

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

**Portfolio**

Opening Pool Balance	11,806,229,768.20
Ending Pool Balance	11,761,577,195.30
Delinquency - 31 to 60 days:	0.36%
Delinquency - 61 to 90 days:	0.21%
Delinquency - over 90 days:	0.54%
Monthly Payment Rate:	7.55%
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>	7.08%	7.08%
Less: Series Interest & Additional Funding Expenses <sup>(1)</sup>	3.34%	3.34%
Series Pool Losses <sup>(1)</sup>	1.22%	1.22%
Excess Spread <sup>(1)</sup>		
Current Reporting Period	2.52%	2.52%
Preceding Reporting Period	1.76%	1.76%
Second Preceding Reporting Period	1.88%	1.88%
Three-month average Excess Spread	2.05%	2.05%
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.