

Genesis Trust II Monthly Portfolio Report

Line# **Co-Ownership Information**

1	Beginning of Due Period	1-Jul-21
2	End of Due Period	31-Jul-21
3	No. of Days in Due Period	31
4	Allocation Date	16-Aug-21
5		
6	Beginning Principal Receivables Pool Balance	3,487,788,298
7	Removed Principal Receivables	171,984,000
8	Additional Principal Receivables	111,447,319
9	Ending Principal Receivables Pool Balance	3,427,251,617
10		
11		
12	Principal Collections	171,830,427
13	Finance Charge Collections	8,810,214
14		
15	End of the Month Delinquencies	
16	30 to 89 Days Delinquent	20,115,973
17	90 to 209 Days Delinquent	9,585,519
18	210 and over Days Delinquent	10,029,317
19	Total 30 and over Days Delinquent	39,730,810
20		
21	Defaulted Amount	153,573
22		
23	Lowest Balance of Principal Receivables	3,427,251,617
24	Lowest 3 Month Moving Average of Principal Payment Rate in Last 12 Months	3.94%
25		
26	FRAO Balance	762,982,779
27	FRAO Percentage	22.26%
28		

29 **Purchaser Information - Genesis Trust II**

30			
31	<u>Notes</u>	<u>Genesis Trust II</u>	<u>Series 2020-1 ⁽¹⁾</u>
32	Reset Date, if applicable		N/A
33			
34	Cash Reserve Event Prior Month		FALSE
35	Cash Reserve Event		FALSE
36	Principal Amount (Original Note Balance)	2,861,602,497	2,861,602,497
37	Beginning Allocated Amount		-
38	Series Principal Funding Account Balance		-
39	Aggregate Series Charge-Offs Not Yet Reimbursed		-
40	Available Cash Reserve Amount Balance		-
41	Ending Allocated Amount		-
42	Monthly Principal		-
43	- if revolving, zero		-
44	- if accumulating, Controlled Deposit Amount		-
45	- if amortizing, Series Principal Collections		-
46			
47	Monthly Interest	A	-
48		B	-
49		C	-
50			
51	Investment Income on Interest Funding Account		-
52	Investment income on Principal Funding Account		-
53			
54	<u>Swaps</u>		
55	Part 1		
56	Notional Amount		-
57	Fixed Rate (Cost of Funds Rate)		0.00%
58	Floating Rate (Finance Charge/Pool Balance)		0.00%
59	Spread		0.00%
60	Swap Payment/(Receipt)		-
61			
62	Part 2		
63	Notional Amount		-
64	Fixed Rate (Cost of Funds Rate)		0.00%
65	Floating Rate (Interest Earned in PFA/Pool Balance)		-
66	Spread		0.00%
67	Swap Payment/(Receipt)		-
68	Net Swap Payment/(Receipt)		-
69			
70	<u>Waterfall</u>		
71			
72	<u>Interest</u>		
73	Apply Series Available Interest/Expense Funds in the Following Order:		-
74	Monthly Trustee Fee		-
75	Net Swap Payment + Monthly Interest		-
76	Swap Termination Payment, Trust Defaulting		-
77	Series Defaulted Amount		-

78 Un-reimbursed Previous Charge Offs	-	-
79 Swap Termination Payment, Trust Not Sole Defaulting Party	-	-
80 Taxes Attributed to Series	-	-
81 Subordinated Loan Principal	-	-
82 Subordinated Loan Interest	-	-
83 All Other Amounts	-	-
84 Beneficiaries	-	-
85 - if excess, considered Series Excess Finance Charges, subject to 3.6(c)	-	-
86 - if insufficient, considered Series Finance Charge Shortfall	-	-
87		
88 Top up Cash Reserve Account to Required	-	-
89 Release from Cash Reserve Account	-	-
90		
91 Servicer shall Allocate Excess Finance Charges among Genesis Trust II Sharing Group	-	-
92 Apply Available Excess Finance Charges through 5.1 Waterfall, if applicable	-	-
93 Remaining Amount Considered Seller Co-Ownership Interest Residual Allocation	-	-
94 If after Allocating Series Defaulted Amount and Still Has Shortfall, Reduce Allocated Amount	-	-
95		
96 Principal		
97 Apply Series Principal Collections:	-	-
98 Amount Equal to the Monthly Principal	-	-
99 - if excess, considered Series Excess Principal Collections	-	-
100 - if insufficient, considered Series Principal Shortfall	-	-
101		
102 Servicer shall Allocate Excess Principal among Genesis Trust II Sharing Group	-	-
103 If during Amortization, Allocate Any Remaining Among Genesis II Sharing Group	-	-
104 Remaining Amount Considered Seller Co-Ownership Interest Excess Principal Payment	-	-
105		
106 If After Allocating Excess Principal Collection Still Has Shortfall and Series in Accumulation		FALSE
107 Deposit and Apply Series Surplus Principal Collections	-	-
108 - if excess, considered Series Excess Surplus Principal Collections	-	-
109 - if insufficient, considered Series Unfunded Principal Deficiency	-	-
110 Servicer Shall Allocate Excess Surplus Principal Collections Among Accumulating Series	-	-
111 If Still shortfall, considered Deficit Controlled Deposit Amount	-	-
112 Remaining Amount considered Seller Co-Ownership Interest Excess Suplus Principal Payment	-	-
113		
114 Opening Series Interest Funding Account		11,856,692
115 Funds Deposited	-	-
116 Class A Interest Paid		11,247,500
117 Class B Interest Paid		298,465
118 Class C Interest Paid		310,727
119 Ending Series Interest Funding Account		0
120		
121 Opening Series Principal Funding Account		-
122 Funds Deposited	2,861,602,497	2,861,602,497
123 Class A Principal Paid		2,750,000,000
124 Class B Principal Paid		57,232,050
125 Class C Principal Paid		54,370,447
126 Ending Series Principal Funding Account		0
127		
128 Amortization Events		
129 Excess Spread Percentage < 0.90%		NA
130 Allocated Amount < 97.5% of Principal Amount		NA
131 Net Loss Ratio > 0.45%		NA
132		

(1) The Series 2020-1 Notes are no longer outstanding as of July 15, 2021 when all outstanding interest on and the principal amount of these notes were paid, the Series 2020-1 Co-Ownership Interest was repurchased and the related subordinated loan was repaid.

Servicer's Compliance Certificate

The undersigned certifies that as at the date hereof the information set out above is true and accurate for the Due Period indicated above and that no Amortization Event or Servicer Default, each as defined in the Amended and Restated Co-Ownership Agreement made as of November 4, 2011, as amended as of September 4, 2013 and as of February 8, 2017, between the Sellers and Computershare Trust Company of Canada, as Custodian, the Series 2020-1 Purchaser Co-Ownership Agreement made as of April 30, 2020 between the Sellers, Genesis Trust II and Computershare Trust Company of Canada, as Custodian and the related Series 2020-1 Purchaser Co-Ownership Offer made as of April 30, 2020 between the Sellers, Genesis Trust II and Computershare Trust Company of Canada, as Custodian, all as amended and supplemented from time to time, has occurred which is continuing and no circumstances exist which with the giving of notice, lapse of time or both would constitute an Amortization Event or Servicer Default.

Signed By: 'Carla Fleming' Date: August 9, 2021
Name: [Carla Fleming]