Shareholder and investor information

General information
Head Office
The Toronto-Dominion Bank
P.O. Box 1
Toronto-Dominion Centre
King St. W. and Bay St.
Toronto, Ontario
M5K 1A2
(416) 982-8222
Fax:
(416) 982-5671
Telex:
General: 06524267
Answerback: Torbadom Tor
Cable address:
Toronto, Toronto
Products and services:
Contact TD Canada Trust, 24 hours a day, seven days a week:
1-866-567-8888
French:
1-800-895-4463
Cantonese/Mandarin:
1-800-387-2828
Telephone device for the deaf:
1-800-361-1180
General and financial:
Contact Corporate and Public Affairs,
(416) 982-8578
Internet web site:
www.td.com
Internet e-mail:
customer.service@td.com
Please be advised that the internet is not a secure medium, confidentiality and security cannot be ensured for information transmitted over it. The Toronto-Dominion Bank and its subsidiaries will not be responsible for any damages you may suffer if you use the internet to transmit confidential or sensitive information via e-mail to us or to request and receive such information from us.

Annual meeting
April 3, 2003
9:30 a.m.
London Conference Centre
London, Ontario

Auditors
Ernst & Young LLP
PricewaterhouseCoopers LLP

Shareholder services
Shareholder inquiries:
Any written inquiries other than change of address or change in registration of shares may be directed to Shareholder Relations, Head Office.
Shareholders may call the Shareholder Relations department at (416) 944-5743 or toll-free at 1-866-756-8936.
Shareholder information is available by calling toll-free in Canada or the United States 1-800-4NEWS-TD (1-800-463-9783), in Toronto, call (416) 982-NEWS (416) 982-6397 or (416) 944-5743 or 1-866-756-8936 toll-free.
Change of address or change in registration:
Please write to the Bank’s transfer agent.
Transfer agent:
CIBC Mellon Trust Company
P.O. Box 7010
Adelaide Street Postal Station
Toronto, Ontario
MSC 2W9
(416) 434-5500
www.cibcmellon.com or
inquiries@cibcmellon.com
Co-transfer agent and registrar:
Mellon Investor Services LLC
P.O. Box 3315
South Hackensack, New Jersey 07606 or
85 Challenger Road
Ridgefield Park, New Jersey 07660
(800) 370-1163
TDD for hearing impaired:
(800) 231-5469
Foreign shareholders:
(201) 329-8860
TDD foreign shareholders:
(201) 329-8354
www.melloninvestor.com
Shareholder service agent
in Japan:
Mizuho Trust & Banking Co., Ltd.
1-17-7, Saga, Koto-ku
Tokyo, Japan
135-8722

Financial mailing list:
The Bank maintains a mailing list so shareholders and other interested parties can receive quarterly financial statements and annual reports. To add your name to this list, please write the Bank’s transfer agent.

Market listings
The Toronto-Dominion Bank common stock is listed on:
The New York Stock Exchange
The Tokyo Stock Exchange
The Toronto Stock Exchange
The Preferred Shares, Series A ("HYBRIDS") of TD Mortgage Investment Corporation are listed on The Toronto Stock Exchange.
The Capital Trust Securities ("TDCaTS") of TD Capital Trust are listed on The Toronto Stock Exchange.
A number of deposit notes issued by the Bank and guaranteed notes issued by the Bank’s wholly-owned subsidiaries are listed on one of:
Luxembourg Stock Exchange
The London Stock Exchange
The Irish Stock Exchange.

Dividends
Direct dividend depositing:
All shareholders may have their dividends deposited directly to any bank account in Canada or the United States. For this service, please write to the Bank’s transfer agent or call the Shareholder Relations department.
U.S. dollar dividends:
Dividend payments sent to U.S. addresses or made directly to U.S. bank accounts will be made in U.S. funds unless a shareholder otherwise instructs the Bank’s transfer agent. Other shareholders can request dividend payments in U.S. funds by writing to the Bank’s transfer agent or calling the Shareholder Relations department. Dividends will be exchanged into U.S. funds at the Bank of Canada noon rate on the fifth business day after record date, or as otherwise advised by the Bank.

Dividend reinvestment plan
For information regarding the Bank’s Dividend reinvestment plan, please contact our Shareholder Relations department, our transfer agent or visit our web site at www.td.com.

Debenture services
Trustee for debentures:
Computershare
Trust Company of Canada
100 University Avenue, 8th Floor
Toronto, Ontario
M5J 2Y1

Dividend Dates* for 2003

<table>
<thead>
<tr>
<th>Date Payable</th>
<th>Common Share Record Date</th>
</tr>
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<tbody>
<tr>
<td>January 31, 2003</td>
<td>December 19, 2002</td>
</tr>
<tr>
<td>April 30, 2003</td>
<td>March 20, 2003</td>
</tr>
<tr>
<td>July 31, 2003</td>
<td>June 19, 2003</td>
</tr>
<tr>
<td>October 31, 2003</td>
<td>September 18, 2003</td>
</tr>
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*Dividends, including the amounts and dates, are subject to declaration by the Board of Directors of TD Bank.

Securities information*

<table>
<thead>
<tr>
<th>Ticker symbol</th>
<th>CUSIP no.</th>
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<tbody>
<tr>
<td>Common Shares</td>
<td>891160 50 9</td>
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<tr>
<td>Non-cumulative Redeemable Class A First Preferred Shares, Series G</td>
<td>TD 891160 87 1</td>
</tr>
<tr>
<td>Non-cumulative Redeemable Class A First Preferred Shares, Series H</td>
<td>TD 891160 85 5</td>
</tr>
<tr>
<td>Non-cumulative Redeemable Class A First Preferred Shares, Series I</td>
<td>891160 77 2</td>
</tr>
<tr>
<td>TD Mortgage Investment Corporation HYBRIDS</td>
<td>TDB 871949 AA 1</td>
</tr>
<tr>
<td>TD Capital Trust</td>
<td>TDD 87807M AA 1</td>
</tr>
<tr>
<td>TD Capital Trust II Capital Trust Securities TDCaTS II</td>
<td>87807T AA 6</td>
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*Further information is available on our web site at www.td.com under Investor Information/Share and Debt Information.

You pouvez vous procurer des exemplaires en français du rapport annuel au service suivant:
Affaires internes et publiques
La Banque Toronto-Dominion
P.O. Box 1
Toronto-Dominion Centre
Toronto (Ontario)
M5K 1A2

You can request copies of the annual report in French from:
Internal Affairs and Publicity
The Toronto-Dominion Bank
P.O. Box 1
Toronto-Dominion Centre
Toronto (Ontario)
M5K 1A2

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財務報告書の日本語版（有価証券報告書より抜粋）をご希望の方は、下記にお申し出下さいます。
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東京都港区芝公園
4丁目3番地20号
神谷町M・Tビル16階
トロント・ドミオン銀行東京支店
(Tel. 03-5473-1610)