

Genesis Trust II Monthly Portfolio Report

Line# **Co-Ownership Information**

1	Beginning of Due Period	1-Apr-20
2	End of Due Period	30-Apr-20
3	No. of Days in Due Period	30
4	Allocation Date	15-May-20
5		
6	Beginning Principal Receivables Pool Balance	4,233,041,057
7	Removed Principal Receivables	180,079,630
8	Additional Principal Receivables	106,366,375
9	Ending Principal Receivables Pool Balance	4,159,327,802
10		
11		
12	Principal Collections	180,078,952
13	Finance Charge Collections	10,704,450
14		
15	End of the Month Delinquencies	
16	30 to 89 Days Delinquent	57,650,373
17	90 to 209 Days Delinquent	20,899,387
18	210 and over Days Delinquent	8,491,069
19	Total 30 and over Days Delinquent	87,040,829
20		
21	Defaulted Amount	677
22		
23	Lowest Balance of Principal Receivables	4,159,327,802
24	Lowest 3 Month Moving Average of Principal Payment Rate in Last 12 Months	4.09%
25		
26	FRAO Balance	821,967,852
27	FRAO Percentage	19.76%
28		

29 **Purchaser Information - Genesis Trust II**

30

31 **Notes**

	<u>Genesis Trust II</u>	<u>Series 2015-1</u>	<u>Series 2020-1</u>
32	Reset Date, if applicable	N/A	N/A
33			Revolving
34	Cash Reserve Event Prior Month	FALSE	FALSE
35	Cash Reserve Event	FALSE	FALSE
36	Principal Amount (Original Note Balance)	3,642,039,542	780,437,045
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	-
42	Monthly Principal	-	2,861,602,497
43	- if revolving, zero	-	-
44	- if accumulating, Controlled Deposit Amount	-	-
45	- if amortizing, Series Principal Collections	-	-
46			
47	Monthly Interest	A 1,961,893	-
48		B 52,061	-
49		C 54,200	-
50			54,200
51	Investment Income on Interest Funding Account	-	-
52	Investment income on Principal Funding Account	-	-
53			

54 **Swaps**

55 Part 1

56	Notional Amount	-	2,861,602,497
57	Fixed Rate (Cost of Funds Rate)	0.00%	1.73%
58	Floating Rate (Finance Charge/Pool Balance)	0.00%	3.03%
59	Spread	0.00%	1.35%
60	Swap Payment/(Receipt)	-	(119,233)
61			

62 Part 2

63	Notional Amount	-	-
64	Fixed Rate (Cost of Funds Rate)	0.00%	1.73%
65	Floating Rate (Interest Earned in PFA/Pool Balance)	-	-
66	Spread	0.00%	1.35%
67	Swap Payment/(Receipt)	-	0
68	Net Swap Payment/(Receipt)	(119,233)	(119,233)
69			

70 **Waterfall**

71

72 **Interest**

73	Apply Series Available Interest/Expense Funds in the Following Order:	7,355,610	-	7,355,610
74	Monthly Trustee Fee	-	-	-
75	Net Swap Payment + Monthly Interest	2,068,154	-	2,068,154
76	Swap Termination Payment, Trust Defaulting	-	-	-
77	Series Defaulted Amount	458	-	458
78	Un-reimbursed Previous Charge Offs	-	-	-
79	Swap Termination Payment, Trust Not Sole Defaulting Party	-	-	-
80	Taxes Attributed to Series	-	-	-
81	Subordinated Loan Principal	7,910	-	7,910
82	Subordinated Loan Interest	87	-	87
83	All Other Amounts	-	-	-
84	Beneficiaries	100	-	100
85	- if excess, considered Series Excess Finance Charges, subject to 3.6(c)	5,278,901	-	5,278,901
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	-	-	5,278,901
93	Remaining Amount Considered Seller Co-Ownership Interest Residual Allocation	5,278,901	-	5,278,901
94	If after Allocating Series Defaulted Amount and Still Has Shortfall, Reduce Allocated Amount	-	-	-

95			
96	Principal		
97	Apply Series Principal Collections:	121,736,669	-
98	Amount Equal to the Monthly Principal	-	-
99	- if excess, considered Series Excess Principal Collections	121,736,669	-
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	121,736,669	-
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 Suple Principal Payment	-	-
113			
114	Opening Series Interest Funding Account		6,669,030
115	Funds Deposited	2,068,154	-
116	Class A Interest Paid		6,371,250
117	Class B Interest Paid		145,864
118	Class C Interest Paid		151,916
119	Ending Series Interest Funding Account		-
120			
121	Opening Series Principal Funding Account		780,437,045
122	Funds Deposited	-	-
123	Class A Principal Paid		750,000,000
124	Class B Principal Paid		15,608,741
125	Class C Principal Paid		14,828,304
126	Ending Series Principal Funding Account		-
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			

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 2015-1 Purchaser Co-Ownership Agreement made as of April 23, 2015 and 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 2015-1 Purchaser Co-Ownership Offer made as of April 23, 2015 and the 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: 'Brooke Hales'
Name: [Brooke Hales]

Date: May 8, 2020