

ABOUT US

TD Bank¹, America's Most Convenient Bank®, is one of the 10 largest banks in the U.S.², with more than 26,000 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 1,280 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 our subsidiaries provide clients with customized wealth management services through TD WealthSM, vehicle financing and dealer commercial services through TD Auto Finance and insurance products and services through TD Insurance, Inc., one of the largest insurance agencies in the Northeast.³

TD Bank, America's Most Convenient 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 America⁴. The Toronto-Dominion Bank is one of the few banks in the world rated Aaa by Moody's and trades on the New York and Toronto stock exchanges under the ticker symbol "TD".

For more information, visit www.tdbank.com

OUR BUSINESS MODEL

TD Bank, America's Most Convenient Bank, is committed to delivering a unique banking experience that's smart and easy. 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 ^{1,5}	(As of 04/30/12)
Total Assets	\$204 billion
Total Deposits	\$165 billion
Total Loans	\$83 billion
Commercial	\$45 billion
Personal	\$38 billion
Retail Stores	1,280+
ATMs	1,870+
New Stores Planned for FY 2012	30+
Customers	~8 million
Employees ⁶	26,000+
2012 Charitable Contributions ⁷	\$3.4 million+

CREDIT RATINGS⁸

	Moody's	S&P	Fitch	DBRS
The Toronto-Dominion Bank	Aaa	AA-	AA-	AA
TD Bank, N.A.	Aa2	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 the Investor Relations website: <http://www.td.com/investor/>

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

² Based on total deposits as of March 31, 2012. Source: SNL Financial, Largest Bank and Thrifts in the U.S. by total deposits.

³ 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.

⁴ Based on assets as of April 30, 2012.

⁵ For the purpose of this document, Total Assets are shown in U.S. dollars based on an exchange rate of 0.9879 as of April 30, 2012. Total Deposits and Total Loans reported are averages for the second quarter ended April 30, 2012. 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.

⁶ Includes full-time and part-time Employees.

⁷ Contributions provided through TD Charitable Foundation, the charitable giving arm of TD Bank, N.A., as reported from November 1, 2011 through April 30, 2012.

⁸ Ratings on long-term debt (deposits) of The Toronto-Dominion Bank and TD Bank, N.A., as of April 30, 2012. 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 Management³
- Insurance³
- 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
- Largest U.S.-based bank to be carbon neutral
- Purchases renewable energy credits for 100% of the electricity consumed by our Stores, ATMs and operations

Bank with the Best:

