

**Halifax Receivables Trust**  
**January 31, 2020**  
**Investors' Monthly Portfolio Report Summary**

**Portfolio**

Opening Pool Balance	12,179,939,545.50
Ending Pool Balance	12,143,439,569.50
Delinquency - 31 to 60 days:	0.33%
Delinquency - 61 to 90 days:	0.18%
Delinquency - over 90 days:	0.40%
Monthly Payment Rate:	7.53%
Required Pool Balance	210,843,500
Aggregate Invested Amount for all Series Ownership Interests	200,803,333

**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) <sup>(1)</sup>	8.69%
Less: Series Interest & Additional Funding Expenses <sup>(1)</sup>	-1.28%
Series Pool Losses <sup>(1)(2)(3)</sup>	2.32%
Excess Spread <sup>(1)</sup>	
Current Reporting Period	7.65%
Preceding Reporting Period	4.38%
Second Preceding Reporting Period	1.57%
Three-month average Excess Spread	4.53%
Invested Amount, at end of current Reporting Period	200,803,333
Cash Reserve Account balance	-
<p>(1) Based on Invested Amount of respective Series Ownership Interest as of the first day of the current Reporting Period.  (2) Net of recoveries not otherwise applied of \$2,043,507.95  (3) Includes 0.23% bps as a result of a modification to the Bank's charge off policy.</p>	