

Trillium Credit Card Trust II
January 31, 2018
Investors' Monthly Portfolio Report Summary

Portfolio

Opening Pool Balance	CAD 4,834,286,189
Ending Pool Balance	CAD 4,647,315,580
Delinquency - 31 to 60 days:	0.87%
Delinquency - 61 to 90 days:	0.52%
Delinquency - over 90 days:	1.13%
Monthly Payment Rate:	
Current Reporting Period	44.56%
Preceding Reporting Period	42.73%
Second Preceding Reporting Period	43.53%
Three-Month Average Payment Rate	43.61%
Required Pool Balance	CAD 1,341,262,800
Aggregate Invested Amount for all Series Ownership Interests	CAD 1,241,910,000

Notes Outstanding

Series	2016-1
Class A Notes Principal Balance	USD 900,000,000
Class A Interest Rate	One-month LIBOR +72 bps
Class B Notes Principal Balance	CAD 99,360,000
Class B Interest Rate	2.72%
Expected Final Payment Date	May 29, 2018

Series Ownership Interests

Series	2016-1
Ownership Finance Charge Receivables (revenue yield) ⁽¹⁾	24.08%
Less: Series Interest & Additional Funding Expenses ⁽¹⁾	1.46%
Series Pool Losses ⁽¹⁾	2.89%
Contingent Successor Servicer Amount ⁽¹⁾	2.00%
Excess Spread Percentage ⁽¹⁾	
Current Reporting Period	17.73%
Preceding Reporting Period	17.63%
Second Preceding Reporting Period	18.29%
Three-Month Excess Spread Percentage	17.88%
Invested Amount	CAD 1,241,910,000
Cash Reserve Account balance	-
⁽¹⁾ As a percentage of the Invested Amount of the respective Series Ownership Interest as of the first day of the current Reporting Period.	