

Senior officers

Chairman and Chief Executive Officer A. Charles Baillie Toronto	Senior Vice Presidents: Pacific Division Retail Banking James M. Babcock West Vancouver	Group Human Resources Robin A. Dines Pickering	TD Securities Debt Capital Markets Michael W. MacBain Toronto	Audit, Group Administration Pankaj Puri Toronto	Wealth Management Services Robert L. Strickland Tokyo, Japan
Deputy Chairman William T. Brock Toronto	TD Securities High Yield Peter A. Bethlenfalvy New York, U.S.	Group Human Resources Edward G. Donaldson Unionville	TD Securities John B. MacIntyre Toronto	Group Operations * Claudia Radasanu Toronto	Prairie Division Retail Banking R. Iain Strump Calgary
Vice Chairs: J. Duncan Gibson Toronto	TD Securities Investment Banking Julian M. Bott London, England	TD Securities Treasury Services Kenneth L. Dowd Toronto	Visa, Retail Banking Bharat Masrani Toronto	TD Securities Institutional Equities Andrea S. Rosen Toronto	Wealth Management Services Ian B. Struthers Sydney, Australia
Robert P. Kelly Toronto	TD Securities Corporate Banking Pierre de G. Boulanger Singapore	TD Securities Corporate Banking Steve H. Fryer Scarsdale, New York	Wealth Management Services Bharat Masrani London, England	Real Estate Operations Ronald E. Ruest Toronto	TD Securities Merchant Banking Natalie K. Townsend Toronto
Stephen D. McDonald Toronto	Group Operations James E. Chamberlain Oakville	TD Economics Ruth Getter Toronto	Atlantic Division Retail Banking Margo M. McConvey Halifax	Insurance Retail Banking H. Dunbar Russel Toronto	TD Securities International Debt Capital Markets Lance D.G. Uggla St. Albans, England
Donald A. Wright Toronto	Group Risk Management Mark R. Chauvin Burlington	Human Resources Retail Banking Brian J. Haier Toronto	Ontario Division Retail Banking Paul A. McGrath Toronto	Wealth Management Services John G. See Oakville	Group Risk Management Paul I. Verwymeren Burlington
Executive Vice Presidents: Allen W. Bell Oakville	TD Securities Corporate Banking John F. Coombs Toronto	TD Securities Foreign Exchange and Money Markets * Martine M. Irman Toronto	Group Risk Management * Nico Meijer Toronto	TD Asset Management Bruce M. Shirreff Toronto	TD Asset Management J. Mark Wettlaufer Toronto
R. Glenn Bumstead Toronto	TD Securities Investment Banking Ian S. Crowe Darien, Connecticut	Group Finance David E. Kay Ajax	Group Operations Somasundar K. Mosur Mississauga	Commercial Banking J. David Sloan Toronto	TD Securities Investment Banking Mark G. Wheaton Toronto
Jeffrey R. Carney Toronto	Group Operations John T. Davies Mississauga	Ombudsman A. Douglas King Toronto	Assistant General Counsel I. Alexander Norton Toronto	National Sales Retail Banking Jeffrey Somerville Toronto	Private Client Group Retail Banking * D. Kevin Whelley Toronto
* Heather E. Conway Toronto	Electronic Banking Retail Banking Suzanne Deuel Toronto	Québec Division Retail Banking Robert R. Laverdure Westmount	Wealth Management Services Gerard J. O'Mahoney Oakville	Personal Credit Products Retail Banking Stephen W. Stewart Aurora	
Michael A. Foulkes Toronto			TD Quantitative Capital Barbara F. Palk Toronto		
* J. David Livingston Toronto					
Robert F. MacLellan Toronto					
Daniel A. Marinangeli Toronto					
* Christopher A. Montague Oakville					
Michael P. Mueller Toronto					
Frank Petrilli New York, U.S.					
Thomas R. Spencer Toronto					

*Appointment effective November 18, 1999.

**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 whom previously held management or senior management positions with another financial institution, investment counsellor, public relations firm or law firm during the past five years:
J.M. Bott,
H.E. Conway,
R.F. MacLellan,
N. Meijer,
C.A. Montague,
F. Petrilli,
P. Puri,
H.D. Russel,
R.L. Strickland,
M.G. Wheaton,
D.K. Whelley and
D.A. Wright.