

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

Portfolio

Opening Pool Balance	CAD 4,699,098,047
Ending Pool Balance	CAD 4,728,753,447
Delinquency - 31 to 60 days:	0.63%
Delinquency - 61 to 90 days:	0.45%
Delinquency - over 90 days:	0.82%
Monthly Payment Rate:	
Current Reporting Period	43.38%
Preceding Reporting Period	42.72%
Second Preceding Reporting Period	46.84%
Three-Month Average Payment Rate	44.31%
Required Pool Balance	CAD 1,812,294,000
Aggregate Highest Invested Amount for all Series Ownership Interests	CAD 1,678,050,000
Retained Interest Amount	CAD 3,050,703,447

Notes Outstanding

Series	2018-1	2018-2
Class A Notes Principal Balance	USD 600,000,000	USD 600,000,000
Class A Interest Rate	One-month LIBOR +25 bps	One-month LIBOR +35 bps
Class B Notes Principal Balance	CAD 67,300,000	CAD 66,950,000
Class B Interest Rate	3.875%	4.020%
Expected Final Payment Date	February 26, 2020	September 28, 2020

Series Ownership Interests

Series	2018-1	2018-2
Ownership Finance Charge Receivables (revenue yield) ⁽¹⁾	24.89%	24.89%
Less: Series Interest & Additional Funding Expenses ⁽¹⁾	2.15%	2.82%
Series Pool Losses ⁽¹⁾	3.00%	3.00%
Contingent Successor Servicer Amount ⁽¹⁾	2.00%	2.00%
Excess Spread Percentage ⁽¹⁾		
Current Reporting Period	17.74%	17.07%
Preceding Reporting Period	18.71%	18.04%
Second Preceding Reporting Period	16.88%	14.87%
Three-Month Excess Spread Percentage	17.78%	16.66%
Invested Amount	CAD 841,180,000	CAD 836,870,000
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.