

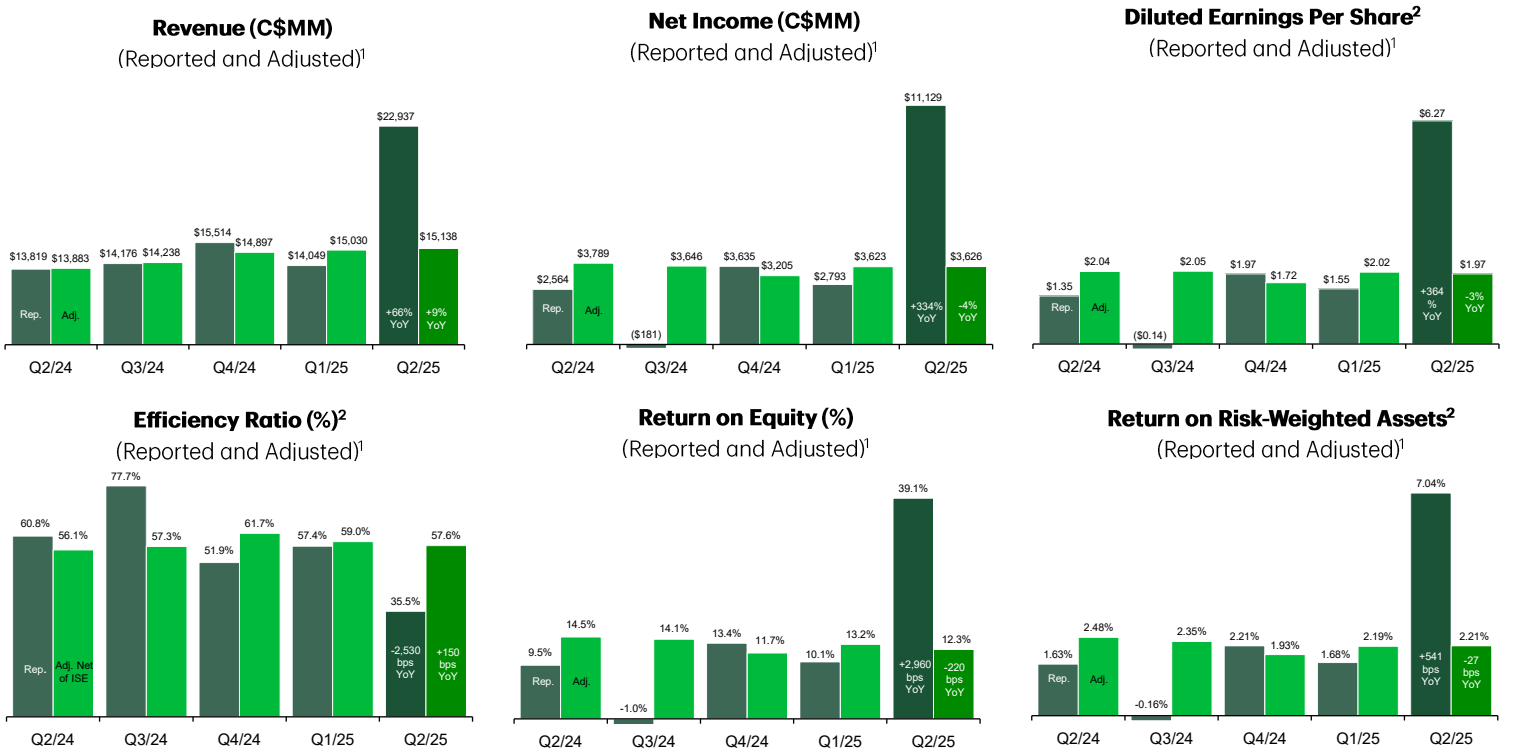
Investor Fact Sheet

Q2 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.

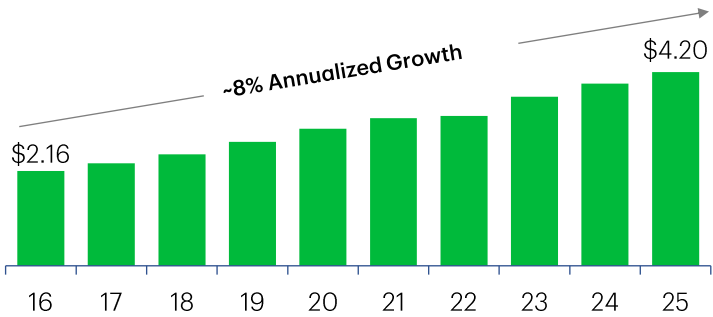
TD also ranks among the world's leading online financial services firms, with more than 18 million active online and mobile customers. TD had \$2.1 trillion in assets on April 30, 2025. The Toronto-Dominion Bank trades under the symbol "TD" on the Toronto Stock Exchange and New York Stock Exchange.



Q2 2025 KEY METRICS

Balance Sheet (\$B)		Capital and Liquidity		Other Information	
Total Assets	2,064	CET 1 Ratio ⁴	14.9%	Employees	101,272
Total Loans ³	936	Liquidity Coverage Ratio ⁵	141%	Branches & Offices	2,196
Deposits	1,268	Net Stable Funding Ratio ⁴	119%	ATMs	5,932

DIVIDEND GROWTH



CREDIT RATINGS

As at April 30, 2025	Moody's	S&P	Fitch	DBRS ⁶
Deposits/Counterparty	Aa2	A+	AA	AA
Senior Debt ⁷	A2	A-	AA-	AA(low)
Outlook	Stable	Stable	Negative	Stable

Except as noted, figures reflect year-over-year change. ENR: Q2 2025 Earnings News Release, MD&A: Q2 2025 Management's Discussion and Analysis, SFI: Q2 2025 Supplemental Financial Information, SRD: Q2 2025 Supplementary Regulatory Disclosure, FS&N: Q2 2025 Consolidated Financial Statements and Notes, and QRP: Q2 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 Q2 2025 MD&A (available at www.td.com/investor and www.scdorplus.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.

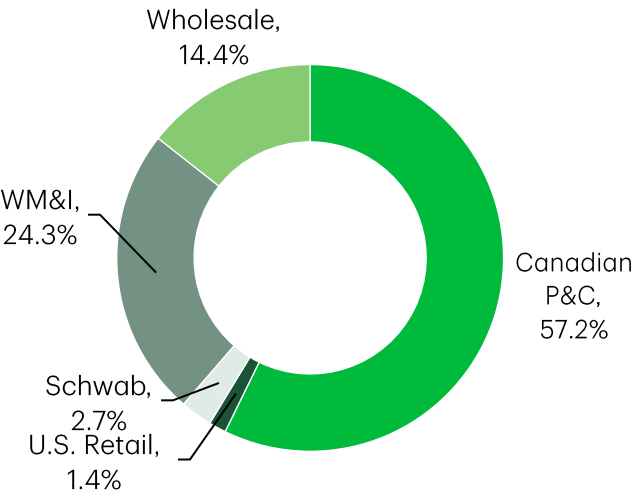
6. Reflects ratings downgrade and outlook change made by DBRS subsequent to quarter end, on May 2, 2025.

7. Subject to conversion under the bank recapitalization "bail-in" regime.

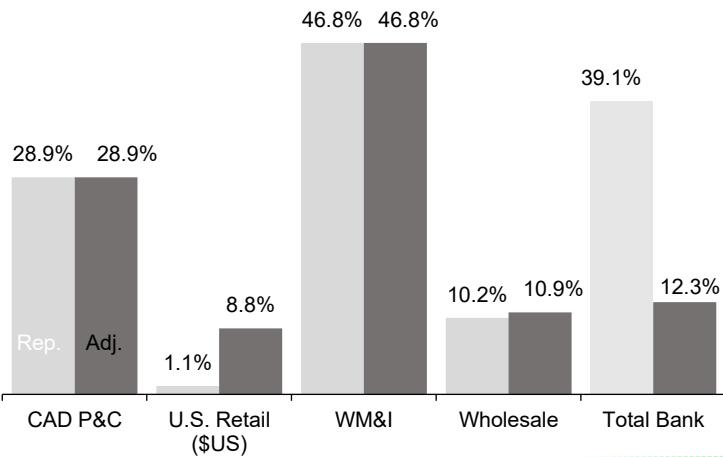
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Q2 2025

EARNINGS BY SEGMENT⁸



RETURN ON EQUITY⁹



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 1,059 branches, 3,393 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 ¹⁰
Revenue	4,991
Net Income	1,668
ROE	28.9%
Balance Sheet (\$B)	
Average Loans	585
Average Deposits	481

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. In Q2'25, the Bank sold its entire remaining equity 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 1,137 stores, 2,539 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 ¹⁰
Revenue	1,830	2,618
Net Income	89	680
ROE	1.1%	8.8%
Balance Sheet (US\$B)		
Average Loans	187	
Average Deposits	318	
AUA/AUM ^{9,10}	45 / 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 ¹⁰
Revenue	3,503
Net Income	707
ROE	46.8%
ISE	1,417
Balance Sheet (\$B)	
Average Loans	7
Average Deposits	34
AUA/AUM ^{9,11}	654 / 542

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 ¹⁰
Revenue	2,129	2,129
Net Income	419	445
ROE	10.2%	10.9%
Balance Sheet (\$B)		
Gross Lending Portfolio	103	

8. 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.
9. Refer to footnote 2 on page 1.
10. Refer to footnote 1 on page 1.
11. Includes assets under administration (AUA) administered by TD Investment Services Inc., which is part of the Canadian Personal and Commercial Banking segment.