

Trillium Credit Card Trust II
July 31, 2016
Investors' Monthly Portfolio Report Summary

Portfolio

Opening Pool Balance	5,056,550,946.83
Ending Pool Balance	5,006,156,858.19
Delinquency - 31 to 60 days:	1.21%
Delinquency - 61 to 90 days:	0.79%
Delinquency - over 90 days:	1.38%
Monthly Payment Rate:	
Current Reporting Period	39.38%
Preceding Reporting Period	42.05%
Second Preceding Reporting Period	N/A
Three-Month Average Payment Rate	40.71%
Required Pool Balance	1,341,262,800
Aggregate Invested Amount for all Series Ownership Interests	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⁾	23.99%
Less: Series Interest & Additional Funding Expenses ⁽¹⁾	1.40%
Series Pool Losses ⁽¹⁾	4.51%
Contingent Successor Servicer Amount	2.00%
Excess Spread Percentage ⁽¹⁾	
Current Reporting Period	16.08%
Preceding Reporting Period	14.70%
Second Preceding Reporting Period	N/A
Three-Month Excess Spread Percentage	15.39%
Invested Amount	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.	