

## GENESIS TRUST II – LINE OF CREDIT PORTFOLIO

As at January 31, 2026

Unless the context requires otherwise, initial capitalized terms used and not otherwise defined herein shall have the meanings ascribed thereto in the Genesis Trust II short form base shelf prospectus dated April 30, 2021 (the “Prospectus”).

### Account Performance

The following tables set forth the historical performance of the Accounts for each of the indicated periods. There can be no assurance, however, that the loss and delinquency experience, revenue experience or account holder monthly payment rates for the Accounts in the future will be similar to the historical experience and rates set forth below. The information in the tables has been provided by The Toronto-Dominion Bank.

#### *Loss and Delinquency Experience*

The loss and delinquency experience of the Accounts is as follows:

**Loss Experience of the Accounts**<sup>(1)</sup>  
(dollars in millions)  
(unaudited)

	<u>Three Months Ended</u> <u>Jan. 31/26</u>	<u>Year Ended</u> <u>Oct. 31/25</u>	<u>Year Ended</u> <u>Oct. 31/24</u>
Average Receivables Outstanding <sup>(2)</sup> .....	\$1926	\$2,061	\$2,337
Net Losses/(Recovery) <sup>(3)</sup> .....	\$(0.00)	\$(0.00)	\$(0.04)
Net Losses/(Recovery) as a Percentage of Average Receivables Outstanding <sup>(4)</sup> .....	0.00%	0.00%	0.00%

(1) Data reflects balances and losses in respect of the Receivables in the Accounts.

(2) Average Receivables Outstanding is the average of the monthly Receivables outstanding in the Accounts during the period. The monthly Receivables outstanding is the average of the opening and closing Receivables outstanding in the Accounts in that month.

(3) Charge Offs net of Recoveries.

(4) Net Losses/(Recovery) have been annualized for the three months ended January 31, 2026.

**Delinquencies as a Percentage of the Accounts** <sup>(1) (2)</sup>  
(dollars in millions)  
(unaudited)

<u>Days Delinquent</u>	<u>As at Jan. 31/26</u>		<u>As at Oct. 31/25</u>		<u>As at Oct. 31/24</u>	
	<u>Amount</u>	<u>Percentage</u>	<u>Amount</u>	<u>Percentage</u>	<u>Amount</u>	<u>Percentage</u>
30 to 89 days.....	\$11.47	0.67%	\$12.37	0.64%	\$20.76	0.95%
90 days and over.....	\$19.89	0.97%	\$15.16	0.78%	\$18.87	0.86%

- (1) Data reflects balances in respect of the Receivables in the Accounts. The total Receivables outstanding in the Accounts as at January 31, 2026, October 31, 2025, and October 31, 2024 were \$1,897 million, \$1,947 million, and \$2,191 million respectively.
- (2) Percentages are calculated by dividing the sum of (i) the outstanding principal Receivables of delinquent Accounts and (ii) unpaid interest on the Accounts, by the month-end Receivables balance.

*Revenue Experience*

The revenue experience for the Accounts is dependent upon the prime rate of interest established by TD from time to time because these Accounts are generally subject to an annual variable rate of interest that is a rate based on the TD "prime rate" of interest. The borrower may choose to convert all or part of a non-amortizing account into one or more amortizing portions at rates comparable to conventional mortgages. The Sellers may permit the credit limit to be exceeded, in which event any principal amount owing over the credit limit is unsecured. The following table sets forth the historical revenue experience for the Accounts for the periods indicated.

**Revenue Experience of the Accounts**  
**(as a Percentage of Receivables Balance)**  
(dollars in millions)  
(unaudited)

	<u>Three Months Ended</u> <u>Jan. 31/26</u>	<u>Year Ended</u> <u>Oct. 31/25</u>	<u>Year Ended</u> <u>Oct. 31/24</u>
Interest Revenue <sup>(1)</sup> .....	24	113	158
Average Receivables Outstanding <sup>(2)</sup> .....	1,926	2,061	2,337
Revenue Yield <sup>(3)</sup> .....	5.00%	5.50%	6.77%
Average TD Prime Rate <sup>(4)</sup> .....	4.45%	4.83%	6.98%

- (1) Interest Revenue includes all interest received on Accounts.
- (2) Average Receivables Outstanding is the average of the monthly Receivables outstanding in the Accounts during the period. The monthly Receivables outstanding in the Accounts is the average of the opening and closing Receivables outstanding in that month.
- (3) Revenue Yield is Interest Revenue divided by the Average Receivables Outstanding during the period.
- (4) Please note in FY2024, TD reduced rates from 7.20% to 6.95% effective June 06, 2024, from 6.95% to 6.70% effective July 25, 2024, from 6.70% to 6.45% effective September 5, 2024, from 6.45% to 5.95% effective October 24, 2024. In FY2025, TD reduced rates from 5.95% to 5.45% effective December 12, 2024, from 5.45% to 5.20% effective January 30, 2025, from 5.20% to 4.95% effective March 13, 2025, from 4.95% to 4.70% effective September 17, 2025 and from 4.70% to 4.45% effective October 30, 2025. From October 30, 2025 through January 31, 2026, the rate remained unchanged.

*Account Holder Monthly Payment Rates*

Monthly payment rates on the TD Canada Trust LOC accounts may vary due to, among other things, the availability of other sources of credit, general economic conditions, consumer spending and borrowing patterns and the terms of the Accounts (which are subject to change by the Servicer). The following table sets forth the highest and lowest monthly payment rates by account holder for all months during the periods shown, in each case, calculated by dividing total interest and principal payments received in a month by the previous month-end balance.

**Monthly Payment Rates of the Accounts  
(as a Percentage of Receivables Balance)**

	Three Months Ended Jan. 31/26	Year Ended Oct. 31/25	Year Ended Oct. 31/24
Lowest Month.....	4.70%	4.75%	4.45%
Highest Month.....	5.01%	5.90%	6.30%
Average <sup>(1)</sup> .....	4.89%	5.47%	5.30%

(1) This is the average of the monthly payment rate percentages during the period.

**Composition of the Accounts**

The information provided in the tables under the heading “Composition of the Accounts” relates only to the TD Canada Trust LOC accounts that comprised the Accounts as at January 31, 2026. The aggregate account balance of the Accounts as of January 31, 2026 was \$1,897 million. As of January 31, 2026, there were 38,735 Accounts which had an average Receivables balance of approximately \$48,972 and an average credit limit of approximately \$169,795. As of January 31, 2026, the average Receivables balance in the Accounts as a percentage of the average credit limit of the Accounts was approximately 28.84%. As of January 31, 2026, the weighted average by balance outstanding credit score for the Accounts was 779.

The following tables summarize the portfolio of the Accounts by various criteria as of January 31, 2026. These tables are not necessarily indicative of the future. Percentages and totals may not add exactly due to rounding.

**Composition of Accounts by Account Balance**

Account Balance	Number of Accounts	Percentage of Total Number of Accounts	Credit Limit	Percentage of Total Credit Limit	Balance Outstanding	Percentage of Total Balance Outstanding
Up to \$100,000 .....	32,293	83.37%	\$4,672,241,054	71.04%	\$422,904,115	22.29%
Over \$100,000 to \$200,000 ....	3,689	9.52%	\$770,057,609	11.71%	\$528,715,859	27.87%
Over \$200,000 to \$300,000 ....	1,545	3.99%	\$470,446,365	7.15%	\$374,762,826	19.76%
Over \$300,000 to \$400,000 ....	632	1.63%	\$258,932,831	3.94%	\$218,068,486	11.50%
Over \$400,000 to \$500,000 ....	266	0.69%	\$136,821,288	2.08%	\$116,851,133	6.16%
Over \$500,000 to \$600,000 ....	122	0.31%	\$77,122,318	1.17%	\$66,344,255	3.50%
Over \$600,000 to \$700,000 ....	68	0.18%	\$52,093,819	0.79%	\$43,434,281	2.29%
Over \$700,000 to \$800,000 ....	31	0.08%	\$26,284,300	0.40%	\$23,061,219	1.22%
Over \$800,000 to \$900,000 ....	28	0.07%	\$25,386,900	0.39%	\$23,410,495	1.23%
Over \$900,000 to \$1,000,000 ..	21	0.05%	\$21,407,751	0.33%	\$19,853,098	1.05%
Over \$1,000,000 .....	40	0.10%	\$66,218,638	1.01%	\$59,543,061	3.14%
Totals .....	38,735	100.00%	\$6,577,012,873	100.00%	\$1,896,948,830	100.00%

The average Account Balance of the Accounts as of January 31, 2026 was \$48,972.

### Composition of Accounts by Credit Limit

Credit Limit	Number of Accounts	Percentage of Total Number of Accounts	Credit Limit	Percentage of Total Credit Limit	Balance Outstanding	Percentage of Total Balance Outstanding
Up to \$100,000.....	17,251	44.54%	\$1,062,253,195	16.15%	\$240,363,377	12.67%
Over \$100,000 to \$200,000.....	10,976	28.34%	\$1,657,959,561	25.21%	\$471,670,633	24.86%
Over \$200,000 to \$300,000.....	5,313	13.72%	\$1,345,412,517	20.46%	\$410,561,569	21.64%
Over \$300,000 to \$400,000.....	2,564	6.62%	\$904,691,367	13.76%	\$278,973,495	14.71%
Over \$400,000 to \$500,000.....	1,239	3.20%	\$563,255,983	8.56%	\$160,842,877	8.48%
Over \$500,000 to \$600,000.....	591	1.53%	\$326,234,489	4.96%	\$102,433,756	5.40%
Over \$600,000 to \$700,000.....	261	0.67%	\$171,524,433	2.61%	\$48,626,857	2.56%
Over \$700,000 to \$800,000.....	181	0.47%	\$136,842,609	2.08%	\$39,952,060	2.11%
Over \$800,000 to \$900,000.....	113	0.29%	\$96,988,781	1.47%	\$32,707,116	1.72%
Over \$900,000 to \$1,000,000..	105	0.27%	\$101,650,850	1.55%	\$34,534,535	1.82%
Over \$1,000,000.....	141	0.36%	\$210,199,088	3.20%	\$76,282,557	4.02%
Totals .....	38,735	100.00%	\$6,577,012,873	100.00%	\$1,896,948,830	100.00%

The average credit limit of the Accounts as of January 31, 2026 was \$169,795.

### Composition of Accounts by Age

By Age	Number of Accounts	Percentage of Total Number of Accounts	Credit Limit	Percentage of Total Credit Limit	Balance Outstanding	Percentage of Total Balance Outstanding
Up to 12 Months.....	0	0.00%	\$0	0.00%	\$0	0.00%
Over 12 to 24 Months.....	0	0.00%	\$0	0.00%	\$0	0.00%
Over 24 to 36 Months.....	0	0.00%	\$0	0.00%	\$0	0.00%
Over 36 to 48 Months.....	0	0.00%	\$0	0.00%	\$0	0.00%
Over 48 to 60 Months.....	0	0.00%	\$0	0.00%	\$0	0.00%
Over 60 to 72 Months.....	0	0.00%	\$0	0.00%	\$0	0.00%
Over 72 to 84 Months.....	0	0.00%	\$0	0.00%	\$0	0.00%
Over 84 to 96 Months.....	0	0.00%	\$0	0.00%	\$0	0.00%
Over 96 to 108 Months.....	0	0.00%	\$0	0.00%	\$0	0.00%
Over 108 to 120 Months.....	0	0.00%	\$0	0.00%	\$0	0.00%
Over 120 Months.....	38,735	100.00%	\$6,577,012,873	100.00%	\$1,896,948,830	100.00%
Totals.....	38,735	100.00%	\$6,577,012,873	100.00%	\$1,896,948,830	100.00%

The average Age of Accounts, weighted by Balance Outstanding, as of January 31, 2026, was 229 months. The average Age of Accounts, weighted by credit limit, as of January 31, 2026 was 236 months.

### Composition of Accounts by Jurisdiction

Province	Number of Accounts	Percentage of Total Number of Accounts	Credit Limit	Percentage of Total Credit Limit	Balance Outstanding	Percentage of Total Balance Outstanding
Alberta.....	5,985	15.45%	\$1,289,046,076	19.60%	\$458,961,178	24.19%
British Columbia.....	4,128	10.66%	\$958,995,486	14.58%	\$273,986,587	14.44%
Manitoba.....	830	2.14%	\$100,479,051	1.53%	\$35,672,110	1.88%
New Brunswick.....	584	1.51%	\$54,041,298	0.82%	\$19,571,634	1.03%
Newfoundland & Labrador.....	306	0.79%	\$37,790,281	0.57%	\$14,465,704	0.76%
Northwest Territories(1).....	0	0.00%	\$0	0.00%	\$0	0.00%
Nova Scotia.....	982	2.54%	\$109,406,428	1.66%	\$40,105,515	2.11%
Ontario.....	23,084	59.59%	\$3,570,946,435	54.29%	\$893,707,662	47.11%
Prince Edward Island.....	143	0.37%	\$13,474,229	0.20%	\$4,826,052	0.25%
Québec.....	1,662	4.29%	\$286,274,902	4.35%	\$94,500,607	4.98%
Saskatchewan.....	987	2.55%	\$146,992,458	2.23%	\$57,602,698	3.04%
Yukon.....	44	0.11%	\$9,566,229	0.15%	\$3,549,081	0.19%
Totals.....	38,735	100.00%	\$6,577,012,873	100.00%	\$1,896,948,830	100.00%

(1) Data includes Nunavut.

### Composition of Accounts by Limit to Value Ratio of Mortgages Providing Security

LTV (Limit to Value)	Number of Accounts	Percentage of Total Number of Accounts	Credit Limit	Percentage of Total Credit Limit	Balance Outstanding	Percentage of Total Balance Outstanding
Up to 10%.....	308	0.80%	\$12,083,846	0.18%	\$2,266,784	0.12%
Over 10 to 15%.....	366	0.94%	\$19,273,770	0.29%	\$5,070,936	0.27%
Over 15 to 20%.....	594	1.53%	\$41,786,660	0.64%	\$11,617,090	0.61%
Over 20 to 25%.....	851	2.20%	\$70,052,651	1.07%	\$17,774,202	0.94%
Over 25 to 30%.....	953	2.46%	\$94,709,497	1.44%	\$25,344,180	1.34%
Over 30 to 35%.....	1,189	3.07%	\$134,939,313	2.05%	\$38,059,469	2.01%
Over 35 to 40%.....	1,483	3.83%	\$182,903,428	2.78%	\$48,555,249	2.56%
Over 40 to 45%.....	1,490	3.85%	\$198,911,081	3.02%	\$51,961,185	2.74%
Over 45 to 50%.....	2,936	7.58%	\$425,477,909	6.47%	\$117,448,481	6.19%
Over 50 to 55%.....	1,783	4.60%	\$294,492,106	4.48%	\$89,001,984	4.69%
Over 55 to 60%.....	2,424	6.26%	\$464,080,973	7.06%	\$133,764,996	7.05%
Over 60 to 65%.....	6,534	16.87%	\$1,533,287,683	23.31%	\$435,271,592	22.95%
Over 65 to 70%.....	2,709	6.99%	\$452,197,406	6.88%	\$119,561,873	6.30%
Over 70 to 75%.....	11,405	29.44%	\$1,628,459,272	24.76%	\$396,277,603	20.89%
Over 75 to 80%.....	3,710	9.58%	\$1,024,357,278	15.57%	\$404,973,206	21.35%
Totals.....	38,735	100.00%	\$6,577,012,873	100.00%	\$1,896,948,830	100.00%

The average Limit to Value Ratio, weighted by Balance Outstanding, as of January 31, 2026 was 61.94%. The average Limit to Value Ratio, weighted by credit limit, as of January 31, 2026, was 64.59%

### Composition of Accounts by Mortgage Priority

	Number of Accounts	Percentage of Total Number of Accounts	Credit Limit	Percentage of Total Credit Limit	Balance Outstanding	Percentage of Total Balance Outstanding
First.....	29,096	75.12%	\$5,685,265,678	86.44%	\$1,698,808,762	89.55%
Second.....	9,595	24.77%	\$887,240,352	13.49%	\$197,001,180	10.39%
Third.....	44	0.11%	\$4,506,843	0.07%	\$1,138,888	0.06%
Totals.....	38,735	100.00%	\$6,577,012,873	100.00%	\$1,896,948,830	100.00%

### Composition of Balance by Product Type

	Balance Outstanding	Percentage of Total Balance Outstanding
Term	\$418,165,492	22.04%
Revolving	\$1,478,783,338	77.96%
	\$1,896,948,830	100.00%

### Composition of Accounts by Credit Score

	Number of Accounts	Percentage of Total Number of Accounts	Credit Limit	Percentage of Total Credit Limit	Balance Outstanding	Percentage of Total Balance Outstanding
BEACON 000-000	702	1.81%	\$72,086,240	1.10%	\$20,087,323	1.06%
BEACON 000-450	3	0.01%	\$310,000	0.00%	\$333,962	0.02%
BEACON 450-500	22	0.06%	\$2,275,843	0.03%	\$2,127,493	0.11%
BEACON 500-550	43	0.11%	\$6,257,323	0.10%	\$6,043,291	0.32%
BEACON 550-600	114	0.29%	\$18,619,063	0.28%	\$17,679,290	0.93%
BEACON 600-650	227	0.59%	\$38,601,704	0.59%	\$31,910,874	1.68%
BEACON 650-700	638	1.65%	\$117,761,655	1.79%	\$84,598,612	4.46%
BEACON 700-750	1,833	4.73%	\$334,988,874	5.09%	\$222,201,708	11.71%
BEACON 750-800	8,087	20.88%	\$1,471,141,211	22.37%	\$602,969,867	31.79%
BEACON 800-850	23,685	61.15%	\$3,992,348,262	60.70%	\$819,808,210	43.22%
BEACON 850+	3,381	8.73%	\$522,622,698	7.95%	\$89,188,199	4.70%
Totals	38,735	100.00%	\$6,577,012,873	100.00%	\$1,896,948,830	100.00%

The average credit score, weighted by Balance Outstanding, as of January 31, 2026, was 779. The average credit score, weighted by credit limit, as of January 31, 2026, was 801.