

TD Covered Bond (Legislative) Programme Monthly Investor Report

Date of Report:

This report contains information regarding TD Covered Bond (Legislative) Programme's Cover Pool as of the indicated Calculation Date. The composition of the Cover Pool will change as Loans (and their Related Security) are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the Loans (and their Related Security) in the Cover Pool will vary over time.

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THESE COVERED BONDS HAVE NOT BEEN APPROVED OR DISAPPROVED BY CANADA MORTGAGE AND HOUSING CORPORATION ("CMHC") NOR HAS CMHC PASSED UPON THE ACCURACY OR ADEQUACY OF THIS DISCLOSURE DOCUMENT. THESE COVERED BONDS ARE NOT INSURED OR GUARANTEED BY CMHC OR THE GOVERNMENT OF CANADA OR ANY OTHER AGENCY THEREOF

Series ⁽¹⁾	<u>Ini</u>	tial Principal	Coupon Rate	Rate Type	Exchange Rate		CAD Equivalent	Final Maturity	Moody's Rating	DBRS Rating	Fitch Rating
CBL20	€	1,000,000,000	0.625%	Fixed	1.4985	\$	1,498,500,000	June 6, 2025	Aaa	AAA	AAA
CBL28	€	1,250,000,000	0.100%	Fixed	1.4713	\$	1.839.125.000	July 19, 2027	Aaa	AAA	AAA
CBL34	€	2,500,000,000	0.864%	Fixed	1.4028	\$	3,507,000,000	March 24, 2027	Aaa	AAA	AAA
CBL35	US\$	2.000.000.000	3.301%	Fixed	1.2630	Š	2.526.000.000	April 20, 2027	Aaa	AAA	AAA
CBL36	£	1,000,000,000	SONIA +0.43%	Float	1.6450	Š	1,645,000,000	April 22, 2025	Aaa	AAA	AAA
CBL37	US\$	2,000,000,000	3.815%	Fixed	1.2886	Š	2,577,200,000	July 25, 2025	Aaa	AAA	AAA
CBL38	€	2,500,000,000	1.707%	Fixed	1.3189	\$	3,297,250,000	July 28, 2025	Aaa	AAA	AAA
CBL39	AU\$	1,550,000,000	3M BBSW + 0.90 %	Float	0.8901	\$	1,379,723,975	July 28, 2025	Aaa	AAA	AAA
CBL40	AU\$	850.000.000	4.500%	Fixed	0.8904	s	756,857,255	July 28, 2025	Aaa	AAA	AAA
CBL41	€	1,250,000,000	3.250%	Fixed	1.3492	\$	1,686,500,000	April 27, 2026	Aaa	AAA	AAA
CBL42	Ē	3,500,000,000	3.879%	Fixed	1.4552	s	5,093,200,000	March 13, 2026	Aaa	AAA	AAA
CBL43	ě	1.500.000.000	3.715%	Fixed	1.4530	s	2.179.500.000	March 13, 2030	Aaa	AAA	AAA
CBL44	AU\$	950,000,000	4.500%	Fixed	0.9084	s	862,986,555	March 16, 2026	Aaa	AAA	AAA
CBL45	AU\$	1.550.000.000	3M BBSW +0.70%	Float	0.9080	s	1.407.390.390	March 16, 2026	Aaa	AAA	AAA
CBL46	US\$	1,600,000,000	4.701%	Fixed	1.3615	s	2,178,400,000	June 5, 2026	Aaa	AAA	AAA
CBL47	CA\$	1,250,000,000	CORRA + 65 bps	Float	1.0000	Š	1.250.000.000	June 8, 2026	Aaa	AAA	AAA
CBL48	£	850,000,000	SONIA + 70 bps	Float	1.6632	\$	1,413,720,000	June 12, 2028	Aaa	AAA	AAA
CBL50	US\$	100.000.000	SOFR + 68 bps	Float	1.3158	Š	131,580,000	January 9, 2026	Aaa	AAA	AAA
CBL51	CHF	315,000,000	1.970%	Fixed	1.5393	s	484,888,950	September 18, 2026	Aaa	AAA	AAA
CBL52	CHF	185.000.000	1.945%	Fixed	1.5393	s	284.776.050	September 18, 2029	Aaa	AAA	AAA
CBL53	€	750,000,000	3M EURIBOR + 36 bps	Float	1.4735	\$	1,105,125,000	September 8, 2026	Aaa	AAA	AAA
CBL54	€	1,500,000,000	3.765%	Fixed	1.4735	\$	2,210,250,000	September 8, 2026	Aaa	AAA	AAA
CBL55	€	1,000,000,000	3.666%	Fixed	1.4725	\$	1,472,500,000	September 8, 2031	Aaa	AAA	AAA
CBL56	US\$	1,750,000,000	5.141%	Fixed	1.3668	\$	2,391,900,000	September 13, 2028	Aaa	AAA	AAA
CBL57	US\$	200,000,000	SOFR + 92 bps	Float	1.3661	\$	273,220,000	August 24, 2028	Aaa	AAA	AAA
CBL58	AU\$	1,300,000,000	3M BBSW + 97 bps	Float	0.8710	\$	1,132,287,000	September 15, 2028	Aaa	AAA	AAA
CBL59	AU\$	700,000,000	4.950%	Fixed	0.8710	\$	609,693,000	September 15, 2028	Aaa	AAA	AAA
CBL60	€	30,000,000	3.714%	Fixed	1.4420	\$	43,260,000	September 25, 2041	Aaa	AAA	AAA
CBL61	€	118,500,000	3.979%	Fixed	1.4480	\$	171,588,000	October 13, 2033	Aaa	AAA	AAA
CBL62	US\$	3,500,000,000	SOFR + 92 bps	Float	1.3650	\$	4,777,500,000	October 20, 2028	Aaa	AAA	AAA
CBL63	£	1,250,000,000	SONIA + 67 bps	Float	1.7046	\$	2,130,750,000	January 18, 2027	Aaa	AAA	AAA
CBL64	CHF	265,000,000	1.483%	Fixed	1.5686	\$	415,686,950	January 30, 2029	Aaa	AAA	AAA
CBL65	CA\$	2,000,000,000	4.516%	Fixed	1.0000	\$	2,000,000,000	January 29, 2027	Aaa	AAA	AAA
CBL66	€	2,000,000,000	3M EURIBOR + 35 bps	Float	1.4728	\$	2,945,502,000	February 16, 2027	Aaa	AAA	AAA
CBL67	€	2,500,000,000	3.191%	Fixed	1.4738	\$	3,684,500,000	February 16, 2029	Aaa	AAA	AAA
CBL68	€	1,000,000,000	3.247%	Fixed	1.4731	\$	1,473,100,000	February 16, 2034	Aaa	AAA	AAA
CBL69	CA\$	1,000,000,000	4.232%	Fixed	1.0000	\$	1,000,000,000	April 2, 2029	Aaa	AAA	AAA
CBL70	€	300,000,000	3M EURIBOR + 26 bps	Float	1.4730	\$	441,900,000	October 19, 2026	Aaa	AAA	AAA
CBL70-2	€	200,000,000	3M EURIBOR + 26 bps	Float	1.4658	\$	293,160,000	October 19, 2026	Aaa	AAA	AAA
CBL71	US\$	250,000,000	SOFR + 73 bps	Float	1.3770	\$	344,250,000	February 15, 2029	Aaa		AAA
CBL70-3	€	250,000,000	3M EURIBOR + 26 bps	Float	1.4815	\$	370,375,000	October 19, 2026	Aaa	AAA	AAA
CBL72	£	800,000,000	SONIA + 60 bps	Float	1.7371	\$	1,389,680,000	June 11, 2029	Aaa	AAA	AAA
CBL73	US\$	250,000,000	SOFR + 69 bps	Float	1.3625	\$	340,625,000	July 11, 2029	Aaa		AAA
CBL74	US\$	2,500,000,000	4.814%	Fixed	1.3635	\$	3,408,750,000	July 16, 2027	Aaa	AAA	AAA

Covered Bonds currently outstanding (CAD Equivalent):

OSFI Covered Bond Ratio⁽²⁾ OSFI Covered Bond Ratio Limit

Weighted average maturity of Outstanding Covered Bonds in months Weighted average remaining maturity of Loans in the cover pool in months

Key Parties
Issuer, Seller, Servicer, Cash Manager
Account Bank, GDA Provider
Interest Rate Swap Provider, Covered Bond Swap Provider
Standby Account Bank, Standby GDA Provider Bond Trustee, Custodian, Corporate Services Provider Asset Monitor Paying Agents

Events of Default Issuer Event of Default Guarantor Event of Default

Intercompany Loan Balance
Guarantee Loan
Demand Loan
Total:

70,425,200,125

5.50%

34.70

The Toronto-Dominion Bank The Toronto-Dominion Bank The Toronto-Dominion Bank Bank of Montreal

Computershare Trust Company of Canada TD Covered Bond (Legislative) Guarantor Limited Partnership

Ernst & Young LLP Citibank, N.A. and Citibank, N.A. London Branch

74,174,539,872

36,399,851,180 110,574,391,053

Fitch

AA

AA-Negativ F1+

N/A

AA-

Stable

(1) An Extended Due for Payment Date twelve months after the Final Maturity Date has been specified in the Final Terms of each Series. The Coupon Rate specified in this report in respect of each Series applies until the Final Maturity Date of that Series following which the

Moody's

Aa2

Α1

Negative

P-1 (cr)/Aa2 (cr)

A2

floating rate of interest specified in the Final Terms of each Series is payable monthly in arrears from and including the Final Maturity Date to but excluding the Extended Due for Payment Date (P) Per OSFI's letter dated May 23, 2019, the OSFI Covered Bond Ratio refers to total assets pledged for covered bonds relative to total on-balance sheet assets. Total on-balance sheet assets as at July 31, 2024.

Ratings, Triggers and Requirements							
Current Ratings							
The Toronto-Dominion Bank's Ratings (1):							
Legacy Senior Debt (2)							
Senior Debt (3)							
Ratings Outlook							

Short-Term Counterparty Risk Assessment (Short-Term/Long-Term)

Bank of Montreal's Ratings (1): Long Term Deposits/Legacy Senior Debt (2) Senior Debt (3

Ratings Outlook Short-Term

		Ratings Trigger
atings Triggers	Counterparty	Moody's

Specified Rating Related Action when Ratings Triggers are below the Threshold Ratings Threshold DBRS (a) Direct Servicer to deposit cashflows directly into the GDAAccount; and (b) all amounts held by Cash Manager belonging to the Guarantor to be deposited to the GDA Account or Transaction Account, as applicable, within 2 business days P-1 Cash Management Deposit Ratings TD Short-Term Long-Term F1 A Above BBB (low) F2 BBB+ Obtain a guarantee from a credit support provider or replace Cash Manager Required Ratings TD Short-Term Long-Term P-2 (cr) Above BBB (low) Servicer Deposit Threshold Ratings TD P-1 (cr) Deposit cashflows to the Cash Manager within 2 business days or the GDA Above Long-Term BBB (low) Account, as applicable

DBRS

AA (high)

AA

R-1 (high)

AA (low)

Stable

R-1 (high)

Monthly Investor Report - August 30, 2024

⁽¹⁾ Credit ratings are not recommendations to purchase, sell, or hold a financial obligation in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by the rating organization.
(2) Includes: (a) Senior debt issued prior to September 23, 2018; and (b) Senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "bail-in" regime.

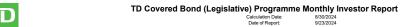


TD Covered Bond (Legislative) Programme Monthly Investor Report Calculation Date: 8/30/2024 Date of Report: 9/23/2024

		Rat	tings Triggers ⁽¹⁾				
Ratings Trigger	Counterparty		Moody's	DBRS	Fitch	Specified Rating Related Action when Ratings Triggers are below the Threshold	Ratings Thresho
Servicer Replacement Threshold Ratings	TD	Short-Term Long-Term	- Baa3	- BBB (low)	F2 BBB+	Replace within 60 days	Above
Account Bank and GDA Provider	TD	Short-Term Long-Term	P-1	R-1 (low)	F1 A	Replace with Standby Account Bank	Above
Standby Account Bank & Standby GDA Provider Threshold Ratings	ВМО	Short-Term Long-Term	P-1	R-1 (low) A	F1 A	Replace	N/A
Registration of Title Threshold Ratings	TD	Long-Term	Baa1	BBB (low)	BBB-	Transfer the registered title to the Guarantor	Above
Reserve Fund Threshold Ratings	TD	Short-Term	P-1 (cr)	R-1 (low)	F1	Establish the Reserve Fund and fund up to the	Above
		Long-Term		- A (low)	A	Reserve Fund Required Amount	
Contingent Collateral Threshold Ratings	TD	Long-Term	Baa1	BBB (high)	BBB+	Unless the Guarantor is holding sufficient Contingent Collateral, the Covered Bond Swap will become effective	Above
nterest Rate Swap Provider nitial Rating Event	TD	Short-Term	P-1(cr)	R-1 (low)	F1	Credit support, obtain guarantee or replace	Above
Subsequent Downgrade Trigger Event		Long-Term Short-Term	A2(cr) P-2(cr) A3(cr)	A R-2 (middle) BBB	A- F3 BBB-	Obtain guarantee or replace	
Covered Bond Swap Provider	TD	Long-Term	A3(CI)	DDD	DDD-		
Initial Rating Event		Short-Term	P-1(cr)	R-1 (low)	F1	Credit support, obtain guarantee or replace	Above
Subsequent Downgrade Trigger Event		Long-Term Short-Term	A2(cr) P-2(cr)	A R-2 (middle)	A- F3	Obtain guarantee or replace	
		Long-Term	A3(cr)	BBB	BBB-		
1) Where both a short-term and long-term rating are note: Pre-Maturity Test	d for a particular rating agency, be	oth such triggers must be brea	ched before the conseq	uences apply.			
Applicable to Hard Bullet Covered Bonds) Pre Maturity Minimum Ratings		_	Moody's P-1	DBRS A(low) ⁽¹⁾	Fitch F1+	Pre-Maturity Test N/A	
Following a breach of the Pre-Maturity Test in respect of a	a Series of Hard Bullet Covered B	onds, and unless the Pre-Matu	rity Ledger is otherwise			domly Selected Loans if the Final Maturity Date is within twelve	
nonths from the Pre-Maturity Test Date. Tor DBRS, if the Final Maturity Date is within six month	s of the Pre-Maturity Test, then A	(high).					
Demand Loan Repayment Event							
(i) The Bank has been required to as		Agreement to a third party		No			
(ii) A Notice to Pay has been served (iii) The Intercompany Loan has been	on the Guarantor terminated or the revolving c	ommitment is not renewed		No No			
Asset Coverage Test (C\$) Outstanding Covered Bonds				\$ 70,425,200,125			
A = lesser of				\$ 104,985,128,746		A(i), Aggregated 110,482,063,09	15
(i) LTV Adjusted Loan Balance (1) and (ii) Asset Percentage Adjusted Loan B				9 104,303,120,740		A(ii), Aggregated 104,985,128,74	6
R = Drincinal Receipte	Dalance					Asset Percentage 95.00 Maximum Asset Percentage 97.00	
B = Principal Receipts C = the sum of	Balance ··			- \$ 100		Maximum Asset Percentage 97.00	1%
B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und	ler the Intercompany Loan Ag	greement		\$ 100 -			1%
B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Substitute Assets	ler the Intercompany Loan Ag	greement				Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00	1%
B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L0 = Substitute Assets = Contingent Collateral Amount	ler the Intercompany Loan Ag	greement				Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00	1%
B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und unapplied proceeds from sale of L D = Substitute Assets E = Reserve Fund	ler the Intercompany Loan Ag	greement				Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00	1%
B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Substitute Assets E = Reserve Fund F = Contingent Collateral Amount G = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result	ter the Intercompany Loan Ag oans			\$ 100 - - - - - - - \$ 104,985,128,846 Pass		Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00	1%
3 = Principal Receipts 2 = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L 3 = Substitute Associated proceeds from sale of L 5 = Reserve Fund 5 = Reserve Fund 6 = Carry Factor calculation 7 total = A + B + C + D + E - F - G Asset Coverage Test Result 7 Try Adjusted Loan Balance and Asset Percentage Adj 6 Per Section 4.3.5 of the CMHC Guide, the level of over	ler the Intercompany Loan Agoans justed Loan Balance are calculate rocilateralization is calculated as:	id based on quarterly indexatio (A) the lesser of (i) the total am	ount of cover pool colla	\$ 100	collateral required to collateral	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00	1%
B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Substitute Assets E = Reserve Fund F = Contingent Collateral Amount G = Neathve Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result 1 LTV Adjusted Loan Balance and Asset Percentage Adj 1 LTV Adjusted Loan Balance and Asset Percentage Adj	ler the Intercompany Loan Agoans justed Loan Balance are calculate rocilateralization is calculated as:	id based on quarterly indexatio	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
3 = Principal Receipts (i) Cash Capital Contributions (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L = Substitute Assets = Reserve Fund = Contingent Collateral Amount 3 = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result 1 LTV Adjusted Loan Balance and Asset Percentage Adj Per Section 4.3.8 of the CMHC Guide, the level of over Coverage Test is met, divided by (B) the Canadian dollar	ler the Intercompany Loan Agoans justed Loan Balance are calculate rocilateralization is calculated as:	id based on quarterly indexatio	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Substitute Assets E = Reserve Fund F = Contingent Collateral Amount G = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result 10 LTV Adjusted Loan Balance and Asset Percentage Adj 20 Per Section 4.3.8 of the CMHC Guide, the level of over Doverage Test in the (vided by (6)) the Canadian dollar Valuation Calculation (CS) Trading Value of Outstanding Covered Bonds A = LTV Adjusted Loan Present Value (1)	ler the Intercompany Loan Agoans justed Loan Balance are calculate rocilateralization is calculated as:	id based on quarterly indexatio	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
3 = Principial Receipts G = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Substittle Asserted proceeds from sale of L E = Reserve Funds E = Reserve Funds S = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result 1) LTV Adjusted Loan Balance and Asset Percentage Adj P Per Section 4.3.8 of the CMHC Guide, the level of over Doverage Test is met, divided by (B) the Canadian dollar Valuation Calculation (C\$) Trading Value of Outstanding Covered Bonds A = LTV Adjusted Loan Present Value (1) B = Principial Receipts C = the sum of	ler the Intercompany Loan Agoans justed Loan Balance are calculate rocilateralization is calculated as:	id based on quarterly indexatio	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
3 = Principial Receipts G = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L E Reserve Fund E Reserve Fund G = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result I Try Adjusted Loan Balance and Asset Percentage Adj Per Section 4.3 5 of the CMHC Guide, the level of over Coverage Test is met, divided by (B) the Canadian dollar Valuation Calculation (CS) Trading Value of Outstandling Covered Bonds A = LTV Adjusted Loan Present Value (1) B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und	ler the Intercompany Loan Agoans justed Loan Balance are calculate rocilateralization is calculated as: equivalent of the principal amoun	od based on quarterly indexcatio (A) the lesser of (i) the total am at of covered bonds outstanding	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
B = Principal Receipts G = the sum of (ii) cash Capital Contributions (iii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Substitute Assets E - Reserve Fund F = Contingent Collateral Amount G = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result 1 LTV Adjusted Loan Balance and Asset Percentage Adj Per Section 4.3.8 of the Chirt Coulde, the level of over Coverage Test is met, divided by (B) the Canadian dollar Valuation Calculation (CS) Trading Value of Outstanding Covered Bonds A = LTV Adjusted Loan Present Value (1) B + Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds from sale of L (iii) unapplied proceeds from sale of L	ler the Intercompany Loan Agoans justed Loan Balance are calculate rocilateralization is calculated as: equivalent of the principal amoun	od based on quarterly indexcatio (A) the lesser of (i) the total am at of covered bonds outstanding	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
3 = Principal Receipts C = the sum of (ii) Cash Capital Contributions (iii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Substitute Assets E Reserve Fund C = Contingent Collateral Amount S = Negative Carry Factor calculation Total = A+B+C+D+E-F-G Asset Coverage Test Result (i) LTV Adjusted Loan Balance and Asset Percentage Adj Per Section 4.3.3 of the CMHC Guide, the level of over Coverage Test is met, divided by (6) the Canadian dollar Valuation Calculation (CS) Frading Value of Outstanding Covered Bonds A = LTV Adjusted Loan Present Value (ii) B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds from sale of L D = Trading Value of Substitute Assets E Reserve Fund	ler the Intercompany Loan Agoans justed Loan Balance are calculate rocilateralization is calculated as: equivalent of the principal amoun	od based on quarterly indexcatio (A) the lesser of (i) the total am at of covered bonds outstanding	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
B = Principal Receipts G = the sum of (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L E = Reserve Fund = Contingent Collateral Amount G = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result 10 LTV Adjusted Loan Balance and Asset Percentage Adj 20 per Section 4.3 & of the Chit+C Guide, the level of over Coverage Test is met, divided by (8) the Canadian dollar Valuation Calculation (CS) Trading Value of Outstanding Covered Bonds A = LTV Adjusted Loan Present Value (1) B = Principal Receipts C = the sum of (i) unapplied proceeds advanced und (ii) unapplied proceeds from sale of L D = Trading Value of Substitute Assets E = Reserve Fund Total = A + B + C + D + E + F	ler the Intercompany Loan Agoans justed Loan Balance are calculate rocilateralization is calculated as: equivalent of the principal amoun	od based on quarterly indexcatio (A) the lesser of (i) the total am at of covered bonds outstanding	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
B = Principal Receipts (i) Cash Capital Contributions (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L E = Reserve Fund = Contingent Collateral Amount G = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result (i) LTV Adjusted Loan Balance and Asset Percentage Adj Per Section 4.3 & of the Chit+C Guide, the level of over Coverage Test is met, divided by (8) the Canadian dollar Valuation Calculation (CS) Trading Value of Outstanding Covered Bonds A = LTV Adjusted Loan Present Value (1) B = Principal Receipts C = the sum of (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Trading Value of Substitute Assets E = Reserve Fund Total = A + B + C + D + E + F Valuation Calculation Test Result	ler the Intercompany Loan Agoans justed Loan Balance are calculate rocilateralization is calculated as: equivalent of the principal amoun	od based on quarterly indexcatio (A) the lesser of (i) the total am at of covered bonds outstanding	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
B = Principal Receipts G = the sum of (ii) cash Capital Contributions (iii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Substitute Assests E = Reserve Fund = Contingent Collateral Amount G = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result 11 LTV Adjusted Loan Balance and Asset Percentage Adj Per Section 4.3.8 of the CMHC Guide, the level of over Downrage Test in ent, divided by (6) the Canadian dollar Valuation Calculation (C\$) Trading Value of Outstanding Covered Bonds A = LTV Adjusted Loan Present Value (1) B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und iii) unapplied proceeds advanced und iii) unapplied proceeds from sale of L E = Reserve Fund Total = A + B + C + D + E + F Valuation Calculation Test Result Weighted average rate used for discounting: 1 LTV Adjusted Loan Present Value is calculated based Valuation Calculation Test Result	ler the Intercompany Loan Agoans justed Loan Balance are calculate roollateralization is calculated as: equivalent of the principal amount of the pri	nd based on quarterly indexation (A) the lesser of (i) the total am t of covered bonds outstanding	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
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B = Principal Receipts G = the sum of (ii) cash Capital Contributions (iii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Substitute Assests E = Reserve Fund = Contingent Collateral Amount G = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result 11 LTV Adjusted Loan Balance and Asset Percentage Adj Per Section 4.3.8 of the CMHC Guide, the level of over Downrage Test in ent, divided by (6) the Canadian dollar Valuation Calculation (C\$) Trading Value of Outstanding Covered Bonds A = LTV Adjusted Loan Present Value (1) B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und iii) unapplied proceeds advanced und iii) unapplied proceeds from sale of L E = Reserve Fund Total = A + B + C + D + E + F Valuation Calculation Test Result Weighted average rate used for discounting: 1 LTV Adjusted Loan Present Value is calculated based Valuation Calculation Test Result	ler the Intercompany Loan Agoans justed Loan Balance are calculate rollideralization is calculated as: equivalent of the principal amount of the principal amount of the Intercompany Loan Agoans on quarterly indexation of original	nd based on quarterly indexation (A) the lesser of (i) the total am t of covered bonds outstanding	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
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B = Principal Receipts G : the sum of (ii) cash Capital Contributions (iii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Substitute Assests E = Reserve Fund E = Contingent Collateral Amount G = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result I) LTV Adjusted Loan Balance and Asset Percentage Adj P per Section 4.3 & of the Chirl-C Guide, the level of over Coverage Test in ent. divided by (e) the Canadian dollar Valuation Calculation (C\$) Trading Value of Outstanding Covered Bonds A = LTV Adjusted Loan Present Value (1) B = Principal Receipts C = the sum of (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Trading Value of Substitute Assets E = Reserve Fund Total = A + B + C + D + E + F Valuation Calculation Test Result Weighted average rate used for discounting: " LTV Adjusted Loan Present Value is calculated based Amortization Test Cover Pool - Summary Statistics Previous Month Ending Balance	ler the Intercompany Loan Agoans justed Loan Balance are calculate rollideralization is calculated as: equivalent of the principal amount of the principal amount of the Intercompany Loan Agoans on quarterly indexation of original	nd based on quarterly indexation (A) the lesser of (i) the total am t of covered bonds outstanding	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
B = Principal Receipts G = the sum of unapplied proceeds advanced und (iii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L E = Reserve Fund = Contingent Collateral Amount G = Negative Carry Factor calculation Total = A + B + C + D + E - F - G Asset Coverage Test Result I LTV Adjusted Loan Balance and Asset Percentage Adj Per Section 4.3 & of the Chit+C Guide, the level of over Coverage Test is met, divided by (8) the Canadian dollar Valuation Calculation CS) Trading Value of Outstanding Covered Bonds A = LTV Adjusted Loan Present Value (1) B = Principal Receipts C = the sum of (i) Cash Capital Contributions (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L D = Trading Value of Substitute Assets E = Reserve Fund	ler the Intercompany Loan Agoans justed Loan Balance are calculate rollideralization is calculated as: equivalent of the principal amount of the principal amount of the Intercompany Loan Agoans on quarterly indexation of original	nd based on quarterly indexation (A) the lesser of (i) the total am t of covered bonds outstanding	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
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3 = Principal Receipts 2 - the sum of (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L 2 = Substitute Assests = Reserve Fund = Contingent Collateral Amount 3 = Negative Carry Factor calculation Total = A+B+C+D+E-F-G Asset Coverage Test Result 10 LTV Adjusted Loan Balance and Asset Percentage Adj 10 LTV Adjusted Loan Balance and Asset Percentage Adj 10 LTV Adjusted Loan Balance and Asset Percentage Adj 10 LTV Adjusted Loan Bresent Value (ii) 11 LTV Adjusted Loan Present Value (iii) 12 = Pre Section 4.3.8 of the CAMHC Guide, the level of over 20 coverage Test is met, divided by (B) the Canadian dollar 14 Valuation Calculation (CS) 15 = Carry Adjusted Loan Present Value (iii) 15 = Principal Receipts 16 = the sum of 17 (10 Cash Capital Contributions 18 = Principal Receipts 19 = Trading Value of Substitute Assets 10 = Trading Value of Substitute Assets 10 = Trading Value of Substitute Assets 10 = Trading Value of Substitute Assets 11 = Reserve Fund 12 = Trading Value of Substitute Assets 13 = Reserve Fund 14 = A + B + C + D + E + F 15 Valuation Calculation Test Result 15 On any of the Covered Bonds remain outstanding (iii) 15 UTV Adjusted Loan Present Value is calculated based 16 Amortization Test 17 Do any of the Covered Bonds remain outstanding (iii) 17 LTV Adjusted Loan Present Value is calculated based 16 Amortization Test 17 Do any of the Covered Bonds remain outstanding (iii) 18 Amortization Test 19 Do any of the Covered Bonds remain outstanding (iii) 19 LTV Adjusted Loan Present Value is calculated based 25 Amortization Test 26 Do any of the Covered Bonds remain outstanding (iii) 26 United Average LTV - Authorized (iii) 27 Registed Average LTV - Authorized (iii) 28 Registed Average LTV - Authorized (iii) 28 Registed Average LTV - Authorized (iiii) 28 Registed Average LTV - Original (iiii)	ler the Intercompany Loan Agoans justed Loan Balance are calculate rollideralization is calculated as: equivalent of the principal amount of the principal amount of the Intercompany Loan Agoans on quarterly indexation of original	nd based on quarterly indexation (A) the lesser of (i) the total am t of covered bonds outstanding	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
al = Principal Receipts be the sum of (ii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L substitute Assests = Reserve Fund = Contingent Collateral Amount S = Negative Carry Factor calculation Total = A+B+C+D+E-F-G Asset Coverage Test Result LIV Adjusted Loan Balance and Asset Percentage Adj Per Section 4.3.8 of the CMHC Guide, the level of over coverage Test is met, divided by (B) the Canadian dollar Asset Coverage Test is met, divided by (B) the Canadian dollar LIV Adjusted Loan Present Value (1) ■ Principal Receipts = the sum of (i) Cash Capital Contributions = the sum of (ii) Cash Capital Contributions (iii) unapplied proceeds advanced und (iii) unapplied proceeds from sale of L Total = A+B+C+D+E+F Aluation Calculation Test Result Weighted average rate used for discounting: LIV Adjusted Loan Present Value is calculated based Amortization Test Do any of the Covered Bonds remain outstanding: Cover Pool - Summary Statistics Previous Month Ending Balance Current Month Endin	ler the Intercompany Loan Agoans justed Loan Balance are calculate rollideralization is calculated as: equivalent of the principal amount of the principal amount of the Intercompany Loan Agoans on quarterly indexation of original	nd based on quarterly indexation (A) the lesser of (i) the total am t of covered bonds outstanding	ount of cover pool colla	\$ 100	collateral required to collater	Maximum Asset Percentage 97.00 Regulatory OC Minimum 103.00 Level of Overcollateralization ⁽²⁾ 105.26	1%
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(1) Weighted Average Original LTV and Weighted Average Authorized LTV are based on original or renewal.
(2) Weighted Average Current LTV is based on quarterly indexation of original or renewal appraised value.

Monthly Investor Report - August 30, 2024



	Principal Balance	Percentage	Number of Loans	Percentage
Conventional Amortizing Mortgages	101,071,609,822	91.41%	300,901	94.49%
Conventional Non-Amortizing Mortgages (1)	9,502,781,231	8.59%	17,532	5.51%
Total	110 574 391 053	100 00%	318 433	100.00%

⁽⁹⁾ Represents the percentage of TD Variable Interest Rate Mortgages (TD VRMs) where the customer's contractual payment is no longer sufficient to cover the interest owed. With TD VRMs, the customer's contractual payment amount will remain the same as the TD Mortgage Prime Rate changes Any Interest that is not covered by the contractual payment is then added to the customer's principal amount and the customer's amortization period will increase unless the customer takes action to make the mortgage amortizing again (e.g. makes a lump sum principal payment or increases their contractual payment amount).

Cover Pool Rate Type Distribution				
Rate Type	Principal Balance	Percentage	Number of Loans	Percentage
Fixed	81,606,144,982	73.80%	251,039	78.84%
Variable	28,968,246,071	26.20%	67,394	21.16%
Total	110,574,391,053	100.00%	318,433	100.00%

Cover Foot Rate Distribution				
Loan Rate (%)	Principal Balance	Percentage	Number of Loans	Percentage
1.4999 and Below	813,134,472	0.74%	1,320	0.41%
1.5000 - 1.9999	12,841,920,450	11.61%	40,154	12.61%
2.0000 - 2.4999	8,601,241,838	7.78%	30,102	9.45%
2.5000 - 2.9999	13,089,605,713	11.84%	45,532	14.30%
3.0000 - 3.4999	2,535,338,912	2.29%	8,202	2.58%
3.5000 - 3.9999	1,783,397,724	1.61%	5,658	1.78%

3.0000 - 3.4999	2,000,000,012	2.23/0	0,202	2.30 /0
3.5000 - 3.9999	1,783,397,724	1.61%	5,658	1.78%
4.0000 and above	70,909,751,944	64.13%	187,465	58.87%
Total	110,574,391,053	100.00%	318,433	100.00%
Cover Pool Occupancy Type Distribution				
Occupancy Code	Principal Balance	Percentage	Number of Loans	Percentage
Non-Owner Occupied	18,020,296,483	16.30%	54,522	17.12%

Occupancy Code
Non-Owner Occupied
Owner Occupied
Total
'O' Owner Occupied & Rental mortgages have been reclassified from the "Not
Cover Pool Remaining Term Distribution Percentage
17.12%
82.88%
100.00%
ats a change of 3.7% in the August 2024 report 92,554,094,570 110,574,391,053 83.70% 100.00% 263,911 318,433

Remaining Term (Months)	Principal Balance	Percentage	Number of Loans	Percentage
5.99 and Below	11,235,387,578	10.16%	40,966	12.86%
6.00 - 11.99	12,683,287,391	11.47%	42,411	13.32%
12.00 - 23.99	33,619,559,563	30.40%	93,480	29.36%
24.00 - 35.99	34,486,158,127	31.19%	87,447	27.46%
36.00 - 41.99	7,359,478,045	6.66%	20,533	6.45%
42.00 - 47.99	3,955,670,966	3.58%	12,661	3.98%
48.00 - 53.99	4,254,822,122	3.85%	11,946	3.75%
54.00 - 59.99	2,507,285,393	2.27%	7,178	2.25%
60.00 - 65.99	306,073,376	0.28%	1,137	0.36%
66.00 - 71.99	11,043,929	0.01%	58	0.02%
72.00 - 119.99	155,104,634	0.14%	613	0.19%
120.00 +	519,929	0.00%	3	0.00%
Tatal	440 574 204 052	400 000/	240 422	400 000/

Remaining Principal Balance	Principal Balance	Percentage	Number of Loans	Percentage
\$99 999 and below	1,778,145,625	1.61%	30,669	9.63%
\$100.000 - \$199.999	10,284,424,296	9.30%	67,169	21.09%
\$200.000 - \$299.999	17,335,978,341	15.68%	69,626	21.87%
\$300.000 - \$399.999	17,733,646,584	16.04%	50,989	16.01%
\$400.000 - \$499.999	15,883,051,251	14.36%	35,473	11.14%
\$500.000 - \$599.999	12,553,877,418	11.35%	22,953	7.21%
\$600 000 - \$699 999	9,247,218,836	8.36%	14,298	4.49%
\$700.000 - \$799.999	6,859,874,957	6.20%	9,175	2.88%
\$800 000 - \$899 999	5,270,060,479	4.77%	6,215	1.95%
\$900.000 - \$999.999	4,136,788,978	3.74%	4,363	1.37%
\$1.000.000 and above	9,491,324,287	8.58%	7,503	2.36%
Total	110,574,391,053	100.00%	318,433	100.00%

Cover Pool Property Type Distribution

Property Type	Principal Balance	Percentage	Number of Loans	Percentage
Detached (Single Family)	72,061,521,465	65.17%	199,010	62.50%
Semi-Detached	6,935,495,036	6.27%	18,755	5.89%
Multi-Family	2,722,540,946	2.46%	8,494	2.67%
Townhouse	5,613,515,907	5.08%	15,231	4.78%
Condos	23,216,467,543	21.00%	76,782	24.11%
Other	24,850,156	0.02%	161	0.05%
Total	110,574,391,053	100.00%	318,433	100.00%

				Credit Score				
Current LTV (\$)	<599	600-650	651-700	701-750	751-800	>800	Score Unavailable	Total
< 20.0	50,050,092	32,536,753	143,490,899	379,319,559	1,273,788,288	2,337,183,553	14,314,535	4,230,683,679
20.01 - 30.00	125,124,792	128,407,731	487,107,379	1,107,835,993	3,121,656,512	5,024,580,530	32,446,082	10,027,159,019
30.01 - 40.00	188,842,998	220,443,574	768,545,463	1,888,555,596	5,215,651,558	7,414,930,931	31,169,495	15,728,139,615
40.01 - 50.00	219,901,531	307,145,249	1,105,293,321	2,728,395,013	7,610,407,958	9,670,022,891	39,301,886	21,680,467,849
50.01 - 55.00	103,727,498	158,409,693	574,672,088	1,495,151,033	4,272,165,609	5,022,708,921	14,199,811	11,641,034,655
55.01 - 60.00	86,336,388	138,600,842	546,781,979	1,318,846,070	3,804,640,079	4,306,527,141	6,805,730	10,208,538,230
60.01 - 65.00	70,328,814	116,062,185	445,423,066	1,118,265,605	3,174,027,544	3,411,371,131	8,383,663	8,343,862,008
65.01 - 70.00	55,709,747	116,639,329	441,549,690	1,184,085,708	3,364,349,928	3,305,679,572	4,394,881	8,472,408,855
70.01 - 75.00	67,924,080	163,331,666	546,160,327	1,496,231,789	3,966,410,801	3,630,021,120	1,436,950	9,871,516,734
75.01 - 80.00	48,182,559	116,188,556	507,571,412	1,560,073,419	3,949,601,865	3,143,290,098	1,735,751	9,326,643,661
> 80.00	8,917,021	16,088,753	52,825,895	142,284,192	441,185,689	381,141,330	1,493,868	1,043,936,747
Total	1,025,045,520	1,513,854,331	5,619,421,521	14,419,043,977	40,193,885,831	47,647,457,219	155,682,653	110,574,391,053

⁽¹⁾ Current LTV is based on the quarterly indexation of the original or renewal appraised value.

Cover Pool Multi-Dimensional Distribution by Current LTV ⁽¹⁾ and Credit Scores (conti	nued)
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				Credit Score				
Current LTV (%)	<599	600-650	651-700	701-750	751-800	>800	Score Unavailable	Total
< 20.0	0.05%	0.03%	0.13%	0.34%	1.15%	2.11%	0.01%	3.83%
20.01 - 30.00	0.11%	0.12%	0.44%	1.00%	2.82%	4.54%	0.03%	9.07%
30.01 - 40.00	0.17%	0.20%	0.70%	1.71%	4.72%	6.71%	0.03%	14.22%
40.01 - 50.00	0.20%	0.28%	1.00%	2.47%	6.88%	8.75%	0.04%	19.61%
50.01 - 55.00	0.09%	0.14%	0.52%	1.35%	3.86%	4.54%	0.01%	10.53%
55.01 - 60.00	0.08%	0.13%	0.49%	1.19%	3.44%	3.89%	0.01%	9.23%
60.01 - 65.00	0.06%	0.10%	0.40%	1.01%	2.87%	3.09%	0.01%	7.55%
65.01 - 70.00	0.05%	0.11%	0.40%	1.07%	3.04%	2.99%	0.00%	7.66%
70.01 - 75.00	0.06%	0.15%	0.49%	1.35%	3.59%	3.28%	0.00%	8.93%
75.01 - 80.00	0.04%	0.11%	0.46%	1.41%	3.57%	2.84%	0.00%	8.43%
> 80.00	0.01%	0.01%	0.05%	0.13%	0.40%	0.34%	0.00%	0.94%
Total	0.93%	1.37%	5.08%	13.04%	36.35%	43.09%	0.14%	100.00%

⁽¹⁾ Current LTV is based on the quarterly indexation of the original or ren

Co	ver Pool Mult	i-Dimensional Di	stribution by Region	n. Current LTV ⁽¹⁾ and	Arrears

Region British Columbia	Current LTV	Current and less than 30 days past due	Percentage	30 to 59 days past due	Percentage	60 to 89 days past due	Percentage	90 or more days past due	Percentage	<u>Total</u>
British Columbia	< 20.0	968.349.294	3.78%	345.887	0.00%	730.262	0.00%	2.191.017	0.01%	971.616.459
	20.01 - 30.00	2,221,095,159	8.68%	875,699	0.00%	373,656	0.00%	1,627,278	0.01%	2,223,971,792
	30.01 - 40.00	3,369,345,739	13.17%	2,386,136	0.01%	1,178,467	0.00%	3,230,680	0.01%	3,376,141,022
	40.01 - 50.00	4,756,047,354	18.59%	4,360,597	0.02%	946,260	0.00%	2,573,927	0.01%	4,763,928,137
	50.01 - 55.00	3,071,100,676	12.00%	3,001,586	0.01%	-	0.00%	3,521,427	0.01%	3,077,623,689
	55.01 - 60.00	2,616,287,354	10.23%		0.00%	304,939	0.00%	1,883,440	0.01%	2,618,475,733
	60.01 - 65.00	2,078,749,049	8.13%	807,119	0.00%	-	0.00%	1,246,351	0.00%	2,080,802,519
	65.01 - 70.00	2,044,059,331	7.99%	-	0.00%	-	0.00%	-	0.00%	2,044,059,331
	70.01 - 75.00	2,438,090,895	9.53%	396,791	0.00%	-	0.00%		0.00%	2,438,487,686
	75.01 - 80.00	1,913,066,449	7.48%	343,068	0.00%	-	0.00%	2,256,530	0.01%	1,915,666,046
	> 80.00	73,373,006	0.29%		0.00%	-	0.00%		0.00%	73,373,006
Total British Columb	oia	25,549,564,306	99.86%	12,516,882	0.05%	3,533,583	0.01%	18,530,650	0.07%	25,584,145,421

Monthly Investor Report - August 30, 2024



TD Covered Bond (Legislative) Programme Monthly Investor Report

			(=09.0	Calculation Date: Date of Report:	8/30/2024 9/23/2024	.•				
				Date of Report.	8/23/2024					
Ontario										
	< 20.0	2,727,761,964	4.31%	1,660,217	0.00%	349,126	0.00%	2,899,407	0.00%	2,732,670,713
	20.01 - 30.00	6,298,771,108	9.96%	6,958,126	0.01%	1,633,786	0.00%	2,612,431	0.00%	6,309,975,451
	30.01 - 40.00	9,482,380,820	14.99%	10,347,857	0.02%	4,139,899	0.01%	6,517,629	0.01%	9,503,386,206
	40.01 - 50.00	12,353,923,356	19.53%	9,574,951	0.02%	3,173,188	0.01%	6,768,055	0.01%	12,373,439,550
	50.01 - 55.00	6,220,389,423	9.83%	5,124,868	0.01%	1,448,230	0.00%	3,495,831	0.01%	6,230,458,353
	55.01 - 60.00	5,498,580,134	8.69%	5,331,518	0.01%	-	0.00%	1,761,030	0.00%	5,505,672,682
	60.01 - 65.00	4,337,507,462	6.86%	3,377,881	0.01%	118,300	0.00%	877,861	0.00%	4,341,881,504
	65.01 - 70.00	4,413,467,332	6.98%	3,395,874	0.01%	166,784	0.00%	297,875	0.00%	4,417,327,865
	70.01 - 75.00	5,315,862,593	8.40%	6,479,318	0.01%		0.00%	1,619,221	0.00%	5,323,961,132
	75.01 - 80.00	5,594,021,707	8.84%	1,529,063	0.00%	1,312,264	0.00%	-	0.00%	5,596,863,035
	> 80.00	923,709,821	1.46%	437,362	0.00%		0.00%	2,668,775	0.00%	926,815,958
Total Ontario		63,166,375,720	99.85%	54,217,035	0.09%	12,341,577	0.02%	29,518,115	0.05%	63,262,452,448
Prairies										
	< 20.0	249,512,114	2.18%	330,625	0.00%	179,642	0.00%	90,488	0.00%	250,112,869
	20.01 - 30.00	684,708,960	5.99%	1,391,725	0.01%	718,409	0.01%	920,101	0.01%	687,739,195
	30.01 - 40.00	1,322,935,854	11.58%	1,566,904	0.01%	250,803	0.00%	4,263,219	0.04%	1,329,016,779
	40.01 - 50.00	2,599,690,304	22.75%	4,118,927	0.04%	1,101,378	0.01%	1,879,880	0.02%	2,606,790,489
	50.01 - 55.00	1,338,584,195	11.72%	2,052,685	0.02%	-	0.00%	1,496,295	0.01%	1,342,133,174
	55.01 - 60.00	1,172,103,922	10.26%	493,589	0.00%	666,961	0.01%	1,025,438	0.01%	1,174,289,909
	60.01 - 65.00	1,034,236,326	9.05%	776,139	0.01%	233,027	0.00%	894,170	0.01%	1,036,139,662
	65.01 - 70.00	1,056,549,821	9.25%		0.00%	206,400	0.00%	-	0.00%	1,056,756,222
	70.01 - 75.00	1,066,996,535	9.34%	-	0.00%	-	0.00%	-	0.00%	1,066,996,535
	75.01 - 80.00	856,036,952	7.49%	54,533	0.00%	-	0.00%	-	0.00%	856,091,485
	> 80.00	19,585,346	0.17%		0.00%	-	0.00%	-	0.00%	19,585,346
Total Prairies		11,400,940,328	99.78%	10,785,126	0.09%	3,356,620	0.03%	10,569,590	0.09%	11,425,651,664
Quebec										
	< 20.0	207,495,480	2.60%		0.00%	138,545	0.00%	20,252	0.00%	207,654,277
	20.01 - 30.00	562,838,714	7.05%	1,039,062	0.01%	284,018	0.00%	705,951	0.01%	564,867,744
	30.01 - 40.00	1,151,287,189	14.42%	994,965	0.01%	1,252,576	0.02%	562,955	0.01%	1,154,097,685
	40.01 - 50.00	1,505,671,937	18.85%	628,763	0.01%	690,804	0.01%	467,202	0.01%	1,507,458,707
	50.01 - 55.00 55.01 - 60.00	788,909,303 714,129,279	9.88% 8.94%	975,093 495,025	0.01% 0.01%	159,217 177,329	0.00% 0.00%	344,206	0.00% 0.00%	790,043,614 715,145,839
	60.01 - 65.00	701,342,359	8.78%	399,910	0.01%		0.00%	344,200	0.00%	
	65.01 - 70.00	760,125,759	9.52%		0.01%	136,517			0.00%	701,878,786 760,760,544
	70.01 - 75.00	824,441,206	10.32%	634,786	0.00%	165,699	0.00% 0.00%	205,336	0.00%	824,812,241
	75.01 - 80.00	738,701,493	9.25%	233,783	0.00%	105,099	0.00%	205,550	0.00%	738,935,276
	> 80.00	20,610,597	0.26%	233,763	0.00%	-	0.00%	459,083	0.01%	21,069,680
Total Quebec	- 00.00	7,975,553,318	99.86%	5,401,387	0.07%	3,004,704	0.04%	2,764,985	0.03%	7,986,724,394
Atlantic		7,010,000,010	00.0070	0,401,007	0.0776	5,554,154	0.0-770	2,104,000	0.0070	7,000,724,004
ruinio	< 20.0	68,288,344	2.95%	219,883	0.01%	93,169	0.00%	27,964	0.00%	68,629,360
	20.01 - 30.00	239,084,411	10.33%	1,075,378	0.05%	252,573	0.01%	192,475	0.01%	240,604,837
	30.01 - 40.00	363,899,232	15.72%	532,749	0.02%	686,749	0.03%	379,193	0.02%	365,497,923
	40.01 - 50.00	428,015,324	18.49%	217,731	0.01%	-	0.00%	617,911	0.03%	428,850,966
	50.01 - 55.00	199,939,633	8.64%	319,081	0.01%	85.434	0.00%	431,677	0.02%	200,775,825
	55.01 - 60.00	194,698,363	8.41%	125,840	0.01%		0.00%	129,864	0.01%	194,954,067
	60.01 - 65.00	183,159,537	7.91%	-	0.00%	-	0.00%	-	0.00%	183,159,537
	65.01 - 70.00	193,504,893	8.36%		0.00%	-	0.00%		0.00%	193,504,893
	70.01 - 75.00	217,259,139	9.38%		0.00%	-	0.00%		0.00%	217,259,139
	75.01 - 80.00	219,087,820	9.46%		0.00%	-	0.00%		0.00%	219,087,820
	> 80.00	3,092,758	0.13%		0.00%		0.00%		0.00%	3,092,758
Total Atlantic		2,310,029,455	99.77%	2,490,661	0.11%	1,117,925	0.05%	1,779,084	0.08%	2,315,417,126

0.08%

23,354,410

As of the date of this Investor Report, the Guarantor uses the following methodology to determine indexed valuations for Properties in the Covered Bond Portfolio for reporting as of a date on or after January 1, 2018 (the "Indexation Methodology") for purposes of the following: (a) the Asset Coverage Test, (b) the Amortization Test, (c) the Valuation Calculation and (d) for other purposes required by the CMHG Guide. Changes to the Indexation Methodology may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in relation thereon, is used to a such change os to stitute as material change, subject to satisfaction of the Rating Agency Condition, and (iii) if such change constitutes a material to satisfaction of the Rating Agency Condition, and (iii) if such change is materially prejudicial to the Covered Bondholders, subject to the consent of the Bond Trustee. The Indexation Methodology must at all times comply with the requirements of the CMHC Guide.

85,411,091

To determine the current market value of a Property, the Guarantor uses The Teranet-National Bank House Price Index™ (the "T-IPI Index") and The Teranet – National Bank City House Price Indices™ (the "CHPI Index", and together with the HPI Index, the "Indices"). At this time, the Property value is calculated using the CHPI Index available for the following eleven Canadian metropolitan areas: Alberta-Calgary, Alberta-Edmonton, British Columbia-Vanocouver, British Columbia-Victoria, Manicha-Winnige, Nova Social-Halfar, Ontario-Terantion, Ontario-Teronton, Ottava-Garinea (Quebee-Outhortea, Upathe "Composite 11" HPI Index for all other cities outside of the above listed metropolitan areas. The "Composite 11" HPI Index combines the aforementioned eleven Canadian metropolitan areas to form a national composite index.

Further details on the Indices including a description of the method used to calculate the Indices is available by subscription at https://housepriceindex.ca/

A three step process is used to determine the current market value for each Property subject to the Related Security in respect of the Loan. First, a code (the Forward Sorting Area) which identifies the location of the Property is compared to corresponding codes published by Canada Pals that groups properties into the areas covered by the Indices. Second, the rate of change for the applicable APP latent, if the Property is located within an area covered by the CHPI Index, the applicable CHPI Index was be used to account a second or the city mapping assigned in parenthesis above and if the Property is located outside of the metropolitian areas covered by the CHPI Index, the supplicable CHPI Index will be used because the property and a second or the city mapping assigned in parenthesis above and if the Property is located outside of the metropolitian areas covered by the CHPI Index. The Composite 11* IPI Index is used. Finally, the current market value is the determined by adjusting the original valuation to the supplying the corresponding IPI Factor from the date of the original valuation to the date on which the latest valuation is being adjusted for purposes of determining the current market value for such Property. In instances where the original valuation in respect of 3 cut property is pre-dated the first available date of the relevant to the original valuation to the parenth into months for such rate of change is used to determine the current market value for such Property. The process is repeated at least quarterly.

Material risks associated with using the Indexation Methodology include, but are not limited to, the accuracy and completeness of the Indices being used, the continued availability of the Indices, the risk that the Indices do not account for differences in property value changes based on property type, and, in the case of Properties located outside of the areas covered by the CHPI Index, the risk that the "Composite 11" HPI Index may not accurately capture unique factors affecting local housing markets.

The Teranet-National Bank House Price Index™ and The Teranet – National Bank City House Price Indices™ are trademarks of Teranet Enterprises Inc. and National Bank of Canada and have been licensed for internal use by The Toronto-Dominion Bank's real estate secured lending team only. The Indices are provided on an "as is" and "as available" basis without warranties or representations, express or implied, of any kind.

Monthly Investor Report - August 30, 2024

63,162,425

110,574,391,053

^{110,402,463,127} **Grand Total** Current LTV is based on the quarterly indexation of the original or renewal appraised value