



TD Covered Bond (Legislative) Programme Monthly Investor Report

Calculation Date: 6/28/2024
Date of Report: 7/22/2024

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 Information

Series ⁽¹⁾	Initial 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	\$	2,526,000,000	April 20, 2027	Aaa	AAA	AAA
CBL36	£	1,000,000,000	SONIA +0.43%	Floating	1.6450	\$	1,645,000,000	April 22, 2025	Aaa	AAA	AAA
CBL37	US\$	2,000,000,000	3.815%	Fixed	1.2896	\$	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	AUS	1,550,000,000	3M BBSW + 0.90 %	Floating	0.8901	\$	1,378,723,975	July 28, 2025	Aaa	AAA	AAA
CBL40	AUS	850,000,000	4.500%	Fixed	0.8904	\$	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	€	3,500,000,000	3.879%	Fixed	1.4552	\$	5,093,200,000	March 13, 2026	Aaa	AAA	AAA
CBL43	€	1,500,000,000	3.715%	Fixed	1.4530	\$	2,179,500,000	March 13, 2030	Aaa	AAA	AAA
CBL44	AUS	950,000,000	4.500%	Fixed	0.9084	\$	862,986,555	March 16, 2026	Aaa	AAA	AAA
CBL45	AUS	1,550,000,000	3M BBSW + 0.70%	Floating	0.9080	\$	1,407,390,390	March 16, 2026	Aaa	AAA	AAA
CBL46	US\$	1,600,000,000	4.701%	Fixed	1.3815	\$	2,178,400,000	June 5, 2026	Aaa	AAA	AAA
CBL47	CAS	1,250,000,000	CORRA + 65 bps	Floating	1.0000	\$	1,250,000,000	June 8, 2026	Aaa	AAA	AAA
CBL48	£	850,000,000	SONIA + 70 bps	Floating	1.6632	\$	1,413,720,000	June 12, 2028	Aaa	AAA	AAA
CBL50	US\$	100,000,000	SOFRA + 68 bps	Floating	1.3158	\$	131,580,000	January 9, 2026	Aaa	AAA	AAA
CBL51	CHF	315,000,000	1.970%	Fixed	1.5393	\$	484,888,950	September 18, 2026	Aaa	AAA	AAA
CBL52	CHF	185,000,000	1.945%	Fixed	1.5393	\$	284,776,050	September 18, 2029	Aaa	AAA	AAA
CBL53	€	750,000,000	3M EURIBOR + 36 bps	Floating	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	SOFRA + 92 bps	Floating	1.3661	\$	273,220,000	August 24, 2028	Aaa	AAA	AAA
CBL58	AUS	1,300,000,000	3M BBSW + 97 bps	Floating	0.8710	\$	1,132,287,000	September 15, 2028	Aaa	AAA	AAA
CBL59	AUS	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	SOFRA + 92 bps	Floating	1.3650	\$	4,777,500,000	October 20, 2028	Aaa	AAA	AAA
CBL63	£	1,250,000,000	SONIA + 67 bps	Floating	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	CAS	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	Floating	1.4728	\$	2,945,500,000	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	CAS	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	Floating	1.4730	\$	441,900,000	October 19, 2026	Aaa	AAA	AAA
CBL70-2	€	200,000,000	3M EURIBOR + 26 bps	Floating	1.4658	\$	293,160,000	October 19, 2026	Aaa	AAA	AAA
CBL71	US\$	250,000,000	SOFRA + 73 bps	Floating	1.3770	\$	344,250,000	February 15, 2029	Aaa	AAA	AAA
CBL70-3	€	250,000,000	3M EURIBOR + 24 bps	Floating	1.4815	\$	370,375,000	October 19, 2026	Aaa	AAA	AAA
CBL72	£	800,000,000	SONIA + 60 bps	Floating	1.7371	\$	1,389,680,000	June 11, 2029	Aaa	AAA	AAA

Covered Bonds currently outstanding (CAD Equivalent):

\$ 66,675,825,125

OSFI Covered Bond Ratio⁽²⁾

3.57%

OSFI Covered Bond Ratio Limit

5.50%

Weighted average maturity of Outstanding Covered Bonds in months

36.66

Weighted average remaining maturity of Loans in the cover pool in months

22.62

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

Guarantor

Asset Monitor

Paying Agents

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

Intercompany Loan Balance

Guarantee Loan

\$ 70,228,055,364

Demand Loan

\$ 23,649,105,972

Total:

93,877,161,336

Events of Default

Issuer Event of Default

No

Guarantor Event of Default

No

⁽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.

⁽²⁾ 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 April 30, 2024.

Ratings, Triggers and Requirements

Current Ratings			Moody's	DBRS	Fitch		
The Toronto-Dominion Bank's Ratings ⁽¹⁾ :							
Legacy Senior Debt ⁽²⁾			Aa2	AA (high)	AA		
Senior Debt ⁽³⁾			A1	AA	AA-		
Ratings Outlook			Stable	Stable	Stable		
Short-Term			P-1	R-1 (high)	F1+		
Counterparty Risk Assessment (Short-Term/Long-Term)			P-1 (cr)/Aa2 (cr)	N/A	N/A		
Bank of Montreal's Ratings ⁽¹⁾ :							
Long Term Deposits/Legacy Senior Debt ⁽²⁾			Aa2	AA	AA		
Senior Debt ⁽³⁾			A2	AA (low)	AA-		
Ratings Outlook			Stable	Stable	Stable		
Short-Term			P-1	R-1 (high)	F1+		
Ratings Triggers							
Ratings Triggers	Counterparty		Moody's	DBRS	Fitch	Specified Rating Related Action when Ratings Triggers are below the Threshold	Ratings Threshold
Cash Management Deposit Ratings	TD	Short-Term	P-1	-	F1	(a) Direct Servicer to deposit cashflows directly into the GDA Account; 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	Above
		Long-Term	-	BBB (low)	A		
Cash Manager Required Ratings	TD	Short-Term	P-2 (cr)	-	F2	Obtain a guarantee from a credit support provider or replace	Above
		Long-Term	-	BBB (low)	BBB+		
Servicer Deposit Threshold Ratings	TD	Short-Term	P-1 (cr)	-	F1	Deposit cashflows to the Cash Manager within 2 business days or the GDA Account, as applicable	Above
		Long-Term	-	BBB (low)	A		

⁽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 Triggers and Requirements (continued)

Ratings Trigger	Counterparty	Ratings Triggers ⁽¹⁾			Specified Rating Related Action when Ratings Triggers are below the Threshold	Ratings Threshold	
		Moody's	DBRS	Fitch			
Servicer Replacement Threshold Ratings	TD	Short-Term	-	-	F2	Replace within 60 days	Above
		Long-Term	Baa3	BBB (low)	BBB+		
Account Bank and GDA Provider Threshold Ratings	TD	Short-Term	P-1	R-1 (low)	F1	Replace with Standby Account Bank	Above
		Long-Term	-	A	A		
Standby Account Bank & Standby GDA Provider Threshold Ratings	BMO	Short-Term	P-1	R-1 (low)	F1	Replace	N/A
		Long-Term	-	A	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 Reserve Fund Required Amount	Above
		Long-Term	-	A (low)	A		
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
Interest Rate Swap Provider Initial 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	A2(cr)	A	A-	Obtain guarantee or replace	
		Short-Term	P-2(cr)	R-2 (middle)	F3		
		Long-Term	A3(cr)	BBB	BBB-		
Covered Bond Swap Provider Initial 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	A2(cr)	A	A-	Obtain guarantee or replace	
		Short-Term	P-2(cr)	R-2 (middle)	F3		
		Long-Term	A3(cr)	BBB	BBB-		

⁽¹⁾ Where both a short-term and long-term rating are noted for a particular rating agency, both such triggers must be breached before the consequences apply.

Pre-Maturity Test

(Applicable to Hard Bullet Covered Bonds)
Pre Maturity Minimum Ratings

Moody's	DBRS	Fitch	Pre-Maturity Test
P-1	A(low) ⁽¹⁾	F1+	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).

Demand Loan Repayment Event

- (i) The Bank has been required to assign the Interest Rate Swap Agreement to a third party
- (ii) A Notice to Pay has been served on the Guarantor
- (iii) The Intercompany Loan has been terminated or the revolving commitment is not renewed

No
No
No

Asset Coverage Test (CS)

Outstanding Covered Bonds	\$ 66,675,825,125		
A = lesser of	\$ 89,128,727,254	A(i), Aggregated	93,710,952,190
(i) LTV Adjusted Loan Balance ⁽¹⁾ and		A(ii), Aggregated	89,128,727,254
(ii) Asset Percentage Adjusted Loan Balance ⁽¹⁾		Asset Percentage	95.00%
B = Principal Receipts	-	Maximum Asset Percentage	97.00%
C = the sum of		Regulatory OC Minimum Level of Overcollateralization ⁽²⁾	103.00%
(i) Cash Capital Contributions	\$ 100		105.26%
(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	-		
G = Negative Carry Factor calculation	-		
Total = A + B + C + D + E + F - G	\$ 89,128,727,354		

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 as: (A) the lesser of (i) the total 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.

Valuation Calculation (CS)

Trading Value of Outstanding Covered Bonds	\$ 68,729,378,877
A = LTV Adjusted Loan Present Value ⁽¹⁾	\$ 92,662,338,608
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	\$ 92,662,338,708

Valuation Calculation Test Result

Pass

Weighted average rate used for discounting:

5.25

⁽¹⁾ LTV Adjusted Loan Present Value is calculated based on quarterly indexation of original or renewal appraised value.

Amortization Test

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	\$95,274,800,142
Current Month Ending Balance	\$93,877,161,336
Number of Eligible Loans in cover pool	282,560
Average Loan Size	\$332,238
Number of Properties	282,560
Number of Primary Borrowers	272,827
Weighted Average LTV - Authorized ⁽¹⁾	67.60%
Weighted Average LTV - Original ⁽¹⁾	67.60%
Weighted Average LTV - Current ⁽²⁾	51.31%
Weighted Average Seasoning (months)	49.13
Weighted Average Rate	4.23%
Weighted Average Term of Loans (months)	51.48
Weighted Average Remaining Term of Loans (months)	22.62

⁽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.



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Cover Pool Type of Assets

	Principal Balance	Percentage	Number of Loans	Percentage
Conventional Amortizing Mortgages	84,193,533.012	89.68%	264,152	93.49%
Conventional Non-Amortizing Mortgages ⁽¹⁾	9,683,628.324	10.32%	18,408	6.51%
Total	93,877,161,336	100.00%	282,560	100.00%

⁽¹⁾ Represents the percentage of TD Variable Interest Rate Mortgages (TD VIRM) where the customer's contractual payment is no longer sufficient to cover the interest owed. With TD VIRMs, 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	69,532,902.922	74.07%	224,247	79.36%
Variable	24,344,258.414	25.93%	58,313	20.64%
Total	93,877,161,336	100.00%	282,560	100.00%

Cover Pool Rate Distribution

Loan Rate (%)	Principal Balance	Percentage	Number of Loans	Percentage
1.4999 and Below	778,750,876	0.83%	1,254	0.44%
1.5000 - 1.9999	12,873,749,878	13.71%	40,535	14.35%
2.0000 - 2.4999	8,600,770,945	9.16%	29,999	10.62%
2.5000 - 2.9999	14,832,627,783	15.80%	51,634	18.27%
3.0000 - 3.4999	2,615,642,464	2.79%	8,893	3.15%
3.5000 - 3.9999	1,639,293,406	1.75%	5,499	1.95%
4.0000 and above	52,536,325,984	55.96%	144,746	51.23%
Total	93,877,161,336	100.00%	282,560	100.00%

Cover Pool Occupancy Type Distribution

Occupancy Code	Principal Balance	Percentage	Number of Loans	Percentage
Not Owner Occupied	17,199,927,239	18.32%	49,379	17.48%
Owner Occupied	76,677,234,097	81.68%	233,181	82.52%
Total	93,877,161,336	100.00%	282,560	100.00%

Cover Pool Remaining Term Distribution

Remaining Term (Months)	Principal Balance	Percentage	Number of Loans	Percentage
5.99 and Below	10,210,051,798	10.88%	38,477	13.62%
6.00 - 11.99	12,549,072,283	13.37%	42,135	14.91%
12.00 - 23.99	26,415,929,704	28.14%	78,855	27.91%
24.00 - 35.99	28,825,979,484	30.71%	76,153	26.95%
36.00 - 41.99	8,352,500,798	8.90%	22,619	8.01%
42.00 - 47.99	2,774,632,829	2.96%	8,707	3.08%
48.00 - 53.99	3,376,948,061	3.60%	10,627	3.76%
54.00 - 59.99	1,048,182,260	1.12%	3,889	1.31%
60.00 - 65.99	169,013,115	0.18%	664	0.23%
66.00 - 71.99	9,632,466	0.01%	52	0.02%
72.00 - 119.99	142,963,092	0.15%	578	0.20%
120.00 +	1,275,448	0.00%	4	0.00%
Total	93,877,161,336	100.00%	282,560	100.00%

Cover Pool Remaining Principal Balance Distribution

Remaining Principal Balance	Principal Balance	Percentage	Number of Loans	Percentage
\$99,999 and below	1,678,042,756	1.79%	29,062	10.29%
\$100,000 - \$199,999	9,685,470,637	10.32%	63,323	22.41%
\$200,000 - \$299,999	15,920,479,151	16.96%	64,056	22.67%
\$300,000 - \$399,999	15,507,577,881	16.52%	44,669	15.81%
\$400,000 - \$499,999	13,360,147,751	14.23%	29,878	10.57%
\$500,000 - \$599,999	10,291,332,250	10.96%	18,826	6.66%
\$600,000 - \$699,999	7,500,704,810	7.99%	11,605	4.11%
\$700,000 - \$799,999	5,370,675,739	5.73%	7,199	2.55%
\$800,000 - \$899,999	4,032,260,391	4.30%	4,756	1.68%
\$900,000 - \$999,999	3,254,697,852	3.47%	3,435	1.22%
\$1,000,000 and above	7,266,772,118	7.74%	5,751	2.04%
Total	93,877,161,336	100.00%	282,560	100.00%

Cover Pool Property Type Distribution

Property Type	Principal Balance	Percentage	Number of Loans	Percentage
Detached (Single Family)	62,197,736,210	66.25%	179,522	63.53%
Semi-Detached	5,868,085,263	6.25%	16,670	5.90%
Multi-Family	2,419,749,586	2.58%	7,841	2.77%
Townhouse	4,605,808,114	4.91%	13,206	4.67%
Condos	18,761,069,906	19.98%	65,163	23.06%
Other	24,712,257	0.03%	158	0.05%
Total	93,877,161,336	100.00%	282,560	100.00%

Cover Pool Multi-Dimensional Distribution by Current LTV⁽¹⁾ and Credit Scores

Current LTV (%)	Credit Score						Total
	<599	600-650	651-700	701-750	751-800	>800	
< 20.0	42,747,647	29,611,304	117,621,592	314,091,200	1,047,344,033	2,017,225,557	12,797,489
20.01 - 30.00	108,637,510	99,978,792	396,942,225	893,920,377	2,555,327,131	4,315,758,953	29,681,911
30.01 - 40.00	171,286,441	190,922,745	670,644,657	1,580,549,100	4,444,674,200	6,524,586,280	30,139,989
40.01 - 50.00	178,569,022	244,180,166	887,720,768	2,176,000,011	6,111,143,424	8,187,328,029	35,650,745
50.01 - 55.00	120,868,013	146,245,234	556,034,346	1,358,670,426	3,857,522,002	4,793,649,462	15,392,876
55.01 - 60.00	86,129,106	127,475,666	476,933,705	1,222,153,502	3,500,348,897	4,094,029,442	10,075,807
60.01 - 65.00	54,677,988	86,122,402	403,152,907	956,173,221	2,697,700,534	3,173,060,275	5,232,022
65.01 - 70.00	44,997,633	83,847,839	326,462,531	800,161,134	2,312,090,237	2,540,749,812	6,403,872
70.01 - 75.00	45,569,452	95,128,544	323,821,052	865,429,898	2,426,885,028	2,520,372,661	2,020,305
75.01 - 80.00	43,865,525	93,919,786	376,175,081	931,595,919	2,569,919,426	2,417,217,721	326,234
> 80.00	23,750,822	50,884,743	198,010,071	596,786,218	1,588,678,704	1,433,669,726	1,691,834
Total	921,099,158	1,248,317,220	4,733,518,936	11,695,531,007	33,111,634,016	42,017,647,917	149,413,082

⁽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)

Current LTV (%)	Credit Score						Total
	<599	600-650	651-700	701-750	751-800	>800	
< 20.0	0.05%	0.03%	0.13%	0.33%	1.12%	2.15%	0.01%
20.01 - 30.00	0.12%	0.11%	0.42%	0.95%	2.72%	4.60%	0.03%
30.01 - 40.00	0.18%	0.20%	0.71%	1.68%	4.73%	6.95%	0.03%
40.01 - 50.00	0.19%	0.26%	0.95%	2.32%	6.51%	8.72%	0.04%
50.01 - 55.00	0.13%	0.16%	0.59%	1.45%	4.11%	5.11%	0.02%
55.01 - 60.00	0.09%	0.14%	0.51%	1.30%	3.73%	4.36%	0.01%
60.01 - 65.00	0.06%	0.09%	0.43%	1.02%	2.87%	3.38%	0.01%
65.01 - 70.00	0.05%	0.09%	0.35%	0.85%	2.46%	2.71%	0.01%
70.01 - 75.00	0.05%	0.10%	0.34%	0.92%	2.59%	2.68%	0.00%
75.01 - 80.00	0.05%	0.10%	0.40%	0.99%	2.74%	2.57%	0.00%
> 80.00	0.03%	0.05%	0.21%	0.64%	1.69%	1.53%	0.00%
Total	0.98%	1.33%	6.04%	12.46%	35.27%	44.76%	0.16%

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

