

BEACON TRUST, SERIES ALPHA2

PERFORMANCE HISTORY OF THE RECEIVABLES

The following data has been compiled from Series Alpha2 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

	2019 ⁷
Number of consumer loans purchased	28
Aggregate original principal balance	\$356,019
Weighted average term in months^{1,3}	65
Weighted average Beacon[®] credit score at origination^{1,2}	607

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	22
Average portfolio outstanding during the period²	\$300,621

DELINQUENCIES

Average value of delinquencies³	
31–60 days	-
61–90 days	-
91–120 days	-
> 120 days	-
Average value of delinquencies as a percentage of average number of contracts outstanding	
31–60 days	0.00%
61–90 days	0.00%
91–120 days	0.00%
> 120 days	0.00%

REALIZED LOSSES

Realized Losses⁴	-
Realized Losses as a percentage of average portfolio outstanding	0.00%
Gross liquidations⁵	\$35,678
Realized Losses as a percentage of gross liquidations⁵	0.00%
Number of contracts charged off	-
Number of contracts charged off as a percentage of average number of contracts outstanding	0.00%
Average Realized Loss on contracts charged off	-
Three month average Realized Loss Ratio⁶	0.00%
Six month average Realized Loss Ratio⁶	0.00%

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 April to December

For additional information on the Performance History of the Receivables, visit the Contact Us section of the website.

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Beacon® credit scores		As at December 31, 2019	
		\$	% of Total
	>750	4,540	1.42%
700	749	-	0.00%
650	699	86,870	27.12%
600	649	71,126	22.20%
550	599	58,848	18.37%
500	549	70,290	21.94%
	NA ¹	28,668	8.95%
		320,342	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, 2019	
		\$	% of Total
	>40%	-	0.00%
35%	39.99%	-	0.00%
30%	34.99%	-	0.00%
25%	29.99%	114,642	35.79%
20%	24.99%	145,615	45.46%
15%	19.99%	19,166	5.98%
10%	14.99%	-	0.00%
<10%		40,919	12.77%
		320,342	100.00%

Geographical Distribution		As at December 31, 2019	
	#	\$	% of Total
AB	4	64,892	20.26%
BC	7	138,619	43.26%
MB	1	4,150	1.30%
NB	9	62,756	19.59%
NL	1	3,830	1.20%
NS	-	-	0.00%
NT	-	-	0.00%
NU	-	-	0.00%
ON	4	46,095	14.39%
PE	-	-	0.00%
QC	-	-	0.00%
SK	-	-	0.00%
YT	-	-	0.00%
		26	320,342
			100.00%