



Toronto Dominion Bank Financial Group Fact Sheet

About Toronto Dominion Bank Financial Group

- Headquartered in Toronto, Canada, with more than 52,000 employees worldwide, The Toronto Dominion Bank and its subsidiaries are collectively known as Toronto Dominion Financial Group (TDBFG).
- As of April 30, 2005, TD Bank Financial Group had more than CDN \$359 billion in assets. TD Bank Financial Group ranks as one of the top on-line financial services providers in the world with more than 4.5 million on-line customers. The Toronto-Dominion Bank trades on the Toronto and New York stock exchanges under the symbol "TD".
- TD Bank Financial Group offers a full range of financial products and services to more than 14 million customers worldwide through four key business lines:

1. Canadian Personal and Commercial Banking (TD Canada Trust)

As a result of the acquisition of CT Financial Services Inc. on February 1, 2000, the retail banking operations of TD and Canada Trust combined to become Canada's premier retail banking organization, under the brand name TD Canada Trust.

TD Canada Trust is TDBFG's customer-focused personal, small business and commercial banking business. Serving approximately 10 million customers across Canada, TD Canada Trust provides a full range of financial products and services through its retail branch network, telephone and internet banking, and through access to more than 2,700 automated banking machines.

2. Wealth Management (TD Waterhouse, TD Asset Management)

Globally TD Waterhouse provides investors and financial advisors with a broad range of brokerage, mutual fund, banking and other consumer financial products on an integrated basis. As of November 30, 2004 TD Waterhouse services 3 million active customer accounts in the United States, Canada, and the United Kingdom. In Canada, TD Waterhouse consists of:

- TD Waterhouse Discount Brokerage which gives clients access to the information, tools and support that empower them to invest for themselves with confidence.
- TD Waterhouse Private Client Services, including TD Waterhouse Private Investment Advice, a full-service brokerage for investors who want a high level of tailored advice and solutions from an experienced Investment Advisor; and TD Waterhouse Private Investment Counsel, which provides discretionary wealth management for high net worth clients.

- TD Waterhouse Financial Planning allows clients to work with a professional Financial Planner to develop and implement an investment strategy and long-term financial plan.

TD Asset Management Inc. ("TDAM"), a member of TD Bank Financial Group and part of the TD Wealth Management group of companies, is one of Canada's largest asset managers. As of February 28, 2005, TDAM managed approximately \$37.7 billion CDN in retail mutual funds on behalf of more than 1.3 million investors. In total, TDAM and its affiliates manage approximately \$132 billion CDN for mutual funds, pension funds, corporations, institutions, endowments, foundations and high net worth individuals.

3. Wholesale Banking (TD Securities)

TD Securities provides a wide range of capital market products and services to corporate, government, and institutional clients who choose TD Securities for its knowledge, innovation, and experience in the following key areas of finance: investment and corporate banking, capital markets, derivative products, and foreign exchange and money market.

TD Securities works with clients around the world, and its services include the underwriting and distribution of new debt and equity issues, providing advice on strategic acquisitions and divestitures, and executing daily trading and investment needs.

4. U.S. Personal and Commercial Banking (TD Banknorth)

On March 1 2005, TD Bank Financial Group completed the transaction to acquire a 51% stake in Banknorth Group, Inc. to create TD Banknorth.

TD Banknorth is a U.S.-based personal, small business, and commercial banking business which offers a wide range of services including savings and checking accounts, mortgages, credit cards, lines of credit, insurance, investment planning and wealth management services. TD Banknorth operates in northern New England and upstate New York through over 400 branches and 550 automated banking machines, also offering online banking services.