Genesis Trust II Monthly Portfolio Report

Line# Co-Ownership Information

LIIIC	CO-OWNERSHIP INFORMATION		
1	Beginning of Due Period	1-Apr-21	
	End of Due Period	30-Apr-21	
	No. of Days in Due Period	30	
	Allocation Date	17-May-21	
5		may 2.	
	Beginning Principal Receivables Pool Balance	3,624,708,804	
	Removed Principal Receivables	170,437,080	
	Additional Principal Receivables	132,029,647	
	Ending Principal Receivables Pool Balance	3,586,301,372	
10	g···· -	-,,	
11			
	Principal Collections	170,145,696	
	Finance Charge Collections	9,042,324	
14			
15	End of the Month Delinquencies		
16		18,694,719	
17	90 to 209 Days Delinquent	11,658,944	
18	210 and over Days Delinquent	10,268,476	
19		40,622,140	
20		.,. , .	
21	Defaulted Amount	291,384	
22			
23	Lowest Balance of Principal Receivables	3,586,301,372	
	Lowest 3 Month Moving Average of Principal Payment Rate in Last 12 Months	3.84%	
25			
	FRAO Balance	788,853,346	
	FRAO Percentage	22.00%	
28			
	Purchaser Information - Genesis Trust II		
30	The state of the s		
	Notes	Genesis Trust II	Series 2020-1
		Genesis Trust II	N/A
33	Reset Date, if applicable		Revolving
	Cash Reserve Event Prior Month		FALSE
	Cash Reserve Event		FALSE
	Principal Amount (Original Note Balance)	2,861,602,497	
		2,001,002,497	2,861,602,497
	Beginning Allocated Amount		2,861,602,497
	Series Principal Funding Account Balance		-
	Aggregate Series Charge-Offs Not Yet Reimbursed		-
	Available Cash Reserve Amount Balance	2.004.002.407	2 004 002 407
	Ending Allocated Amount	2,861,602,497	2,861,602,497
	Monthly Principal		
43			-
44	- if accumulating, Controlled Deposit Amount		-
45			-
46		0.740.407	0.740.407
	Monthly Interest A	3,749,167	3,749,167
48		99,488	99,488
49	С	103,576	103,576
50			
	Investment Income on Interest Funding Account	-	-
	Investment income on Principal Funding Account	=	-
53			
	<u>Swaps</u>		
	Part 1		
56	Notional Amount		2,861,602,497
	Fixed Rate (Cost of Funds Rate)		1.66%
58	Floating Rate (Finance Charge/Pool Balance)		2.99%
59	Spread		1.35%
60	Swap Payment/(Receipt)		(32,881)
61			
62	Part 2		
63	Notional Amount		-
	Fixed Rate (Cost of Funds Rate)		1.66%
	Floating Rate (Interest Earned in PFA/Pool Balance)		-
	Spread		1.35%
	Swap Payment/(Receipt)		-
68	Net Swap Payment/(Receipt)	(32,881)	(32,881)
69			
70	<u>Waterfall</u>		
71			
/ '			
72	Interest	7 171 591	7 171 594
72 73	Interest Apply Series Available Interest/Expense Funds in the Following Order:	7,171,534	7,171,534
72 73 74	Interest Apply Series Available Interest/Expense Funds in the Following Order: Monthly Trustee Fee	-	-
72 73 74 75	Interest Apply Series Available Interest/Expense Funds in the Following Order: Monthly Trustee Fee Net Swap Payment + Monthly Interest	7,171,534 - 3,952,231	7,171,534 - 3,952,231
72 73 74 75 76	Interest Apply Series Available Interest/Expense Funds in the Following Order: Monthly Trustee Fee Net Swap Payment + Monthly Interest Swap Termination Payment, Trust Defaulting	3,952,231 -	- 3,952,231 -
72 73 74 75 76	Interest Apply Series Available Interest/Expense Funds in the Following Order: Monthly Trustee Fee Net Swap Payment + Monthly Interest	-	-

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	Un-reimbursed Previous Charge Offs Swap Termination Payment, Trust Not Sole Defaulting Party	_		-
	Taxes Attributed to Series	- -		-
	Subordinated Loan Principal	12,511		12,511
	Subordinated Loan Interest All Other Amounts	207		207
	Beneficiaries	100		100
86	 if excess, considered Series Excess Finance Charges, subject to 3.6(c) if insufficient, considered Series Finance Charge Shortfall 	2,976,445 -		2,976,445 -
87 88	Top up Cash Reserve Account to Required			_
	Release from Cash Reserve Account	- -		-
90				
	Servicer shall Allocate Excess Finance Charges among Genesis Trust II Sharing Group Apply Available Excess Finance Charges through 5.1 Waterfall, if applicable	-		- 2,976,445
	Remaining Amount Considered Seller Co-Ownership Interest Residual Allocation	2,976,445		2,976,445
	If after Allocating Series Defaulted Amount and Still Has Shortfall, Reduce Allocated Amount	-		-
95 96	Principal			
97	Apply Series Principal Collections:	134,555,132		134,555,132
	Amount Equal to the Monthly Principal	124 555 122		124 555 122
	- if excess, considered Series Excess Principal Collections - if insufficient, considered Series Principal Shortfall	134,555,132		134,555,132
101				
	Servicer shall Allocate Excess Principal among Genesis Trust II Sharing Group	-		-
	If during Amortization, Allocate Any Remaining Among Genesis II Sharing Group Remaining Amount Considered Seller Co-Ownership Interest Excess Principal Payment	134,555,132		- 134,555,132
105		,,		
	If After Allocating Excess Principal Collection Still Has Shortfall and Series in Accumulation			FALSE
	Deposit and Apply Series Surplus Principal Collections - if excess, considered Series Excess Surplus Principal Collections			-
109	- if insufficient, considered Series Unfunded Principal Deficiency	-		-
	Servicer Shall Allocate Excess Surplus Principal Collections Among Accumulating Series	-		-
	If Still shortfall, considered Deficit Controlled Deposit Amount Remaining Amount considered Seller Co-Ownership Interest Excess Suplus Principal Payment			-
113				
	Opening Series Interest Funding Account Funds Deposited	2.052.224		23,713,384 3,952,231
	Class A Interest Paid	3,952,231		22,495,000
	Class B Interest Paid			596,930
	Class C Interest Paid			621,454 3,952,231
120	Ending Series Interest Funding Account			3,932,231
	Opening Series Principal Funding Account			-
	Funds Deposited	-		-
	Class A Principal Paid Class B Principal Paid			-
125	Class C Principal Paid			-
	Ending Series Principal Funding Account			-
127 128	Amortization Events			
	Excess Spread Percentage < 0.90%			1.314%
	Allocated Amount < 97.5% of Principal Amount			100%
131 132	Net Loss Ratio > 0.45%			0.029%
	Delayed Accumulation Period Schedule			
	Note Maturity Date			<u>Series 2020-1</u> April 17, 2023
	Principal Amount			2,861,602,497
	Due Periods Until Maturity (Including Current Due Period)			24
	Accumulation Period Length Lowest balance of Principal Receivables			21 3,586,301,372
	Lowest 3 month moving avg of Principal Payment Rate in last 12 months			3.84%
	Estimated Scheduled Principal Collections			137,756,928
	Commencement date of the Accumulation Period Accumulation Amount			Jul-21 137,756,928
	Deficit Controlled Deposit Amount 1 mo. Prior		Mar-21	-
				40
			Jul-21 Aug-21	137,756,928 137,756,928
			Sep-21	137,756,928
			Oct-21	137,756,928
			Nov-21 Dec-21	137,756,928 137,756,928
			Jan-22	137,756,928
			Feb-22	137,756,928
	Controlled Deposit Amount Per Due		Mar-22 Apr-22	137,756,928 137,756,928
	Period		May-22	137,756,928
			Jun-22	137,756,928
			Jul-22 Aug-22	137,756,928 137,756,928
			Sep-22	137,756,928
			Oct-22	137,756,928
			Nov-22 Dec-22	137,756,928 137,756,928
			Jan-23	137,756,928
			Feb-23	137,756,928
			Mar-23	106,463,930 2,861,602,497

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	Jul-21	137,756,928
	Aug-21	137,756,928
	Sep-21	137,756,928
	Oct-21	137,756,928
	Nov-21	137,756,928
	Dec-21	137,756,928
	Jan-22	137,756,928
	Feb-22	137,756,928
	Mar-22	137,756,928
Assemble from Assemble Dec Burkel	Apr-22	137,756,928
Accumulation Amount Per Due Period	May-22	137,756,928
	Jun-22	137,756,928
	Jul-22	137,756,928
	Aug-22	137,756,928
	Sep-22	137,756,928
	Oct-22	137,756,928
	Nov-22	137,756,928
	Dec-22	137,756,928
	Jan-23	137,756,928
	Feb-23	137,756,928
	Mar-23	106,463,930
		2,861,602,497
	Jul-21	100%
	Jul-21 Aug-21	100% 100%
	Aug-21	100%
	Aug-21 Sep-21	100% 100%
	Aug-21 Sep-21 Oct-21	100% 100% 100%
	Aug-21 Sep-21 Oct-21 Nov-21	100% 100% 100% 100%
	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21	100% 100% 100% 100% 100%
	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22	100% 100% 100% 100% 100% 100%
	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22	100% 100% 100% 100% 100% 100%
	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22	100% 100% 100% 100% 100% 100% 100%
Floating Allocation % Per Due Period	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22	100% 100% 100% 100% 100% 100% 100% 100%
Floating Allocation % Per Due Period	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22	100% 100% 100% 100% 100% 100% 100% 100%
Floating Allocation % Per Due Period	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22	100% 100% 100% 100% 100% 100% 100% 100%
Floating Allocation % Per Due Period	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jul-22	100% 100% 100% 100% 100% 100% 100% 100%
Floating Allocation % Per Due Period	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jun-22	100% 100% 100% 100% 100% 100% 100% 100%
Floating Allocation % Per Due Period	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jul-22 Aug-22 Sep-22	100% 100% 100% 100% 100% 100% 100% 100%
Floating Allocation % Per Due Period	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22	100% 100% 100% 100% 100% 100% 100% 100%
Floating Allocation % Per Due Period	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Nov-22	100% 100% 100% 100% 100% 100% 100% 100%
Floating Allocation % Per Due Period	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jul-22 Jul-22 Sep-22 Oct-22 Nov-22 Dec-22	100% 100% 100% 100% 100% 100% 100% 100%
Floating Allocation % Per Due Period	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Ayr-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Jon-23	100% 100% 100% 100% 100% 100% 100% 100%
Floating Allocation % Per Due Period	Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jul-22 Jul-22 Sep-22 Oct-22 Nov-22 Dec-22	100% 100% 100% 100% 100% 100% 100% 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'	Date:	May 10, 2021
Name:	[Carla Fleming]		

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