

## About Us

TD Bank<sup>1</sup>, America's Most Convenient Bank, is one of the 10 largest banks in the U.S.<sup>2</sup>, with over 27,000 Colleagues and deep roots in the community dating back more than 150 years. TD Bank offers a broad array of retail, small business and commercial banking products and services to more than 9.5 million customers through our extensive network of 1,220 retail Stores throughout the Northeast, Mid-Atlantic, Metro D.C., the Carolinas and Florida. In addition to banking products, TD Bank and its subsidiaries provide clients with customized private banking and wealth management services through TD Wealth<sup>®</sup> and vehicle financing and dealer commercial services through TD Auto Finance.

TD Bank is a member of TD Bank Group and a subsidiary of The Toronto-Dominion Bank of Toronto, Canada, a top 10 financial services company in North America<sup>3</sup>. The Toronto-Dominion Bank trades on the New York and Toronto stock exchanges under the ticker symbol "TD".

For more information, visit [TD.com/us](http://TD.com/us). Find TD Bank on Facebook at [facebook.com/TDBank](https://facebook.com/TDBank) and on Twitter at [twitter.com/TDBank\\_US](https://twitter.com/TDBank_US).

## Our Business Model

We're committed to delivering everything Customers would expect from a bank — plus, everything they wouldn't. We're dedicated to our Customers, Communities and Colleagues, to inclusion and diversity and to our environment. And we focus on always being more Customer-centric, more convenient, and more Unexpectedly Human, than any other bank.

- Legendary Service
- Longest Hours<sup>4</sup>
- Live Customer Service 24/7
- Online and Mobile Banking
- Instant Debit Card Issuance

## Key Statistics

| TD Bank <sup>1</sup>                       | (As of 4/30/2020) |
|--|-------------------|
| Total Assets                               | ~\$395.3 billion  |
| Total Deposits                             | ~\$305.9 billion  |
| Total Loans                                | ~\$167.4 billion  |
| Commercial                                 | ~\$91.6 billion   |
| Personal                                   | ~\$75.8 billion   |
| Retail Stores                              | 1,220             |
| ATMs <sup>5</sup>                          | 2,788             |
| Customers                                  | ~9.5 million      |
| Employees                                  | 27,000            |
| 2020 Charitable Contributions <sup>6</sup> | \$9,636,681       |

## Credit Ratings<sup>7</sup>

|                           | Moody's   | S&P | DBRS      |
|---------------------------|---|-----|-----------|
| The Toronto-Dominion Bank | Aa1   | AA- | AA (high) |
| TD Bank, N.A.             | Aa2 (Long Term Deposits)<br>A2 (Long Term Debt) | AA- | AA        |

For further details on financial information and credit ratings for The Toronto-Dominion Bank and TD Bank, N.A., please visit our Investor Relations website: [td.com/investor](http://td.com/investor)

<sup>1</sup> TD Bank refers to the U.S. retail business segment of TD Bank Group. Amounts are in U.S. dollars unless otherwise noted. Total Deposits and Total Loans reported are averages for the second quarter ended April 30, 2020. Total Loans include personal and business loans. Total Deposits include personal and business deposits as well as the insured deposit account agreement with TD Ameritrade. Total Assets based on TD Bank US Holding Company.

<sup>2</sup> Based on total deposits as of June 30, 2019. Source: SNL Financial, Largest Banks and Thrifts in the U.S. by total deposits.

<sup>3</sup> Based on assets as of April 30, 2019 (for Canadian peers).

<sup>4</sup> Data as of March 2018. Longest average Store hours compared to major banks. For more information, please go to [www.tdbank.com/locations](http://www.tdbank.com/locations)

<sup>5</sup> Total ATMs include Live, Mobile and TD Branded ATMs.

<sup>6</sup> Contributions provided through TD Charitable Foundation, the charitable giving arm of TD Bank, N.A., as reported from November 1, 2019 through April 30, 2020.

<sup>7</sup> Ratings on long-term debt (deposits) of The Toronto-Dominion Bank and TD Bank, N.A., as of April 30, 2020. Credit ratings are not recommendations to purchase, sell, or hold a financial obligation inasmuch as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by the rating organization.

<sup>8</sup> For J.D. Power 2019 award information, visit [jdpower.com/awards](http://jdpower.com/awards).

## U.S. Retail Banking Lines of Business:

- Retail Banking
- Commercial Banking
- Wealth Management
- TD Auto Finance
- Corporate & Specialty Banking

## Operates retail Stores in 15 states and the District of Columbia:

|               |                |
|---------------|----------------|
| Connecticut   | New Jersey     |
| Delaware      | New York       |
| D.C.          | North Carolina |
| Florida       | Pennsylvania   |
| Maine         | Rhode Island   |
| Maryland      | South Carolina |
| Massachusetts | Vermont        |
| New Hampshire | Virginia       |

## TD READY COMMITMENT

- Through TD Ready Challenge, invested \$3 Million in innovative solutions to expand healthcare equity and access in the U.S.
- To help communities respond to and recover from COVID-19, the TD Charitable Foundation provided over \$550,000 in grants to date
- Awarded \$125K to 30 community organizations to create affordable rental units, reducing homelessness and rental burden

## Awards and Recognition:



TD Bank ranked Highest in Customer Satisfaction Among National Banks in the J.D. Power 2019 U.S. National Banking Satisfaction Study.<sup>8</sup>