

**TRILLIUM CREDIT CARD TRUST II**  
**CREDIT CARD RECEIVABLES PORTFOLIO**

**As at March 31, 2023**

The following pertains to the Portfolio of Accounts (“**Portfolio of Accounts**” being interests in the Principal Receivables and Finance Charge Receivables (collectively, the “**Receivables**”) generated in certain of its Visa accounts, Mastercard and/or American Express accounts specified in the Pooling and Servicing Agreement) in which Trillium Credit Card Trust II (the “**Trust**” or the “**Issuer**”) will maintain undivided co-ownership interests through ownership of the Series Ownership Interests (“**Series Ownership Interests**” being an undivided co-ownership interest, as a tenant-in-common with any other Co-Owners and the Seller, in the Account Assets acquired by the Trust pursuant to a Series Purchase Agreement).

The information presented below is of two types. First, historical performance data summarizes the performance of the Portfolio of Accounts for the period ending on the date specified and for the previous fiscal years, by revenue experience, loss experience and accountholder monthly payment rates. Second, portfolio composition data summarizes the composition of the Portfolio of Accounts, in each case as at the dates specified, by account balance, credit limit, age of accounts, geographic distribution, delinquency and credit score. The composition of the Portfolio of Accounts will change in the future and, accordingly, these tables are not necessarily indicative of the future performance or composition of the Portfolio of Accounts.

The following tables may not reflect all non-material adjustments made from time to time. Percentages and totals may not add exactly due to rounding. The information contained in the following tables was provided by Scotiabank and is unaudited.

***Portfolio of Accounts Performance***

The Performance for the Portfolio of Accounts is as follows:

**Revenue Experience for the Portfolio of Accounts**

(Dollar amounts in thousands)

	<b>3 Months Ended</b>		<b>Year Ended</b>	
	<b>Mar. 31/23</b>	<b>Dec. 31/22</b>	<b>Dec. 31/21</b>	<b>Dec. 31/20</b>
Revenue				
Interest Earned <sup>(1)</sup>	\$145,374	\$532,657	\$538,044	\$683,098
Fees Earned <sup>(2)</sup>	\$136,141	\$546,432	\$454,410	\$429,166
Average Receivables Outstanding <sup>(3)</sup>	\$4,272,626	\$3,941,830	\$3,693,912	\$4,356,650
Revenue Yield <sup>(4)(5)</sup>	26.72%	27.38%	26.87%	25.46%

(1) Interest Earned includes interest earned on accounts in good standing.

(2) Fees Earned include interchange, annual fees and other fees included in Card Income.

(3) Average of the monthly Receivables outstanding, where each monthly Receivables outstanding is the average opening and closing receivables outstanding for the month.

(4) Revenue Yield is Revenue for the period divided by the Average Receivables Outstanding during the period.

(5) For the 3 months ended March 31, 2023, the percentage has been annualized on an actual day count basis.

“**Card Income**” means, with respect to an Account, any Receivable billed to an Obligor under the related Credit Card Agreement in respect of (a) interest or other finance charges, net of small balance adjustments, goodwill adjustments and other ordinary course adjustments but including return cheque fees, billed by the Seller or by the Servicer, in each case in accordance with its practices and procedures relating to its credit card business, (b) annual fees, if any, in respect of the Account, (c) cash advance fees and convenience cheque fees, (d) additional card issuance fees, (e) foreign exchange conversion fees, (f) statement and sales draft copying charges, (g) inactive account fees, (h) installment fees, (i) administrative fees with respect to the Account, or (j) amounts in respect of any other fees or amounts with respect to the Account which are designated by the Seller by notice to the Custodian at any time and from time to time to be included as Card Income.

**Loss Experience for the Portfolio of Accounts**

(Dollar amounts in thousands)

	3 Months Ended		Year Ended	
	Mar. 31/23	Dec. 31/22	Dec. 31/21	Dec. 31/20
Average Receivables Outstanding <sup>(1)</sup>	\$4,272,626	\$3,941,830	\$3,693,912	\$4,356,650
Net Losses <sup>(2)</sup>	\$19,293	\$67,514	\$75,967	\$122,363
Net Loss Rate <sup>(3)(4)</sup>	1.83%	1.71%	2.06%	2.80%

(1) Average of the monthly Receivables Outstanding, where each monthly Receivables Outstanding is the average opening and closing receivables outstanding for the month.

(2) Charge-offs net of amounts recovered from Receivables.

(3) Net Loss Rate is Net Losses for the period divided by the Average Receivables Outstanding during the period.

(4) For the 3 months ended March 31, 2023, the percentage has been annualized on an actual day count basis.

***Accountholder Monthly Payment Rates for the Portfolio of Accounts***

The following table sets forth the lowest, highest, and average accountholder monthly payment rates for the Portfolio of Accounts during the periods shown, in each case, calculated as a percentage of the Receivables outstanding as of the preceding month-end during the periods indicated. Monthly payment rates on the Account Assets included in the Portfolio of Accounts may vary from these rates due to, among other things, the availability of other sources of credit, general economic conditions, consumer spending and borrowing patterns and the terms of the Accounts (which are subject to change by Scotiabank) and marketing programs of Scotiabank.

**Accountholder Monthly Payment Rates for the Portfolio of Accounts**

(% of Receivables Balance)<sup>(1)</sup>

	3 Months Ended		Year Ended	
	Mar. 31/23	Dec. 31/22	Dec. 31/21	Dec. 31/20
Lowest Month	57.18%	57.32%	46.45%	39.90%
Highest Month	65.76%	76.78%	80.17%	56.79%
Average <sup>(2)</sup>	62.81%	66.68%	59.01%	48.20%

(1) Receivables Balance is the Receivables outstanding as of the preceding month-end.

(2) Average is the simple average of the monthly payment rates during the period.

**Composition of the Portfolio of Accounts**

The following tables summarize the Pool by various criteria, in each case as of March 31, 2023. There were 3,347,613 Accounts with an aggregate amount of Receivables Outstanding of \$4,257,875,352 as of March 31, 2023.

**Composition of the Portfolio of Accounts by Account Balance as at March 31, 2023**

<b>Account Balance</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Credit or zero balance	1,768,007	52.81%	\$(59,801,036)	-1.40%
Over 0 to \$500	583,541	17.43%	107,646,663	2.53%
Over \$500 to \$1,000	233,359	6.97%	172,986,730	4.06%
Over \$1,000 to \$3,000	344,350	10.29%	631,112,314	14.82%
Over \$3,000 to \$5,000	160,618	4.80%	637,563,561	14.97%
Over \$5,000 to \$10,000	157,667	4.71%	1,119,596,646	26.29%
Over \$10,000 to \$12,500	30,710	0.92%	341,744,759	8.03%
Over \$12,500 to \$15,000	22,326	0.67%	307,563,058	7.22%
Over \$15,000 to \$20,000	25,180	0.75%	436,764,532	10.26%
Over \$20,000 to \$25,000	12,086	0.36%	269,580,406	6.33%
Over \$25,000	9,769	0.29%	293,117,719	6.88%
<b>Totals</b>	<b>3,347,613</b>	<b>100.00%</b>	<b>\$4,257,875,352</b>	<b>100.00%</b>

**Composition of the Portfolio of Accounts by Account Balance as at December 31, 2022**

<b>Account Balance</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Credit or zero balance	1,709,538	51.02%	\$(65,312,847)	-1.50%
Over 0 to \$500	588,369	17.56%	110,294,362	2.54%
Over \$500 to \$1,000	247,439	7.39%	183,286,710	4.22%
Over \$1,000 to \$3,000	371,216	11.08%	680,893,150	15.66%
Over \$3,000 to \$5,000	171,626	5.12%	679,598,722	15.63%
Over \$5,000 to \$10,000	164,582	4.91%	1,164,757,150	26.79%
Over \$10,000 to \$12,500	30,966	0.92%	344,252,545	7.92%
Over \$12,500 to \$15,000	21,916	0.65%	301,577,689	6.94%
Over \$15,000 to \$20,000	24,529	0.73%	424,644,513	9.77%
Over \$20,000 to \$25,000	11,316	0.34%	252,189,247	5.80%
Over \$25,000	8,979	0.27%	272,253,557	6.26%
<b>Totals</b>	<b>3,350,476</b>	<b>100.00%</b>	<b>\$4,348,434,797</b>	<b>100.00%</b>

**Composition of the Portfolio of Accounts by Account Balance as at December 31, 2021**

<b>Account Balance</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Credit or zero balance	1,576,911	49.86%	\$(64,035,549)	-1.58%
Over 0 to \$500	581,333	18.38%	108,479,360	2.67%
Over \$500 to \$1,000	244,326	7.73%	181,225,641	4.47%
Over \$1,000 to \$3,000	356,153	11.26%	652,004,469	16.07%
Over \$3,000 to \$5,000	161,102	5.09%	637,927,679	15.73%
Over \$5,000 to \$10,000	152,969	4.84%	1,081,216,175	26.65%
Over \$10,000 to \$12,500	28,705	0.91%	318,741,845	7.86%
Over \$12,500 to \$15,000	20,154	0.64%	277,282,313	6.84%
Over \$15,000 to \$20,000	22,350	0.71%	387,646,168	9.56%
Over \$20,000 to \$25,000	10,589	0.33%	235,723,611	5.81%
Over \$25,000	7,964	0.25%	240,158,929	5.92%
<b>Totals</b>	<b>3,162,556</b>	<b>100.00%</b>	<b>\$4,056,370,641</b>	<b>100.00%</b>

**Composition of the Portfolio of Accounts by Account Balance as at December 31, 2020**

<b>Account Balance</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Credit or zero balance	1,526,833	50.36%	\$(55,694,501)	-1.40%
Over 0 to \$500	571,054	18.84%	104,092,986	2.61%
Over \$500 to \$1,000	227,853	7.52%	169,123,253	4.25%
Over \$1,000 to \$3,000	316,440	10.44%	579,484,909	14.55%
Over \$3,000 to \$5,000	146,268	4.82%	582,744,404	14.63%
Over \$5,000 to \$10,000	148,413	4.90%	1,057,371,420	26.55%
Over \$10,000 to \$12,500	29,226	0.96%	325,051,518	8.16%
Over \$12,500 to \$15,000	21,432	0.71%	294,939,433	7.41%
Over \$15,000 to \$20,000	24,133	0.80%	419,705,375	10.54%
Over \$20,000 to \$25,000	11,543	0.38%	257,620,199	6.47%
Over \$25,000	8,389	0.28%	247,640,538	6.22%
<b>Totals</b>	<b>3,031,584</b>	<b>100.00%</b>	<b>\$3,982,079,535</b>	<b>100.00%</b>

**Composition of the Portfolio of Accounts by Credit Limit as at March 31, 2023**

<b>Credit Limit</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
\$0 Limit	1,024,105	30.59%	\$(11,758,880)	-0.28%
Over \$0 to \$500	90,396	2.70%	9,052,671	0.21%
Over \$500 to \$1,000	265,937	7.94%	65,207,562	1.53%
Over \$1,000 to \$3,000	304,835	9.11%	193,059,257	4.53%
Over \$3,000 to \$5,000	372,253	11.12%	431,103,867	10.12%
Over \$5,000 to \$7,500	249,756	7.46%	443,931,847	10.43%
Over \$7,500 to \$10,000	283,891	8.48%	514,299,725	12.08%
Over \$10,000 to \$12,500	135,046	4.03%	329,175,879	7.73%
Over \$12,500 to \$15,000	179,156	5.35%	447,565,166	10.51%
Over \$15,000 to \$20,000	197,030	5.89%	614,703,825	14.44%
Over \$20,000	245,208	7.32%	1,221,534,433	28.69%
<b>Totals</b>	<b>3,347,613</b>	<b>100.00%</b>	<b>\$4,257,875,352</b>	<b>100.00%</b>

**Composition of the Portfolio of Accounts by Credit Limit as at December 31, 2022**

<b>Credit Limit</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
\$0 Limit	973,475	29.05%	\$(11,252,786)	-0.26%
Over \$0 to \$500	93,694	2.80%	9,690,061	0.22%
Over \$500 to \$1,000	284,352	8.49%	72,483,000	1.67%
Over \$1,000 to \$3,000	314,992	9.40%	208,345,096	4.79%
Over \$3,000 to \$5,000	381,669	11.39%	461,422,472	10.61%
Over \$5,000 to \$7,500	253,118	7.55%	464,098,287	10.67%
Over \$7,500 to \$10,000	291,250	8.69%	541,431,475	12.45%
Over \$10,000 to \$12,500	135,039	4.03%	335,275,157	7.71%
Over \$12,500 to \$15,000	182,713	5.45%	460,579,010	10.59%
Over \$15,000 to \$20,000	199,175	5.94%	623,012,888	14.33%
Over \$20,000	240,999	7.19%	1,183,350,137	27.21%
<b>Totals</b>	<b>3,350,476</b>	<b>100.00%</b>	<b>\$4,348,434,797</b>	<b>100.00%</b>

**Composition of the Portfolio of Accounts by Credit Limit as at December 31, 2021**

Credit Limit	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
\$0 Limit	823,938	26.05%	\$(13,357,204)	-0.33%
Over \$0 to \$500	89,502	2.83%	9,021,516	0.22%
Over \$500 to \$1,000	289,163	9.14%	75,098,060	1.85%
Over \$1,000 to \$3,000	292,858	9.26%	192,741,881	4.75%
Over \$3,000 to \$5,000	385,777	12.20%	442,635,264	10.91%
Over \$5,000 to \$7,500	254,972	8.06%	455,491,889	11.23%
Over \$7,500 to \$10,000	291,713	9.22%	512,471,659	12.63%
Over \$10,000 to \$12,500	130,411	4.12%	316,472,432	7.80%
Over \$12,500 to \$15,000	184,657	5.84%	435,115,601	10.73%
Over \$15,000 to \$20,000	196,662	6.22%	575,887,418	14.20%
Over \$20,000	222,903	7.05%	1,054,792,126	26.00%
<b>Totals</b>	<b>3,162,556</b>	<b>100.00%</b>	<b>\$4,056,370,641</b>	<b>100.00%</b>

**Composition of the Portfolio of Accounts by Credit Limit as at December 31, 2020**

Credit Limit	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
\$0 Limit	612,880	20.22%	\$(11,135,378)	-0.28%
Over \$0 to \$500	88,359	2.91%	7,912,528	0.20%
Over \$500 to \$1,000	297,591	9.82%	69,453,721	1.74%
Over \$1,000 to \$3,000	295,116	9.73%	182,858,408	4.59%
Over \$3,000 to \$5,000	448,203	14.78%	420,964,037	10.57%
Over \$5,000 to \$7,500	260,704	8.60%	462,514,050	11.61%
Over \$7,500 to \$10,000	300,622	9.92%	493,777,684	12.40%
Over \$10,000 to \$12,500	132,410	4.37%	328,872,490	8.26%
Over \$12,500 to \$15,000	191,116	6.30%	440,130,963	11.05%
Over \$15,000 to \$20,000	198,507	6.55%	583,957,748	14.66%
Over \$20,000	206,076	6.80%	1,002,773,284	25.18%
<b>Totals</b>	<b>3,031,584</b>	<b>100.00%</b>	<b>\$3,982,079,535</b>	<b>100.00%</b>

**Composition of the Portfolio of Accounts by Age as at March 31, 2023**

Age <sup>(1)</sup>	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Up to 1 Year	43,701	1.31%	\$83,441,417	1.96%
1 to 2 Years	190,812	5.70%	285,877,574	6.71%
2 to 3 Years	114,669	3.43%	152,622,931	3.58%
3 to 4 Years	358,840	10.72%	500,803,208	11.76%
4 to 5 Years	355,378	10.62%	453,138,140	10.64%
5 to 6 Years	299,708	8.95%	391,624,320	9.20%
6 to 7 Years	272,594	8.14%	364,813,871	8.57%
7 to 8 Years	269,508	8.05%	375,094,854	8.81%
8 to 9 Years	225,431	6.73%	334,050,051	7.85%
9 to 10 Years	174,129	5.20%	246,190,143	5.78%
10 to 15 Years	465,915	13.92%	592,003,384	13.90%
15 to 20 Years	174,808	5.22%	186,267,974	4.37%
20 to 25 Years	101,966	3.05%	101,392,386	2.38%
25 to 30 Years	140,359	4.19%	123,321,520	2.90%
30 to 35 Years	71,500	2.14%	33,963,867	0.80%
Over 35 Years	88,295	2.64%	33,269,712	0.78%
<b>Totals</b>	<b>3,347,613</b>	<b>100.00%</b>	<b>\$4,257,875,352</b>	<b>100.00%</b>

(1) Age of accounts represents the duration for which accounts, or certain predecessor accounts, have been open.

**Composition of the Portfolio of Accounts by Age as at December 31, 2022**

Age <sup>(1)</sup>	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Up to 1 Year	88,646	2.65%	\$154,278,825	3.55%
1 to 2 Years	182,524	5.45%	262,245,947	6.03%
2 to 3 Years	161,259	4.81%	221,643,978	5.10%
3 to 4 Years	363,876	10.86%	502,809,595	11.56%
4 to 5 Years	350,512	10.46%	455,269,363	10.47%
5 to 6 Years	276,050	8.24%	368,221,426	8.47%
6 to 7 Years	279,930	8.35%	387,349,403	8.91%
7 to 8 Years	264,151	7.88%	381,546,965	8.77%
8 to 9 Years	213,844	6.38%	321,167,943	7.39%
9 to 10 Years	162,938	4.86%	231,694,868	5.33%
10 to 15 Years	442,394	13.20%	575,170,660	13.23%
15 to 20 Years	167,560	5.00%	184,841,807	4.25%
20 to 25 Years	100,506	3.00%	103,462,106	2.38%
25 to 30 Years	144,814	4.32%	134,803,544	3.10%
30 to 35 Years	65,555	1.96%	28,622,396	0.66%
Over 35 Years	85,917	2.56%	35,305,970	0.81%
<b>Totals</b>	<b>3,350,476</b>	<b>100.00%</b>	<b>\$4,348,434,797</b>	<b>100.00%</b>

(1) Age of accounts represents the duration for which accounts, or certain predecessor accounts, have been open.

**Composition of the Portfolio of Accounts by Age as at December 31, 2021**

Age <sup>(1)</sup>	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Up to 1 Year	78,026	2.47%	\$123,918,854	3.05%
1 to 2 Years	128,000	4.05%	181,506,342	4.47%
2 to 3 Years	338,205	10.69%	445,400,300	10.98%
3 to 4 Years	345,781	10.93%	427,300,878	10.53%
4 to 5 Years	279,746	8.85%	352,412,932	8.69%
5 to 6 Years	285,827	9.04%	378,609,167	9.33%
6 to 7 Years	278,970	8.82%	408,211,051	10.06%
7 to 8 Years	224,831	7.11%	352,287,461	8.68%
8 to 9 Years	169,689	5.37%	249,395,532	6.15%
9 to 10 Years	138,839	4.39%	203,214,955	5.01%
10 to 15 Years	363,728	11.50%	460,145,725	11.34%
15 to 20 Years	147,116	4.65%	169,998,501	4.19%
20 to 25 Years	113,286	3.58%	118,191,418	2.91%
25 to 30 Years	129,949	4.11%	125,684,240	3.10%
30 to 35 Years	63,686	2.01%	27,045,549	0.67%
Over 35 Years	76,877	2.43%	33,047,735	0.81%
<b>Totals</b>	<b>3,162,556</b>	<b>100.00%</b>	<b>\$4,056,370,641</b>	<b>100.00%</b>

(1) Age of accounts represents the duration for which accounts, or certain predecessor accounts, have been open.

**Composition of the Portfolio of Accounts by Age as at December 31, 2020**

<b>Age<sup>(1)</sup></b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Up to 1 Year	34,226	1.13%	\$57,876,348	1.45%
1 to 2 Years	268,420	8.85%	342,062,107	8.59%
2 to 3 Years	339,337	11.19%	384,215,325	9.65%
3 to 4 Years	294,878	9.73%	342,005,274	8.59%
4 to 5 Years	300,779	9.92%	386,311,065	9.70%
5 to 6 Years	290,387	9.58%	466,202,713	11.71%
6 to 7 Years	235,020	7.75%	407,140,114	10.22%
7 to 8 Years	176,573	5.82%	290,224,028	7.29%
8 to 9 Years	144,159	4.76%	235,646,464	5.92%
9 to 10 Years	99,284	3.27%	148,068,572	3.72%
10 to 15 Years	333,648	11.01%	430,569,812	10.81%
15 to 20 Years	136,753	4.51%	169,677,329	4.26%
20 to 25 Years	121,525	4.01%	140,320,867	3.52%
25 to 30 Years	120,880	3.99%	121,265,997	3.05%
30 to 35 Years	63,691	2.10%	29,215,311	0.73%
Over 35 Years	72,024	2.38%	31,278,210	0.79%
<b>Totals</b>	<b>3,031,584</b>	<b>100.00%</b>	<b>\$3,982,079,535</b>	<b>100.00%</b>

(1) Age of accounts represents the duration for which accounts, or certain predecessor accounts, have been open.

**Composition of the Portfolio of Accounts by Geographic Distribution as at March 31, 2023**

<b>Region</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Alberta	380,892	11.38%	\$542,140,124	12.73%
British Columbia	438,329	13.09%	559,846,601	13.15%
Manitoba	97,480	2.91%	124,416,968	2.92%
New Brunswick	93,070	2.78%	122,960,841	2.89%
Newfoundland	93,438	2.79%	141,255,223	3.32%
Nova Scotia	141,883	4.24%	189,173,644	4.44%
Ontario	1,707,949	51.02%	2,085,589,392	48.98%
Prince Edward Island	21,340	0.64%	29,643,681	0.70%
Quebec	264,575	7.90%	312,217,225	7.33%
Saskatchewan	92,639	2.77%	133,886,449	3.14%
Yukon, NWT and Nunavut	7,350	0.22%	13,367,346	0.31%
Other <sup>(1)</sup>	8,668	0.26%	3,377,859	0.08%
<b>Totals</b>	<b>3,347,613</b>	<b>100.00%</b>	<b>\$4,257,875,352</b>	<b>100.00%</b>

(1) Other comprises any accounts with a billing address outside of Canada.

**Composition of the Portfolio of Accounts by Geographic Distribution as at December 31, 2022**

<b>Region</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Alberta	380,324	11.35%	\$557,264,798	12.82%
British Columbia	438,801	13.10%	565,068,130	12.99%
Manitoba	97,898	2.92%	129,668,512	2.98%
New Brunswick	93,183	2.78%	128,852,994	2.96%
Newfoundland	93,584	2.79%	147,629,669	3.40%
Nova Scotia	141,999	4.24%	196,876,642	4.53%
Ontario	1,709,647	51.03%	2,122,620,152	48.81%
Prince Edward Island	21,158	0.63%	30,443,285	0.70%
Quebec	265,293	7.92%	315,253,551	7.25%
Saskatchewan	92,759	2.77%	137,868,386	3.17%
Yukon, NWT and Nunavut	7,376	0.22%	13,426,092	0.31%
Other <sup>(1)</sup>	8,454	0.25%	3,462,586	0.08%
<b>Totals</b>	<b>3,350,476</b>	<b>100.00%</b>	<b>\$4,348,434,797</b>	<b>100.00%</b>

(1) Other comprises any accounts with a billing address outside of Canada.

**Composition of the Portfolio of Accounts by Geographic Distribution as at December 31, 2021**

<b>Region</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Alberta	359,733	11.37%	\$535,513,961	13.20%
British Columbia	408,685	12.92%	524,140,148	12.92%
Manitoba	92,741	2.93%	121,510,527	3.00%
New Brunswick	90,089	2.85%	126,650,760	3.12%
Newfoundland	91,440	2.89%	150,497,587	3.71%
Nova Scotia	135,951	4.30%	189,285,591	4.67%
Ontario	1,604,366	50.73%	1,926,124,602	47.48%
Prince Edward Island	20,048	0.63%	28,481,705	0.70%
Quebec	253,400	8.01%	299,408,807	7.38%
Saskatchewan	90,400	2.86%	137,812,847	3.40%
Yukon, NWT and Nunavut	7,083	0.22%	13,537,223	0.33%
Other <sup>(1)</sup>	8,620	0.27%	3,406,884	0.08%
<b>Totals</b>	<b>3,162,556</b>	<b>100.00%</b>	<b>\$4,056,370,641</b>	<b>100.00%</b>

(1) Other comprises any accounts with a billing address outside of Canada.

**Composition of the Portfolio of Accounts by Geographic Distribution as at December 31, 2020**

<b>Region</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Alberta	342,617	11.30%	\$536,422,733	13.47%
British Columbia	379,263	12.51%	494,243,201	12.41%
Manitoba	88,188	2.91%	121,168,752	3.04%
New Brunswick	90,384	2.98%	132,703,926	3.33%
Newfoundland	93,361	3.08%	161,003,695	4.04%
Nova Scotia	131,855	4.35%	196,270,792	4.93%
Ontario	1,526,600	50.36%	1,854,914,640	46.58%
Prince Edward Island	19,603	0.65%	29,019,967	0.73%
Quebec	254,276	8.39%	298,375,947	7.49%
Saskatchewan	90,286	2.98%	140,838,700	3.54%
Yukon, NWT and Nunavut	6,767	0.22%	13,763,020	0.35%
Other <sup>(1)</sup>	8,384	0.28%	3,354,161	0.08%
<b>Totals</b>	<b>3,031,584</b>	<b>100.00%</b>	<b>\$3,982,079,535</b>	<b>100.00%</b>

(1) Other comprises any accounts with a billing address outside of Canada.

**Composition of the Portfolio of Accounts by Credit Score as at March 31, 2023**

<b>Credit Score<sup>(1)</sup></b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Less than or equal to 560	122,035	3.65%	\$124,623,833	2.93%
Over 560 to 660	123,533	3.69%	386,771,333	9.08%
Over 660 to 700	160,367	4.79%	552,309,741	12.97%
Over 700 to 760	526,410	15.72%	1,287,235,222	30.23%
Over 760	2,415,268	72.15%	1,906,935,223	44.79%
<b>Totals</b>	<b>3,347,613</b>	<b>100.00%</b>	<b>\$4,257,875,352</b>	<b>100.00%</b>

(1) For small business accounts, based on credit score of small business owner, where available.



**Composition of the Portfolio of Accounts by Credit Score as at December 31, 2022**

<b>Credit Score<sup>(1)</sup></b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Less than or equal to 560	117,011	3.49%	\$111,754,326	2.57%
Over 560 to 660	117,060	3.49%	368,067,799	8.46%
Over 660 to 700	159,924	4.77%	533,051,554	12.26%
Over 700 to 760	573,361	17.11%	1,282,864,676	29.50%
Over 760	2,383,120	71.13%	2,052,696,442	47.21%
<b>Totals</b>	<b>3,350,476</b>	<b>100.00%</b>	<b>\$4,348,434,797</b>	<b>100.00%</b>

(1) For small business accounts, based on credit score of small business owner, where available.

**Composition of the Portfolio of Accounts by Credit Score as at December 31, 2021**

<b>Credit Score<sup>(1)</sup></b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Less than or equal to 560	131,069	4.14%	\$100,287,921	2.47%
Over 560 to 660	131,381	4.15%	368,840,139	9.09%
Over 660 to 700	168,607	5.33%	515,269,157	12.70%
Over 700 to 760	515,906	16.31%	1,167,907,664	28.79%
Over 760	2,215,593	70.06%	1,904,065,760	46.94%
<b>Totals</b>	<b>3,162,556</b>	<b>100.00%</b>	<b>\$4,056,370,641</b>	<b>100.00%</b>

(1) For small business accounts, based on credit score of small business owner, where available.

**Composition of the Portfolio of Accounts by Credit Score as at December 31, 2020**

<b>Credit Score<sup>(1)</sup></b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Less than or equal to 560	128,813	4.25%	\$128,150,043	3.22%
Over 560 to 660	141,787	4.68%	479,948,921	12.05%
Over 660 to 700	166,930	5.51%	619,305,561	15.55%
Over 700 to 760	481,825	15.89%	1,186,254,919	29.79%
Over 760	2,112,229	69.67%	1,568,420,091	39.39%
<b>Totals</b>	<b>3,031,584</b>	<b>100.00%</b>	<b>\$3,982,079,535</b>	<b>100.00%</b>

(1) For small business accounts, based on credit score of small business owner, where available.

***Delinquencies of the Portfolio of Accounts***

**Composition of the Portfolio of Accounts by Delinquency as at March 31, 2023**

<b>Days Delinquent</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Current	3,299,564	98.56%	\$4,125,668,331	96.90%
1-30 Days Past Due	20,610	0.62%	85,614,794	2.01%
31-60 Days Past Due	2,634	0.08%	16,091,324	0.38%
61-90 Days Past Due	1,418	0.04%	10,216,903	0.24%
90-120 Days Past Due	1,074	0.03%	7,576,554	0.18%
121-150 Days Past Due	963	0.03%	6,409,772	0.15%
151-180 Days Past Due	855	0.03%	6,064,273	0.14%
181+ Days past Due	20,495	0.61%	233,401	0.01%
<b>Totals</b>	<b>3,347,613</b>	<b>100.00%</b>	<b>\$4,257,875,352</b>	<b>100.00%</b>

**Composition of the Portfolio of Accounts by Delinquency as at December 31, 2022**

<b>Days Delinquent</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Current	3,299,874	98.49%	\$4,204,212,579	96.68%
1-30 Days Past Due	22,988	0.69%	97,899,277	2.25%
31-60 Days Past Due	3,612	0.11%	17,014,324	0.39%
61-90 Days Past Due	1,531	0.05%	9,736,152	0.22%
90-120 Days Past Due	983	0.03%	7,190,307	0.17%
121-150 Days Past Due	915	0.03%	6,745,824	0.16%
151-180 Days Past Due	761	0.02%	5,411,504	0.12%
181+ Days past Due	19,812	0.59%	224,831	0.01%
<b>Totals</b>	<b>3,350,476</b>	<b>100.00%</b>	<b>\$4,348,434,797</b>	<b>100.00%</b>

**Composition of the Portfolio of Accounts by Delinquency as at December 31, 2021**

<b>Days Delinquent</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Current	3,109,093	98.31%	\$3,914,303,025	96.50%
1-30 Days Past Due	23,836	0.75%	95,550,048	2.36%
31-60 Days Past Due	3,251	0.10%	17,444,032	0.43%
61-90 Days Past Due	1,533	0.05%	10,306,050	0.25%
90-120 Days Past Due	960	0.03%	6,753,329	0.17%
121-150 Days Past Due	841	0.03%	6,084,756	0.15%
151-180 Days Past Due	784	0.02%	5,703,673	0.14%
181+ Days past Due	22,258	0.70%	225,729	0.01%
<b>Totals</b>	<b>3,162,556</b>	<b>100.00%</b>	<b>\$4,056,370,641</b>	<b>100.00%</b>

**Composition of the Portfolio of Accounts by Delinquency as at December 31, 2020**

<b>Days Delinquent</b>	<b>Number of Accounts</b>	<b>Percentage of Total Accounts</b>	<b>Receivables Outstanding</b>	<b>Percentage of Total Receivables</b>
Current	2,970,605	97.99%	\$3,816,131,023	95.83%
1-30 Days Past Due	24,734	0.82%	100,442,578	2.52%
31-60 Days Past Due	4,476	0.15%	21,937,396	0.55%
61-90 Days Past Due	1,966	0.06%	14,697,715	0.37%
90-120 Days Past Due	1,346	0.04%	10,798,761	0.27%
121-150 Days Past Due	1,200	0.04%	10,094,583	0.25%
151-180 Days Past Due	953	0.03%	7,749,199	0.19%
181+ Days past Due	26,304	0.87%	228,281	0.01%
<b>Totals</b>	<b>3,031,584</b>	<b>100.00%</b>	<b>\$3,982,079,535</b>	<b>100.00%</b>