



Bharat Masrani

Group President and Chief Executive Officer
TD Bank Group

Bharat Masrani was appointed Group President and Chief Executive Officer of TD Bank Group on November 1, 2014. Bharat has 30 years of banking experience and is a member of the TD Bank Group Board of Directors. He most recently served as Chief Operating Officer for TD Bank Group from July 2013.

Bharat has held many senior executive roles across the Bank. In 2006, he became the President of TD Banknorth, and in 2007, President and CEO. In 2008, he was named Group Head U.S. Personal and Commercial Banking and President and CEO of TD Bank, America's Most Convenient Bank. Previous to his role at TD Bank, he served as Vice Chair and Chief Risk Officer of TD Bank Group, a position he held from May 2003. Bharat also served as Senior Vice President and Chief Executive Officer of TD Waterhouse Investor Services in Europe; Senior Vice President, Corporate Finance and Co-Head in Europe; Vice President and Country Head for India; and Vice President and Head, Corporate Banking Canada. He began his banking career with TD Bank Group in 1987 as a Commercial Lending Trainee.

Bharat received a Bachelor of Administrative Studies degree with Honours from York University in 1978 and obtained his Master of Business Administration from the Schulich School of Business, York University in 1979. He and his wife, Shabnam, currently make their home in Toronto and have two grown children.



Tim Hockey

Group Head, Canadian Banking and Wealth Management,
TD Bank Group and
President and Chief Executive Officer,
TD Canada Trust

As Group Head, Canadian Banking and Wealth Management, TD Bank Group and President and CEO, TD Canada Trust, Tim's primary responsibility is the leadership of Canadian banking, more commonly known as TD Canada Trust, which includes Canadian personal banking, business banking, and auto finance. He also oversees TD Wealth Management, which includes the global direct investing, advisory and Canadian asset management businesses.

In over 30 years with TD, he has held senior positions in a variety of areas including mutual funds, retail distribution, information technology, core and small business, credit cards and personal lending.

In 1997 Tim obtained an MBA from the University of Western Ontario and he now sits on the Advisory Board of the Richard Ivey School of Business. Tim also serves on the Board of Directors for the SickKids Foundation, the largest non-governmental granting agency in children's health in Canada, and was Chair of the Hospital for Sick Children's Research and Learning Tower Campaign. He is on the board of The Greater Toronto CivicAction Alliance and served as 2015 Honorary Chair for the Ride to Conquer Cancer. Tim is an executive member of the Canadian Bankers Association, previously serving as Chair of the organization. As well, Tim is a past winner of Canada's "Top 40 Under 40", a program that celebrates Canadians who have reached significant success before the age of 40 in the private, public and not-for-profit sectors. Tim and his wife Lana reside in Toronto, Ontario. They have two sons.



Nandita Bakhshi

Executive Vice President, Head of Direct Channels
TD Bank Group

Nandita Bakhshi is Executive Vice President and Head of Direct Channels for TD Bank Group. In this role, she is responsible for developing customer experience strategies for the Digital, Phone and ATM teams, who are part of creating an integrated, effortless and legendary customer and client experience for TD's retail, insurance and wealth businesses across North America.

Prior to this, Nandita was the Head of Consumer Bank for TD Bank, America's Most Convenient Bank, where she led product innovation and delivery through all retail channels, including direct channels and online & mobile banking.

Nandita joined TD in 2009 as the Head of the Product Management Group, and led the teams responsible for development and retention of both consumer and commercial products and services.

Nandita has more than 25 years experience in the financial services industry. As EVP in the Consumer Deposits and Payments Division at Washington Mutual, she led efforts to grow the retail banks' transaction businesses and provided oversight of payments, while also defining the strategy for interest-bearing deposit product offerings. Her visionary nature led to the invocation of contactless technology with the creation of a critical mass of contactless cards.

A native of Calcutta, India, she earned a Master of Arts degree in international relations from Jadavpur University. Nandita is a recognized leader, known for her commitment to customers and the community. She regularly puts her philosophy of serving the world by striving to make a difference into practice in the local community as well as her homeland. Prior to joining TD, Nandita spent time in India working pro-bono on a microfinance program, with a company funded by the Gates Foundation. Today she serves on the Board of Directors for the Consumer Bankers Association (CBA).



Paul C. Douglas

Executive Vice President, Business Banking
TD Canada Trust

As Executive Vice President, Business Banking, Paul's role is to lead the Business Bank in offering a variety of banking products, services and expertise to Business Banking customers across Canada. TD Canada Trust's Business Bank includes Commercial, Real Estate, Agriculture, Franchise and Small Business Banking.

Paul's career with TD has spanned over 35 years, during which he's held positions of increasing responsibility in a number of areas including Retail Banking, Commercial Banking, Corporate Banking, Investment Banking and Risk Management. He has held his current position leading TD's Business Bankers since May 2004.

A proud supporter of TD's commitment to diversity in both the workplace and our communities, Paul is the former Chair of TD's Diversity Leadership Council subcommittee on promoting and enhancing a supportive environment for gay, lesbian, bisexual and transgender customers and employees. He also serves on the Board of Governors of McMaster University, where he completed both his undergraduate and MBA Degrees.



Thomas (Tom) Dyck

Executive Vice President, Community Banking
TD Canada Trust

As Executive Vice President, Community Banking, TD Canada Trust, Tom is responsible for leading a retail distribution network of more than 21,000 employees who bring our commitment to a legendary customer experience to life in over 1,150 branches across Canada.

Tom currently serves as Chair of the One TD Operating Committee, Chair of the TD Pension Investment Committee, and Chairman of the Board for TD Investment Services. He is also a member of the Canadian Banking, Auto Finance and Wealth Management Operating Committee.

Drawing upon over 30 years' experience in financial services, Tom has advanced through a number of increasingly senior roles within TD Bank Group, including Retail, Business and Commercial Banking and Wealth Management. He has extensive experience in product management, marketing, branding and distribution, in both Canada and the U.S.

A graduate of the University of Ottawa, Tom holds an honours degree, majoring in Finance. He has also completed the Advanced Management Programme at INSEAD in Fontainebleau, France.

Tom values community involvement and is a board member of United Way of Peel Region.



Kenn Lalonde

Executive Vice President, Insurance, TD Bank Group and
President & CEO, TD Insurance

Kenn is responsible for the Insurance business at TD Bank Group, which includes creditor, health, life, travel medical, auto, home, and motorcycle and RV insurance in Canada. With more than four million customers, TD Insurance – the leader in the direct and affinity markets in Canada – provides authorized insurance products through the Internet, telephone, and a network of more than 1,150 TD Canada Trust branches.

Kenn brings with him more than two decades of experience in the financial services (banking and insurance) sector in Canada and the United States. Prior to joining TD, Kenn was EVP, Asset Accumulation & Diversification at CUNA Mutual Group, and has held various roles at CIBC, including leading their insurance, retail, small business, and direct-to-consumer banking businesses.

Kenn has a Bachelor's degree from the University of Toronto and has completed the Advanced Management Program at Harvard Business School. He has also completed the Director's Certification (ICD.D) from the Institute of Corporate Directors / Rotman School of Business, University of Toronto.



Kerry Peacock

Executive Vice President, Personal Banking Products
TD Canada Trust

As Executive Vice President, Personal Banking Products, TD Canada Trust, Kerry is responsible for the overall strategic direction of the products and services business, which includes everyday banking and investment products like personal loans, mortgages, savings and deposits, and mutual funds, as well as operations. Under her leadership, her team of more than 3,800 employees works to make TD the Better Bank by delivering products and services that are easier to understand, sell and service.

Drawing upon more than 30 years of experience in financial services, Kerry has advanced her career at TD by building a strong and respected track record for growing businesses, coaching and developing people, and having a passion for winning. She has held a number of increasingly senior roles within TD, including Retail, Business Banking, and Wealth Management and has extensive experience in distribution, corporate communications and product management.

Kerry currently serves on the boards of Symcor and Pathways to Education. Since 2007, Kerry has been Chair of TD's Aboriginal Steering Committee, which champions diversity initiatives both at the national and grassroots levels at TD. From 2012 to 2014, Kerry sat on the board of TD Ameritrade. Kerry has been recognized by the Women's Executive Network as one of Canada's Most Powerful Women.

Kerry holds an MBA degree from the Ivey School of Business and is an Ivey Scholar in addition to having achieved her professional designation as a Certified Professional Accountant (FCPA, FCGA).

Outside of work, Kerry enjoys an active lifestyle and has competed in the Boston Marathon, the Alcatraz Triathlon, and Ironman in Penticton.



Andrew Pilkington

President, Canadian Credit Cards and Merchant Services
TD Bank Group

Andrew Pilkington joined TD in 2014 to lead the Canadian Credit Cards business. Recently, his role has expanded to include accountability for Canadian Merchant Services.

Andrew is responsible for the overall strategic direction of the Canadian Credit Cards and Merchant Services businesses. Under his leadership, his team delivers TD Cards, MBNA and Aeroplan products to support the borrowing needs of consumer and business customers and provides a complete line of credit and debit card processing services and payment transaction solutions to Canadian merchants.

Prior to joining TD, Andrew served as President of Chase Card Services Canada & Head of Commercial Card at JPMorgan Chase & Co. His extensive executive portfolio was built on years of experience with Amex Canada, American Express Europe and British Airways in a range of leadership roles. In particular, he is recognized for expanding Amex Canada's mid-market presence.

Andrew is a graduate of Durham University and has served as a Director of Carlson Wagonlit Travel, Inc. He and his wife Denise live in Toronto with their three children.



Leo Salom

Executive Vice President, Wealth Management
TD Bank Group

In his role as Executive Vice President, TD Wealth, Leo is responsible for TD's Direct Investing, Advice, and Asset Management businesses in Canada, the United States, and the United Kingdom.

Leo joined TD in 2011 and has more than 27 years of retail banking and investment management experience, having previously served as CEO of Barclays Western European Retail and Commercial Banking group based in London, England. Prior to joining Barclays in 2006, Leo worked for Citibank for nearly 19 years, ultimately managing their Retail Banking division across Europe, Middle East and Northern Africa.

Leo currently serves as a member of the Board of Directors for The WoodGreen Foundation, one of the largest social service charities in Toronto and for the Toronto Region Board of Trade. He serves on the Parent Advisory Board at Wake Forest University and is the Co-Chair of the 2014 TD United Way Campaign.

He holds a Bachelor's degree in Business Administration from the University of Miami and a Master's degree in Business Administration from Harvard Business School.

Leo and his wife, Sonia Maria, have three daughters: Cynthia, Lauren and Alexandra.