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 and with respect to the payments, allocations and deposits made on the Distribution Day that is set forth below.

Outstanding Series on the Determination Day		
Series 2015-2	Determination Day:	12/31/2019
Series 2016-3	Determination Period:	December 2019
Series 2016-4	Number of Days in Determination Period:	31
Series 2017-2	Distribution Day:	01/15/2020
Series 2017-4	Prior Determination Period:	November 2019
Series 2018-1		
Series 2018-3		
Series 2018-4		
Series 2018-5		
Series 2019-1		
Series 2019-2		

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT

Canadian Dollars unless otherwise specified

I. DEAL PARAMETERS

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
Initial Note Balance in Original Currency							
Class A	US\$500,000,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$600,000,000.00	US\$525,000,000.00	US\$750,000,000.00	US\$450,000,000.00
Class B	\$29,420,856.00	\$24,401,069.00	\$24,401,069.00	\$38,449,733.00	\$31,988,503.00	\$44,975,936.00	\$28,328,343.00
Class C	\$13,075,936.00	\$10,844,920.00	\$10,844,920.00	\$17,088,770.00	\$14,217,112.00	\$19,989,305.00	\$12,590,374.00
% (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	\$798,900,000.00	\$664,650,000.00	\$934,500,000.00	\$588,600,000.00
Class B	N/A						
Class C	N/A						
Note Coupon rate							
Class A	2.02000%	1M Libor + 95bps	1M Libor + 105bps	1.98000%	1M Libor + 52bps	2.62000%	1M Libor + 32bps
Class B	2.24900%	2.93100%	3.17300%	1.84400%	2.93600%	2.65700%	2.83200%
Class C	2.49900%	3.63100%	3.87300%	1.99400%	3.43600%	2.85900%	3.03200%
Note Coupon Payment Frequency							
Class A	Monthly						
Class B	Semiannually						
Class C	Semiannually						
Swap pay rate if applicable							
Class A	1.86900%	1.96000%	2.18000%	1.40760%	2.20000%	2.33700%	2.46530%
Class B	N/A						
Class C	N/A						
Series Issuance Date	04/29/2015	04/28/2016	04/28/2016	04/25/2017	08/15/2017	01/29/2018	06/21/2018
Expected Final Payment Date	04/15/2020	04/15/2021	04/18/2022	04/15/2020	07/15/2022	01/15/2021	05/17/2021
Prescription Date (legal final)	04/15/2022	04/15/2023	04/15/2024	04/15/2022	07/15/2024	01/15/2023	05/15/2023
II. NOTE PRINCIPAL							
	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
Beginning Note Principal Amount in Original Currency							
Class A	US\$500,000,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$600,000,000.00	US\$525,000,000.00	US\$750,000,000.00	US\$450,000,000.00
Class B	\$29,420,856.00	\$24,401,069.00	\$24,401,069.00	\$38,449,733.00	\$31,988,503.00	\$44,975,936.00	\$28,328,343.00
Class C	\$13,075,936.00	\$10,844,920.00	\$10,844,920.00	\$17,088,770.00	\$14,217,112.00	\$19,989,305.00	\$12,590,374.00
Ending Note Principal Amount in Original Currency							
Class A	US\$500,000,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$600,000,000.00	US\$525,000,000.00	US\$750,000,000.00	US\$450,000,000.00
Class B	\$29,420,856.00	\$24,401,069.00	\$24,401,069.00	\$38,449,733.00	\$31,988,503.00	\$44,975,936.00	\$28,328,343.00
Class C	\$13,075,936.00	\$10,844,920.00	\$10,844,920.00	\$17,088,770.00	\$14,217,112.00	\$19,989,305.00	\$12,590,374.00

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT

Class C

Canadian Dollars unless otherwise specified

I. DEAL PARAMETERS

I. DEAL FARAIN	IE I ERG				
		Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
	Initial Note Balance in Original Currency				
	Class A	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00	US\$600,000,000.00
	Class B	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00	\$38,103,209.00
	Class C	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00	\$16,934,759.00
	% (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	\$789,900,000.00	N/A	\$729,575,000.00	\$791,700,000.00
	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	3.44000%	2.79300%	1M Libor + 45bps	1M Libor + 35bps
	Class A Class B	3.21500%	3.15900%	2.98400%	2.65900%
	Class C	3.41500%	3.65900%	3.48400%	2.95900%
	Note Coupon Payment Frequency				
	Class A	Monthly	Monthly	Monthly	Monthly
	Class B	Semiannually	Semiannually	Semiannually	Semiannually
	Class C	Semiannually	Semiannually	Semiannually	Semiannually
	Swap pay rate if applicable				
	Class A	3.05000%	N/A	2.41600%	1.95000%
	Class A Class B	3.05000% N/A	N/A N/A	2.4 1600% N/A	1.95000% N/A
	Class D Class C	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	01855 0	10/0	174	IN/A	19/7
	Series Issuance Date	09/17/2018	12/19/2018	01/18/2019	10/23/2019
	Expected Final Payment Date	08/15/2023	12/15/2020	12/15/2020	10/15/2021
	Prescription Date (legal final)	08/15/2025	12/15/2022	12/15/2022	10/15/2023
II. NOTE PRINC	<u>IPAL</u>				
		Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
	Beginning Note Principal Amount in Original Currency	20103 2010 4	00.100 2010 0	55.165 £010-1	00/100 2010-2
	Class A	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00	US\$600,000,000.00
	Class B	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00	\$38,103,209.00
	Class C	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00	\$16,934,759.00
	Ending Note Principal Amount in Original Currency				
	Class A	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00	US\$600,000,000.00
	Class B	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00	\$38,103,209.00

\$16,896,257.00

\$16,000,000.00

\$15,605,882.00

\$16,934,759.00

III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

		Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
Remaining Months	until Expected Final Payment Date	3	15	27	3	30	12	16
Beginning Invested	Amount	\$435,864,528.00	\$542,245,989.00	\$542,245,989.00	\$854,438,503.00	\$710,855,615.00	\$999,465,241.00	\$629,518,717.00
Uncovered Loss &		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	n of Invested Amount	\$108,966,132.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Invested An		\$326,898,396.00	\$542,245,989.00	\$542,245,989.00	\$854,438,503.00	\$710,855,615.00	\$999,465,241.00	\$629,518,717.00
Floating Allocation	Percentage	4.07%	5.06%	5.06%	7.97%	6.63%	9.32%	5.87%
Series Share		6.03%	5.06%	5.06%	7.97%	6.63%	9.32%	5.87%
Series Allocation P	ercentage	7.97%	6.61%	6.61%	10.41%	8.66%	12.18%	7.67%
IV. SERIES ACCOUNT BALANCE	s							
<u></u>	<u>-</u>	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
1) Distribution Asso	t							
1) Distribution Acco			\$007 of	\$070 IO	* 1 101 00	\$222 IS	* 1 000 17	* ****
Beginning Bala	nce	\$108,967,107.17	\$827.61	\$876.48	\$1,161.83	\$968.43	\$1,382.47	\$880.09
Deposit		\$111,083,996.92	\$1,765,233.58	\$1,958,180.82	\$1,992,851.57	\$2,556,436.78	\$3,787,629.66	\$2,517,485.69
Withdraw		-\$2,019,097.14	-\$1,765,422.79	-\$1,958,403.75	-\$1,993,022.76	-\$2,556,560.33	-\$3,787,820.46	-\$2,517,586.81
Ending Balance	2	\$218,032,006.95	\$638.40	\$653.55	\$990.64	\$844.88	\$1,191.67	\$778.97
2) Reserve Accoun	ıt							
Begininng Bala	nce	\$4,932,721.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Deposit		\$0.00	\$0.00	\$0.00	\$6,408,288.77	\$0.00	\$0.00	\$0.00
Withdraw		-\$9.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interest Income		\$7,905.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Balance		\$4,940,617.60	\$0.00	\$0.00	\$6,408,288.77	\$0.00	\$0.00	\$0.00
V. KEY PORTFOLIO PERFORMAN	NCE STATISTICS	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
V. KEY PORTFOLIO PERFORMA	NCE STATISTICS							
		24.62%	Series 2016-3 24.62% N/A	Series 2016-4 24.62% N/A	Series 2017-2 24.62% N/A	Series 2017-4 24.62% N/A	Series 2018-1 24.62% N/A	24.62%
Yield on Eligible Inv	vestments		24.62%	24.62%	24.62%	24.62%	24.62%	
Yield on Eligible Inv Blended Coupon ar		24.62% 0.55%	24.62% N/A	24.62% N/A	24.62% N/A	24.62% N/A	24.62% N/A	24.62% N/A
Yield on Eligible Inv Blended Coupon ar	vestments nd Additional Funding Expenses	24.62% 0.55% 1.90%	24.62% N/A 2.08%	24.62% N/A 2.30%	24.62% N/A 1.49%	24.62% N/A 2.26%	24.62% N/A 2.37%	24.62% N/A 2.50%
Yield on Eligible Inv Biended Coupon ar Net Written-off Perc	vestments nd Additional Funding Expenses centage (net of Recoveries)	24.62% 0.55% 1.90%	24.62% N/A 2.08%	24.62% N/A 2.30%	24.62% N/A 1.49%	24.62% N/A 2.26%	24.62% N/A 2.37%	24.62% N/A 2.50%
Yield on Eligible Inv Biended Coupon ar Net Written-off Perc SERIES EXCESS 5	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD %	24.62% 0.55% 1.90% 2.26%	24.62% N/A 2.08% 2.26%	24.62% N/A 2.30% 2.26%	24.62% N/A 1.49% 2.26%	24.62% N/A 2.26% 2.26%	24.62% N/A 2.37% 2.26%	24.62% N/A 2.50% 2.26%
Yield on Eligible Inv Blended Coupon ar Net Written-off Per SERIES EXCESS 1 Series Income Sha	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD %	24.62% 0.55% 1.90% 2.26% \$9,201,380.18	24.62% N/A 2.08% 2.26% \$11,447,161.17	24.62% N/A 2.30% 2.26% \$11,447,161.17	24.62% N/A 1.49% 2.26% \$18,037,745.69	24.62% N/A 2.26% 2.26% \$15,006,618.68	24.62% N/A 2.37% 2.26% \$21,099,353.29	24.62% N/A 2.50% 2.26% \$13,289,544.52
Yield on Eligible Inv Blended Coupon ar Net Written-off Perd SERIES EXCESS 1 Series Income Sha Funding Costs	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD % rre	24.62% 0.55% 1.90% 2.26% \$9,201,380.18 \$935,450.34	24.62% N/A 2.08% 2.26% \$11,447,161.17 \$920,476.06	24.62% N/A 2.30% 2.26% \$11,447,161.17 \$1,020,520.55	24.62% N/A 1.49% 2.26% \$18,037,745.69 \$1,024,544.67	24.62% N/A 2.26% 2.26% \$15,006,618.68 \$1.337,440.13	24.62% N/A 2.37% 2.26% \$21,099,353.29 \$1,967,061.67	24.62% N/A 2.50% 2.26% \$13,289,544.52 \$1,307,813.76
Yield on Eligible Inv Biended Coupon ar Net Written-off Perc SERIES EXCESS & Series Income Sha Funding Costs Additional Funding	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD % re Expenses	24.62% 0.55% 1.90% 2.26% \$9,201,380.18 \$935,450.34 \$1,838.11	24.62% N/A 2.08% 2.26% \$11,447,161.17 \$920,476.06 \$17,953.43	24.62% N/A 2.30% 2.26% \$11,447,161.17 \$1,020,520.55 \$17,978.83	24.62% N/A 1.49% 2.26% \$18,037,745.69 \$1,024,544.67 \$32,950.38	24.62% N/A 2.26% 2.26% \$15,006,618.68 \$1,337,440.13 \$1,998.51	24.62% N/A 2.37% 2.26% \$21.099.353.29 \$1,967,061.67 \$2,809.93	24.62% N/A 2.50% 2.26% \$13,289,544.52 \$1,307,813.76 \$1,769.85
Yield on Eligible Inv Blended Coupon ar Net Written-off Perc SERIES EXCESS 5 Series Income Sha Funding Costs Additional Funding Series Pool Losses	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD % rre Expenses	24.62% 0.55% 1.90% 2.26% \$9,201,380.18 \$935,450.34 \$1,838.11 \$1,079,967.10	24.62% NA 2.08% 2.26% \$11,447,161.17 \$220,476.06 \$17,953.43 \$1,343,554.69	24.62% N/A 2.30% 2.26% \$11,447,161.17 \$1,020,520.55 \$17,978.83 \$1,343,554.69	24.62% N/A 1.49% 2.26% \$18,037,745.69 \$1,024,544.67 \$32,950.38 \$2,117,092.39	24.62% N/A 2.26% 2.26% \$15,006,618.68 \$1,337,440.13 \$1,998.51 \$1,988.51	24.62% N/A 2.37% 2.26% \$1,967,061.67 \$2,809.93 \$2,476,433.64	24.62% N/A 2.50% 2.26% \$13,289,544.52 \$1,307,813.76 \$1,769,85 \$1,759,795.44
Yield on Eligible Inv Biended Coupon ar Net Written-off Perc SERIES EXCESS & Series Income Sha Funding Costs Additional Funding	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD % rre Expenses	24.62% 0.55% 1.90% 2.26% \$9,201,380.18 \$935,450.34 \$1,838.11	24.62% N/A 2.08% 2.26% \$11,447,161.17 \$920,476.06 \$17,953.43	24.62% N/A 2.30% 2.26% \$11,447,161.17 \$1,020,520.55 \$17,978.83	24.62% N/A 1.49% 2.26% \$18,037,745.69 \$1,024,544.67 \$32,950.38	24.62% N/A 2.26% 2.26% \$15,006,618.68 \$1,337,440.13 \$1,998.51	24.62% N/A 2.37% 2.26% \$21.099.353.29 \$1,967,061.67 \$2,809.93	24.62% N/A 2.50% 2.26% \$13,289,544.52 \$1,307,813.76 \$1,769.85
Yield on Eligible Inv Biended Coupon ar Net Written-off Perc SERIES EXCESS 1 Series Income Sha Funding Costs Additional Funding Series Pool Losses Excess Series Inco Invested Amount	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD % rre Expenses	24.62% 0.55% 1.90% 2.26% \$9,201,380.18 \$935,450.34 \$1,838.11 \$1,079,967.10 \$7,184,124.63	24.62% N/A 2.08% 2.26% \$11,447,161.17 \$920,476.06 \$17,953.43 \$1,343,554.69 \$9,165,176.99	24.62% N/A 2.30% 2.26% \$11,447,161.17 \$1,020,520.55 \$17,978.83 \$1,343,554.69 \$9,065,107.10	24.62% N/A 1.49% 2.26% \$18,037,745.69 \$1,024,544.67 \$32,950.38 \$2,117,092.39 \$14,863,158.25	24.62% N/A 2.26% 2.26% \$15,006,618.68 \$1,337,440.13 \$1,998.51 \$1,761,328.65 \$11,905,851.39	24.62% N/A 2.37% 2.26% \$1,967,061.67 \$2.809.93 \$2,476,433.64 \$16.653,048.05	24,62% N/A 2,50% 2,26% \$13,289,544.52 \$1,307,813.76 \$1,769.85 \$1,559,795.44 \$10,420,165.47
Yield on Eligible Inv Blended Coupon ar Net Written-off Perc SERIES EXCESS 1 Series Income Sha Funding Costs Additional Funding Series Pool Losses Excess Series Inco Invested Amount Series Excess Spre	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD % re Expenses 5 mme Share	24.62% 0.55% 1.90% 2.26% \$9,201,380.18 \$935,450.34 \$1,838.11 \$1,079,967.10 \$7,184,124.63 \$326,898,396.00	24.62% N/A 2.08% 2.26% \$11,447,161.17 \$920,476.06 \$17,953.43 \$1,343,554.69 \$9,165,176.99 \$542,245,589.00	24.62% N/A 2.30% 2.26% \$11,447,161.17 \$1,020,520.55 \$17,978.83 \$1,343,554.69 \$9,065,107.10 \$542,245,989.00	24.62% N/A 1.49% 2.26% \$18,037,745.69 \$1,024,544.67 \$32,950.38 \$2,117,092.39 \$14,863,158.25 \$854,438,503.00	24.62% N/A 2.26% 2.26% \$15,006,618.68 \$1,337,440.13 \$1,998.51 \$1,761,328.65 \$11,905,851.39 \$710,855,615.00	24.62% N/A 2.37% 2.26% \$21,099,353.29 \$1,967,061.67 \$2,809,93 \$2,476,433.64 \$16,653,048.05 \$999,465,241.00	24.62% N/A 2.50% 2.26% \$13,289,544.52 \$1,307,813,76 \$1,769,85 \$1,559,795,44 \$10,420,165,47 \$629,518,717.00
Yield on Eligible Inv Biended Coupon ar Net Written-off Perc Series Income Sha Funding Costs Additional Funding Series Pool Losses Excess Series Inco Invested Amount Series Excess Spre Series Excess Spre Series Excess Spre	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD % re Expenses 5 mme Share ead % -Current Determination Period ead % -Prior Determination Period ead % -Prior Determination Period	24.62% 0.55% 1.90% 2.26% \$9,201,380.18 \$935,450.34 \$1,838.11 \$1,079,967.10 \$7,184,124.63 \$326,898,396.00 26.37% 22.62% 22.86%	24.62% N/A 2.08% 2.26% \$11,447,161.17 \$920,476.06 \$17,953.43 \$1,343,554.69 \$9,165,176.99 \$542,245,989.00 20.28% 18.37% 18.33%	24.62% N/A 2.30% 2.26% \$11,447,161.17 \$1,020,520.55 \$17,978.83 \$1,343,554.69 \$9,065,107.10 \$542,245,989.00 20.06% 18.15% 18.71%	24.62% N/A 1.49% 2.26% \$18,037,745.69 \$1,024.544.67 \$32,950.38 \$2,117,092.39 \$14,863,158.25 \$854,438,503.00 20.87% 18.96% 19.52%	24.62% N/A 2.26% 2.26% \$1,337,440.13 \$1,998.51 \$1,761,328.65 \$11,905,851.39 \$710,855,615.00 20.10% 18.19% 18.75%	24.62% N/A 2.37% 2.26% \$21,099,353.29 \$1,967,061.67 \$2,809,93 \$2,476,433.64 \$16,653,048.05 \$999,465,241.00 19.99% 18.08% 18.64%	24.62% N/A 2.50% 2.26% \$13,289,544.52 \$1,307,813.76 \$1,769.85 \$1,559,795.44 \$10,420,165.47 \$629,518,717.00 19.86% 17.95% 18.51%
Yield on Eligible Inv Biended Coupon ar Net Written-off Perc Series Income Sha Funding Costs Additional Funding Series Pool Losses Excess Series Inco Invested Amount Series Excess Spre Series Excess Spre Series Excess Spre	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD % irre Expenses 3 mme Share ead % -Current Determination Period ead % -Prior Determination Period	24.62% 0.55% 1.90% 2.26% \$9,201,380.18 \$935,450.34 \$1,838.11 \$1,079,967.10 \$7,184,124.63 \$326,898,396.00 26.37% 22.62%	24.62% N/A 2.08% 2.26% \$11,447,161.17 \$220,476.06 \$17,953.43 \$1,343,554.69 \$9,165,176.99 \$542,245,989.00 20.28% 18.37%	24.62% N/A 2.30% 2.26% \$11,447,161.17 \$1,020,520.55 \$17,978.83 \$1,343,554.69 \$9,065,107.10 \$542,245,989,000 20.06% 18.15%	24.62% N/A 1.49% 2.26% \$18,037,745.69 \$1,024,544.67 \$32,950.38 \$2,117,092.39 \$14,863,158.25 \$854,438,503.00 20.87% 18.96%	24.62% N/A 2.26% 2.26% \$15,006,618.68 \$1,337,440.13 \$1,998.51 \$1,761,328.65 \$11,905,851.39 \$710,855,615.00 20.10% 18.19%	24.62% N/A 2.37% 2.26% \$1,967,061.67 \$2.809.93 \$2,476,433.64 \$16.653,048.05 \$999,465,241.00 19.99% 18.08%	24,62% N/A 2,50% 2,26% \$13,289,544.52 \$1,307,813.76 \$1,769.85 \$1,559,795.44 \$10,420,165.47 \$629,518,717.00 19,86% 17,95%
Yield on Eligible Inv Biended Coupon ar Net Written-off Perc Series Income Sta Funding Costs Additional Funding Series Pool Losses Excess Series Inco Invested Amount Series Excess Spre Series Excess Spre Series Excess Spre	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD % re Expenses s ome Share ead % -Current Determination Period ead % -Prior Determination Period ead % -2nd prior Determination Period ead % -3 month average ncome Share over Funding Costs and other	24.62% 0.55% 1.90% 2.26% \$9,201,380.18 \$935,450.34 \$1,838.11 \$1,079,967.10 \$7,184,124.63 \$326,898,396.00 26.37% 22.62% 22.86%	24.62% N/A 2.08% 2.26% \$11,447,161.17 \$920,476.06 \$17,953.43 \$1,343,554.69 \$9,165,176.99 \$542,245,989.00 20.28% 18.37% 18.33%	24.62% N/A 2.30% 2.26% \$11,447,161.17 \$1,020,520.55 \$17,978.83 \$1,343,554.69 \$9,065,107.10 \$542,245,989.00 20.06% 18.15% 18.71%	24.62% N/A 1.49% 2.26% \$18,037,745.69 \$1,024.544.67 \$32,950.38 \$2,117,092.39 \$14,863,158.25 \$854,438,503.00 20.87% 18.96% 19.52%	24.62% N/A 2.26% 2.26% \$1,337,440.13 \$1,998.51 \$1,761,328.65 \$11,905,851.39 \$710,855,615.00 20.10% 18.19% 18.75%	24.62% N/A 2.37% 2.26% \$21,099,353.29 \$1,967,061.67 \$2,809,93 \$2,476,433.64 \$16,653,048.05 \$999,465,241.00 19.99% 18.08% 18.64%	24.62% N/A 2.50% 2.26% \$13,289,544.52 \$1,307,813.76 \$1,769.85 \$1,559,795.44 \$10,420,165.47 \$629,518,717.00 19.86% 17.95% 18.51%
Yield on Eligible Inv Biended Coupon ar Net Written-off Perc Series Income Sha Funding Costs Additional Funding Series Pool Losses Excess Series Inco Invested Amount Series Excess Spre Series Excess Spre Series Excess Spre Series Excess Spre Series Excess Spre Series Excess Spre Series Excess Spre	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD % re Expenses 5 mme Share ead %-Crurent Determination Period ead %-Prior Determination Period ead % -3 month average ncome Share over Funding Costs and other penses	24.62% 0.55% 1.90% 2.26% \$9,201,380.18 \$935,450.34 \$1,838.11 \$1,079,967.10 \$7,184,124.63 \$326,898,396.00 26.37% 22.62% 22.86%	24.62% N/A 2.08% 2.26% \$11,447,161.17 \$920,476.06 \$17,953.43 \$1,343,554.69 \$9,165,176.99 \$542,245,989.00 20.28% 18.37% 18.33%	24.62% N/A 2.30% 2.26% \$11,447,161.17 \$1,020,520.55 \$17,978.83 \$1,343,554.69 \$9,065,107.10 \$542,245,989.00 20.06% 18.15% 18.71%	24.62% N/A 1.49% 2.26% \$18,037,745.69 \$1,024.544.67 \$32,950.38 \$2,117,092.39 \$14,863,158.25 \$854,438,503.00 20.87% 18.96% 19.52%	24.62% N/A 2.26% 2.26% \$1,337,440.13 \$1,998.51 \$1,761,328.65 \$11,905,851.39 \$710,855,615.00 20.10% 18.19% 18.75%	24.62% N/A 2.37% 2.26% \$21,099,353.29 \$1,967,061.67 \$2,809,93 \$2,476,433.64 \$16,653,048.05 \$999,465,241.00 19.99% 18.08% 18.64%	24.62% N/A 2.50% 2.26% \$13,289,544.52 \$1,307,813.76 \$1,769.85 \$1,559,795.44 \$10,420,165.47 \$629,518,717.00 19.86% 17.95% 18.51%
Yield on Eligible Im Blended Coupon ar Net Written-off Perc SERIES EXCESS 1 Series Income Sha Funding Costs Additional Funding Series Pool Losses Excess Series Inco Invested Amount Series Excess Spre Series Excess Spre Series Excess Spre Series Excess Spre Series Excess Spre Series Excess Spre	vestments nd Additional Funding Expenses centage (net of Recoveries) SPREAD % ire Expenses s ome Share ead % -Current Determination Period ead % -Prior Determination Period ead % -2nd prior Determination Period ead % -3 month average income Share over Funding Costs and other penses	24.62% 0.55% 1.90% 2.26% \$9,201,380.18 \$935,450.34 \$1,838.11 \$1,079,967.10 \$7,184,124.63 \$326,898,396.00 26.37% 22.62% 22.86% 23.66%	24.62% N/A 2.08% 2.26% \$11,447,161.17 \$920,476.06 \$17,953.43 \$1,343,554.69 \$9,165,176.99 \$542,245,989.00 20.28% 18.37% 18.39% 19.20%	24.62% N/A 2.30% 2.26% \$11,447,161.17 \$1,020,520.55 \$17,978.83 \$1,343,554.69 \$9,065,107.10 \$542,245,989.00 20.06% 18.15% 18.71% 18.97%	24.62% N/A 1.49% 2.26% \$18,037,745.69 \$1,024,544.67 \$32,950.38 \$2,117,092.39 \$14,863,158.25 \$854,438,503.00 20.87% 18,96% 19,52% 19.79%	24.62% N/A 2.26% 2.26% \$1,337,440.13 \$1,998.51 \$1,761,328.65 \$11,905,851.39 \$710,855,615.00 20.10% 18.19% 18.75% 19.01%	24.62% N/A 2.37% 2.26% \$1,967,061.67 \$2,809,93 \$2,476,433.64 \$16,653,048.05 \$999,465,241.00 19.99% 18.08% 18.64% 18.91%	24.62% N/A 2.50% 2.26% \$13,289,544.52 \$1,307,813,76 \$1,769,85 \$1,559,795,44 \$10,420,165,47 \$629,518,717,00 19,86% 17,95% 18,51% 18,51%

III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

		Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
	Remaining Months until Expected Final Payment Date	43	11	11	21
	Beginning Invested Amount	\$844,812,834.00	\$800,000,000.00	\$780,294,118.00	\$846,737,968.00
	Uncovered Loss & Deficiency	\$0.00	\$0.00	\$0.00	\$0.00
	Deposit in reduction of Invested Amount	\$0.00	\$0.00	\$0.00 \$780,294,118.00	\$0.00
	Ending Invested Amount Floating Allocation Percentage	\$844,812,834.00 7.88%	\$800,000,000.00 7.46%	\$780,294,118.00 7.28%	\$846,737,968.00 7.90%
	Series Share	7.88%	7.46%	7.28%	7.90%
	Series Allocation Percentage	10.30%	9.75%	9.51%	10.32%
IV. SERIES ACC	OUNT BALANCES				
		Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
	1) Distribution Account				
	Beginning Balance	\$1,276.81	\$1,178.43	\$1,025.41	-\$3.51
	Deposit	\$4,165,531.32	\$4,487,144.89	\$3,866,517.28	\$2,700,283.04
	Withdraw	-\$4,165,767.76	-\$4,487,343.10	-\$3,866,673.91	-\$2,700,150.40
	Ending Balance	\$1,040.37	\$980.22	\$868.78	\$129.13
		\$1,010.07	\$000.22	\$555.75	\$125.10
	2) Reserve Account				
	Begininng Balance	\$0.00	\$0.00	\$0.00	\$0.00
	Deposit	\$0.00	\$0.00	\$0.00	\$0.00
	Withdraw	\$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 PORTFO	LIO PERFORMANCE STATISTICS				
		Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
		24.62%	24.62%	24.62%	24.62%
	Yield on Eligible Investments	N/A	N/A	N/A	N/A
	Blended Coupon and Additional Funding Expenses	3.07%	2.83%	2.47%	2.01%
	Net Written-off Percentage (net of Recoveries)	2.26%	2.26%	2.26%	2.26%
	SERIES EXCESS SPREAD %				
	Series Income Share	\$17,834,541.63	\$16,888,513.92	\$16,472,510.09	\$17,875,182.45
	Funding Costs	\$2,157,493.52	\$1,884,431.64	\$1,601,424.67	\$1,412,658.01
	Additional Funding Expenses	\$2,375.12	\$2,249.14	\$2,193.75	\$2,380.52
	Series Pool Losses	\$2,093,242.30	\$1,982,206.92	\$1,933,380.50	\$2,098,012.32
	Excess Series Income Share	\$13,581,430.69	\$13,019,626.22	\$12,935,511.17	\$14,362,131.60
	Invested Amount	\$844,812,834.00	\$800,000,000.00	\$780,294,118.00	\$846,737,968.00
	Series Excess Spread % -Current Determination Period Series Excess Spread % -Prior Determination Period	19.29% 17.38%	19.53% 17.62%	19.89% 17.98%	20.35% 18.44%
	Series Excess Spread % -Phot Determination Period	17.38%	17.62%	17.98%	19.01%
	Series Excess Spread % -2nd phot Determination Period	18.20%	18.44%	18.81%	19.27%
	Excess of Series Income Share over Funding Costs and other series allocable expenses				
	3 month average	\$11,408,457.67	\$10,961,903.60	\$10,928,454.36	\$12,184,530.04
	Test if >0 in compliance?	Yes	¥10,001,000.00 Yes	¥10,520,404.00 Yes	W/A

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWAF	RD:				Number of Accounts	
(1)	Beginning Pool Balance	\$10,719,810,570.51	10,416,872			
(2)	Principal Receivables billed					
(3)	Miscellaneous debits & debit adjustments			\$8,011,053.29		
(4)	Principal Receivables balance in added Accounts at begin	nning of Determination Day		\$0.00		
(5)	Principal Receivables balance of Removed Accounts			\$0.00		
(6)	Total payments of Principal Receivables (net of Recoverie	es)		\$5,844,189,339.59		
(7)	Written-off Amounts in respect of Principal (i.e. charge-of	rs)		\$26,561,103.34		
(8)	Miscellaneous credits & credit adjustments			\$190,191,027.44		
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Ending Pool Balance			\$10,850,652,674.09	10,439,907	
COLLECTIONS:						
(1)	Recoveries			\$6,396,918.31		
(2)	Collections of Principal Receivables			\$5,844,189,339.59		
(3)	Collections of Finance Charge Receivables (net of Recov	eries)		\$219,905,169.22		
(1)+(2)+(3)	Total Collections			\$6,070,491,427.12		
	Monthly Payment Rate current Determination Period			56.63%		
	(Total Collections net of Recoveries as % of Beginning Pool Bala	nce)				
	Monthly Payment Rate prior Determination Period			50.36%		
	Monthly Payment Rate second prior Determination Period	I		52.78%		
	Average latest three Determination Periods			53.26%		
	Test: Average Payment Rate > or = 10.00%					
	In compliance? (Yes/No)			Yes		
	If No, then Amortization Event					
	Portfolio Yield current Determination Period			24.62%		
	(Finance Charge Collections net of Recoveries as % of Beginnin	g Pool Balance)				
	Portfolio Yield prior Determination Period			22.92%		
	Portfolio Yield second prior Determination Period			23.32%		
	Average latest three Determination Periods			23.62%		
DELINQUENCIES:	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts		
31-60 days delinquent	\$89,517,961	0.82%	11,802	0.11%		
61-90 days delinquent	\$55,362.073	0.51%	6,076	0.06%		
91-120 days delinquent	\$35,536,301	0.32%	3,734	0.04%		
121-150 days delinquent	\$21,423,860	0.20%	2,331	0.02%		
> 150 days delinguent	\$16,695,862	0.15%	1,366	0.01%		
Total delinguencies	\$218,536,057	2.00%	25,309	0.24%		
	\$2.10,000,007	2.0070		3.2170		

WRITTEN-OFF AMOUNTS:	
Written-off Amounts (i.e. charge-offs)	\$26,561,103.34
Recoveries	\$6,396,918.31
Net Written-off Amounts	\$20,164,185.03
Written-off percentage (annualized)	2.97%
Recovery percentage (annualized)	0.72%
Net Written-off percentage (annualized)	2.26%
Number of Written-off Accounts	2,096

RETAINED INTEREST:

(1)	Total Invested Amount		\$7,877,513,370.00
(2)	Required Pool Percentage		107%
(1)x(2)=(3)	Required Pool Balance		\$8,428,939,305.90
(4)			\$10,850,652,674.09
(4)/(1)=(5)	Pool Percentage		138%
	Test: Ending Pool Balance >= Required Pool Balance		
	In compliance? (Yes/No)		Yes
(1)	Pool Balance	100.00%	\$10,850,652,674.09
(2)	Total Invested Amount	72.60%	\$7,877,513,370.00
(1)-(2)	Retained Interest	27.40%	\$2,973,139,304.09

CREDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest	\$2,973,139,304.09
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	\$8,204,411,766.00
(1)/(2)=(3)	Seller's Interest Percentage	36.24%

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 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
Series Income Share (1)	\$9,201,380.18	\$11,447,161.17	\$11,447,161.17	\$18,037,745.69	\$15,006,618.68	\$21,099,353.29	\$13,289,544.52
Maximum Series Entitlement (2) Series Ownership Entitlement (3) = lesser (1) or (2) Amount Deposited to Series Distribution Account Cumulative Entitlement Deficiency = max (2-1, 0) Excess Finance Charge Collection = max (1-2, 0)	\$937,288.45 \$937,288.45 \$937,288.45 \$0.00 \$8,264,091.73	\$938,429.49 \$938,429.49 \$938,429.49 \$0.00 \$10,508,731.68	\$1,038,499.38 \$1,038,499.38 \$1,038,499.38 \$0.00 \$10,408,661.79	\$1,057,495.05 \$1,057,495.05 \$1,057,495.05 \$0.00 \$16,980,250.64	\$1,339,438.64 \$1,339,438.64 \$1,339,438.64 \$0.00 \$13,667,180.04	\$1,969,871.60 \$1,969,871.60 \$1,969,871.60 \$0.00 \$19,129,481.69	\$1,309,583.61 \$1,309,583.61 \$1,309,583.61 \$0.00 \$11,979,960.91
Components of Maximum Series Entitlement							
Series Funding Costs:							
Class A	\$952,099.75	\$828,100.00	\$921,050.00	\$937,109.70	\$1,218,525.00	\$1,819,938.75	\$1,209,229.65
Class B	\$55,139.59	\$59,599.61	\$64,520.49	\$59,084.42	\$78,265.20	\$99,584.22	\$66,854.89
Class C	\$27,230.64	\$32,814.92	\$35,001.98	\$28,395.84	\$40,708.33	\$47,624.52	\$31,811.68
Less: Income from the Distribution Account	\$99,019.64	\$38.47	\$51.92	\$45.29	\$58.40	\$85.82	\$82.46
Series Additional Funding Expenses	\$1,838.11	\$17,953.43	\$17,978.83	\$32,950.38	\$1,998.51	\$2,809.93	\$1,769.85
Maximum Series Entitlement before Deficiency	\$937,288.45	\$938,429.49	\$1,038,499.38	\$1,057,495.05	\$1,339,438.64	\$1,969,871.60	\$1,309,583.61
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$937,288.45	\$938,429.49	\$1,038,499.38	\$1,057,495.05	\$1,339,438.64	\$1,969,871.60	\$1,309,583.61
Excess Finance Charge Collection	\$8,264,091.73	\$10,508,731.68	\$10,408,661.79	\$16,980,250.64	\$13,667,180.04	\$19,129,481.69	\$11,979,960.91
Reserve Account Available Collections	\$7,184,124.63	\$9,165,176.99	\$9,065,107.10	\$14,863,158.25	\$11,905,851.39	\$16,653,048.05	\$10,420,165.47
Deposit to Series Reserve Account							
(a) During Pre-Accumulation Reserve Period	\$0.00	\$0.00	\$0.00	\$0.00	\$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
	\$8,264,091.73	\$10,508,731.68	\$10,408,661.79	\$16,980,250.64	\$13,667,180.04	\$19,129,481.69	\$11,979,960.91
Series Pre-Accumulation Reserve Start Date	07/15/2019	12/15/2020	12/15/2021	12/15/2019	03/15/2022	09/15/2020	01/15/2021
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	\$17,088,770.06	\$14,217,112.30	\$19,989,304.82	\$12,590,374.34
Test: (4) < (5) In compliance? (Yes/No) If No, then Amortization Event	Yes	Yes	Yes	Yes	Yes	Yes	Yes

VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Series Income Share (1)	\$17,834,541.63	\$16,888,513.92	\$16,472,510.09	\$17,875,182.45
Maximum Series Entitlement (2)	\$2,159,868.64	\$1,886,680.78	\$1,603,618.42	\$1,415,038.53
Series Ownership Entitlement (3) = lesser (1) or (2)	\$2,159,868,64	\$1.886.680.78	\$1.603.618.42	\$1.415.038.53
Amount Deposited to Series Distribution Account	\$2,159,868.64	\$1,886,680.78	\$1,603,618.42	\$1,415,038.53
Cumulative Entitlement Deficiency = max (2-1, 0)	\$0.00	\$0.00	\$0.00	\$0.00
Excess Finance Charge Collection = max (1-2, 0)	\$15,674,672.99	\$15,001,833.14	\$14,868,891.67	\$16,460,143.92
Components of Maximum Series Entitlement				
Series Funding Costs:				
Class A	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67	\$1,286,512.50
Class B	\$101,852.75	\$94,770.00	\$87,314.91	\$84,430.36
Class C	\$48,083.93	\$48,786.67	\$45,309.08	\$41,758.29
Less: Income from the Distribution Account	\$105.66	\$95.03	\$76.99	\$43.14
Series Additional Funding Expenses	\$2.375.12	\$2,249,14	\$2.193.75	\$2,380.52
Maximum Series Entitlement before Deficiency	\$2,159,868.64	\$1,886,680.78	\$1,603,618.42	\$1,415,038.53
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$2,159,868.64	\$1,886,680.78	\$1,603,618.42	\$1,415,038.53
Excess Finance Charge Collection	\$15,674,672.99	\$15,001,833.14	\$14,868,891.67	\$16,460,143.92
Reserve Account Available Collections	\$13,581,430.69	\$13,019,626.22	\$12,935,511.17	\$14,362,131.60
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
	\$15,674,672.99	\$15,001,833.14	\$14,868,891.67	\$16,460,143.92
Series Pre-Accumulation Reserve Start Date	04/15/2023	08/15/2020	08/15/2020	06/15/2021
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)	\$16,896,256.68	\$16,000,000.00	\$15,605,882.36	\$16,934,759.36
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 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
	Series Principal Collections	\$353,768,319.67	\$296,963,339.92	\$296,963,339.92	\$467,936,911.54	\$389,303,140.72	\$547,361,472.18	\$344,758,645.57
	Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Sum of above (1)	\$353,768,319.67	\$296,963,339.92	\$296,963,339.92	\$467,936,911.54	\$389,303,140.72	\$547,361,472.18	\$344,758,645.57
	Invested Amount during Accumulation Period before deposit (2)	\$435.864.528.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Controlled Distribution Amount (3)	\$108,966,132.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Distribution Account Deposit (least of 1, 2, or 3)	\$108,966,132.00	\$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	\$244,802,187.67	\$296,963,339.92	\$296,963,339.92	\$467,936,911.54	\$389,303,140.72	\$547,361,472.18	\$344,758,645.57
	-							
IX. APPLICATIO	ON OF FUNDS IN DISTRIBUTION ACCOUNTS							
	Revolving / Accumulation / Amortization Period	Accumulation	Revolving	Revolving	Revolving	Revolving	Revolving	Revolving
	Distribution Account Balance before payments	\$327,853,057.27	\$846,653.35	\$939,628.75	\$971,005.43	\$1,935,151.17	\$2,707,106.97	\$1,211,696.01
	Non-Distributed Amount	\$326,898,396.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Amount available for payments	\$954,661.27	\$846,653.35	\$939,628.75	\$971,005.43	\$1,935,151.17	\$2,707,106.97	\$1,211,696.01
	PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE							
	Paid to Trustees	\$1,136.86	\$942.88	\$942.88	\$1,485.74	\$1,236.07	\$1,737.92	\$1,094.64
	Class A Coupon or Swap Payment	\$952,099.75	\$828,100.00	\$921,050.00	\$937,109.70	\$1,218,525.00	\$1,819,938.75	\$1,209,229.65
	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	\$469,591.22	\$597,505.31	\$0.00
	Class B Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$409,591.22	\$0.00	\$0.00
	Class C Coupon or Swap Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$244,249.98	\$285,747.11	\$0.00
	Class C Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$244,249.98	\$205,747.11	\$0.00
	Class C Fincipal of Swap Exchange Aniount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Paid to Subordinated Lender	\$0.00	\$16,428.95	\$16,454.35	\$30,548.19	\$0.00	\$0.00	\$0.00
	Certain Additional Funding Expenses	\$1,424.66	\$1,181.52	\$1,181.52	\$1,861.80	\$1,548.92	\$2,177.86	\$1,371.72
	Distribution Account Balance after payments	\$326,898,396.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total coupon / swap payment due	\$952,099.75	\$828,100.00	\$921,050.00	\$937,109.70	\$1,932,366.18	\$2,703,191.19	\$1,209,229.65
	Total principal / swap exchange due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Additional Funding Expenses due	\$1,838.11	\$17,953.43	\$17,978.83	\$32,950.38	\$1,998.51	\$2,809.93	\$1,769.85
	Total paid	\$954,661.27	\$846,653.35	\$939,628.75	\$971,005.43	\$1,935,151.17	\$2,707,106.97	\$1,211,696.01
	Payable to Beneficiary	\$66.41	\$55.08	\$55.08	\$86.79	\$72.20	\$101.52	\$63.94
	r dyddio to Dononialay	\$00.41	\$50.00	\$50.00	φ00.75	<i>\$72.20</i>	¢101.02	φ00.04
X. SUMMARY O	F NOTEHOLDER DISTRIBUTIONS							
		Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
		Series 2013-2	Series 2010-3	Series 2010-4	Series 2017-2	Series 2017-4	Series 2010-1	Series 2010-3
	Class A Note Rate	2.02000%	2.68975%	2.78975%	1.98000%	2.25975%	2.62000%	2.05975%
	Class B Note Rate	2.24900%	2.93100%	3.17300%	1.84400%	2.93600%	2.65700%	2.83200%
	Class C Note Rate	2.49900%	3.63100%	3.87300%	1.99400%	3.43600%	2.85900%	3.03200%
	Class A Coupon Payment	US\$841,666.67	US\$896,583.33	US\$929,916.67	US\$990,000.00	US\$988,640.63	US\$1,637,500.00	US\$772,406.25
	Class A Principal Payment	US\$0.00						
	Class B Coupon Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$469.591.22	\$597,505.31	\$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	\$244,249.98	\$285,747.11	\$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\$2.24146	US\$2.32479	US\$1.65000	US\$1.88313	US\$2.18333	US\$1.71646
	Class B Interest Factor	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$14.68000	\$13.28500	\$0.00000
	Class C Interest Factor	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$17.18000	\$14.29500	\$0.00000

VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Series Principal Collections	\$462,665,388.52	\$438,123,420.91	\$427,331,454.99	\$463,719,716.50
Excess Requirements	\$402,005,388.52	\$438,123,420.91	\$0.00	\$403,719,710.50
Sum of above (1)	\$462,665,388.52	\$438,123,420.91	\$427,331,454.99	\$463,719,716.50
Invested Amount during Accumulation Period before deposit (2)	\$402,005,388.52	\$438,123,420.91	\$0.00	\$403,719,710.50
o 1 ()	\$0.00	\$0.00	\$0.00	\$0.00
Controlled Distribution Amount (3)				
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	\$462,665,388.52	\$438,123,420.91	\$427,331,454.99	\$463,719,716.50
IX. APPLICATION OF FUNDS IN DISTRIBUTION ACCOUNTS				
Revolving / Accumulation / Amortization Period	Revolving	Revolving	Revolving	Revolving
Distribution Account Balance before payments	\$2,010,972.33	\$1,744,104.31	\$1,472,635.01	\$1,288,979.02
Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00
Amount available for payments	\$2,010,972.33	\$1,744,104.31	\$1,472,635.01	\$1,288,979.02
Amount available for payments	\$2,010,972.33	\$1,744,104.51	\$1,472,035.01	\$1,200,979.02
PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE				
Paid to Trustees	\$1,469.00	\$1,391.08	\$1,356.82	\$1,472.36
Class A Coupon or Swap Payment	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67	\$1,286,512.50
	\$2,007,002.50	\$0.00	\$0.00	\$1,280,512.50
Class A Principal or Swap Exchange Amount				
Class B Coupon or Swap Payment	\$0.00	\$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	\$0.00	\$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	\$1,840.83	\$1,743.23	\$2,400.52	\$994.16
Distribution Account Balance after payments	\$0.00	\$0.00	\$0.00	\$0.00
Total coupon / swap payment due	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67	\$1,286,512.50
Total principal / swap exchange due	\$0.00	\$0.00	\$0.00	\$0.00
Total Additional Funding Expenses due	\$2,375.12	\$2,249.14	\$2,193.75	\$2,380.52
Total paid	\$2,010,972.33	\$1,744,104.31	\$1,472,635.01	\$1,288,979.02
Payable to Beneficiary	\$85.81	\$81.26	\$79.26	\$85.98
X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS				
	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Class A Note Rate	3.44000%	2.79300%	2.18975%	2.08975%
Class B Note Rate	3.21500%	3.15900%	2.98400%	2.65900%
Class C Note Rate	3.41500%	3.65900%	3.48400%	2.95900%
Class A Coupon Payment	US\$1,720,000.00	\$1,740,970.00	US\$1,003,635.42	US\$1,044,875.00
Class A Principal Payment	US\$0.00	\$0.00	US\$0.00	US\$0.00
Class B Coupon Payment	\$0.00	\$0.00	\$0.00	\$0.00
Class B Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00
Class C Coupon Payment	\$0.00	\$0.00	\$0.00	\$0.00
Class C Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00
Class A Interest Factor	US\$2.86667	\$2.32750	US\$1.82479	US\$1.74146
Class B Interest Factor	\$0.00000	\$0.00000	\$0.00000	\$0.00000
Class C Interest Factor	\$0.00000	\$0.00000	\$0.00000	\$0.00000