TRILLIUM CREDIT CARD TRUST II
CREDIT CARD RECEIVABLES PORTFOLIO

As at June 30, 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)

	6 Months Ended	Year Ended		
	Jun.30/26	**Dec.31/25**	**Dec.31/24**	**Dec.31/23**
Revenue				
Interest Earned(1)	$337,042	$644,012	$634,716	$595,058
Fee Earned(2)	$307,880	$601,444	$565,617	$563,303
Average Receivables Outstanding(3)	$4,753,824	$4,620,712	$4,566,213	$4,379,113
Revenue Yield(4)(5)	27.36%	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.

(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 6 months ended June 30, 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)

	6 Months Ended	Year Ended		
	Jun.30/26	**Dec.31/25**	**Dec.31/24**	**Dec.31/23**
Average Receivables Outstanding(1)	$4,753,824	$4,620,712	$4,566,213	$4,379,113
Net Losses(2)	78,819	140,466	107,716	87,837
Net Loss Rate(3)(4)	3.34%	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 6months ended June 30, 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)(1)

	6 Months Ended	Year Ended		
	Jun.30/26	**Dec.31/25**	**Dec.31/24**	**Dec.31/23**
Lowest Month	53.17%	53.53%	53.92%	57.18%
Highest Month	64.14%	65.29%	69.52%	70.69%
Average(2)	60.36%	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 June 30, 2026. As at June 30, 2026 the aggregate receivables outstanding was $4,780,926,342 and there were 2,513,025 Accounts which had an average balance of approximately $1,902 and an average credit limit of approximately $8,579. 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 June 30, 2026

Account Balance	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Credit or zero balance	862,942	34.34%	$ (51,774,590)	-1.08%
Over 0 to $500	573,096	22.81%	105,333,398	2.20%
Over $500 to $1,000	243,366	9.68%	180,904,224	3.78%
Over $1,000 to $3,000	379,220	15.09%	697,096,703	14.58%
Over $3,000 to $5,000	171,842	6.84%	678,930,556	14.20%
Over $5,000 to $10,000	165,279	6.58%	1,169,132,549	24.45%
Over $10,000 to $12,500	33,667	1.34%	374,454,260	7.83%
Over $12,500 to $15,000	24,650	0.98%	339,539,976	7.10%
Over $15,000 to $20,000	29,524	1.17%	511,257,420	10.69%
Over $20,000 to $25,000	14,923	0.59%	332,993,020	6.97%
Over $25,000	14,516	0.58%	443,058,827	9.27%
Total	**2,513,025**	**100.00%**	**$ 4,780,926,342**	**100.00%**

Composition of the Portfolio of Accounts by Credit Limit as at June 30, 2026

Credit Limit	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
$0 Limit	108,990	4.34%	$ (2,803,028)	-0.06%
Over $0 to $500	89,062	3.54%	7,730,825	0.16%
Over $500 to $1,000	267,904	10.66%	67,498,840	1.41%
Over $1,000 to $3,000	331,937	13.21%	228,450,434	4.78%
Over $3,000 to $5,000	377,048	15.00%	462,271,201	9.67%
Over $5,000 to $7,500	248,297	9.88%	435,716,563	9.11%
Over $7,500 to $10,000	271,800	10.82%	511,288,367	10.69%
Over $10,000 to $12,500	138,370	5.51%	342,606,121	7.17%
Over $12,500 to $15,000	176,901	7.04%	460,855,988	9.64%
Over $15,000 to $20,000	200,710	7.99%	677,169,490	14.16%
Over $20,000	302,006	12.02%	1,590,141,539	33.26%
Total	**2,513,025**	**100.00%**	**$ 4,780,926,342**	**100.00%**

Composition of the Portfolio of Accounts by Credit Score as at June 30, 2026

Credit Score(1)	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Less than or equal to 560	69,540	2.77%	$ 146,298,972	3.06%
Over 560 to 660	113,407	4.51%	446,356,589	9.34%
Over 660 to 700	131,795	5.24%	559,134,218	11.70%
Over 700 to 760	351,373	13.98%	1,262,935,363	26.42%
Over 760	1,846,910	73.49%	2,366,201,199	49.49%
Total	**2,513,025**	**100.00%**	**$ 4,780,926,342**	**100.00%**

(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 June 30, 2026

Region	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Alberta	300,794	11.97%	$ 605,351,954	12.66%
British Columbia	341,340	13.58%	648,424,471	13.56%
Manitoba	74,180	2.95%	131,710,140	2.75%
New Brunswick	69,136	2.75%	130,856,136	2.74%
Newfoundland	65,226	2.60%	140,782,884	2.94%
Nova Scotia	108,335	4.31%	201,156,982	4.21%
Ontario	1,276,234	50.78%	2,411,696,880	50.44%
Prince Edward Island	16,004	0.64%	31,821,345	0.67%
Quebec	180,986	7.20%	321,760,815	6.73%
Saskatchewan	69,470	2.76%	140,302,472	2.93%
Yukon, NWT and Nunavut	5,903	0.23%	13,589,512	0.28%
Other (1)	5,417	0.22%	3,472,750	0.07%
Total	**2,513,025**	**100.00%**	**$ 4,780,926,342**	**100.00%**

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

Composition of the Portfolio of Accounts by Age as at June 30, 2026

Age (1)	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	64,970	2.59%	185,472,761	3.88%
3 to 4 Years	204,319	8.13%	405,087,245	8.47%
4 to 5 Years	290,522	11.56%	484,868,079	10.14%
5 to 6 Years	153,804	6.12%	241,180,518	5.04%
6 to 7 Years	244,245	9.72%	432,387,421	9.04%
7 to 8 Years	263,987	10.50%	526,250,202	11.01%
8 to 9 Years	215,612	8.58%	432,916,832	9.06%
9 to 10 Years	158,444	6.30%	330,228,674	6.91%
10 to 15 Years	529,356	21.06%	1,124,351,974	23.52%
15 to 20 Years	170,185	6.77%	298,853,909	6.25%
20 to 25 Years	65,322	2.60%	114,004,233	2.38%
25 to 30 Years	52,618	2.09%	83,010,561	1.74%
30 to 35 Years	50,872	2.02%	79,991,226	1.67%
Over 35 Years	48,769	1.94%	42,322,707	0.89%
Total	**2,513,025**	**100.00%**	**$ 4,780,926,342**	**100.00%**

(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 June 30, 2026

Days Delinquent	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Current	2,453,927	97.65%	$ 4,630,933,284	96.86%
1-30 Days Past Due	17,923	0.71%	85,932,563	1.80%
31-60 Days Past Due	3,331	0.13%	20,422,121	0.43%
61-90 Days Past Due	1,957	0.08%	13,126,804	0.27%
91-120 Days Past Due	1,758	0.07%	11,258,946	0.24%
121-150 Days Past Due	1,560	0.06%	10,312,269	0.22%
151-180 Days Past Due	1,298	0.05%	8,940,355	0.19%
181+ Days Past Due	31,271	1.24%		
Total	**2,513,025**	**100.00%**	**$ 4,780,926,342**	**100.00%**