

TD's Board of Directors and management have established corporate governance practices that are appropriate for one of the world's leading financial institutions. The Board of Directors oversees the management of the business and affairs of the Bank. The Board's duties and objectives are to protect the assets of the Bank and assure its viability, to enhance profitability and facilitate the development of business, and to ensure the effective operation of the Bank. Each Director is accountable to the shareholders and the other Directors.

The Board makes all major policy decisions for the Bank, including those set out below. Many Board functions are carried out by the five committees of the Board. The Board and its committees perform these main functions:

- monitoring the effectiveness of the Bank's corporate governance practices and approving any necessary changes,
- approving Bank strategies and overseeing their implementation,
- setting performance objectives and monitoring results,
- approving compensation for senior officers and compensation policies for the Bank,
- approving operating and capital budgets, and specific requests for major capital expenditures,
- overseeing the proper management of business risks, and approving decisions involving significant risks to the Bank,
- ensuring proper financial reporting and financial control systems are operating, and approving the quality and sufficiency of information provided to the Directors,
- ensuring proper inspection, control and audit systems are operating,
- overseeing communications with shareholders and other stakeholders, including reviewing the quarterly financial statements, and approving the annual financial statements, annual report and annual information form,
- overseeing succession planning and approving succession decisions for senior officers,
- establishing general Bank policies, and
- performing other tasks required by law.

The effectiveness of the Board and the committees is assessed annually by each Director. The Corporate Governance Committee considers Directors' comments and then proposes modifications to improve the Board and committee functions, and the Bank's corporate governance processes.

The Directors are elected to exercise their independent judgment on all issues concerning the Bank. At least two-thirds of all Directors are unaffiliated with and unrelated to the Bank. The determination of each Director's status is made in accordance with the Bank Act affiliation rules and by reviewing whether the size and importance of the business or other relationships of the Director and the Director's spouse with the Bank could reasonably give rise to a perception of a lack of independence for the Director. The Board and committees can meet in the absence of management at their discretion. In accordance with the Bank's corporate governance policies the Board, committees, and individual Directors can retain independent advisors for any matter relating to the Bank. No Bank officers may be appointed to the Audit, Corporate Governance, Management Resource and Compensation Advisory or Conduct Review committees.

The Board expects the Chief Executive Officer and the Bank's other officers to manage all aspects of the Bank's business and affairs to achieve the Bank's objectives, and rates their performance accordingly. Management's discussion and analysis of the Bank's operating performance is included in this Annual Report, commencing at page 13. The Bank's Shareholder Relations department provides information to and responds to inquiries from shareholders. Shareholder inquiries or suggestions that are addressed to the Board or a specific department or person are forwarded to the intended recipient. Others are forwarded to the appropriate committee or person. The Bank has established toll-free lines by which shareholders, customers and others can receive information from and contact the Bank: various telephone numbers are provided on page 80 of this Annual Report. The Bank has also appointed an Ombudsman to assist customers with the resolution of complaints or disputes with the Bank.

The Bank's corporate governance practices comply with the Guidelines for Improved Corporate Governance in Canada adopted by The Toronto Stock Exchange and the Montréal Exchange.

Board of Directors

Richard M. Thomson
Chairman and
Chief Executive Officer

A. Charles Baillie
President

William T. Brock
Vice Chairman

M. Norman Anderson
Vancouver
President
Norman Anderson
& Associates Ltd.

Philippe de G. Beaubien
Montréal
Chairman of the Board
Telemedia Inc.

G. Montegu Black
Toronto
Chairman and President
Tribanque Limited

André Chagnon
Montréal
Chairman of the Board
and Chief Executive
Officer
Le Groupe Vidéotron Itée

Marshall A. Cohen
Toronto
Counsel
Cassels Brock &
Blackwell

Gail Cook-Bennett
Toronto
Vice Chair
Bennecon Ltd.

Wendy K. Dobson
Toronto
Professor and Director
Centre for International
Business
Faculty of Management
University of Toronto

Marsha P. Hanen
Winnipeg
President and
Vice-Chancellor
The University of
Winnipeg

**The Honourable
E. Leo Kolber**
Montréal
Member
Senate of Canada

Brian F. MacNeill
Calgary
President and
Chief Executive Officer
IPL Energy Inc.

James A. Pattison
Vancouver
Chairman, President and
Chief Executive Officer
The Jim Pattison Group

Roger Phillips
Regina
President and
Chief Executive Officer
IPSCO Inc.

Robert J. Richardson
North Bay
Corporate Director

Edward S. Rogers
Toronto
President and
Chief Executive Officer
Rogers Communications
Inc.

* **William L. Sauder**
Vancouver
Chairman and
Chief Executive Officer
International Forest
Products Limited

Helen K. Sinclair
Toronto
Chief Executive Officer
BankWorks Trading Inc.

Donald R. Sobey
Stellarton, Nova Scotia
Chairman
Empire Company Limited

Michael D. Sopko
Toronto
Chairman and
Chief Executive Officer
Inco Limited

John M. Thompson
Somers, New York
Senior Vice President
and Group Executive
IBM Corporation

George W. Watson
Calgary
President and
Chief Executive Officer
TransCanada PipeLines
Limited

Adam H. Zimmerman
Toronto
Corporate Director

Board Committees

AUDIT COMMITTEE

MEMBERSHIP:

G. Montegu Black
Chairman

Wendy K. Dobson
Marsha P. Hanen
Brian F. MacNeill

Roger Phillips
Helen K. Sinclair
George W. Watson

This committee reviews the audited financial statements of the Bank before they are approved by the Board, ensures that appropriate internal control procedures are in place, and reviews any investments and transactions which could adversely affect the well-being of the Bank. It also monitors the Bank's regulatory compliance program. In addition, it monitors procedures established by the Board to resolve conflicts of interest situations and for restricting the use of confidential information, and monitors procedures relating to disclosure of information to customers of the Bank that is required to be disclosed by the Bank Act. The committee regularly meets with the shareholders' auditors, Superintendent of Financial Institutions, the Bank's Chief Financial Officer, Chief Auditor and Vice President, Corporate Compliance in the conduct of its duties.

CONDUCT REVIEW COMMITTEE

MEMBERSHIP:

G. Montegu Black
Chairman

Wendy K. Dobson
Marsha P. Hanen
Brian F. MacNeill

Roger Phillips
Helen K. Sinclair
George W. Watson

This committee establishes procedures for the review of transactions with related parties of the Bank, as defined by the Bank Act, reviews related party transactions, and ensures that any such transactions which have a material effect on the stability or solvency of the Bank are identified.

CORPORATE GOVERNANCE COMMITTEE

MEMBERSHIP:

Robert J. Richardson
Chairman

André Chagnon
Marshall A. Cohen
Gail Cook-Bennett
James A. Pattison

Edward S. Rogers
Michael D. Sopko
Adam H. Zimmerman

This committee is responsible for corporate governance issues, including structures and procedures for the independent functioning of the Board. It recommends criteria for the composition of the Board and the number of Directors. It also identifies candidates to be Directors, reviews their qualifications, annually assesses the contribution of each Director, recommends to the Board a slate of Directors for election at the Annual Meeting and recommends to the Board candidates to fill vacancies on the Board which occur between Annual Meetings.

EXECUTIVE COMMITTEE

MEMBERSHIP:

Richard M. Thomson
Chairman

M. Norman Anderson
A. Charles Baillie
Philippe de G. Beaubien
G. Montegu Black
E. Leo Kolber

Robert J. Richardson
William L. Sauder
Donald R. Sobey
Adam H. Zimmerman

This committee reviews and makes recommendations in respect of the Bank's general operating and corporate strategies. It receives and studies reports on present and future trends in financial services and makes such recommendations and plans based on such reports and studies as may be appropriate to ensure that the Bank and its subsidiaries are prepared to compete effectively in the future.

MANAGEMENT RESOURCES AND
COMPENSATION ADVISORY COMMITTEE

MEMBERSHIP:

Donald R. Sobey
Chairman

M. Norman Anderson
Philippe de G. Beaubien
E. Leo Kolber

James A. Pattison
William L. Sauder
John M. Thompson

This committee reviews and approves executive compensation policies and practices and the Bank's benefit plans. It reviews significant organizational changes, monitors succession planning and reviews and recommends to the Board candidates for senior officers appointments. The committee recommends to the Board terms and conditions of any incentive or deferred compensation plans for officers of the Bank and also reviews executive pension plans and loans to senior officers.

* Not standing for re-election on January 22, 1997.

OFFICERS OF THE BANK

Senior Officers*

Chairman and
Chief Executive Officer
Richard M. Thomson

President
A. Charles Baillie

Vice Chairs:
William T. Brock
Robert P. Kelly
Sydney R. McMorran

Executive Vice Presidents:
G.F. Kym Anthony
Allen W. Bell
L. Arthur English
Kenneth B. Foxcroft
J. Duncan Gibson
W. Keith Gray
Stephen D. McDonald

CORPORATE

Senior Vice Presidents:
Treasury, New York
Peter A.E. Bethlenfalvy

Credit
Pierre de G. Boulanger

General Counsel and
Secretary
R. Glenn Bumstead

TD Evergreen
Jeffrey R. Carney

Central Computer
Services
James E. Chamberlain

Audit
John T. Davies

Treasury Services
Kenneth L. Dowd

Personal Financial
Services
Douglas C. Ellis

TD Economics
Ruth Getter

Institutional Equities/
Structured Finance
Kenneth C. Hight

Ombudsman
A. Douglas King

Business Banking
Services
John L. Leckie

Card and Direct Services
J. David Livingston

TD Trust
Charles F. Macfarlane

Merchant Banking
John B. MacIntyre

Investments,
TD Asset Management
Robert F. MacLellan

Finance
Daniel A. Marinangeli

Public Affairs
Robert J. McGavin

Branch Banking
Allan R. McKenzie

Systems Research and
Development
Somasundar K. Mosur

Investor Services
Processing Centre
Gerard J. O'Mahoney

Investment Banking
Andrea S. Rosen

Real Estate
Ronald E. Ruest

Green Line Investor
Services
John G. See

Mortgages
Bruce M. Shirreff
Data Processing
James R. Sorensen

Risk Management
Policy Group
Thomas R. Spencer

Telecommunications
Services
A. Paul Stephens

Personal Lending and
Asset Based Lending
Stephen W. Stewart

TD Asset Management
J. Mark Wettlaufer

Corporate and
Investment Banking
Mark G. Wheaton

Treasury
Donald A. Wright

CANADA

Senior Vice Presidents:
Pacific
James F. Hudson

Alberta
R. Iain P. Strump

Manitoba and
Saskatchewan
James M. Babcock

Ontario North and East
Paul A. McGrath

Ontario Southwest
A. Blair Slade

Ontario Central
John C. Fitzpatrick

TD Centre Branch
Toronto
Tasker S. Kelsey

Québec
Robert R. Laverdure

Atlantic
Jeffrey Somerville

U. S. A.

Senior Vice Presidents:
U.S.A. Division
Michael P. Mueller

Communications Finance
Ian S. Crowe

* All of the senior officers listed have held management or senior management positions with the Bank for the past five years, except for the following officers, each of which previously held management or senior management positions with another financial institution or investment counsellor during the past five years:
G.F.K. Anthony;
C.F. MacFarlane,
R.F. MacLellan,
A.S. Rosen,
M.G. Wheaton,
D.A. Wright and
S.W. Stewart.

Corporate Divisions**AUDIT**

Senior Vice President and
Chief Auditor
John T. Davies

Vice Presidents:
Corporate Compliance
Geoffrey Horrocks

Compliance
Susan Johnston

Credit Audit
William B. Evens
Hart Flatt

Domestic Audit
Stephen H. Hill

Treasury and Securities
Audit
Gordon Piercy

Associate Vice Presidents:
Audit Strategy
Pankaj Puri

Credit Audit
Einar Medri

Domestic Audit
Ronan J. Grogan
Sean P. McGoldrick

Information Systems
Audit
William Charters

BRANCH BANKING

Senior Vice President
Allan R. McKenzie

CARD AND DIRECT SERVICES

Senior Vice President
J. David Livingston

Vice Presidents:
Direct Services
Ronald C. Hodges

Visa Centres
Geoffrey E. Butler

Associate Vice
Presidents:
Visa Card Strategy
Barbara Cromb

Green Direct
Suzanne Deuel

National Recovery Team
Anthony J. Teresi

CORPORATE AND INVESTMENT BANKING GROUP**TORONTO**

Executive Vice Presidents:
G.F. Kym Anthony
Kenneth B. Foxcroft
Stephen D. McDonald

Senior Vice Presidents:
Kenneth L. Dowd
Kenneth C. Hight
John B. MacIntyre
Andrea S. Rosen
Mark G. Wheaton
Donald A. Wright

Vice Presidents:
Yovhan M. Burega
Robert E. Burgess
Roland A. Cardy
John F. Coombs
Paul C. Douglas
Maurice J. Hanley
Donna A. Lalumière
Michael W. MacBain
Peter C. Perdue
J. David Sloan
Natalie K. Townsend
James A. Webber

Associate Vice Presidents:
Stephen T. Boutiller
John G. Dryden
David M. Fisher
Keith D. Honeyborne
Lisa Reikman
Irene Subocz
Jeremy Walker
Robert T. Wright

Cash Management
Services
Vice President
Walter MacNee

Associate Vice Presidents:
Douglas E. Langford
Thomas G. Phipps
H. Jeanette Vanden Heuvel

Trade Finance
and Correspondent
Banking Services
Vice President
A. Parker Gallant

Associate Vice Presidents:
Stephen N. Cullen
George L. Van Vliet

TD Payroll Services
Vice President
Richard A. Lunny

Associate Vice Presidents:
David Avrahami
Steve Fleming
Mark King

CALGARY
Vice President
Ian B. Struthers

Associate Vice President
Norman Birbeck

Associate Vice President
and Regional Treasurer
Jerry T. Pratt

MONTREAL
Vice President
Jean Longpré

Associate Vice Presidents:
Yves R. Bergeron
Göran G. Klingenstierna

Associate Vice President
and Regional Treasurer
Sean R. Sirois

VANCOUVER
Vice President
Lee E.R. Davis

Associate Vice President
Robert M. Attfield

Regional Directors:
E. Lanny Mann
Joseph D. Sawyer

WINNIPEG
Director, Treasury
Valerie Hollingsworth

Finance and
Risk Management
Vice President
Henry A. McKinlay

Associate Vice President
F. David Bickley

Human Resources
Vice President
Marshall R. Lewis

Associate Vice Presidents:
Warren W. Bell
Richard C. Campbell

Operations
Vice President
Raymond A. Day

International Centre,
Toronto
Vice President and
Manager
George E. Tabet

INVESTMENTS

Senior Vice President
Robert F. MacLellan

Vice Presidents:
Barbara Palk
Satish C. Rai

Associate Vice
Presidents:
Robert G. Cassels
Claire O. Kyle
Douglas F. Warwick

TD SECURITIES INC.
P.O. Box 100
Toronto-Dominion Centre
Toronto, Ontario
M5K 1G8
Chair and
Chief Executive Officer
G.F. Kym Anthony

President and
Chief Operating Officer
Donald A. Wright

Deputy Chairs:
Kenneth B. Foxcroft
Kenneth C. Hight

Vice Chairs:
Investment Banking
Andrea S. Rosen
Mark G. Wheaton

Merchant Banking
John B. MacIntyre
Chief Financial Officer
Henry A. McKinlay

Managing Directors:
J. David Beattie
Christopher H. Brown

R. Denys Calvin
Roland A. Cardy
Stephen F. Clarke
Chris C. Coderre
Lee E.R. Davis

* **Stephen G. Dembroski**
Paul C. Douglas
Thomas A. Eisenhour
Maurice J. Hanley
Keith D. Honeyborne

* **Joel Kazman**
Richard J. Kostoff
* **Marshall R. Lewis**
Jean Longpré
* **Michael W. MacBain**
W. Andrew McNair
* **P. Michael Nedham**
David M. Reese

* **Joseph G. Serpe**
* **Anthony H. Solomon**
Ian B. Struthers
Natalie K. Townsend
Lance Uggla
Robert T. Wright

* subject to regulatory
approval

U. S. A.
31 West 52nd St.
New York, New York
10019-6101
Senior Vice President
Michael P. Mueller

NEW YORK
Senior Vice President
Ian S. Crowe

Vice Presidents:
Randall C. Bingham
Jennifer U. Bergen
Edward G. Donaldson
Peter J. Foley
Victor J. Huebner
Paul W. Huyer
David S. McCann
Michael S. Reddy
Brian A. Rich

Managing Directors:
Richard F. Allen
Michael J. Bandzierz
Julian M. Bott
R.A. (Tony) Cook
Roman Friedrich III
Melissa A. Glass
Deborah A. Gravinese
Carlton M. Higbie
Wade C. Jacobson
Robert F. Maloney
L. Winfield Ogden
Brian G. O'Reilly
Paul P. Ponzio
Eric I. Skillins
Peter S. Spielman

CHICAGO
Three First National
Plaza, Suite 1900
Chicago, Illinois 60602
Vice President
Dylan T. MacKenzie

HOUSTON
909 Fannin St.
Houston, Texas 77010
Associate Vice President
Administration
Carole A. Clause

TORONTO DOMINION
SECURITIES (USA) INC.
31 West 52nd Street
New York, New York
10019-6101
President and Chief
Operating Officer
Peter A.E. Bethlenfalvy

Senior Managing Director
Amy L. Miller

Managing Directors:
Marc L. Baum
K.V. (Ben) Bendri
Robert B. Caiati
Kathryn L. Dunn
Mark L. Grotevant
P. Joe Hegener
Karen W. Hennessy
Paul N. Klie
Dan H. Kochav
Matthew Li
Richard J. MacDonald
Amy L. Miller
Brendan O'Halloran
Gordon A. Paris
Martha A. Pritchard
Peter T. Veru

Toronto Dominion
Australia Limited
Level 36, 385 Bourke St.
G.P.O. Box 1838Q
Melbourne, Victoria 3001
Australia
Vice President and
Managing Director
Steven Fryer

Associate Vice President
Paul A. Birch

Associate Vice President
and Regional Treasurer
Geoffrey W. Oberg

SANTIAGO, CHILE
World Trade Centre
Avenida Tajamar 555
Oficina 1401
Santiago, Chile
Senior Representative
Stephen C. Guthrie

LONDON, ENGLAND
Triton Court
14/18 Finsbury Square
London, EC2A 1DB
England
Vice President and
Co-head, Europe
Hugh W. Rising

Managing Director and Co-head, Europe
Lance Uggla

Vice Presidents:
Roger H. Guest
R. Bruce Hilland

Managing Director
Shane Akeroyd

Associate Vice Presidents:
Howard M. Baker
Trevor W. Bull
Richard P. Munn
Michael Redferne
A. Douglas Waldron

HONG KONG
18th Floor,
Hutchison House
10 Harcourt Rd.
G.P.O. Box 7854
Hong Kong
Associate Vice President
Ramon Yu

MUMBAI, INDIA
Vice President
Bharat B. Masrani

TOKYO, JAPAN
Kamiyacho Mori Building
16th Floor
3-20 Toranomon 4-chome
Minato-ku, Tokyo 105
Japan
Vice President and Regional Treasurer
David Chang

MEXICO CITY, MEXICO
Representative Office
Paseo de La Reforma
No. 389, 15th Floor
Col. Cuauhtemoc
Mexico City, Mexico
06500
Senior Representative
Paul D'Agata

SINGAPORE
65 Chulia St.
25-08 OCBC Centre
Singapore 0104
Vice President and Managing Director,
Corporate Banking Asia
Michael F.P. Walzak

Vice President and Regional Treasurer Asia
Henry A. Schindele

Vice President
Ian Y. Po

Associate Vice Presidents:
David Lewing
Wolfgang A. Mersch

TAIPEI, TAIWAN
363 Fu-Hsing North Rd.
13th Floor
P.O. Box 101-104
Taipei, Taiwan
Associate Vice President and Managing Director
David Benson

Director, Treasury
Charles Chen

FINANCE

Senior Vice President
Daniel A. Marinangeli

Vice Presidents:
Asset and Liability Management
David S. Tanner

Business Planning
Harold J. Keller

Capital Finance
Peter J. Aust

Chief Accountant
Christopher J. Woodward

Expense Management
Susan G. Abbott

Financial Analysis
David E. Kay

Taxation
Judith M. Bussey

Associate Vice President and Deputy Chief Accountant
Colm J. Freyne

FINANCIAL SERVICES

Executive Vice President
L. Arthur English

Personal Financial Services
Senior Vice President
Douglas C. Ellis

Vice Presidents:
Marketing
Christine Thompson

Insurance
Derek Thompson

Relationship Banking
Mart Raigla

Associate Vice Presidents:
Branch Development
William R. Butcher

Marketing Services
Laurence Boucher

Marketing and Quality Delivery
Dan Burns

Personal Deposits
Catherine Taylor

Business Banking Services (BBS)
Senior Vice President
John L. Leckie

Vice President
MainStreet Banking
Michael R. Kenney

Mortgages
Senior Vice President
Bruce M. Shirreff

Vice Presidents:
Mortgage Development
J. Michael Braid

National Sales
J. David May

Ontario Mortgage Operations
John Schipper

Personal Lending and Asset Based Lending
Senior Vice President
Stephen W. Stewart

Vice Presidents:
Personal Lending
Nick J. Stitt

Greenlight Financial Services
Garry Johnson

Associate Vice President Sales and Marketing
Gail Carleton

TD ASSET MANAGEMENT INC.
Senior Vice President
J. Mark Wettlaufer

Vice Presidents:
Financial Planning
Hilari P. D'Aguiar

National Sales
Paul Boivin

TD Asset Management
Margot E. Hickson

Associate Vice Presidents:
External Distribution and Women in the Know
Janice A. Book

Performance Management and Pooled Funds
Karl H. Schulz

Finance
Associate Vice President
Donald G. Allan

Human Resources
Vice President
William B. Cheshire

TD TRUST
Senior Vice President
Charles F. Macfarlane

Vice Presidents:
National Sales
Lewis D. Hutchinson

Personal Trust
Robert S. Hamilton

Private Client Services
Merle Kriss

Associate Vice Presidents:
Business Development
David Dunford

Investment Management
Robert J. Gorman

Marketing
Charles R. May

Branch Managers:

CALGARY
Bruce Duplessis

HALIFAX
Claudette Best

MONTREAL
Deborah Lorant

OTTAWA
Claudia Schwittay

TORONTO
Pierre Lagalisse

VANCOUVER
Bruce Noble

VICTORIA
Joe Taylor

WINNIPEG
Marianne Dunlop

HUMAN RESOURCES

Executive Vice President
Allen W. Bell

Vice Presidents:
Organizational and Human Resources Development
Brian J. Haier

Compensation
W. Gary Dobbie

Resourcing
Robin A. Dines

Employee Services
Ross J. Thompson

Human Resources Development
David F. Morrison

Employee Relations
Rosemary B. Regan

Corporate and Executive Resources
M. Bart Reilly

Associate Vice President Employee Services
P. Blaine Doherty

INVESTOR SERVICES

Executive Vice President
W. Keith Gray

Comptrollers
Vice President and Comptroller
Valerie D. Barker

Development and Operational Support
Vice President
David H. Turner

Human Resources
Vice President
David McCaw

GREEN LINE INVESTOR SERVICES
Senior Vice President
John G. See

Vice President,
National Retail Sales
Allen G. Bessel

Regional Managers:
Central Canada
Associate Vice President
Doug Carmichael

Eastern Canada
Associate Vice President
Vicki J. Alexander

Western Canada
Bruce Shewfelt

Branch Managers:

BEAVER CREEK
Philip Lam

CALGARY
Julia Saks

EDMONTON
Philip McAvoy

HALIFAX
Juanita Soutar

HAMILTON
Linda North

KELOWNA
Harvey Lalach

KINGSTON
Michael Jefferies

KITCHENER
Steve Long

LAVAL
Sylvie Bélanger

LONDON
Doug Patterson

MONTREAL
Debi McMillan

NANAIMO
Thrina Howes

OAKVILLE
James Best

OTTAWA
Bryan Trudell

QUÉBEC CITY
Roger Goulet

RED DEER
David Zubot

REGINA
Phil Rocca

RICHMOND
Ken Eng

SAINT JOHN
Joanne Ross

ST. JOHN'S
Juanita Watson

SASKATOON
Nancy Herman

SUDBURY
Joanne Proulx

TORONTO
Mary Helen Morra

TORONTO INVESTOR CENTRE
Brad McBurney

VANCOUVER
Doris Gnandt

VANCOUVER INVESTOR CENTRE
Corey Maceachern

VICTORIA
Sean Reilly

WHITE ROCK
Mark Heaney

WINDSOR
Joe Bertotti

WINNIPEG
Kelly Jacob

YORK MILLS
Paulette Cormier-Stark

NEW YORK, U.S.A.
Glen Stifelman

HONG KONG
Marc Lee

INVESTOR SERVICES PROCESSING CENTRE
Senior Vice President
Gerard J. O'Mahoney

Vice Presidents:
Account Management
Denis A. Linton

Mutual Fund Services
Jerry Beniuk

Securities Administration
Lise Arnett

Associate Vice President
Mutual Fund Services
Stuart Reynolds

WATERHOUSE INVESTOR SERVICES INC.
Chairman and Chief Executive Officer
Lawrence M. Waterhouse, Jr.

President and Chief Operating Officer
Frank J. Petrilli

Executive Vice Presidents:
Administration
M. Bernard Siegel

Development
Charles A. Zabatta

Finance and Chief Financial Officer
Kevin Sterns

Human Resources
A. Wayne Kyle

Information Services
Frank E. Conti

Legal and General Counsel
Richard H. Neiman

Marketing
Randall M. Miller

WATERHOUSE SECURITIES INC.
President
John H. Chapel

Branch Managers:

ALBANY
Peter Van Erp

ALBUQUERQUE
Todd Stephens

ARLINGTON
Jean Murphy

ATLANTA
Hunt Purdy

ATLANTA NORTH METRO
Steve Wagner

AUSTIN
Katherine Kramer

BALTIMORE
Ed Gray III

BELLEVUE
Jeffrey Carlson

BIRMINGHAM
Steve Fenwick

BOCA RATON
Dan Pagano

BOISE
Forrest Robertson

BOSTON
Don McDonough

BOSTON BACK BAY
Jay Pettinelli

BUFFALO
Chris King

CENTURY CITY
John Tagliaferri

CHARLOTTE
Rich Freitag

CHATHAM/SHORT HILLS
Mark Dudash

CHERRY HILL
Mike Curly

CHICAGO
135 South LaSalle St.
Rick Guistolise

401 North Michigan Ave.
Tony Link

CINCINNATI
Desiree Harris

CLEVELAND
Erik Merkau

COLUMBIA
Bob Harding

COLUMBUS
Todd Doherty

CUPERTINO
Erika Ellis

DALLAS
Tim Boyd

DENVER
Ward Wise

DES MOINES
Scott Lebow

DETROIT
Mark Gaspich

EDISON
Gene O'Leary

FOREST HILLS
Brett Fiden

FORT WORTH
Tom Kolodzinski

FORT LAUDERDALE
Mike Arena

GARDEN CITY Ken Sherman	PHOENIX Mike Neill	TD EVERGREEN INVESTMENT SERVICES Senior Vice President Jeffrey R. Carney	VICTORIA Corny O'Connell	Associate Vice Presidents: Robert W. Hollis Leslie I. Lauer Claudia Radasanu	Associate Vice President Nancy Roitman
HARTFORD Michael Carroll	PORTLAND Pat Blume	Offices:	WHITBY Jeff Douglas	Branch Operations Vice President Michael A. Foulkes	RISK MANAGEMENT POLICY GROUP Senior Vice President Thomas R. Spencer
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and Jarvis St.
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and Warden Ave.
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and Keele St.
Anne Diamond
- Maclean Hunter Building
777 Bay St. at College
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John D'Alessandris
- 501 Rogers Rd.
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Kevin Luchensky
- 421 Roncesvalles
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Anne Denkovski
- 948 St. Clair Ave. W.
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510 St. Clair Ave. W.
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687 St. Clair Ave. W.
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Elio Pascuzzo
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