

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

**As at September 30, 2024**

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)

	9 Months Ended		Year Ended	
	Sep.30/24	Dec.31/23	Dec.31/22	Dec.31/21
Revenue				
Interest Earned <sup>(1)</sup>	\$476,211	\$595,058	\$532,657	\$538,044
Fees Earned <sup>(2)</sup>	\$412,503	\$563,303	\$546,432	\$454,410
Average Receivables Outstanding <sup>(3)</sup>	\$4,572,512	\$4,379,113	\$3,941,830	\$3,693,912
Revenue Yield <sup>(4)(5)</sup>	25.96%	26.45%	27.38%	26.87%

(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 9 months ended September 30, 2024, 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)

	9 Months Ended		Year Ended	
	Sep.30/24	Dec.31/23	Dec.31/22	Dec.31/21
Average Receivables Outstanding <sup>(1)</sup>	\$4,572,512	\$4,379,113	\$3,941,830	\$3,693,912
Net Losses <sup>(2)</sup>	76,411	87,837	67,514	75,967
Net Loss Rate <sup>(3)(4)</sup>	2.23%	2.01%	1.71%	2.06%

(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 9 months ended September 30, 2024, 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>

	9 Months Ended		Year Ended	
	Sep.30/24	Dec.31/23	Dec.31/22	Dec.31/21
Lowest Month	53.92%	57.18%	57.32%	46.45%
Highest Month	64.87%	70.69%	76.78%	80.17%
Average <sup>(2)</sup>	59.16%	62.82%	66.68%	59.01%

(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 September 30, 2024. As at September 30, 2024 the aggregate receivables outstanding was \$4,573,380,929 and there were 2,192,839 Accounts which had an average balance of approximately \$2,086 and an average credit limit of approximately \$9,043. The average Account balance as a percentage of the average credit limit with respect to the Accounts was approximately 23 %.

### Composition of the Portfolio of Accounts by Account Balance as at September 30, 2024

Account Balance	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Credit or zero balance	673,819	30.73%	\$ (44,439,861)	-0.97%
Over 0 to \$500	527,352	24.05%	96,437,959	2.11%
Over \$500 to \$1,000	215,129	9.81%	159,690,176	3.49%
Over \$1,000 to \$3,000	337,197	15.38%	619,811,652	13.55%
Over \$3,000 to \$5,000	160,402	7.31%	635,854,258	13.90%
Over \$5,000 to \$10,000	162,930	7.43%	1,157,869,556	25.32%
Over \$10,000 to \$12,500	34,068	1.55%	378,626,473	8.28%
Over \$12,500 to \$15,000	24,796	1.13%	341,699,081	7.47%
Over \$15,000 to \$20,000	29,217	1.33%	506,125,265	11.07%
Over \$20,000 to \$25,000	15,073	0.69%	336,602,418	7.36%
Over \$25,000	12,856	0.59%	385,103,953	8.42%
<b>Total</b>	<b>2,192,839</b>	<b>100.00%</b>	<b>\$ 4,573,380,929</b>	<b>100.00%</b>

### Composition of the Portfolio of Accounts by Credit Limit as at September 30, 2024

Credit Limit	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
\$0 Limit	98,547	4.49%	\$ (2,303,924)	-0.05%
Over \$0 to \$500	77,588	3.54%	8,184,103	0.18%
Over \$500 to \$1,000	229,977	10.49%	58,013,948	1.27%
Over \$1,000 to \$3,000	281,698	12.85%	199,736,548	4.37%
Over \$3,000 to \$5,000	324,049	14.78%	428,685,870	9.37%
Over \$5,000 to \$7,500	223,053	10.17%	432,943,142	9.47%
Over \$7,500 to \$10,000	242,927	11.08%	506,865,229	11.08%
Over \$10,000 to \$12,500	124,560	5.68%	344,057,331	7.52%
Over \$12,500 to \$15,000	157,241	7.17%	454,768,364	9.94%
Over \$15,000 to \$20,000	176,154	8.03%	657,512,109	14.38%
Over \$20,000	257,045	11.72%	1,484,918,210	32.47%
<b>Total</b>	<b>2,192,839</b>	<b>100.00%</b>	<b>\$ 4,573,380,929</b>	<b>100.00%</b>

### Composition of the Portfolio of Accounts by Credit Score as at September 30, 2024

Credit Score <sup>(1)</sup>	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Less than or equal to 560	49,835	2.27%	\$ 144,777,926	3.17%
Over 560 to 660	101,654	4.64%	455,212,178	9.95%
Over 660 to 700	124,395	5.67%	579,964,501	12.68%
Over 700 to 760	342,804	15.63%	1,290,392,775	28.22%
Over 760	1,574,151	71.79%	2,103,033,549	45.98%
<b>Total</b>	<b>2,192,839</b>	<b>100.00%</b>	<b>\$ 4,573,380,929</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 September 30, 2024

Region	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Alberta	257,929	11.76%	\$ 575,490,761	12.58%
British Columbia	291,069	13.27%	605,111,684	13.23%
Manitoba	64,667	2.95%	129,427,205	2.83%
New Brunswick	60,509	2.76%	127,410,251	2.79%
Newfoundland	58,835	2.68%	143,105,112	3.13%
Nova Scotia	94,034	4.29%	197,692,922	4.32%
Ontario	1,122,691	51.20%	2,296,269,645	50.21%
Prince Edward Island	14,473	0.66%	29,842,610	0.65%
Quebec	158,727	7.24%	310,907,307	6.80%
Saskatchewan	61,378	2.80%	140,994,639	3.08%
Yukon, NWT and Nunavut	5,013	0.23%	13,281,330	0.29%
Other <sup>(1)</sup>	3,514	0.16%	3,847,464	0.08%
<b>Total</b>	<b>2,192,839</b>	<b>100.00%</b>	<b>\$ 4,573,380,929</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 September 30, 2024

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	203,537	9.28%	378,173,279	8.27%
3 to 4 Years	175,016	7.98%	303,134,543	6.63%
4 to 5 Years	183,123	8.35%	331,811,009	7.26%
5 to 6 Years	265,404	12.10%	557,893,774	12.20%
6 to 7 Years	227,541	10.38%	493,411,086	10.79%
7 to 8 Years	157,126	7.17%	366,362,172	8.01%
8 to 9 Years	164,727	7.51%	392,212,470	8.58%
9 to 10 Years	139,929	6.38%	344,104,973	7.52%
10 to 15 Years	357,875	16.32%	839,700,768	18.36%
15 to 20 Years	127,367	5.81%	249,993,581	5.47%
20 to 25 Years	53,405	2.44%	103,632,803	2.27%
25 to 30 Years	56,799	2.59%	105,818,398	2.31%
30 to 35 Years	38,952	1.78%	66,988,626	1.46%
Over 35 Years	42,038	1.92%	40,143,448	0.88%
<b>Total</b>	<b>2,192,839</b>	<b>100.00%</b>	<b>\$ 4,573,380,929</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 September 30, 2024

Days Delinquent	Number of Accounts	Percentage of Total Accounts	Receivables Outstanding	Percentage of Total Receivables
Current	2,143,640	97.76%	\$ 4,391,874,313	96.03%
1-30 Days Past Due	24,175	1.10%	122,495,966	2.68%
31-60 Days Past Due	3,040	0.14%	20,831,773	0.46%
61-90 Days Past Due	1,797	0.08%	12,870,121	0.28%
91-120 Days Past Due	1,381	0.06%	10,508,620	0.23%
121-150 Days Past Due	1,037	0.05%	8,098,247	0.18%
151-180 Days Past Due	896	0.04%	6,700,514	0.15%
181+ Days Past Due	16,873	0.77%	1,376	0.00%
<b>Total</b>	<b>2,192,839</b>	<b>100.00%</b>	<b>\$ 4,573,380,929</b>	<b>100.00%</b>