

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

**Portfolio**

Opening Pool Balance	CAD 4,948,049,038
Ending Pool Balance	CAD 5,026,694,484
Delinquency - 31 to 60 days:	0.63%
Delinquency - 61 to 90 days:	0.40%
Delinquency - over 90 days:	0.77%
Monthly Payment Rate:	
Current Reporting Period	51.15%
Preceding Reporting Period	42.09%
Second Preceding Reporting Period	45.91%
Three-Month Average Payment Rate	46.38%
Required Pool Balance	CAD 3,445,253,729
Aggregate Highest Invested Amount for all Series Ownership Interests	CAD 3,470,443,082
Retained Interest Amount	CAD 1,556,251,401

**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) <sup>(1)</sup>	25.89%	25.89%	25.89%	25.89%
Less: Series Interest & Additional Funding Expenses <sup>(1)</sup>	3.23%	2.82%	2.41%	2.48%
Series Pool Losses <sup>(1)</sup>	3.06%	3.06%	3.06%	3.06%
Contingent Successor Servicer Amount <sup>(1)</sup>	2.00%	2.00%	2.00%	2.00%
Excess Spread Percentage <sup>(1)</sup>				
Current Reporting Period	11.74%	18.01%	18.42%	18.36%
Preceding Reporting Period	18.68%	18.01%	18.42%	18.35%
Second Preceding Reporting Period	17.05%	16.37%	16.78%	16.72%
Three-Month Excess Spread Percentage	15.82%	17.46%	17.87%	17.81%
Invested Amount	CAD 560,786,667	CAD 836,870,000	CAD 716,957,497	CAD 1,075,435,586
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.