

**Halifax Receivables Trust**  
**July 31, 2018**  
**Investors' Monthly Portfolio Report Summary**

**Portfolio**

Opening Pool Balance	11,867,153,387.20
Ending Pool Balance	11,904,206,469.60
Delinquency - 31 to 60 days:	0.27%
Delinquency - 61 to 90 days:	0.18%
Delinquency - over 90 days:	0.51%
Monthly Payment Rate:	7.75%
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) <sup>(1)</sup>	7.77%	7.77%
Less: Series Interest & Additional Funding Expenses <sup>(1)</sup>	4.03%	4.03%
Series Pool Losses <sup>(1)</sup>	2.09%	2.09%
Excess Spread <sup>(1)</sup>		
Current Reporting Period	1.65%	1.65%
Preceding Reporting Period	1.30%	1.30%
Second Preceding Reporting Period	2.45%	2.45%
Three-month average Excess Spread	1.80%	1.80%
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.