

BEACON TRUST, SERIES 2013-1
PERFORMANCE HISTORY OF THE RECEIVABLES

The following data has been compiled from Series 2013-1 unless otherwise indicated and is subject to change.
The Receivables are comprised of consumer finance loans for the purchase of personal or movable property or services.

CANADIAN RETAIL ORIGINATION CHARACTERISTICS

	2014 ⁷	2015	2016	2017	2018	2019
Number of consumer loans purchased	2,788	446	745	928	173	0
Aggregate original principal balance	\$13,959,764	\$3,587,419	\$4,631,621	\$5,069,207	\$1,195,515	\$0.00
Weighted average term in months^{1,3}	51	54	51	50	53	0
Weighted average Beacon[®] credit score at origination^{1,2}	635	625	647	657	652	0

Notes:

- 1 - weighted averages are weighted by the original principal balance of each receivable
- 2 - weighted average excludes receivables for which a Beacon[®] credit score was not available
- 3 - based on remaining term at time of purchase

DELINQUENCY, AND REALIZED LOSS EXPERIENCE

Average number of contracts outstanding¹	1,582	2,412	2,402	2,513	2,320	1,638
Average portfolio outstanding during the period²	\$7,065,256	\$11,233,183	\$11,027,017	\$10,996,136	\$9,743,752	\$6,222,040

DELINQUENCIES

Average value of delinquencies³						
31–60 days	\$8,233	\$28,189	\$43,862	\$51,489	\$54,918	\$54,716
61–90 days	\$4,969	\$19,846	\$32,507	\$44,194	\$49,477	\$53,595
91–120 days	\$3,315	\$14,746	\$26,075	\$37,480	\$44,406	\$51,977
> 120 days	\$3,779	\$34,441	\$95,126	\$201,631	\$421,658	\$684,149
Average value of delinquencies as a percentage of average number of contracts outstanding						
31–60 days	0.12%	0.25%	0.40%	0.47%	0.56%	0.88%
61–90 days	0.07%	0.18%	0.29%	0.40%	0.51%	0.86%
91–120 days	0.05%	0.13%	0.24%	0.34%	0.46%	0.84%
> 120 days	0.05%	0.31%	0.86%	1.83%	4.33%	11.00%

DELINQUENCY AND REALIZED LOSS EXPERIENCE

	2014 ⁷	2015	2016	2017	2018	2019
REALIZED LOSSES						
Realized Losses⁴	\$208,163	\$495,487	\$572,646	\$379,866	\$385,177	\$536,754
Realized Losses as a percentage of average portfolio outstanding	2.95%	4.41%	5.19%	3.45%	3.95%	8.63%
Gross liquidations⁵	\$2,552,651	\$3,930,590	\$4,685,792	\$5,071,965	\$4,366,833	\$3,170,111
Realized Losses as a percentage of gross liquidations⁵	8.15%	12.61%	12.22%	7.49%	8.82%	16.93%
Number of contracts charged off	53	137	154	127	119	136
Number of contracts charged off as a percentage of average number of contracts outstanding	3.35%	5.68%	6.41%	5.05%	5.13%	8.30%
Average Realized Loss on contracts charged off	\$3,928	\$3,617	\$3,718	\$2,991	\$3,237	\$3,947
Three month average Realized Loss Ratio⁶	5.30%	4.27%	3.83%	4.16%	4.38%	12.91%
Six month average Realized Loss Ratio⁶	2.93%	4.97%	4.50%	3.44%	4.61%	11.49%

Notes:

- 1 - average of the number of contracts outstanding at the beginning and end of each month in the period
- 2 - average of the aggregate principal balance of contracts outstanding at the beginning and end of each month in the period
- 3 - average of the dollar value of contracts delinquent at the beginning and end of each month in the period
- 4 - aggregate realized losses are equal to the aggregate balance of all contracts deemed uncollectible in the period less any amounts received in the period on contracts charged off in current or prior periods
- 5 - gross liquidations are principal collections and chargeoffs that reduce the outstanding balance of the contract
- 6 - as at period end date
- 7 - for the period December 2013 to December 2014

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Beacon® credit scores		As at December 31, 2017		As at December 31, 2018		As at December 31, 2019	
		\$	% of Total	\$	% of Total	\$	% of Total
>750		663,079	6.02%	442,445	5.64%	273,786	5.86%
700	749	900,894	8.18%	618,306	7.89%	348,905	7.47%
650	699	2,217,494	20.14%	1,579,140	20.15%	935,526	20.04%
600	649	3,258,958	29.60%	2,203,230	28.11%	1,322,457	28.34%
550	599	1,922,367	17.46%	1,343,816	17.14%	826,443	17.70%
500	549	744,834	6.77%	471,982	6.02%	307,653	6.59%
	NA ¹	1,302,307	11.83%	1,179,696	15.05%	653,735	14.00%
		11,009,933	100.00%	7,838,615	100.00%	4,668,505	100.00%

1. NA represents consumers where there was no credit bureau available or where available, no score provided

Interest Rates		As at December 31, 2017		As at December 31, 2018		As at December 31, 2019	
		\$	% of Total	\$	% of Total	\$	% of Total
>40%		4,601	0.04%	2,935	0.04%	6,691	0.14%
35%	39.99%	925,473	8.41%	532,663	6.80%	265,906	5.70%
30%	34.99%	691,151	6.28%	798,498	10.19%	527,844	11.31%
25%	29.99%	2,311,726	21.00%	1,300,822	16.60%	639,469	13.70%
20%	24.99%	3,078,291	27.95%	2,097,661	26.75%	1,132,423	24.26%
15%	19.99%	2,056,400	18.68%	1,262,150	16.10%	685,968	14.69%
10%	14.99%	205,100	1.86%	121,451	1.55%	92,380	1.98%
<10%		1,737,191	15.78%	1,722,435	21.97%	1,317,824	28.22%
		11,009,933	100.00%	7,838,615	100.00%	4,668,505	100.00%

Geographical Distribution		As at December 31, 2017			As at December 31, 2018			As at December 31, 2019		
		#	\$	% of Total	#	\$	% of Total	#	\$	% of Total
AB	678	2,820,062	25.61%	493	1,890,935	24.12%	327	1,123,608	24.07%	
BC	220	951,520	8.64%	169	710,871	9.07%	128	400,129	8.57%	
MB	117	448,404	4.07%	92	394,312	5.03%	68	232,791	4.99%	
NB	62	428,938	3.90%	60	383,398	4.89%	51	267,867	5.74%	
NL	50	269,997	2.45%	32	157,990	2.02%	20	95,192	2.04%	
NS	66	409,183	3.72%	51	295,260	3.77%	38	214,614	4.60%	
NT	4	31,940	0.29%	3	20,710	0.26%	1	11,468	0.25%	
NU	-	-	0.00%	-	-	0.00%	-	-	0.00%	
ON	1,135	4,459,578	40.50%	844	3,041,263	38.80%	550	1,790,893	38.34%	
PE	10	39,323	0.36%	6	26,694	0.34%	4	9,739	0.21%	
QC	79	405,001	3.68%	78	336,798	4.30%	59	197,810	4.24%	
SK	154	740,983	6.73%	120	580,384	7.40%	80	324,394	6.95%	
YT	1	5,004	0.05%	-	-	0.00%	-	-	0.00%	
		2,576	11,009,933	100.00%	1,948	7,838,615	100.00%	1,326	4,668,505	100.00%

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Beacon® credit scores		As at December 31, 2014		As at December 31, 2015		As at December 31, 2016	
		\$	% of Total	\$	% of Total	\$	% of Total
>750		635,909	5.57%	498,352	4.50%	567,943	5.16%
700	749	623,688	5.47%	571,624	5.17%	732,479	6.65%
650	699	2,151,268	18.85%	2,101,086	18.99%	2,080,982	18.90%
600	649	3,997,790	35.04%	3,924,429	35.45%	3,670,274	33.32%
550	599	2,281,994	20.00%	2,229,168	20.14%	2,041,224	18.54%
500	549	1,000,413	8.77%	957,866	8.66%	881,282	8.00%
	NA ¹	718,970	6.30%	784,336	7.09%	1,038,506	9.43%
		11,410,032	100.00%	11,066,861	100.00%	11,012,690	100.00%

1. NA represents consumers where there was no credit bureau available or where available, no score provided

Interest Rates		As at December 31, 2014		As at December 31, 2015		As at December 31, 2016	
		\$	% of Total	\$	% of Total	\$	% of Total
>40%		41,427	0.36%	44,556	0.40%	19,076	0.17%
35%	39.99%	1,297,281	11.37%	1,457,108	13.17%	1,310,999	11.90%
30%	34.99%	153,818	1.35%	379,211	3.43%	543,339	4.93%
25%	29.99%	4,859,137	42.59%	3,642,992	32.91%	2,881,587	26.19%
20%	24.99%	880,458	7.72%	1,188,305	10.74%	1,516,974	13.77%
15%	19.99%	2,244,736	19.67%	2,571,148	23.23%	2,582,905	23.45%
10%	14.99%	85,627	0.75%	138,944	1.26%	179,669	1.63%
<10%		1,847,548	16.19%	1,644,597	14.86%	1,978,141	17.96%
		11,410,032	100.00%	11,066,861	100.00%	11,012,690	100.00%

Geographical Distribution		As at December 31, 2014			As at December 31, 2015			As at December 31, 2016		
		#	\$	% of Total	#	\$	% of Total	#	\$	% of Total
AB	656	2,963,387	25.97%	668	3,106,832	28.07%	637	2,781,808	25.26%	
BC	234	1,141,856	10.01%	207	931,109	8.41%	204	842,753	7.65%	
MB	77	267,251	2.34%	73	261,334	2.36%	107	378,211	3.43%	
NB	35	203,946	1.79%	27	153,439	1.39%	49	360,700	3.28%	
NL	56	295,461	2.59%	48	307,729	2.78%	45	253,161	2.30%	
NS	64	342,413	3.00%	62	324,788	2.93%	70	401,644	3.65%	
NT	9	46,382	0.41%	7	30,219	0.27%	4	40,366	0.37%	
NU	-	-	0.00%	-	-	0.00%	-	-	0.00%	
ON	1,155	5,536,065	48.51%	1,100	5,232,367	47.30%	1,110	4,775,285	43.35%	
PE	2	9,291	0.08%	3	15,435	0.14%	7	37,003	0.34%	
QC	26	138,879	1.22%	41	259,324	2.34%	83	476,101	4.32%	
SK	129	458,247	4.02%	116	427,198	3.86%	135	650,682	5.91%	
YT	1	6,854	0.06%	2	17,087	0.15%	2	14,976	0.14%	
		2,444	11,410,032	100.00%	2,354	11,066,861	100.00%	2,453	11,012,690	100.00%