## Genesis Trust II Monthly Portfolio Report

## Line# Co-Ownership Information

| Beginning of Due Period     End of Due Period   | 1-Jun-21<br>30-Jun-21      |                                |
|---|----------------------------|--------------------------------|
| 3 No. of Days in Due Period 4 Allocation Date   | 30<br>30<br>15-Jul-21      |                                |
| 5<br>6 Beginning Principal Receivables Pool Balance   | 3,536,061,170              |                                |
| 7 Removed Principal Receivables<br>8 Additional Principal Receivables                               | 181,040,673<br>132,767,800 |                                |
| 9 Ending Principal Receivables Pool Balance<br>10   | 3,487,788,298              |                                |
| 11 12 Principal Collections   | 180,927,819                |                                |
| 13 Finance Charge Collections 14 15 Find of the Month Pollinguages                                  | 8,617,493                  |                                |
| 15 End of the Month Delinquencies 16 30 to 89 Days Delinquent 17 90 to 209 Days Delinquent          | 21,922,169<br>9,827,802    |                                |
| 18 210 and over Days Delinquent 19 Total 30 and over Days Delinquent                                | 10,792,369<br>42,542,340   |                                |
| 20<br>21 Defaulted Amount   | 112,854                    |                                |
| 22<br>23 Lowest Balance of Principal Receivables  | 3,487,788,298              |                                |
| 24 Lowest 3 Month Moving Average of Principal Payment Rate in Last 12 Months 25                     | 3.84%                      |                                |
| 26 FRAO Balance<br>27 FRAO Percentage   | 773,302,188<br>22.17%      |                                |
| 28<br>29 Purchaser Information - Genesis Trust II   |                            |                                |
| 30<br>31 <u>Notes</u>   | Genesis Trust II           | Series 2020-1 (1)              |
| 32 Reset Date, if applicable 33   |                            | N/A<br>Revolving               |
| 34 Cash Reserve Event Prior Month<br>35 Cash Reserve Event  |                            | FALSE<br>FALSE                 |
| 36 Principal Amount (Original Note Balance) 37 Beginning Allocated Amount                           | 2,861,602,497              | 2,861,602,497<br>2,861,602,497 |
| 38 Series Principal Funding Account Balance 39 Aggregate Series Charge-Offs Not Yet Reimbursed      |                            |                                |
| 40 Available Cash Reserve Amount Balance 41 Ending Allocated Amount                                 | 2,861,602,497              | 2,861,602,497                  |
| 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  | 3,749,167<br>99,488        | 3,749,167<br>99,488            |
| 49 <b>C</b> 50  | 103,576                    | 103,576                        |
| 51 Investment Income on Interest Funding Account 52 Investment income on Principal Funding Account  | 1,107                      | 1,107                          |
| 53<br>54 <u>Swaps</u>   |                            |                                |
| 55 Part 1 56 Notional Amount  |                            | 2,861,602,497                  |
| 57 Fixed Rate (Cost of Funds Rate) 58 Floating Rate (Finance Charge/Pool Balance)                   |                            | 1.66%<br>2.92%                 |
| 59 Spread<br>60 Swap Payment/(Receipt)  |                            | 1.35%<br>(197,718)             |
| 61<br>62 Part 2   |                            | , ,                            |
| 63 Notional Amount<br>64 Fixed Rate (Cost of Funds Rate)  |                            | -<br>1.66%                     |
| 65 Floating Rate (Interest Earned in PFA/Pool Balance) 66 Spread                                    |                            | 1.35%                          |
| 67 Swap Payment/(Receipt) 68 Net Swap Payment/(Receipt)   | (197,718)                  | (197,718)                      |
| 69<br>70 <u>Waterfall</u>   |                            |                                |
| 71<br>72 <u>Interest</u>  | <u>_</u>                   |                                |
| 73 Apply Series Available Interest/Expense Funds in the Following Order: 74 Monthly Trustee Fee     | 7,172,640<br>-             | 7,172,640                      |
| 75 Net Swap Payment + Monthly Interest 76 Swap Termination Payment, Trust Defaulting                | 3,952,231<br>-<br>91,328   | 3,952,231                      |
| 77 Series Defaulted Amount  |                            | 91,328                         |

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| 78 Un-reimbursed Previous Charge Offs  | -            | -                 |
|--|--------------|-------------------|
| 79 Swap Termination Payment, Trust Not Sole Defaulting Party                                       | -            | -                 |
| 80 Taxes Attributed to Series  | -            | -<br>-<br>-       |
| 81 Subordinated Loan Principal 82 Subordinated Loan Interest                                       | 548,331      | 548,331<br>185    |
| 83 All Other Amounts   | 185          | 165               |
| 84 Beneficiaries   | 100          | 100               |
| 85 - if excess, considered Series Excess Finance Charges, subject to 3.6(c)                        | 2,580,465    | 2,580,465         |
| 86 - if insufficient, considered Series Excess Finance Charge Shortfall                            | 2,360,403    | 2,300,403         |
| 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                     |              | 2,580,465         |
| 93 Remaining Amount Considered Seller Co-Ownership Interest Residual Allocation                    | 2,580,465    | 2,580,465         |
| 94 If after Allocating Series Defaulted Amount and Still Has Shortfall, Reduce Allocated Amount    | · · · · ·    | · · · -           |
| 95   |              |                   |
| 96 Principal   |              |                   |
| 97 Apply Series Principal Collections:   | 146,509,468  | 146,509,468       |
| 98 Amount Equal to the Monthly Principal   | <u>-</u>     | -                 |
| 99 - if excess, considered Series Excess Principal Collections                                     | 146,509,468  | 146,509,468       |
| 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              | 146,509,468  | 146,509,468       |
| 105  |              |                   |
| 106 If After Allocating Excess Principal Collection Still Has Shortfall and Series in Accumulation |              | FALSE             |
| 107 Deposit and Apply Series Surplus Principal Collections   | <u>-</u>     | -                 |
| 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   | <del>-</del> | -                 |
| 114 Opening Series Interest Funding Account  |              | 7,904,461         |
| 115 Funds Deposited  | 3,952,231    | 3,952,231         |
| 116 Class A Interest Paid  | 3,932,231    | 3,932,231         |
| 117 Class B Interest Paid  |              |                   |
| 118 Class C Interest Paid  |              | _                 |
| 119 Ending Series Interest Funding Account   |              | 11,856,692        |
| 120  |              | 11,000,002        |
| 121 Opening Series Principal Funding Account   |              | _                 |
| 122 Funds Deposited  | -            | -                 |
| 123 Class A Principal Paid   |              | _                 |
| 124 Class B Principal Paid   |              | _                 |
| 125 Class C Principal Paid   |              | -                 |
| 126 Ending Series Principal Funding Account  |              | -                 |
| 127  |              |                   |
| 128 Amortization Events  |              |                   |
| 129 Excess Spread Percentage < 0.90%   |              | 1.305%            |
| 130 Allocated Amount < 97.5% of Principal Amount   |              | 100%              |
| 131 Net Loss Ratio > 0.45%   |              | 0.039%            |
| 132  |              |                   |
|  |              |                   |
| Delayed Accumulation Period Schedule   |              |                   |
| Note   |              | Series 2020-1 (1) |
| Maturity Date  |              | April 17, 2023    |
| Principal Amount   |              | 2,861,602,497     |
|  |              |                   |

 Note
 Series 2020-1 (%)

 Maturity Date
 April 7, 2023

 Principal Amount
 2,861,602,497

 Due Periods Until Maturity (Including Current Due Period)
 22

 Accumulation Period Length
 22

 Lowest balance of Principal Receivables
 3,487,788,298

 Lowest 3 month moving avg of Principal Payment Rate in last 12 months
 3,84%

 Estimated Scheduled Principal Collections
 33,972,846

 Commencement date of the Accumulation Period
 Jun-21

 Accumulation Amount
 433,972,846

 Deficit Controlled Deposit Amount 1 mo. Prior
 May-21

## 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: | July 9, 2021 |
|------------|-----------------|-------|--------------|
| Name:      | [Carla Fleming] |       |              |

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<sup>(1)</sup> The Trust has provided notice to the sole beneficial holder of the Series 2020-1 Notes and relevant industry parties of its intention to effect an early redemption of the Series 2020-1 Notes. If the transactions referenced in the notice are completed, it is expected that all outstanding interest on and the principal amount of the Series 2020-1 Notes will be paid, the Series 2020-1 Co-Ownership Interest will be repurchased, and the related subordinated loan would be repaid, each as of July 15, 2021 and the Series 2020-1 Notes will no longer be outstanding thereafter.