

Building the better bank every day

 **Bank Financial Group**

 **Bank**
America's Most Convenient Bank®

Operational Risk Management Panel

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TD Bank, America's Most Convenient
Bank

- TD Bank, America's Most Convenient Bank® is one of the 15 largest banks in the U.S., with over 22,000 Employees. The Bank offers a broad array of retail, small business and commercial banking products and services to more than 6.5 million Customers through its network of more than 1,000 retail Stores throughout the Northeast, Mid-Atlantic, Metro D.C. and Florida.
- TD Bank operates in 13 states and the District of Columbia. In addition to banking products, the Bank and its subsidiaries provide clients with customized wealth management services through TD Wealth Management, and insurance products and services through TD Insurance, Inc., one of the largest insurance agencies in the Northeast.
- TD Bank is a member of TD Bank Financial Group of Toronto, Canada, a top 10 financial services company in North America and one of the few banks in the world rated Aaa by Moody's. TD Bank Financial Group trades on the New York and Toronto stock exchanges under the ticker: TD

<i>Key Metrics</i> <i>As of January 31, 2010</i>	<i>TDBFG</i>	<i>TD Bank</i>
Total Assets	\$567.5B	\$152B
Total Deposits	\$401.7B	\$81B
Total Loans	\$256.6B	\$53B
Tier 1 Capital Ratio	11.5%	
Total Capital Ratio	14.8%	
Full Time Employees	66,795	22,000+
Total Retail Outlets	2,150	1000+
Market Capitalization	\$54.3B	
Total Shareholders' Equity	\$39.5B	

- Further Enhance Governance over Operational Risk
 - Governance and Oversight
 - Safeguarding Customer Information
 - Supplier Risk Management
 - Business Continuity Management
- Expand risk assessment processes
 - Technology
 - Risk and Control Self Assessment
- Partner with business to improve Operational Risk practices
 - Risk Officer rollout
 - Access Controls
 - Fraud Management
- Respond to changing regulatory requirements and heightened regulatory expectations
 - Basel II Operational Risk implementation

- Raising the bar
- Organizational change and complexity
 - Technology
 - Business process
 - Federal model
- Regulatory expectations
- Fraud