About Us

TD Bank1, America's Most Convenient Bank, is one of the 10 largest banks in the U.S.2, 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 million customers through our extensive network of 1,236 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® 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 America3. 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. Find TD Bank on Facebook at facebook.com/TDBank and on Twitter at twitter.com/TDBank_US.

Our Business Model

We're committed to building unexpectedly human experiences through real advice and connection. We're dedicated to our communities, diversity and our environment. And we focus on always being more customer centric, more human, more convenient, and with more unexpected extras, than any other bank.

• Legendary Service
• Longest Hours4
• Live Customer Service 24/7
• Online and Mobile Banking
• Free Pens, Lollipops and Dog Biscuits
• Instant Debit Card Replacement

Key Statistics

<table>
<thead>
<tr>
<th>TD Bank1</th>
<th>(As of 1/31/2020)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>~$338.3 billion</td>
</tr>
<tr>
<td>Total Deposits</td>
<td>~$279.4 billion</td>
</tr>
<tr>
<td>Total Loans</td>
<td>~$163.1 billion</td>
</tr>
<tr>
<td>Commercial</td>
<td>~$87.3 billion</td>
</tr>
<tr>
<td>Personal</td>
<td>~$75.8 billion</td>
</tr>
<tr>
<td>Retail Stores</td>
<td>1,236</td>
</tr>
<tr>
<td>ATMs5</td>
<td>2,778</td>
</tr>
<tr>
<td>Customers</td>
<td>~9 million</td>
</tr>
<tr>
<td>Employees</td>
<td>27,000</td>
</tr>
<tr>
<td>2020 Charitable Contributions6</td>
<td>$2,832,878</td>
</tr>
</tbody>
</table>

Credit Ratings7

<table>
<thead>
<tr>
<th>TD Bank1, N.A.</th>
<th>Moody’s</th>
<th>S&amp;P</th>
<th>DBRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Toronto-Dominion Bank</td>
<td>Aa1</td>
<td>AA-</td>
<td>AA (high)</td>
</tr>
<tr>
<td>TD Bank, N.A.</td>
<td>Aa2 (Long Term Deposits)</td>
<td>AA-</td>
<td>AA</td>
</tr>
</tbody>
</table>

For more information 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.
2 Total Deposits and Total Loans reported are averages for the first quarter ended January 31, 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.
3 Based on total deposits as of June 30, 2019. Source: SNL Financial, Largest Banks and Thrifts in the U.S. by total deposits.
4 Based on assets as of April 30, 2019 (for Canadian peers).
5 Data as of March 2018. Longest average Store hours compared to major banks. For more information, please go to www.tdbank.com/locations
6 Total ATMs include Live, Mobile and TD Branded ATMs.
7 Contributions provided through TD Charitable Foundation, the charitable giving arm of TD Bank, N.A., as reported from November 1, 2019 through January 31, 2020.
8 Ratings on long-term debt (deposits) of The Toronto-Dominion Bank and TD Bank, N.A., as of January 31, 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.

For J.D. Power 2019 award information, visit jdpower.com/awards.

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U.S. Retail Banking Lines of Business:
- Retail Banking
- Commercial Banking
- Wealth Management
- TD Auto Finance

Operates retail Stores in 15 states and the District of Columbia:
- Connecticut
- Delaware
- District of Columbia
- Florida
- Maine
- Maryland
- Massachusetts
- New Jersey
- New York
- North Carolina
- Pennsylvania
- Rhode Island
- South Carolina
- Vermont
- Virginia

TD READY COMMITMENT

- Through TD Ready Challenge, invested $3 Million in innovative solutions to expand healthcare equity and access in the US
- Awarded $125K to 30 community organizations to create affordable rental units, reducing homelessness and rental burden

Awards and Recognition: