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 on 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 2014-2	Determination Day:	01/31/2018
Series Enhancement	Determination Period:	January 2018
Series 2015-1	Number of Days in Determination Period:	31
Series 2015-2	Distribution Day:	02/15/2018
Series 2016-3	Prior Determination Period:	December 2017
Series 2016-4		
Series 2016-5		
Series 2017-1		
Series 2017-2		
Series 2017-3		
Series 2017-4		
Series 2018-1		
Series 2018-2		

I. DEAL PARAMETERS

		Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5
	Initial Note Balance in Original Currency Class A Class B Class C	US\$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	U\$\$400,000,000.00 \$24,401,069.00 \$10,844,920.00	U\$\$400,000,000.00 \$24,401,069.00 \$10,844,920.00	US\$700,000,000.00 \$44,386,363.00 \$19,727,273.00
	% (CAD) Class A Class B Class C	95.50% 4.50%	100.00% N/A	93.50% 4.50% 2.00%	93.50% 4.50% 2.00%	93.50% 4.50% 2.00%	93.50% 4.50% 2.00%	93.50% 4.50% 2.00%
	Swap Notional if applicable Class A Class B Class C	\$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	\$507,000,000.00 N/A N/A	\$507,000,000.00 N/A N/A	\$922,250,000.00 N/A N/A
	Note Coupon rate Class A Class B Class C	1M Libor + 45bps 3.45900%	2:13400%	1M Libor + 44bps 1.58600% 1.83600%	2.02000% 2.24900% 2.49900%	1M Libor + 95bps 2.93100% 3.63100%	1M Libor + 105bps 3.17300% 3.87300%	1.60000% 2.18500% 2.78500%
	Note Coupon Payment Frequency Class A Class B Class C	Monthly Semiannually	Monthly	Monthly Semiannually Semiannually	Monthly Semiannually Semiannually	Monthly Semiannually Semiannually	Monthly Semiannually Semiannually	Monthly Semiannually Semiannually
	Swap pay rate if applicable Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	2.47000% N/A 03/26/2014 03/15/2019 03/15/2021	N/A N/A 11/21/2014 03/15/2019 03/15/2021	1.21520% N/A 03/05/2015 02/15/2018 02/15/2020	1.86900% N/A N/A 04/29/2015 04/15/2020 04/15/2022	1.96000% N/A N/A 04/28/2016 04/15/2021 04/15/2023	2.18000% N/A N/A 04/28/2016 04/18/2022 04/15/2024	1.37900% N/A N/A 09/20/2016 09/16/2019 09/15/2021
II. NOTE PRINC	PAL							
	Beginning Note Principal Amount in Original Currency Class A Class B Class C	Series 2014-2 US\$550,000,000.00 \$29,194,634.00	Series Enhancement \$13,881,345.00 N/A	Series 2015-1 US\$525,000,000.00 \$31,619,599.00 \$14,053,155.00	Series 2015-2 US\$500,000,000.00 \$29,420,856.00 \$13,075,936.00	Series 2016-3 US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00	Series 2016-4 US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00	Series 2016-5 US\$700,000,000.00 \$44,386,363.00 \$19,727,273.00
	Ending Note Principal Amount in Original Currency Class A Class B Class C	U\$\$550,000,000.00 \$29,194,634.00	\$13,881,345.00 N/A	US\$0.00 \$0.00 \$0.00	US\$500,000,000.00 \$29,420,856.00 \$13,075,936.00	US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00	US\$400,000,000.00 \$24,401,069.00 \$10,844,920.00	U\$\$700,000,000.00 \$44,386,363.00 \$19,727,273.00

I. DEAL PARAMETERS

		Series 2017-1	Series 2017-2	Series 2017-3	Series 2017-4	Series 2018-1	Series 2018-2
	Initial Note Balance in Original Currency						
	Class A	US\$1,000,000,000.00	US\$600,000,000.00	\$701,250,000.00	US\$525,000,000.00	US\$750,000,000.00	\$958,375,000.00
	Class B	\$62,927,808.00	\$38,449,733.00	\$33,750,000.00	\$31,988,503.00	\$44,975,936.00	\$46,125,000.00
	Class C	\$27,967,914.00	\$17,088,770.00	\$15,000,000.00	\$14,217,112.00	\$19,989,305.00	\$20,500,000.00
	% (CAD)						
	Class A	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%
	Class C	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	Swap Notional if applicable						
	Class A	\$1,307,500,000.00	\$798,900,000.00	N/A	\$664,650,000.00	\$934,500,000.00	N/A
	Class B	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
	Note Coupon rate						
	Class A	1M Libor + 40bps	1.98000%	1.19100%	1M Libor + 52bps	2.62000%	2.00300%
	Class B Class C	2.19100% 2.69100%	1.84400% 1.99400%	1.44100% 1.69100%	2.93600% 3.43600%	2.65700% 2.85900%	2.15300% 2.35300%
		2.09100%	1.33400 %	1.09100%	5.43000 %	2.65900 %	2.35300%
	Note Coupon Payment Frequency						
	Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
	Class B	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class C	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Swap pay rate if applicable						
	Class A	1.17000%	1.40760%	N/A	2.20000%	2.33700%	N/A
	Class B	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
	Series Issuance Date	02/21/2017	04/25/2017	04/25/2017	08/15/2017	01/29/2018	01/29/2018
	Expected Final Payment Date	02/19/2019	04/15/2020	09/17/2018	07/15/2022	01/15/2021	01/15/2019
	Prescription Date (legal final)	02/15/2021	04/15/2022	09/15/2020	07/15/2024	01/15/2023	01/15/2021
II. NOTE PRINC	IPAL						
		Series 2017-1	Series 2017-2	Series 2017-3	Series 2017-4	Series 2018-1	Series 2018-2
	Beginning Note Principal Amount in Original Currency						
	Class A	US\$1,000,000,000.00	US\$600,000,000.00	\$701,250,000.00	US\$525,000,000.00	US\$0.00	\$0.00
	Class B Class C	\$62,927,808.00 \$27,967,914.00	\$38,449,733.00 \$17,088,770.00	\$33,750,000.00 \$15,000,000.00	\$31,988,503.00 \$14,217,112.00	\$0.00 \$0.00	\$0.00 \$0.00
		\$27,907,914.00	\$17,088,770.00	\$15,000,000.00	\$14,217,112.00	\$U.UU	\$U.UU
	Ending Note Principal Amount in Original Currency						
	Class A Class B	US\$1,000,000,000.00 \$62,927,808.00	US\$600,000,000.00 \$38,449,733.00	\$701,250,000.00 \$33,750,000.00	US\$525,000,000.00 \$31,988,503.00	US\$750,000,000.00 \$44,975,936.00	\$958,375,000.00 \$46,125,000.00
	Class B Class C	\$62,927,808.00 \$27,967,914.00	\$38,449,733.00 \$17,088,770.00	\$33,750,000.00 \$15,000,000.00	\$31,988,503.00 \$14,217,112.00	\$44,975,936.00 \$19,989,305.00	\$46,125,000.00 \$20,500,000.00
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III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

		Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5
	Remaining Months until Expected Final Payment Date	3enes 2014-2 13	13	3eries 2013-1	26 Series 2013-2	38	50 Series 2010-4	3enes 2010-5
	Beginning Invested Amount	\$648.769.634.00	\$13.881.345.00	\$117.109.625.65	\$653.796.792.00	\$542,245,989.00	\$542.245.989.00	\$986.363.636.00
	Uncovered Loss & Deficiency	\$048,709,034.00	\$13,881,343.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Deposit in reduction of Invested Amount	\$0.00	\$0.00	\$117,109,625.65	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Invested Amount	\$648,769,634.00	\$13,881,345.00	\$0.00	\$653,796,792.00	\$542,245,989.00	\$542,245,989.00	\$986,363,636.00
	Floating Allocation Percentage	5.65%	0.12%	1.02%	5.70%	4.72%	4.72%	8.59%
	Series Share	5.65%	0.12%	6.25%	5.70%	4.72%	4.72%	8.59%
	Series Allocation Percentage	8.31%	0.18%	9.00%	8.38%	6.95%	6.95%	12.64%
IV. SERIES AC	COUNT BALANCES							
		Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5
	1) Distribution Account							
	Beginning Balance	\$703.93	\$31.89	\$468,294,266.86	\$698.97	\$580.61	\$585.91	\$1,041.29
		\$2,656,330.87	\$63,367.12		\$2,018,128.32			\$2,283,391.67
	Deposit			\$117,974,896.11		\$1,766,190.58	\$1,959,270.17	
	Withdraw	-\$2,656,269.73	-\$63,365.95	-\$930,633.57	-\$2,018,066.80	-\$1,766,139.54	-\$1,959,219.17	-\$2,283,298.59
	Ending Balance	\$765.07	\$33.06	\$585,338,529.40	\$760.49	\$631.65	\$636.91	\$1,134.37
	2) Reserve Account							
	Begininng Balance	\$0.00	\$0.00	\$5,275,144.59	\$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	-\$5,211.43	\$0.00	\$0.00	\$0.00	\$0.00
	Interest Income	\$0.00	\$0.00	\$5,379.72	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Balance	\$0.00	\$0.00	\$5,275,312.88	\$0.00	\$0.00	\$0.00	\$0.00
V. KEY PORTF	OLIO PERFORMANCE STATISTICS							
<u>V. KEY PORTF</u>	FOLIO PERFORMANCE STATISTICS	Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5
<u>V. KEY PORTF</u>	Portfolio Yield	Series 2014-2 22.90%	Series Enhancement 22.90%	Series 2015-1 22.90%	Series 2015-2 22.90%	Series 2016-3 22.90%	Series 2016-4 22.90%	Series 2016-5 22.90%
<u>V. KEY PORTF</u>								
<u>V. KEY PORTF</u>	Portfolio Yield	22.90%	22.90%	22.90%	22.90%	22.90%	22.90%	22.90%
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments	22.90% N/A	22.90% N/A	22.90% 1.44%	22.90% N/A	22.90% N/A	22.90% N/A	22.90% N/A
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses	22.90% N/A 2.56%	22.90% N/A 3.45%	22.90% 1.44% 2.37%	22.90% N/A 1.96%	22.90% N/A 2.08%	22.90% N/A 2.30%	22.90% N/A 1.49%
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses	22.90% N/A 2.56%	22.90% N/A 3.45%	22.90% 1.44% 2.37%	22.90% N/A 1.96%	22.90% N/A 2.08%	22.90% N/A 2.30%	22.90% N/A 1.49%
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD %	22.90% N/A 2.56% 2.23%	22.90% N/A 3.45% 2.23%	22.90% 1.44% 2.37% 2.23%	22.90% N/A 1.96% 2.23%	22.90% N/A 2.08% 2.23%	22.90% N/A 2.30% 2.23%	22.90% N/A 1.49% 2.23%
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share	22.90% NA 2.56% 2.23% \$12,729,260.88	22.90% NA 3.45% 2.23% \$272,360.56	22.90% 1.44% 2.37% 2.23% \$2,297,763.18	22.90% N/A 1.96% 2.23% \$12,827,896.82	22.90% N/A 2.08% 2.23%	22.90% N/A 2.30% 2.23%	22.90% N/A 1.49% 2.23% \$19,353,063.69
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share Funding Costs	22.90% N/A 2.56% 2.23% \$12,729,260.88 \$1,359,401.99	22.90% N/A 3.45% 2.23% \$272,360.56 \$24,684.35	22.90% 1.44% 2.37% 2.23% \$2,297,763.18 \$2,5777.88	22.90% N/A 1.96% 2.23% \$12,827,896.82 \$1.034,436.86	22.90% N/A 2.08% 2.23% \$10,639,201.18 \$220,486.07	22.90% N/A 2.30% 2.23% \$10,639,201.18 \$1,020,540.94	22.90% N/A 1.49% 2.23% \$19,353,063,69 \$1,186,385,66
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses	22.90% N/A 2.56% 2.23% \$12,729,260.88 \$1,359,401.99 \$23,817.29	22.90% NA 3.45% 2.23% \$272,360.56 \$24,684.35 \$15,246.69	22.90% 1.44% 2.37% 2.23% \$2,297,763.18 \$25,777.88 \$661,244.30	22.90% N/A 1.96% 2.23% \$12,827,896.82 \$1,034,436.86 \$32,001.82	22.90% N/A 2.08% 2.23% \$10,639,201.18 \$920,486.07 \$18,261.12	22.90% NA 2.30% 2.23% \$10,639,201.18 \$1,020,540.94 \$18,333.91	22.90% N/A 1.49% 2.23% \$19,353,063.69 \$1,186,385.66 \$38,012.11
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses	22.90% N/A 2.56% 2.23% \$12,729,260.88 \$1,359,401.99 \$23,817.29 \$1,553,737.11	22.90% N/A 3.45% 2.23% \$272,360.56 \$24,684.35 \$15,246.69 \$33,244.41	22.90% 1.44% 2.37% 2.23% \$2,297,763.18 \$25,777.88 \$661,244.30 \$280,465.61	22.90% N/A 1.96% 2.23% \$12,827,896.82 \$1,034.436.86 \$32,001.82 \$1,565,776.64	22.90% N/A 2.08% 2.23% \$10,639,201.18 \$920.486.07 \$18,261.12 \$1,298,623.84	22.90% N/A 2.30% 2.23% \$10,639,201.18 \$1,020,540.94 \$18,333.91 \$1,298,623.84	22.90% N/A 1.49% 2.23% \$19,353,063.69 \$1,186,385.66 \$38,012.11 \$2,362,240.31
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses	22.90% N/A 2.56% 2.23% \$12,729,260.88 \$1,359,401.99 \$23,817.29	22.90% NA 3.45% 2.23% \$272,360.56 \$24,684.35 \$15,246.69	22.90% 1.44% 2.37% 2.23% \$2,297,763.18 \$25,777.88 \$661,244.30	22.90% N/A 1.96% 2.23% \$12,827,896.82 \$1,034,436.86 \$32,001.82	22.90% N/A 2.08% 2.23% \$10,639,201.18 \$920,486.07 \$18,261.12	22.90% NA 2.30% 2.23% \$10,639,201.18 \$1,020,540.94 \$18,333.91	22.90% N/A 1.49% 2.23% \$19,353,063.69 \$1,186,385.66 \$38,012.11
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share Invested Amount	22.90% N/A 2.56% 2.23% \$12,729,260.88 \$1,359,401.99 \$23,817.29 \$1,553,737.11 \$9,792,304.49 \$648,769,634.00	22.90% NA 3.45% 2.23% \$272,360.56 \$24,684.35 \$15,246.69 \$33,244.41 \$13,81,345.00	22.90% 1.44% 2.37% 2.23% \$2,297,763.18 \$25,777.88 \$661,244.30 \$280,465.61 \$1,330,275.39	22.90% N/A 1.96% 2.23% \$12,827,896.82 \$1,034,436.86 \$32,001.82 \$1,565,776.64 \$10,195,681.50 \$565,796,792.00	22.90% N/A 2.08% 2.23% \$10,639,201.18 \$220,486.07 \$18,261.12 \$1,298,623.84 \$8,401,830.15 \$542,245,989.00	22.90% N/A 2.30% 2.23% \$10,639,201.18 \$1,020,540.94 \$18,333.91 \$1,298,623.84 \$8,301,702.49 \$542,245,589.00	22.90% N/A 1.49% 2.23% \$19,353,063.69 \$1,186,385.66 \$38,012.11 \$2,362,240.31 \$15,766,425.61 \$986,363,636.00
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share	22.90% N/A 2.56% 2.23% \$12,729,260.88 \$1,359,401.99 \$23,817.29 \$1,553,737.11 \$9,702,304.49	22.90% N/A 3.45% 2.23% \$272,360.56 \$24,684.35 \$15,246.69 \$33,244.41 \$199,185.11	22.90% 1.44% 2.37% 2.23% \$2,297,763.18 \$25,777.88 \$661,244.30 \$280,465.61 \$1,330,275.39 \$0.00	22.90% N/A 1.96% 2.23% \$12,827,896.82 \$1.034,436.86 \$32,001.82 \$1,565,776.64 \$10,195,681.50	22.90% N/A 2.08% 2.23% \$10,639,201.18 \$220,486.07 \$18,261.12 \$1,298,623.84 \$8,401,630.15	22.90% N/A 2.30% 2.23% \$10,639,201.18 \$1,020,540.94 \$18,333.91 \$1,298,623.84 \$8,301,702.49	22.90% N/A 1.49% 2.23% \$19,353,063.69 \$1,186,385.66 \$38,012.11 \$2,362,240.31 \$15,766,425.61
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share Invested Amount Series Excess Spread % -Current Determination Period Series Excess Spread % -Prior Determination Period	22.90% N/A 2.56% 2.23% \$12,729,260.88 \$1,359,401.99 \$23,817.29 \$1,553,737.11 \$9,792,304.49 \$648,769,634.00 18.11%	22.90% N/A 3.45% 2.23% \$272,360.56 \$24,684.35 \$15,246.69 \$33,244.41 \$199,185.11 \$13,841,345.00 17.22%	22.90% 1.44% 2.37% 2.23% \$2,297,763.18 \$25,777.88 \$661,244.30 \$280,465,61 \$1,330,275.39 \$1,330,275.39 \$1,0.00 N/A	22.90% N/A 1.96% 2.23% \$12.827,896.82 \$1,034.436.86 \$32,001.82 \$1,565,776.64 \$10.195,681.50 \$653,796,792.00 18.71%	22.90% N/A 2.08% 2.23% \$10,639,201.18 \$220,486.07 \$18,261.12 \$1,298,623.84 \$8,401,830.15 \$542,245,989.00 18.59%	22.90% N/A 2.30% 2.23% \$10,639,201.18 \$1,020,540.94 \$18,333.91 \$1,298,623.84 \$8,301,702.49 \$542,245,989.00 18.37%	22.90% N/A 1.49% 2.23% \$19,353,063.69 \$1,186,385.66 \$38,012.11 \$2,362,240.31 \$15,766,425.61 \$986,363,636.00 19.18%
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share Invested Amount Series Excess Spread % -Current Determination Period	22.90% N/A 2.56% 2.23% \$12,729,260.88 \$1,359,401.99 \$23,817.29 \$1,553,737.11 \$9,792,304.49 \$648,769,634.00 18.11% 17.45%	22.90% N/A 3.45% 2.23% \$272,360.56 \$24,684.35 \$15,246.69 \$33,244.41 \$199,185.11 \$13,881,345.00 17.22% 16.66%	22.90% 1.44% 2.37% 2.23% \$2,297,763.18 \$25,777.88 \$661,244.30 \$280,465.61 \$1,330,275.39 \$0.00 N/A 37.28%	22.90% N/A 1.96% 2.23% \$12,827,896.82 \$1.034,436.86 \$32,001.82 \$1,565,776.64 \$10,195,681.50 \$653,796,792.00 18.71% 18.04%	22.90% N/A 2.08% 2.23% \$10,639,201.18 \$220,486.07 \$18,261.12 \$1,298,623.84 \$8,401,630.15 \$542,245,989,00 18.59% 17.92%	22.90% N/A 2.30% 2.23% \$10,639,201.18 \$1,020,540.94 \$18,333.91 \$1,298,623.84 \$8,301,702.49 \$542,245,989.00 18.37% 17.70%	22.90% N/A 1.49% 2.23% \$19,353,063.69 \$1,186,385.66 \$38,012.11 \$2,362,240.31 \$15,766,425.61 \$986,363,636.00 19.18% 18.51%
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share Invested Amount Series Excess Spread % -Current Determination Period Series Excess Spread % -Prior Determination Period Series Excess Spread % -2nd pior Determination Period	22.90% N/A 2.56% 2.23% \$12,729,260.88 \$1,359,401.99 \$23,817.29 \$1,553,737.11 \$9,792,304.49 \$648,769,634.00 18.11% 17.45% 18.75%	22.90% NA 3.45% 2.23% \$272,360.56 \$24,684.35 \$15,246.69 \$33,244.41 \$199,185.11 \$13,881,345.00 17.22% 16.66% 17.96%	22.90% 1.44% 2.37% 2.23% \$2,297,763.18 \$25,777.88 \$661,244.30 \$280,465.61 \$1,330,275.39 \$0.00 N/A 37.28% 29.85%	22.90% N/A 1.96% 2.23% \$12,827,896.82 \$1,034,436.86 \$32,001.82 \$1,565,776.64 \$10,195,681.50 \$653,796,792.00 18,71% 18,04% 19,35%	22.90% N/A 2.08% 2.23% \$10,639,201.18 \$220,486.07 \$18,261.12 \$1,298,623.84 \$8,401,830.15 \$542,245,989.00 18.59% 17.92% 19.23%	22.90% N/A 2.30% 2.23% \$10,639,201.18 \$1,020,540.94 \$18,333.91 \$1,298,623.84 \$8,301,702.49 \$542,245,989.00 18.37% 17.70% 19.01%	22.90% N/A 1.49% 2.23% \$19,353,063.69 \$1,186,385.66 \$38,012.11 \$2,362,240.31 \$15,766,425.61 \$986,363,636.00 19.18% 18.51% 19.82%
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share Invested Amount Series Excess Spread % -Current Determination Period Series Excess Spread % -2nd prior Determination Period Series Excess Spread % -3n onth average Excess of Series Income Share over Funding Costs and other series allocable expenses	22.90% N/A 2.56% 2.23% \$12,729,260.88 \$1,359,401.99 \$23,817.29 \$1,553,737.11 \$9,792,304.49 \$648,769,634.00 18.11% 17.45% 18.75% 18.10%	22.90% N/A 3.45% 2.23% \$272,360.56 \$24,684.35 \$15,246.69 \$33,244.41 \$199,185.11 \$13,81,345.00 17.22% 16,66% 17,96% 17,28%	22.90% 1.44% 2.37% 2.23% \$2,297,763.18 \$25,777.88 \$661,244.30 \$280,465,61 \$1,330,275.39 \$280,465,61 \$1,330,275.39 \$0.00 N/A 37.28% 29.85% 36.87%	22.90% N/A 1.96% 2.23% \$12,827,896.82 \$1,034.436.86 \$32,001.82 \$1,565,776.64 \$10,195,681.50 \$653,796,792.00 18.71% 18.04% 19.35% 18.70%	22.90% N/A 2.08% 2.23% \$10,639,201.18 \$920,486.07 \$18,261.12 \$1,298,623.84 \$8,401,830.15 \$542,245,989.00 18.59% 17.92% 19.23% 18.58%	22.90% N/A 2.30% 2.23% \$10,639,201.18 \$1,020,540.94 \$18,333.91 \$1,298,623.84 \$8,301,702.49 \$542,245,989.00 18.37% 17.70% 19.01% 18.36%	22.90% N/A 1.49% 2.23% \$19,353,063.69 \$1,186,385.66 \$38,012.11 \$2,362,240.31 \$15,766,425.61 \$986,363,636.00 19.18% 18.51% 19.82% 19.17%
<u>V. KEY PORTF</u>	Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share Invested Amount Series Excess Spread % -Current Determination Period Series Excess Spread % -Current Determination Period Series Excess Spread % -2nd prior Determination Period Series Excess Spread % -3 month average Excess of Series Income Share over Funding Costs and other	22.90% N/A 2.56% 2.23% \$12,729,260.88 \$1,359,401.99 \$23,817.29 \$1,553,737.11 \$9,792,304.49 \$648,769,634.00 18.11% 17.45% 18.75%	22.90% NA 3.45% 2.23% \$272,360.56 \$24,684.35 \$15,246.69 \$33,244.41 \$199,185.11 \$13,881,345.00 17.22% 16.66% 17.96%	22.90% 1.44% 2.37% 2.23% \$2,297,763.18 \$25,777.88 \$661,244.30 \$280,465.61 \$1,330,275.39 \$0.00 N/A 37.28% 29.85%	22.90% N/A 1.96% 2.23% \$12,827,896.82 \$1,034,436.86 \$32,001.82 \$1,565,776.64 \$10,195,681.50 \$653,796,792.00 18,71% 18,04% 19,35%	22.90% N/A 2.08% 2.23% \$10,639,201.18 \$220,486.07 \$18,261.12 \$1,298,623.84 \$8,401,830.15 \$542,245,989.00 18.59% 17.92% 19.23%	22.90% N/A 2.30% 2.23% \$10,639,201.18 \$1,020,540.94 \$18,333.91 \$1,298,623.84 \$8,301,702.49 \$542,245,989.00 18.37% 17.70% 19.01%	22.90% N/A 1.49% 2.23% \$19,353,063.69 \$1,186,385.66 \$38,012.11 \$2,362,240.31 \$15,766,425.61 \$986,363,636.00 19.18% 18.51% 19.82%

III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

		Series 2017-1	0	0	0 2017 4	0	0
		Series 2017-1 12	Series 2017-2 26	Series 2017-3 7	Series 2017-4 53	Series 2018-1 35	Series 2018-2
	Remaining Months until Expected Final Payment Date Beginning Invested Amount	\$1,398,395,722.00	20 \$854.438.503.00	\$750.000.000.00	53 \$710.855.615.00	\$999,465,241.00	11 \$1,025,000,000.00
	Uncovered Loss & Deficiency	\$1,398,393,722.00	\$654,436,503.00	\$750,000,000.00	\$710,855,615.00	\$999,405,241.00	\$1,025,000,000.00
	Deposit in reduction of Invested Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Invested Amount	\$1,398,395,722.00	\$854,438,503.00	\$750,000,000.00	\$710,855,615.00	\$999,465,241.00	\$1,025,000,000.00
	Floating Allocation Percentage	12.18%	7.44%	6.53%	6.19%	8.71%	8.93%
	Series Share	12.18%	7.44%	6.53%	6.19%	8.71%	8.93%
	Series Allocation Percentage	17.92%	10.95%	9.61%	9.11%	0.00%	0.00%
	·						
IV. SERIES ACC	COUNT BALANCES						
		Series 2017-1	Series 2017-2	Series 2017-3	Series 2017-4	Series 2018-1	Series 2018-2
	1) Distribution Account						
	Beginning Balance	\$1,209.42	\$581.37	\$505.01	\$243.50	\$0.00	\$0.00
	Deposit	\$2,783,989.85	\$2,006,960.82	\$1,458,981.81	\$3,151,804.90	\$999,465,241.00	\$1,025,000,000.00
	Withdraw	-\$2,783,858.21	-\$2,006,880.86	-\$1,458,911.60	-\$3,151,738.01	-\$999,465,241.00	-\$1,025,000,000.00
	Ending Balance	\$1,341.06	\$661.33	\$575.22	\$310.39	\$0.00	\$0.00
	2) Reserve Account						
	Begininng Balance	\$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
	Withdraw	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Interest Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
V. KEY PORTFO	OLIO PERFORMANCE STATISTICS						
		Series 2017-1	Series 2017-2	Series 2017-3	Series 2017-4	Series 2018-1	Series 2018-2
	Portfolio Yield	22.90%	22.90%	22.90%	22.90%	22.90%	22.90%
	Yield on Eligible Investments	22.90% N/A	22.90% N/A	22.90 %	22.90% N/A	22.90% N/A	22.90% N/A
	Blended Coupon and Additional Funding Expenses	1.29%	1.49%	1.23%	2.26%	2.36%	2.02%
	Net Written-off Percentage (net of Recoveries)	2.23%	2.23%	2.23%	2.23%	2.30%	2.02 %
	Net Whitehold Percentage (her of Necovenes)	2.23 /6	2.2370	2.2370	2.23 %	2.23 %	2.2376
	SERIES EXCESS SPREAD %						
	Series Income Share	\$27,437,387.67	\$16,764,611.10	\$14,715,463.18	\$13,947,426.17	\$19,610,125.27	\$20,111,133.01
	Funding Costs	\$1,452,381.15	\$1,024,557.00	\$757,632.65	\$1,337,458.13	\$1,967,147.48	\$1,722,640.61
	Additional Funding Expenses	\$46,251.15	\$33,606.42	\$13.914.36	\$1,321.32	\$491.93	\$504.51
	Series Pool Losses	\$3,349,015.14	\$2,046,293.07	\$1,796,173.51	\$1,702,426.70	\$2,393,617.32	\$2,454,770.46
	Excess Series Income Share	\$22,589,740.23	\$13,660,154.61	\$12,147,742.66	\$10,906,220.02	\$15,248,868.54	\$15,933,217.43
	Invested Amount	\$1,398,395,722.00	\$854.438.503.00	\$750,000,000.00	\$710.855.615.00	\$999,465,241.00	\$1,025,000,000.00
	Series Excess Spread % -Current Determination Period	19.38%	19.18%	19.44%	18.41%	18.31%	18.65%
	Series Excess Spread % -Prior Determination Period	18.71%	18.50%	18.78%	17.74%	N/A	N/A
	Series Excess Spread % -2nd prior Determination Period	20.01%	19.80%	20.08%	19.05%	N/A	N/A
	Series Excess Spread % -3 month average	19.37%	19.16%	19.43%	18.40%	N/A	N/A
	Excess of Series Income Share over Funding Costs and other						
	series allocable expenses						
			\$10.010.000.0 0	A10.000.007.01	* 0 744 000 70		
	3 month average Test if >0 in compliance?	\$20,238,215.82	\$12,219,863.28	\$10,896,007.64	\$9,714,666.72	N/A	N/A
	rest in zo in compliance?	Yes	Yes	Yes	Yes	N/A	N/A

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWARD	D:				Number of Accounts
(1)	Beginning Pool Balance			\$11,479,149,269.38	9,855,666
(2)	Principal Receivables billed	• •			
(3)	Miscellaneous debits & debit adjustments			\$9,713,365.24	
(4)	Principal Receivables balance in added Accounts at beginn	ning of Determination Day		\$0.00	
(5)	Principal Receivables balance of Removed Accounts			\$0.00	
(6)	Total payments of Principal Receivables (net of Recoveries	s)		\$5,722,746,053.24	
(7)	Written-off Amounts in respect of Principal (i.e. charge-offs	3)		\$27,491,391.78	
(8)	Miscellaneous credits & credit adjustments			\$216,059,431.88	
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Ending Pool Balance			\$10,926,110,883.56	9,892,306
COLLECTIONS:					
(1)	Recoveries			\$6,178,051.81	
(2)	Collections of Principal Receivables			\$5,722,746,053.24	
(3)	Collections of Finance Charge Receivables (net of Recove	eries)		\$219,049,946.04	
(1)+(2)+(3)	Total Collections			\$5,947,974,051.09	
	Monthly Payment Rate current Determination Period			51.82%	
	(Total Collections net of Recoveries as % of Beginning Pool Balance	ce)			
	Monthly Payment Rate prior Determination Period			49.56%	
	Monthly Payment Rate second prior Determination Period			50.76%	
	Average latest three Determination Periods			50.71%	
	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	Pool Balance)		22.90%	
	Portfolio Yield prior Determination Period			22.06%	
	Portfolio Yield second prior Determination Period			23.38%	
	Average latest three Determination Periods			22.78%	
DELINQUENCIES:	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts	
31-60 days delinquent	\$87,581,770	0.79%	13,915	0.14%	
61-90 days delinquent	\$47,426,055	0.43%	5,870	0.06%	
91-120 days delinquent	\$33,691,078	0.31%	3,553	0.04%	
121-150 days delinquent	\$26,325,552	0.24%	2,659	0.03%	
> 150 days delinquent	\$19,307,374	0.18%	1,833	0.02%	
Total delinquencies	\$214,331,829	1.95%	27,830	0.29%	

Written-off Amounts (i.e. charge-offs)	\$27,491,391.78
Recoveries	\$6,178,051.81
Net Written-off Amounts	\$21,313,339.97
Written-off percentage (annualized)	2.87%
Recovery percentage (annualized)	0.65%
Net Written-off percentage (annualized)	2.23%
Number of Written-off Accounts	2,461

RETAINED INTEREST:

(1)	Total Invested Amount	\$9,125,458,466.00	J
(2)	Required Pool Percentage	107%	ó
(1)x(2)=(3)	Required Pool Balance	\$9,764,240,558.62	2
(4)	Ending Pool Balance	\$10,926,110,883.56	3
(4)/(1)=(5)	Pool Percentage	120%	ó
	Test: Ending Pool Balance >= Required Pool Balance		
	In compliance? (Yes/No)	Yes	3
(1)	Pool Balance	100.00% \$10,926,110,883.56	3
(2)	Total Invested Amount	83.52% \$9,125,458,466.00)
(1)-(2)	Retained Interest	16.48% \$1,800,652,417.56	3

CREDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest	\$1,800,652,417.56
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	\$9,828,116,220.00
(1)/(2)=(3)	Seller's Interest Percentage	18.32%

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

		Oction Enhancement	Series 2015-1	0	0	Series 2016-4	Series 2016-5
	Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5
Series Income Share (1)	\$12,729,260.88	\$272,360.56	\$2,297,763.18	\$12,827,896.82	\$10,639,201.18	\$10,639,201.18	\$19,353,063.69
Maximum Series Entitlement (2)	\$1,383,219.28	\$39,931.04	\$687,022.18	\$1,066,438.68	\$938,747.19	\$1,038,874.85	\$1,224,397.77
Series Ownership Entitlement (3) = lesser (1) or (2)	\$1,383,219.28	\$39,931.04	\$687,022.18	\$1,066,438.68	\$938,747.19	\$1,038,874.85	\$1,224,397.77
Amount Deposited to Series Distribution Account	\$1,382,899.96	\$39,924.21	\$686,964.54	\$1,066,116.88	\$938,480.30	\$1,038,607.96	\$1,223,912.29
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)	\$11,346,041.60	\$232,429.52	\$1,610,741.00	\$11,761,458.14	\$9,700,453.99	\$9,600,326.33	\$18,128,665.92
Components of Maximum Series Entitlement							
Series Funding Costs:							
Class A	\$1,275,291.88	\$24,685.66	\$665,306.81	\$952,099.75	\$828,100.00	\$921,050.00	\$1,059,818.96
Class B	\$84,153.53	\$0.00	\$41,790.57	\$55,139.59	\$59,599.61	\$64,520.49	\$80,820.17
Class C	\$0.00	\$0.00	\$21,501.33	\$27,230.64	\$32,814.92	\$35,001.98	\$45,783.71
Less: Income from the Distribution Account	\$43.42	\$1.31	\$702,820.83	\$33.12	\$28.46	\$31.53	\$37.18
Series Additional Funding Expenses	\$23,817.29	\$15,246.69	\$661,244.30	\$32,001.82	\$18,261.12	\$18,333.91	\$38,012.11
Maximum Series Entitlement before Deficiency	\$1,383,219.28	\$39,931.04	\$687,022.18	\$1,066,438.68	\$938,747.19	\$1,038,874.85	\$1,224,397.77
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$1,383,219.28	\$39,931.04	\$687,022.18	\$1,066,438.68	\$938,747.19	\$1,038,874.85	\$1,224,397.77
Excess Finance Charge Collection	\$11,346,041.60	\$232,429.52	\$1,610,741.00	\$11,761,458.14	\$9,700,453.99	\$9,600,326.33	\$18,128,665.92
Reserve Account Available Collections	\$9,792,304.49	\$199,185.11	\$1,330,275.39	\$10,195,681.50	\$8,401,830.15	\$8,301,702.49	\$15,766,425.61
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	\$11,346,041.60	\$232,429.52	\$1,610,741.00	\$11,761,458.14	\$9,700,453.99	\$9,600,326.33	\$18,128,665.92
Series Pre-Accumulation Reserve Start Date	06/15/2018	06/15/2018	05/15/2017	07/15/2019	12/15/2020	12/15/2021	05/15/2019
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)	\$12,975,392.68	N/A	\$14,053,155.08	\$13,075,935.84	\$10,844,919.78	\$10,844,919.78	\$19,727,272.72
Test: (4) < (5) In compliance? (Yes/No) If No, then Amortization Event	Yes	N/A	Yes	Yes	Yes	Yes	Yes

VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2017-1	Series 2017-2	Series 2017-3	Series 2017-4	Series 2018-1	Series 2018-2
Series Income Share (1)	\$27,437,387.67	\$16,764,611.10	\$14,715,463.18	\$13,947,426.17	\$19,610,125.27	\$20,111,133.01
Maximum Series Entitlement (2)	\$1,498,632.30	\$1,058,163.42	\$771,547.01	\$1,338,779.45	\$1,049,637.25	\$919,246.17
Series Ownership Entitlement (3) = lesser (1) or (2)	\$1,498,632.30	\$1,058,163.42	\$771,547.01	\$1,338,779.45	\$1,049,637.25	\$919,246.17
Amount Deposited to Series Distribution Account	\$1,497,944.01	\$1,057,742.87	\$771,177.86	\$1,338,429.57	\$1,049,145.32	\$918,741.67
Cumulative Entitlement Deficiency = max (2-1, 0)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Excess Finance Charge Collection = max (1-2, 0)	\$25,938,755.37	\$15,706,447.68	\$13,943,916.17	\$12,608,646.72	\$18,560,488.02	\$19,191,886.84
Components of Maximum Series Entitlement						
Series Funding Costs:						
Class A	\$1,274,812,50	\$937,109,70	\$695.990.63	\$1.218.525.00	\$970.634.00	\$853,166,72
Class B	\$114,895.69	\$59,084.42	\$40,528.13	\$78,265.20	\$53,111.58	\$44,136.50
Class C	\$62,718.05	\$28,395.84	\$21,137.50	\$40,708.33	\$25,399.74	\$21,438.44
Less: Income from the Distribution Account	\$45.09	\$32.96	\$23.61	\$40.40	\$0.00	\$0.00
Series Additional Funding Expenses	\$46,251.15	\$33,606.42	\$13,914.36	\$1,321.32	\$491.93	\$504.51
Maximum Series Entitlement before Deficiency	\$1,498,632.30	\$1,058,163.42	\$771,547.01	\$1,338,779.45	\$1,049,637.25	\$919,246.17
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$1,498,632.30	\$1,058,163.42	\$771,547.01	\$1,338,779.45	\$1,049,637.25	\$919,246.17
Excess Finance Charge Collection	\$25,938,755.37	\$15,706,447.68	\$13,943,916.17	\$12,608,646.72	\$18,560,488.02	\$19,191,886.84
Reserve Account Available Collections	\$22,589,740.23	\$13,660,154.61	\$12,147,742.66	\$10,906,220.02	\$16,166,870.70	\$16,737,116.38
Deposit to Series Reserve Account						
(a) During Pre-Accumulation Reserve Period	\$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
Remaining Excess Finance Charge Collection	\$25,938,755.37	\$15,706,447.68	\$13,943,916.17	\$12,608,646.72	\$18,560,488.02	\$19,191,886.84
Series Pre-Accumulation Reserve Start Date	10/15/2018	12/15/2019	05/15/2018	03/15/2022	09/15/2020	09/15/2018
Amount withdrawn from Reserve Account						
(a) On current Distribution Day	\$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
(c) Cumulative amounts withdrawn (4) = (a + b)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2% of Initial Invested Amount (5)	\$27,967,914.44	\$17,088,770.06	\$15,000,000.00	\$14,217,112.30	\$19,989,304.82	\$20,500,000.00
Test: (4) < (5) In compliance? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes
If No, then Amortization Event						

VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

		Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	
	Series Principal Collections	\$324.987.434.81	\$6.953.589.53	\$358,216,713.72	\$327.505.693.74	\$271,626,668.85	\$271.626.668.85	\$494.098.007.96	
	Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Sum of above (1)	\$324,987,434.81	\$6,953,589.53	\$358,216,713.72	\$327,505,693.74	\$271,626,668.85	\$271,626,668.85	\$494,098,007.96	
	Invested Amount during Accumulation Period before deposit (2)	\$0.00	\$0.00	\$117,109,625.65	\$0.00	\$0.00	\$0.00	\$0.00	
	Controlled Distribution Amount (3)	\$0.00	\$0.00	\$117,109,625.67	\$0.00	\$0.00	\$0.00	\$0.00	
	Distribution Account Deposit (least of 1, 2, or 3)	\$0.00	\$0.00	\$117,109,625.65	\$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	\$324,987,434.81	\$6,953,589.53	\$241,107,088.07	\$327,505,693.74	\$271,626,668.85	\$271,626,668.85	\$494,098,007.96	
	,								
IX. APPLICATIO	N OF FUNDS IN DISTRIBUTION ACCOUNTS								
	Revolving / Accumulation / Amortization Period	Revolving	Revolving	Accumulation	Revolving	Revolving	Revolving	Revolving	
	Distribution Account Balance before payments	\$1,298,789.85	\$39,925.52	\$704,363,998.87	\$983,779.77	\$846,094.23	\$939,117.02	\$1,097,345.59	
	Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Amount available for payments	\$1,298,789.85	\$39,925.52	\$704,363,998.87	\$983,779.77	\$846,094.23	\$939,117.02	\$1,097,345.59	
	PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE								
	Paid to Trustees	\$140.92	\$3.02	\$152.62	\$142.01	\$117.78	\$117.78	\$214.24	
	Class A Coupon or Swap Payment	\$1.275.291.88	\$24,685.66	\$665.306.81	\$952,099.75	\$828,100.00	\$921.050.00	\$1.059.818.96	
	Class A Principal or Swap Exchange Amount	\$0.00	\$0.00	\$656,985,000.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Class B Coupon or Swap Payment	\$0.00	\$0.00	\$250,743.42	\$0.00	\$0.00	\$0.00	\$0.00	
	Class B Principal or Swap Exchange Amount	\$0.00	\$0.00	\$31,619,599.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Class C Coupon or Swap Payment	\$0.00	\$0.00	\$129,007.98	\$0.00	\$0.00	\$0.00	\$0.00	
	Class C Principal or Swap Exchange Amount	\$0.00	\$0.00	\$14,053,155.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Paid to Subordinated Lender	\$22,611.37	\$15,220.89	\$660,226.43	\$30,786.55	\$17,253.21	\$17,326.00	\$36,178.69	
	Certain Additional Funding Expenses	\$676.40	\$14.47	\$732.58	\$681.64	\$565.34	\$565.34	\$1,028.37	
	Distribution Account Balance after payments	\$69.28	\$1.48	\$75.03	\$69.82	\$57.90	\$57.90	\$105.33	
	Tatal sources / successourcest due	\$1,275,291.88	\$24,685.66	\$1,045,058.21	\$952,099.75	\$828,100.00	\$921,050.00	\$1.059.818.96	
	Total coupon / swap payment due Total principal / swap exchange due	\$1,275,291.88	\$24,685.66	\$702,657,754.00	\$952,099.75	\$828,100.00	\$921,050.00	\$1,059,818.96	
	Total Additional Funding Expenses due	\$0.00	\$15,239.86	\$661,186.66	\$31,680.02	\$17,994.23	\$18,067.02	\$37,526.63	
		\$23,497.97 \$1,298,720.57	\$15,239.86 \$39,924.04	\$001,180.00	\$983,709.95	\$17,994.23 \$846,036.33	\$18,067.02 \$939,059.12	\$37,526.63	
	Total paid Payable to Beneficiary	\$1,298,720.57 \$69.28	\$39,924.04 \$1.48	\$704,363,923.84 \$75.03	\$983,709.95 \$69.82	\$846,036.33 \$57.90	\$939,059.12 \$57.90	\$1,097,240.26	
	Payable to Beneficiary	\$09.28	\$1.48	\$75.03	\$09.82	\$27.90	\$57.90	\$105.33	
X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS									
		Series 2014-2	Series Enhancement	Series 2015-1	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	
	Class A Note Rate	2.00947%	2.13400%	1.99947%	2.02000%	2.50947%	2.60947%	1.60000%	
	Class B Note Rate	3.45900%	N/A	1.58600%	2.24900%	2.93100%	3.17300%	2.18500%	
	Class C Note Rate			1.83600%	2.49900%	3.63100%	3.87300%	2.78500%	
	Class A Coupon Payment	US\$921,007.08	\$24,685.66	US\$874,768.13	US\$841,666.67	US\$836,490.00	US\$869,823.33	US\$933,333.33	
	Class A Principal Payment	US\$0.00	\$0.00	US\$525,000,000.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	
	Class B Coupon Payment	\$0.00		\$250,743.42	\$0.00	\$0.00	\$0.00	\$0.00	
	Class B Principal Payment	\$0.00		\$31,619,599.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Class C Coupon Payment			\$129,007.96	\$0.00	\$0.00	\$0.00	\$0.00	
	Class C Principal Payment			\$14,053,155.00	\$0.00	\$0.00	\$0.00	\$0.00	
		11061 07450	¢1 77000	11041 00000	11001 00000	110\$2,00122	1000 17450	1061 22222	
	Class A Interest Factor	US\$1.67456 \$0.00000	\$1.77833	US\$1.66623	US\$1.68333 \$0.00000	US\$2.09123 \$0.00000	US\$2.17456	US\$1.33333 \$0.00000	
	Class B Interest Factor Class C Interest Factor	20.00000		\$7.93000 \$9.18000	\$0.00000	\$0.00000	\$0.00000 \$0.00000	\$0.00000	
	Class C Interest Factor			23.12000	\$0.00000	\$U.UUUUU	\$0.00000	\$U.UUUUU	

VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

		Series 2017-1	Series 2017-2	Series 2017-3	Series 2017-4	Series 2018-1	Series 2018-2
	Series Principal Collections	\$700,496,800.72	\$428,012,943.89	\$375,696,651.23	\$356,088,111.47	\$500,660,983.95	\$513,452,099.55
	Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Sum of above (1)	\$700,496,800.72	\$428,012,943.89	\$375,696,651.23	\$356,088,111.47	\$500,660,983.95	\$513,452,099.55
	Invested Amount during Accumulation Period before deposit (2)	\$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
	Distribution Account Deposit (least of 1, 2, or 3)	\$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
	Remaining balance remitted to Seller	\$700,496,800.72	\$428,012,943.89	\$375,696,651.23	\$356,088,111.47	\$500,660,983.95	\$513,452,099.55
IX. APPLICATIC	ON OF FUNDS IN DISTRIBUTION ACCOUNTS						
	Revolving / Accumulation / Amortization Period	Revolving	Revolving	Revolving	Revolving	Revolving	Revolving
	Distribution Account Balance before payments	\$2,386,057.80	\$970,295.57	\$709,535.84	\$1,219,496.44	\$970,634.00	\$853,166.73
	Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Amount available for payments	\$2,386,057.80	\$970,295.57	\$709,535.84	\$1,219,496.44	\$970,634.00	\$853,166.73
	PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE						
	Paid to Trustees	\$303.74	\$185.59	\$162.90	\$154.40	\$0.00	\$0.00
	Class A Coupon or Swap Payment	\$1,274,812.50	\$937,109.70	\$695,990.63	\$1,218,525.00	\$970,634.00	\$853,166.72
	Class A Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class B Coupon or Swap Payment	\$689.374.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class B Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class C Coupon or Swap Payment	\$376,308.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class C Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Paid to Subordinated Lender	\$43,651.84	\$32,018.21	\$12,520.28	\$0.00	\$0.00	\$0.00
	Certain Additional Funding Expenses	\$1,457.95	\$890.83	\$781.94	\$741.13	\$0.00	\$0.01
	Distribution Account Balance after payments	\$149.33	\$91.24	\$80.09	\$75.91	\$0.00	\$0.00
	Total coupon / swap payment due	\$2,340,494.94	\$937,109.70	\$695,990.63	\$1,218,525.00	\$970,634.00	\$853,166.72
	Total principal / swap exchange due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total Additional Funding Expenses due	\$45,562.86	\$33,185.87	\$13,545.21	\$971.44	\$0.00	\$0.01
	Total paid	\$2,385,908.47	\$970,204.33	\$709,455.75	\$1,219,420.53	\$970,634.00	\$853,166.73
	Payable to Beneficiary	\$149.33	\$91.24	\$80.09	\$75.91	\$0.00	\$0.00
<u>X. SUMMARY O</u>	F NOTEHOLDER DISTRIBUTIONS						
		Series 2017-1	Series 2017-2	Series 2017-3	Series 2017-4	Series 2018-1	Series 2018-2
	Class A Note Rate	1.95947%	1.98000%	1.19100%	2.07947%	2.62000%	2.00300%
	Class B Note Rate	2.19100%	1.84400%	1.44100%	2.93600%	2.65700%	2.15300%
	Class C Note Rate	2.69100%	1.99400%	1.69100%	3.43600%	2.85900%	2.35300%
	Class A Coupon Payment	US\$1,632,891.67	US\$990,000.00	\$695,990.63	US\$909,768.13	US\$873,333.33	\$853,166.72
	Class A Principal Payment	US\$0.00	US\$0.00	\$0.00	US\$0.00	US\$0.00	\$0.00
	Class B Coupon Payment	\$689,374.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class B Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class C Coupon Payment	\$376,308.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class C Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Class A Interest Easter	11561 62300	11001 0000	¢0.002E0	11001 72200	11001 10444	\$0.89022
	Class A Interest Factor Class B Interest Factor	US\$1.63289 \$10.95500	US\$1.65000 \$0.00000	\$0.99250 \$0.00000	US\$1.73289 \$0.00000	US\$1.16444 \$0.00000	\$0.89022 \$0.00000
	Class B Interest Factor Class C Interest Factor	\$10.95500	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
	Class C mileres(Factor	\$13.400U	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$U.UUUUU