

Genesis Trust II Monthly Portfolio Report

Line# Co-Ownership Information

1	Beginning of Due Period	1-May-21
2	End of Due Period	31-May-21
3	No. of Days in Due Period	31
4	Allocation Date	15-Jun-21
5		
6	Beginning Principal Receivables Pool Balance	3,586,301,372
7	Removed Principal Receivables	179,103,593
8	Additional Principal Receivables	128,863,391
9	Ending Principal Receivables Pool Balance	3,536,061,170
10		
11		
12	Principal Collections	179,103,593
13	Finance Charge Collections	9,067,464
14		
15	End of the Month Delinquencies	
16	30 to 89 Days Delinquent	20,398,393
17	90 to 209 Days Delinquent	10,652,667
18	210 and over Days Delinquent	10,610,912
19	Total 30 and over Days Delinquent	41,661,972
20		
21	Defaulted Amount	-
22		
23	Lowest Balance of Principal Receivables	3,536,061,170
24	Lowest 3 Month Moving Average of Principal Payment Rate in Last 12 Months	3.84%
25		
26	FRAO Balance	780,177,689
27	FRAO Percentage	22.06%
28		

29 Purchaser Information - Genesis Trust II

30			
31	<u>Notes</u>	<u>Genesis Trust II</u>	<u>Series 2020-1</u>
32	Reset Date, if applicable		N/A
33			Revolving
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		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		3,749,167	3,749,167
49		B	
49		99,488	99,488
49		C	
49		103,576	103,576
50			
51	Investment Income on Interest Funding Account	514	514
52	Investment income on Principal Funding Account	-	-
53			
54	<u>Swaps</u>		
55	Part 1		
56	Notional Amount		2,861,602,497
57	Fixed Rate (Cost of Funds Rate)		1.66%
58	Floating Rate (Finance Charge/Pool Balance)		3.03%
59	Spread		1.35%
60	Swap Payment/(Receipt)		63,630
61			
62	Part 2		
63	Notional Amount		-
64	Fixed Rate (Cost of Funds Rate)		1.66%
65	Floating Rate (Interest Earned in PFA/Pool Balance)		-
66	Spread		1.35%
67	Swap Payment/(Receipt)		-
68	Net Swap Payment/(Receipt)	63,630	63,630
69			
70	<u>Waterfall</u>		
71			
72	<u>Interest</u>		
73	Apply Series Available Interest/Expense Funds in the Following Order:	7,235,677	7,235,677
74	Monthly Trustee Fee	-	-
75	Net Swap Payment + Monthly Interest	4,015,861	4,015,861
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	12,511	12,511
82 Subordinated Loan Interest	183	183
83 All Other Amounts	-	-
84 Beneficiaries	100	100
85 - if excess, considered Series Excess Finance Charges, subject to 3.6(c)	3,207,022	3,207,022
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		3,207,022
93 Remaining Amount Considered Seller Co-Ownership Interest Residual Allocation	3,207,022	3,207,022
94 If after Allocating Series Defaulted Amount and Still Has Shortfall, Reduce Allocated Amount	-	-
95		
96 Principal		
97 Apply Series Principal Collections:	142,911,383	142,911,383
98 Amount Equal to the Monthly Principal	-	-
99 - if excess, considered Series Excess Principal Collections	142,911,383	142,911,383
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	142,911,383	142,911,383
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		3,952,231
115 Funds Deposited	3,952,231	3,952,231
116 Class A Interest Paid		-
117 Class B Interest Paid		-
118 Class C Interest Paid		-
119 Ending Series Interest Funding Account		7,904,461
120		
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%		1.316%
130 Allocated Amount < 97.5% of Principal Amount		100%
131 Net Loss Ratio > 0.45%		0.026%
132		

Delayed Accumulation Period Schedule

Note	Series 2020-1
Maturity Date	April 17, 2023
Principal Amount	2,861,602,497
Due Periods Until Maturity (Including Current Due Period)	23
Accumulation Period Length	22
Lowest balance of Principal Receivables	3,536,061,170
Lowest 3 month moving avg of Principal Payment Rate in last 12 months	3.84%
Estimated Scheduled Principal Collections	135,827,103
Commencement date of the Accumulation Period	Jun-21
Accumulation Amount	135,827,103
Deficit Controlled Deposit Amount 1 mo. Prior	Apr-21

Controlled Deposit Amount Per Due Period

Jun-21	135,827,103
Jul-21	135,827,103
Aug-21	135,827,103
Sep-21	135,827,103
Oct-21	135,827,103
Nov-21	135,827,103
Dec-21	135,827,103
Jan-22	135,827,103
Feb-22	135,827,103
Mar-22	135,827,103
Apr-22	135,827,103
May-22	135,827,103
Jun-22	135,827,103
Jul-22	135,827,103
Aug-22	135,827,103
Sep-22	135,827,103
Oct-22	135,827,103
Nov-22	135,827,103
Dec-22	135,827,103
Jan-23	135,827,103
Feb-23	135,827,103
Mar-23	9,233,338
	2,861,602,497

Accumulation Amount Per Due Period

Jun-21	135,827,103
Jul-21	135,827,103
Aug-21	135,827,103
Sep-21	135,827,103
Oct-21	135,827,103
Nov-21	135,827,103
Dec-21	135,827,103
Jan-22	135,827,103
Feb-22	135,827,103
Mar-22	135,827,103
Apr-22	135,827,103
May-22	135,827,103
Jun-22	135,827,103
Jul-22	135,827,103
Aug-22	135,827,103
Sep-22	135,827,103
Oct-22	135,827,103
Nov-22	135,827,103
Dec-22	135,827,103
Jan-23	135,827,103
Feb-23	135,827,103
Mar-23	9,233,338
	<u>2,861,602,497</u>

Floating Allocation % Per Due Period

Jun-21	100%
Jul-21	100%
Aug-21	100%
Sep-21	100%
Oct-21	100%
Nov-21	100%
Dec-21	100%
Jan-22	100%
Feb-22	100%
Mar-22	100%
Apr-22	100%
May-22	100%
Jun-22	100%
Jul-22	100%
Aug-22	100%
Sep-22	100%
Oct-22	100%
Nov-22	100%
Dec-22	100%
Jan-23	100%
Feb-23	100%
Mar-23	100%

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'
Name: [Carla Fleming]

Date: June 8, 2021