

# TRILLIUM CREDIT CARD TRUST II CREDIT CARD RECEIVABLES PORTFOLIO

As at March 31, 2026

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)

	3 Months Ended		Year Ended	
	Mar.31/26	Dec.31/25	Dec.31/24	Dec.31/23
Revenue				
Interest Earned <sup>(1)</sup>	\$168,642	\$644,012	\$634,716	\$595,058
Fee Earned <sup>(2)</sup>	\$145,364	\$601,444	\$565,617	\$563,303
Average Receivables Outstanding <sup>(3)</sup>	\$4,761,214	\$4,620,712	\$4,566,213	\$4,379,113
Revenue Yield <sup>(4)(5)</sup>	26.75%	26.95%	26.29%	26.45%

(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. Fees have been updated to reflect certain classification adjustments; prior periods have been restated to conform with current calculation methodology.

(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. Revenue yield has been updated to reflect certain fee classification adjustments; prior periods have been restated to conform with the current calculation methodology.

(5) For the 3 months ended March 31, 2026, the percentage has been annualized on an ACT/ACT 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.31/26	Dec.31/25	Dec.31/24	Dec.31/23
Average Receivables Outstanding <sup>(1)</sup>	\$4,761,214	\$4,620,712	\$4,566,213	\$4,379,113
Net Losses <sup>(2)</sup>	38,861	140,466	107,716	87,837
Net Loss Rate <sup>(3)(4)</sup>	3.31%	3.04%	2.36%	2.01%

(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, 2026, the percentage has been annualized on an ACT/ACT 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.31/26	Dec.31/25	Dec.31/24	Dec.31/23
Lowest Month	53.17%	53.53%	53.92%	57.18%
Highest Month	61.65%	65.29%	69.52%	70.69%
Average <sup>(2)</sup>	58.07%	61.29%	60.50%	62.82%

(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, 2026. As at March 31, 2026 the aggregate receivables outstanding was \$4,678,259,385 and there were 2,517,106 Accounts which had an average balance of approximately \$1,859 and an average credit limit of approximately \$8,619. The average Account balance as a percentage of the average credit limit with respect to the Accounts was approximately 22 %.

### Composition of the Portfolio of Accounts by Account Balance as at March 31, 2026

Account Balance	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Credit or zero balance	859,009	34.13%	\$ (52,656,864)	-1.13%
Over 0 to \$500	593,201	23.57%	109,013,153	2.33%
Over \$500 to \$1,000	247,929	9.85%	184,220,031	3.94%
Over \$1,000 to \$3,000	374,244	14.87%	686,173,590	14.67%
Over \$3,000 to \$5,000	167,284	6.65%	661,354,830	14.14%
Over \$5,000 to \$10,000	160,694	6.38%	1,139,203,055	24.35%
Over \$10,000 to \$12,500	32,887	1.31%	365,851,450	7.82%
Over \$12,500 to \$15,000	24,263	0.96%	334,228,146	7.14%
Over \$15,000 to \$20,000	28,953	1.15%	501,596,473	10.72%
Over \$20,000 to \$25,000	14,818	0.59%	330,759,363	7.07%
Over \$25,000	13,824	0.55%	418,516,159	8.95%
<b>Total</b>	<b>2,517,106</b>	<b>100.00%</b>	<b>\$ 4,678,259,385</b>	<b>100.00%</b>

### Composition of the Portfolio of Accounts by Credit Limit as at March 31, 2026

Credit Limit	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
\$0 Limit	107,048	4.25%	\$ (2,842,178)	-0.06%
Over \$0 to \$500	88,535	3.52%	7,662,640	0.16%
Over \$500 to \$1,000	271,977	10.81%	67,872,971	1.45%
Over \$1,000 to \$3,000	335,016	13.31%	226,610,221	4.84%
Over \$3,000 to \$5,000	377,671	15.00%	454,850,318	9.72%
Over \$5,000 to \$7,500	248,896	9.89%	430,615,544	9.20%
Over \$7,500 to \$10,000	272,401	10.82%	504,918,550	10.79%
Over \$10,000 to \$12,500	138,464	5.50%	337,566,645	7.22%
Over \$12,500 to \$15,000	176,878	7.03%	449,410,571	9.61%
Over \$15,000 to \$20,000	200,585	7.97%	663,848,277	14.19%
Over \$20,000	299,635	11.90%	1,537,745,825	32.87%
<b>Total</b>	<b>2,517,106</b>	<b>100.00%</b>	<b>\$ 4,678,259,385</b>	<b>100.00%</b>

### Composition of the Portfolio of Accounts by Credit Score as at March 31, 2026

Credit Score <sup>(1)</sup>	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Less than or equal to 560	65,322	2.60%	\$ 140,220,636	3.00%
Over 560 to 660	115,657	4.59%	452,274,563	9.67%
Over 660 to 700	137,665	5.47%	574,851,926	12.29%
Over 700 to 760	369,482	14.68%	1,284,703,582	27.46%
Over 760	1,828,980	72.66%	2,226,208,679	47.59%
<b>Total</b>	<b>2,517,106</b>	<b>100.00%</b>	<b>\$ 4,678,259,385</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 Geographic Distribution as at March 31, 2026

Region	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Alberta	300,713	11.95%	\$ 588,937,934	12.59%
British Columbia	341,463	13.57%	635,343,828	13.58%
Manitoba	74,448	2.96%	129,288,523	2.76%
New Brunswick	69,128	2.75%	128,786,293	2.75%
Newfoundland	65,344	2.60%	141,812,745	3.03%
Nova Scotia	108,498	4.31%	198,710,133	4.25%
Ontario	1,278,996	50.81%	2,355,579,137	50.35%
Prince Edward Island	16,068	0.64%	31,130,948	0.67%
Quebec	181,570	7.21%	314,650,010	6.73%
Saskatchewan	69,724	2.77%	136,845,644	2.93%
Yukon, NWT and Nunavut	5,938	0.24%	13,532,263	0.29%
Other <sup>(1)</sup>	5,216	0.21%	3,641,928	0.08%
<b>Total</b>	<b>2,517,106</b>	<b>100.00%</b>	<b>\$ 4,678,259,385</b>	<b>100.00%</b>

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

### Composition of the Portfolio of Accounts by Age as at March 31, 2026

Age <sup>(1)</sup>	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Up to 1 Year	0	0.00%	\$ 0	0.00%
1 to 2 Years	0	0.00%	0	0.00%
2 to 3 Years	98,486	3.91%	265,106,629	5.67%
3 to 4 Years	246,841	9.81%	443,005,420	9.47%
4 to 5 Years	267,035	10.61%	420,458,496	8.99%
5 to 6 Years	123,110	4.89%	183,440,092	3.92%
6 to 7 Years	301,599	11.98%	548,646,140	11.73%
7 to 8 Years	250,237	9.94%	473,011,911	10.11%
8 to 9 Years	191,226	7.60%	380,388,170	8.13%
9 to 10 Years	167,711	6.66%	347,268,165	7.42%
10 to 15 Years	494,331	19.64%	1,031,141,160	22.04%
15 to 20 Years	163,513	6.50%	282,444,718	6.04%
20 to 25 Years	63,297	2.51%	108,830,437	2.33%
25 to 30 Years	52,377	2.08%	80,262,127	1.72%
30 to 35 Years	49,369	1.96%	75,199,878	1.61%
Over 35 Years	47,974	1.91%	39,056,042	0.83%
<b>Total</b>	<b>2,517,106</b>	<b>100.00%</b>	<b>\$ 4,678,259,385</b>	<b>100.00%</b>

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

### *Delinquencies of the Portfolio of Accounts*

#### Composition of the Portfolio of Accounts by Delinquency as at March 31, 2026

Days Delinquent	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Current	2,457,381	97.63%	\$ 4,517,912,897	96.57%
1-30 Days Past Due	19,722	0.78%	91,523,441	1.96%
31-60 Days Past Due	3,757	0.15%	21,536,039	0.46%
61-90 Days Past Due	2,175	0.09%	14,109,227	0.30%
91-120 Days Past Due	1,757	0.07%	11,353,109	0.24%
121-150 Days Past Due	1,510	0.06%	10,488,469	0.22%
151-180 Days Past Due	1,478	0.06%	11,336,203	0.24%
181+ Days Past Due	29,326	1.17%		
<b>Total</b>	<b>2,517,106</b>	<b>100.00%</b>	<b>\$ 4,678,259,385</b>	<b>100.00%</b>