MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

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

Outstanding Series on the Determination Day

Series 2012-4

Series 2012-6

Series 2014-1

Series 2014-2

Series Enhancement

Series 2015-1

Series 2015-2

Series 2015-3

Series 2016-1

Series 2016-2

Series 2016-3

Series 2016-4 Series 2016-5

Series 2017-1

Determination Day: 02/28/2017

Determination Period: February 2017

Number of Days in Determination Period: 28

Distribution Day: 03/15/2017

January 2017

Prior Determination Period:

I. DEAL PARAMETERS							
	Series 2012-4	Series 2012-6	Series 2014-1	Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2
Initial Note Balance in Original Currency							
Class A Class B Class C	US\$500,000,000.00 \$23,795,812.00	US\$500,000,000.00 \$23,096,073.00	US\$450,000,000.00 \$23,886,518.00	U\$\$550,000,000.00 \$29,194,634.00	\$151,000,000.00 N/A	US\$525,000,000.00 \$31,619,599.00 \$14,053,155.00	U\$\$500,000,000.00 \$29,420,856.00 \$13,075,936.00
% (CAD)							
Class A Class B Class C	95.50% 4.50%	95.50% 4.50%	95.50% 4.50%	95.50% 4.50%	100.00% 0.00%	93.50% 4.50% 2.00%	93.50% 4.50% 2.00%
Swap Notional if applicable							
Class A Class B Class C	\$505,000,000.00 N/A	\$490,150,000.00 N/A	\$506,925,000.00 N/A	\$619,575,000.00 N/A	N/A N/A	\$656,985,000.00 N/A N/A	\$611,300,000.00 N/A N/A
Note Coupon rate							
Class A Class B Class C	1.39000% 3.80000%	1M Libor + 48bps 3.79400%	3M Libor + 24bps 2.85100%	1M Libor + 45bps 3.45900%	2.13400%	1M Libor + 44bps 1.58600% 1.83600%	2.02000% 2.24900% 2.49900%
Note Coupon Payment Frequency							
Class A Class B Class C	Monthly Semiannually	Monthly Semiannually	Quarterly Semiannually	Monthly Semiannually	Monthly	Monthly Semiannually Semiannually	Monthly Semiannually Semiannually
Swap pay rate if applicable							
Class A	2.08700%	2.06300%	1.79000%	2.47000%	N/A	1.21520%	1.86900%
Class B Class C	N/A	N/A	N/A	N/A	N/A	N/A N/A	N/A N/A
Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	07/25/2012 07/17/2017 07/15/2019	10/02/2012 09/15/2017 09/16/2019	03/26/2014 03/15/2017 03/15/2019	03/26/2014 03/15/2019 03/15/2021	11/21/2014 03/15/2019 03/15/2021	03/05/2015 02/15/2018 02/15/2020	04/29/2015 04/15/2020 04/15/2022
II. NOTE PRINCIPAL							
Beginning Note Principal Amount in Original C	Series 2012-4	Series 2012-6	Series 2014-1	Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2
Class A Class B Class C	US\$500,000,000.00 \$23,795,812.00	US\$500,000,000.00 \$23,096,073.00	US\$450,000,000.00 \$23,886,518.00	US\$550,000,000.00 \$29,194,634.00	\$47,534,771.00 N/A	US\$525,000,000.00 \$31,619,599.00 \$14,053,155.00	US\$500,000,000.00 \$29,420,856.00 \$13,075,936.00
Ending Note Principal Amount in Original Curi Class A Class B Class C	US\$500,000,000.00 \$23,795,812.00	U\$\$500,000,000.00 \$23,096,073.00	\$0.00 \$0.00	U\$\$550,000,000.00 \$29,194,634.00	\$36,177,307.00 N/A	US\$525,000,000.00 \$31,619,599.00 \$14,053,155.00	U\$\$500,000,000.00 \$29,420,856.00 \$13,075,936.00

I. DEAL PARAMETERS							
	Series 2015-3	Series 2016-1	Series 2016-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
Initial Note Balance in Original Currency							
Class A	US\$850,000,000.00	US\$625,000,000.00	\$1,051,875,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$700,000,000.00	US\$1,000,000,000.00
Class B	\$53,337,273.00	\$43,766,711.00	\$50,625,000.00	\$24,401,069.00	\$24,401,069.00	\$44,386,363.00	\$62,927,808.00
Class C	\$23,705,454.00	\$19,451,872.00	\$22,500,000.00	\$10,844,920.00	\$10,844,920.00	\$19,727,273.00	\$27,967,914.00
% (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	\$1,108,230,000.00	\$909,375,000.00	N/A	\$507,000,000.00	\$507,000,000.00	\$922,250,000.00	\$1,307,500,000.00
Class B	Ψ1,100,230,000.00 N/A	N/A	N/A	N/A	N/A	N/A	N/A
Class C	N/A						
Class C	N/A	N/A	N/A	N/A	N/A	N/A	IVA
Note Coupon rate							
Class A	1M Libor + 42bps	1M Libor + 60bps	1.06600%	1M Libor + 95bps	1M Libor + 105bps	1.60000%	1M Libor + 40bps
Class B	2.01000%	2.00300%	1.56700%	2.93100%	3.17300%	2.18500%	2.19100%
Class C	2.36000%	2.40300%	2.06800%	3.63100%	3.87300%	2.78500%	2.69100%
Note Coupon Payment Frequency Class A Class B Class C	Monthly Semiannually Semiannually						
Swap pay rate if applicable							
Class A	1.00600%	0.88970%	N/A	1.96000%	2.18000%	1.37900%	1.17000%
Class B	N/A						
Class C	N/A						
Series Issuance Date	07/30/2015	01/26/2016	01/26/2016	04/28/2016	04/28/2016	09/20/2016	02/21/2017
Expected Final Payment Date	07/17/2017	01/16/2018	03/15/2017	04/15/2021	04/18/2022	09/16/2019	02/19/2019
Prescription Date (legal final)	07/15/2019	01/15/2020	03/15/2019	04/15/2023	04/15/2024	09/15/2021	02/15/2021
II. NOTE PRINCIPAL							
	Series 2015-3	Series 2016-1	Series 2016-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
Beginning Note Principal Amount in Original Currency							
Class A	US\$850,000,000.00	US\$625,000,000.00	\$1,051,875,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$700,000,000.00	N/A
Class B	\$53,337,273.00	\$43,766,711.00	\$50,625,000.00	\$24,401,069.00	\$24,401,069.00	\$44,386,363.00	N/A
Class C	\$23,705,454.00	\$19,451,872.00	\$22,500,000.00	\$10,844,920.00	\$10,844,920.00	\$19,727,273.00	N/A
Ending Note Principal Amount in Original Currency							
Class A	US\$850,000,000.00	US\$625,000,000.00	\$0.00	US\$400,000,000.00	US\$400,000,000.00	US\$700,000,000.00	US\$1,000,000,000.00
Class B	\$53,337,273.00	\$43,766,711.00	\$0.00	\$24,401,069.00	\$24,401,069.00	\$44,386,363.00	\$62,927,808.00
Class C	\$23,705,454.00	\$19,451,872.00	\$0.00	\$10,844,920.00	\$10,844,920.00	\$19,727,273.00	\$27,967,914.00

III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

	Series 2012-4	Series 2012-6	Series 2014-1	Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2
Remaining Months until Expected Final Payment Date	4	6	0	24	24	11	37
Beginning Invested Amount	\$440,663,175.67	\$513,246,073.00	\$88,468,581.35	\$648,769,634.00	\$47,534,771.00	\$702,657,754.00	\$653,796,792.00
Uncovered Loss & Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Deposit in reduction of Invested Amount	\$88,132,636.33	\$0.00	\$88,468,581.35	\$0.00	\$11,357,464.00	\$0.00	\$0.00
Ending Invested Amount	\$352,530,539.34	\$513,246,073.00	\$0.00	\$648,769,634.00	\$36,177,307.00	\$702,657,754.00	\$653,796,792.00
Floating Allocation Percentage	4.00%	4.66%	0.80%	5.89%	0.43%	6.38%	5.94%
Series Share	4.59%	4.66%	4.68%	5.89%	0.43%	6.38%	5.94%
Series Allocation Percentage	5.89%	5.72%	5.91%	7.23%	0.53%	7.83%	7.28%
Series / inocution / creentage	0.0070	0.7270	0.5170	7.2070	0.3076	7.00%	7.2070
IV. SERIES ACCOUNT BALANCES							
IV. OERIEG AGGOOM BALANGES	Series 2012-4	Series 2012-6	Series 2014-1	Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2
Distribution Account							
Beginning Balance	\$17.74	\$16.63	\$353,854,104.92	\$25.32	\$2.71	\$13.82	\$19.37
5 5	·						
Deposit	\$89,965,384.98	\$1,759,108.64	\$90,064,018.93	\$2,656,750.58	\$184,909.75	\$1,803,545.89	\$2,018,460.90
Withdraw	-\$1,832,623.41	-\$1,759,012.50	-\$1,608,875.94	-\$2,656,616.03	-\$183,270.57	-\$1,803,441.08	-\$2,018,344.09
Ending Balance	\$88,132,779.31	\$112.77	\$442,309,247.91	\$159.87	\$1,641.89	\$118.63	\$136.18
2) Reserve Account							
Begininng Balance	\$3,969,697.68	\$3,850,674.37	\$3,983,457.35	\$0.00	\$0.00	\$0.00	\$0.00
Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Withdraw	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interest Income	\$2,360.37	\$2,289.25	\$2,369.36	\$0.00	\$0.00	\$0.00	\$0.00
Ending Balance	\$3,972,058.05	\$3,852,963.62	\$3,985,826.71	\$0.00	\$0.00	\$0.00	\$0.00
/. KEY PORTFOLIO PERFORMANCE STATISTICS	Series 2012-4	Series 2012-6	Series 2014-1	Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2
Portfolio Yield	20.39%	20.39%	20.39%	20.39%	20.39%	20.39%	20.39%
Yield on Eligible Investments	0.00%	N/A	0.79%	N/A	N/A	N/A	N/A
Blended Coupon and Additional Funding Expenses	2.17%	2.14%	2.39%	2.56%	2.49%	1.30%	1.96%
Net Written-off Percentage (net of Recoveries)	2.18%	2.18%	2.18%	2.18%	2.18%	2.18%	2.18%
SERIES EXCESS SPREAD %	\$7,687,358.88	\$8,953,565.84	\$1,543,332.35	\$11,317,771.21	\$829,242.98	\$12,257,848.22	\$11,405,469.87
Series Income Share	\$7,667,356.66				\$82,895.23		
Funding Costs		\$915,606.47	\$520,795.96	\$1,359,345.72		\$728,545.31	\$1,034,394.51
Additional Funding Expenses	\$1,802.98	\$1,749.95	\$244,104.64	\$23,136.83	\$14,247.65	\$31,087.80	\$32,970.71
Series Pool Losses	\$999,902.81	\$1,164,599.68	\$200,742.85	\$1,472,114.34	\$107,860.50	\$1,594,391.14	\$1,483,521.40
Excess Series Income Share	\$5,732,114.44	\$6,871,609.74	\$577,688.90	\$8,463,174.32	\$624,239.60	\$9,903,823.97	\$8,854,583.25
Invested Amount	\$352,530,539.34	\$513,246,073.00	\$0.00	\$648,769,634.00	\$36,177,307.00	\$702,657,754.00	\$653,796,792.00
Series Excess Spread % -Current Determination Period	19.51%	16.07%	N/A	15.65%	20.71%	16.91%	16.25%
Series Excess Spread % -Prior Determination Period	21.17%	17.66%	28.04%	17.25%	17.31%	18.51%	17.85%
Series Excess Spread % -2nd prior Determination Period	18.32%	18.34%	26.17%	17.93%	26.19%	19.19%	18.53%
Series Excess Spread % -3 month average	19.59%	17.36%	29.40%	16.94%	21.46%	18.20%	17.54%
Excess of Series Income Share over Funding Costs and other series allocable expenses							
3 month average	\$9,700,443.40	\$6,567,796.73	\$4,561,144.64	\$8,079,052.36	\$530,780.62	\$9,487,785.07	\$8,467,440.57
Test if >0 in compliance?	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

		Series 2015-3	Series 2016-1	Series 2016-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
	Remaining Months until Expected Final Payment Date	4	10	0	49	61	30	23
	Beginning Invested Amount	\$1,185,272,727.00	\$972,593,583.00	\$1,125,000,000.00	\$542,245,989.00	\$542,245,989.00	\$986,363,636.00	\$1,398,395,722.00
	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	\$1,185,272,727.00	\$972,593,583.00	\$1,125,000,000.00	\$542,245,989.00	\$542,245,989.00	\$986,363,636.00	\$1,398,395,722.00
	Floating Allocation Percentage	10.77%	8.84%	10.22%	4.93%	4.93%	8.96%	12.71%
	Series Share	10.77%	8.84%	10.22%	4.93%	4.93%	8.96%	12.71%
	Series Allocation Percentage	13.20%	10.83%	12.53%	6.04%	6.04%	10.98%	0.00%
IV. SERIES ACCOU	UNT BALANCES							
		Series 2015-3	Series 2016-1	Series 2016-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
	1) Distribution Account							
	Beginning Balance	\$12.257.32	\$14.27	\$18.77	\$16.66	\$20.68	\$2,366.18	\$0.00
								• • • • • • • • • • • • • • • • • • • •
	Deposit	\$2,221,550.59	\$1,587,371.05	\$2,048,051.42	\$1,767,798.41	\$1,960,906.35	\$2,436,498.98	\$1,400,372,048.28
	Withdraw	-\$2,221,338.37	-\$1,587,201.70	-\$2,047,910.67	-\$1,767,699.30	-\$1,960,801.89	-\$2,419,810.92	-\$1,400,372,048.28
	Ending Balance	\$12,469.54	\$183.62	\$159.52	\$115.77	\$125.14	\$19,054.24	\$0.00
	2) Reserve Account							
	Begininng Balance	\$0.00	\$0.00	\$8,442,517.90	\$0.00	\$0.00	\$0.00	\$0.00
	Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Withdraw	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Interest Income	\$0.00	\$0.00	\$5,019.53	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Balance	\$0.00	\$0.00	\$8,447,537.43	\$0.00	\$0.00	\$0.00	\$0.00
V KEY BORTEOU	IO PERFORMANCE STATISTICS							
V. KETT OKTI OEI	IOTEKI OKIMANGE GTATIOTIOG	Series 2015-3	Series 2016-1	Series 2016-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
		20.100 20.10 0	001100 2010 1	001100 2010 2	001100 20 10 0	551155 2515 1	301100 2010 0	001100 2017 1
	Portfolio Yield	20.39%	20.39%	20.39%	20.39%	20.39%	20.39%	20.39%
	Yield on Eligible Investments	N/A	N/A	0.00%	N/A	N/A	N/A	N/A
	Blended Coupon and Additional Funding Expenses	1.31%	1.13%	1.19%	2.08%	2.30%	1.46%	1.27%
	Net Written-off Percentage (net of Recoveries)	2.18%	2.18%	2.18%	2.18%	2.18%	2.18%	2.18%
	SERIES EXCESS SPREAD %							
	Series Income Share	\$20,677,055.22	\$16,966,872.49	\$19,625,598.90	\$9,459,468.70	\$9,459,468.70	\$17,207,090.75	\$24,394,980.93
	Funding Costs	\$1,064,897.90	\$786,138.76	\$1,039,243.35	\$920,449.06	\$1,020,499.86	\$1,186,293.50	\$1,445,321.69
	Additional Funding Expenses	\$229,264.96	\$128,301.96	\$76,365.89	\$19,587.86	\$19,676.05	\$15,203.38	\$38,861.12
	Series Pool Losses	\$2,689,486.21	\$2,206,898.86	\$2,552,722.18	\$1,230,402.99	\$1,230,402.99	\$2,238,144.30	\$3,173,080.69
	Excess Series Income Share	\$16,693,406.15	\$13,845,532.91	\$15,957,267.48	\$7,289,028.79	\$7,188,889.80	\$13,767,449.57	\$19,737,717.43
	Invested Amount	\$1,185,272,727.00	\$972,593,583.00	\$0.00	\$542,245,989.00	\$542,245,989.00	\$986,363,636.00	\$1,398,395,722.00
	Series Excess Spread % -Current Determination Period Series Excess Spread % -Prior Determination Period	16.90% 18.49%	17.08% 18.68%	N/A 18.62%	16.13% 17.73%	15.91% 17.50%	16.75% 18.31%	16.94% N/A
	•							
	Series Excess Spread % -2nd prior Determination Period Series Excess Spread % -3 month average	19.36% 18.25%	19.47% 18.41%	19.37% 27.50%	18.39% 17.41%	18.17% 17.19%	18.88% 17.98%	N/A N/A
	Excess of Series Income Share over Funding Costs and other series allocable expenses							
	3 month average	\$16,053,654.83	\$13,299,546.97	\$24,399,787.01	\$6,965,290.04	\$6,865,138.82	\$13,136,049.30	N/A
	Test if >0 in compliance?	Yes	Yes	Yes	Yes	Yes	Yes	N/A

VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWAF	RD:				Number of Accounts
(1)	Beginning Pool Balance			\$11,005,805,968.73	9,534,254
(2)	Principal Receivables billed			\$4,482,152,031.36	
(3)	Miscellaneous debits & debit adjustments			\$7,337,661.06	
(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)		\$4,400,285,396.16	
(7)	Written-off Amounts in respect of Principal (i.e. charge-offs)			\$24,973,124.48	
(8)	Miscellaneous credits & credit adjustments			\$130,626,114.87	
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Ending Pool Balance			\$10,939,411,025.64	9,561,455
COLLECTIONS:					
(1)	Recoveries			\$4,955,846.44	
(2)	Collections of Principal Receivables			\$4,400,285,396.16	
(3)	Collections of Finance Charge Receivables (net of Recover	ies)		\$187,040,183.34	
(1)+(2)+(3)	Total Collections			\$4,592,281,425.94	
	Monthly Payment Rate current Determination Period			41.73%	
	(Total Collections net of Recoveries as % of Beginning Pool Balance	e)			
	Monthly Payment Rate prior Determination Period			48.96%	
	Monthly Payment Rate second prior Determination Period			50.09%	
	Average latest three Determination Periods			46.93%	
	Test: Average Payment Rate > or = 10.00%				
	In compliance? (Yes/No)			Yes	
	If No, then Amortization Event				
	Portfolio Yield current Determination Period (Finance Charge Collections net of Recoveries as % of Beginning I	Pool Balance)		20.39%	
	Portfolio Yield prior Determination Period			22.10%	
	Portfolio Yield second prior Determination Period			22.65%	
	Average latest three Determination Periods			21.71%	
DELINQUENCIES:	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts	
31-60 days delinquent	\$93,711,638	0.85%	16,584	0.17%	
61-90 days delinquent	\$52,372,210	0.47%	7,297	0.08%	
91-120 days delinquent	\$35,526,208	0.32%	4,237	0.04%	
121-150 days delinquent	\$26,784,222	0.24%	3,021	0.03%	
> 150 days delinquent	\$21,417,367	0.20%	2,272	0.02%	
Total delinquencies	\$229,811,645	2.09%	33,411	0.35%	

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

WRIT	TFN	-OFF	AMOL	JNTS:

Written-off Amounts (i.e. charge-offs)	\$24,973,124.48
Recoveries	\$4,955,846.44
Net Written-off Amounts	\$20,017,278.04
Written-off percentage (annualized)	2.72%
Recovery percentage (annualized)	0.54%
Net Written-off percentage (annualized)	2.18%
Number of Written-off Accounts	2,564

RETAINED INTEREST:

(1)	Total Invested Amount	\$8,534,295,745.34
(2)	Required Pool Percentage	107%
(1)x(2)=(3)	Required Pool Balance	\$9,131,696,447.51
(4)	Ending Pool Balance	\$10,939,411,025.64
(4)/(1)=(5)	Pool Percentage	128%
	Test: Ending Pool Balance >= Required Pool Balance	

In compliance? (Yes/No)

(1)	Pool Balance	100.00%	\$10,939,411,025.64
(2)	Total Invested Amount	78.01%	\$8,534,295,745.34
(1)-(2)	Retained Interest	21.99%	\$2,405,115,280.30

CREDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest	\$2,405,115,280.30
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	\$10,377,730,000.00
(1)/(2)=(3)	Seller's Interest Percentage	23.18%

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 11, 2017

VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2012-4	Series 2012-6	Series 2014-1	Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2
Series Income Share (1)	\$7,687,358.88	\$8,953,565.84	\$1,543,332.35	\$11,317,771.21	\$829,242.98	\$12,257,848.22	\$11,405,469.87
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)	\$955,341.63 \$955,341.63 \$955,341.63 \$0.00 \$6,732,017.25	\$917,356.42 \$917,356.42 \$917,356.42 \$0.00 \$8,036,209.42	\$764,900.60 \$764,900.60 \$764,900.60 \$0.00 \$778,431.75	\$1,382,482.55 \$1,382,482.55 \$1,382,482.55 \$0.00 \$9,935,288.66	\$97,142.88 \$97,142.88 \$97,142.88 \$0.00 \$732,100.10	\$759,633.11 \$759,633.11 \$759,633.11 \$0.00 \$11,498,215.11	\$1,067,365.22 \$1,067,365.22 \$1,067,365.22 \$0.00 \$10,338,104.65
Components of Maximum Series Entitlement							
Series Funding Costs:							
Class A	\$878,279.17	\$842,649.54	\$756,163.13	\$1,275,291.88	\$84,532.67	\$665,306.81	\$952,099.75
Class B	\$75,353.40	\$73,022.08	\$56,750.39	\$84,153.53	\$0.00	\$41,790.57	\$55,139.59
Class C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,501.33	\$27,230.64
Less: Income from the Distribution Account	\$93.92	\$65.15	\$292,117.56	\$99.69	\$1,637.44	\$53.40	\$75.47
Series Additional Funding Expenses	\$1,802.98	\$1,749.95	\$244,104.64	\$23,136.83	\$14,247.65	\$31,087.80	\$32,970.71
Maximum Series Entitlement before Deficiency	\$955,341.63	\$917,356.42	\$764,900.60	\$1,382,482.55	\$97,142.88	\$759,633.11	\$1,067,365.22
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$955,341.63	\$917,356.42	\$764,900.60	\$1,382,482.55	\$97,142.88	\$759,633.11	\$1,067,365.22
Excess Finance Charge Collection	\$6,732,017.25	\$8,036,209.42	\$778,431.75	\$9,935,288.66	\$732,100.10	\$11,498,215.11	\$10,338,104.65
Reserve Account Available Collections	\$5,732,114.44	\$6,871,609.74	\$577,688.90	\$8,463,174.32	\$624,239.60	\$9,903,823.97	\$8,854,583.25
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	\$6,732,017.25	\$8,036,209.42	\$778,431.75	\$9,935,288.66	\$732,100.10	\$11,498,215.11	\$10,338,104.65
Series Pre-Accumulation Reserve Start Date	10/15/2016	12/15/2016	06/15/2016	06/15/2018	N/A	05/15/2017	07/15/2019
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)	\$10,575,916.24	\$10,264,921.46	\$10,616,230.36	\$12,975,392.68	N/A	\$14,053,155.08	\$13,075,935.84
Test: (4) < (5) In compliance? (Yes/No) If No, then Amortization Event	Yes	Yes	Yes	Yes	N/A	Yes	Yes

VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2015-3	Series 2016-1	Series 2016-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
Series Income Share (1)	\$20,677,055.22	\$16,966,872.49	\$19,625,598.90	\$9,459,468.70	\$9,459,468.70	\$17,207,090.75	\$24,394,980.93
Maximum Series Entitlement (2)	\$1,294,162.86	\$914,440.72	\$1,115,609.24	\$940,036.92	\$1,040,175.91	\$1,201,496.88	\$1,243,295.86
Series Ownership Entitlement (3) = lesser (1) or (2)	\$1,294,162.86	\$914,440.72	\$1,115,609.24	\$940,036.92	\$1,040,175.91	\$1,201,496.88	\$1,243,295.86
Amount Deposited to Series Distribution Account	\$1,294,162.86	\$914,440.72	\$1,115,609.24	\$940,036.92	\$1,040,175.91	\$1,201,496.88	\$1,243,295.86
Cumulative Entitlement Deficiency = max (2-1, 0)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Excess Finance Charge Collection = max (1-2, 0)	\$19,382,892.36	\$16,052,431.77	\$18,509,989.66	\$8,519,431.78	\$8,419,292.79	\$16,005,593.87	\$23,151,685.07
Components of Maximum Series Entitlement							
Series Funding Costs:							
Class A	\$929,066.15	\$674,225.78	\$934,415.63	\$828,100.00	\$921,050.00	\$1,059,818.96	\$1,062,343.75
Class B	\$89,339.93	\$73,053.94	\$66,107.81	\$59,599.61	\$64,520.49	\$80,820.17	\$91,916.55
Class C	\$46,620.73	\$38,952.37	\$38,775.00	\$32,814.92	\$35,001.98	\$45,783.71	\$50,174.44
Less: Income from the Distribution Account	\$128.91	\$93.33	\$55.09	\$65.47	\$72.61	\$129.34	\$0.00
Series Additional Funding Expenses	\$229,264.96	\$128,301.96	\$76,365.89	\$19,587.86	\$19,676.05	\$15,203.38	\$38.861.12
Maximum Series Entitlement before Deficiency	\$1,294,162.86	\$914,440.72	\$1,115,609.24	\$940,036.92	\$1,040,175.91	\$1,201,496.88	\$1,243,295.86
Lineary and price Committee in Entitlement Definions.	¢0.00	#0.00	¢0.00	\$0.00	\$0.00	¢0.00	\$0.00
Uncovered prior Cumulative Entitlement Deficiency Maximum Series Entitlement (2)	\$0.00 \$1,294,162,86	\$0.00 \$914.440.72	\$0.00 \$1.115.609.24	\$0.00 \$940.036.92	\$0.00 \$1.040.175.91	\$0.00 \$1,201,496,88	\$0.00 \$1.243.295.86
Maximum Series Endderheid (2)	\$1,294,102.00	\$914,440.72	\$1,115,009.24	\$940,036.92	\$1,040,175.91	\$1,201,490.00	\$1,243,295.00
Excess Finance Charge Collection	\$19,382,892.36	\$16,052,431.77	\$18,509,989.66	\$8,519,431.78	\$8,419,292.79	\$16,005,593.87	\$23,151,685.07
Reserve Account Available Collections	\$16,693,406.15	\$13,845,532.91	\$15,957,267.48	\$7,289,028.79	\$7,188,889.80	\$13,767,449.57	\$19,978,604.38
Deposit to Series Reserve Account							
(a) During Pre-Accumulation Reserve Period	\$8,889,545.45	\$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	\$10,493,346.91	\$16,052,431.77	\$18,509,989.66	\$8,519,431.78	\$8,419,292.79	\$16,005,593.87	\$23,151,685.07
Series Pre-Accumulation Reserve Start Date	03/15/2017	09/15/2017	11/15/2016	12/15/2020	12/15/2021	05/15/2019	10/15/2018
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)	\$23,705,454.54	\$19,451,871.66	\$22,500,000.00	\$10,844,919.78	\$10,844,919.78	\$19,727,272.72	\$27,967,914.44
Test: (4) < (5) In compliance? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
If No, then Amortization Event							

VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

Class C Interest Factor

		Series 2012-4	Series 2012-6	Series 2014-1	Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2
Series Principal Collections		\$202,753,076.23	\$206,368,036.88	\$206,295,193.84	\$260,859,873.86	\$19,112,957.14	\$282,527,444.05	\$262,881,243.28
Excess Requirements		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sum of above (1)		\$202,753,076.23	\$206,368,036.88	\$206,295,193.84	\$260,859,873.86	\$19,112,957.14	\$282,527,444.05	\$262,881,243.28
Invested Amount during Accumula	ation Period before deposit (2)	\$440,663,175.67	\$0.00	\$88,468,581.35	\$0.00	\$0.00	\$0.00	\$0.00
Controlled Distribution Amount (3)	\$88,132,636.33	\$0.00	\$88,468,587.33	\$0.00	\$0.00	\$0.00	\$0.00
Distribution Account Deposit (leas	st of 1, 2, or 3)	\$88,132,636.33	\$0.00	\$88,468,581.35	\$0.00	\$11,357,464.00	\$0.00	\$0.00
Available Excess Collections alloc	cated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Remaining balance remitted to Se	eller	\$114,620,439.90	\$206,368,036.88	\$117,826,612.49	\$260,859,873.86	\$7,755,493.14	\$282,527,444.05	\$262,881,243.28
IX. APPLICATION OF FUNDS IN DISTRIBUTION	ON ACCOUNTS							
Revolving / Accumulation / Amort	ization Period	Accumulation	Revolving	Accumulation	Revolving	Revolving	Revolving	Revolving
Distribution Account Balance before		\$177,145,403.89	\$1,282,579.60	\$532,152,337.37	\$1,803,410.10	\$11,456,248.73	\$696,459.82	\$985,131.14
Non-Distributed Amount		\$176,265,272.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available for payments		\$880,131.23	\$1,282,579.60	\$532,152,337.37	\$1,803,410.10	\$11,456,248.73	\$696,459.82	\$985,131.14
PAYMENT MADE IN ORDER PE	R SUPPLEMENTAL INDENTURE							
Paid to Trustees		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Class A Coupon or Swap Paymer	nt	\$878,279.17	\$842,649.54	\$756,163.13	\$1,275,291.88	\$84,532.67	\$665,306.81	\$952,099.75
Class A Principal or Swap Exchar	nge Amount	\$0.00	\$0.00	\$506,925,000.00	\$0.00	\$11,357,464.00	\$0.00	\$0.00
Class B Coupon or Swap Paymer	nt	\$0.00	\$438,132.48	\$340,502.34	\$504,921.18	\$0.00	\$0.00	\$0.00
Class B Principal or Swap Exchar	nge Amount	\$0.00	\$0.00	\$23,886,518.00	\$0.00	\$0.00	\$0.00	\$0.00
Class C Coupon or Swap Paymer	nt	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Class C Principal or Swap Exchai	nge Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Paid to Subordinated Lender		\$0.00	\$0.00	\$242,294.79	\$20,924.79	\$14,085.57	\$28,692.03	\$30,741.53
Certain Additional Funding Exper	ses	\$1,753.90	\$1,702.32	\$1,760.59	\$2,151.83	\$157.67	\$2,330.56	\$2,168.50
Distribution Account Balance afte	r payments	\$176,265,370.82	\$95.26	\$98.52	\$120.42	\$8.82	\$130.42	\$121.36
Total coupon / swap payment due		\$878,279.17	\$1,280,782,02	\$1,096,665.47	\$1.780.213.06	\$84.532.67	\$665.306.81	\$952.099.75
Total principal / swap exchange d		\$0.00	\$0.00	\$530,811,518.00	\$0.00	\$11,357,464.00	\$0.00	\$0.00
Total Additional Funding Expense		\$1.802.98	\$1,749.95	\$244.104.64	\$23,136.83	\$14.247.65	\$31.087.80	\$32,970.71
Total paid	3 duc	\$880,033.07	\$1,282,484.34	\$532,152,238.85	\$1,803,289.68	\$11,456,239.91	\$696,329.40	\$985,009.78
Payable to Beneficiary		\$49.08	\$47.63	\$49.26	\$60.21	\$4.41	\$65.21	\$60.68
X. SUMMARY OF NOTEHOLDER DISTRIBUT	IONS							
		Series 2012-4	Series 2012-6	Series 2014-1	Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2
Class A Note Rate		1.39000%	1.25000%	1.20344%	1.22000%	2.13400%	1.21000%	2.02000%
Class B Note Rate		3.80000%	3.79400%	2.85100%	3.45900%	N/A	1.58600%	2.24900%
Class C Note Rate							1.83600%	2.49900%
Class A Coupon Payment		US\$579,166.67	US\$486,111.11	US\$1,353,870.00	US\$521,888.89	\$84,532.67	US\$494,083.33	US\$841,666.67
Class A Principal Payment		US\$0.00	US\$0.00	US\$450,000,000.00	US\$0.00	\$11,357,464.00	US\$0.00	US\$0.00
Class B Coupon Payment		\$0.00	\$438,132.50	\$340,502.34	\$504,921.20	+	\$0.00	\$0.00
Class B Principal Payment		\$0.00	\$0.00	\$23,886,518.00	\$0.00		\$0.00	\$0.00
Class C Coupon Payment		+		+,,-	45.80		\$0.00	\$0.00
Class C Principal Payment							\$0.00	\$0.00
Class A Interest Factor		US\$1.15833	US\$0.97222	US\$3.00860	US\$0.94889	\$1.77833	US\$0.94111	US\$1.68333
Class B Interest Factor		\$0.00000	\$18.97000	\$14.25500	\$17.29500		\$0.00000	\$0.00000

\$0.00000

\$0.00000

VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

	S	eries 2015-3	Series 2016-1	Series 2016-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
Series Principal Collections	\$476	6,579,190.01	\$391,064,299.59	\$452,344,483.02	\$218,028,416.20	\$218,028,416.20	\$396,601,050.11	\$562,272,551.07
Excess Requirements		\$0.00	\$0.00	\$675,208,239.16	\$0.00	\$0.00	\$0.00	\$0.00
Sum of above (1)	\$476	5,579,190.01	\$391,064,299.59	\$1,127,552,722.18	\$218,028,416.20	\$218,028,416.20	\$396,601,050.11	\$562,272,551.07
Invested Amount during Accumulation F	Period before deposit (2)	\$0.00	\$0.00	\$1,125,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Controlled Distribution Amount (3)		\$0.00	\$0.00	\$1,125,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Distribution Account Deposit (least of 1,	, 2, or 3)	\$0.00	\$0.00	\$1,125,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Available Excess Collections allocated		\$0.00	\$0.00	\$675,208,239.16	\$0.00	\$0.00	\$0.00	\$0.00
Remaining balance remitted to Seller	\$476	5,579,190.01	\$391,064,299.59	-\$672,655,516.98	\$218,028,416.20	\$218,028,416.20	\$396,601,050.11	\$562,272,551.07
IX. APPLICATION OF FUNDS IN DISTRIBUTION A	ACCOUNTS							
Revolving / Accumulation / Amortization	n Period	Revolving	Revolving	Accumulation	Revolving	Revolving	Revolving	Revolving
Distribution Account Balance before pay		1,158,441.11	\$802,618.00	\$1,126,640,182.79	\$847,738.18	\$940,776.37	\$1,813,636.51	\$1,101,204.87
Non-Distributed Amount	,	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available for payments	\$	1,158,441.11	\$802,618.00	\$1,126,640,182.79	\$847,738.18	\$940,776.37	\$1,813,636.51	\$1,101,204.87
PAYMENT MADE IN ORDER PER SUR	PPLEMENTAL INDENTURE							
Paid to Trustees		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Class A Coupon or Swap Payment		\$929,066.15	\$674,225.78	\$934,415.63	\$828,100.00	\$921,050.00	\$1,059,818.96	\$1,062,343.75
Class A Principal or Swap Exchange Ar	mount	\$0.00	\$0.00	\$1,051,875,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Class B Coupon or Swap Payment		\$0.00	\$0.00	\$396,646.86	\$0.00	\$0.00	\$471,450.99	\$0.00
Class B Principal or Swap Exchange Ar	mount	\$0.00	\$0.00	\$50,625,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Class C Coupon or Swap Payment		\$0.00	\$0.00	\$232,650.00	\$0.00	\$0.00	\$267,071.64	\$0.00
Class C Principal or Swap Exchange Ar	mount	\$0.00	\$0.00	\$22,500,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Paid to Subordinated Lender		\$225,223.67	\$124,985.82	\$72,530.09	\$17,739.02	\$17,827.21	\$11,840.28	\$38,861.12
Certain Additional Funding Expenses		\$3,931.29	\$3,225.88	\$3,731.39	\$1,798.52	\$1,798.52	\$3,271.56	-\$0.03
Distribution Account Balance after payn	nents	\$220.00	\$180.52	\$208.82	\$100.64	\$100.64	\$183.08	\$0.03
Total coupon / swap payment due		\$929.066.15	\$674.225.78	\$1,563,712.49	\$828.100.00	\$921.050.00	\$1.798.341.59	\$1,062,343,75
Total principal / swap exchange due		\$0.00	\$0.00	\$1,125,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Additional Funding Expenses due		\$229,264.96	\$128,301.96	\$76,365.89	\$19,587.86	\$19,676.05	\$15,203.38	\$38,861.12
Total paid		1,158,221.11	\$802,437.48	\$1,126,639,973.97	\$847,637.54	\$940,675.73	\$1,813,453.43	\$1,101,204.84
Payable to Beneficiary	·	\$110.00	\$90.26	\$104.41	\$50.32	\$50.32	\$91.54	\$0.00
X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS	3							
	S	eries 2015-3	Series 2016-1	Series 2016-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
Class A Note Rate		1.19000%	1.37000%	1.06600%	1.72000%	1.82000%	1.60000%	1.24380%
Class B Note Rate		2.01000%	2.00300%	1.56700%	2.93100%	3.17300%	2.18500%	2.19100%
Class C Note Rate		2.36000%	2.40300%	2.06800%	3.63100%	3.87300%	2.78500%	2.69100%
Class A Coupon Payment	US	\$786.722.22	US\$665,972.22	\$934,415.63	US\$535,111.11	US\$566,222.22	US\$933,333.33	US\$0.00
Class A Principal Payment		US\$0.00	US\$0.00	\$1,051,875,000.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00
Class B Coupon Payment		\$0.00	\$0.00	\$396,646.86	\$0.00	\$0.00	\$471,450.99	\$0.00
Class B Principal Payment		\$0.00	\$0.00	\$50,625,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Class C Coupon Payment		\$0.00	\$0.00	\$232,650.00	\$0.00	\$0.00	\$267,071.66	\$0.00
Class C Principal Payment		\$0.00	\$0.00	\$22,500,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Class A Interest Factor		US\$0.92556	US\$1.06556	\$0.88833	US\$1.33778	US\$1.41556	US\$1.33333	US\$0.00000
Class B Interest Factor		\$0.00000	\$0.00000	\$7.83500	\$0.00000	\$0.00000	\$10.62153	\$0.00000
Class C Interest Factor		\$0.00000	\$0.00000	\$10.34000	\$0.00000	\$0.00000	\$13.53819	\$0.00000