

About Us

TD Bank¹, America's Most Convenient Bank®, is one of the 10 largest banks in the U.S.², 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. Find TD Bank on Facebook at www.facebook.com/TDBank and on Instagram at www.instagram.com/TDBank_US/.

TD Bank is a subsidiary of The Toronto-Dominion Bank, a top 10 financial services company in North America³. 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.

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 04/30/2024) |
|--|--------------------|
| Total Assets | ~\$409.4 billion |
| Total Deposits | ~\$324.4 billion |
| Total Loans | ~\$192.5 billion |
| Commercial | ~\$97.5 billion |
| Personal | ~\$95.0 billion |
| Retail Stores | 1,173 |
| ATMs (see footnote 4) | 2,650 |
| Customers (see footnote 5) | ~10 million |
| Employees | 27,502 |
| 2023 Charitable Contributions (see footnote 6) | \$35.5 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

¹ 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, 2024. 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.

² Based on total assets as of February 29, 2024. Source: S&P Global, 50 largest US banks by total assets.

³ Based on assets as of April 30, 2024 (for Canadian peers).

⁴ Total ATM numbers as of April 30, 2024 and include Live, Mobile and TD-Branded ATMs.

⁵ TD Bank retail customer counts are approximate and includes Consumer Banking, TD Auto Finance, and Wealth Consumer customers.

⁶ 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, 2022 through October 31, 2023.

⁷ Ratings on long-term debt and deposits of The Toronto-Dominion Bank and TD Bank, N.A., as of April 30, 2024. 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.

⁸ 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.

⁹ Subject to conversion under the bank recapitalization "bail-in" regime.

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:

In March, TD announced the grant recipients of its 2023 TD Ready Challenge, an annual North American initiative that seeks to support non-profit and charitable organizations developing innovative, impactful and measurable solutions for communities across the U.S. and Canada. This year, five U.S. non-profit organizations each received a \$1 million grant to provide innovative solutions that address systemic barriers to affordable housing across the continuum from transitional to permanent homes.

Awards and Recognition:



2023 American Banker Most Powerful Women in Banking Top Team

