Monthly Investor Report

Collection Period	01/12/2021 to	31/12/2021
Distribution Date		19/01/2022
Transaction Month	Dece	ember 2021
Foreign Currency Exchange Rate (US \$1.00 = CDN \$x.xxxx)		1.2621

I. INITIAL PARAMETERS

haitial Bard Balance (at Cot off Bata)	US \$ Amount	ć	CDN \$ Amount	# of Receivables	Weighted Avg. Remaining Term
Initial Pool Balance (at Cut-off Date)	N/A	>	762,714,043.89	40,527	49 Months
Original Securities				Note Interest Rate	Final Scheduled Distribution Day
Class A-1 Notes	\$ 80,000,000.00	\$	100,968,000.00	0.12095%	19/10/2022
Class A-2a Notes	\$ 121,000,000.00	\$	152,714,100.00	0.24000%	19/11/2023
Class A-2b Notes	\$ 75,000,000.00	\$	94,657,500.00	Benchmark plus 0.09% per Annum*	19/10/2023
Class A-3 Notes	\$ 234,000,000.00	\$	295,331,400.00	0.50000%	20/10/2025
Class A-4 Notes	\$ 57,070,000.00	\$	72,028,047.00	0.82000%	20/07/2026
Class B Notes	\$ 18,002,000.00	\$	22,720,324.20	1.12000%	21/12/2026
Class C Notes	\$ 15,002,000.00	\$	18,934,024.20	1.46000%	20/12/2027
Total	\$ 600,074,000.00	\$	757,353,395.40		

Note *: The interest rate for the Class A-2b Notes will be a rate determined by a benchmark plus a spread. The interest rate for the Class A-2b Notes will be a rate initially based on One-Month LIBOR; however, the benchmark may change in certain situations. Further, if the sum of the benchmark plus 0.09% is less than 0.00% for any Interest Period, then the interest rate for the Class A-2b Notes for such Interest Period will be deemed to be 0.00%.

II. Available Funds (CDN \$) (For the given Collection period)	
II. Available rulius (CDN 3) froi tile given collection period)	
Interest	
Interest Collections	\$ 2,928,174.83
Principals	
· Principal Collections (excluding prepayments in full)	\$ 17,650,260.58
Prepayments in Full	\$ 7,793,038.52
Liquidation Proceeds	\$ 67,769.06
Recoveries	\$ <u>-</u>
Sub Total	\$ 25,511,068.16
Total Collection	\$ 28,439,242.99
Repurchase Amount	
Repurchase Amounts Related to Principal	\$ 26,887.88
Repurchase Amounts Related to Interest	\$ 154.77
Sub Total	\$ 27,042.65
Clean Up Call	\$ -
Reserve Account Draw Amount	\$ -
Total Available Funds	\$ 28,466,285.64

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Carryover Shortfall (CDN \$)

\$ \$

Collection Period	01/12/2021	to	31/12/2021
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III. DISTRIBUTIONS				
Distributions		Amount Payable (CDN \$)	Distributions (CDN \$)	Shortfall (CDN \$)
(1) Trustee Fees and Expenses	\$	10,185.80	\$ 10,185.80	\$ -
(2) Servicing Fee	\$	· -	\$ -	\$ -
(3) Class A Note Interest(1)	\$	328,054.31	\$ 328,054.31	\$ -
(4) First Priority Principal Payment(2)	\$	-	\$ -	\$ -
(5) Class B Note Interest(1)	\$	26,507.04	\$ 26,507.04	\$ -
(6) Second Priority Principal Payment(2)	\$	6,375,863.34	\$ 6,375,863.34	\$ -
(7) Class C Note Interest(1)	\$	27,454.34	\$ 27,454.34	\$ -
(8) Reserve Account replenishment	\$	-	\$ -	\$ -
(9) Regular Principal Payment and Senior	\$	18,934,024.20	\$ 18,934,024.20	\$ -
Swap Termination Payment, if any(2)	\$	-	\$ -	\$ -
10) Subordinated Swap Termination Payment	\$	-	\$ -	\$ -
11) Additional Trustee Fees and Expenses	\$	-	\$ -	\$ -
12) Other Expenses(3)	\$	100.00	\$ 100.00	\$ -
13) Deferred Purchase Price to the Seller	\$	2,764,096.61	\$ 2,764,096.61	\$ -
Total	\$	28,466,285.64	\$ 28,466,285.64	\$ -
Note Liquidation Account		(US\$)		
Amount deposited by Swap Counterparty or Administrative Agent	\$	20,263,259.99		
Amounts to be distributed from Note Liquidation Account to Class A Notes		(US\$)		
Class A Note Interest(4)	\$	174,416.34		
Principal Payment(5)	\$	20,053,789.35		
Total	\$	20,228,205.69		
Shortfall	\$			
Carryover Shortfall	\$	-		
Total Principal Payments		(CDN\$)		
First Priority Principal Payment(5)	Ś	(CDN3)		
Second Priority Principal Payment(5)	\$	6,375,863.34		
Regular Principal Payment(5)	Š	18,934,024.20		
Total	\$	25,309,887.54		
Amounts to be distributed from Note Liquidation Account to Class B Notes		(US\$)		
Class B Note Interest(4)	ė	16,801.87		
	ş ¢	10,801.87		
Principal Payment(5) Total	- \$ -	16,801.87		
Shortfall		10,801.87		
Carryover Shortfall	- \$ -			
•				
Total Principal Payments		(CDN\$)		
Second Priority Principal Payment(5)	\$	6,375,863.34		
Regular Principal Payment(5)	<u> </u>	18,934,024.20		
Total	\$	25,309,887.54		
Amounts to be distributed from Note Liquidation Account to Class C Notes		(US\$)		
Class C Note Interest(4)	\$	18,252.43		
Principal Payment(5)	\$	-		
Total	\$	18,252.43		
Shortfall	\$			
Carryover Shortfall	\$	-		
Total Principal Dayments		(CDNC)		
Total Principal Payments Regular Principal Payment(5)	ċ	(CDN\$) 18,934,024.20		
Regular Principal Payment(5)		18,934,024.20		

Total

18,934,024.20

⁽¹⁾ US \$ amount to pay interest on the applicable Class of Notes is obtained through Swap Agreement or by conversion of CDN \$ by the Administrative Agent if a Swap Termination Event has occurred and deposited to Note Liquidation Account.
(2) US \$ amount to pay principal on the applicable Class of Notes is obtained through Swap Agreement or by conversion of CDN \$ by the Administrative Agent if a Swap Termination Event has occurred, and deposited to the Note Liquidation Account.
(3) Other expenses include Administrative Agent Fees and Expenses, Tax Payments and Beneficiary Payments.
(4) Pro rata among the applicable Class of Notes based on the principal amount of such Class of Notes as of the end of the prior Distribution Day.

⁽⁵⁾ Paid sequentially by Class.

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 1.2621

IV. NOTEHOLDER PAYMENTS

	Noteholder Inter	rest Pa	yments	Noteho	lder Pı	rincipal Payments	To	tal Pay	ments	
			Per \$1,000 of Original							Per \$1,000 of Original
US \$ Amounts	Actual		Balance	Actual		Per \$1,000 of Original Balance	Actu	al		Balance
Class A-1 Notes	\$ 1,601.01	\$	0.02001	\$ 15,884,305.40	\$	198.55382	\$ \$ 15,885,906.4	10	\$	198.57383
Class A-2a Notes	\$ 24,200.00	\$	0.20000	\$ 2,574,018.16	\$	21.27288	\$ \$ 2,598,218.	.6	\$	21.47288
Class A-2b Notes	\$ 12,117.50	\$	0.16157	\$ 1,595,465.80	\$	21.27288	\$ \$ 1,607,583.	30	\$	21.43444
Class A-3 Notes	\$ 97,500.00	\$	0.41667	\$ -	\$	-	\$ \$ 97,500.0	00	\$	0.41667
Class A-4 Notes	\$ 38,997.83	\$	0.68333	\$ -	\$	-	\$ \$ 38,997.	33	\$	0.68333
Class B Notes	\$ 16,801.87	\$	0.93333	\$ -	\$	-	\$ \$ 16,801.	37	\$	0.93333
Class C Notes	\$ 18,252.43	\$	1.21667	\$ <u>-</u>	\$		\$ \$ 18,252.4	13	\$	1.21667
Total (US \$)	\$ 209,470.64			\$ 20,053,789.35		=	\$ \$ 20,263,259.	9		

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Collection Period	01/12/2021	to	31/12/2021
Distribution Date			19/01/2022
Transaction Month			December 2021
Foreign Currency Exchange Rate (US \$1.00 = CDN \$x.xxxx)			1.2621

V. NOTES BALANCE

		Beginr	ning of Period		- 1		End of Period	
Notes	 Balance (US \$)		Balance (CDN \$)	Note Factor		Balance (US \$)	Balance (CDN \$)	Note Factor
Class A-1 Notes	\$ 15,884,305.40	\$	20,047,581.84	0.1985538	\$	-	\$ -	-
Class A-2a Notes	\$ 121,000,000.00	\$	152,714,100.00	1.0000000	\$	118,425,981.84	\$ 149,465,431.69	0.9787271
Class A-2b Notes	\$ 75,000,000.00	\$	94,657,500.00	1.0000000	\$	73,404,534.20	\$ 92,643,862.62	0.9787271
Class A-3 Notes	\$ 234,000,000.00	\$	295,331,400.00	1.0000000	\$	234,000,000.00	\$ 295,331,400.00	1.0000000
Class A-4 Notes	\$ 57,070,000.00	\$	72,028,047.00	1.0000000	\$	57,070,000.00	\$ 72,028,047.00	1.0000000
Class B Notes	\$ 18,002,000.00	\$	22,720,324.20	1.0000000	\$	18,002,000.00	\$ 22,720,324.20	1.0000000
Class C Notes	\$ 15,002,000.00	\$	18,934,024.20	1.0000000 _	\$	15,002,000.00	\$ 18,934,024.20	1.0000000
Total	\$ 535,958,305.40	\$	676,432,977.24	0.8931537	\$	515,904,516.05	\$ 651,123,089.70	0.8597348

VI. POOL INFORMATION (CDN \$)

Pool Information	Beginning of Period	End of Period
Weighted Average APR	4.94%	4.94%
Weighted Average Remaining Term (Months)	46 Months	45 Months
Number of Receivables Outstanding	39,489	38,895
Pool Balance (net)	\$ 681,065,930.17	\$ 655,527,974.13
Adjusted Pool Balance	\$ 676,432,977.24	\$ 651,123,089.70
Pool Factor	0.8929506	0.8594676

VII. OVERCOLLATERALIZATION INFORMATION (CDN\$)

Yield Supplement Overcollateralization Amount	\$ 4,404,884.43
Actual Overcollateralization Amount (End of Period Pool Balance - End of Period Note Balance)	\$ 4,404,884.43

VIII. RECONCILIATION OF RESERVE ACCOUNT (CDN \$)

Beginning of Collection Period Reserve Account Balance	\$	1,893,386.54
Reserve Account Deposits Made	\$	-
Reserve Account Draw Amount	\$_	<u> </u>
End of Collection Period Reserve Account Balance	\$	1,893,386.54
Specified Reserve Account Balance	\$	1,893,386.54

Monthly Investor Report

19/01/202 Transaction Month 19/01/202 Transaction Mont		Monthly Investor Report		
Tamonicon Month Tereign Currency Exchange faste (US \$1.00 = CN) \$ 2.000	Collection Period		01/12/2021 to	31/12/2021
Tamonicon Month Tereign Currency Exchange faste (US \$1.00 = CN) \$ 2.000	Distribution Date			19/01/2022
	Transaction Month			December 2021
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Selicity				1,202.
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1-120 Days Delinquent 4 5 121,145.64 0.07%	·	·		
Control 20 Days Delinquent Control 20 S 762,489.7 762,289.		·		
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Realized Losses (charge-offs) (Recoveries) 0 5	X. NET LOSSES (CDN \$)			
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werage Realized Loss (charge-off) for Receivables that have experienced a Realized Loss \$ -	· ·			
	hree month simple average (current and two prior Collection Periods)		0.00%	
	verage Realized Loss (charge-off) for Receivables that have experienced a Realized Loss		\$ -	