⁴	13.1%	Employees	100,424
Total Loans ³	965	Liquidity Coverage Ratio ⁵	141%	Branches & Offices	2,197
Deposits	1,290	Net Stable Funding Ratio ⁴	116%	ATMs	5,949

DIVIDEND GROWTH



CREDIT RATINGS

As at Jan 31, 2025	Moody's	S&P	Fitch	DBRS
Deposits/Counterparty	Aa2	A+	AA	AA (high)
Senior Debt ⁶	A2	A-	AA-	AA
Outlook	Stable	Stable	Negative	Negative (Long Term); Stable (Short Term)

1. Except as noted, figures reflect year-over-year change. ENR: Q1 2025 Earnings News Release, MD&A: Q1 2025 Management's Discussion and Analysis, SFI: Q1 2025 Supplemental Financial Information, SRD: Q1 2025 Supplementary Regulatory Disclosure, FS&N: Q1 2025 Consolidated Financial Statements and Notes, and QRP: Q1 2025 Quarterly Results Presentation.

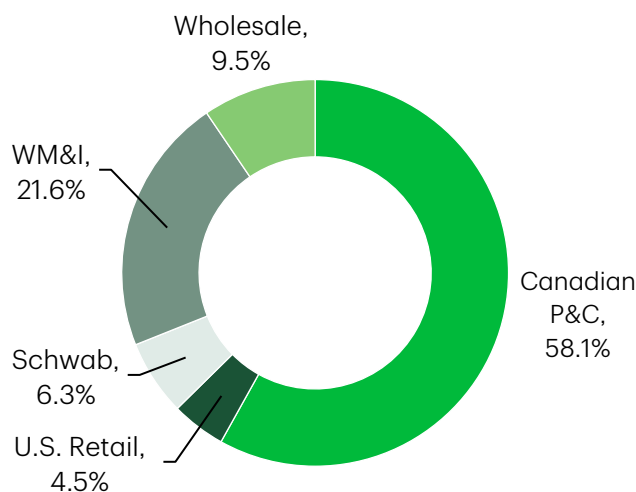
1. The Bank prepares its interim consolidated financial statements in accordance with International Financial Reporting Standards (IFRS), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as the "reported" results. The Bank also uses non-GAAP financial measures referred to as "adjusted" results (i.e., reported results excluding "items of note") and non-GAAP ratios to assess each of its businesses and measure overall Bank performance. Non-GAAP financial measures and non-GAAP ratios used in this presentation are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers. See "How We Performed" and "Financial Results Overview" in the Q1 2025 MD&A (available at www.td.com/investor and www.sedarplus.ca), which is incorporated by reference, for further explanation, reported basis results, a list of the items of note, and a reconciliation of adjusted to reported results.

2. For additional information about this metric, refer to the Glossary in the MD&A, which is incorporated by reference.
3. Total Loans, net of allowance for loan losses
4. This measure has been calculated in accordance with the Office of the Superintendent of Financial Institutions Canada's (OSFI's) Capital Adequacy Requirements guideline.
5. OSFI's Liquidity Adequacy Requirements guideline requires Canadian banks to disclose the LCR based on an average of the daily positions during the quarter.
6. Subject to conversion under the bank recapitalization "bail-in" regime.

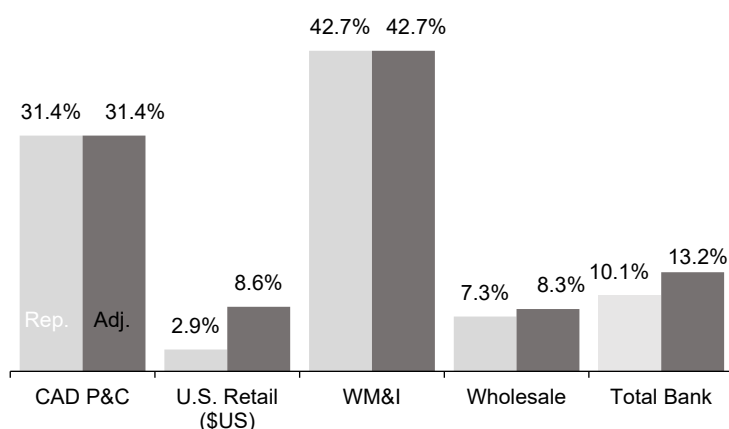
Investor Fact Sheet

Q1 2025

EARNINGS BY SEGMENT⁷



RETURN ON EQUITY⁸



CANADIAN P&C

- Serves over 15 million customers in Canadian personal and business banking.
- Personal Banking delivers ease, value, and trusted advice to customers through a comprehensive suite of deposit, savings, payment and lending products and services, supported by a network of 1,063 branches, 3,392 automated teller machines (ATM), mobile specialized salesforce, and telephone, mobile and internet banking services.
- Business Banking is a premier, customer-centric franchise that delivers deep sector expertise, valuable advice, and a broad range of customized products and services to meet the needs of business owners, leveraging its network of commercial branches and specialized customer centers across Canada.

Profitability (\$MM)	Reported & Adjusted ⁹
Revenue	5,149
Net Income	1,831
ROE	31.4%
Balance Sheet (\$B)	
Average Loans	583
Average Deposits	480

U.S. RETAIL

- Operating under the TD Bank, America's Most Convenient Bank® brand, the U.S. Retail Bank serves over 10 million customers in stores from Maine to Florida, and via auto dealerships and credit card partner business locations nationwide. The contribution from the Bank's investment in Schwab is reported as equity in net income of an investment in Schwab.
- Personal Banking provides a full range of financial products and services to customers from Maine to the Carolinas and Florida through a network of 1,134 stores, 2,557 ATMs, telephone, and mobile and internet banking services.
- Business banking offers a diversified range of products and services to help businesses meet their financing, investment, cash management, international trade, and day-to-day banking needs.
- Wealth management provides wealth products and services to retail and institutional clients.

Profitability (US\$MM)	Reported	Adjusted ⁹
Revenue	1,962	2,614
Net Income	247	736
ROE	2.9%	8.6%
Balance Sheet (US\$B)		
Average Loans	193	
Average Deposits	319	
AUA/AUM ^{8,9}	43 / 9	

WM&I

- Serves approximately 6 million customers across the wealth and insurance businesses in Canada.
- Wealth Management offers wealth solutions to retail clients in Canada through the direct investing, advice-based, and asset management businesses.
- Wealth Management also offers asset management products to institutional clients in Canada and globally.
- Insurance offers property and casualty insurance through direct channels and to members of affinity groups, as well as life and health insurance products to customers across Canada.

Profitability (\$MM)	Reported & Adjusted ⁹
Revenue	3,598
Net Income	680
ROE	42.7%
ISE	1,507
Balance Sheet (\$B)	
Average Loans	7
Average Deposits	31
AUA/AUM ^{8,10}	687 / 556

WHOLESALE

- Serves over 17,000 corporate, government, and institutional clients in key financial markets around the world.
- Operating under the TD Securities brand, Wholesale Banking offers capital markets and corporate and investment banking services to external clients.
- Provides market access and wholesale banking solutions for the Bank's wealth and retail operations and their customers.
- Wholesale Banking's expertise is supported by a presence across North America, Europe, and Asia-Pacific.

Profitability (\$MM)	Reported	Adjusted ⁹
Revenue	2,000	2,000
Net Income	299	340
ROE	7.3%	8.3%
Balance Sheet (\$B)		
Gross Lending Portfolio	101	

7. For the purpose of calculating contribution by each business segment, earnings from the Corporate segment are excluded. Numbers may not add to 100% due to rounding.
 8. Refer to footnote 2 on page 1.
 9. Refer to footnote 1 on page 1.
 10. Includes assets under administration (AUA) administered by TD Investment Services Inc., which is part of the Canadian Personal and Commercial Banking segment.