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	
Series 2016-4	
Series 2017-4	
Series 2018-3	
Series 2018-4	
Series 2019-2	

Determination Day:	03/31/2021
Determination Period:	March 2021
Number of Days in Determination Period:	31
Distribution Day:	04/15/2021
Prior Determination Period:	February 2021

Canadian Dollars unless otherwise specified

#### I. DEAL PARAMETERS

Class C

	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-3	Series 2018-4	Series 2019-2
Initial Note Balance in Original Currency						
Class A	US\$400.000.000.00	US\$400.000.000.00	US\$525.000.000.00	US\$450.000.000.00	US\$600.000.000.00	US\$600.000.000.00
Class B	\$24,401,069.00	\$24,401,069.00	\$31,988,503.00	\$28,328,343.00	\$38,016,577.00	\$38,103,209.00
Class C	\$10,844,920.00	\$10,844,920.00	\$14,217,112.00	\$12,590,374.00	\$16,896,257.00	\$16,934,759.00
	\$10,011,0 <u>2</u> 0.00	¢10,011,020.00	ф. , <u>,</u> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	¢12,000,01 1.00	\$10,000,201.00	¢10,001,100.00
% (CAD)						
Class A	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%
Class C	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	\$588,600,000.00	\$789,900,000.00	\$791,700,000.00
Class B	\$307,000,000.00 N/A	\$507,000,000.00 N/A	\$004,050,000.00 N/A	\$388,600,000.00 N/A	\$789,900,000.00 N/A	\$791,700,000.00 N/A
Class D Class C	N/A N/A	N/A N/A	N/A	N/A N/A	N/A N/A	N/A N/A
Class C	N/A	IN/A	N/A	N/A	IN/A	N/A
Note Coupon rate						
Class A	1M Libor + 95 bps	1M Libor +105 bps	1M Libor + 52 bps	1M Libor + 32 bps	3.44000%	1M Libor + 35 bps
Class B	2.93100%	3.17300%	2.93600%	2.83200%	3.21500%	2.65900%
Class C	3.63100%	3.87300%	3.43600%	3.03200%	3.41500%	2.95900%
Note Coupon Payment Frequency						
Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Class B	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual
Class C	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual
Swap pay rate if applicable						
Class A	1.96000%	2.18000%	2.20000%	2.46530%	3.05000%	1.95000%
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	04/28/2016	04/28/2016	08/15/2017	06/21/2018	09/17/2018	10/23/2019
Expected Final Payment Date	04/15/2021	04/18/2022	07/15/2022	05/17/2021	08/15/2023	10/15/2021
Prescription Date (legal final)	04/15/2023	04/15/2024	07/15/2024	05/15/2023	08/15/2025	10/15/2023
II. NOTE PRINCIPAL						
	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-3	Series 2018-4	Series 2019-2
Beginning Note Principal Amount in Original Cu	urrencv					
Class A	US\$400,000,000.00	US\$400,000,000.00	US\$525,000,000.00	US\$450,000,000.00	US\$600,000,000.00	US\$600,000,000.00
Class B	\$24,401,069.00	\$24,401,069.00	\$31,988,503.00	\$28,328,343.00	\$38,016,577.00	\$38,103,209.00
Class C	\$10,844,920.00	\$10,844,920.00	\$14,217,112.00	\$12,590,374.00	\$16,896,257.00	\$16,934,759.00
Ending Note Principal Amount in Original Curre	,					
Class A	US\$0.00	US\$400,000,000.00	US\$525,000,000.00	US\$450,000,000.00	US\$600,000,000.00	US\$600,000,000.00
Class B	\$0.00	\$24,401,069.00	\$31,988,503.00	\$28,328,343.00	\$38,016,577.00	\$38,103,209.00

\$0.00

\$10,844,920.00

\$14,217,112.00

\$12,590,374.00

\$16,896,257.00

\$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 2018-3         Series 2018-4         Series 2018-2           1) Distribution Account beginning Balance         \$170,077,03,055,08         \$134,038,07.45         \$22,059,020,08         \$22,119,822,08         \$41,168,004,79         \$22,702,803,05           2) Reserve Account beginning Balance         \$170,077,05,055,08         \$14,043,804,37         \$22,959,020,06         \$42,119,020,07         \$44,168,004,79         \$22,702,803,05           2) Reserve Account beginning Balance         \$261,03,055,08         \$51,00,01         \$50,00 <th></th> <th>Series 2016-3</th> <th>Series 2016-4</th> <th>Series 2017-4</th> <th>Series 2018-3</th> <th>Series 2018-4</th> <th>Series 2019-2</th>		Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-3	Series 2018-4	Series 2019-2				
Beginning Twested Amount         542,245,898.00         517,035,615.00         520,016,717.00         584,412,284.00         584,412,284.00         584,412,284.00         584,412,284.00         584,412,284.00         584,412,284.00         584,412,284.00         584,173,000         580,00         50,00 <t< td=""><td>Remaining Months until Expected Final Payment Date</td><td>0</td><td>12</td><td>15</td><td>1</td><td>28</td><td>6</td></t<>	Remaining Months until Expected Final Payment Date	0	12	15	1	28	6				
University Loss & Deficiency         50.00         \$0.00 <td< td=""><td></td><td></td><td></td><td></td><td>\$629.518.717.00</td><td></td><td>-</td></td<>					\$629.518.717.00		-				
Deposition of Invested Amount         5542,245,988.00         50.00											
Ending Numeeted Ansount         50:00         554/236.5886.00         524/236.5886.00         524/236.5886.00         524/236.5886.00         524/236.5886.00         524/236.5886.00         524/236.5886.00         524/236.5886.00         524/236.5886.00         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.06         54/237.2085.07         54/237.2085.07         54/237.2085.07         54/237.200.07         54/237.200.07         54/237.200.07         54/237.200.07         54/237.200.07         52/237.808.00         54/237.200.07         55/237.200.07 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>											
Series Share         0.03%         7.01%         7.00%         9.40%         9.42%           Series Allocation Peerange         13.17%         13.17%         12.27%         7.00%         20.52%         25.57%           IES ACCOUNT BALANCES           Series 2016-1         Series 2016-1         Series 2016-3         Series 2016-3 <td colspan="4" doo<="" dood="" sindit="" td=""><td></td><td></td><td>\$542,245,989.00</td><td>\$710,855,615.00</td><td>\$629,518,717.00</td><td>\$844,812,834.00</td><td>\$846,737,968.00</td></td>	<td></td> <td></td> <td>\$542,245,989.00</td> <td>\$710,855,615.00</td> <td>\$629,518,717.00</td> <td>\$844,812,834.00</td> <td>\$846,737,968.00</td>						\$542,245,989.00	\$710,855,615.00	\$629,518,717.00	\$844,812,834.00	\$846,737,968.00
Series Allocation Percentage         13.17%         13.17%         17.27%         15.20%         20.52%         20.57%           ISE ACCOUNT EALANCES         Series 2016-3         Series 20	Floating Allocation Percentage	6.03%	6.03%	7.91%	7.00%	9.40%	9.42%				
Series 2016-1         Series 2016-1         Series 2016-1         Series 2016-1         Series 2018-3         Series 2018-1         Series 2018-1           1) Distribution Account Beginning Bialance         5/20.48         \$123.34         \$123.34         \$25.19,862.54         \$133.33         \$196.63         \$172.00.77           1) Distribution Account Beginning Bialance         \$120.48         \$123.34         \$25.19,862.54         \$53.33.33         \$196.63         \$172.00.77         \$27.70.20.57         \$41.105.01.77         \$27.70.20.57         \$41.105.71.70         \$27.70.20.57         \$41.105.71.70         \$27.70.20.57         \$41.105.71.70         \$27.70.20.57         \$41.70.20.77         \$27.70.20.57         \$41.70.20.57         \$50.00         \$50	Series Share	6.03%	6.03%	7.91%	7.00%	9.40%	9.42%				
Series 2016-3         Series 2016-4         Series 2017-4         Series 2018-3         Series 2018-4         Series 2018-2           1) Distribution Account beginning Balance         \$170,077,03,055,08         \$134,038,07.45         \$22,059,020,08         \$22,119,822,08         \$41,168,004,79         \$22,702,803,05           2) Reserve Account beginning Balance         \$170,077,05,055,08         \$14,043,804,37         \$22,959,020,06         \$42,119,020,07         \$44,168,004,79         \$22,702,803,05           2) Reserve Account beginning Balance         \$261,03,055,08         \$51,00,01         \$50,00 <td>Series Allocation Percentage</td> <td>13.17%</td> <td>13.17%</td> <td>17.27%</td> <td>15.29%</td> <td>20.52%</td> <td>20.57%</td>	Series Allocation Percentage	13.17%	13.17%	17.27%	15.29%	20.52%	20.57%				
1) Distribution Account       Bigining Balance       \$120.48       \$123.34       \$168.44       \$133.93       \$196.63       \$192.06         Deposit       \$17.00.38.68       \$1.043.987.45       \$2.558.06.68       \$2.51.982.26       \$4.160.04.79       \$2.702.02.01         Withshow       \$17.00.38.68       \$3.1.43.987.43       \$2.53.90.20.68       \$42.510.70.00       \$4.160.04.78       \$42.702.01.01       \$4.00.09       \$2.702.01.01       \$4.100.04.78       \$42.702.01.01       \$4.00.00       \$4.00.00       \$4.00.00       \$4.00.00       \$5.00.01       \$4.00.00       \$5.00.01       <	RIES ACCOUNT BALANCES										
Beginning Balance         \$120.46         \$123.34         \$188.44         \$13.39         \$180.63         \$120.06           Deposit         \$17,90.972.3         \$1.943.987.45         \$22.59.926.06         \$22.519.720.50         \$4,168,714.76         \$22,702.83.56           Windraw         \$2.551.02.05         \$4,168,714.76         \$22,702.83.56         \$31.943.947.37         \$42.559.926.08         \$22.519.720.50         \$4,168,714.76         \$32,702.83.56           Ending Balance         \$2.501.42         \$334.94         \$300.08         \$300.08         \$300.08         \$300.08         \$300.00         \$30.00<		Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-3	Series 2018-4	Series 2019-2				
Depend Funding Balance         \$1,750,077.23 \$1,933,987.45         \$2,559,106.28 \$2,559,106.29         \$2,519,802.96 \$3,506,38         \$4,168,004,73 \$4,58,767,45         \$2,702,002.91 \$4,722,405,312           2) Reserve Account Beginal Balance         \$4,069,302.06 \$3,000         \$0,000         <											
Writedraw Ending Balance         51,750,858.68 3201.13         51,843,843.37 3207.42         52,558,926,08 5306.38         542,518,720,50 5306.38         54,166,714.76 5306.38         542,016,714.76 540,60         52,270,683.56 541,141           2) Reserve Account Beginning Balance         54,069,302.06 80,00         50,00											
Ending Balance         \$281.13         \$287.42         \$348.94         \$306.38         \$486.66         \$411.41           2) Reserve Account Begining Balance         \$4,069.302.06         \$0.00											
Series Acount Begining Balance Deposit         \$4,069,302.06         \$0.00         \$0.0											
Begining Balance         \$4,069,302.06         \$0.00         \$2,00         \$0.00%         \$0.	Ending Balance	\$261.13	\$267.42	\$348.94	\$306.38	\$486.66	\$411.41				
Deposit         S0.00         \$0.00         <	2) Reserve Account										
Windraw         \$0.00         <											
Interset Income         \$1,404.75         \$0.00         \$0.00         \$1,630.21         \$0.00         \$0.00           Ending Balance         \$4,070,706.81         \$0.00         \$0.00         \$4,724,069.32         \$0.00         \$0.00           PORTFOLIO PERFORMANCE STATISTICS         Series 2016-3         Series 2016-4         Series 2017-4         Series 2018-3         Series 2018-4         Series 2018-2           Portfolio Yield         Yield on Eligible Investments         0.00%         <											
Ending Balance         \$4,070,706.81         \$0.00         \$0.00         \$4,724,059.32         \$0.00         \$0.00           CORTFOLIO PERFORMANCE STATISTICS         Series 2016-3         Series 2016-4         Series 2017-4         Series 2018-3         Series 2018-4         Series 2018-3         Series 2018-4         Series 2018-3         Series 2018-4         S											
ORTFOLIO PERFORMANCE STATISTICS           Portfolio Yield         Series 2016-3         Series 2016-4         Series 2017-4         Series 2018-3         Series 2018-4         Series 2018-3           Portfolio Yield         27.45%         27.5%         1.55%         1.55%         1.55%         1.55%         1.55%         1.55%         1.55%         1.55%         1.55%         1.55%         1.5											
Series 2016-3         Series 2016-4         Series 2017-4         Series 2018-3         Series 2018-4         Series 2019-2           Portfolio Yield Yield on Eligible Investments         27.45%         20.00%         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%         2.03%         2.012.0141.95         2.012.0	Ending Balance	\$4,070,706.81	\$0.00	\$0.00	\$4,724,059.32	\$0.00	\$0.00				
Portfolio Yield         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         27.45%         0.00%	PORTFOLIO PERFORMANCE STATISTICS	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-3	Series 2018-4	Series 2019-2				
Vield on Eligible Investments         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%           Biended Coupon and Additional Funding Expenses         2.06%         2.28%         2.28%         2.52%         3.09%         2.03%           Net Written-off Percentage (net of Recoveries)         1.55%         1.55%         1.55%         1.55%         1.55%         1.55%           Series Income Share         \$12,884,994.80         \$16,891,542.00         \$14,958,792.79         \$20,074,669.40         \$22,120,414.95           Funding Costs         \$10,625.06         \$10,625.06         \$13,374.37.43         \$1,307,844.70         \$21,157,454.61         \$1,412,636.51           Additional Funding Expenses         \$10,625.06         \$10,625.06         \$13,282.80         \$12,844,994.80         \$16,891,542.00         \$14,958,792.79         \$20,074,669.40         \$20,120,414.95           Funding Costs         \$10,625.06         \$10,625.06         \$10,822.84         \$1,337,437.43         \$1,307,844.70         \$2,157,454.61         \$1,412.86.51           Additional Funding Expenses         \$10,625.06         \$10,625.06         \$13,282.80         \$12,246.04.01         \$16,659.14.4           Series Pool Losses         \$1,182.284.16         \$1,182.284.16         \$1,339.90.264.10         \$12,266.044.01											
Blended Coupon and Additional Funding Expenses         2.06%         2.28%         2.28%         2.28%         2.52%         3.09%         2.03%           Net Written-off Percentage (net of Recoveries)         1.55%											
Net Written-off Percentage (net of Recoveries)         1.55% <th1.552.252.15< th="">         1.552.252.15</th1.552.252.15<>											
SERIES EXCESS SPREAD %         Series Income Share       \$12,884,994.80       \$12,884,994.80       \$16,891,542.00       \$14,958,792.79       \$20,074,669.40       \$20,120,414.95         Funding Costs       \$20,024,292       \$1,020,526.28       \$1,337,437.43       \$1,307,844.70       \$2,157,454.61       \$1,412,636.51         Additional Funding Expenses       \$10,625.06       \$10,625.06       \$13,328.90       \$12,335.13       \$16,553.74       \$16,591.44         Series Pool Losses       \$1,182,284.16       \$1,182,284.16       \$1,549.911.57       \$1,372,568.95       \$18,4194.73       \$18,46,182.19         Excess Series Income Share       \$10,71,612.66       \$10,671,559.30       \$13,990,264.10       \$12,226,044.01       \$16,656,676.32       \$16,845,004.82         Invested Amount       \$0,00       \$542,245,989.00       \$710,855,615.00       \$629,518,717.00       \$844,812,834.00       \$23,87%         Series Excess Spread % - Current Determination Period       18,79%       18,57%       18,33%       17.76%       18,83%         Series Excess Spread % - 2nd prior Determination Period       18,45%       18,23%       18,23%       18,00%       17.42%       18,49%         Series Excess Spread % - 2nd prior Determination Period       18,45%       18,23%       18,23%       18,00%       17.42%       18											
Series Income Share         \$12,884,994.80         \$12,884,994.80         \$16,891,542.00         \$14,958,792.79         \$20,074,669.40         \$20,120,414.95           Funding Costs         \$200,472.92         \$1,020,526.28         \$1,337,437.43         \$1,307,844.70         \$2,157,454.61         \$1,412,636.51           Additional Funding Expenses         \$10,625.06         \$10,625.06         \$13,928.90         \$12,335.13         \$16,553.74         \$16,591.44           Series Pool Losses         \$11,182,284.16         \$1,182,284.16         \$1,549,911.57         \$1,372,686.95         \$18,414,984.73         \$18,64,182.19           Excess Series Income Share         \$10,771,612.66         \$10,671,559.30         \$13,990,264.10         \$12,266,044.01         \$16,558,676.32         \$16,845,004.82           Invested Amount         \$0.00         \$542,245,989.00         \$710,855,615.00         \$629,518,717.00         \$844,812,834.00         \$846,737,968.00           Series Excess Spread % - Prior Determination Period         18.79%         18.57%         18.57%         18.33%         17.76%         18.83%           Series Excess Spread % - 2nd prior Determination Period         18.45%         18.23%         18.00%         17.42%         18.49%           Series Excess Spread % - 3 month average         30.54%         20.14%         20.14%         <	Net Whitehold Percentage (net of Recoveries)	1.0070	1.33%	1.3370	1.3370	1.3370	1.3370				
Series Income Share         \$12,884,994.80         \$12,884,994.80         \$16,891,542.00         \$14,958,792.79         \$20,074,669.40         \$20,120,414.95           Funding Costs         \$200,472.92         \$1,020,526.28         \$1,337,437.43         \$1,307,844.70         \$2,157,454.61         \$1,412,636.51           Additional Funding Expenses         \$10,625.06         \$10,625.06         \$13,928.90         \$12,335.13         \$16,553.74         \$16,591.44           Series Pool Losses         \$11,182,284.16         \$1,182,284.16         \$1,549,911.57         \$1,372,686.95         \$18,414,984.73         \$18,64,182.19           Excess Series Income Share         \$10,771,612.66         \$10,671,559.30         \$13,990,264.10         \$12,266,044.01         \$16,558,676.32         \$16,845,004.82           Invested Amount         \$0.00         \$542,245,989.00         \$710,855,615.00         \$629,518,717.00         \$844,812,834.00         \$846,737,968.00           Series Excess Spread % - Prior Determination Period         18.79%         18.57%         18.57%         18.33%         17.76%         18.83%           Series Excess Spread % - 2nd prior Determination Period         18.45%         18.23%         18.00%         17.42%         18.49%           Series Excess Spread % - 3 month average         30.54%         20.14%         20.14%         <	SERIES EXCESS SPREAD %										
Funding Costs       \$920,472.92       \$1,020,526.28       \$1,337,437.43       \$1,307,844.70       \$2,157,454.61       \$1,412,636.51         Additional Funding Expenses       \$10,625.06       \$10,625.06       \$13,928.90       \$12,335.13       \$16,553.74       \$16,591.44         Series Pool Losses       \$1,182,284.16       \$1,182,284.16       \$1,549,911.57       \$1,372,568.95       \$1,841,984.73       \$1,846,182.19         Excess Series Income Share       \$10,771,612.66       \$10,671,559.30       \$13,902,024.10       \$12,260,044.01       \$16,553.74       \$18,845,004.82         Invested Amount       \$0.00       \$542,245,989.00       \$710,855,615.00       \$629,518,717.00       \$844,812,834.00       \$846,737,968.00         Series Excess Spread % - Current Determination Period       18.79%       18.57%       18.33%       17.76%       18.83%         Series Excess Spread % - 2nd prior Determination Period       18.45%       18.23%       18.23%       18.00%       17.42%       18.49%         Series Excess Spread % - 3 month average       30.54%       20.14%       20.14%       19.90%       19.33%       20.40%         Excess of Series Income Share over Funding Costs and other series allocable expenses       \$14,839,862.41       \$8,196,237.76       \$10,745,251.94       \$9,392,323.99       \$12,202,110.86       \$12,979,698.		\$12,884,994,80	\$12,884,994,80	\$16.891.542.00	\$14,958,792,79	\$20.074.669.40	\$20,120,414,95				
Additional Funding Expenses       \$10,625.06       \$10,625.06       \$13,928.90       \$12,335.13       \$16,553.74       \$16,591.44         Series Pool Losses       \$1,182,284.16       \$1,182,284.16       \$1,549,911.57       \$1,372,568.95       \$18,41,984.73       \$1,846,182.19         Excess Series Income Share       \$10,771,612.66       \$10,671,559.30       \$13,990,264.10       \$16,553.74       \$16,845,004.82         Invested Amount       \$0.00       \$542,245,989.00       \$710,855,615.00       \$629,518,717.00       \$844,812,834.00       \$846,737,968.00         Series Excess Spread % - Current Determination Period       18.79%       18.57%       18.33%       17.76%       18.83%         Series Excess Spread % - 2nd prior Determination Period       18.45%       18.23%       18.23%       18.00%       17.42%       18.49%         Series Excess Spread % - 3 month average       30.54%       20.14%       20.14%       19.90%       19.33%       20.40%         Excess of Series Income Share over Funding Costs and other series allocable expenses       \$14,839,862.41       \$8,196,237.76       \$10,745,251.94       \$9,392,323.99       \$12,202,110.86       \$12,979,698.66											
Series Pool Losses         \$1,182,284.16         \$1,182,284.16         \$1,549,911.57         \$1,372,568.95         \$1,841,984.73         \$1,846,182.19           Excess Series Income Share         \$10,771,612.66         \$10,671,559.30         \$13,990,264.10         \$12,266,044.01         \$16,058,676.32         \$16,845,004.82           Invested Amount         \$0.00         \$542,245,989.00         \$710,855,615.00         \$629,518,717.00         \$844,812,834.00         \$846,737,968.00           Series Excess Spread % - Current Determination Period         0.00%         \$23,62%         223,862%         23.38%         22.81%         23.87%           Series Excess Spread % - Prior Determination Period         18.79%         18.57%         18.57%         18.33%         17.76%         18.83%           Series Excess Spread % - 2nd prior Determination Period         18.45%         18.23%         18.23%         18.00%         17.42%         18.49%           Series Excess Spread % - 3 month average         30.54%         20.14%         20.14%         19.90%         19.33%         20.40%           Excess of Series Income Share over Funding Costs and other series allocable expenses         \$14,839,862.41         \$8,196,237.76         \$10,745,251.94         \$9,392,323.99         \$12,202,110.86         \$12,979,698.66											
Excess Series Income Share       \$10,771,612.66       \$10,671,559.30       \$13,990,264.10       \$12,266,044.01       \$16,058,676.32       \$16,845,004.82         Invested Amount       \$0.00       \$542,245,989.00       \$710,855,615.00       \$629,518,717.00       \$844,812,834.00       \$846,737,968.00         Series Excess Spread % - Current Determination Period       18.79%       23.62%       23.38%       22.81%       23.83%         Series Excess Spread % - Prior Determination Period       18.79%       18.57%       18.57%       18.53%       17.76%       18.83%         Series Excess Spread % - 2nd prior Determination Period       18.45%       18.23%       18.23%       18.00%       17.42%       18.49%         Series Excess Spread % - 3 month average       30.54%       20.14%       20.14%       19.90%       19.33%       20.40%         Excess of Series Income Share over Funding Costs and other series allocable expenses       \$14,839,862.41       \$8,196,237.76       \$10,745,251.94       \$9,392,323.99       \$12,202,110.86       \$12,979,698.66											
Invested Amount         \$0.00         \$542,245,989.00         \$710,855,615.00         \$629,518,717.00         \$844,812,834.00         \$846,737,968.00           Series Excess Spread % - Current Determination Period         10.00%         23.62%         23.62%         23.38%         22.81%         23.87%           Series Excess Spread % - Prior Determination Period         18.79%         18.57%         18.33%         17.76%         18.83%           Series Excess Spread % - 2nd prior Determination Period         18.79%         18.23%         18.23%         18.33%         17.76%         18.83%           Series Excess Spread % - 3 month average         30.54%         20.14%         20.14%         19.90%         19.33%         20.40%           Excess of Series Income Share over Funding Costs and other series allocable expenses         \$14,839,862.41         \$8,196,237.76         \$10,745,251.94         \$9,392,323.99         \$12,202,110.86         \$12,979,698.66							1 11				
Series Excess Spread % - Current Determination Period       0.00%       23.62%       23.82%       22.81%       23.87%         Series Excess Spread % - Prior Determination Period       18.79%       18.57%       18.33%       17.76%       18.83%         Series Excess Spread % - 2nd prior Determination Period       18.45%       18.23%       18.23%       18.00%       17.42%       18.49%         Series Excess Spread % - 3 month average       30.54%       20.14%       20.14%       19.90%       19.33%       20.40%         Excess of Series Income Share over Funding Costs and other series allocable expenses       \$14,839,862.41       \$8,196,237.76       \$10,745,251.94       \$9,392,323.99       \$12,202,110.86       \$12,979,698.66											
Series Excess Spread % - 2nd prior Determination Period         18.45%         18.23%         18.23%         18.00%         17.42%         18.49%           Series Excess Spread % - 3 month average         30.54%         20.14%         20.14%         19.90%         19.33%         20.40%           Excess of Series Income Share over Funding Costs and other series allocable expenses         3 month average         \$14,839,862.41         \$8,196,237.76         \$10,745,251.94         \$9,392,323.99         \$12,202,110.86         \$12,979,698.66	Series Excess Spread % - Current Determination Period	0.00%									
Series Excess Spread % - 3 month average         30.54%         20.14%         20.14%         19.90%         19.33%         20.40%           Excess of Series Income Share over Funding Costs and other series allocable expenses	Series Excess Spread % - Prior Determination Period	18.79%	18.57%	18.57%	18.33%	17.76%	18.83%				
Excess of Series Income Share over Funding Costs and other series allocable expenses 3 month average \$14,839,862.41 \$8,196,237.76 \$10,745,251.94 \$9,392,323.99 \$12,202,110.86 \$12,979,698.66	Series Excess Spread % - 2nd prior Determination Period	18.45%		18.23%							
other series allocable expenses 3 month average \$14,839,862.41 \$8,196,237.76 \$10,745,251.94 \$9,392,323.99 \$12,202,110.86 \$12,979,698.66	Series Excess Spread % - 3 month average	30.54%	20.14%	20.14%	19.90%	19.33%	20.40%				
	3 month average	\$14 839 862 41	\$8 196 237 76	\$10 745 251 94	\$9 392 323 99	\$12 202 110 86	\$12 979 698 66				
	Test if >0 in compliance?	\$14,039,002.41 Yes	40,190,237.70 Yes	\$10,745,251.94 Yes	49,392,323.99 Yes	\$12,202,110.00 Yes	¥12,979,090.00 Yes				

### Canadian Dollars unless otherwise specified

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

						Nur	nber of Accounts
POOL BALANCE ROLLFORWA (1) (2) (3) (4) (5) (6) (7) (8) (1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	ARD: Beginning Pool Balance Principal Receivables billed Miscellaneous debits & debit adjustments Principal Receivables balance in added Accounts at beginning of Determin 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	nation Day				\$8,988,657,985.83 \$5,830,331,203.86 \$10,459,044.38 \$0.00 \$5,509,566,028.52 \$19,598,389.21 \$188,305,786.29 \$9,111,978,030.05	11,125,270 11,157,670
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 (Total Collections net of Recoveries as % of Beginning Pool Balance)					\$7,962,443.53 \$5,509,566,028.52 \$205,628,461.12 \$5,723,156,933.17 63.67%	
	Monthly Payment Rate prior Determination Period					49.71%	
	Monthly Payment Rate second prior Determination Period					52.16%	
	Average latest three Determination Periods					55.18%	
	Test: Average Payment Rate > or = 10.00% In compliance? (Yes/No)					Yes	
	If No, then Amortization Event						
	Portfolio Yield current Determination Period					27.45%	
	(Finance Charge Collections net of Recoveries as % of Beginning Pool Balance)						
	Portfolio Yield prior Determination Period Portfolio Yield second prior Determination Period Average latest three Determination Periods					22.28% 21.67% 23.80%	
DELINQUENCIES:		Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts		

31-60 days delinquent	\$60,427,424	0.66%	7,874	0.07%
61-90 days delinquent	\$44,920,600	0.49%	4,350	0.04%
91-120 days delinquent	\$29,977,730	0.33%	2,751	0.02%
121-150 days delinquent	\$19,945,827	0.22%	1,880	0.02%
> 150 days delinquent	\$12,086,722	0.13%	899	0.01%
Total	\$167,358,303	1.83%	17,754	0.16%

# Canadian Dollars unless otherwise specified

WRITTEN-OFF AMC Written-off Amounts ( Recoveries Net Written-off Amou Written-off percentage Recovery percentage Net Written-off perce Number of Written-of	(i.e. charge-offs) ints je (annualized) e (annualized) ntage (annualized)		\$19,598,389.21 \$7,962,443.53 \$11,635,945.68 2.62% 1.06% 1.55% 1,492
<b>RETAINED INTERES</b> (1) (2) (1)x(2)=(3) (4) (4)/(1)=(5)	ST: Total Invested Amount Required Pool Percentage Required Pool Balance Pool Percentage Test: Ending Pool Balance >= Required Pool Balance In compliance? (Yes/No)		\$3,574,171,123.00 107% \$3,824,363,101.61 \$9,111,978,030.05 255% Yes
(1) (2) (1)-(2)	Pool Balance Total Invested Amount Retained Interest NTION (REGULATION RR):	100.00% 39.22% 60.78%	\$9,111,978,030.05 \$3,574,171,123.00 \$5,537,806,907.05
(1) (2) (1)/(2)=(3)	Retained Interest Aggregate Principal Amount of Notes (CAD Equivalent) Seller's Interest Percentage		\$5,537,806,907.05 \$4,116,417,112.00 134.53%

# **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 12, 2021

# Canadian Dollars unless otherwise specified

# VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-3	Series 2018-4	Series 2019-2
Series Income Share (1)	\$12,884,994.80	\$12,884,994.80	\$16,891,542.00	\$14,958,792.79	\$20,074,669.40	\$20,120,414.95
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)	\$931,097.98 \$931,097.98 \$931,097.98 \$0.00 \$11,953,896.82	\$1,031,151.34 \$1,031,151.34 \$1,031,151.34 \$0.00 \$11,853,843.46	\$1,351,366.33 \$1,351,366.33 \$1,351,366.33 \$0.00 \$15,540,175.67	\$1,320,179.83 \$1,320,179.83 \$1,320,179.83 \$0.00 \$13,638,612.96	\$2,174,008.35 \$2,174,008.35 \$2,174,008.35 \$0.00 \$17,900,661.05	\$1,429,227.95 \$1,429,227.95 \$1,429,227.95 \$0.00 \$18,691,187.00
Components of Maximum Series Entitlement						
Series Funding Costs: Class A Class B Class C	\$828,100.00 \$59,599.61 \$32,814.92	\$921,050.00 \$64,520.49 \$35,001.98	\$1,218,525.00 \$78,265.20 \$40,708.33	\$1,209,229.65 \$66,854.89 \$31,811.68	\$2,007,662.50 \$101,852.75 \$48,083.93	\$1,286,512.50 \$84,430.36 \$41,758.29
Less: Income from the Distribution Account	\$41.61	\$46.19	\$61.10	\$51.52	\$144.57	\$64.64
Series Additional Funding Expenses Maximum Series Entitlement before Deficiency	\$10,625.06 \$931,097.98	\$10,625.06 \$1,031,151.34	\$13,928.90 \$1,351,366.33	\$12,335.13 \$1,320,179.83	\$16,553.74 \$2,174,008.35	\$16,591.44 \$1,429,227.95
Uncovered prior Cumulative Entitlement Deficiency Maximum Series Entitlement (2)	\$0.00 \$931,097.98	\$0.00 \$1,031,151.34	\$0.00 \$1,351,366.33	\$0.00 \$1,320,179.83	\$0.00 \$2,174,008.35	\$0.00 \$1,429,227.95
Excess Finance Charge Collection Reserve Account Available Collections	\$11,953,896.82 \$10,771,612.66	\$11,853,843.46 \$10,671,559.30	\$15,540,175.67 \$13,990,264.10	\$13,638,612.96 \$12,266,044.01	\$17,900,661.05 \$16,058,676.32	\$18,691,187.00 \$16,845,004.82
Deposit to Series Reserve Account						
<ul> <li>(a) During Pre-Accumulation Reserve Period</li> <li>(b) Current Excess Spread % &lt; Required</li> <li>Series Excess Finance Charge Receivables Collections</li> </ul>	\$0.00 \$0.00 \$11,953,896.82	\$0.00 \$0.00 \$11,853,843.46	\$0.00 \$0.00 \$15,540,175.67	\$0.00 \$0.00 \$13,638,612.96	\$0.00 \$0.00 \$17,900,661.05	\$0.00 \$0.00 \$18,691,187.00
Series Pre-Accumulation Reserve Start Date	12/15/2020	12/15/2021	03/15/2022	01/15/2021	04/15/2023	06/15/2021
Amount withdrawn from Reserve Account						
<ul> <li>(a) On current Distribution Day</li> <li>(b) On all prior Distribution Days</li> <li>(c) Cumulative amounts withdrawn (4) = (a + b)</li> <li>2% of Initial Invested Amount (5)</li> <li>Test: (4) &lt; (5) In compliance? (Yes/No)</li> <li>If No, then Amortization Event</li> </ul>	\$0.00 \$0.00 \$0.00 \$10,844,919.78 Yes	\$0.00 \$0.00 \$0.00 \$10,844,919.78 Yes	\$0.00 \$0.00 \$0.00 \$14,217,112.30 Yes	\$0.00 \$0.00 \$0.00 \$12,590,374.34 Yes	\$0.00 \$0.00 \$0.00 \$16,896,256.68 Yes	\$0.00 \$0.00 \$0.00 \$16,934,759.36 Yes

### Canadian Dollars unless otherwise specified

### VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-3	Series 2018-4	Series 2019-
Series Principal Collections	\$333,550,050.38	\$333,550,050.38	\$437,266,337.74	\$387,233,813.65	\$519,667,032.65	\$520,851,213.8
Excess Requirements	\$209,878,222.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.0
Sum of above (1)	\$543,428,273.16	\$333,550,050.38	\$437,266,337.74	\$387,233,813.65	\$519,667,032.65	\$520,851,213.8
Invested Amount during Accumulation Period before deposit (2)	\$542,245,989.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.0
Controlled Distribution Amount (3)	\$542,245,989.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.0
Distribution Account Deposit (least of 1, 2, or 3)	\$542,245,989.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Available Excess Collections allocated	\$209,878,222.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Remaining balance remitted to Seller	-\$208,695,938.62	\$333,550,050.38	\$437,266,337.74	\$387,233,813.65	\$519,667,032.65	\$520,851,213.8
ICATION OF FUNDS IN DISTRIBUTION ACCOUNTS						
	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-3	Series 2018-4	Series 2019
Revolving / Accumulation / Amortization Period	Accumulation	Revolving	Revolving	Revolving	Revolving	Revolvi
Distribution Account Balance before payments	\$543,639,420.79	\$1,529,029.44	\$1,232,741.72	\$1,221,819.66	\$2,024,558.30	\$2,060,578.
Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Amount available for payments	\$543,639,420.79	\$1,529,029.44	\$1,232,741.72	\$1,221,819.66	\$2,024,558.30	\$2,060,578.
PAYMENT MADE IN ORDER PER SUPPLEMENTAL						
Paid to Trustees	\$255.29	\$255.29	\$334.68	\$296.38	\$397.75	\$398.
Class A Coupon or Swap Payment	\$828,100.00	\$921,050.00	\$1,218,525.00	\$1,209,229.65	\$2,007,662.50	\$1,286,512.
Class A Principal or Swap Exchange Amount	\$507.000.000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.0
Class B Coupon or Swap Payment	\$357,597.67	\$387,122.96	\$0.00	\$0.00	\$0.00	\$506,582.
Class B Principal or Swap Exchange Amount	\$24,401,069,00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class C Coupon or Swap Payment	\$196,889.52	\$210,011.88	\$0.00	\$0.00	\$0.00	\$250,549.
Class C Principal or Swap Exchange Amount	\$10,844,920.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Paid to Subordinated Lender	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Certain Additional Funding Expenses	\$10,260.00	\$10,260.00	\$13,450.31	\$11,911.31	\$15,984.96	\$16,021.
Distribution Account Balance after payments	\$329.31	\$329.31	\$431.73	\$382.32	\$513.09	\$514.3
Total coupon / swap payment due	\$1,382,587.19	\$1,518,184.84	\$1,218,525.00	\$1,209,229.65	\$2,007,662.50	\$2,043,644.
Total principal / swap exchange due	\$542,245,989.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Total Additional Funding Expenses due	\$10,625.06	\$10,625.06	\$13,928.90	\$12,335.13	\$16,553.74	\$16,591.
Total paid	\$543,639,091.48	\$1,528,700.13	\$1,232,309.99	\$1,221,437.34	\$2,024,045.21	\$2,060,064.
Payable to Beneficiary	\$109.77	\$109.77	\$143.91	\$127.44	\$171.03	\$171.
ARY OF NOTEHOLDER DISTRIBUTIONS						
	Series 2016-3	Series 2016-4	Series 2017-4	Series 2018-3	Series 2018-4	Series 2019
Class A Note Rate	1.05600%	1.15600%	0.62600%	0.42600%	3.44000%	0.45600
Class B Note Rate	2.93100%	3.17300%	2.93600%	2.83200%	3.21500%	2.65900

Class B Note Rate	2.93100%	3.17300%	2.93600%	2.83200%	3.21500%	2.65900%
Class C Note Rate	3.63100%	3.87300%	3.43600%	3.03200%	3.41500%	2.95900%
Class A Coupon Payment	US\$363,733.33	US\$398,177.78	US\$283,004.17	US\$165,075.00	US\$1,720,000.00	US\$235,600.00
Class A Principal Payment	US\$400,000,000.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00
Class B Coupon Payment	\$357,597.67	\$387,122.96	\$0.00	\$0.00	\$0.00	\$506,582.16
Class B Principal Payment	\$24,401,069.00	\$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	\$250,549.76
Class C Principal Payment	\$10,844,920.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Class A Interest Factor	US\$0.90933	US\$0.99544	US\$0.53906	US\$0.36683	US\$2.86667	US\$0.39267
Class B Interest Factor	\$14.65500	\$15.86500	\$0.00000	\$0.00000	\$0.00000	\$13.29500
Class C Interest Factor	\$18.15500	\$19.36500	\$0.00000	\$0.00000	\$0.00000	\$14.79500