

**Trillium Credit Card Trust II**  
**January 31, 2021**  
**Investors' Monthly Portfolio Report Summary**

**Portfolio**

Opening Pool Balance	CAD 3,982,079,535
Ending Pool Balance	CAD 3,757,016,902
Delinquency - 31 to 60 days:	0.51%
Delinquency - 61 to 90 days:	0.36%
Delinquency - over 90 days:	0.80%
Monthly Payment Rate:	
Current Reporting Period	47.11%
Preceding Reporting Period	56.79%
Second Preceding Reporting Period	53.00%
Three-Month Average Payment Rate	52.30%
Required Pool Balance	CAD 689,275,579
Aggregate Highest Invested Amount for all Series Ownership Interests	CAD 638,218,129
Retained Interest Amount	CAD 3,118,798,773

**Notes Outstanding**

Series	2020-1
Class A Notes Principal Balance	USD 450,000,000
Class A Interest Rate	One-month LIBOR +37 bps
Class B Notes Principal Balance	USD 24,457,000
Class B Interest Rate	2.331%
Class C Notes Principal Balance	USD 14,674,000
Class C Interest Rate	2.628%
Expected Final Payment Date	December 29, 2021

**Series Ownership Interests**

Series	2020-1
Ownership Finance Charge Receivables (revenue yield) <sup>(1)</sup>	25.59%
Less: Series Interest & Additional Funding Expenses <sup>(1)</sup>	2.06%
Series Pool Losses <sup>(1)</sup>	2.49%
Contingent Successor Servicer Amount <sup>(1)</sup>	2.00%
Excess Spread Percentage <sup>(1)</sup>	
Current Reporting Period	19.04%
Preceding Reporting Period	19.20%
Second Preceding Reporting Period	20.85%
Three-Month Excess Spread Percentage	19.70%
Invested Amount	CAD 638,218,129
Cash Reserve Account balance	-
<sup>(1)</sup> As a percentage of the Invested Amount of the respective Series Ownership Interest as of the first day of the current Reporting Period.	