

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

Portfolio

Opening Pool Balance	12,070,362,566.70
Ending Pool Balance	12,099,310,912.40
Delinquency - 31 to 60 days:	0.31%
Delinquency - 61 to 90 days:	0.17%
Delinquency - over 90 days:	0.47%
Monthly Payment Rate:	8.30%
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⁾		8.00%
Less: Series Interest & Additional Funding Expenses ⁽¹⁾		4.25%
Series Pool Losses ⁽¹⁾⁽²⁾		2.01%
Excess Spread ⁽¹⁾		
Current Reporting Period		1.74%
Preceding Reporting Period		0.62%
Second Preceding Reporting Period		1.18%
Three-month average Excess Spread		1.18%
Invested Amount, at end of current Reporting Period		602,410,000
Cash Reserve Account balance		-
<small>(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 \$2,034,507.95</small>		