



# Third Quarter Earnings Report

2018

## TD Bank Group Results

### Q3 2018

Reported results were  
**\$3.1 billion**



Adjusted results were  
**\$3.1 billion**



Reported EPS was  
**\$1.65**  
up from a year ago



Adjusted EPS was  
**\$1.66**  
up from a year ago



**Canadian Retail**  
Canadian Retail increased its market share in the real estate secured lending business, maintained industry leadership in personal deposit gathering, and positioned TD Asset Management to become Canada's largest money manager with the announced acquisition of Greystone Managed Investments Inc.

Net income of  
**\$1.9B**  
for the quarter is up from a year ago



Announced acquisition of



Launched a 'matchmaking' mortgage concierge service in the TD app



**TD Wealth** launched advanced trading dashboard and income projection tools

**U.S. Retail Bank**  
Earnings reflect loan and deposit volume growth, higher margins driven by a favourable rate environment, and benefits from U.S. tax reform.

Net income of  
**US\$ 703MM**  
for the quarter is up from a year ago



**1st Top 10** U.S. bank to work with BizEquity, offering small and mid-size businesses and prospects fast and comprehensive business valuation through a digital app

TD Auto Finance ranked "Highest in Dealer Satisfaction with Floor Planning" by J.D. Power<sup>1</sup>

Launched **Fraud Text Alerts** to help customers validate possible fraudulent debit transactions in real time

**Wholesale Banking**  
The Wholesale Bank continued to invest in client-facing teams this quarter as it expands its U.S. dollar business.

Net income of  
**\$223MM**

Tied for **1st place** in Overall Relationship Quality and Fixed Income Share in the 2018 Greenwich Associates' annual survey



One of three lead managers for **Fannie Mae's** issuance of securities using the secured overnight financing rate (SOFR) index – first major test of the alternative to U.S. dollar LIBOR

**Our Purpose**  
To enrich the lives of our customers, communities, colleagues.

## Our Shared Commitments

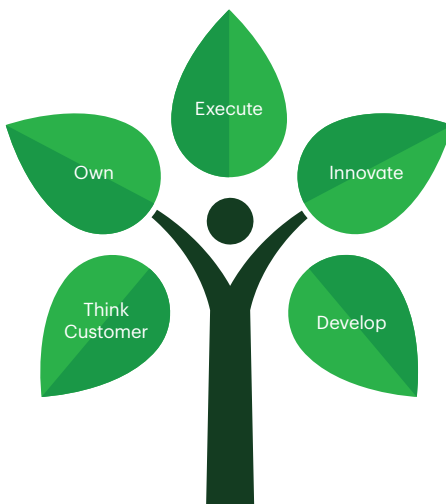
**Act like an owner**  
Launched the **TD Ready Challenge**, an annual North American initiative allocating up to ten \$1MM grants to catalyze innovative solutions.

**Think like a customer**  
**#TDThanksYou** Celebrated heroes making a difference in communities across Canada.

**Execute with speed and impact**  
Launched the **Digital Application** for Small Business Loans up to \$100K in the U.S.

**Innovate with purpose**  
TD's Layer 6 won **2018 RecSys Challenge** organized by Spotify.

**Develop our colleagues**  
Launched **TD Thrive**, an online platform that curates content, courses, and training to help colleagues develop skills they need to succeed in a changing world.



TD Framework

For additional information, visit TD's [investor relations website](#).



<sup>1</sup>TD Auto Finance received the highest score in the floor planning segment in the J.D. Power 2018 Dealer Financing Satisfaction Study of dealers' satisfaction with automotive finance providers. Visit [jdpower.com/awards](http://jdpower.com/awards)