

Halifax Receivables Trust
September 30, 2018
Investors' Monthly Portfolio Report Summary

Portfolio

Opening Pool Balance	11,969,489,836.30
Ending Pool Balance	12,005,943,543.10
Delinquency - 31 to 60 days:	0.29%
Delinquency - 61 to 90 days:	0.20%
Delinquency - over 90 days:	0.46%
Monthly Payment Rate:	6.70%
Required Pool Balance	1,265,061,000
Aggregate Invested Amount for all Series Ownership Interests	1,204,820,000

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⁾	8.60%	8.60%
Less: Series Interest & Additional Funding Expenses ⁽¹⁾	4.87%	4.87%
Series Pool Losses ⁽¹⁾	2.05%	2.05%
Excess Spread ⁽¹⁾		
Current Reporting Period	1.67%	1.67%
Preceding Reporting Period	1.38%	1.38%
Second Preceding Reporting Period	1.65%	1.65%
Three-month average Excess Spread	1.57%	1.57%
Invested Amount, at end of current Reporting Period	602,410,000	602,410,000
Cash Reserve Account balance	-	-

(1) Based on Invested Amount of respective Series Ownership Interest as of the first day of the current Reporting Period.