

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

Portfolio

Opening Pool Balance	CAD 3,585,658,626
Ending Pool Balance	CAD 3,604,690,764
Delinquency - 31 to 60 days:	0.40%
Delinquency - 61 to 90 days:	0.27%
Delinquency - over 90 days:	0.48%
Monthly Payment Rate:	
Current Reporting Period	58.34%
Preceding Reporting Period	58.89%
Second Preceding Reporting Period	57.75%
Three-Month Average Payment Rate	58.33%
Required Pool Balance	CAD 689,275,579
Aggregate Highest Invested Amount for all Series Ownership Interests	CAD 638,218,129
Retained Interest Amount	CAD 2,966,472,635

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) ⁽¹⁾	27.35%
Less: Series Interest & Additional Funding Expenses ⁽¹⁾	2.06%
Series Pool Losses ⁽¹⁾	1.85%
Contingent Successor Servicer Amount ⁽¹⁾	2.00%
Excess Spread Percentage ⁽¹⁾	
Current Reporting Period	21.44%
Preceding Reporting Period	20.25%
Second Preceding Reporting Period	20.27%
Three-Month Excess Spread Percentage	20.65%
Invested Amount	CAD 638,218,129
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.