

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

**Portfolio**

|  |                   |
|--|-------------------|
| Opening Pool Balance   | 12,034,659,698.40 |
| Ending Pool Balance  | 11,989,280,886.80 |
| Delinquency - 31 to 60 days:                                 | 0.33%             |
| Delinquency - 61 to 90 days:                                 | 0.19%             |
| Delinquency - over 90 days:                                  | 0.53%             |
| Monthly Payment Rate:  | 7.46%             |
| 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> | 7.62%       | 7.62%       |
| Less: Series Interest & Additional Funding Expenses <sup>(1)</sup>  | 3.89%       | 3.89%       |
| Series Pool Losses <sup>(1)</sup>                                   | 1.80%       | 1.80%       |
| Excess Spread <sup>(1)</sup>  |             |             |
| Current Reporting Period  | 1.94%       | 1.94%       |
| Preceding Reporting Period  | 1.35%       | 1.35%       |
| Second Preceding Reporting Period                                   | 1.23%       | 1.23%       |
| Three-month average Excess Spread                                   | 1.51%       | 1.51%       |
| 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.