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

Series 2019-2

Determination Day: 10/31/2019
Determination Period: October 2019
Number of Days in Determination Period: 31
Distribution Day: 11/15/2019
Prior Determination Period: September 2019

ı	DEAL	PARAMETERS

I. DEAL PARA	WE I ERS							
		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	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	1.98000%	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							
		Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
	Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
	Class A Class B	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class A	,	,	,	,	,	,	,
	Class A Class B Class C	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class A Class B Class C Swap pay rate if applicable	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually
	Class 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 1.40760%	Semiannually Semiannually 2.20000%	Semiannually Semiannually 2.33700%	Semiannually Semiannually 2.46530%
	Class A Class B Class C Swap pay rate if applicable Class A Class B	Semiannually Semiannually 1.86900% N/A	Semiannually Semiannually 1.96000% N/A	Semiannually Semiannually 2.18000% N/A	Semiannually Semiannually 1.40760% N/A	Semiannually Semiannually 2.20000% N/A	Semiannually Semiannually 2.33700% N/A	Semiannually Semiannually 2.46530% N/A
	Class 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 1.40760%	Semiannually Semiannually 2.20000%	Semiannually Semiannually 2.33700%	Semiannually Semiannually 2.46530%
	Class A Class B Class C Swap pay rate if applicable Class A Class B	Semiannually Semiannually 1.86900% N/A	Semiannually Semiannually 1.96000% N/A	Semiannually Semiannually 2.18000% N/A	Semiannually Semiannually 1.40760% N/A	Semiannually Semiannually 2.20000% N/A	Semiannually Semiannually 2.33700% N/A	Semiannually Semiannually 2.46530% N/A
	Class A 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 1.40760% N/A N/A	Semiannually Semiannually 2.20000% N/A N/A	Semiannually Semiannually 2.33700% N/A N/A	Semiannually Semiannually 2.46530% N/A N/A
	Class 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 1.40760% 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	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018
	Class A 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 1.40760% 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	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021
II. NOTE PRINC	Class A 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 1.40760% 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	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021
II. NOTE PRINC	Class A 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 1.40760% 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	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021
II. NOTE PRING	Class A 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 1.40760% 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	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3
II. NOTE PRING	Class A 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 1.40760% 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 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	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 US\$450,000,000.00
II. NOTE PRINC	Class A 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) CIPAL Beginning Note Principal Amount in Original Currency Class A Class B	Semiannually Semiannually 1.86900% 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 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$40,000,000.00	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 1.40760% 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 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$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	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 US\$450,000,000.00
II. NOTE PRIN	Class A 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 1.40760% 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 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	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 US\$450,000,000.00
II. NOTE PRIN	Class A 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) CIPAL Beginning Note Principal Amount in Original Currency Class A Class B	Semiannually Semiannually 1.86900% 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 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$40,000,000.00	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 1.40760% 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 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$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	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 US\$450,000,000.00
II. NOTE PRINI	Class A 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) CIPAL Beginning Note Principal Amount in Original Currency Class A Class B Class C	Semiannually Semiannually 1.86900% 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 04/28/2016 04/15/2021 04/15/2023 Series 2016-3 US\$40,000,000.00	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 1.40760% 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 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$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	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 US\$450,000,000.00
II. NOTE PRIN	Class A Class B Class C Swap pay rate if applicable Class A Class B Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final) CIPAL 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 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	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 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 1.40760% 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	Semiannually Semiannually 2.20000% 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 Semiannually 2.33700% N/A 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	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 US\$450,000,000.00 \$28,328,343.00 \$12,590,374.00

I. DEAL PARAMETERS

I. DEAL PARAM	ETERS				
		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 Class B	93.50% 4.50%	93.50% 4.50%	93.50% 4.50%	93.50% 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	\$789,900,000.00 N/A	N/A N/A	\$729,575,000.00 N/A	\$791,700,000.00 N/A
	Class C	N/A	N/A	N/A	N/A
	0.000 0	1071	1071	1107	14/1
	Note Coupon rate				
	Class A	3.44000%	2.79300%	1M Libor + 45bps	1M Libor + 35bps
	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 Class C	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually
	Class C	Semiamidally	Semiamidally	Semiamually	Semiamidally
	Swap pay rate if applicable				
	Class A	3.05000%	N/A	2.41600%	1.95000%
	Class B	N/A	N/A	N/A	N/A
	Class C	N/A	N/A	N/A	N/A
	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 PRINCI	PAL PAL				
		Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
	Beginning Note Principal Amount in Original Currency	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
	Class A	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00	US\$0.00
	Class B	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00	\$0.00
	Class C	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00	\$0.00
	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
	Class C	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00	\$16,934,759.00

III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

Remaining Months until Expected Final Payment Date Beginning Invested Amount Uncovered Loss & Deficiency Deposit in reduction of Invested Amount Ending Invested Amount Floating Allocation Percentage Series Share Series Allocation Percentage	Series 2015-2 \$653,796,792.00 \$0.00 \$108,966,132.00 \$544,830,660.00 6.03% 6.03% 8.89%	Series 2016-3 17 \$542,245,989.00 \$0.00 \$0.00 \$542,245,989.00 5.01% 5.01% 7.37%	Series 2016-4 29 \$542,245,989.00 \$0.00 \$0.00 \$542,245,989.00 5.01% 7.37%	Series 2017-2 5 \$854,438,503.00 \$0.00 \$0.00 \$854,438,503.00 7.89% 7.89% 11.61%	Series 2017-4 32 \$710,855,615.00 \$0.00 \$0.00 \$710,855,615.00 6.56% 6.56% 9.66%	Series 2018-1 14 \$999,465,241.00 \$0.00 \$0.00 \$999,465,241.00 9.23% 9.23% 13.58%	Series 2018-3 18 \$629,518,717.00 \$0.00 \$0.00 \$629,518,717.00 5.81% 5.81% 8.56%
IV. SERIES ACCOUNT BALANCES							
	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
1) Distribution Account							
Beginning Balance	\$563.16	\$460.02	\$475.41	\$710.13	\$611.78	\$863.88	\$543.22
Deposit	\$2,514,328.43	\$2,320,705.43	\$2,556,379.67	\$2,518,938.95	\$2,557,435.87	\$3,789,080.00	\$2,518,394.66
Withdraw	-\$2,514,149.32	-\$2,320,553.64	-\$2,556,218.24	-\$2,518,738.91	-\$2,557,225.48	-\$3,788,772.79	-\$2,518,194.36
Ending Balance	\$742.27	\$611.81	\$636.84	\$910.17	\$822.17	\$1,171.09	\$743.52
2) Reserve Account							
Begining Balance	\$4.916.712.22	\$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	-\$8.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interest Income	\$7,879.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Balance	\$4,924,583.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
V. KEY PORTFOLIO PERFORMANCE STATISTICS	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
	23.32%	23.32%	23.32%	23.32%	23.32%	23.32%	23.32%
Yield on Eligible Investments	0.00%	N/A	N/A	N/A	N/A	N/A	N/A
Blended Coupon and Additional Funding Expenses	1.96%	2.08%	2.30%	1.48%	2.26%	2.36%	2.50%
Net Written-off Percentage (net of Recoveries)	2.31%	2.31%	2.31%	2.31%	2.31%	2.31%	2.31%
SERIES EXCESS SPREAD %							
Series Income Share	\$13,182,900.57	\$10,933,634.19	\$10,933,634.19	\$17,228,560.88	\$14,333,412.17	\$20,152,822.80	\$12,693,367.05
Funding Costs	\$1,034,310.52	\$920,386.02	\$1,020,420.77	\$1,024,440.94	\$1,337,309.58	\$1,966,865.88	\$1,307,713.53
Additional Funding Expenses Series Pool Losses	\$33,431.30 \$1.737.115.17	\$17,549.32 \$1.440.728.60	\$17,579.65 \$1.440.728.60	\$32,364.99 \$2,270,213,17	\$1,338.75 \$1.888.718.47	\$1,882.26 \$2.655.544.13	\$1,185.56 \$1.672.609.18
Excess Series Income Share	\$1,737,115.17 \$10,378,043.58	\$1,440,728.60	\$1,440,728.60	\$2,270,213.17 \$13,901,541.78	\$1,888,718.47	\$2,055,544.13	\$1,672,609.18
Invested Amount	\$544,830,660.00	\$542,245,989.00	\$542,245,989.00	\$854,438,503.00	\$710,855,615.00	\$999,465,241.00	\$629,518,717.00
Series Excess Spread % -Current Determination Period	22.86%	18.93%	18.71%	19.52%	18.75%	18.64%	18.51%
Series Excess Spread % -Prior Determination Period	18.46%	18.34%	18.12%	18.93%	18.16%	18.05%	17.92%
Series Excess Spread % -2nd prior Determination Period	18.45%	18.33%	18.11%	18.92%	18.15%	18.05%	17.91%
Series Excess Spread % -3 month average	19.75%	18.54%	18.31%	19.13%	18.35%	18.25%	18.12%
Excess of Series Income Share over Funding Costs and other series allocable expenses							
3 month average	\$15,289,390.61	\$7,472,185.44	\$7,372,115.36	\$12,195,367.47	\$9,686,653.52	\$13,532,851.18	\$8.454.837.66
Test if >0 in compliance?	¥13,269,390.01 Yes	¥7,472,103.44 Yes	Ψ7,372,113.30 Yes	¥12,195,507.47 Yes	¥9,000,000.02 Yes	Ψ13,332,631.16 Yes	¥6,404,607.00 Yes
·							

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	45	13	13	23
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	\$0.00
Ending Invested Amount	\$844,812,834.00	\$800,000,000.00	\$780,294,118.00	\$846,737,968.00
Floating Allocation Percentage	7.80%	7.38%	7.20%	7.82%
Series Share Series Allocation Percentage	7.80% 11.48%	7.38% 10.87%	7.20% 10.61%	7.82% 0.00%
Series Allocation Percentage	11.40%	10.67 %	10.01%	0.00%
IV. SERIES ACCOUNT BALANCES	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
	Series 2010-4	Selies 2010-5	Selies 2019-1	Series 2013-2
1) Distribution Account				
Beginning Balance	\$808.64	\$717.71	\$612.74	\$0.00
Deposit	\$4,166,866.92	\$3,627,087.24	\$3,071,926.27	\$846,737,968.00
Withdraw	-\$4,166,602.57	-\$3,626,811.00	-\$3,071,681.26	-\$846,737,968.00
Ending Balance	\$1,072.99	\$993.95	\$857.75	\$0.00
2) Reserve Account				
Begininng Balance	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00
Deposit 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 PORTFOLIO PERFORMANCE STATISTICS				
	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
	23.32%	23.32%	23.32%	23.32%
Yield on Eligible Investments	N/A	N/A	N/A	N/A
Blended Coupon and Additional Funding Expenses	3.07%	2.83%	2.47%	2.00%
Net Written-off Percentage (net of Recoveries)	2.31%	2.31%	2.31%	2.31%
SERIES EXCESS SPREAD %				
Series Income Share	\$17,034,472.68	\$16,130,884.38	\$15,733,542.75	\$17,073,290.33
Funding Costs	\$2,157,278.80	\$1,884,245.49	\$1,601,268.06	\$1,412,701.16
Additional Funding Expenses	\$1,591.01	\$1,506.63	\$1,469.52	\$0.04
Series Pool Losses	\$2,244,638.11	\$2,125,571.98	\$2,073,214.14	\$2,249,753.12
Excess Series Income Share Invested Amount	\$12,630,964.76 \$844,812,834.00	\$12,119,560.28 \$800,000,000.00	\$12,057,591.03 \$780,294,118.00	\$13,410,836.01 \$846,737,968.00
Series Excess Spread % -Current Determination Period	17.94%	18.18%	18.54%	19.01%
Series Excess Spread % -Prior Determination Period	17.35%	17.59%	17.95%	N/A
Series Excess Spread % -2nd prior Determination Period	17.34%	17.58%	17.94%	N/A
Series Excess Spread % -3 month average	17.55%	17.78%	18.15%	N/A
Evenes of Series Income Chara over Funding Control of the				
Excess of Series Income Share over Funding Costs and other series allocable expenses				
3 month average	\$10,944,046.46	\$10,522,115.48	\$10,499,503.17	N/A
Test if >0 in compliance?	Yes	Ψ10,022,110.40 Yes	Yes	N/A

VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWAF	RD:				Number of Accounts			
(1)	Beginning Pool Balance			\$10,833,678,587.29	10,371,213			
(2)	Principal Receivables billed	Principal Receivables billed						
(3)	Miscellaneous debits & debit adjustments	fiscellaneous debits & debit adjustments						
(4)	Principal Receivables balance in added Accounts at begin	incipal Receivables balance in added Accounts at beginning of Determination Day						
(5)	Principal Receivables balance of Removed Accounts			\$0.00				
(6)	Total payments of Principal Receivables (net of Recoveries	es)		\$5,499,897,380.75				
(7)	Written-off Amounts in respect of Principal (i.e. charge-off	s)		\$28,784,704.51				
(8)	Miscellaneous credits & credit adjustments			\$161,711,040.89				
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Ending Pool Balance	Ending Pool Balance						
COLLECTIONS:								
(1)	Recoveries			\$7,955,475.70				
(2)	Collections of Principal Receivables			\$5,499,897,380.75				
(3)	Collections of Finance Charge Receivables (net of Recovery	eries)		\$210,490,545.16				
(1)+(2)+(3)	Total Collections			\$5,718,343,401.61				
	Monthly Payment Rate current Determination Period			52.78%				
	(Total Collections net of Recoveries as % of Beginning Pool Balan	nce)						
	Monthly Payment Rate prior Determination Period			51.26%				
	Monthly Payment Rate second prior Determination Period			50.96%				
	Average latest three Determination Periods							
	Test: Average Payment Rate > or = 10.00%							
	In compliance? (Yes/No)			Yes				
	If No, then Amortization Event							
	Portfolio Yield current Determination Period			23.32%				
	(Finance Charge Collections net of Recoveries as % of Beginning	g Pool Balance)						
	Portfolio Yield prior Determination Period			22.99%				
	Portfolio Yield second prior Determination Period			22.78%				
	Average latest three Determination Periods			23.03%				
DELINQUENCIES:	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts				
31-60 days delinquent	\$88,639,110	0.82%	11,199	0.11%				
61-90 days delinquent	\$45,812,804	0.43%	5,454	0.05%				
91-120 days delinquent	\$30,345,529	0.28%	3,361	0.03%				
121-150 days delinquent	\$20,803,693							
> 150 days delinquent	\$15,813,567	0.15%	1,319	0.01%				
Total delinquencies	\$201,414,703	1.87%	23,606	0.22%				
	420.,.11,700	1.0.70	20,000	U.LE 70				

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

WRI	TTEN	1-OFF	AMO	JNTS:
-----	------	-------	-----	-------

Written-off Amounts (i.e. charge-offs)	\$28,784,704.51
Recoveries	\$7,955,475.70
Net Written-off Amounts	\$20,829,228.81
Written-off percentage (annualized)	3.19%
Recovery percentage (annualized)	0.88%
Net Written-off percentage (annualized)	2.31%
Number of Written-off Accounts	2,189

RETAINED INTEREST:

(1)	Total Invested Amount	\$8,095,445,634.00
(2)	Required Pool Percentage	107%
(1)x(2)=(3)	Required Pool Balance	\$8,662,126,828.38
(4)		\$10,678,055,174.97
(4)/(1)=(5)	Pool Percentage	132%

Test: Ending Pool Balance >= Required Pool Balance

In compliance? (Yes/No)

 (1)
 Pool Balance
 100.00%
 \$10,678,055,174.97

 (2)
 Total Invested Amount
 75.81%
 \$8,095,445,634.00

 (1)-(2)
 Retained Interest
 24.19%
 \$2,582,609,540.97

Yes

CREDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest	\$2,582,609,540.97
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	\$8,204,411,766.00
(1)/(2)=(3)	Seller's Interest Percentage	31.48%

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)	\$13,182,900.57	\$10,933,634.19	\$10,933,634.19	\$17,228,560.88	\$14,333,412.17	\$20,152,822.80	\$12,693,367.05
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)	\$1,067,741.82 \$1,067,741.82 \$1,067,741.82 \$0.00 \$12,115,158.75	\$937,935,34 \$937,935,34 \$937,935,34 \$0.00 \$9,995,698.85	\$1,038,000.42 \$1,038,000.42 \$1,038,000.42 \$0.00 \$9,895,633.77	\$1,056,805.93 \$1,056,805.93 \$1,056,805.93 \$0.00 \$16,171,754.95	\$1,338,648.33 \$1,338,648.33 \$1,338,648.33 \$0.00 \$12,994,763.84	\$1,968,748.14 \$1,968,748.14 \$1,968,748.14 \$0.00 \$18,184,074.66	\$1,308,899.09 \$1,308,899.09 \$1,308,899.09 \$0.00 \$11,384,467.96
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	\$159.46	\$128.51	\$151.70	\$149.02	\$188.95	\$281.61	\$182.69
Series Additional Funding Expenses	\$33.431.30	\$17.549.32	\$17.579.65	\$32.364.99	\$1.338.75	\$1.882.26	\$1,185,56
Maximum Series Entitlement before Deficiency	\$1,067,741.82	\$937,935.34	\$1,038,000.42	\$1,056,805.93	\$1,338,648.33	\$1,968,748.14	\$1,308,899.09
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$1,067,741.82	\$937,935.34	\$1,038,000.42	\$1,056,805.93	\$1,338,648.33	\$1,968,748.14	\$1,308,899.09
Excess Finance Charge Collection	\$12.115.158.75	\$9,995,698.85	\$9,895,633.77	\$16,171,754.95	\$12,994,763.84	\$18,184,074.66	\$11,384,467.96
Reserve Account Available Collections	\$10,378,043.58	\$8,554,970.25	\$8,454,905.17	\$13,901,541.78	\$11,106,045.37	\$15,528,530.53	\$9,711,858.78
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
(,,	\$12,115,158.75	\$9,995,698.85	\$9,895,633.77	\$16,171,754.95	\$12,994,763.84	\$18,184,074.66	\$11,384,467.96
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 2018-4			Series 2019-2
Series Income Share (1)	\$17,034,472.68	\$16,130,884.38	\$15,733,542.75	\$17,073,290.33
Maximum Series Entitlement (2)	\$2,158,869.81	\$1,885,752.12	\$1,602,737.58	\$1,035,980.89
Series Ownership Entitlement (3) = lesser (1) or (2)	\$2,158,869.81	\$1,885,752.12	\$1,602,737.58	\$1,035,980.89
Amount Deposited to Series Distribution Account	\$2,158,869.81	\$1,885,752.12	\$1,602,737.58	\$1,035,980.89
Cumulative Entitlement Deficiency = max (2-1, 0)	\$0.00	\$0.00	\$0.00	\$0.00
Excess Finance Charge Collection = max (1-2, 0)	\$14,875,602.87	\$14,245,132.26	\$14,130,805.17	\$16,037,309.44
Components of Maximum Series Entitlement				
Series Funding Costs:				
Class A	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67	\$943,442.50
Class B	\$101,852.75	\$94,770.00	\$87,314.91	\$61,915.60
Class C	\$48,083.93	\$48,786.67	\$45,309.08	\$30,622.75
Less: Income from the Distribution Account	\$320.38	\$281.18	\$233.60	\$0.00
Series Additional Funding Expenses	\$1.591.01	\$1,506.63	\$1.469.52	\$0.04
Maximum Series Entitlement before Deficiency	\$2.158.869.81	\$1.885.752.12	\$1.602.737.58	\$1.035.980.89
•	.,,	. ,	. , ,	. , ,
Uncovered prior Cumulative Entitlement Deficiency Maximum Series Entitlement (2)	\$0.00 \$2.158.869.81	\$0.00 \$1,885,752.12	\$0.00 \$1.602.737.58	\$0.00 \$1,035,980.89
Maximum Series Emiliement (2)	\$2,130,009.01	\$1,000,702.12	\$1,002,737.36	\$1,000,900.09
Excess Finance Charge Collection	\$14,875,602.87	\$14,245,132.26	\$14,130,805.17	\$16,037,309.44
Reserve Account Available Collections	\$12,630,964.76	\$12,119,560.28	\$12,057,591.03	\$13,787,556.32
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
	\$14,875,602.87	\$14,245,132.26	\$14,130,805.17	\$16,037,309.44
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	\$333.647.947.25	\$276.720.932.31	\$276.720.932.31	\$436.040.134.72	\$362.766.410.07	\$510.050.721.95	\$321.258.281.22		
	Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	Sum of above (1)	\$333,647,947.25	\$276,720,932.31	\$276,720,932.31	\$436,040,134.72	\$362,766,410.07	\$510,050,721.95	\$321,258,281.22		
	Invested Amount during Accumulation Period before deposit (2)	\$653,796,792.00	\$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	\$224,681,815.25	\$276,720,932.31	\$276,720,932.31	\$436,040,134.72	\$362,766,410.07	\$510,050,721.95	\$321,258,281.22		
					¥,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	***************************************	***************************************		
IX. APPLICATIO	N OF FUNDS IN DISTRIBUTION ACCOUNTS									
	Revolving / Accumulation / Amortization Period	Accumulation	Revolving	Revolving	Revolving	Revolving	Revolving	Revolving		
	Distribution Account Balance before payments	\$109,952,246.00	\$846,132.75	\$939,113.08	\$970,236.48	\$1,220,497.52	\$1,822,712.14	\$1,802,975.90		
	Non-Distributed Amount	\$108,966,132.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	Amount available for payments	\$986,114.00	\$846,132.75	\$939,113.08	\$970,236.48	\$1,220,497.52	\$1,822,712.14	\$1,802,975.90		
	PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE									
	THE REPORT OF THE PROPERTY OF									
	Paid to Trustees	\$464.40	\$385.16	\$385.16	\$606.92	\$504.93	\$709.93	\$447.16		
	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	\$0.00	\$0.00	\$401,129.34		
	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	\$190,870.07		
	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	\$32,200.02	\$16,528.13	\$16,558.46	\$30,755.85	\$0.00	\$0.00	\$0.00		
	Certain Additional Funding Expenses	\$692.83	\$574.62	\$574.62	\$905.45	\$753.31	\$1,059.13	\$667.10		
	Distribution Account Balance after payments	\$108,966,789.00	\$544.84	\$544.84	\$858.56	\$714.28	\$1,004.33	\$632.57		
	Total coupon / swap payment due	\$952,099.75	\$828,100.00	\$921,050.00	\$937,109.70	\$1,218,525.00	\$1,819,938.75	\$1.801.229.07		
		\$952,099.75	\$0.00	\$0.00	\$0.00	\$1,218,323.00	\$1,619,936.75	\$1,801,229.07		
	Total principal / swap exchange due	\$33,431.30	\$0.00 \$17,549.32		\$32,364.99	\$0.00 \$1,338.75	\$0.00 \$1,882.26	\$0.00 \$1,185.56		
	Total Additional Funding Expenses due	\$33,431.30 \$985,457.00	\$17,549.32 \$845,587.91	\$17,579.65 \$938,568.24	\$32,364.99 \$969,377.92	\$1,338.75 \$1,219,783.24	\$1,882.20 \$1,821,707.81	\$1,802,343.33		
	Total paid	\$985,457.00 \$74.05	\$845,587.91 \$61.41	\$938,508.24 \$61.41				\$1,802,343.33		
	Payable to Beneficiary	\$74.05	\$61.41	\$61.41	\$96.77	\$80.51	\$113.20	\$71.30		
X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS										
		Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3		
	Class A Note Rate	2.02000%	2.86350%	2.96350%	1.98000%	2.43350%	2.62000%	2.23350%		
	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\$986,316.67	US\$1,020,761.11	US\$990,000.00	US\$1,100,144.79	US\$1,637,500.00	US\$865,481.25		
	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	\$401,129.34		
	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	\$190,870.07		
	Class C Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	Close A Interest Factor	LIO#4 00000	LICEO 40570	11060 55400	11064 05000	11040 00551	LIORO 10000	11061 00000		
	Class A Interest Factor	US\$1.68333	US\$2.46579	US\$2.55190	US\$1.65000	US\$2.09551	US\$2.18333	US\$1.92329		
	Class B Interest Factor	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$14.16000		
	Class C Interest Factor	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$15.16000		

VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Series Principal Collections	\$431,127,955.84	\$408,258,894.18	\$398,202,498.00	\$432,110,402.61
Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00
Sum of above (1)	\$431,127,955.84	\$408,258,894.18	\$398,202,498.00	\$432,110,402.61
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	\$431,127,955.84	\$408,258,894.18	\$398,202,498.00	\$432,110,402.61
IX. APPLICATION OF FUNDS IN DISTRIBUTION ACCOUNTS				
Revolving / Accumulation / Amortization Period	Revolving	Revolving	Revolving	Revolving
Distribution Account Balance before payments	\$2.010.006.73	\$1,743,189.93	\$1,471,743.14	\$943.442.54
Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00
Amount available for payments	\$2,010,006.73	\$1,743,189.93	\$1,471,743.14	\$943,442.54
PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE				
D. I. T. J.		AFC	AFF :	بنبم
Paid to Trustees	\$600.08	\$568.25	\$554.25	\$0.01
Class A Coupon or Swap Payment	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67	\$943,442.50
Class A Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00
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	\$895.25	\$847.77	\$826.89	\$0.03
Distribution Account Balance after payments	\$848.90	\$803.91	\$1,484.33	\$0.00
T	**********	A4 740 070 00	64 400 077 07	2040 440 50
Total coupon / swap payment due	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67	\$943,442.50
Total principal / swap exchange due	\$0.00	\$0.00	\$0.00	\$0.00
Total Additional Funding Expenses due	\$1,591.01	\$1,506.63	\$1,469.52	\$0.04
Total paid	\$2,009,157.83	\$1,742,386.02	\$1,470,258.81	\$943,442.54
Payable to Beneficiary	\$95.68	\$90.61	\$88.38	\$0.00
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%	2.36350%	2.18098%
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\$1,119,379.86	US\$836,042.33
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\$2.03524	US\$1.39340
Class B Interest Factor	\$0.00000	\$0.00000	\$0.00000	\$0.00000
Class C Interest Factor	\$0.0000	\$0.00000	\$0.00000	\$0.00000
Oldos O Illicitos i detoi	Ψ0.00000	ψ0.00000	ψ0.00000	ψ0.00000