

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. 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.

Our diversified business model and large geographic footprint position us well to withstand economic cycles. And as a strong global bank with a local presence, we're able to deliver One TD to our customers—providing seamless service and trusted advice throughout our customers' financial journeys.

Key Statistics

TD Bank (see footnote 1)	(As of 07/31/2024)
Total Assets	~\$406.5 billion
Total Deposits	~\$317.6 billion
Total Loans	~\$193 billion
Commercial	~\$97.1 billion
Personal	~\$95.9 billion
Retail Stores	1,150
ATMs (see footnote 4)	2,626
Customers (see footnote 5)	>10 million
Employees	27,627
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 third quarter ended July 31, 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 of banks with domestic retail banking operations. Source: S&P Global Market Intelligence, Top 50 US Banks and Thrifts in the U.S.

³ Based on assets as of July 31, 2024 (for Canadian peers).

⁴ Total ATM numbers as of July 31, 2024 and include Live, Mobile and TD-Branded ATMs.

⁵ TD Bank retail customer counts are approximate and include 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 July 31, 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.

¹⁰ TD Auto Finance received the highest score in the non-captive national - prime segment in the J.D. Power 2020-2024 U.S. Dealer Financing Satisfaction Studies of dealers' satisfaction with automotive finance providers. Visit 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:

In May, the TD Charitable Foundation, the giving arm of TD Bank, awarded a total of \$7 million to 37 nonprofits across its Maine-to-Florida footprint and in Michigan through the 18th annual Housing for Everyone grant program. The grants range from \$150,000 to \$250,000 and will support independent living for marginalized community members, especially those who experience homelessness and face conditions that make it difficult to maintain a stable home without additional help.

Awards and Recognition:



2023 American Banker Most Powerful Women in Banking Top Team



TD Auto Finance

Ranked #1 in Dealer Satisfaction
Among National Prime Credit Non-Captive Automotive Finance Lenders¹⁰

