

Trillium Credit Card Trust II
September 30, 2016
Investors' Monthly Portfolio Report Summary

Portfolio

Opening Pool Balance	CAD 4,948,297,234
Ending Pool Balance	CAD 4,954,175,571
Delinquency - 31 to 60 days:	1.38%
Delinquency - 61 to 90 days:	0.78%
Delinquency - over 90 days:	1.54%
Monthly Payment Rate:	
Current Reporting Period	39.74%
Preceding Reporting Period	44.33%
Second Preceding Reporting Period	39.38%
Three-Month Average Payment Rate	41.15%
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⁾	24.91%
Less: Series Interest & Additional Funding Expenses ⁽¹⁾	1.40%
Series Pool Losses ⁽¹⁾	4.61%
Contingent Successor Servicer Amount ⁽¹⁾	2.00%
Excess Spread Percentage ⁽¹⁾	
Current Reporting Period	16.90%
Preceding Reporting Period	15.16%
Second Preceding Reporting Period	16.08%
Three-Month Excess Spread Percentage	16.05%
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.	