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 2016-3	Determination Day:	09/30/2020
Series 2016-4	Determination Period:	September 2020
Series 2017-4	Number of Days in Determination Period:	30
Series 2018-1	Distribution Day:	10/15/2020
Series 2018-3	Prior Determination Period:	August 2020
Series 2018-4		
Series 2018-5		
Series 2019-1		

Series 2019-2

Canadian Dollars unless otherwise specified

## I. DEAL PARAMETERS

	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Initial Note Balance in Original Currency	US\$400,000,000.00	US\$400,000,000.00	US\$525,000,000.00	US\$750,000,000.00	US\$450,000,000.00	US\$600,000,000.00	¢740,000,000,00	US\$550,000,000.00	US\$600,000,000.00
Class A							\$748,000,000.00		
Class B	\$24,401,069.00	\$24,401,069.00	\$31,988,503.00	\$44,975,936.00	\$28,328,343.00	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00	\$38,103,209.00
Class C	\$10,844,920.00	\$10,844,920.00	\$14,217,112.00	\$19,989,305.00	\$12,590,374.00	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00	\$16,934,759.00
% (CAD)									
Class A	93.5%	93.5%	93.5%	93.5%	93.5%	93.5%	93.5%	93.5%	93.5%
Class B	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
Class C	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Swap Notional if applicable									
Class A	\$507,000,000.00	\$507,000,000.00	\$664,650,000.00	\$934,500,000.00	\$588,600,000.00	\$789,900,000.00	N/A	\$729,575,000.00	\$791,700,000.00
Class B	N/A	N/A	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	N/A	N/A
Note Coupon rate									
Class A	1M Libor + 95 bps	1M Libor +105 bps	1M Libor + 52 bps	2.62000%	1M Libor + 32 bps	3.44000%	2.79300%	1M Libor + 45 bps	1M Libor + 35 bps
Class B	2.93100%	3.17300%	2.93600%	2.65700%	2.83200%	3.21500%	3.15900%	2.98400%	2.65900%
Class C	3.63100%	3.87300%	3.43600%	2.85900%	3.03200%	3.41500%	3.65900%	3.48400%	2.95900%
Note Coupon Payment Frequency Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Monthly Semi-Annual	Semi-Annual	Semi-Annual
Class B Class C	Semi-Annual Semi-Annual	Semi-Annual Semi-Annual	Semi-Annual Semi-Annual	Semi-Annual Semi-Annual	Semi-Annual Semi-Annual	Semi-Annual Semi-Annual	Semi-Annual	Semi-Annual Semi-Annual	Semi-Annual
		Ochir Annuar	Ochir Ahndar	Com Annual	Ocini Annuai		Com Annual	Ochi Anida	oenii Annuai
Swap pay rate if applicable									
Class A	1.96000%	2.18000%	2.20000%	2.33700%	2.46530%	3.05000%	N/A	2.41600%	1.95000%
Class B	N/A	N/A	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	N/A	N/A
Series Issuance Date	04/28/2016	04/28/2016	08/15/2017	01/29/2018	06/21/2018	09/17/2018	12/19/2018	01/18/2019	10/23/2019
Expected Final Payment Date	04/15/2021	04/18/2022	07/15/2022	01/15/2021	05/17/2021	08/15/2023	12/15/2020	12/15/2020	10/15/2021
Prescription Date (legal final)	04/15/2023	04/15/2024	07/15/2024	01/15/2023	05/15/2023	08/15/2025	12/15/2022	12/15/2022	10/15/2023
II. NOTE PRINCIPAL									
	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Beginning Note Principal Amount in Original Cu	irrency								
Class A	US\$400,000,000.00	US\$400,000,000.00	US\$525,000,000.00	US\$750,000,000.00	US\$450,000,000.00	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00	US\$600,000,000.00
Class B	\$24,401,069.00	\$24,401,069.00	\$31,988,503.00	\$44,975,936.00	\$28,328,343.00	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00	\$38,103,209.00
Class C	\$10,844,920.00	\$10,844,920.00	\$14,217,112.00	\$19,989,305.00	\$12,590,374.00	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00	\$16,934,759.00
Ending Note Principal Amount in Original Curre							<b>#</b> 740,000,000,00		
Class A	US\$400,000,000.00	US\$400,000,000.00	US\$525,000,000.00	US\$750,000,000.00	US\$450,000,000.00	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00	US\$600,000,000.00
Class B	\$24,401,069.00 \$10,844,020,00	\$24,401,069.00 \$10,844,030,00	\$31,988,503.00	\$44,975,936.00	\$28,328,343.00 \$12,500,374,00	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00 \$15,605,882,00	\$38,103,209.00 \$16,034,750,00
Class C	\$10,844,920.00	\$10,844,920.00	\$14,217,112.00	\$19,989,305.00	\$12,590,374.00	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00	\$16,934,759.00

### Canadian Dollars unless otherwise specified

### III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

		Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Remaining Months unti	I Expected Final Payment Date	6	18	21	3	7	34	2	2	12
Beginning Invested Am Uncovered Loss & Defi		\$542,245,989.00 \$0.00	\$542,245,989.00 \$0.00	\$710,855,615.00 \$0.00	\$999,465,241.00 \$0.00	\$629,518,717.00 \$0.00	\$844,812,834.00 \$0.00	\$800,000,000.00 \$0.00	\$780,294,118.00 \$0.00	\$846,737,968.00 \$0.00
Deposit in reduction of		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Invested Amour		\$542,245,989.00	\$542,245,989.00	\$710,855,615.00	\$999,465,241.00	\$629,518,717.00	\$844,812,834.00	\$800,000,000.00	\$780,294,118.00	\$846,737,968.00
Floating Allocation Per	centage	5.37%	5.37%	7.05%	9.91%	6.24%	8.37%	7.93%	7.73%	8.39%
Series Share		5.37% 8.10%	5.37% 8.10%	7.05% 10.62%	9.91%	6.24% 9.40%	8.37% 12.62%	7.93% 11.95%	7.73%	8.39% 12.65%
Series Allocation Perce	mage	8.10%	8.10%	10.62%	14.93%	9.40%	12.02%	11.95%	11.65%	12.65%
IV. SERIES ACCOUNT BALANCE	<u>s</u>									
		Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
1) Distribution Account										
Beginning Balance		\$442.51	\$449.39	\$589.34	\$821.99	\$508.47	\$700.51	\$664.97	\$641.94	\$689.06
Deposit		\$1,766,604.92	\$1,959,614.13	\$2,556,768.46	\$3,788,150.82	\$2,517,817.19	\$4,166,200.75	\$3,626,345.28	\$3,071,211.85	\$2,700,128.59
Withdraw		\$1,766,516.25- \$531.18-	-\$1,959,523.46 \$540.06	-\$2,556,656.20 \$701.60	\$3,787,989.89- \$982.92	-\$2,517,708.99 \$616.67	-\$4,166,015.26 \$886.00	-\$3,626,202.75 \$807.50	-\$3,071,078.42 \$775.37	-\$2,699,983.40 \$834.25
Ending Balance		\$531.18	\$540.06	\$701.60	\$982.92	\$610.67	\$880.00	\$807.50	\$775.37	\$834.25
2) Reserve Account										
Begininng Balance		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Deposit		\$0.00	\$0.00	\$0.00	\$7,495,989.31	\$0.00	\$0.00	\$6,000,000.00	\$5,852,205.89	\$0.00
Withdraw Interest Income		\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 -\$13.57	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00
Ending Balance		\$0.00 \$0.00	\$0.00	\$0.00 \$0.00	-\$13.57 \$7,495,975.74	\$0.00 \$0.00	\$0.00	\$0.00 \$6,000,000.00	\$0.00 \$5,852,205.89	\$0.00
C C										
V. KEY PORTFOLIO PERFORMA	NCE STATISTICS									
		Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Portfolio Yield		23.28%	23.28%	23.28%	23.28%	23.28%	23.28%	23.28%	23.28%	23.28%
Yield on Eligible Investr		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	dditional Funding Expenses	2.08%	2.30%	2.26%	2.37%	2.50%	3.07%	2.83%	2.47%	2.01%
Net Written-off Percent	age (net of Recoveries)	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%
SERIES EXCESS SPR	EAD %									
Series Income Share Funding Costs		\$10,865,613.43 \$920,485.99	\$10,865,613.43 \$1,020,536.74	\$14,244,240.58 \$1,337,455.88	\$20,027,447.26 \$1,967,091.06	\$12,614,398.58 \$1,307,863.07	\$16,928,497.15 \$2,157,496.31	\$16,030,530.29 \$1,884,460.77	\$15,635,660.60 \$1,601,449.62	\$16,967,073.28 \$1,412,655.74
Additional Funding Exp	enses	\$19.297.14	\$19.303.53	\$2,501.66	\$3,517.33	\$1,507,605.07 \$2,215.41	\$2,973.08	\$1,884,400.77	\$1,001,449.02	\$2,979.86
Series Pool Losses		\$1,110,132.51	\$1,110,132.51	\$1,455,324.60	\$2,046,190.98	\$1,288,804.72	\$1,729,573.31	\$1,637,828.63	\$1,597,485.06	\$1,733,514.61
Excess Series Income	Share	\$8,815,697.80	\$8,715,640.65	\$11,448,958.44	\$16,010,647.88	\$10,015,515.37	\$13,038,454.45	\$12,505,425.52	\$12,433,979.90	\$13,817,923.08
Invested Amount	% Current Determination Deried	\$542,245,989.00 19.51%	\$542,245,989.00 19.29%	\$710,855,615.00	\$999,465,241.00 19.22%	\$629,518,717.00 19.09%	\$844,812,834.00 18.52%	\$800,000,000.00 18.76%	\$780,294,118.00 19.12%	\$846,737,968.00 19.58%
	% - Current Determination Period % - Prior Determination Period	20.01%	19.29%	19.33% 19.83%	19.22%	19.60%	18.52%	18.76%	19.12%	20.09%
	% - 2nd prior Determination Period	20.58%	20.36%	20.40%	20.29%	20.16%	19.59%	19.83%	20.19%	20.65%
Series Excess Spread		20.03%	19.81%	19.85%	19.75%	19.62%	19.05%	19.28%	19.65%	20.11%
Excess of Series Incom	ne Share over Funding Costs and									
other series allocable e	xpenses									
3 month average		\$8,149,147.43	\$8,049,087.24	\$10,575,186.22	\$14,782,120.38	\$9,241,718.21	\$11,999,996.57	\$11,522,083.68	\$11,474,859.66	\$12,777,107.63
3 month average Test if >0 in compliance	9?	\$8,149,147.43 Yes	\$8,049,087.24 Yes	\$10,575,186.22 Yes	\$14,782,120.38 Yes	\$9,241,718.21 Yes	\$11,999,996.57 Yes	\$11,522,083.68 Yes	\$11,474,859.66 Yes	\$12,777,107.63 Yes

### Canadian Dollars unless otherwise specified

## VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWARD:						Num	
POOL BALANCE KOLLFORWARD: (1) (2) (3) (4) (5) (6) (7) (8) (1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Beginning Pool Balance Principal Receivables billed Miscellaneous debits & debit adjustments Principal Receivables balance in added Accounts at beginning of Determina Principal Receivables balance of Removed Accounts Total payments of Principal Receivables (net of Recoveries) Written-off Amounts in respect of Principal (i.e. charge-offs) Miscellaneous credits & credit adjustments Ending Pool Balance	ation Day				\$10,089,618,672.56 \$5,502,237,851.37 \$12,677,593.45 \$0.00 \$5,365,330,085.03 \$20,656,332.93 \$195,706,804.58 \$10,022,840,894.84	10,969,341 10,997,267
COLLECTIONS:							
(1) (2) (3) (1)+(2)+(3)	Recoveries Collections of Principal Receivables Collections of Finance Charge Receivables (net of Recoveries)* Total Collections Monthly Payment Rate current Determination Period otal Collections net of Recoveries as % of Beginning Pool Balance)					\$6,441,012.96 \$5,365,330,085.03 \$195,736,409.11 \$5,567,507,507.10 55.18%	
	Monthly Payment Rate prior Determination Period					54.50%	
	Monthly Payment Rate second prior Determination Period					55.55%	
	Average latest three Determination Periods					55.08%	
	Test: Average Payment Rate > or = 10.00%						
	In compliance? (Yes/No) If No, then Amortization Event					Yes	
	Portfolio Yield current Determination Period					23.28%	
(F	inance Charge Collections net of Recoveries as % of Beginning Pool Balance)						
	Portfolio Yield prior Determination Period					23.83%	
	Portfolio Yield second prior Determination Period					24.40%	
	Average latest three Determination Periods					23.84%	
DELINQUENCIES:		Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts		

Number of Accounts

\$48,911,632	0.48%	7,341	0.07%
\$30,020,584	0.30%	3,617	0.03%
\$15,980,263	0.16%	2,056	0.02%
\$11,748,513	0.12%	1,490	0.01%
\$12,141,730	0.12%	972	0.01%
\$118,802,722	1.18%	15,476	0.14%
	\$30,020,584 \$15,980,263 \$11,748,513 \$12,141,730	\$30,020,584 0.30% \$15,980,263 0.16% \$11,748,513 0.12% \$12,141,730 0.12%	\$30,020,584 0.30% 3,617   \$15,980,263 0.16% 2,056   \$11,748,513 0.12% 1,490   \$12,141,730 0.12% 972

\* The Seller has introduced a program under which eligible credit card obligors will be provided with credits to their credit card account to reimburse them for 50% of the interest charged to their credit card account ("COVID-19 Hardship Interest Charge Credits"). The COVID-19 Hardship Interest Charge Credits have been included as Finance Charge Receivables.

Approximately \$907 million of Principal Receivables were added to the Pool at the open of business day on June 1, 2020.

# Canadian Dollars unless otherwise specified

JNTS: .e. charge-offs) hts e (annualized) (annualized) tage (annualized) Accounts		\$20,656,332.93 \$6,441,012.96 \$14,215,319.97 2.46% 0.77% 1.69% 1,527
T:		
Total Invested Amount Required Pool Percentage Required Pool Balance		\$6,696,176,471.00 107% \$7,164,908,823.97 \$10,022,840,894.84
Pool Percentage Test: Ending Pool Balance >= Required Pool Balance In compliance? (Yes/No)		150% Yes
Pool Balance	100.00%	\$10,022,840,894.84
Total Invested Amount	66.81%	\$6,696,176,471.00
Retained Interest	33.19%	\$3,326,664,423.84
ITION (REGULATION RR): Retained Interest		\$3,326,664,423.84
Aggregate Principal Amount of Notes (CAD Equivalent) Seller's Interest Percentage		\$6,696,176,471.00 49.68%
	te. charge-offs) tts (annualized) (annualized) tage (annualized) Accounts T: Total Invested Amount Required Pool Percentage Required Pool Balance Pool Percentage Test: Ending Pool Balance >= Required Pool Balance In compliance? (Yes/No) Pool Balance Total Invested Amount Retained Interest Aggregate Principal Amount of Notes (CAD Equivalent)	te, e charge-offs) ts (annualized) (annualized) tage (annualized) Accounts T: Total Invested Amount Required Pool Percentage Required Pool Balance Pool Percentage Test: Ending Pool Balance >= Required Pool Balance In compliance? (Yes/No) Pool Balance Total Invested Amount Retained Interest Aggregate Principal Amount of Notes (CAD Equivalent)

# 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 14, 2020

## Canadian Dollars unless otherwise specified

### VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Series Income Share (1)	\$10,865,613.43	\$10,865,613.43	\$14,244,240.58	\$20,027,447.26	\$12,614,398.58	\$16,928,497.15	\$16,030,530.29	\$15,635,660.60	\$16,967,073.28
Maximum Series Entitlement (2)	\$939,783.13	\$1,039,840.27	\$1,339,957.54	\$1,970,608.39	\$1,310,078.48	\$2,160,469.38	\$1,887,276.14	\$1,604,195.64	\$1,415,635.60
Series Ownership Entitlement $(3) = \text{lesser}(1) \text{ or } (2)$	\$939,783.13	\$1,039,840.27	\$1,339,957.54	\$1,970,608.39	\$1,310,078.48	\$2,160,469.38	\$1,887,276.14	\$1,604,195.64	\$1,415,635.60
Amount Deposited to Series Distribution Account	\$939,783.13	\$1,039,840.27	\$1,339,957.54	\$1,970,608.39	\$1,310,078.48	\$2,160,469.38	\$1,887,276.14	\$1,604,195.64	\$1,415,635.60
Cumulative Entitlement Deficiency = max $(2-1, 0)$	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Excess Finance Charge Collection = max (1-2, 0)	\$9,925,830.30	\$9,825,773.16	\$12,904,283.04	\$18,056,838.87	\$11,304,320.10	\$14,768,027.76	\$14,143,254.15	\$14,031,464.96	\$15,551,437.69
Components of Maximum Series Entitlement									
Series Funding Costs:									
Class A	\$828,100.00	\$921,050.00	\$1,218,525.00	\$1,819,938.75	\$1,209,229.65	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67	\$1,286,512.50
Class B	\$59,599.61	\$64,520.49	\$78,265.20	\$99,584.22	\$66,854.89	\$101,852.75	\$94,770.00	\$87,314.91	\$84,430.36
Class C	\$32,814.92	\$35,001.98	\$40,708.33	\$47,624.52	\$31,811.68	\$48,083.93	\$48,786.67	\$45,309.08	\$41,758.29
Less: Income from the Distribution Account	\$28.54	\$35.73	\$42.65	\$56.43	\$33.15	\$102.87	\$65.90	\$52.04	\$45.41
Series Additional Funding Expenses	\$19,297.14	\$19,303.53	\$2,501.66	\$3,517.33	\$2,215.41	\$2,973.08	\$2,815.37	\$2,746.03	\$2,979.86
Maximum Series Entitlement before Deficiency	\$939,783.13	\$1,039,840.27	\$1,339,957.54	\$1,970,608.39	\$1,310,078.48	\$2,160,469.38	\$1,887,276.14	\$1,604,195.64	\$1,415,635.60
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$939,783.13	\$1,039,840.27	\$1,339,957.54	\$1,970,608.39	\$1,310,078.48	\$2,160,469.38	\$1,887,276.14	\$1,604,195.64	\$1,415,635.60
Excess Finance Charge Collection	\$9,925,830.30	\$9.825.773.16	\$12,904,283.04	\$18,056,838.87	\$11,304,320.10	\$14,768,027.76	\$14,143,254.15	\$14,031,464.96	\$15,551,437.69
Reserve Account Available Collections	\$8,815,697.80	\$8,715,640.65	\$11,448,958.44	\$16,010,647.88	\$10,015,515.37	\$13,038,454.45	\$12,505,425.52	\$12,433,979.90	\$13,817,923.08
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	\$0.00	\$0.00
(b) Current Excess Spread % < Required	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Series Excess Finance Charge Receivables Collections	\$9,925,830.30	\$9,825,773.16	\$12,904,283.04	\$18,056,838.87	\$11,304,320.10	\$14,768,027.76	\$14,143,254.15	\$14,031,464.96	\$15,551,437.69
Series Pre-Accumulation Reserve Start Date	12/15/2020	12/15/2021	03/15/2022	09/15/2020	01/15/2021	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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(a) On current Distribution Day (b) On all prior Distribution Days	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00	\$0.00 \$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	\$0.00	\$0.00 \$0.00	\$0.00
2% of Initial Invested Amount (5)	\$10,844,919.78	\$10,844,919.78	\$14,217,112.30	\$19,989,304.82	\$12,590,374.34	\$16,896,256.68	\$16,000,000.00	\$15,605,882.36	\$16,934,759.36
Test: $(4) < (5)$ In compliance? (Yes/No)	¥10,044,919.78 Yes	¥10,044,919.70 Yes	¥14,217,112.30	¥19,909,004.02 Yes	¥12,590,574.54 Yes	¥10,030,230.00 Yes	¥10,000,000.00 Yes	¥13,003,002.30 Yes	¥10,954,759.50 Yes
If No, then Amortization Event	100	100	100	100	100	100	100	100	100

### Canadian Dollars unless otherwise specified

# VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Series Principal Collections	\$289,458,852.65	\$289,458,852.65	\$379,465,148.86	\$533,529,189.85	\$336,046,342.43	\$450,973,490.13	\$427,051,739.18	\$416,532,423.07	\$452,001,136.41
Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sum of above (1)	\$289,458,852.65	\$289,458,852.65	\$379,465,148.86	\$533,529,189.85	\$336,046,342.43	\$450,973,490.13	\$427,051,739.18	\$416,532,423.07	\$452,001,136.41
Invested Amount during Accumulation Period before deposit (2)	\$0.00	\$0.00	\$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	\$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	\$0.00	\$0.00
Available Excess Collections allocated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Remaining balance remitted to Seller	\$289,458,852.65	\$289,458,852.65	\$379,465,148.86	\$533,529,189.85	\$336,046,342.43	\$450,973,490.13	\$427,051,739.18	\$416,532,423.07	\$452,001,136.41

### IX. APPLICATION OF FUNDS IN DISTRIBUTION ACCOUNTS

-3 Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
ng Revolving	Ŭ	Revolving	Revolving
60 \$2,011,418.68 00 \$0.00	\$1,744,526.94 \$0.00	\$1,472,346.99 \$0.00	\$2,047,409.17 \$0.00
60 \$2,011,418.68	\$1,744,526.94	\$1,472,346.99	\$2,047,409.17
\$2,122.06	\$2,009.50	\$1,960.00	\$2,126.90
65 \$2,007,662.50	\$1,740,970.00	\$1,468,877.67	\$1,286,512.50
00 \$0.00	\$0.00	\$0.00	\$0.00
00 \$0.00	\$0.00	\$0.00	\$506,582.16
00 \$0.00	\$0.00	\$0.00	\$0.00
00 \$0.00	\$0.00	\$0.00	\$250,549.76
00 \$0.00	\$0.00	\$0.00	\$0.00
00 \$0.00	\$0.00	\$0.00	\$0.00
80 \$745.88	\$706.31	\$688.92	\$747.58
88 \$888.24	\$841.13	\$820.41	\$890.27
65 \$2,007,662.50	\$1,740,970.00	\$1,468,877.67	\$2,043,644.42
\$0.00	\$0.00	\$0.00	\$0.00
41 \$2,973.08	\$2,815.37	\$2,746.03	\$2,979.86
72 \$2,010,530.44	\$1,743,685.81	\$1,471,526.59	\$2,046,518.90
34 \$105.14	\$99.56	\$97.11	\$105.38
72	\$2,010,530.44	\$2,010,530.44 \$1,743,685.81	\$2,010,530.44 \$1,743,685.81 \$1,471,526.59

# X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS

	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Class A Note Rate	1.10238%	1.20238%	0.67238%	2.62000%	0.47238%	3.44000%	2.79300%	0.60238%	0.50238%
Class B Note Rate	2.93100%	3.17300%	2.93600%	2.65700%	2.83200%	3.21500%	3.15900%	2.98400%	2.65900%
Class C Note Rate	3.63100%	3.87300%	3.43600%	2.85900%	3.03200%	3.41500%	3.65900%	3.48400%	2.95900%
Class A Coupon Payment	US\$367,460.00	US\$400,793.33	US\$294,166.25	US\$1,637,500.00	US\$177,142.50	US\$1,720,000.00	\$1,740,970.00	US\$276,090.83	US\$251,190.00
Class A Principal Payment	US\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	\$0.00	US\$0.00	US\$0.00
Class B Coupon Payment	\$357,597.67	\$387,122.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$506,582.16
Class B Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Class C Coupon Payment	\$196,889.52	\$210,011.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,549.76
Class C Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Class A Interest Factor	US\$0.91865	US\$1.00198	US\$0.56032	US\$2.18333	US\$0.39365	US\$2.86667	\$2.32750	US\$0.50198	US\$0.41865
Class B Interest Factor	\$14.65500	\$15.86500	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$13.29500
Class C Interest Factor	\$18.15500	\$19.36500	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$14.79500