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

Outstanding Series on the Determination Day

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

Series 2018-4 Series 2018-5 Series 2019-1 

 Determination Day:
 07/31/2019

 Determination Period:
 July 2019

 Number of Days in Determination Period:
 31

 Distribution Day:
 08/15/2019

 Prior Determination Period:
 June 2019

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I. DEAL PARAN	IETERO							
		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 A Class B	\$611,300,000.00 N/A	\$507,000,000.00 N/A	\$507,000,000.00 N/A	\$922,250,000.00 N/A	\$798,900,000.00 N/A	\$664,650,000.00 N/A	\$934,500,000.00 N/A
	Class C	N/A N/A	N/A N/A	N/A N/A	N/A	N/A	N/A N/A	N/A
	Cidss C	N/A	N/A	N/A	IV/A	N/A	IVA	IN/A
	Note Coupon rate							
	Class A	2.02000%	1M Libor + 95bps	1M Libor + 105bps	1.60000%	1.98000%	1M Libor + 52bps	2.62000%
	Class A Class B	2.24900%	2.93100%	3.17300%	2.18500%	1.84400%	2.93600%	2.62000%
	Class C	2.49900%	3.63100%	3.87300%	2.78500%	1.99400%	3.43600%	2.85900%
	N. 0 . 5 5							
	Note Coupon Payment Frequency							
	Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
	Class B	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
			,	,		,	,	,
	Class B	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class B	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class B Class C	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class B Class C Swap pay rate if applicable	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually 2.33700% N/A
	Class B Class C  Swap pay rate if applicable Class A	Semiannually Semiannually 1.86900%	Semiannually Semiannually 1.96000%	Semiannually Semiannually 2.18000%	Semiannually Semiannually 1.37900%	Semiannually Semiannually 1.40760%	Semiannually Semiannually 2.20000%	Semiannually Semiannually 2.33700%
	Class B Class C  Swap pay rate if applicable Class A Class B Class C	Semiannually Semiannually 1.86900% N/A N/A	Semiannually Semiannually 1.96000% N/A N/A	Semiannually Semiannually 2.18000% N/A N/A	Semiannually Semiannually 1.37900% N/A N/A	Semiannually Semiannually 1.40760% N/A N/A	Semiannually Semiannually 2.20000% N/A N/A	Semiannually Semiannually 2.33700% N/A N/A
	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date	Semiannually Semiannually  1.86900% N/A N/A  04/29/2015	Semiannually Semiannually 1.96000% N/A N/A 04/28/2016	Semiannually Semiannually 2.18000% N/A N/A 04/28/2016	Semiannually Semiannually 1.37900% N/A N/A 09/20/2016	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017	Semiannually Semiannually  2.20000% N/A N/A  08/15/2017	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018
	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date	Semiannually Semiannually 1.86900% N/A N/A 04/29/2015 04/15/2020	Semiannually Semiannually 1.96000% N/A N/A 04/28/2016 04/15/2021	Semiannually Semiannually 2.18000% N/A N/A 04/28/2016 04/18/2022	Semiannually Semiannually 1.37900% N/A N/A 09/20/2016 09/16/2019	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021
	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date	Semiannually Semiannually  1.86900% N/A N/A  04/29/2015	Semiannually Semiannually 1.96000% N/A N/A 04/28/2016	Semiannually Semiannually 2.18000% N/A N/A 04/28/2016	Semiannually Semiannually 1.37900% N/A N/A 09/20/2016	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017	Semiannually Semiannually  2.20000% N/A N/A  08/15/2017	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018
	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date	Semiannually Semiannually 1.86900% N/A N/A 04/29/2015 04/15/2020	Semiannually Semiannually 1.96000% N/A N/A 04/28/2016 04/15/2021	Semiannually Semiannually 2.18000% N/A N/A 04/28/2016 04/18/2022	Semiannually Semiannually 1.37900% N/A N/A 09/20/2016 09/16/2019	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021
II. NOTE PRINC	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually 1.86900% N/A N/A 04/29/2015 04/15/2020	Semiannually Semiannually 1.96000% N/A N/A 04/28/2016 04/15/2021	Semiannually Semiannually 2.18000% N/A N/A 04/28/2016 04/18/2022	Semiannually Semiannually 1.37900% N/A N/A 09/20/2016 09/16/2019	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021
II. NOTE PRINC	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually 1.86900% N/A N/A 04/29/2015 04/15/2020 04/15/2022	Semiannually Semiannually 1.96000% N/A N/A 04/28/2016 04/15/2021 04/15/2023	Semiannually Semiannually 2.18000% N/A N/A 04/28/2016 04/18/2022 04/15/2024	Semiannually Semiannually 1.37900% N/A N/A 09/20/2016 09/16/2019 09/15/2021	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020 04/15/2022	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022 07/15/2024	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023
II. NOTE PRINC	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually 1.86900% N/A N/A 04/29/2015 04/15/2020	Semiannually Semiannually 1.96000% N/A N/A 04/28/2016 04/15/2021	Semiannually Semiannually 2.18000% N/A N/A 04/28/2016 04/18/2022	Semiannually Semiannually 1.37900% N/A N/A 09/20/2016 09/16/2019	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021
II. NOTE PRINC	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually  1.86900% N/A N/A 04/29/2015 04/15/2020 04/15/2022  Series 2015-2	Semiannually Semiannually 1.96000% N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3	Semiannually Semiannually 2.18000% N/A N/A 04/28/2016 04/18/2022 04/15/2024 Series 2016-4	Semiannually Semiannually 1.37900% N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022 07/15/2024  Series 2017-4	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023
II. NOTE PRINC	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually  1.86900% N/A N/A N/A 04/29/2015 04/15/2020 04/15/2022  Series 2015-2 US\$500,000,000.00	Semiannually Semiannually 1.96000% N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$400,000,000.00	Semiannually Semiannually  2.18000% N/A N/A 04/28/2016 04/18/2022 04/15/2024  Series 2016-4 US\$400,000,000.00	Semiannually Semiannually 1.37900% N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5 US\$700,000,000.00	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00	Semiannually Semiannually 2.20000% N/A N/A N/A 08/15/2017 07/15/2022 07/15/2024  Series 2017-4 US\$525,000,000.00	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00
II. NOTE PRINC	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually  1.86900% N/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	Semiannually Semiannually  1.96000% N/A 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	Semiannually Semiannually  2.18000% 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	Semiannually Semiannually  1.37900% N/A 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	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2022 04/15/2022 Series 2017-2 US\$600,000,000.00 \$38,449,733.00	Semiannually Semiannually  2.20000% N/A N/A N/A  08/15/2017 07/15/2022 07/15/2024  Series 2017-4  U\$\$525,000,000.00 \$31,988,503.00	Semiannually Semiannually  2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023  Series 2018-1  U\$\$750,000,000.00 \$44,975,936.00
II. NOTE PRINC	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually  1.86900% N/A N/A N/A 04/29/2015 04/15/2020 04/15/2022  Series 2015-2 US\$500,000,000.00	Semiannually Semiannually 1.96000% N/A N/A 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$400,000,000.00	Semiannually Semiannually  2.18000% N/A N/A 04/28/2016 04/18/2022 04/15/2024  Series 2016-4 US\$400,000,000.00	Semiannually Semiannually 1.37900% N/A N/A 09/20/2016 09/16/2019 09/15/2021 Series 2016-5 US\$700,000,000.00	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00	Semiannually Semiannually 2.20000% N/A N/A N/A 08/15/2017 07/15/2022 07/15/2024  Series 2017-4 US\$525,000,000.00	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00
II. NOTE PRINC	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)  SIPAL  Beginning Note Principal Amount in Original Currency Class A Class B Class C	Semiannually Semiannually  1.86900% N/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	Semiannually Semiannually  1.96000% N/A 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	Semiannually Semiannually  2.18000% 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	Semiannually Semiannually  1.37900% N/A 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	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2022 04/15/2022 Series 2017-2 US\$600,000,000.00 \$38,449,733.00	Semiannually Semiannually  2.20000% N/A N/A N/A  08/15/2017 07/15/2022 07/15/2024  Series 2017-4  U\$\$525,000,000.00 \$31,988,503.00	Semiannually Semiannually  2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023  Series 2018-1  U\$\$750,000,000.00 \$44,975,936.00
II. NOTE PRINC	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually  1.86900% N/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	Semiannually Semiannually  1.96000% N/A 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	Semiannually Semiannually  2.18000% 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	Semiannually Semiannually  1.37900% N/A 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	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2022 04/15/2022 Series 2017-2 US\$600,000,000.00 \$38,449,733.00	Semiannually Semiannually  2.20000% N/A N/A N/A  08/15/2017 07/15/2022 07/15/2024  Series 2017-4  U\$\$525,000,000.00 \$31,988,503.00	Semiannually Semiannually  2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023  Series 2018-1  U\$\$750,000,000.00 \$44,975,936.00
II. NOTE PRINC	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)  EIPAL  Beginning Note Principal Amount in Original Currency Class A Class B Class C  Ending Note Principal Amount in Original Currency	Semiannually Semiannually  1.86900% N/A N/A N/A 04/29/2015 04/15/2020 04/15/2022  Series 2015-2 U\$\$500,000,000.00 \$29,420,856.00 \$13,075,936.00	Semiannually Semiannually  1.96000% 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	Semiannually Semiannually  2.18000% N/A 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	Semiannually Semiannually  1.37900% 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	Semiannually Semiannually  1.40760% 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	Semiannually Semiannually  2.20000%  N/A N/A N/A 08/15/2017 07/15/2022 07/15/2024  Series 2017-4  U\$\$525,000,000.00 \$31,988,503.00 \$14,217,112.00	Semiannually Semiannually 2.33700% 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 PRINC	Class B Class C  Swap pay rate if applicable Class A Class B Class C  Series Issuance Date Expected Final Payment Date Prescription Date (legal final)  IPAL  Beginning Note Principal Amount in Original Currency Class A Class B Class C  Ending Note Principal Amount in Original Currency Class A	Semiannually Semiannually  1.86900% N/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	Semiannually Semiannually  1.96000% N/A N/A N/A 04/28/2016 04/15/2021 04/15/2023  Series 2016-3 U\$\$400,000,000.00 \$24,401,069.00 \$10,844,920.00  U\$\$400,000,000.00	Semiannually Semiannually  2.18000% N/A 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	Semiannually Semiannually  1.37900% N/A N/A N/A 09/20/2016 09/16/2019 09/15/2021  Series 2016-5 U\$\$700,000,000.00 \$44,386,363.00 \$19,727,273.00  U\$\$700,000,000.00	Semiannually Semiannually  1.40760% N/A 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  U\$\$600,000,000.00	Semiannually Semiannually  2.20000% N/A N/A N/A  08/15/2017 07/15/2022 07/15/2024  Series 2017-4  U\$\$525,000,000.00 \$31,988,503.00 \$14,217,112.00  U\$\$525,000,000.00	Semiannually  2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023  Series 2018-1  U\$\$750,000,000.00 \$44,975,936.00 \$19,989,305.00  U\$\$750,000,000.00

## 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	8	20	32	1	8	35	17
	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	5.98%	4.96%	4.96%	9.03%	7.82%	6.51%	9.15%
	Series Share	5.98%	4.96%	4.96%	9.03%	7.82%	6.51%	9.15%
	Series Allocation Percentage	7.84%	6.50%	6.50%	11.82%	10.24%	8.52%	11.98%
IV. SERIES ACC	OUNT BALANCES							
		Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-2	Series 2017-4	Series 2018-1
	1) Distribution Account							
	Beginning Balance	\$366.74	\$297.14	\$312.57	\$526.89	\$453.42	\$397.90	\$563.12
	Deposit	\$2,019,948.85	\$1,766,021.34	\$1,959,052.32	\$2,347,829.25	\$1,993,746.14	\$3,270,891.82	\$4,671,790.77
	·							
	Withdraw	-\$2,019,776.40	-\$1,765,875.31	-\$1,958,896.41	-\$2,347,603.68	-\$1,993,554.72	-\$3,270,688.47	-\$4,671,493.42
	Ending Balance	\$539.19	\$443.17	\$468.48	\$752.46	\$644.84	\$601.25	\$860.47
	2) Reserve Account							
	Begining Balance	\$0.00	\$0.00	\$0.00	\$7,404,841.25	\$0.00	\$0.00	\$0.00
	Deposit	\$4.903.475.94	\$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	\$11,867.27	\$0.00	\$0.00	\$0.00
	Ending Balance	\$4,903,475.94	\$0.00	\$0.00	\$7,416,708.52	\$0.00	\$0.00	\$0.00
	·							
V. KEY PORTFO	LIO PERFORMANCE STATISTICS							
-		Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-2	Series 2017-4	Series 2018-1
		00103 2010-2	Octics 2010-0	OCIICS 2010-4	OCIICS 2010-0	001103 2017-2	Octios 2017-4	001103 20 10-1
	Portfolio Yield	24.50%	24.50%	24.50%	24.50%	24.50%	24.50%	24.50%
	Yield on Eligible Investments	24.50% N/A						
	Blended Coupon and Additional Funding Expenses	1.96%	2.08%	2.30%	1.57%	1.49%	2.26%	2.36%
	Net Written-off Percentage (net of Recoveries)	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
	Net Writter-oil Percentage (flet of Necoveries)	2.00 /6	2.00 %	2.00 %	2.00 %	2.00 /6	2.00%	2.00%
	SERIES EXCESS SPREAD %							
	Series Income Share	\$13,756,254.12	\$11,409,162.16	\$11,409,162.16	\$20,753,648.53	\$17,977,869.15	\$14,956,804.01	\$21,029,313.70
	Funding Costs	\$1,034,308.92	\$920,384.68	\$1,020,419.42	\$1,186,240.38	\$1,024,438.86	\$1,337,308.01	\$1,966,863.66
	Additional Funding Expenses	\$34,094.21	\$18,044.39	\$18,080.78	\$102,510.14	\$33,185.58	\$1,814.83	\$2,551.67
	Series Pool Losses	\$1,824,536.31	\$1,513,233.94	\$1,513,233.94	\$2,752,623.28	\$2,384,462.72	\$1,983,769.11	\$2,789,185.64
	Excess Series Income Share	\$10,863,314.68	\$8,957,499.15	\$8,857,428.02	\$16,712,274.73	\$14,535,781.99	\$11,633,912.06	\$16,270,712.73
	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	19.94%	19.82%	19.60%	20.33%	20.41%	19.64%	19.54%
	Series Excess Spread % -Prior Determination Period	17.47%	17.35%	17.13%	17.86%	17.94%	17.17%	17.06%
	Series Excess Spread % -2nd prior Determination Period	20.27%	20.15%	19.93%	20.66%	20.74%	19.97%	19.86%
	Series Excess Spread % -3 month average	19.22%	19.11%	18.89%	19.62%	19.70%	18.92%	18.82%
	Excess of Series Income Share over Funding Costs and other series allocable expenses							
	3 month average	\$9,384,105.40	\$7,730,698.46	\$7,630,627.91	\$14,480,431.16	\$12,602,655.56	\$10,025,653.99	\$14,009,493.00
	Test if >0 in compliance?	Yes						

## 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	21	48	16	16
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	5.76% 5.76%	7.73% 7.73%	7.32% 7.32%	7.14% 7.14%
Series Strate Series Allocation Percentage	7.54%	10.12%	9.59%	9.35%
ocites Allocation Lacontage	7.5470	10.1270	3.33 %	3.30 %
IV. SERIES ACCOUNT BALANCES				
	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
1) Distribution Account				
Beginning Balance	\$383.06	\$509.04	\$477.06	\$378.06
Deposit	\$2.517.995.07	\$4,166,499.87	\$3,626,788.57	\$3.071.607.40
Withdraw	-\$2,517,830.15	-\$4,166,198.46	-\$3,626,385.26	-\$3,071,271.24
Ending Balance	\$547.98	\$810.45	\$880.37	\$714.22
Ending Solution	\$617.00	\$5.10.10	ψ000.07	ψ/ · · · · ΣΣ
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 Ending Balance	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00
Enumy Balance	\$0.00	\$0.00	\$0.00	\$0.00
V VEV PORTEOUO REREORMANCE STATISTICS				
V. KEY PORTFOLIO PERFORMANCE STATISTICS				
	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
Portfolio Yield	24.50%	24.50%	24.50%	24.50%
Yield on Eligible Investments	N/A	N/A	N/A	N/A
Blended Coupon and Additional Funding Expenses	2.50%	3.07%	2.83%	2.47%
Net Written-off Percentage (net of Recoveries)	2.60%	2.60%	2.60%	2.60%
SERIES EXCESS SPREAD %				
Series Income Share	\$13,245,429.69	\$17,775,339.63	\$16,832,452.27	\$16,417,829.37
Funding Costs	\$1,307,712.03	\$2,157,276.91	\$1,884,108.66	\$1,601,167.35
Additional Funding Expenses	\$1,607.17	\$2,156.83	\$2,042.43	\$1,992.15
Series Pool Losses Excess Series Income Share	\$1,756,784.02 \$10,179,326.47	\$2,357,600.57 \$13,258,305.32	\$2,232,542.39 \$12,713,758.79	\$2,177,549.61 \$12,637,120.26
Invested Amount	\$629,518,717.00	\$844,812,834.00	\$800,000,000.00	\$780,294,118.00
Series Excess Spread % -Current Determination Period	19.40%	18.83%	19.07%	19.43%
Series Excess Spread % -Prior Determination Period	16.93%	16.36%	16.60%	16.96%
Series Excess Spread % -2nd prior Determination Period	19.73%	19.16%	19.40%	19.76%
Series Excess Spread % -3 month average	18.69%	18.12%	18.36%	18.72%
Excess of Series Income Share over Funding Costs and other series allocable expenses				
3 month average	\$8,755,092.12	\$11,346,959.05	\$10,903,715.02	\$10,871,692.12
Test if >0 in compliance?	Yes	Yes	Yes	Yes

# VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWA	ARD:				Number of Accounts	
(1)	Beginning Pool Balance			\$10,926,534,793.61	10,301,535	
(2)	Principal Receivables billed	Principal Receivables billed				
(3)	Miscellaneous debits & debit adjustments			\$8,645,525.15		
(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	)		\$5,862,905,216.33		
(7)	Written-off Amounts in respect of Principal (i.e. charge-offs)			\$30,492,440.06		
(8)	Miscellaneous credits & credit adjustments			\$170,490,398.77		
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Ending Pool Balance			\$10,841,881,787.93	10,326,704	
COLLECTIONS:						
(1)	Recoveries			\$6,852,101.98		
(2)	Collections of Principal Receivables			\$5,862,905,216.33		
(3)	Collections of Finance Charge Receivables (net of Recover	ies)		\$223,048,367.22		
(1)+(2)+(3)	Total Collections			\$6,092,805,685.53		
	Monthly Payment Rate current Determination Period			55.76%		
	(Total Collections net of Recoveries as % of Beginning Pool Balance	e)				
	Monthly Payment Rate prior Determination Period			48.52%		
	Monthly Payment Rate second prior Determination Period			53.93%		
	Average latest three Determination Periods			52.74%		
	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 Polonoo\		24.50%		
	(Finance Charge Collections her of Necoveries as % of Beginning i	Fooi Balance)				
	Portfolio Yield prior Determination Period			21.47%		
	Portfolio Yield second prior Determination Period			24.47%		
	Average latest three Determination Periods			23.48%		
DELINQUENCIES:	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts		
31-60 days delinquent	\$75,138,275	0.69%	10,315	0.10%		
61-90 days delinquent	\$46,649,084	0.43%	5,521	0.05%		
91-120 days delinquent	\$24,086,269	0.43 %	2,676	0.03%		
121-150 days delinquent	\$20,457,203	0.19%	2,068	0.02%		
> 150 days delinquent	\$16,600,200	0.14%	1,284	0.01%		
Total delinquencies	\$182,931,031	1.67%	21,864	0.21%		
. Star dollinguoriolog	Ψ10Z,001,001	1.07 /0	21,004	U.Z.170		

# MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

## Canadian Dollars unless otherwise specified

WRITTEN-OFF AMO	UNIS:
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Written-off Amounts (i.e. charge-offs)	\$30,492,440.06
Recoveries	\$6,852,101.98
Net Written-off Amounts	\$23,640,338.08
Written-off percentage (annualized)	3.35%
Recovery percentage (annualized)	0.75%
Net Written-off percentage (annualized)	2.60%
Number of Written-off Accounts	2,269

#### 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)		\$10,841,881,787.93
(4)/(1)=(5)	Pool Percentage	130%

Test: Ending Pool Balance >= Required Pool Balance

In compliance? (Yes/No)

Yes

(1)	Pool Balance	100.00%	\$10,841,881,787.93
(2)	Total Invested Amount	76.96%	\$8,344,037,434.00
(1)-(2)	Retained Interest	23.04%	\$2,497,844,353.93

## CREDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest	\$2,497,844,353.93
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	\$8,344,037,434.00
(1)/(2)=(3)	Seller's Interest Percentage	29.94%

# 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)	\$13,756,254.12	\$11,409,162.16	\$11,409,162.16	\$20,753,648.53	\$17,977,869.15	\$14,956,804.01	\$21,029,313.70
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)	\$1,068,403.13 \$1,068,403.13 \$1,068,403.13 \$0.00 \$12,687,850.99	\$938,429.07 \$938,429.07 \$938,429.07 \$0.00 \$10,470,733.09	\$1,038,500.20 \$1,038,500.20 \$1,038,500.20 \$0.00 \$10,370,661.96	\$1,288,750.52 \$1,288,750.52 \$1,288,750.52 \$0.00 \$19,464,898.01	\$1,057,624.44 \$1,057,624.44 \$1,057,624.44 \$0.00 \$16,920,244.71	\$1,339,122.84 \$1,339,122.84 \$1,339,122.84 \$0.00 \$13,617,681.17	\$1,969,415.33 \$1,969,415.33 \$1,969,415.33 \$0.00 \$19,059,898.37
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	\$161.06	\$129.85	\$153.05	\$182.46	\$151.10	\$190.52	\$283.83
Series Additional Funding Expenses	\$34,094.21	\$18,044.39	\$18,080.78	\$102,510.14	\$33,185.58	\$1,814.83	\$2,551.67
Maximum Series Entitlement before Deficiency	\$1,068,403.13	\$938,429.07	\$1,038,500.20	\$1,288,750.52	\$1,057,624.44	\$1,339,122.84	\$1,969,415.33
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$1,068,403.13	\$938,429.07	\$1,038,500.20	\$1,288,750.52	\$1,057,624.44	\$1,339,122.84	\$1,969,415.33
Excess Finance Charge Collection	\$12,687,850,99	\$10.470.733.09	\$10.370.661.96	\$19.464.898.01	\$16.920.244.71	\$13.617.681.17	\$19.059.898.37
Reserve Account Available Collections	\$10,863,314.68	\$8,957,499.15	\$8,857,428.02	\$16,712,274.73	\$14,535,781.99	\$11,633,912.06	\$16,270,712.73
1 Cool 10 / Cool 11 / Validado Collections	\$ 10,000,0 T 1.00	40,007,100.10	\$0,007, IES.SE	ψ10,7 12,27 1.70	\$11,000,701.00	\$11,000,012.00	V10,270,712.70
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
Remaining Excess Finance Charge Collection	\$12,687,850.99	\$10,470,733.09	\$10,370,661.96	\$19,464,898.01	\$16,920,244.71	\$13,617,681.17	\$19,059,898.37
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	Yes	Yes	Yes	Yes	Yes	Yes

## VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
Series Income Share (1)	\$13,245,429.69	\$17,775,339.63	\$16,832,452.27	\$16,417,829.37
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)	\$1,309,319.20 \$1,309,319.20 \$1,309,319.20 \$0.00 \$11,936,110.49	\$2,159,433.74 \$2,159,433.74 \$2,159,433.74 \$0.00 \$15,615,905.89	\$1,886,151.09 \$1,886,151.09 \$1,886,151.09 \$0.00 \$14,946,301.18	\$1,603,159.50 \$1,603,159.50 \$1,603,159.50 \$0.00 \$14,814,669.87
Components of Maximum Series Entitlement				
Series Funding Costs:				
Class A Class B Class C	\$1,209,229.65 \$66,854.89 \$31,811.68	\$2,007,662.50 \$101,852.75 \$48,083.93	\$1,740,970.00 \$94,770.00 \$48,786.67	\$1,468,877.67 \$87,314.91 \$45,309.08
Less: Income from the Distribution Account	\$184.19	\$322.27	\$418.01	\$334.31
Series Additional Funding Expenses Maximum Series Entitlement before Deficiency	\$1,607.17 \$1,309,319.20	\$2,156.83 \$2,159,433.74	\$2,042.43 \$1,886,151.09	\$1,992.15 \$1,603,159.50
Uncovered prior Cumulative Entitlement Deficiency Maximum Series Entitlement (2)	\$0.00 \$1,309,319.20	\$0.00 \$2,159,433.74	\$0.00 \$1,886,151.09	\$0.00 \$1,603,159.50
Excess Finance Charge Collection Reserve Account Available Collections	\$11,936,110.49 \$10,179,326.47	\$15,615,905.89 \$13,258,305.32	\$14,946,301.18 \$12,713,758.79	\$14,814,669.87 \$12,637,120.26
Deposit to Series Reserve Account				
(a) During Pre-Accumulation Reserve Period (b) Current Excess Spread % < Required Remaining Excess Finance Charge Collection	\$0.00 \$0.00 \$11,936,110.49	\$0.00 \$0.00 \$15,615,905.89	\$0.00 \$0.00 \$14,946,301.18	\$0.00 \$0.00 \$14,814,669.87
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 (b) On all prior Distribution Days (c) Cumulative amounts withdrawn (4) = (a + b) 2% of Initial Invested Amount (5) Test: (4) < (5) In compliance? (Yes/No) If No, then Amortization Event	\$0.00 \$0.00 \$0.00 \$12,590,374.34 Yes	\$0.00 \$0.00 \$0.00 \$16,896,256.68 Yes	\$0.00 \$0.00 \$0.00 \$16,000,000.00 Yes	\$0.00 \$0.00 \$0.00 \$15,605,882.36 Yes

## 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
	Series Principal Collections	\$352,635,515.33	\$292,468,875.55	\$292,468,875.55	\$532,010,679.10	\$460,854,797.65	\$383,411,132.32	\$539,077,216.59
	Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Sum of above (1)	\$352,635,515.33	\$292,468,875.55	\$292,468,875.55	\$532,010,679.10	\$460,854,797.65	\$383,411,132.32	\$539,077,216.59
	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	\$352,635,515.33	\$292,468,875.55	\$292,468,875.55	\$532,010,679.10	\$460,854,797.65	\$383,411,132.32	\$539,077,216.59
	Remaining balance remitted to Seller	\$352,635,515.33	\$292,406,675.55	\$292,400,675.55	\$552,010,079.10	\$400,834,797.03	\$363,411,132.32	\$559,077,216.59
IX. APPLICATION	OF FUNDS IN DISTRIBUTION ACCOUNTS							
	Revolving / Accumulation / Amortization Period	Revolving	Revolvina	Revolving	Revolvina	Revolvina	Revolving	Revolving
	Distribution Account Balance before payments	\$986,572.26	\$846,458.11	\$939,444.50	\$1,162,899.80	\$970,789.64	\$1,220,751.11	\$1,823,068.71
	Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Amount available for payments	\$986,572.26	\$846,458.11	\$939,444.50	\$1,162,899.80	\$970,789.64	\$1,220,751.11	\$1,823,068.71
	7 and an artifaction paymonts	\$000,07£.E0	\$5.10, 100.11	4000, 111.00	\$ 1,10 <u>2,000.00</u>	4070,700.01	<b>\$1,220,701111</b>	\$1,020,000.71
	PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE							
	Paid to Trustees	\$812.63	\$673.98	\$673.98	\$1,225.99	\$1,062.02	\$883.55	\$1,242.28
	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
		\$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 \$0.00
	Class B Coupon or Swap Payment	\$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
	Paid to Subordinated Lender	\$32,425.05	\$16,660.02	\$16,696.41	\$99,991.93	\$31,004.17	\$0.00	\$0.00
	Certain Additional Funding Expenses	\$791.23	\$656.24	\$656.24	\$1,193.71	\$1,034.06	\$860.29	\$1,209.57
	, , , , , , , , , , , , , , , , , , ,							
	Distribution Account Balance after payments	\$443.60	\$367.87	\$367.87	\$669.21	\$579.69	\$482.27	\$678.11
	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	\$34,094.21	\$18,044.39	\$18,080.78	\$102,510.14	\$33,185.58	\$1,814.83	\$2,551.67
	Total paid	\$986,128.66	\$846,090.24	\$939,076.63	\$1,162,230.59	\$970,209.95	\$1,220,268.84	\$1,822,390.60
	Payable to Beneficiary	\$65.30	\$54.15	\$54.15	\$98.51	\$85.33	\$70.99	\$1,022,390.00
	rayable to belieficially	\$65.50	<b>404.10</b>	\$54.15	\$96.51	φου	\$70.99	\$99.0Z
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%	327500%	3.37500%	1.60000%	1.98000%	2.84500%	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\$1,128,055.56	US\$1,162,500.00	US\$933,333.33	US\$990,000.00	US\$1,286,177.08	US\$1,637,500.00
	Class A Principal Payment	US\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	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\$2.82014	US\$2.90625	US\$1.33333	US\$1.65000	US\$2.44986	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

	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
Series Principal Collections	\$339,540,798.06 \$0.00	\$455,663,009.15 \$0.00	\$431,492,535.06 \$0.00	\$420,863,851.36 \$0.00
Excess Requirements Sum of above (1)	\$339,540,798.06	\$455,663,009.15	\$431,492,535.06	\$420,863,851.36
Invested Amount during Accumulation Period before deposit (2)	\$0.00	\$0.00	\$0.00	\$420,003,031.30
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	\$339,540,798.06	\$455,663,009.15	\$431,492,535.06	\$420,863,851.36
IX. APPLICATION OF FUNDS IN DISTRIBUTION ACCOUNTS				
Revolving / Accumulation / Amortization Period	Revolving	Revolving	Revolving	Revolving
Distribution Account Balance before payments	\$1,211,201.05	\$2,909,928.21	\$1,743,475.32	\$1,471,253.77
Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00
Amount available for payments	\$1,211,201.05	\$2,909,928.21	\$1,743,475.32	\$1,471,253.77
PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE				
Paid to Trustees	\$782.45	\$1,050.05	\$994.35	\$969.87
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	\$0.00	\$611,116.48	\$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	\$288,503.59	\$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 \$761.85	\$0.00 \$1,022.41	\$0.00 \$968.18	\$0.00 \$944.35
Certain Additional Funding Expenses				
Distribution Account Balance after payments	\$427.10	\$573.17	\$542.79	\$461.88
Total coupon / swap payment due	\$1,209,229.65	\$2,907,282.58	\$1,740,970.00	\$1,468,877.67
Total principal / swap exchange due	\$0.00	\$0.00	\$0.00	\$0.00
Total Additional Funding Expenses due	\$1,607.17	\$2,156.83	\$2,042.43	\$1,992.15
Total paid	\$1,210,773.95	\$2,909,355.04	\$1,742,932.53	\$1,470,791.89
Payable to Beneficiary	\$62.87	\$84.37	\$79.90	\$77.93
X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS				
	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1
Class A Note Rate	2.64500%	3.44000%	2.79300%	2.77500%
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\$1,024,937.50	US\$1,720,000.00	\$1,740,970.00	US\$1,314,270.83
Class A Principal Payment	US\$0.00	US\$0.00	\$0.00	US\$0.00
Class B Coupon Payment	\$0.00	\$611,116.48	\$0.00	\$0.00
Class B Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00
Class C Coupon Payment	\$0.00	\$288,503.59	\$0.00	\$0.00
Class C Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00
Class A Interest Factor	US\$2.27764	US\$2.86667	\$2.32750	US\$2.38958
Class B Interest Factor	\$0.00000	\$16.07500	\$0.00000	\$0.00000
Class C Interest Factor	\$0.00000	\$17.07500	\$0.00000	\$0.00000