GENESIS TRUST II – LINE OF CREDIT PORTFOLIO

As at July 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 (1)
(dollars in millions)
(unaudited)

	Nine Months Ended Jul. 31/26	Year Ended Oct. 31/25	Year Ended Oct. 31/24
Average Receivables Outstanding(2)……..	$1,878	$2,061	$2,337
Net Losses/(Recovery)(3) …….....	$(0.01)	$(0.00)	$(0.04)
Net Losses/(Recovery) as a Percentage of Average Receivables Outstanding(4)…….	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 nine months ended July 31, 2026.

Delinquencies as a Percentage of the Accounts [(1) (2)]
(dollars in millions)
(unaudited)

Days Delinquent	As at Jul. 31/26 Amount	As at Jul. 31/26 Percentage	As at Oct. 31/25 Amount	As at Oct. 31/25 Percentage	As at Oct. 31/24 Amount	As at Oct. 31/24 Percentage
30 to 89 days….....	$11.78	0.65%	$12.37	0.64%	$20.76	0.95%
90 days and over.....	$11.46	0.63%	$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 July 31, 2026, October 31, 2025, and October 31, 2024 were $1,817 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)

	Nine Months Ended Jul. 31/26	Year Ended Oct. 31/25	Year Ended Oct. 31/24
Interest Revenue[(1)]…….……	70	113	158
Average Receivables Outstanding[(2)]…..…….	1,878	2,061	2,337
Revenue Yield[(3)]……..….....	4.95%	5.50%	6.77%
Average TD Prime Rate[(4)] ……..	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 July 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)

	Nine Months Ended Jul. 31/26	Year Ended Oct. 31/25	Year Ended Oct. 31/24
Lowest Month……..……..	4.70%	4.75%	4.45%
Highest Month.……	5.41%	5.90%	6.30%
Average[(1)]…….…….....	5.04%	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 July 31, 2026. The aggregate account balance of the Accounts as of July 31, 2026 was $1,817 million. As of July 31, 2026, there were 37,591 Accounts which had an average Receivables balance of approximately $48,327 and an average credit limit of approximately $169,167. As of July 31, 2026, the average Receivables balance in the Accounts as a percentage of the average credit limit of the Accounts was approximately 28.57%. As of July 31, 2026, the weighted average by balance outstanding credit score for the Accounts was 780.

The following tables summarize the portfolio of the Accounts by various criteria as of July 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 ……	31,411	83.56%	$4,532,183,247	71.27%	$406,619,305	22.38%
Over $100,000 to $200,000 ….	3,549	9.44%	$742,886,293	11.68%	$507,569,535	27.94%
Over $200,000 to $300,000 ….	1,479	3.93%	$454,357,558	7.14%	$359,846,546	19.81%
Over $300,000 to $400,000 ….	602	1.60%	$246,210,652	3.87%	$207,793,679	11.44%
Over $400,000 to $500,000 ….	261	0.69%	$134,936,404	2.12%	$114,668,617	6.31%
Over $500,000 to $600,000 ….	115	0.31%	$70,764,351	1.11%	$62,522,897	3.44%
Over $600,000 to $700,000 ….	57	0.15%	$42,851,293	0.67%	$36,250,824	2.00%
Over $700,000 to $800,000 ….	32	0.09%	$26,011,450	0.41%	$23,701,652	1.30%
Over $800,000 to $900,000 ….	26	0.07%	$24,340,355	0.38%	$21,709,577	1.20%
Over $900,000 to $1,000,000 ..	21	0.06%	$22,457,751	0.35%	$19,957,996	1.10%
Over $1,000,000 ……..	38	0.10%	$62,151,083	0.98%	$56,030,771	3.08%
Totals …….	37,591	100.00%	$6,359,150,437	100.00%	$1,816,671,398	100.00%

The average Account Balance of the Accounts as of July 31, 2026 was $48,327.

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……	16,810	44.72%	$1,031,794,465	16.23%	$229,138,226	12.61%
Over $100,000 to $200,000…..	10,627	28.27%	$1,604,453,285	25.23%	$453,599,757	24.97%
Over $200,000 to $300,000…..	5,135	13.66%	$1,300,110,176	20.44%	$388,849,187	21.40%
Over $300,000 to $400,000…..	2,486	6.61%	$876,954,084	13.79%	$272,643,231	15.01%
Over $400,000 to $500,000…..	1,201	3.19%	$545,837,535	8.58%	$158,865,818	8.74%
Over $500,000 to $600,000…..	565	1.50%	$312,100,839	4.91%	$95,883,098	5.28%
Over $600,000 to $700,000…..	250	0.67%	$164,411,472	2.59%	$45,445,580	2.50%
Over $700,000 to $800,000…..	170	0.45%	$128,262,512	2.02%	$35,615,740	1.96%
Over $800,000 to $900,000…..	109	0.29%	$93,551,131	1.47%	$30,634,268	1.69%
Over $900,000 to $1,000,000..	99	0.26%	$95,775,850	1.51%	$33,384,165	1.84%
Over $1,000,000……..	139	0.37%	$205,899,088	3.24%	$72,612,327	4.00%
Totals …….	37,591	100.00%	$6,359,150,437	100.00%	$1,816,671,398	100.00%

The average credit limit of the Accounts as of July 31, 2026 was $169,167.

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……...	37,591	100.00%	$6,359,150,437	100.00%	$1,816,671,398	100.00%
Totals…….....	37,591	100.00%	$6,359,150,437	100.00%	$1,816,671,398	100.00%

The average Age of Accounts, weighted by Balance Outstanding, as of July 31, 2026, was 235 months. The average Age of Accounts, weighted by credit limit, as of July 31, 2026 was 242 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	5,787	15.39%	$1,249,094,134	19.64%	$443,381,268	24.41%
British Columbia	3,969	10.56%	$920,125,278	14.47%	$256,649,669	14.13%
Manitoba	804	2.14%	$97,644,516	1.54%	$33,403,353	1.84%
New Brunswick	572	1.52%	$52,887,148	0.83%	$18,432,245	1.01%
Newfoundland & Labrador	296	0.79%	$35,834,865	0.56%	$13,681,939	0.75%
Northwest Territories(1)	0	0.00%	$0	0.00%	$0	0.00%
Nova Scotia	958	2.55%	$106,204,683	1.67%	$39,747,184	2.19%
Ontario	22,467	59.77%	$3,460,776,658	54.42%	$860,256,509	47.35%
Prince Edward Island	141	0.38%	$13,309,479	0.21%	$4,243,879	0.23%
Québec	1,600	4.26%	$272,096,662	4.28%	$87,759,135	4.83%
Saskatchewan	955	2.54%	$142,116,835	2.23%	$55,800,258	3.07%
Yukon	42	0.11%	$9,060,179	0.14%	$3,315,959	0.18%
Totals	37,591	100.00%	$6,359,150,437	100.00%	$1,816,671,398	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%	291	0.77%	$11,426,846	0.18%	$2,252,283	0.12%
Over 10 to 15%	350	0.93%	$18,408,853	0.29%	$4,836,928	0.27%
Over 15 to 20%	581	1.55%	$40,194,136	0.63%	$11,198,622	0.62%
Over 20 to 25%	825	2.19%	$67,806,214	1.07%	$15,751,335	0.87%
Over 25 to 30%	918	2.44%	$91,901,272	1.45%	$25,492,877	1.40%
Over 30 to 35%	1,141	3.04%	$128,801,381	2.03%	$35,279,268	1.94%
Over 35 to 40%	1,435	3.82%	$173,716,978	2.73%	$42,972,101	2.37%
Over 40 to 45%	1,444	3.84%	$190,707,932	3.00%	$49,360,268	2.72%
Over 45 to 50%	2,842	7.56%	$408,996,781	6.43%	$110,037,889	6.06%
Over 50 to 55%	1,729	4.60%	$283,591,103	4.46%	$85,373,827	4.70%
Over 55 to 60%	2,340	6.22%	$446,769,218	7.03%	$128,692,991	7.08%
Over 60 to 65%	6,348	16.89%	$1,482,290,148	23.31%	$416,882,165	22.95%
Over 65 to 70%	2,629	6.99%	$437,590,155	6.88%	$118,670,437	6.53%
Over 70 to 75%	11,125	29.59%	$1,585,309,828	24.93%	$381,632,726	21.01%
Over 75 to 80%	3,593	9.56%	$991,639,592	15.59%	$388,237,683	21.37%
Totals	37,591	100.00%	$6,359,150,437	100.00%	$1,816,671,398	100.00%

The average Limit to Value Ratio, weighted by Balance Outstanding, as of July 31, 2026 was 62.04%. The average Limit to Value Ratio, weighted by credit limit, as of July 31, 2026, was 64.70%.

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…….	28,177	74.96%	$5,488,385,201	86.31%	$1,626,525,669	89.53%
Second…….	9,372	24.93%	$866,393,393	13.62%	$189,081,731	10.41%
Third……	42	0.11%	$4,371,843	0.07%	$1,063,999	0.06%
Totals……	37,591	100.00%	$6,359,150,437	100.00%	$1,816,671,398	100.00%

Composition of Balance by Product Type

	Balance Outstanding	Percentage of Total Balance Outstanding
Term	$386,272,812	21.26%
Revolving	$1,430,398,586	78.74%
	$1,816,671,398	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	697	1.85%	$70,970,142	1.12%	$17,460,290	0.96%
BEACON 000-450	4	0.01%	$490,837	0.01%	$500,208	0.03%
BEACON 450-500	15	0.04%	$1,639,956	0.03%	$1,524,129	0.08%
BEACON 500-550	50	0.13%	$7,607,830	0.12%	$7,523,253	0.41%
BEACON 550-600	99	0.26%	$17,046,860	0.27%	$14,578,938	0.80%
BEACON 600-650	198	0.53%	$34,643,317	0.54%	$28,655,862	1.58%
BEACON 650-700	605	1.61%	$112,507,269	1.77%	$84,261,386	4.64%
BEACON 700-750	1,751	4.66%	$311,625,626	4.90%	$205,050,833	11.29%
BEACON 750-800	7,653	20.36%	$1,376,816,922	21.65%	$562,587,039	30.97%
BEACON 800-850	22,947	61.04%	$3,880,594,510	61.02%	$807,895,664	44.47%
BEACON 850+	3,572	9.50%	$545,207,168	8.57%	$86,633,796	4.77%
Totals	37,591	100.00%	$6,359,150,437	100.00%	$1,816,671,398	100.00%

The average credit score, weighted by Balance Outstanding, as of July 31, 2026, was 780. The average credit score, weighted by credit limit, as of July 31, 2026, was 802.