

Senior Officers



W. Edmund Clark¹
Toronto
President and
Chief Executive Officer

Corporate Office



Fredric J. Tomczyk¹
London
Vice Chair
Corporate Operations



T. Christian Armstrong¹
Toronto
Executive Vice President
Marketing



J. David Livingston²
Toronto
Executive Vice President
Corporate Development



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



Bharat B. Masrani
Toronto
Executive Vice President
Risk Management



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

Corporate Office Senior Vice Presidents:

Robert M. Aziz¹
Oakville
Legal

John T. Davies
Mississauga
Enterprise Technology
Services

Donald E. Drummond¹
Toronto
TD Economics

Alan J. Jette¹
Toronto
Treasury and Balance
Sheet Management

Dominic J. Mercuri¹
Burlington
Marketing
Communications

Claudia Radasanu
Toronto
Enterprise Technology
Services

James E. Chamberlain
Oakville
Computing Services

D. Suzanne Deuel
Toronto
Human Resources

David M. Fisher
Burlington
Office of the Ombudsman

Jason A. Marks
Toronto
Risk Management

Kerry A. Peacock¹
Toronto
Corporate and Public
Affairs

J. David Sloan
Toronto
Audit

Barbara I. Cromb
Etobicoke
Marketing

Robin A. Dines
Pickering
Operational Risk

William R. Gazzard¹
Toronto
Compliance

Nico Meijer¹
Toronto
Market Risk Policy

S. Kenneth Pustai¹
Ancaster
Human Resources

Paul I. Verwymeren
Burlington
Commercial Credit
Risk Management

Philip D. Ginn
Richmond Hill
Computing Services

Personal and Commercial Banking



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



Bernard T. Dorval¹
Toronto
Executive Vice President
Deputy Chair
TD Canada Trust



Michael A. Foulkes
Etobicoke
Executive Vice President
Commercial Banking



Timothy D. Hockey¹
Mississauga
Executive Vice President
Retail Distribution

Personal and Commercial Banking Senior Vice Presidents:

Cathy L. Backman
Etobicoke
e.Bank
Retail Distribution

Paul M. Clark
Halifax
Atlantic Region
Retail Distribution

Christopher D. Dyrda
Calgary
Western District
Commercial Banking

Paul W. Huyer
Toronto
Finance

Ronald J. McInnis
Gloucester
Ontario North and
East Region

R. Iain Strump
Calgary
Prairie Region
Retail Distribution

Joan D. Beckett¹
North York
Greater Toronto Area
Suburban Region
Retail Distribution

James E. Coccimiglio
Pickering
Greater Toronto Area
Commercial Banking

Gary B. Flowers
Mississauga
TD Centre Branch
National Accounts
Commercial Banking

David E. Kay
Ajax
Commercial Banking

David I. Morton
Oakville
Retail Transformation
Retail Distribution

Alain P. Thibault¹
TD Meloche Monnex Inc.

Richard C. Campbell
Oakville
Human Resources

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

Brian J. Haier
Toronto
Retail Sales and Service
Retail Distribution

Sean E. Kilburn¹
Toronto
TD Life Group

Dwight P. O'Neill¹
Toronto
Personal Lending
and Risk

Michael F. Walzak
Oakville
Ontario District
Commercial Banking

John A. Capozzolo¹
Etobicoke
Ontario Central Region
Retail Distribution

Thomas J. Dyck¹
Oakville
Small Business Banking

Charles A. Hounsell¹
Oakville
Enterprise Technology
Solutions

Richard A. Lunny
Etobicoke
Product Management
and Sales, Lending

Suzanne E. Poole
Vancouver
Pacific Region
Retail Distribution

M. Suellen Wiles¹
Mississauga
Greater Toronto
Central Region
Retail Distribution

Margo M. McConvey
Mississauga
Core Banking and
Term Products

Bruce M. Shirreff
Etobicoke
Real Estate Secured
Lending

Wealth Management – Canada



William H. Hatanaka¹
Toronto
Executive Vice President
Wealth Management

Wealth Management – Canada Senior Vice Presidents:

Stephen J. Geist
Etobicoke
TD Mutual Funds

Gerard J. O'Mahoney
Oakville
TD Waterhouse
Operations

Steven Mantle¹
Oakville
Managed Products,
Services and Solutions

David P. Pickett¹
Toronto
Practice Management

John G. See
Oakville
TD Waterhouse
Discount Brokerage
and Financial Planning

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
TD Waterhouse USA

Wealth Management – USA Senior Vice Presidents:

Joseph N. Barra
Dix Hills, New York
Customer Care USA

Janet M. Hawkins¹
New York, New York
Marketing

Wealth Management – International²

Wealth Management – International Senior Vice Presidents:

Robert A. Hamilton
Edinburgh, Scotland
NatWest Stockbrokers

Timothy P. Pinnington¹
Cheshire, United Kingdom
TD U.K. Brokerage

Wholesale Banking



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



Michael W. MacBain
Toronto
Executive Vice President
President TD Securities



Riaz E. Ahmed
Oakville
Executive Vice President
Wholesale Banking



Robert F. MacLellan
Toronto
Executive Vice President
Chief Investment Officer

Wholesale Banking Senior Vice Presidents:

Sinan O. Akdeniz
London, United Kingdom
Credit Products Group

Rod F. Ashtaryeh
New York, New York
Investment Banking

Warren W. Bell
Oakville
Human Resources

Mark R. Chauvin
Burlington
Credit Risk Management

John F. Coombs
Toronto
Credit Management

Paul C. Douglas
Burlington
Credit Asset
Management

Marcus J. Fedder¹
London, United Kingdom
Region Head
Europe and Asia Pacific

Steven H. Fryer
Melbourne, Australia
Country Head

Martine M. Irman
Toronto
Global Foreign Exchange
and Money Markets

Paul N. Langill¹
Etobicoke
Finance

Patrick B. Meneley
North York
Investment Banking

Michel J. Paradis¹
Richmond Hill
Operations

Robbie J. Pryde
Toronto
Institutional Equities

Lisa A. Reikman
Toronto
Credit Risk Management

Ian B. Struthers
Toronto
Credit Asset Management

Steven L. Tennyson
Toronto
Information Systems

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
TD Asset Management

Satish C. Rai
Pickering
TD Asset Management

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 November 26, 2003.

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

² David Livingston also has responsibility for TD Waterhouse International.