

## About Us

TD Bank<sup>1</sup>, America's Most Convenient Bank®, is one of the largest banks in the U.S.<sup>2</sup>, providing over 10 million customers with a full range of retail, small business and commercial banking products and services at more than 1,100 convenient locations throughout the Northeast, Mid-Atlantic, Metro D.C., the Carolinas and Florida. In addition, TD Auto Finance, a division of TD Bank, N.A., offers vehicle financing and dealer commercial services. TD Bank and its subsidiaries also offer customized private banking and wealth management services through TD Wealth®. TD Bank is headquartered in Cherry Hill, N.J. To learn more, visit [www.td.com/us](http://www.td.com/us). Find TD Bank on Facebook at [www.facebook.com/TDBank](https://www.facebook.com/TDBank) and on Twitter at [www.twitter.com/TDBank\\_US](https://www.twitter.com/TDBank_US) and [www.twitter.com/TDNews\\_US](https://www.twitter.com/TDNews_US).

TD Bank, America's Most Convenient 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". To learn more, visit [www.td.com/us](http://www.td.com/us).

## Our Business Model

We're committed to delivering everything Customers would expect from a bank—plus, everything they wouldn't—while also protecting the health and well-being of our Customers and Colleagues in today's environment. 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
- Live Customer Service 24/7
- Instant Debit Card Issuance
- Longer Hours
- Online & Mobile Banking
- Mobile Check-in available at Stores

## Key Statistics

TD Bank (see footnote 1)	(As of 07/31/2023)
Total Assets	~\$417.4 billion
Total Deposits	~\$334.1 billion
Total Loans	~\$183.2 billion
Commercial	~\$94.1 billion
Personal	~\$89.1 billion
Retail Stores	1,177
ATMs (see footnote 4)	2,714
Customers (see footnote 5)	~10.0 million
Employees	28,900
2022 Charitable Contributions (see footnote 6)	\$36.5 million

## Credit Ratings (see footnote 7)

		Moody's	S&P	Fitch	DBRS
The Toronto-Dominion Bank	Long Term Deposits	Aa1	AA-	AA	AA (high)
	Legacy Long Term Debt (see footnote 8)	Aa2	AA-	AA	AA (high)
	Long Term Debt (see footnote 9)	A1	A	AA-	AA
TD Bank, N.A.	Long Term Deposits	Aa2	AA-	AA	AA
	Long Term Debt	A1	AA-	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 third quarter ended July 31, 2023. Total Loans include personal and business loans. Total Deposits include personal and business deposits as well as the insured deposit account agreement with Schwab. Total Assets based on TD Bank U.S. Holding Company.

<sup>2</sup> Based on total assets as of June 6, 2023. Source: S&P Global, Largest 50 US banks by total assets.

<sup>3</sup> Based on assets as of July 31, 2023 (for Canadian peers).

<sup>4</sup> Total ATM numbers as of July 31, 2023 and include Live, Mobile and TD Branded ATMs.

<sup>5</sup> Customer numbers updated as of June 30, 2023.

<sup>6</sup> U.S. Community Giving processed through the TD Ready Commitment Network; includes TD Bank giving and TD Charitable Foundation grants as reported from November 1, 2021 through October 31, 2022.

<sup>7</sup> Ratings on long-term debt and deposits of The Toronto-Dominion Bank and TD Bank, N.A., as of July 31, 2023. 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> Includes (a) Senior debt issued prior to September 23, 2018; and (b) Senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "bail-in" regime.

<sup>9</sup> Subject to conversion under the bank recapitalization "bail-in" regime

<sup>10</sup> TD Auto Finance received the highest score in the non-captive national — prime segment in the J.D. Power 2020-2023 U.S. Dealer Financing Satisfaction Studies of dealers' satisfaction with automotive finance providers. Visit [jdpower.com/awards](http://jdpower.com/awards) for more details.

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

- Retail Banking
- Commercial Banking
- Wealth Management
- TD Auto Finance

## Operates retail Stores in 15 states & 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's Commitment to Communities it Serves:

TD announced the winners of this year's Housing for Everyone grant competition, a program that focuses on increasing opportunities for affordable housing. The TD Charitable Foundation awarded a total of \$7 million to 37 non-profits across the bank's footprint. Since its inception in 2005, the Housing for Everyone grant program has awarded more than \$42 million to non-profit organizations and helped support more than 525 affordable housing initiatives in the communities TD serves.

## Awards and Recognition:

TD Auto Finance ranked #1 in Dealer Satisfaction among National Prime Credit Non-Captive Automotive Finance Lenders, 4 years in a row. (see footnote 10).

