Trillium Credit Card Trust II
September 30, 2026
Investors' Monthly Portfolio Report Summary

Portfolio

Opening Pool Balance	CAD 5,124,556,119
Ending Pool Balance	CAD 5,129,990,604
Delinquency - 31 to 60 days:	0.43%
Delinquency - 61 to 90 days:	0.30%
Delinquency - over 90 days:	0.59%
Monthly Payment Rate:	
Current Reporting Period	60.89%
Preceding Reporting Period	67.72%
Second Preceding Reporting Period	64.57%
Three-Month Average Payment Rate	64.39%
Required Pool Balance	CAD 4,141,972,325
Aggregate Highest Invested Amount for all Series Ownership Interests	CAD 3,808,092,294
Retained Interest Amount [1] [2]	CAD 1,680,073,370

Notes Outstanding

Series	2021-1	2023-1	2023-2	2025-1	2026-1
Class A Notes Principal Balance	USD 400,000,000	USD 500,000,000	USD 500,000,000	USD 450,000,000	USD 750,000,000
Class A Interest Rate	1.530%	SOFR[3]+120 bps	SOFR[3]+140 bps	SOFR[3]+59 bps	SOFR[3]+60 bps
Class B Notes Principal Balance	USD 21,740,000	USD 27,174,000	USD 27,174,000	USD 24,457,000	USD 40,761,000
Class B Interest Rate	2.026%	5.230%	5.348%	4.405%	4.607%
Class C Notes Principal Balance	USD 13,044,000	USD 16,305,000	USD 16,305,000	USD 14,674,000	USD 24,457,000
Class C Interest Rate	2.422%	6.060%	6.324%	4.699%	4.901%
Expected Final Payment Date	October 26, 2026	March 27, 2028	March 26, 2030	September 27, 2027	March 27, 2028

Series Ownership Interests

Series	2021-1	2023-1	2023-2	2025-1	2026-1
Ownership Finance Charge Receivables (revenue yield) [4]	26.80%	26.80%	26.80%	26.80%	26.80%
Less: Series Interest & Additional Funding Expenses [4]	2.85%	4.36%	4.46%	2.87%	3.21%
Series Pool Losses [4]	2.96%	2.96%	2.96%	2.96%	2.96%
Contingent Successor Servicer Amount [4]	2.00%	2.00%	2.00%	2.00%	2.00%
Excess Spread Percentage [4]					
Current Reporting Period	19.99%	17.48%	17.38%	18.97%	18.63%
Preceding Reporting Period	23.26%	20.13%	20.03%	21.62%	21.28%
Second Preceding Reporting Period	20.35%	17.89%	17.79%	19.38%	19.04%
Three-Month Excess Spread Percentage	21.20%	18.50%	18.40%	19.99%	19.65%
Invested Amount	CAD 179,087,530	CAD 730,816,211	CAD 730,816,211	CAD 682,484,484	CAD 1,126,712,798
Cash Reserve Account balance	-	-	-	-	-

(1) With respect to the Series 2023-2 Notes and each outstanding Series issued prior thereto, The Bank of Nova Scotia hereby confirms its continued compliance with its undertakings to:
(i) as originator within the meaning of the EU Securitization Regulation Rules, the UK Securitization Regulation Rules, and the Japanese Securitization Regulation Rules (each as defined in the respective Offering Memoranda, and collectively the "Securitization Regulation Rules"), as applicable, retain on an ongoing basis a material net economic interest of not less than 5% in the securitization constituted by the issuance of the Notes, determined in accordance with Article 6 of the EU Securitization Regulation, Article 6 of the UK Securitization Regulation, or Article 248 of the Japanese Capital Adequacy Standards, respectively, each as in effect on the date of issuance of the relevant Series of Notes, in the form of the originator's interest of not less than 5% of the nominal value of the securitized exposures, as referred to in paragraph (b) of Article 6(3) of the EU Securitization Regulation, paragraph (b) of Article 6(3) of the UK Securitization Regulation, and paragraph (3) of Article 248(3) of the Japanese Capital Adequacy Standards through the Seller's holding of the respective EU Retained Interest, the UK Retained Interest or the Japanese Retained Interest (each as defined in the respective Offering Memoranda, and collectively the "Retained Interests");
(ii) not change the retention option or methodology used to calculate the Retained Interests while any of the relevant Series of Notes are outstanding, except to the extent permitted by the respective Securitization Regulation Rules in effect at the time of such change,
(iii) not hedge or otherwise mitigate its credit risk under or associated with the Retained Interests, or sell, transfer or otherwise surrender all or part of the rights, benefits or obligations arising from the Retained Interests, except to the extent permitted by the respective Securitization Regulation Rules in effect at the time of such hedging, mitigation, sale, transfer or surrender.

(2) With respect to the Series 2025-1 Notes and each outstanding Series issued thereafter, The Bank of Nova Scotia hereby confirms its continued compliance with its undertakings to:
(i) as originator within the meaning of the EU Securitization Regulation Rules and the UK Securitization Framework Rules (each as defined in the respective Offering Memoranda, and collectively the "Securitization Regulation Rules"), as applicable, retain continually and on an ongoing basis a material net economic interest of not less than 5% in the securitization constituted by the issuance of the Notes, determined in accordance with Article 6 of the EU Securitization Regulation, SECN 5.2 and Article 6 of Chapter 2 of the PRASR (the "EU Securitization Regulation", "SECN" and "PRASR" as defined in the respective Offering Memoranda), each as in effect and applicable on the date of issuance of the relevant Series of Notes, in the form of an originator's interest of not less than 5% of the nominal value of the securitized exposures, as referred to in paragraph (b) of Article 6(3) of the EU Securitization Regulation, paragraph (1)(b) of SECN 5.2.8R and paragraph (b) of Article 6(3) of Chapter 2 of the PRASR, in each case as in effect on the date of issuance of the relevant Series of Notes, through the Seller's holding of, as applicable, the EU Retained Interest or the UK Retained Interest (each as defined in the respective Offering Memoranda, and collectively the "Retained Interests");
(ii) not change the retention option or methodology used to calculate the Retained Interests while any of the relevant Series of Notes are outstanding, except to the extent permitted by the applicable Securitization Regulation Rules in effect at the time of such change; and
(iii) not hedge or otherwise mitigate its credit risk under or associated with the Retained Interests, or sell, transfer or otherwise surrender all or part of the rights, benefits or obligations arising from the Retained Interests, except to the extent permitted by the applicable Securitization Regulation Rules in effect at the time of such hedging, mitigation, sale, transfer or surrender.

(3) As defined in the respective Offering Memorandum.

(4) As a percentage of the Invested Amount of the respective Series Ownership Interest as of the first day of the current Reporting Period.