

Senior officers



A. Charles Baillie
Toronto
Chairman of the Board



W. Edmund Clark¹
Toronto
President and
Chief Executive Officer

Group office



Thomas R. Spencer
Toronto
Vice Chair
Risk Management



Fredric J. Tomczyk¹
London
Vice Chair
Corporate Operations



T. Christian Armstrong¹
Toronto
Executive Vice President
Marketing



Daniel A. Marinangeli
Toronto
Executive Vice President
and Chief Financial
Officer



Christopher A. Montague
Oakville
Executive Vice President,
General Counsel
and Secretary
Legal and Compliance



J. David Livingston²
Toronto
Executive Vice President
Corporate Development

Group office Senior Vice Presidents:

Robert M. Aziz¹
Oakville
Legal

John T. Davies
Mississauga
Information Services

William Gazzard¹
Toronto
Legal Department,
Compliance

Alan Jette¹
Toronto
Treasury and Balance
Sheet Management,
Finance

Dominic Mercuri¹
Burlington
Advertising and
Marketing Services,
Marketing

Claudia Radasanu
Toronto
Development Services,
Operations

James E. Chamberlain
Oakville
Computing Services,
Operations

Don Drummond¹
Toronto
TD Economics

Nadine M. Gilchrist
Toronto
Government and Financial
Institutions,
Risk Management

Nico Meijer¹
Toronto
Market Risk Policy,
Risk Management

Kerry A. Peacock¹
Toronto
Corporate and Public
Affairs

J. David Sloan
Toronto
Audit

Barbara I. Cromb
Toronto
Marketing

David M. Fisher
Burlington
Office of the Ombudsman,
Legal

Brian J. Haier
Toronto
Human Resources

S. Kenneth Pustai¹
Ancaster
Human Resources

Paul I. Verwymeren
Burlington
Commercial Credit,
Risk Management

Personal and commercial banking



Andrea S. Rosen
Toronto
Vice Chair
President,
TD Canada Trust



Bernard T. Dorval¹
Toronto
Executive Vice President
Retail Product Group



Michael A. Foulkes
Toronto
Executive Vice President
Commercial Banking



Timothy D. Hockey¹
Mississauga
Executive Vice President
Retail Distribution

Personal and commercial banking Senior Vice Presidents:

Cathy L. Backman
Toronto
e.Bank

Suzanne Deuel
Toronto
Core Banking and Small
Business,
Retail Product Group

Gary Flowers
Mississauga
TD Centre Branch,
National Accounts,
Commercial Banking

Sean E. Kilburn¹
Toronto
TD Life Group,
Retail Product Group

Ron McInnis
Gloucester
Ontario East Region,
Retail Distribution

R. Iain Strump
Calgary
Alberta Region,
Retail Distribution

Joan D. Beckett¹
Toronto
Greater Toronto Area
Suburban,
Retail Distribution

Robin A. Dines
Pickering
Commercial Banking

Brian Hornung¹
Winnipeg
Central Canada Region,
Retail Distribution

Louis Larivière
Brossard
Quebec District,
Commercial Banking

David I. Morton
Bedford
Atlantic Region,
Retail Distribution

Alain Thibault¹
Outremont
TD Meloche Monnex Inc.,
Retail Product Group

Richard Campbell
Oakville
Human Resources

Alexandra P. Dousmanis-Curtis
London
Ontario South West
Region,
Retail Distribution

Charles A. Hounsell¹
Oakville
Information Technology

Robert R. Laverdure
Westmount
Quebec Region,
Retail Distribution

Dwight P. O'Neill¹
Toronto
Lending,
Retail Product Group

Michael F. Walzak
Oakville
Ontario District,
Commercial Banking

John Capozzolo¹
Toronto
Ontario Central Region,
Retail Distribution

Christopher D. Dyrda
Calgary
Western District,
Commercial Banking

Paul W. Huyer
Toronto
Finance

Richard A. Lunny
Toronto
Product Management
and Sales, Lending,
Retail Product Group

Suzanne E. Poole
Vancouver
Pacific Region,
Retail Distribution

M. Suellen Wiles¹
Mississauga
Greater Toronto
Central Region,
Retail Distribution

James E. Coccimiglio
Pickering
Greater Toronto Area,
Commercial Banking

David E. Kay
Ajax
Commercial Banking

Margo M. McConvey
Mississauga
Retail Sales and Service,
Retail Distribution

Bruce M. Shirreff
Toronto
Branch Services Group,
Retail Product Group

Wealth management – Canada



William H. Hatanaka¹
Toronto
Executive Vice President
Wealth Management

Wealth management – Canada Senior Vice Presidents:

Stephen Geist
Toronto
TD Mutual Funds

Peter H. Lee
Toronto
TD Waterhouse
Investment Advice

Gerard J. O'Mahoney
Oakville
TD Waterhouse Canada

John G. See
Oakville
TD Waterhouse
Discount Brokerage

Robert Strickland
Toronto
Private Client Group,
TD Waterhouse
Financial Planning

Investment management



Robert F. MacLellan
Toronto
Executive Vice President
Chief Investment Officer

Investment management Senior Vice Presidents:

Barbara F. Palk
Toronto
TD Asset Management

John R. Pepperell
Toronto
Equities, Portfolio
Management & Research,
TD Asset Management

Satish C. Rai
Pickering
Fixed Income,
TD Asset Management

Wealth management – USA



Frank J. Petrilli
Irvington, New York
Executive Vice President
President and
Chief Executive Officer
TD Waterhouse USA



Diane E. Walker¹
New York, New York
Executive Vice President
Chief Administrative
Officer

Wealth management – USA Senior Vice Presidents:

Joseph Barra
Dix Hills, New York
Customer Care USA

Janet M. Hawkins¹
Etobicoke
Marketing

Wealth management – International²

Wealth management – International Senior Vice Presidents:

Robert A. Hamilton
Edinburgh, Scotland
NatWest Stockbrokers

Tim Pinnington¹
Macclesfield, Cheshire,
United Kingdom
TD U.K. Brokerage

Ian B. Struthers
Singapore
TD Waterhouse Asia and
Australia Brokerage

Wholesale banking



Robert E. Dorrance¹
Toronto
Executive Vice President
Chairman and Chief
Executive Officer
TD Securities



Michael W. MacBain
Toronto
Executive Vice President
President
TD Securities



Bharat Masrani
Toronto
Executive Vice President
Credit Asset Management



Riaz Ahmed
Oakville
Executive Vice President
Chief Administrative
Officer

Wholesale banking Senior Vice Presidents:

Rod Ashtaryeh
New York, New York
Investment Banking

Warren W. Bell
Oakville
Human Resources

Julian M. Bott
Houston, Texas
Investment Banking

Mark R. Chauvin
Burlington
Credit

John F. Coombs
Toronto
Credit Origination

Paul C. Douglas
Burlington
Credit Restructuring

Marcus Fedder¹
London
United Kingdom
Region Head

Steven H. Fryer
Templestowe, Australia
Credit Origination

P. Joseph Hegener
Darien, Connecticut
USA Region Head

Martine Irman
Toronto
Foreign Exchange
and Money Markets

Jason A. Marks
Toronto
Derivative Products

Patrick B. Meneley
Toronto
Investment Banking

Michel Paradis¹
Richmond Hill
Finance and Operations

Lisa A. Reikman
Toronto
Credit

Steven L. Tennyson
Toronto
Technology

Natalie Townsend
Toronto
Private Equity

All of the senior officers listed have held management or senior management positions with the Bank for the past five years. The list of senior officers above includes their municipality of residence. This listing is as of January 23, 2003.

¹ These senior officers have not been with the Bank for the past five years. Each have previously held management or senior management positions with another financial institution, investment counselling firm, public relations firm or law firm during the past five years.

² David Livingston also has responsibility for e.Bank and TD Waterhouse International.