

Shareholder and investor information

General information

Head Office
Address:
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:
Torbadom, 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, therefore 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
M5C 2W9
(800) 387-0825
(416) 643-5500
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) 329-8660
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 Toronto Stock Exchange
The London Stock Exchange
The New York Stock Exchange
The Tokyo Stock Exchange

The Toronto-Dominion Bank preferred stock with a ticker symbol are listed on 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 under Investor Information/Share and Debt Information.

Debenture services

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

Dividend Dates* for 2003

Date Payable	Common Share Record Date
January 31, 2003	December 19, 2002
April 30, 2003	March 20, 2003
July 31, 2003	June 19, 2003
October 31, 2003	September 18, 2003

* Dividends, including the amounts and dates, are subject to declaration by the Board of Directors of TD Bank.

Securities information ¹	Ticker symbol	CUSIP no.
Common Shares	TD	891160 50 9
Non-cumulative Redeemable Class A First Preferred Shares, Series G	TD.PR.U	891160 87 1
Non-cumulative Redeemable Class A First Preferred Shares, Series H	TD.PR.H	891160 85 5
Non-cumulative Redeemable Class A First Preferred Shares, Series I		891160 77 2
Non-cumulative Redeemable Class A First Preferred Shares, Series J	TD.PR.J	891160 79 8
TD Mortgage Investment Corporation HYBRIDS	TDB.M	871949 AA 1
TD Capital Trust Capital Trust Securities TDCaTS	TDD.M	87807M AA 1
TD Capital Trust II Capital Trust Securities TDCaTS II	TDD.M	87807T AA 6

¹ Further information is available on our web site at www.td.com under Investor Information/Share and Debt Information.

Vous 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

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