

Halifax Receivables Trust
May 31, 2019
Investors' Monthly Portfolio Report Summary

Portfolio

Opening Pool Balance	12,031,906,950.60
Ending Pool Balance	12,028,876,364.00
Delinquency - 31 to 60 days:	0.28%
Delinquency - 61 to 90 days:	0.19%
Delinquency - over 90 days:	0.55%
Monthly Payment Rate:	8.02%
Required Pool Balance	843,374,000
Aggregate Invested Amount for all Series Ownership Interests	803,213,333

Notes Outstanding

Series	2014-01	2015-01
Class A Notes Principal Balance	\$ 500,000,000	\$ 500,000,000
Class A Interest Rate	2.4340%	1.7880%
Class B Notes Principal Balance	\$ 102,410,000	\$ 102,410,000
Class B Interest Rate	5.4340%	4.9380%
Expected Final Payment Date	June 26, 2019	February 26, 2020

Series Ownership Interests

Series	2014-01	2015-01
Ownership Finance Charge Receivables (revenue yield) ⁽¹⁾	8.36%	8.36%
Less: Series Interest & Additional Funding Expenses ⁽¹⁾	-1.44%	4.61%
Series Pool Losses ⁽¹⁾	2.57%	2.57%
Excess Spread ⁽¹⁾		
Current Reporting Period	14.47%	1.18%
Preceding Reporting Period *	6.78%	1.82%
Second Preceding Reporting Period	1.94%	1.94%
Three-month average Excess Spread	7.73%	1.64%
Invested Amount, at end of current Reporting Period	200,803,333	602,410,000
Cash Reserve Account balance	-	-
* Restated Excess Spread for preceding reporting period from 1.82%		
(1) Based on Invested Amount of respective Series Ownership Interest as of the first day of the current Reporting Period.		