



America's Most Convenient Bank®

## Business Profile

April 30, 2013

### About Us

TD Bank<sup>1</sup>, America's Most Convenient Bank, is one of the 10 largest banks in the U.S.<sup>2</sup>, with more than 26,800 Employees 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 nearly 8 million Customers through our extensive network of more than 1,300 retail Stores throughout the Northeast, Mid-Atlantic, Metro D.C., the Carolinas and Florida.

TD Bank operates retail Stores in 15 states and the District of Columbia. In addition to banking products, TD Bank and its subsidiaries provide clients with customized private banking and wealth management services through TD Wealth<sup>®3</sup> 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 America<sup>4</sup>. The Toronto-Dominion Bank trades on the New York and Toronto stock exchanges under the ticker symbol "TD."

For more information, visit [tdbank.com](http://tdbank.com).

### Our Business Model

TD Bank is committed to delivering a unique, Customer-centric banking experience that is convenient and hassle-free. Not only do we have the longest hours in our markets, we're dedicated to exceeding expectations to surprise and delight our Customers by turning every encounter into a WOW! experience with:

- Legendary Service
- Hassle-Free Banking
- Live Customer Service 24/7
- Free Customer Coin Counting
- Free Online and Mobile Banking
- Free Pens, Lollipops and Dog Biscuits

### Key Statistics

TD Bank <sup>1,5</sup>	(As of 04/30/2013)
Total Assets	\$223 billion
Total Deposits	\$183 billion
Total Loans	\$98 billion
Commercial	\$49 billion
Personal	\$49 billion
Retail Stores	1,310
ATMs	1,898
New Stores Opened in FY 2012	41
Stores Opened Year to Date in FY 2013	16
Customers	~8 million
Employees <sup>6</sup>	26,800+
2013 Charitable Contributions <sup>7</sup>	\$3.7 million

### Credit Ratings<sup>8</sup>

	Moody's	S&P	Fitch	DBRS
The Toronto-Dominion Bank	Aa1	AA-	AA-	AA
TD Bank, N.A.	Aa3	AA-	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: [td.com/investor](http://td.com/investor)

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<sup>1</sup> TD Bank refers to the U.S. Personal and Commercial Banking business segment of TD Bank Group.

<sup>2</sup> Based on total deposits as of March 31, 2013. Source: SNL Financial, Largest Banks and Thrifts in the U.S. by total deposits.

<sup>3</sup> Securities and other investment and insurance products are: not a deposit; not FDIC insured; not insured by any federal government agency; not guaranteed by TD Bank, N.A. or any of its affiliates; and may be subject to investment risk, including possible loss of value.

<sup>4</sup> Based on assets as of April 30, 2013.

<sup>5</sup> For the purpose of this document, Total Assets are shown in U.S. dollars based on an exchange rate of 1.0075 as of April 30, 2013. Total Deposits and Total Loans reported are averages for the second quarter ended April 30, 2013. Total Loans include personal and business loans, but do not include debt securities classified as loans. Total Deposits include personal and business deposits as well as the insured deposit account (IDA) agreement with TD Ameritrade.

<sup>6</sup> Includes full-time and part-time Employees.

<sup>7</sup> Contributions provided through TD Charitable Foundation, the charitable giving arm of TD Bank, N.A., as reported from November 1, 2012 through April 30, 2013.

<sup>8</sup> Ratings on long-term debt (deposits) of The Toronto-Dominion Bank and TD Bank, N.A., as of April 30, 2013. 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.

### U.S. Personal and Commercial Lines of Business:

- ✓ Retail Banking
- ✓ Commercial Banking
- ✓ Wealth Management<sup>3</sup>
- ✓ TD Auto Finance

### Operates retail Stores in 15 states and 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

### Environmental Stewardship:



- Opened the nation's first net-zero energy bank location that produces more electricity on site than it consumes
- First large North American bank to be carbon neutral
- Purchases renewable energy credits for 100% of the electricity consumed by our Stores, ATMs and operations

### Awards and Recognition:



A 2012 Money® Magazine 'Best Bank'