



# We're doing business the right way.



**One of the World's  
50 Safest Banks**

Global Finance, 2009-2018



**North America's  
Safest Banks**

Global Finance, 2009-2018

- TD Bank is independently rated as the safest bank in North America.
- TD was listed on the Dow Jones Sustainability World Index for the fifth consecutive year
- TD placed within the top 5% of banks, reaching Silver Class, in the Dow Jones Sustainability Index Yearbook
- For the third year in a row, TD has been included in the Bloomberg Gender-Equality Index
- TD received a rating of A– on its CDP (formerly the Carbon Disclosure Project) disclosure.
- TD Bank has earned an "Outstanding" rating on our recent Community Reinvestment Act (CRA) exam from the OCC, excelling in all 3 of the performance tests: the Lending Test, the Investment Test, and the Service Test

# THE READY COMMITMENT

We aspire to help create an inclusive future where individuals and communities feel confident that they can succeed in a changing world. By providing access, resources and support, **The Ready Commitment** is how we deliver on that purpose. To accomplish our goal, we will focus on four critical areas:



\$1 billion  
by 2030

## Financial Security

Increase access to opportunities and programs that have the greatest impact: Early Learning, Income Stability, Affordable Housing, and Financial Literacy.

## Vibrant Planet

Partner with environmental and philanthropic organizations to enable people and economies to thrive by enhancing green spaces and helping to accelerate the transition to a low-carbon economy.

## Connected Communities

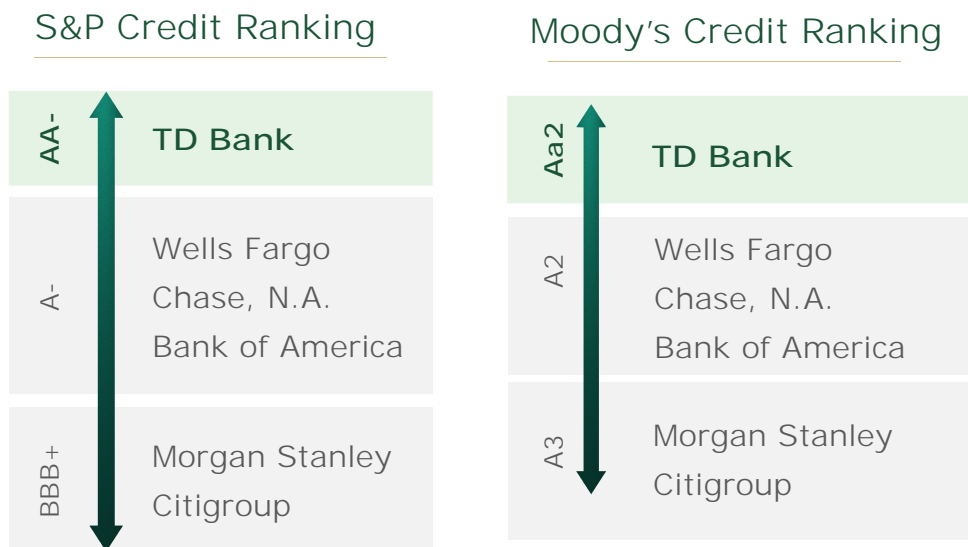
Create opportunities for everyone to feel included by supporting thousands of activities and initiatives that respond to local needs, encouraging new narratives and dialogues through art and culture.

## Better Health

Support more equitable health outcomes for all by investing in research, new technologies and innovative solutions that improve access to care.

# What others think of us.

You don't have to take our word for it. TD Bank is independently rated as the safest bank in North America.



Source: US Peer Websites. U.S. peers defined as BAC, BBT, C, CITZ, JPM, MTB, PNC, STI, USB and WFC Moody's rating based on senior long-term debt as of September 23, 2018. S&P rating based on long-term foreign issuer credit as of September 23, 2018. Information verified on January 28, 2020.

