

Trillium Credit Card Trust II
October 31, 2019
Investors' Monthly Portfolio Report Summary

Portfolio

Opening Pool Balance	CAD 4,764,417,498
Ending Pool Balance	CAD 4,635,180,081
Delinquency - 31 to 60 days:	0.71%
Delinquency - 61 to 90 days:	0.39%
Delinquency - over 90 days:	0.86%
Monthly Payment Rate:	
Current Reporting Period	45.91%
Preceding Reporting Period	44.02%
Second Preceding Reporting Period	44.49%
Three-Month Average Payment Rate	44.81%
Required Pool Balance	CAD 3,748,078,529
Aggregate Highest Invested Amount for all Series Ownership Interests	CAD 3,470,443,082
Retained Interest Amount	CAD 1,164,736,998

Notes Outstanding

Series	2018-1	2018-2	2019-1	2019-2
Class A Notes Principal Balance	USD 600,000,000	USD 600,000,000	USD 500,000,000	USD 750,000,000
Class A Interest Rate	One-month LIBOR +25 bps	One-month LIBOR +35 bps	One-month LIBOR +48 bps	3.038%
Class B Notes Principal Balance	CAD 67,300,000	CAD 66,950,000	USD 27,174,000	USD 40,761,000
Class B Interest Rate	3.875%	4.020%	3.522%	3.522%
Class C Notes Principal Balance	N/A	N/A	USD 16,305,000	USD 24,457,000
Class C Interest Rate	N/A	N/A	3.915%	3.915%
Expected Final Payment Date	February 26, 2020	September 28, 2020	January 26, 2021	January 26, 2021

Series Ownership Interests

Series	2018-1	2018-2	2019-1	2019-2
Ownership Finance Charge Receivables (revenue yield) ⁽¹⁾	24.00%	24.00%	24.00%	24.00%
Less: Series Interest & Additional Funding Expenses ⁽¹⁾	2.15%	2.83%	2.42%	2.48%
Series Pool Losses ⁽¹⁾	2.80%	2.80%	2.80%	2.80%
Contingent Successor Servicer Amount ⁽¹⁾	2.00%	2.00%	2.00%	2.00%
Excess Spread Percentage ⁽¹⁾				
Current Reporting Period	17.05%	16.37%	16.78%	16.72%
Preceding Reporting Period	18.34%	17.66%	18.07%	18.01%
Second Preceding Reporting Period	17.51%	16.84%	17.25%	17.18%
Three-Month Excess Spread Percentage	17.63%	16.96%	17.37%	17.30%
Invested Amount	CAD 841,180,000	CAD 836,870,000	CAD 716,957,497	CAD 1,075,435,586
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.