

**APPENDIX A**

**INFORMATION RELATED TO TRUST ASSETS**

**As at September 3, 2008**

**Composition of the Assets**

The information provided in the tables below summarizes a portfolio of assets of the Bank as at September 3, 2008. The Initial Trust Assets will consist primarily of Co-Ownership Interests in such portfolio of assets. These tables are not necessarily indicative of the composition of the portfolio after the Closing Date.

As of September 3, 2008, the average beacon score for these assets was 753. Beacon scores are generated by Equifax Credit Bureau and range from approximately 400 (poor) – 900 (perfect) and are a common measure used by banks and other financial institutions of a borrower’s creditworthiness, determined by weighing a number of factors including payment history, current debts and age of accounts.

**Composition of Assets by Asset Type**  
(dollars in thousands)  
(unaudited)

<u>Asset Type</u>	<u>Number of Assets</u>	<u>Percentage of Total Number of Assets</u>	<u>Balance Outstanding</u>	<u>Percentage of Total Balance Outstanding</u>
<b>Residential Mortgages</b>				
CMHC Insured First Priority Mortgages	0	0%	\$0	0%
Conventional First Priority Mortgages	0	0%	0	0%
Privately Insured Residential Mortgages	0	0%	0	0%
Secured Lines of Credit (CMHC Insured)	15,311	100%	2,149,404	100%
Secured Lines of Credit (Conventional)	0	0%	0	0%
<b>Co-Ownership Interests</b>	0	0%	0	0%
<b>Mortgage-Backed Securities</b>	0	0%	0	0%
<b>Other Assets</b>	0	0%	0	0%
<b>Totals .....</b>	<b>15,311</b>	<b>100.00%</b>	<b>\$2,149,404</b>	<b>100.00%</b>

The average Account Balance of these assets as of September 3, 2008 was \$140,400.

**Composition of Assets by Maturity**  
(dollars in thousands)  
(unaudited)

<u>Time to Maturity of Assets</u>	<u>Balance Outstanding</u>	<u>Percentage of Total Balance Outstanding</u>
Floating.....	\$413,986	19%
12 Months and under .....	274,883	13%
Over 12 – 24 months .....	179,937	8%
Over 24 – 36 months .....	421,695	20%
Over 36 – 48 months .....	633,355	29%
Over 48 – 60 months .....	225,548	11%
Over 60 months .....	0	0%
Totals.....	<u>\$2,149,404</u>	<u>100.00%</u>

The average time to maturity of these assets, weighted by balance outstanding, as of September 3, 2008 was 33 months.

**Composition of Assets by Jurisdiction**  
(dollars in thousands)  
(unaudited)

<u>Jurisdiction</u>	<u>Number of Assets</u>	<u>Percentage of Total Number of Assets</u>	<u>Balance Outstanding</u>	<u>Percentage of Total Balance Outstanding</u>
Alberta.....	1,391	9%	\$231,843	11%
British Columbia .....	1,605	11%	285,494	13%
Manitoba.....	367	2%	34,235	2%
New Brunswick .....	200	1%	15,548	1%
Newfoundland and Labrador .....	65	1%	5,230	0%
Northwest Territories & Nunavut .....	2	0%	319	0%
Nova Scotia .....	212	1%	21,389	1%
Ontario.....	8,560	56%	1,244,331	58%
Prince Edward Island.....	49	0%	4,086	0%
Québec.....	2,613	17%	280,820	13%
Saskatchewan .....	238	2%	24,769	1%
Yukon .....	9	0%	1,340	0%
Totals.....	<u>15,311</u>	<u>100.00%</u>	<u>\$2,149,404</u>	<u>100.00%</u>

**Composition of Assets by Loan to Value  
Ratio of Mortgages Providing Security for Lines of Credit**  
(dollars in thousands)  
(unaudited)

<u>Loan to Value Ratio</u>	<u>Number of Assets</u>	<u>Percentage of Total Number of Assets</u>	<u>Balance Outstanding</u>	<u>Percentage of Total Balance Outstanding</u>
10% and under .....	4	0%	\$91	0%
Over 10 to 15% .....	53	0%	1,891	0%
Over 15 to 20% .....	80	1%	2,948	0%
Over 20 to 25% .....	126	1%	7,451	0%
Over 25 to 30% .....	164	1%	9,741	0%
Over 30 to 35% .....	241	2%	17,524	1%
Over 35 to 40% .....	284	2%	21,309	1%
Over 40 to 45% .....	329	2%	31,588	2%
Over 45 to 50% .....	877	6%	86,277	4%
Over 50 to 55% .....	390	3%	50,158	2%
Over 55 to 60% .....	643	4%	88,932	4%
Over 60 to 65% .....	1,257	8%	199,600	9%
Over 65 to 70% .....	832	5%	144,382	7%
Over 70 to 75% .....	8,430	55%	1,191,987	56%
Over 75 to 80% .....	1,601	10%	295,525	14%
Totals .....	<u>15,311</u>	<u>100.00%</u>	<u>\$2,149,404</u>	<u>100.00%</u>

**Delinquencies as a Percentage of the Assets**  
(dollars in thousands)  
(unaudited)

<u>Days Delinquent</u>	<u>As at September 3/08</u>	
	<u>Amount</u>	<u>Percentage</u>
30 to 60 days .....	\$0	0%
60 days and over ....	\$0	0%

Updated information on the historical performance of the Trust Assets, including delinquencies, will be made available on a quarterly basis on the website of the Bank at [www.td.com](http://www.td.com).