### MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

With respect to the Series set forth below Royal Bank of Canada ("RBC"), as Servicer (the "Servicer") under the Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement") between the Servicer and BNY Trust Company of Canada, as agent, nominee and bare trustee for and on behalf of the Seller, the Co-Owners and other Persons who from time to time are party to the Series Purchase Agreements, is required to prepare certain information each month regarding the distributions to the Noteholders and the performance of the custodial pool of credit card receivables during the previous month. Capitalized terms used herein are defined in the Trust Indenture, the Supplemental Indentures, the applicable Series Purchase Agreement, and the Pooling and Servicing Agreement. The information required to be prepared with respect to the Distribution Day and with respect to the performance of the custodial pool of credit card receivables during the month of the Determination Period that is set forth below.

Outstanding Series on the Determination Day

Series 2015-2
Series 2016-3
Series 2016-4
Series 2016-5
Series 2017-2
Series 2017-4
Series 2018-1
Series 2018-3
Series 2018-4

Series 2018-5 Series 2019-1

Determination Day:	04/30/2019
Determination Period:	April 2019
Number of Days in Determination Period:	30
Distribution Day:	05/15/2019
Prior Determination Period:	March 2019

		ME	

	<u>ETERS</u>							
		Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-2	Series 2017-4	Series 2018-1
	Initial Note Balance in Original Currency							
	Class A	US\$500,000,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$700,000,000.00	US\$600,000,000.00	US\$525,000,000.00	US\$750,000,000.00
	Class B	\$29,420,856.00	\$24,401,069.00	\$24,401,069.00	\$44,386,363.00	\$38,449,733.00	\$31,988,503.00	\$44,975,936.00
	Class C	\$13,075,936.00	\$10,844,920.00	\$10,844,920.00	\$19,727,273.00	\$17,088,770.00	\$14,217,112.00	\$19,989,305.00
	% (CAD)							
	Class A	93.50%	93.50%	93.50%	93.50%	93.50%	93.50%	93.50%
	Class B	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
	Class C	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	Swap Notional if applicable							
	Class A	\$611,300,000.00	\$507,000,000.00	\$507,000,000.00	\$922,250,000.00	\$798,900,000.00	\$664,650,000.00	\$934,500,000.00
	Class B	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Class C	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Note Coupon rate							
	Class A	2.02000%	1M Libor + 95bps	1M Libor + 105bps	1.60000%	1.98000%	1M Libor + 52bps	2.62000%
	Class B	2.24900%	2.93100%	3.17300%	2.18500%	1.84400%	2.93600%	2.65700%
	Class C	2.49900%	3.63100%	3.87300%	2.78500%	1.99400%	3.43600%	2.85900%
	Note Coupon Payment Frequency							
	Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
	Class B	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class C	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Swap pay rate if applicable							
	Class A	1.86900%	1.96000%	2.18000%	1.37900%	1.40760%	2.20000%	2.33700%
	Class A Class B	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Class A							
	Class A Class B Class C	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	Class A Class B Class C Series Issuance Date	N/A N/A 04/29/2015	N/A N/A 04/28/2016	N/A N/A 04/28/2016	N/A N/A 09/20/2016	N/A N/A 04/25/2017	N/A N/A 08/15/2017	N/A N/A 01/29/2018
	Class A Class B Class C  Series Issuance Date Expected Final Payment Date	N/A N/A 04/29/2015 04/15/2020	N/A N/A 04/28/2016 04/15/2021	N/A N/A 04/28/2016 04/18/2022	N/A N/A 09/20/2016 09/16/2019	N/A N/A 04/25/2017 04/15/2020	N/A N/A 08/15/2017 07/15/2022	N/A N/A 01/29/2018 01/15/2021
	Class A Class B Class C Series Issuance Date	N/A N/A 04/29/2015	N/A N/A 04/28/2016	N/A N/A 04/28/2016	N/A N/A 09/20/2016	N/A N/A 04/25/2017	N/A N/A 08/15/2017	N/A N/A 01/29/2018
	Class A Class B Class C  Series Issuance Date Expected Final Payment Date	N/A N/A 04/29/2015 04/15/2020	N/A N/A 04/28/2016 04/15/2021	N/A N/A 04/28/2016 04/18/2022	N/A N/A 09/20/2016 09/16/2019	N/A N/A 04/25/2017 04/15/2020	N/A N/A 08/15/2017 07/15/2022	N/A N/A 01/29/2018 01/15/2021
II. NOTE PRINCI	Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	N/A N/A 04/29/2015 04/15/2020	N/A N/A 04/28/2016 04/15/2021	N/A N/A 04/28/2016 04/18/2022	N/A N/A 09/20/2016 09/16/2019	N/A N/A 04/25/2017 04/15/2020	N/A N/A 08/15/2017 07/15/2022	N/A N/A 01/29/2018 01/15/2021
II. NOTE PRINCI	Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	N/A N/A 04/29/2015 04/15/2020	N/A N/A 04/28/2016 04/15/2021	N/A N/A 04/28/2016 04/18/2022	N/A N/A 09/20/2016 09/16/2019	N/A N/A 04/25/2017 04/15/2020	N/A N/A 08/15/2017 07/15/2022	N/A N/A 01/29/2018 01/15/2021 01/15/2023
II. NOTE PRINCI	Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	N/A N/A 04/29/2015 04/15/2020	N/A N/A 04/28/2016 04/15/2021	N/A N/A 04/28/2016 04/18/2022	N/A N/A 09/20/2016 09/16/2019	N/A N/A 04/25/2017 04/15/2020	N/A N/A 08/15/2017 07/15/2022	N/A N/A 01/29/2018 01/15/2021
II. NOTE PRINCI	Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	N/A N/A 04/29/2015 04/15/2020 04/15/2022 Series 2015-2	N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3	N/A N/A 04/28/2016 04/18/2022 04/15/2024 Series 2016-4	N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5	N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2	N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4	N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1
II. NOTE PRINCI	Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)  PAL  Beginning Note Principal Amount in Original Currency Class A	N/A N/A 04/29/2015 04/15/2020 04/15/2022 Series 2015-2 US\$500,000,000.00	N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$400,000,000.00	N/A N/A 04/28/2016 04/18/2022 04/15/2024 Series 2016-4 US\$400,000,000.00	N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5 US\$700,000,000.00	N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00	N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00	N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00
II. NOTE PRINCI	Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)  PAL  Beginning Note Principal Amount in Original Currency Class A Class B	N/A N/A 04/29/2015 04/15/2020 04/15/2022 Series 2015-2 US\$500,000,000.00 \$29,420,856.00	N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$400,000,000.00 \$24,401,069.00	N/A N/A 04/28/2016 04/18/2022 04/15/2024 Series 2016-4 US\$400,000,000.00 \$24,401,069.00	N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5 US\$700,000,000.00 \$44,386,363.00	N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00 \$38,449,733.00	N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00 \$31,988,503.00	N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00 \$44,975,936.00
II. NOTE PRINCI	Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)  PAL  Beginning Note Principal Amount in Original Currency Class A	N/A N/A 04/29/2015 04/15/2020 04/15/2022 Series 2015-2 US\$500,000,000.00	N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$400,000,000.00	N/A N/A 04/28/2016 04/18/2022 04/15/2024 Series 2016-4 US\$400,000,000.00	N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5 US\$700,000,000.00	N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00	N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00	N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00
II. NOTE PRINCI	Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)  PAL  Beginning Note Principal Amount in Original Currency Class A Class B	N/A N/A 04/29/2015 04/15/2020 04/15/2022 Series 2015-2 US\$500,000,000.00 \$29,420,856.00	N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$400,000,000.00 \$24,401,069.00	N/A N/A 04/28/2016 04/18/2022 04/15/2024 Series 2016-4 US\$400,000,000.00 \$24,401,069.00	N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5 US\$700,000,000.00 \$44,386,363.00	N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00 \$38,449,733.00	N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00 \$31,988,503.00	N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00 \$44,975,936.00
II. NOTE PRINCI	Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)  PAL  Beginning Note Principal Amount in Original Currency Class A Class B Class C  Ending Note Principal Amount in Original Currency	N/A N/A 04/29/2015 04/15/2020 04/15/2022 Series 2015-2 US\$500,000,000.00 \$29,420,856.00 \$13,075,936.00	N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00	N/A N/A 04/28/2016 04/18/2022 04/15/2024 Series 2016-4 US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00	N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5 US\$700,000,000.00 \$44,386,363.00 \$19,727,273.00	N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00 \$38,449,733.00 \$17,088,770.00	N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00 \$31,988,503.00 \$14,217,112.00	N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00 \$44,975,936.00 \$19,989,305.00
II. NOTE PRINCI	Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)  PAL  Beginning Note Principal Amount in Original Currency Class A Class B Class C  Ending Note Principal Amount in Original Currency Class A	N/A N/A 04/29/2015 04/15/2020 04/15/2022 Series 2015-2 US\$500,000,000.00 \$29,420,856.00 \$13,075,936.00 US\$500,000,000.00	N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00 US\$400,000,000.00	N/A N/A 04/28/2016 04/18/2022 04/15/2024 Series 2016-4 US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00 US\$400,000,000.00	N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5 US\$700,000,000.00 \$44,386,363.00 \$19,727,273.00 US\$700,000,000.00	N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 U\$\$600,000,000.00 \$38,449,733.00 \$17,088,770.00	N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00 \$31,988,503.00 \$14,217,112.00 US\$525,000,000.00	N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00 \$44,975,936.00 \$19,989,305.00
II. NOTE PRINCI	Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)  PAL  Beginning Note Principal Amount in Original Currency Class A Class B Class C  Ending Note Principal Amount in Original Currency Class A Class A Class B	N/A N/A 04/29/2015 04/15/2020 04/15/2022 Series 2015-2 US\$500,000,000.00 \$29,420,856.00 \$13,075,936.00 US\$500,000,000.00	N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00 US\$400,000,000.00	N/A N/A 04/28/2016 04/18/2022 04/15/2024 Series 2016-4 US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00 US\$400,000,000.00	N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5 US\$700,000,000.00 \$44,386,363.00 \$19,727,273.00 US\$700,000,000.00	N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00 \$38,449,733.00 \$17,088,770.00 US\$600,000,000.00	N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00 \$31,988,503.00 \$14,217,112.00 US\$525,000,000.00 \$31,988,503.00	N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00 \$44,975,936.00 \$19,989,305.00 US\$750,000,000.00
II. NOTE PRINCI	Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)  PAL  Beginning Note Principal Amount in Original Currency Class A Class B Class C  Ending Note Principal Amount in Original Currency Class A	N/A N/A 04/29/2015 04/15/2020 04/15/2022 Series 2015-2 US\$500,000,000.00 \$29,420,856.00 \$13,075,936.00 US\$500,000,000.00	N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00 US\$400,000,000.00	N/A N/A 04/28/2016 04/18/2022 04/15/2024 Series 2016-4 US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00 US\$400,000,000.00	N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5 US\$700,000,000.00 \$44,386,363.00 \$19,727,273.00 US\$700,000,000.00	N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 U\$\$600,000,000.00 \$38,449,733.00 \$17,088,770.00	N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00 \$31,988,503.00 \$14,217,112.00 US\$525,000,000.00	N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00 \$44,975,936.00 \$19,989,305.00

## I. DEAL PARAMETERS

I. DEAL PARAMI	<u>ETERS</u>				
		Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
	Initial Note Balance in Original Currency				
	Class A	US\$450,000,000.00	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00
	Class B	\$28,328,343.00	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00
	Class C	\$12,590,374.00	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00
	% (CAD)				
	Class A	93.50%	93.50%	93.50%	93.50%
	Class B	4.50%	4.50%	4.50%	4.50%
	Class C	2.00%	2.00%	2.00%	2.00%
	Swap Notional if applicable				
	Class A	\$588,600,000.00	\$789,900,000.00	N/A	\$729,575,000.00
	Class B	N/A	N/A	N/A	N/A
	Class C	N/A	N/A	N/A	N/A
	Note Coupon rate				
	Class A	1M Libor + 32bps	3.44000%	2.79300%	1M Libor + 45bps
	Class B	2.83200%	3.21500%	3.15900%	2.98400%
	Class C	3.03200%	3.41500%	3.65900%	3.48400%
	N. 0 B 5				
	Note Coupon Payment Frequency				
	Class A	Monthly	Monthly	Monthly	Monthly
	Class B	Semiannually	Semiannually	Semiannually	Semiannually
	Class C	Semiannually	Semiannually	Semiannually	Semiannually
	0				
	Swap pay rate if applicable				
	Class A	2.46530%	3.05000%	N/A	2.41600%
	Class B Class C	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	Class C	N/A	N/A	N/A	IN/A
	Series Issuance Date	06/21/2018	09/17/2018	12/19/2018	01/18/2019
	Expected Final Payment Date	05/17/2021	08/15/2023	12/15/2020	12/15/2020
	Prescription Date (legal final)	05/15/2023	08/15/2025	12/15/2022	12/15/2022
II. NOTE PRINCI	PAL				
		Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
	Beginning Note Principal Amount in Original Currency				
	Class A	US\$450,000,000.00	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00
	Class B	\$28,328,343.00	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00
	Class C	\$12,590,374.00	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00
	Ending Note Principal Amount in Original Currency				
	Class A	US\$450,000,000.00	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00
	Class B	\$28,328,343.00	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00
	Class C	\$12,590,374.00	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00

## III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

		Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-2	Series 2017-4	Series 2018-1
	Remaining Months until Expected Final Payment Date	11	23	35	A	11	38	20
	Beginning Invested Amount	\$653,796,792.00	\$542,245,989.00	\$542,245,989.00	\$986,363,636.00	\$854,438,503.00	\$710,855,615.00	\$999,465,241.00
	Uncovered Loss & Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Deposit in reduction of Invested Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Invested Amount	\$653.796.792.00	\$542.245.989.00	\$542.245.989.00	\$986.363.636.00	\$854.438.503.00	\$710.855.615.00	\$999.465.241.00
	Floating Allocation Percentage	6.18%	5.13%	5.13%	9.33%	8.08%	6.72%	9.45%
	Series Share	6.18%	5.13%	5.13%	9.33%	8.08%	6.72%	9.45%
	Series Allocation Percentage	7.84%	6.50%	6.50%	11.82%	10.24%	8.52%	11.98%
IV SERIES ACC	OUNT BALANCES							
IV. SERIES ACC	OUNT BALANCES	0 : 0015 0	0 : 0010 0	0 : 0040.4	0 : 0040 5	0 : 0017.0	0 : 0047.4	0 : 0040.4
		Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-2	Series 2017-4	Series 2018-1
	Distribution Account							
	Beginning Balance	\$125.83	\$94.64	\$106.32	\$179.86	\$154.55	\$127.09	\$177.97
	Deposit	\$2,514,402.20	\$2,320,675.70	\$2,556,380.66	\$2,348,746.99	\$2,519,067.81	\$2,556,988.69	\$3,788,449.24
	Withdraw	-\$2,514,284.84	-\$2,320,585.18	-\$2,556,276.95	-\$2,348,564.72	-\$2,518,939.75	-\$2,556,861.55	-\$3,788,265.79
		\$243.19	\$185.16	\$2,000,270.90	\$362.13	\$282.61	\$254.23	\$361.42
	Ending Balance	\$243.19	\$185.16	\$210.03	\$302.13	\$282.01	\$254.23	\$301.42
	2) Reserve Account							
	Begininng Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Withdraw	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Interest Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
V KEY PORTEO	LIO PERFORMANCE STATISTICS							
		0 2015 2	0 2010 2	0 2010 4	0 2010 5	0 2017 2	0 2017 4	0: 2010 1
		Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-2	Series 2017-4	Series 2018-1
	Portfolio Yield	23.68%	23.68%	23.68%	23.68%	23.68%	23.68%	23.68%
	Yield on Eligible Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Blended Coupon and Additional Funding Expenses	1.98%	2.09%	2.31%	1.58%	1.50%	2.28%	2.38%
	Net Written-off Percentage (net of Recoveries)	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%
	SERIES EXCESS SPREAD %							
	Series Income Share	\$13,300,786.95	\$11,031,406.79	\$11,031,406.79	\$20,066,498.85	\$17,382,625.04	\$14,461,586.84	\$20,333,036.80
	Funding Costs	\$1,034,415.28	\$920,485.43	\$1,020,520.63	\$1,186,344.61	\$1,024,553.28	\$1,337,448.90	\$1,967,072.81
	Additional Funding Expenses	\$41.999.03	\$24,534.05	\$24,575.15	\$114,943.87	\$43,418.44	\$10,180.78	\$14,314.23
	Series Pool Losses	\$1,726,842.35	\$1,432,208.52	\$1,432,208.52	\$2,605,235.33	\$2,256,787.75	\$1.877.549.10	\$2,639,839,97
	Excess Series Income Share	\$10,497,530.29	\$8,654,178.79	\$8,554,102.49	\$16,159,975.04	\$14,057,865.57	\$11,236,408.06	\$15,711,809.79
	Invested Amount	\$653,796,792.00	\$542,245,989.00	\$542,245,989.00	\$986,363,636.00	\$854,438,503.00	\$710,855,615.00	\$999,465,241.00
	Series Excess Spread % -Current Determination Period	19.27%	19.15%	18.93%	19.66%	19.74%	18.97%	18.86%
	Series Excess Spread % -Prior Determination Period	18.92%	18.80%	18.58%	19.31%	19.40%	18.62%	18.52%
	Series Excess Spread % -2nd prior Determination Period	16.84%	16.73%	16.51%	17.24%	17.32%	16.55%	16.44%
	Series Excess Spread % -3 month average	18.34%	18.23%	18.01%	18.74%	18.82%	18.04%	17.94%
	Excess of Series Income Share over Funding Costs and other							
	series allocable expenses							
	3 month average	\$8,904,603,11	\$7,333,064.55	\$7.232.976.10	\$13,756,602.36	\$11,976,123.80	\$9.504.559.45	\$13,276,821.51
	Test if >0 in compliance?	¥es	Ψ7,555,004.55 Yes	Ψ7,232,370.10 Yes	Ψ10,700,002.00 Yes	Yes	¥5,564,555.45 Yes	Yes
		. 55	0		5	0	. 30	100

## III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
Remaining Months until Expected Final Payment Date	24	51	19	19
Beginning Invested Amount	\$629,518,717.00	\$844,812,834.00	\$800,000,000.00	\$780,294,118.00
Uncovered Loss & Deficiency	\$0.00	\$0.00	\$0.00	\$0.00
Deposit in reduction of Invested Amount	\$0.00	\$0.00	\$0.00	\$0.00
Ending Invested Amount	\$629,518,717.00	\$844,812,834.00	\$800,000,000.00	\$780,294,118.00
Floating Allocation Percentage Series Share	5.95% 5.95%	7.99% 7.99%	7.57% 7.57%	7.38% 7.38%
Series Allocation Percentage	7.54%	10.12%	9.59%	9.35%
IV. SERIES ACCOUNT BALANCES				
	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
1) Distribution Account				
Beginning Balance	\$106.43	\$153.89	\$152.32	\$73.16
Deposit	\$2,517,988.62	\$4,166,440.51	\$3,626,605.50	\$3,071,452.14
Withdraw	-\$2,517,874.00	-\$4,166,252.52	-\$3,626,431.94	-\$3,071,297.17
Ending Balance	\$221.05	\$341.88	\$325.88	\$228.13
2) Reserve Account				
Begininng Balance	\$0.00	\$0.00	\$0.00	\$0.00
Deposit Withdraw	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00
Interest Income	\$0.00	\$0.00	\$0.00	\$0.00
Ending Balance	\$0.00	\$0.00	\$0.00	\$0.00
V KEY DODTEOLIO DEDECODMANCE STATISTICS				
V. KEY PORTFOLIO PERFORMANCE STATISTICS	0 : 0040.0	0 : 0040.4	0 : 0040 5	0 : 0010 1
	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
Portfolio Yield	23.68%	23.68%	23.68%	23.68%
Yield on Eligible Investments	N/A	N/A	N/A	N/A
Blended Coupon and Additional Funding Expenses	2.51%	3.08%	2.84%	2.48%
Net Written-off Percentage (net of Recoveries)	2.44%	2.44%	2.44%	2.44%
SERIES EXCESS SPREAD %				
Series Income Share	\$12,806,875.83	\$17,186,801.24	\$16,275,132.71	\$15,874,237.91
Funding Costs	\$1,307,856.38	\$2,157,500.47	\$1,884,431.10	\$1,601,427.14
Additional Funding Expenses	\$9,015.90	\$12,099.32	\$11,457.51	\$11,175.27
Series Pool Losses Excess Series Income Share	\$1,662,717.83 \$9,827,285.72	\$2,231,363.93 \$12,785,837.52	\$2,113,001.93 \$12,266,242.17	\$2,060,953.72 \$12,200,681.78
Invested Amount	\$629,518,717.00	\$844,812,834.00	\$800,000,000.00	\$780,294,118.00
Series Excess Spread % -Current Determination Period	18.73%	18.16%	18.40%	18.76%
Series Excess Spread % -Prior Determination Period	18.39%	17.81%	18.05%	18.42%
Series Excess Spread % -2nd prior Determination Period	16.31%	15.74%	15.98%	16.34%
Series Excess Spread % -3 month average	17.81%	17.24%	17.48%	17.84%
Excess of Series Income Share over Funding Costs and other series allocable expenses				
3 month average	\$8,293,589.53	\$10,727,601.34	\$10,317,176.68	\$10,299,611.99
Test if >0 in compliance?	\$6,293,369.33 Yes	\$10,727,001.34 Yes	\$10,317,170.00 Yes	\$10,299,011.99 Yes
			.00	

# VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWA	ARD:				Number of Accounts
(1)	Beginning Pool Balance			\$10,571,547,863.61	10,232,630
(2)	Principal Receivables billed			\$5,643,056,335.02	
(3)	Miscellaneous debits & debit adjustments			\$8,001,993.11	
(4)	Principal Receivables balance in added Accounts at beginn	ing of Determination Day		\$0.00	
(5)	Principal Receivables balance of Removed Accounts			\$0.00	
(6)	Total payments of Principal Receivables (net of Recoveries)	)		\$5,230,292,631.97	
(7)	Written-off Amounts in respect of Principal (i.e. charge-offs)			\$27,922,126.24	
(8)	Miscellaneous credits & credit adjustments			\$156,803,303.99	
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Ending Pool Balance			\$10,807,588,129.54	10,256,438
COLLECTIONS:					
(1)				\$6,464,537.76	
(2)	Collections of Principal Receivables			\$5,230,292,631.97	
(3)	Collections of Finance Charge Receivables (net of Recover	ies)		\$208,602,142.81	
(1)+(2)+(3)	Total Collections			\$5,445,359,312.54	
	Monthly Payment Rate current Determination Period			51.51%	
	(Total Collections net of Recoveries as % of Beginning Pool Balance	e)			
	Monthly Payment Rate prior Determination Period			48.23%	
	Monthly Payment Rate second prior Determination Period			43.17%	
	Average latest three Determination Periods			47.64%	
	Test: Average Payment Rate > or = 10.00%				
	In compliance? (Yes/No)			Yes	
	If No, then Amortization Event				
	Portfolio Yield current Determination Period (Finance Charge Collections net of Recoveries as % of Beginning I	Pool Balance)		23.68%	
	Portfolio Yield prior Determination Period			23.29%	
	Portfolio Yield second prior Determination Period			20.96%	
	Average latest three Determination Periods			22.64%	
DELINQUENCIES:	Total Descripture	0/ -f.T-t-  Di	Number of Assessmen	0/ - 6 A	
	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts	
31-60 days delinquent	\$78,372,149	0.72%	10,435	0.10%	
61-90 days delinquent	\$48,601,385 \$29,610,055	0.45% 0.27%	5,726	0.06% 0.03%	
91-120 days delinquent 121-150 days delinquent	\$29,610,055 \$23,177,439	0.27%	3,268 2,523	0.03%	
> 150 days delinquent	\$25,177,439 \$16,395,721	0.21%	2,523 1,379	0.02%	
Total delinquencies	\$196,156,749	1.80%	23,331	0.22%	
i otal delilique licies	ψ130,130,748	1.00 //	20,001	0.22 /0	

# MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

## Canadian Dollars unless otherwise specified

WRIT	TFN.	OFF	AMO	UNTS:

Written-off Amounts (i.e. charge-offs)	\$27,922,126.24
Recoveries	\$6,464,537.76
Net Written-off Amounts	\$21,457,588.48
Written-off percentage (annualized)	3.17%
Recovery percentage (annualized)	0.73%
Net Written-off percentage (annualized)	2.44%
Number of Written-off Accounts	2,192

#### RETAINED INTEREST:

(1)	Total Invested Amount	\$8,344,037,434.00
(2)	Required Pool Percentage	107%
(1)x(2)=(3)	Required Pool Balance	\$8,928,120,054.38
(4)		\$10,807,588,129.54
(4)/(1)=(5)	Pool Percentage	130%
	Test: Ending Pool Ralance >= Pequired Pool Ralance	

Test: Ending Pool Balance >= Required Pool Balance

In compliance? (Yes/No)

(1)	Pool Balance	100.00%	\$10,807,588,129.54
(2)	Total Invested Amount	77.21%	\$8,344,037,434.00
(1)-(2)	Retained Interest	22.79%	\$2,463,550,695.54

## CREDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest	\$2,463,550,695.54
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	\$8,344,037,434.00
(1)/(2)=(3)	Seller's Interest Percentage	29.52%

# REPURCHASE DEMAND ACTIVITY (Rule 15Ga-1):

No Activity to Report

### Most Recent Form ABS - 15G

Filed by: Royal Bank of Canada

CIK#: 0001000275

Filing Date: February 13, 2019

## VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-2	Series 2017-4	Series 2018-1
Series Income Share (1)	\$13,300,786.95	\$11,031,406.79	\$11,031,406.79	\$20,066,498.85	\$17,382,625.04	\$14,461,586.84	\$20,333,036.80
Maximum Series Entitlement (2)	\$1,076,414.31	\$945,019.48	\$1,045,095.78	\$1,301,288.48	\$1,067,971.72	\$1,347,629.68	\$1,981,387.04
Series Ownership Entitlement (3) = lesser (1) or (2)	\$1,076,414.31	\$945,019.48	\$1,045,095.78	\$1,301,288.48	\$1,067,971.72	\$1,347,629.68	\$1,981,387.04
Amount Deposited to Series Distribution Account	\$1,076,414.31	\$945,019.48	\$1,045,095.78	\$1,301,288.48	\$1,067,971.72	\$1,347,629.68	\$1,981,387.04
Cumulative Entitlement Deficiency = max (2-1, 0)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Excess Finance Charge Collection = max (1-2, 0)	\$12,224,372.64	\$10,086,387.31	\$9,986,311.01	\$18,765,210.37	\$16,314,653.32	\$13,113,957.16	\$18,351,649.76
Components of Maximum Series Entitlement							
Series Funding Costs:							
Class A	\$952,099.75	\$828,100.00	\$921,050.00	\$1,059,818.96	\$937,109.70	\$1,218,525.00	\$1,819,938.75
Class B	\$55,139.59	\$59,599.61	\$64,520.49	\$80,820.17	\$59,084.42	\$78,265.20	\$99,584.22
Class C	\$27,230.64	\$32,814.92	\$35,001.98	\$45,783.71	\$28,395.84	\$40,708.33	\$47,624.52
Less: Income from the Distribution Account	\$54.70	\$29.10	\$51.84	\$78.23	\$36.68	\$49.63	\$74.68
Series Additional Funding Expenses	\$41,999.03	\$24,534.05	\$24,575.15	\$114,943.87	\$43,418.44	\$10,180.78	\$14,314.23
Maximum Series Entitlement before Deficiency	\$1,076,414.31	\$945,019.48	\$1,045,095.78	\$1,301,288.48	\$1,067,971.72	\$1,347,629.68	\$1,981,387.04
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$1,076,414.31	\$945,019.48	\$1,045,095.78	\$1,301,288.48	\$1,067,971.72	\$1,347,629.68	\$1,981,387.04
Excess Finance Charge Collection	\$12,224,372.64	\$10,086,387.31	\$9,986,311.01	\$18,765,210.37	\$16,314,653.32	\$13,113,957.16	\$18,351,649.76
Reserve Account Available Collections	\$10,497,530.29	\$8,654,178.79	\$8,554,102.49	\$16,159,975.04	\$14,057,865.57	\$11,236,408.06	\$15,711,809.79
Deposit to Series Reserve Account							
(a) During Pre-Accumulation Reserve Period	\$0.00	\$0.00	\$0.00	\$7,397,727.27	\$0.00	\$0.00	\$0.00
(b) Current Excess Spread % < Required	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Remaining Excess Finance Charge Collection	\$12,224,372.64	\$10,086,387.31	\$9,986,311.01	\$11,367,483.10	\$16,314,653.32	\$13,113,957.16	\$18,351,649.76
Series Pre-Accumulation Reserve Start Date	07/15/2019	12/15/2020	12/15/2021	05/15/2019	12/15/2019	03/15/2022	09/15/2020
Amount withdrawn from Reserve Account							
(a) On current Distribution Day	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(b) On all prior Distribution Days	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(c) Cumulative amounts withdrawn (4) = (a + b)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2% of Initial Invested Amount (5)	\$13,075,935.84	\$10,844,919.78	\$10,844,919.78	\$19,727,272.72	\$17,088,770.06	\$14,217,112.30	\$19,989,304.82
Test: (4) < (5) In compliance? (Yes/No) If No, then Amortization Event	Yes						

## VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
Series Income Share (1)	\$12,806,875.83	\$17,186,801.24	\$16,275,132.71	\$15,874,237.91
Maximum Series Entitlement (2)	\$1,316,872.28	\$2,169,599.79	\$1,895,888.61	\$1,612,602.41
Series Ownership Entitlement (3) = lesser (1) or (2)	\$1,316,872.28	\$2,169,599.79	\$1,895,888.61	\$1,612,602.41
Amount Deposited to Series Distribution Account	\$1,316,872.28	\$2,169,599.79	\$1,895,888.61	\$1,612,602.41
Cumulative Entitlement Deficiency = max (2-1, 0)	\$0.00	\$0.00	\$0.00	\$0.00
Excess Finance Charge Collection = max (1-2, 0)	\$11,490,003.55	\$15,017,201.45	\$14,379,244.10	\$14,261,635.50
Components of Maximum Series Entitlement				
Series Funding Costs:				
Class A	\$1,209,229.65	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67
Class B	\$66,854.89	\$101,852.75	\$94,770.00	\$87,314.91
Class C	\$31,811.68	\$48,083.93	\$48,786.67	\$45,309.08
Less: Income from the Distribution Account	\$39.84	\$98.71	\$95.57	\$74.52
Series Additional Funding Expenses	\$9.015.90	\$12.099.32	\$11.457.51	\$11.175.27
Maximum Series Entitlement before Deficiency	\$1,316,872.28	\$2,169,599.79	\$1,895,888.61	\$1,612,602.41
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$0.00 \$1.316.872.28	\$2,169,599.79	\$0.00 \$1.895.888.61	\$1.612.602.41
Maximum Series Emidement (2)	\$1,310,672.26	\$2,109,399.79	\$1,090,000.01	\$1,012,002.41
Excess Finance Charge Collection	\$11,490,003.55	\$15,017,201.45	\$14,379,244.10	\$14,261,635.50
Reserve Account Available Collections	\$9,827,285.72	\$12,785,837.52	\$12,266,242.17	\$12,200,681.78
Deposit to Series Reserve Account				
(a) During Pre-Accumulation Reserve Period	\$0.00	\$0.00	\$0.00	\$0.00
(b) Current Excess Spread % < Required	\$0.00	\$0.00	\$0.00	\$0.00
Remaining Excess Finance Charge Collection	\$11,490,003.55	\$15,017,201.45	\$14,379,244.10	\$14,261,635.50
Series Pre-Accumulation Reserve Start Date	01/15/2021	04/15/2023	08/15/2020	08/15/2020
Amount withdrawn from Reserve Account				
(a) On current Distribution Day	\$0.00	\$0.00	\$0.00	\$0.00
(b) On all prior Distribution Days	\$0.00	\$0.00	\$0.00	\$0.00
(c) Cumulative amounts withdrawn (4) = (a + b)	\$0.00	\$0.00	\$0.00	\$0.00
2% of Initial Invested Amount (5)	\$12,590,374.34	\$16,896,256.68	\$16,000,000.00	\$15,605,882.36
Test: (4) < (5) In compliance? (Yes/No)	Yes	Yes	Yes	Yes
If No, then Amortization Event				

## VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

		Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-2	Series 2017-4	Series 2018-1
	0 : 0: : 10 # #							
	Series Principal Collections Excess Requirements	\$325,193,976.36 \$0.00	\$269,709,399.28 \$0.00	\$269,709,399.28 \$0.00	\$490,610,471.55 \$0.00	\$424,991,790.04 \$0.00	\$353,574,664.56 \$0.00	\$497,127,082.46 \$0.00
	·	\$325,193,976.36	\$269,709,399.28	\$269,709,399.28	\$0.00 \$490,610,471.55	\$424,991,790.04	\$0.00 \$353,574,664.56	\$497,127,082.46
	Sum of above (1) Invested Amount during Accumulation Period before deposit (2)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Controlled Distribution Amount (3)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Distribution Account Deposit (least of 1, 2, or 3)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Available Excess Collections allocated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Remaining balance remitted to Seller	\$325,193,976.36	\$269,709,399.28	\$269,709,399.28	\$490,610,471.55	\$424,991,790.04	\$353,574,664.56	\$497,127,082.46
	Nemaining balance remitted to Seller	\$323,133,970.30	\$209,709,099.20	ψ209,709,399.26	\$490,010,471.33	9424,551,750.04	\$303,374,004.30	ψ497,127,002.40
IX. APPLICATIO	ON OF FUNDS IN DISTRIBUTION ACCOUNTS							
	Revolving / Accumulation / Amortization Period	Revolving						
	Distribution Account Balance before payments	\$994.281.18	\$852.785.32	\$945.776.42	\$1,175,038.00	\$980.766.51	\$1,228,904.09	\$1.834.531.81
	Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Amount available for payments	\$994,281.18	\$852,785.32	\$945,776.42	\$1,175,038.00	\$980,766.51	\$1,228,904.09	\$1,834,531.81
	Allocate distinction paymone	Ψου 1,201.10	\$002,700.0 <u>2</u>	\$6.10,770.1E	ψ1,170,000.00	4000,700.01	ψ1,220,001.00	ψ1,001,001.01
	PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE							
	Paid to Trustees	\$3,358.29	\$2,785.30	\$2,785.30	\$5,066.56	\$4,388.91	\$3,651.38	\$5,133.86
	Class A Coupon or Swap Payment	\$952,099.75	\$828,100.00	\$921,050.00	\$1,059,818.96	\$937,109.70	\$1,218,525.00	\$1.819.938.75
	Class A Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class B Coupon or Swap Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class B Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class C Coupon or Swap Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class C Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class C Principal of Swap Exchange Amount			\$0.00		\$0.00	\$0.00	
	Paid to Subordinated Lender	\$32,635.43	\$16,768.07	\$16,809.17	\$100,817.28	\$31,181.28	\$0.00	\$0.00
	Certain Additional Funding Expenses	\$5,940.01	\$4,926.53	\$4,926.53	\$8,961.52	\$7,762.92	\$6,458.41	\$9,080.55
	Distribution Account Balance after payments	\$247.70	\$205.42	\$205.42	\$373.68	\$323.70	\$269.30	\$378.65
	Total coupon / swap payment due	\$952,099.75	\$828,100.00	\$921,050.00	\$1,059,818.96	\$937,109.70	\$1,218,525.00	\$1,819,938.75
	Total principal / swap exchange due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Additional Funding Expenses due	\$41,999.03	\$24,534.05	\$24,575.15	\$114,943.87	\$43,418.44	\$10,180.78	\$14,314.23
	Total paid	\$994,033.48	\$852,579.90	\$945,571.00	\$1,174,664.32	\$980,442.81	\$1,228,634.79	\$1,834,153.16
	Payable to Beneficiary	\$65.30	\$54.15	\$54.15	\$98.51	\$85.33	\$70.99	\$99.82
X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS								
		Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-2	Series 2017-4	Series 2018-1
	Class A Note Rate	2.02000%	3.42263%	3.52263%	1.60000%	1.98000%	2.99263%	2.62000%
	Class B Note Rate	2.24900%	2.93100%	3.17300%	2.18500%	1.84400%	2.93600%	2.65700%
	Class C Note Rate	2.49900%	3.63100%	3.87300%	2.78500%	1.99400%	3.43600%	2.85900%
	Class A Coupon Payment	US\$841,666.67	US\$1,140,876.67	US\$1,174,210.00	US\$933,333.33	US\$990,000.00	US\$1,309,275.63	US\$1,637,500.00
	Class A Principal Payment	US\$0.00						
	Class B Coupon Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class B Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class C Coupon Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class C Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class A Interest Factor	US\$1.68333	US\$2.85219	US\$2.93553	US\$1.33333	US\$1.65000	US\$2.49386	US\$2.18333
	Class B Interest Factor	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
	Class C Interest Factor	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000

## VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

<u> </u>				
	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
Series Principal Collections	\$313,118,275.60	\$420,204,080.17	\$397,914,455.40	\$388,112,880.21
Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00
Sum of above (1)	\$313,118,275.60	\$420,204,080.17	\$397,914,455.40	\$388,112,880.21
Invested Amount during Accumulation Period before deposit (2)	\$0.00	\$0.00	\$0.00	\$0.00
Controlled Distribution Amount (3)	\$0.00	\$0.00	\$0.00	\$0.00
Distribution Account Deposit (least of 1, 2, or 3)	\$0.00	\$0.00	\$0.00	\$0.00
Available Excess Collections allocated	\$0.00	\$0.00	\$0.00	\$0.00
Remaining balance remitted to Seller	\$313,118,275.60	\$420,204,080.17	\$397,914,455.40	\$388,112,880.21
IX. APPLICATION OF FUNDS IN DISTRIBUTION ACCOUNTS				
Revolving / Accumulation / Amortization Period	Revolving	Revolving	Revolving	Revolving
Distribution Account Balance before payments	\$1,810,420.59	\$2,019,997.51	\$1,752,650.70	\$1,480,324.14
Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00
Amount available for payments	\$1,810,420.59	\$2,019,997.51	\$1,752,650.70	\$1,480,324.14
PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE				
Paid to Trustees	\$3,233.59	\$4,339.47	\$4,109.28	\$4,008.06
Class A Coupon or Swap Payment	\$1,209,229.65	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67
Class A Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00
Class B Coupon or Swap Payment	\$401,129.34	\$0.00	\$0.00	\$0.00
Class B Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00
Class C Coupon or Swap Payment	\$190,870.07	\$0.00	\$0.00	\$0.00
Class C Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00
Paid to Subordinated Lender	\$0.00	\$0.00	\$0.00	\$0.00
Certain Additional Funding Expenses	\$5,719.44	\$7,675.48	\$7,268.33	\$7,089.28
Distribution Account Balance after payments	\$238.49	\$320.06	\$303.09	\$349.13
Total coupon / swap payment due	\$1,801,229.07 \$0.00	\$2,007,662.50	\$1,740,970.00 \$0.00	\$1,468,877.67
Total principal / swap exchange due	\$9,015.90	\$0.00 \$12,099.32		\$0.00
Total Additional Funding Expenses due	\$1,810,182,10	\$2,099.32	\$11,457.51 \$1,752,347.61	\$11,175.27 \$1.479.975.01
Total paid Payable to Beneficiary	\$1,810,182.10 \$62.87	\$2,019,677.45 \$84.37	\$1,752,347.61 \$79.90	\$1,479,975.01 \$77.93
, ,	<b>Q02.</b> 07	ψο πον	\$70.00	\$17.55
X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS				
	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
Class A Note Rate	2.79263%	3.44000%	2.79300%	2.92263%
Class B Note Rate	2.83200%	3.21500%	3.15900%	2.98400%
Class C Note Rate	3.03200%	3.41500%	3.65900%	3.48400%
Class A Coupon Payment	US\$1,047,236.25	US\$1,720,000.00	\$1,740,970.00	US\$1,339,538.75
Class A Principal Payment	US\$0.00	US\$0.00	\$0.00	US\$0.00
Class B Coupon Payment	\$401,129.34	\$0.00	\$0.00	\$0.00
Class B Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00
Class C Coupon Payment	\$190,870.07	\$0.00	\$0.00	\$0.00
Class C Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00
Class A Interest Factor	US\$2.32719	US\$2.86667	\$2.32750	US\$2.43553
Class B Interest Factor	\$14.16000	\$0.00000	\$0.00000	\$0.00000
Class C Interest Factor	\$15.16000	\$0.00000	\$0.00000	\$0.00000