Business Profile

TD Bank

America's Most Convenient Bank®

October 31, 2025

About Us

TD Bank[1], America's Most Convenient Bank®, is one of the 10 largest banks in the U.S.[2], providing more than 10 million clients with a full range of retail, small business and commercial banking products and services at approximately 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 Mount Laurel, N.J. To learn more, visit www.td.com/us.

TD Bank is a subsidiary of The Toronto-Dominion Bank, a top 10 financial services company in North America[3]. The Toronto-Dominion Bank trades on the New York and Toronto stock exchanges under the ticker symbol "TD."

Key Statistics

TD Bank [1]	(As of 10/31/2025)
Total Assets	~$382.0 billion
Total Deposits	~$309.7 billion
Total Loans	~$176.5 billion
Commercial	~$86.9 billion
Personal	~$89.6 billion
Retail Stores	1,100
ATMs [4]	2,403
Clients [5]	>10 million
Employees [6]	29,158
2024 Charitable Contributions [7]	$36.5 million

Credit Ratings [8]

		Moody's	S&P	Fitch	DBRS
The Toronto-Dominion Bank	Long Term Deposits	Aa1	A+	AA	AA
	Legacy Senior Debt [9]	Aa2	A+	AA	AA
	Senior Debt [10]	A2	A-	AA-	AA (low)
TD Bank, N.A.	Long Term Deposits	Aa3	A+	AA	AA (low)
	Long Term Debt	A2	A+	AA-	AA (low)

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.

[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 fourth quarter ended October 31, 2025. 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, N.A. and TD Bank USA.

[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 October 31, 2025 (for Canadian peers).

[4] Total ATM numbers as of October 31, 2025 and includes store, remote, mobile and TD-branded ATMs.

[5] TD Bank retail client counts are approximate and include Consumer Banking, TD Auto Finance, and Wealth Consumer clients.

[6] Average number of full-time equivalent staff during the fourth quarter ended October 31, 2025.

[7] 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, 2023 through October 31, 2024.

[8] Ratings on long-term debt and deposits of The Toronto-Dominion Bank and TD Bank, N.A., as of October 31, 2025. 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.

[9] 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.

[10] Subject to conversion under the bank recapitalization "bail-in" regime.

[11] TD Auto Finance received the highest score in the non-captive national – prime segment in the J.D. Power 2020-2025 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:

TD Tree Days is the bank's signature volunteer and urban greening program, bringing together colleagues, their families, and local organizations for planting events to help revitalize green spaces across the bank's footprint. Since launching the program in 2011, more than 22,000 native trees and shrubs have been planted with the help of more than 9,000 TD volunteers. In 2025, more than 2,600 additional trees and shrubs were planted in partnership with 19 organizations that were awarded a TD Tree Days grant, providing ecological services for stronger, more resilient communities.

Awards and Recognition:

2025 DISABILITY INDEX UNITED STATES Best Place to Work for Disability Inclusion

VETS Indexes 3 STAR EMPLOYER 2025

EQUALITY 100 2025 Leader in LGBTQ+ Workplace Inclusion

seramount TOP COMPANY FOR EXECUTIVE WOMEN 2024

seramount BEST COMPANY FOR MULTICULTURAL WOMEN 2024

seramount 100 BEST COMPANY 2024

TD Auto Finance Ranked #1 in Dealer Satisfaction among National Prime Credit Non-Captive Automotive Finance Lenders [11]