

Halifax Receivables Trust
September 30, 2019
Investors' Monthly Portfolio Report Summary

Portfolio

Opening Pool Balance	12,069,784,001.30
Ending Pool Balance	12,167,835,815.70
Delinquency - 31 to 60 days:	0.30%
Delinquency - 61 to 90 days:	0.19%
Delinquency - over 90 days:	0.46%
Monthly Payment Rate:	7.51%
Required Pool Balance	632,530,500
Aggregate Invested Amount for all Series Ownership Interests	602,410,000

Notes Outstanding

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

Series Ownership Interests

Series	2015-01
Ownership Finance Charge Receivables (revenue yield) ⁽¹⁾	8.78%
Less: Series Interest & Additional Funding Expenses ⁽¹⁾	5.12%
Series Pool Losses ⁽¹⁾⁽²⁾⁽³⁾	2.12%
Excess Spread ⁽¹⁾	
Current Reporting Period	1.54%
Preceding Reporting Period	1.78%
Second Preceding Reporting Period	1.74%
Three-month average Excess Spread	1.69%
Invested Amount, at end of current Reporting Period	602,410,000
Cash Reserve Account balance	-
<p><small>(1) Based on Invested Amount of respective Series Ownership Interest as of the first day of the current Reporting Period.</small></p> <p><small>(2) Net of recoveries not otherwise applied of \$2,034,507.95</small></p> <p><small>(3) Includes 0.13% bps as a result of a modification to the Bank's charge off policy.</small></p>	