

TD Covered Bond (Legislative) Programme Monthly Investor Report

Date of Report: 22/11/19 AMENDED

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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Programme	Informatio	on								
Series ⁽¹⁾	<u>In</u>	itial Principal	Coupon Rate	Rate Type	Exchange Rate	<u>c</u>	AD Equivalent	Final Maturity	Moody's Rating	DBRS Rating
CBL4	€	1,000,000,000	0.750%	Fixed	1.4230	\$	1,423,000,000	October 29, 2021	Aaa	AAA
CBL5	A\$	1,000,000,000	3 month BBSW + 0.63%	Float	0.9980	\$	998,000,000	November 6, 2019	Aaa	AAA
CBL6	US\$	1,750,000,000	1.950%	Fixed	1.2483	\$	2,184,525,000	April 2, 2020	Aaa	AAA
CBL8	€	1,250,000,000	0.250%	Fixed	1.3159	\$	1,644,837,175	April 27, 2022	Aaa	AAA
CBL9	€	1,250,000,000	0.500%	Fixed	1.3935	\$	1,741,830,000	June 15, 2020	Aaa	AAA
CBL10	€	1,000,000,000	0.375%	Fixed	1.5035	\$	1,503,500,000	January 12, 2021	Aaa	AAA
CBL12	US\$	1,750,000,000	2.250%	Fixed	1.3275	\$	2,323,125,000	March 15, 2021	Aaa	AAA
CBL12-2	US\$	500,000,000	2.250%	Fixed	1.2840	\$	642,000,000	March 15, 2021	Aaa	AAA
CBL13	€	1,000,000,000	0.375%	Fixed	1.4373	\$	1,437,300,000	April 27, 2023	Aaa	AAA
CBL14	C\$	1,500,000,000	1.680%	Fixed	1.0000	\$	1,500,000,000	June 8, 2021	Aaa	AAA
CBL14-2	C\$	1,000,000,000	1.680%	Fixed	1.0000	\$	1,000,000,000	June 8, 2021	Aaa	AAA
CBL14-3	C\$	500,000,000	1.680%	Fixed	1.0000	\$	500,000,000	June 8, 2021	Aaa	AAA
CBL15	US\$	1,750,000,000	2.500%	Fixed	1.3226	\$	2,314,550,000	January 18, 2022	Aaa	AAA
CBL16	£	250,000,000	1.000%	Fixed	1.6427	\$	410,667,920	December 13, 2021	Aaa	AAA
CBL17	€	1,250,000,000	0.500%	Fixed	1.4392	\$	1,799,000,000	April 3, 2024	Aaa	AAA
CBL18	£	500,000,000	3 month GBP LIBOR + 0.22%	Float	1.7358	\$	867,900,000	January 30, 2023	Aaa	AAA
CBL19	€	1,250,000,000	0.250%	Fixed	1.5963	\$	1,995,412,500	January 12, 2023	Aaa	AAA
CBL20	€	1,000,000,000	0.625%	Fixed	1.4985	\$	1,498,500,000	June 6, 2025	Aaa	AAA
CBL21	£	1,000,000,000	3 month GBP LIBOR +0.27%	Float	1.7170	\$	1,717,000,000	June 7, 2021	Aaa	AAA
CBL22	C\$	750,000,000	3 month BA + 0.31%	Float	1.0000	\$	750,000,000	June 28, 2023	Aaa	AAA
CBL23	US\$	2,000,000,000	3.3500%	Fixed	1.2950	\$	2,590,000,000	October 22, 2021	Aaa	AAA
CBL24	€	1,750,000,000	0.000%	Fixed	1.4975	\$	2,620,625,000	February 9, 2024	Aaa	AAA
CBL25	£	1,000,000,000	SONIA +0.47%	Float	1.6903	\$	1,690,290,000	June 24, 2022	Aaa	AAA
CBL26	US\$	1,750,000,000	2.100%	Fixed	1.3091	\$	2,290,925,000	July 15, 2022	Aaa	AAA
CBL27	US\$	400,000,000	2.111%	Fixed	1.3100	\$	524,000,000	July 15, 2021	Aaa	AAA
CBL28	€	1,250,000,000	0.100%	Fixed	1.4713	\$	1,839,125,000	July 19, 2027	Aaa	AAA
Covered Bond	ds currentl	y outstanding (CAD Ed	quivalent):			\$	39,806,112,595			
OSFI Covered OSFI Covered							2.98% 5.50%			
Weighted aver	ane maturi	ty of Outstanding Cover	ed Bonds				31.31			
		ing maturity of Loans in					29.99			
Standby Accou	GDA Provi Swap Provid unt Bank, S Custodian,					The The Bank Com TD C Erns	t & Young LLP	Bank Bank		
Intercompany		tee Loan				\$ \$	41,936,837,515 18,218,538,927 60,155,376,442			

Events of Default Issuer Event of Default Guarantor Event of Default

(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 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.

No No

(2) Per OSFI's letter dated May 23, 2019, the OSFI Covered Bond Ratio refers to total assets bedged for covered bonds relative to total on-balance sheet assets. Total on-balance sheet assets at July 31, 2019.

Ratings, Triggers and Requirements							
Current Ratings			Moody's	DBRS			
The Toronto-Dominion Bank's Ratings (1):							
Legacy Senior Debt (2)			Aa1	AA (high)			
Senior Debt (3)			Aa3	AA			
Ratings Outlook			Stable	Stable			
Short-Term			P-1	R-1 (high)			
Counterparty Risk Assess	sment (Short-Term/Long-Term)		P-1 (cr)/Aa1 (cr)	N/A			
Bank of Montreal's Ratings (1):							
Long Term Deposits/Lega	acy Senior Debt ⁽²⁾		Aa2	AA			
Senior Debt (3)			A2	AA (low)			
Ratings Outlook			Stable	Stable			
Short-Term			P-1	R-1 (high)			
			Rating	s Triggers			
Ratings Triggers	Counterparty	-	Moody's	DBRS	Specified Rating Related Action when Ratings Triggers are below the Threshold	Ratings Threshold	
Cash Management Deposit Ratings	TD	Short-Term	P-1	-	(a) Direct Servicer to deposit cashflows directly into the GDA Account; and	Above	
		Long-Term	-	BBB (low)	(b) all amounts held by Cash Manager belonging to the Guarantor to be deposited to the GDA Account or Transaction Account, as applicable, within 5 business days		
Cash Manager Required Ratings	Ratings TD		P-2 (cr)	-	Obtain a guarantee from a credit support provider or replace	Above	
		Short-Term Long-Term		BBB (low)			
Servicer Deposit Threshold Ratings	TD	Short-Term	P-1 (cr)	-	Deposit cashflows to the Cash Manager within 2 business days or the GDA Account, as	Above	
		Long-Term	-	BBB (low)	applicable		

(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

⁽³⁾ Subject to conversion under the bank recapitalization "bail-in" regime.

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		-	Ratings	s Triggers ⁽¹⁾		
Ratings Trigger	Counterparty		Moody's	DBRS	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)	Replace within 60 days	Above
Account Bank and GDA Provider Threshold Ratings	TD	Short-Term Long-Term	P-1 -	R-1 (low) A	Replace with Standby Account Bank	Above
Standby Account Bank & Standby GDA Provider Threshold Ratings	BMO	Short-Term Long-Term	P-1	R-1 (low) A	Replace	N/A
Registration of Title Threshold Ratings	TD	Long-Term	Baa1	BBB (low)	Transfer the registered title to the Guarantor	Above
Reserve Fund Threshold Ratings	TD	Short-Term Long-Term	P-1 (cr)	R-1 (middle) A (low)	Establish the Reserve Fund and fund up to the Reserve Fund Required Amount	Above
Pre-Maturity Minimum Ratings	TD	Short-Term (within 12 months)	P-1	-	Credit to the Pre-Maturity Ledger up to the Pre-Maturity Liquidity Required Amount	N/A
in respect of Hard Bullet Covered Bonds)		Long-Term (within 12 months)	-	A (low)		
		Long-Term (within 6 months)	-	A (high)		
Contingent Collateral Threshold Ratings	TD	Long-Term	Baa1	BBB (high)	Unless the Guarantor is holding sufficient Contingent Collateral, the Covered Bond Swap will become effective	Above
nterest Rate Swap Provider	TD	-				
Initial Rating Event		Short-Term Long-Term	P-1 A2 ⁽²⁾	R-1 (middle) A (high)	Credit support, obtain guarantee or replace	Above
Subsequent Downgrade Trigger Event		Short-Term Long-Term	P-2 A3	R-2 (high) BBB (high)	Obtain guarantee or replace	
Covered Bond Swap Provider	TD	-				
Initial Rating Event			P-1 / P-1 (cr) ⁽⁴⁾ A2 / A2 (cr) ^{(2) (4)}	R-1 (low) ⁽³⁾ A ⁽³⁾	Credit support, obtain guarantee or replace	Above
Subsequent Downgrade Trigger Event			P-2 / P-2 (cr) ⁽⁴⁾ A3 / A3 (cr) ⁽⁴⁾	R-2 (middle) ⁽³⁾ BBB ⁽³⁾	Obtain guarantee or replace	

Pre-Maturity Test			
(Applicable to Hard Bullet Covered Bonds)	Moody's	DBRS	Pre-Maturity Test
Pre Maturity Minimum Ratings	P-1	A(low) ⁽¹⁾	N/A

Following a breach of the Pre-Maturity Test in respect of a Series of Hard Bullet Covered Bonds, and unless the Pre-Maturity Ledger is otherwise funded from other sources, the Partnership shall offer to sell Randomly Selected Loans if the Final Maturity Date is within twelve months from the Pre-Maturity Test Date.

 $^{(1)}$ For DBRS, if the Final Maturity Date is within six months of the Pre-Maturity Test, then A(high).

D

Demand Loan Repayment Event			
 The Bank has been required to assign the Interest Rate Swap Agreement to a third party A Notice to Pay has been served on the Guarantor The Intercompany Loan has been terminated or the revolving commitment is not renewed 	No No No		
Asset Coverage Test (C\$)			
Outstanding Covered Bonds	\$ 39,806,112,595		
A = lesser of (i) LTV Adjusted Loan Balance ⁽¹⁾ and (ii) Asset Percentage Adjusted Loan Balance ⁽¹⁾ B = Principal Receipts C = the sum of	\$ 57,099,004,826 -	A(i), Aggregated A(ii), Aqqreqated Asset Percentage Maximum Asset Percentage	60,081,787,453 57,099,004,826 95,00% 97,00%
 (i) Cash Capital Contributions (ii) unapplied proceeds advanced under the Intercompany Loan Agreement (iii) unapplied proceeds from sale of Loans D = Substitute Assets E = Reserve Fund F = Contingent Collateral Amount 	\$ 100 - - - - - -	Regulatory OC Minimum⊡ Level of Overcollateralization ⁽²⁾	103.00% 105.26%
G = Negative Carry Factor calculation Total = A + B + C + D + E - F - G	\$ 57,099,004,926		
Asset Coverage Test Result	Pass		

(1) LTV Adjusted Loan Balance and Asset Percentage Adjusted Loan Balance are calculated based on quarterly indexation of original or renewal appraised value.
(2) Per Section 4.3.8 of the CMHC Guide, the level of overcollateralization is calculated base of (i) the lotal amount of cover pool collateral and (ii) the amount of cover pool collateral required to collateralize the covered bonds outstanding and ensure the Asset Coverage Test is met, divided by (B) the Canadian dollar equivalent of the principal amount of covered bonds outstanding under the registered covered bond program.

Trading Value of Outstanding Covered Bonds \$	40,337,66	7,881
A = LTV Adjusted Loan Present Value (1) \$	60,089,938	3,593
B = Principal Receipts		-
C = the sum of		
(i) Cash Capital Contributions \$		100
(ii) unapplied proceeds advanced under the Intercompany Loan Agreement		-
(iii) unapplied proceeds from sale of Loans		-
D = Trading Value of Substitute Assets		-
E = Reserve Fund		-
F = Trading Value of Swap Collateral		-
Total = A + B + C + D + E + F	60,089,93	3,693
Valuation Calculation Test Result	Pass	
Weighted average rate used for discounting: ⁽¹⁾ LTV Adjusted Loan Present Value is calculated based on quarterly indexation of original or renewal appraised value.		3.10

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TD		Calculation Date: Date of Report:	tive) Programme N 31/10/19 22/11/19 NDED	Monthly Invest	or Report
Amortization Test		AIVIE	NDED		
Do any of the Covered Bonds remain outstanding?			Yes		
Event of Default on the part of the Registered Issuer?			No		
Amortization Test Required?			No		
Amortization Test			N/A		
Cover Pool - Summary Statistics					
Previous Month Ending Balance		\$	61,168,383,234		
Current Month Ending Balance		\$	60,155,376,442		
Number of Eligible Loans in cover pool			210,590		
Average Loan Size Number of Properties			\$285,652		
Number of Primary Borrowers			210,590		
Number of Finitary Bonowers			203,409		
Weighted Average LTV - Authorized (1)			69.41%		
Weighted Average LTV - Original (1)			69.41%		
Weighted Average LTV - Current ⁽²⁾			55.77%		
Weighted Average Seasoning (months)			36.20		
Weighted Average Rate			3.02%		
Weighted Average Term of Loans (months) Weighted Average Remaining Term of Loans (months)			53.07 29.99		
			29.99		
⁽¹⁾ Weighted Average Original LTV and Weighted Average Authorized LTV and ²⁾ Weighted Average Current LTV is based on quarterly indexation of original Courser Rect Types of Associate (1)	re based on original or renewal apprai I or renewal appraised value.	ised value.			
Cover Pool Type of Assets ⁽¹⁾	Principal Balance	Percentago	Number of Loans	Percentago	
Conventional Mortgages	60,155,376,442	Percentage 100%	210,590	Percentage 100%	
⁽¹⁾ All mortgage loans are amortizing.					
Cover Pool Rate Type Distribution					
Rate Type	Principal Balance	Percentage	Number of Loans	Percentage	
Fixed Variable	45,588,660,716 14,566,715,726	75.78% 24.22%	165,294 45,296	78.49% 21.51%	
Total	60,155,376,442	100.00%	210,590	100.00%	
Cover Pool Rate Distribution					
Loan Rate (%)	Principal Balance	Percentage	Number of Loans	Percentage	
1.4999 and Below	2,394,264	0.00%	12	0.01%	
1.5000 - 1.9999	8,968,690	0.01%	37	0.02%	
2.0000 - 2.4999 2.5000 - 2.9999	7,458,800,232 23,802,336,162	12.40% 39.57%	25,124 84,408	11.93% 40.08%	
3.0000 - 3.4999	21,410,527,929	35.59%	72,152	34.26%	
3.5000 - 3.9999 4.0000 and above	6,912,060,018 560,289,148	11.49% 0.93%	26,168 2,689	12.43% 1.28%	
Total	60,155,376,442	100.00%	210,590	100.00%	
Cover Pool Occupancy Type Distribution					
Occupancy Code	Principal Balance	Percentage	Number of Loans	Percentage	
Not Owner Occupied	9,876,086,378	16.42%	34,446	16.36%	
Owner Occupied	50,279,290,064	83.58%	176,144	83.64%	
Total	60,155,376,442	100.00%	210,590	100.00%	
Cover Pool Remaining Term Distribution					
Remaining Term (Months)	Principal Balance	Percentage	Number of Loans	Percentage	
5.99 and Below	3,622,872,745	6.02%	14,146	6.72%	
6.00 - 11.99	6,399,310,217	10.64%	23,860	11.33%	
12.00 - 23.99 24.00 - 35.99	12,729,808,536 13,848,451,898	21.16% 23.02%	47,473 47,250	22.54% 22.44%	
36.00 - 41.99	6,837,920,778	11.37%	22,303	10.59%	
42.00 - 47.99 48.00 - 53.99	7,962,531,547	13.24%	25,693	12.20%	
48.00 - 53.99 54.00 - 59.99	4,092,902,216 3,919,451,328	6.80% 6.52%	13,302 13,817	6.32% 6.56%	
60.00 - 65.99	658,012,934	1.09%	2,375	1.13%	
66.00 - 71.99 72.00 - 119.99	12,969,595	0.02%	66 303	0.03%	
72.00 - 119.99 120.00 +	70,947,717 196,928	0.12%	303	0.14% 0.00%	
Total	60,155,376,442	100.00%	210,590	100.00%	
Cover Pool Remaining Principal Balance Distribution					
Remaining Principal Balance	Principal Balance	Percentage	Number of Loans	Percentage	
\$99.999 and below	1,274,273,650	2.12%	19,182	9.11%	
\$100.000 - \$199.999 \$200.000 - \$299.999	8,710,752,916 14,259,235,857	14.48% 23.70%	56,596 57,428	26.87% 27.27%	
\$300.000 - \$399.999	12,513,796,120	20.80%	36,261	17.22%	
\$400.000 - \$499.999 \$500.000 - \$599.999	8,620,000,479 5,418,497,738	14.33% 9.01%	19,359 9,943	9.19% 4.72%	
\$600,000 - \$699,999	3,371,848,491	5.61%	5,231	2.48%	
\$700,000 - \$799,999	2,022,343,496	3.36%	2,710	1.29%	
999,998 - 000,008 999,999 - 000,008	1,260,671,205 934,159,625	2.10% 1.55%	1,490 986	0.71% 0.47%	
\$1,000,000 and above	1,769,796,866	2.94%	1,404	0.67%	
Total	60,155,376,442	100.00%	210,590	100.00%	
Cover Pool Property Type Distribution					
Property Type Detached (Single Family)	Principal Balance 41,886,251,339	Percentage 69.63%	Number of Loans 139,037	Percentage 66.02%	
Detached (Single Family) Semi-Detached	41,886,251,339 3,465,302,844	5.76%	139,037 11,959	5.68%	
Multi-Family	1,867,775,598	3.10%	6,910	3.28%	
Townhouse Condos	2,636,119,322 10,250,575,443	4.38% 17.04%	9,247 43,172	4.39% 20.50%	
Other	49,351,897	0.08%	265	0.13%	
Total	60,155,376,442	100.00%	210,590	100.00%	

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Current LTV (\$)	<599	600-650	651-700	701-750	751-800	>800	Score Unavailable	Total
< 20.0	8,672,633	11,860,686	48,013,264	116,737,827	371,971,378	699,647,567	3,063,507	1,259,966,861
20.01 - 30.00	28,730,412	43,516,535	145,475,940	306,924,788	873,226,707	1,374,738,259	7,655,133	2,780,267,775
30.01 - 40.00	113,226,504	144,286,847	427,554,964	812,525,309	2,009,864,349	2,620,235,173	15,919,352	6,143,612,498
40.01 - 50.00	205,602,615	273,614,665	834,331,219	1,610,442,080	3,801,829,837	4,229,711,438	16,659,372	10,972,191,226
50.01 - 55.00	110,485,350	151,217,154	475,062,521	932,574,992	2,175,301,506	2,331,231,152	9,338,964	6,185,211,639
55.01 - 60.00	105,662,288	128,000,992	466,412,564	943,428,301	2,197,538,267	2,172,101,439	6,396,419	6,019,540,270
60.01 - 65.00	98,773,563	142,437,946	517,254,093	1,004,686,712	2,396,774,993	2,278,978,000	5,758,001	6,444,663,309
65.01 - 70.00	86,921,326	164,337,750	481,977,118	991,186,945	2,372,279,453	2,102,739,866	4,086,859	6,203,529,317
70.01 - 75.00	100,407,977	180,857,996	640,637,236	1,354,296,619	3,131,665,124	2,599,028,714	5,325,278	8,012,218,944
75.01 - 80.00	50,822,308	99,907,920	405,491,862	944,095,689	2,155,545,121	1,640,754,479	1,767,843	5,298,385,223
> 80.00	6,504,142	15,118,211	59,682,850	142,437,622	332,763,338	279,283,219	0	835,789,381
Total	915,809,118	1,355,156,703	4,501,893,630	9,159,336,884	21,818,760,073	22,328,449,306	75,970,728	60,155,376,442

⁽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 (continued)

				Credit Score				
Current LTV (%)	<u><599</u>	600-650	651-700	701-750	751-800	>800	Score Unavailable	Total
< 20.0	0.01%	0.02%	0.08%	0.19%	0.62%	1.16%	0.01%	2.09%
20.01 - 30.00	0.05%	0.07%	0.24%	0.51%	1.45%	2.29%	0.01%	4.62%
30.01 - 40.00	0.19%	0.24%	0.71%	1.35%	3.34%	4.36%	0.03%	10.21%
40.01 - 50.00	0.34%	0.45%	1.39%	2.68%	6.32%	7.03%	0.03%	18.24%
50.01 - 55.00	0.18%	0.25%	0.79%	1.55%	3.62%	3.88%	0.02%	10.28%
55.01 - 60.00	0.18%	0.21%	0.78%	1.57%	3.65%	3.61%	0.01%	10.01%
60.01 - 65.00	0.16%	0.24%	0.86%	1.67%	3.98%	3.79%	0.01%	10.71%
65.01 - 70.00	0.14%	0.27%	0.80%	1.65%	3.94%	3.50%	0.01%	10.31%
70.01 - 75.00	0.17%	0.30%	1.06%	2.25%	5.21%	4.32%	0.01%	13.32%
75.01 - 80.00	0.08%	0.17%	0.67%	1.57%	3.58%	2.73%	0.00%	8.81%
> 80.00	0.01%	0.03%	0.10%	0.24%	0.55%	0.46%	0.00%	1.39%
Total	1.52%	2.25%	7.48%	15.23%	36.27%	37.12%	0.13%	100.00%

⁽¹⁾ Current LTV is based on the quarterly indexation of the original or renewal appraised value. Cover Pool Multi-Dimensional Distribution by Region, Current LTV⁽¹⁾ and Arrears

- 200 333-14,088 - 200 333-14,088 - 200 - 200	<u>Region</u> British Columbia	Current LTV	Current and less than 30 days past due	Percentage	<u>30 to 59</u> days past due	Percentage	60 to 89 days past due	Percentage	90 or more days past due	Percentage	Total
203 - 3.00 627 (22.00) 5.27h 5.07h 5.07h 6.07h 1.17h 0.00h 77h,514 0.01h 610h 500 - 500 1.228,528,64 0.07h 1.27h 0.07h 1.51h 0.07h 1.52h 0.07h 0.07h 0.07h 0.07h 0.07h 0.0	British Columbia	< 20.0	303.514.686	2.55%	501.396	0.00%		0.00%	53,927	0.00%	304.070.008
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Could Stry 55,665 1,00% - 0,00% - 0,00% - 0,00% 104,008 0,00% 85,89,87 Score 1,157,47,443 1,99% 283,076 0,00% 42,380 0,00% 755,571 0,01% 406,814,25 Score 1,157,471,471,471 1,470% 850,122 0,01% 42,380 0,00% 755,571 0,01% 406,814,25 Score 1,223,444 0,00% 172,385,11 0,03% 1,30,259 0,02% 2,234,444 0,00% 998,469,30 Score 1,200 972,1105,241 7,40% 2,275,918 0,03% 1,50,257 0,01% 3,274,517 0,02% 77,765,44 Score 1,200 972,1105,241 7,40% 2,275,918 0,03% 155,720 0,01% 3,274,527 0,02% 77,765,44 Score 1,200 973,106,241 2,239,48 2,265,530 0,03% 2,065,542 0,00% 2,044,422 0,02% 1,106,999,26 Score 1,106,537,65 12,23% 2,862,530 0,03% 206,542 0,00% 2,044,422 0,02% 1,106,999,26 Total Pairies Total Pairies Total Pairies	Total Ontario	> 80.00	33,352,647,071		38,663,820		7,106,775		16,120,839		33,414,538,506
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Coubec <		> 80.00	47,147,655	0.55%	-	0.00%	-	0.00%	· · ·	0.00%	47,147,655
Company of the second	Total Prairies		8,570,471,337	99.52%	19,459,865	0.23%	3,740,358	0.04%	18,078,852	0.21%	8,611,750,413
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A 20.0 A 11,047,499 A 80% A 49,480 A 49,480 A 0,00% - A 0,00% - A 0,00% - A 0,00% A 11,063,77 A 11,06 A 11,074	Total Quebec		4,818,205,606	99.61%	8,307,731	0.17%	3,009,404	0.06%	7,579,466	0.16%	4,837,102,207
20.01 - 30.00 33.377.934 2.41% 415,438 0.03% 36,257 0.00% 115,532 0.01% 33.945,16 30.01 - 40.00 83.046,466 6.42% 200,553 0.01% 253,948 0.02% 150,853 0.01% 89,661,84 40.01 - 50.00 239,177,035 17.25% 432,201 0.03% 205,167 0.01% 780,514 0.06% 240,594,91 50.01 - 55.00 155,600,044 11.22% 392,473 0.03% 298,175 0.02% 409,384 0.03% 156,600,01% 156,600,04% 166,691,071 0.01% 226,262 0.02% 152,038,72 0.01% 128,481,80 0.03% 196,827 0.01% 124,668 0.01% 188,441,80 0.03% 196,827 0.01% 124,668 0.03% 196,827 0.01% 128,441,80 0.03% 196,827 0.01% 128,440,80 0.03% 196,827 0.01% 128,451,80 0.03% 196,827 0.01% 128,441,80 0.01% 128,441,80 0.01% 128,441,80 <td< td=""><td>Auantic</td><td>< 20.0</td><td>11.047.499</td><td>0.80%</td><td>49,480</td><td>0,00%</td><td>-</td><td>0,00%</td><td>-</td><td>0.00%</td><td>11.096.979</td></td<>	Auantic	< 20.0	11.047.499	0.80%	49,480	0,00%	-	0,00%	-	0.00%	11.096.979
30.01 - 40.00 89.046,466 6.42% 200,553 0.01% 253,948 0.02% 150,853 0.01% 89,661,844 40.01 - 50.00 239,177,035 17.25% 432,201 0.03% 205,167 0.01% 780,514 0.06% 240,594,91 50.01 - 55.00 155,500,044 11.22% 392,473 0.03% 298,175 0.02% 409,334 0.03% 156,691,07 50.01 - 65.00 151,174,155 10.90% 401,476 0.03% 196,827 0.01% 286,262 0.02% 152,038,72 60.01 - 65.00 197,114,735 14.22% 1,041,716 0.08% 160,771 0.01% 124,668 0.01% 185,434 65.01 - 70.00 177,124,000 12.77% - 0.00% - 0.00% 223,872,21% 75.01 - 80.00 102,774,517 7,41% - 0.00% - 0.00% - 0.00% 223,872,21% 75.01 - 80.00 102,774,517 7,41% - 0.00% - 0.00% -							36,257		115,532		33,945,160
40.01 50.00 239.177.035 17.25% 432.201 0.03% 205.167 0.01% 780.514 0.06% 249.549.107 50.01 55.00 155.600.044 11.22% 392.473 0.03% 289.175 0.02% 409.384 0.03% 156.601.07 55.01 60.00 151.174.155 10.90% 401.476 0.03% 186.827 0.01% 226.624 0.02% 152.038.72 60.01 65.00 197.114.735 14.22% 1.041.716 0.08% 160.771 0.01% 124.668 0.01% 198.441.89 65.01 70.00 127.77% - 0.00% - 0.00% 123.632.14 0.23.872.29 75.01 80.00 102.774.517 7.41% - 0.00% - 0.00% 223.872.29 75.01 80.00 102.774.517 7.41% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% -											89,651,840
50.01 55.00 155,600,044 11.22% 392,473 0.03% 289,175 0.02% 409,384 0.03% 166,691,07 55.01 60.00 151,174,155 10.39% 401,476 0.03% 196,827 0.01% 226,222 0.02% 152,038,72 60.01 65.00 197,114,735 14.22% 1,041,716 0.08% 160,771 0.01% 124,668 0.03% 198,421,80 65.01 70.00 177,124,000 12,77% 0.00% 10,00% 10,00% 10,00% 124,668 0.01% 128,441,80 70.01 75.00 223,642,116 16,13% 230,176 0.02% - 0.00% 0.00% 23,872,29 70.01 102,774,517 7.41% - 0.00% - 0.00% 23,872,29 75.01 80.00 102,774,517 7.41% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% -		40.01 - 50.00	239,177,035	17.25%	432,201	0.03%	205,167	0.01%	780,514	0.06%	240,594,916
60.01 65.01 197,114,735 14.22% 1,041,716 0.08% 160,771 0.01% 124,668 0.01% 198,441,89 65.01 70.00 177,7124,000 12,77% - 0.00% - 0.00% 305,341 0.28% 177,429,34 70.01 75.01 223,862,416 16,13% 230,176 0.02% - 0.00% - 0.00% 223,872,92 75.01 80.00 102,774,517 7,41% - 0.00% - 0.00% 0.00% 102,774,517 > 80.00 102,774,517 7,41% - 0.00% - 0.00% 0.00% 102,774,517 > 0.00% - 0.00% - 0.00% - 0.00% 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% - 0.00% -							289,175		409,384		156,691,076
65.01 - 70.00 177,124.000 12.77% 0.00% 0.00% 0.00% 305,341 0.02% 177,429,342 70.01 - 75.00 223,642,116 16.13% 230,176 0.02% - 0.00% - 0.00% 223,872,29 75.01 - 80.00 102,774,517 7.41% - 0.00% - 0.00% - 0.00% 102,774,51 > 80.00 - 0.00% -											152,038,720
70.01 75.01 223,842,116 16.13% 230,176 0.02% - 0.00% - 0.00% 203,872,92 75.01 - 0.00% 102,774,517 7,41% 0.00% - 0.00% 0.00% 0.00% 102,774,517 0.00% - 0.00% - 0.00% 102,774,517 - 0.00% - 0.00% 102,774,517 - 0.00% - 0.					1,041,716		160,771				198,441,890
75.01 - 80.00 102,774,517 7.41% - 0.00% - 0.00% - 0.00% 102,774,517 > 80.00 - 0.00% -					-		-		305,341		
> 80.00 0.00% 0.00					230,176		-		-		
Total Atlantic 1,380,078,520 99.53% 3,163,513 0.23% 1,142,145 0.08% 2,152,553 0.16% 1,386,536,73			102,774,517		-		-		-		102,774,517
Grand Total 60.003.010.201 99.75% 82.017.849 0.14% 19.187.557 0.03% 51.160.836 0.09% 60.155.376.44	Total Atlantic	- 30.00	1,380,078,520		3,163,513		1,142,145		2,152,553		1,386,536,731
	Grand Total		60,003,010,201	99.75%	82,017,849	0.14%	19,187,557	0.03%	51,160,836	0.09%	60,155,376,442

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

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Calculation Date: 31/10/19 Date of Report: 22/11/19 AMENDED

Indexation Methodology

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 Amorization Test, (c) the Valuation Calculation and (d) for other purposes required by the CMHC 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 theretor, (ii) if such change subject to the consent of the Bond Trustee. The Indexation Methodology must at all times comply with the requirements of the CMHC Guide.

To determine the current market value of a Property, the Guarantor uses The Teranet-National Bank House Price Index" (the "HPI Index") and The Teranet – National Bank City House Price Indices" (the "CHPI Index", and together with the HPI Index, "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-Vancouver, British Columbia-Victoria, Manitoba-Winnipeg, Nova Scotia-Halifax, Ontario-Taronto, Ottawa-Gatineau, Quebec-Montreal, Quebec-Cuebec City and the "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 Post that groups properties into the areas covered by the Indices. Second, the rate of change for the applicable area is used to calculate a house price index factor (the "HPI Factor"). In order to calculate the applicable HPI Factor, if the Property is located within an area covered by the Indices. Second, the rate of change for the applicable area is used to calculate a house price index factor (the "HPI Factor"). In order to calculate the applicable (HPI Index, will be used based on the city mapping assigned in parenthesis above and if the Property is located visition of the metropolitan areas covered by the Composite 1¹¹ HPI Index visite (HPI Index, will be used to subject the the Indices is used. Finally, the current market value is then determined by adjusting the original valuation for such Property, by applying the corresponding HPI 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 such property pre-dates the first available date for the relevant rate of change in the Indices, the nearest available date within two months for such rate of change is used to determine the rate of change to apply to adjust.

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^w and The Teranet – National Bank City House Price Indices^w 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.