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, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated, the "Pooling and Servicing Agreement, dated as of October 30, 2009 (as amended and restated and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated as of October 30, 2009 (as amended and dated a 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 2014-2

Series Enhancement

Series 2015-2

Series 2016-3

Series 2016-4

Series 2016-5

Series 2017-1

Series 2017-2

Series 2017-4

Series 2018-1

Series 2018-2

Series 2018-3 Series 2018-4 Determination Day: Determination Period:

November 2018

Number of Days in Determination Period: Distribution Day:

12/17/2018

11/30/2018

October 2018

Prior Determination Period:

I. DEAL PARAMETERS

I. DEAL PARAM	IETERS							
		Series 2014-2	Series Enhancement	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
	Initial Note Balance in Original Currency							
	Class A	US\$550,000,000.00	\$151,000,000.00	US\$500,000,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$700,000,000.00	US\$1,000,000,000.00
	Class B	\$29,194,634.00	N/A	\$29,420,856.00	\$24,401,069.00	\$24,401,069.00	\$44,386,363.00	\$62,927,808.00
	Class C			\$13,075,936.00	\$10,844,920.00	\$10,844,920.00	\$19,727,273.00	\$27,967,914.00
	% (CAD)							
	Class A	95.50%	100.00%	93.50%	93.50%	93.50%	93.50%	93.50%
	Class B	4.50%	N/A	4.50%	4.50%	4.50%	4.50%	4.50%
	Class C			2.00%	2.00%	2.00%	2.00%	2.00%
	Swap Notional if applicable							
	Class A	\$619,575,000.00	N/A	\$611,300,000.00	\$507,000,000.00	\$507,000,000.00	\$922,250,000.00	\$1,307,500,000.00
	Class A Class B	\$619,575,000.00 N/A	N/A N/A	\$611,300,000.00 N/A	\$507,000,000.00 N/A	\$507,000,000.00 N/A	\$922,250,000.00 N/A	\$1,307,500,000.00 N/A
	Class C	N/A	IN/A	N/A N/A	N/A N/A	N/A N/A	N/A	N/A
	Class C			IV/A	IN/A	IN/A	IN/A	IN/A
	Note Coupon rate							
	Class A Class B	1M Libor + 45bps 3.45900%	2.13400%	2.02000% 2.24900%	1M Libor + 95bps 2.93100%	1M Libor + 105bps 3.17300%	1.60000% 2.18500%	1M Libor + 40bps 2.19100%
	Class B Class C	3.45900%		2.24900%	2.93100% 3.63100%	3.17300%	2.78500%	2.69100%
	01033 0			2.4330070	3.3310070	3.3730070	2.7000070	2.0310070
	Note Coupon Payment Frequency							
	Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
	Class B	Semiannually	Worlding	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class C	Comamadiy		Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	0.000			Comamadiy	Communication	Communication	Communitatiny	Communication
	Swap pay rate if applicable							
	Swap pay rate if applicable Class A	2.47000%	N/A	1.86900%	1.96000%	2.18000%	1.37900%	1.17000%
	Class B	2.47000% N/A	N/A N/A	1.80900% N/A	1.96000% N/A	2.18000% N/A	1.37900% N/A	1.17000% N/A
	Class C	IV/A	1074	N/A	N/A	N/A	N/A	N/A
	Series Issuance Date	03/26/2014	11/21/2014	04/29/2015	04/28/2016	04/28/2016	09/20/2016	02/21/2017
	Expected Final Payment Date	03/15/2019	03/15/2019	04/15/2020	04/15/2021	04/18/2022	09/16/2019	02/19/2019
	Prescription Date (legal final)	03/15/2021	03/15/2021	04/15/2022	04/15/2023	04/15/2024	09/15/2021	02/15/2021
II. NOTE PRINC	<u>IPAL</u>							
		Series 2014-2	Series Enhancement	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
	Beginning Note Principal Amount in Original Currency							
	Class A	US\$550,000,000.00	\$13,881,345.00	US\$500,000,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$700,000,000.00	US\$1,000,000,000.00
	Class B	\$29,194,634.00	N/A	\$29,420,856.00	\$24,401,069.00	\$24,401,069.00	\$44,386,363.00	\$62,927,808.00
	Class C			\$13,075,936.00	\$10,844,920.00	\$10,844,920.00	\$19,727,273.00	\$27,967,914.00
	Ending Note Principal Amount in Original Currency							
	Class A	US\$550,000,000.00	\$13,881,345.00	US\$500,000,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$700,000,000.00	US\$1,000,000,000.00
	Class B	\$29,194,634.00	N/A	\$29,420,856.00	\$24,401,069.00	\$24,401,069.00	\$44,386,363.00	\$62,927,808.00
	Class C			\$13,075,936.00	\$10,844,920.00	\$10,844,920.00	\$19,727,273.00	\$27,967,914.00

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I. DEAL PARAM	ETERO						
		Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-2	Series 2018-3	Series 2018-4
	Initial Note Balance in Original Currency						
	Class A	US\$600,000,000.00	US\$525,000,000.00	US\$750,000,000.00	\$958,375,000.00	US\$450,000,000.00	US\$600,000,000.00
	Class B	\$38,449,733.00	\$31,988,503.00	\$44,975,936.00	\$46,125,000.00	\$28,328,343.00	\$38,016,577.00
	Class C	\$17,088,770.00	\$14,217,112.00	\$19,989,305.00	\$20,500,000.00	\$12,590,374.00	\$16,896,257.00
	24 (2.2)						
	% (CAD)						
	Class A	93.50%	93.50%	93.50%	93.50%	93.50%	93.50%
	Class B Class C	4.50% 2.00%	4.50% 2.00%	4.50% 2.00%	4.50% 2.00%	4.50% 2.00%	4.50% 2.00%
	Class C	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	Swap Notional if applicable						
	Class A	\$798,900,000.00	\$664,650,000.00	\$934,500,000.00	N/A	\$588,600,000.00	\$789,900,000.00
	Class B	\$796,900,000.00 N/A	\$664,650,000.00 N/A	\$934,500,000.00 N/A	N/A N/A	\$366,600,000.00 N/A	\$769,900,000.00 N/A
	Class C	N/A	N/A	N/A	N/A	N/A	N/A
	Class C	IV/A	IVA	IV/A	IWA	IV/A	IVA
	Note Coupon rate						
	Class A	1.98000%	1M Libor + 52bps	2.62000%	2.00300%	1M Libor + 32bps	3.44000%
	Class B	1.84400%	2.93600%	2.65700%	2.15300%	2.83200%	3.21500%
	Class C	1.99400%	3.43600%	2.85900%	2.35300%	3.03200%	3.41500%
	Note Coupon Payment Frequency						
	Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
	Class A Class B	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class A		,	,	,	,	
	Class A Class B	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class A Class B	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class A Class B Class C	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
	Class A Class B Class C Swap pay rate if applicable	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually	Semiannually Semiannually
	Class A Class B Class C Swap pay rate if applicable Class A	Semiannually Semiannually 1.40760%	Semiannually Semiannually 2.20000%	Semiannually Semiannually 2.33700%	Semiannually Semiannually N/A	Semiannually Semiannually 2.46530%	Semiannually Semiannually 3.05000%
	Class A Class B Class C Swap pay rate if applicable Class A Class B Class C	Semiannually Semiannually 1.40760% N/A N/A	Semiannually Semiannually 2.20000% N/A N/A	Semiannually Semiannually 2.33700% N/A N/A	Semiannually Semiannually N/A N/A N/A	Semiannually Semiannually 2.46530% N/A N/A	Semiannually Semiannually 3.05000% N/A N/A
	Class A Class B Class C Swap pay rate if applicable Class A Class B Class C Series Issuance Date	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018	Semiannually Semiannually N/A N/A N/A 01/29/2018	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018
	Class A Class B Class C Swap pay rate if applicable Class A Class B Class C	Semiannually Semiannually 1.40760% N/A N/A	Semiannually Semiannually 2.20000% N/A N/A	Semiannually Semiannually 2.33700% N/A N/A	Semiannually Semiannually N/A N/A N/A	Semiannually Semiannually 2.46530% N/A N/A	Semiannually Semiannually 3.05000% N/A N/A
	Class A Class B Class C Swap pay rate if applicable Class A Class B Class C Series Issuance Date Expected Final Payment Date	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021	Semiannually Semiannually N/A N/A N/A 01/29/2018 01/15/2019	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018 08/15/2023
II. NOTE PRINCI	Class A Class B Class C Swap pay rate if applicable Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021	Semiannually Semiannually N/A N/A N/A 01/29/2018 01/15/2019	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018 08/15/2023
II. NOTE PRINCI	Class A Class B Class C Swap pay rate if applicable Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020 04/15/2022	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022 07/15/2024	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023	Semiannually Semiannually N/A N/A N/A 01/29/2018 01/15/2019 01/15/2021	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018 08/15/2023 08/15/2025
II. NOTE PRINCI	Class A Class B Class C Swap pay rate if applicable Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021	Semiannually Semiannually N/A N/A N/A 01/29/2018 01/15/2019	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018 08/15/2023
II. NOTE PRINCI	Class A Class B Class C Swap pay rate if applicable Class A Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023	Semiannually Semiannually N/A N/A N/A 01/29/2018 01/15/2019 01/15/2021	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018 08/15/2023 08/15/2025 Series 2018-4
II. NOTE PRINCI	Class A Class B Class C Swap pay rate if applicable Class A Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00	Semiannually Semiannually N/A N/A N/A 01/29/2018 01/15/2019 01/15/2021 Series 2018-2 \$958,375,000.00	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 US\$450,000,000.00	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018 08/15/2023 08/15/2025 Series 2018-4 US\$600,000,000.00
II. NOTE PRINCI	Class A Class B Class C Swap pay rate if applicable Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final) PAL Beginning Note Principal Amount in Original Currency Class A Class B	Semiannually Semiannually 1.40760% N/A N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00 \$38,449,733.00	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00 \$31,988,503.00	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00 \$44,975,936.00	Semiannually Semiannually N/A N/A N/A 01/29/2018 01/15/2019 01/15/2021 Series 2018-2 \$958,375,000.00 \$46,125,000.00	Semiannually Semiannually 2.46530% N/A N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 U\$\$450,000,000.00 \$28,328,343.00	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018 08/15/2023 08/15/2025 Series 2018-4 US\$600,000,000.00
II. NOTE PRINCI	Class A Class B Class C Swap pay rate if applicable Class A Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00	Semiannually Semiannually N/A N/A N/A 01/29/2018 01/15/2019 01/15/2021 Series 2018-2 \$958,375,000.00	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 US\$450,000,000.00	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018 08/15/2023 08/15/2025 Series 2018-4 US\$600,000,000.00
II. NOTE PRINCI	Class A Class B Class C Swap pay rate if applicable Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final) PAL Beginning Note Principal Amount in Original Currency Class A Class B	Semiannually Semiannually 1.40760% N/A N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00 \$38,449,733.00	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00 \$31,988,503.00	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00 \$44,975,936.00	Semiannually Semiannually N/A N/A N/A 01/29/2018 01/15/2019 01/15/2021 Series 2018-2 \$958,375,000.00 \$46,125,000.00	Semiannually Semiannually 2.46530% N/A N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 U\$\$450,000,000.00 \$28,328,343.00	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018 08/15/2023 08/15/2025 Series 2018-4 US\$600,000,000.00
II. NOTE PRINCI	Class A Class B Class C Swap pay rate if applicable Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final) PAL Beginning Note Principal Amount in Original Currency Class A Class B Class C	Semiannually Semiannually 1.40760% N/A N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00 \$38,449,733.00	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 US\$525,000,000.00 \$31,988,503.00	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00 \$44,975,936.00	Semiannually Semiannually N/A N/A N/A 01/29/2018 01/15/2019 01/15/2021 Series 2018-2 \$958,375,000.00 \$46,125,000.00	Semiannually Semiannually 2.46530% N/A N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 U\$\$450,000,000.00 \$28,328,343.00	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018 08/15/2023 08/15/2025 Series 2018-4 US\$600,000,000.00
II. NOTE PRINCI	Class A Class B Class C Swap pay rate if applicable Class A Class A Class B Class C Series Issuance Date Expected Final Payment Date Prescription Date (legal final) PAL Beginning Note Principal Amount in Original Currency Class A Class B Class C Ending Note Principal Amount in Original Currency	Semiannually Semiannually 1.40760% N/A N/A 04/25/2017 04/15/2020 04/15/2022 Series 2017-2 US\$600,000,000.00 \$38,449,733.00 \$17,088,770.00	Semiannually Semiannually 2.20000% N/A N/A 08/15/2017 07/15/2022 07/15/2024 Series 2017-4 U\$\$525,000,000.00 \$31,988,503.00 \$14,217,112.00	Semiannually Semiannually 2.33700% N/A N/A 01/29/2018 01/15/2021 01/15/2023 Series 2018-1 US\$750,000,000.00 \$44,975,936.00 \$19,989,305.00	Semiannually Semiannually N/A N/A N/A N/A 01/29/2018 01/15/2019 01/15/2021 Series 2018-2 \$958,375,000.00 \$46,125,000.00 \$20,500,000.00	Semiannually Semiannually 2.46530% N/A N/A 06/21/2018 05/17/2021 05/15/2023 Series 2018-3 US\$450,000,000.00 \$28,328,343.00 \$12,590,374.00	Semiannually Semiannually 3.05000% N/A N/A 09/17/2018 08/15/2023 08/15/2025 Series 2018-4 U\$\$600,000,000.00 \$38,016,577.00 \$16,896,257.00

III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

		Series 2014-2	Series Enhancement	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
	Remaining Months until Expected Final Payment Date	3	3	16	28	40	9	2
	Beginning Invested Amount	\$432,513,087.34	\$13,881,345.00	\$653,796,792.00	\$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	\$108,128,273.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$466,131,907.33
	Ending Invested Amount	\$324,384,814.01	\$13,881,345.00	\$653,796,792.00	\$542,245,989.00	\$542,245,989.00	\$986,363,636.00	\$932,263,814.67
	Floating Allocation Percentage	3.90%	0.13%	5.90%	4.89%	4.89%	8.90%	12.62%
	Series Share	5.81%	0.13%	5.90%	4.89%	4.89%	8.90%	12.62%
	Series Allocation Percentage	6.59%	0.14%	6.64%	5.51%	5.51%	10.01%	14.20%
IV SEDIES ACC	OUNT BALANCES							
IV. OLIVILO ACC	CONT BALANCES	Series 2014-2	Series Enhancement	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
		Series 2014-2	Series Ennancement	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
	Distribution Account							
	Beginning Balance	\$108,129,077.22	\$17.13	\$678.89	\$558.89	\$582.34	\$1,058.01	\$1,338.58
	Deposit	\$110,546,916.05	\$64,329.81	\$2,017,736.00	\$1,766,328.37	\$1,959,367.98	\$2,282,872.77	\$2,772,094.46
	Withdraw	-\$2,486,037.08	-\$64,328.44	-\$2,017,604.18	-\$1,766,207.79	-\$1,959,231.06	-\$2,282,879.60	-\$2,771,968.84
	Ending Balance	\$216,189,956.19	\$18.50	\$810.71	\$679.47	\$719.26	\$1,051.18	\$1,464.20
	Ending Balance	\$210,169,930.19	\$10.50	\$610.71	\$079.47	\$719.20	\$1,051.16	\$1,404.20
	2) Reserve Account							
	Begininng Balance	\$4,869,058.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,487,967.91
	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	\$0.00	\$0.00	\$0.00	\$0.00	\$10,091.44
	Ending Balance	\$4,869,058.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,498,059.35
V KEY BORTEO	LIO PERFORMANCE STATISTICS							
V. KET PORTFO	CIO PERFORMANCE STATISTICS							
		Series 2014-2	Series Enhancement	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
	Portfolio Yield	23.65%	23.65%	23.65%	23.65%	23.65%	23.65%	23.65%
	Yield on Eligible Investments	2.05%	N/A	N/A	N/A	N/A	N/A	0.00%
	Blended Coupon and Additional Funding Expenses	2.56%	3.43%	1.96%	2.08%	2.30%	1.49%	1.29%
	Net Written-off Percentage (net of Recoveries)	2.19%	2.19%	2.19%	2.19%	2.19%	2.19%	2.19%
	SERIES EXCESS SPREAD %							
	Series Income Share	\$8,775,644.34	\$281,651.01	\$13,265,467.08	\$11,002,113.20	\$11,002,113.20	\$20,013,212.82	\$28,373,299.83
	Funding Costs	\$989,739.58	\$24,679.90	\$1,034,255.25	\$920,329.22	\$1,020,349.54	\$1,186,270.55	\$1,452,236.56
	Additional Funding Expenses	\$23.710.89	\$14.946.58	\$31,993.55	\$18.401.19	\$18,455.45	\$38,187.03	\$46,857.53
	Series Pool Losses	\$1,041,252.15	\$33,418.60	\$1.573.980.85	\$1,305,428.25	\$1,305,428.25	\$2,374,617,76	\$3.366.562.99
	Excess Series Income Share	\$6,720,941.72	\$208,605.93	\$10,625,237.43	\$8,757,954.54	\$8,657,879.96	\$16,414,137.48	\$23,507,642.75
	Invested Amount	\$324,384,814.01	\$13,881,345.00	\$653,796,792.00	\$542,245,989.00	\$542,245,989.00	\$986,363,636.00	\$932,263,814.67
	Series Excess Spread % -Current Determination Period	24.86%	18.03%	19.50%	19.38%	19.16%	19.97%	30.26%
	Series Excess Spread % -Prior Determination Period	24.60%	18.94%	20.41%	20.29%	20.07%	20.88%	21.08%
	Series Excess Spread % -2nd prior Determination Period	19.69%	15.54%	17.01%	16.89%	16.67%	17.48%	17.68%
	Series Excess Spread % -3 month average	22.62%	17.50%	18.98%	18.86%	18.63%	19.44%	22.10%
	Evenes of Carina Income Chara aver Eunding Costs and -th							
	Excess of Series Income Share over Funding Costs and other series allocable expenses							
	3 month average	\$11.586.713.98	\$26,995.08	\$9.248.683.61	\$7.616.298.83	\$7,516,211.39	\$14,337,581.27	\$34,005,702.10
	Test if >0 in compliance?	\$11,560,713.96 Yes	\$20,995.06 Yes	\$9,246,063.01 Yes	\$7,010,296.63 Yes	\$7,510,211.39 Yes	\$14,337,361.27 Yes	\$34,005,702.10 Yes
		1 65	100	100	1 53	100	100	162

III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

		Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-2	Series 2018-3	Series 2018-4
	Remaining Months until Expected Final Payment Date	16	43	25	1	29	56
	Beginning Invested Amount	\$854,438,503.00	\$710,855,615.00	\$999,465,241.00	\$1,025,000,000.00	\$629,518,717.00	\$844,812,834.00
	Uncovered Loss & Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Deposit in reduction of Invested Amount	\$0.00		\$0.00	\$512,500,000.00	\$0.00	\$0.00
	Ending Invested Amount	\$854,438,503.00		\$999,465,241.00	\$512,500,000.00	\$629,518,717.00	\$844,812,834.00
	Floating Allocation Percentage	7.71%		9.02%	9.25%	5.68%	7.62%
	Series Share	7.71% 8.67%		9.02%	9.25% 10.41%	5.68%	7.62% 8.58%
	Series Allocation Percentage	8.07%	7.22%	10.15%	10.41%	6.39%	8.38%
IV SERIES ACC	OUNT BALANCES						
IV. OLIVILO AGO.	ONT BALANGEO	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-2	Series 2018-3	Series 2018-4
	1) Distribution Account	33.133.23.77.2	001100 2017 1	001100 2010 1	001100 2010 2	001100 2010 0	001100 2010 1
		\$834.70	\$750.72	\$1,027.85	\$1,005.29	\$358.07	-\$3.51
	Beginning Balance	***	,				• • • •
	Deposit	\$1,994,465.54		\$3,787,954.03	\$3,323,278.35	\$2,991,268.28	\$4,166,599.47
	Withdraw	-\$1,994,322.00		-\$3,787,947.15	-\$3,323,260.17	-\$2,991,266.19	-\$4,166,269.06
	Ending Balance	\$978.24	\$817.17	\$1,034.73	\$1,023.47	\$360.16	\$326.90
	2) Reserve Account						
	Begininng Balance	\$0.00	\$0.00	\$0.00	\$7,693,573.29	\$0.00	\$0.00
	Deposit	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00
	Withdraw	\$0.00		\$0.00	-\$4.50	\$0.00	\$0.00
	Interest Income	\$0.00	\$0.00	\$0.00	\$11,474.17	\$0.00	\$0.00
	Ending Balance	\$0.00	\$0.00	\$0.00	\$7,705,042.96	\$0.00	\$0.00
V. KEY PORTFO	LIO PERFORMANCE STATISTICS						
		Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-2	Series 2018-3	Series 2018-4
	Portfolio Yield	23.65%	23.65%	23.65%	23.65%	23.65%	23.65%
	Yield on Eligible Investments	N/A	N/A	N/A	0.00%	N/A	N/A
	Blended Coupon and Additional Funding Expenses	1.49%		2.36%	2.02%	2.50%	3.07%
	Net Written-off Percentage (net of Recoveries)	2.19%	2.19%	2.19%	2.19%	2.19%	2.19%
	SERIES EXCESS SPREAD %						
	Series Income Share	\$17,336,465.96	\$14,423,184.50	\$20,279,042.98	\$20,797,140.52	\$12,772,867.53	\$17,141,162.16
	Funding Costs	\$1,024,390.41		\$1,966,916.93	\$1,722,441.86	\$1,307,755.15	\$2,157,343.70
	Additional Funding Expenses	\$33,953.08		\$2,397.86	\$2,459.12	\$1,510.31	\$2,026.83
	Series Pool Losses	\$2,057,015.05	\$1,711,346.92	\$2,406,159.17	\$2,467,632.74	\$1,515,532.68	\$2,033,841.77
	Excess Series Income Share	\$14,221,107.42	\$11,372,802.99	\$15,903,569.02	\$16,604,606.80	\$9,948,069.39	\$12,947,949.86
	Invested Amount	\$854,438,503.00		\$999,465,241.00	\$512,500,000.00	\$629,518,717.00	\$844,812,834.00
	Series Excess Spread % -Current Determination Period	19.97%		19.09%	38.88%	18.96%	18.39%
	Series Excess Spread % -Prior Determination Period	20.88%		20.00%	20.35%	19.87%	19.30%
	Series Excess Spread % -2nd prior Determination Period	17.48%		16.61%	16.95%	16.47%	15.91%
	Series Excess Spread % -3 month average	19.45%	18.67%	18.57%	22.70%	18.44%	17.87%
	Excess of Series Income Share over Funding Costs and other series allocable expenses						
	3 month average	\$12,422,310.83	1.77	\$13,799,236.90	\$24,303,576.47	\$8,622,648.98	\$11,169,890.53
	Test if >0 in compliance?	Yes	Yes	Yes	Yes	Yes	Yes

VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWARD:					Number of Accounts
(1)	Beginning Pool Balance			\$11,083,806,504.38	10,119,111
(2)	Principal Receivables billed			\$5,849,045,887.53	
(3)	Miscellaneous debits & debit adjustments			\$7,891,815.68	
(4)	Principal Receivables balance in added Accounts at beginning	g of Determination Day		\$0.00	
(5)	Principal Receivables balance of Removed Accounts			\$0.00	
(6)	Total payments of Principal Receivables (net of Recoveries)			\$5,469,691,042.34	
(7)	Written-off Amounts in respect of Principal (i.e. charge-offs)			\$26,683,672.03	
(8)	Miscellaneous credits & credit adjustments			\$172,873,271.24	
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Ending Pool Balance			\$11,271,496,221.98	10,145,950
COLLECTIONS:					
(1)	Recoveries			\$6,469,467.69	
(2)	Collections of Principal Receivables			\$5,469,691,042.34	
(3)	Collections of Finance Charge Receivables (net of Recoveries	5)		\$218,419,782.38	
(1)+(2)+(3)	Total Collections			\$5,694,580,292.41	
	Monthly Payment Rate current Determination Period			51.38%	
(T	otal Collections net of Recoveries as % of Beginning Pool Balance)				
	Monthly Payment Rate prior Determination Period			54.70%	
	Monthly Payment Rate second prior Determination Period			46.47%	
	Average latest three Determination Periods			50.85%	
	Test: Average Payment Rate > or = 10.00%				
	In compliance? (Yes/No)			Yes	
	If No, then Amortization Event				
(F	Portfolio Yield current Determination Period Finance Charge Collections net of Recoveries as % of Beginning Po	ol Balance)		23.65%	
	Portfolio Yield prior Determination Period			24.58%	
	Portfolio Yield second prior Determination Period			21.12%	
	Average latest three Determination Periods			23.11%	
DELINOUENOIEO.	Total Passinghia	0/ of Total Desciveling	Niverban of Assessed	0/ - f A t-	
DELINQUENCIES:	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts	
31-60 days delinquent	\$78,612,086	0.69%	11,792	0.12%	
61-90 days delinquent	\$48,106,720	0.42%	5,396	0.05%	
91-120 days delinquent	\$28,021,827	0.25%	2,923	0.03%	
121-150 days delinquent	\$20,752,408 \$15,220,524	0.18% 0.14%	2,107	0.02% 0.01%	
> 150 days delinquent	\$15,220,524	1.68%	1,474 23,692	0.01%	
Total delinquencies	\$190,713,305	1.00%	23,092	0.23%	

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

Written-off Amounts (i.e. charge-offs)	\$26,683,672.03
Recoveries	\$6,469,467.69
Net Written-off Amounts	\$20,214,204.34
Written-off percentage (annualized)	2.89%
Recovery percentage (annualized)	0.70%
Net Written-off percentage (annualized)	2.19%
Number of Written-off Accounts	2,255

RETAINED INTEREST:

(1)	Total Invested Amount	\$8,546,773,289.68
(2)	Required Pool Percentage	107%
(1)x(2)=(3)	Required Pool Balance	\$9,145,047,419.96
(4)	Ending Pool Balance	\$11,271,496,221.98
(4)/(1)=(5)	Pool Percentage	132%

Test: Ending Pool Balance >= Required Pool Balance

In compliance? (Yes/No)

(1)	Pool Balance	100.00%	\$11,271,496,221.98
(2)	Total Invested Amount	75.83%	\$8,546,773,289.68
(1)-(2)	Retained Interest	24.17%	\$2,724,722,932.30

CREDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest	\$2,724,722,932.30
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	\$9,849,790,017.00
(1)/(2)=(3)	Seller's Interest Percentage	27.66%

REPURCHASE DEMAND ACTIVITY (Rule 15Ga-1):

No Activity to Report

Most Recent Form ABS - 15G

Filed by: Royal Bank of Canada

CIK#: 0001000275

Filing Date: February 14, 2018

VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2014-2	Series Enhancement	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1
Series Income Share (1)	\$8,775,644.34	\$281,651.01	\$13,265,467.08	\$11,002,113.20	\$11,002,113.20	\$20,013,212.82	\$28,373,299.83
Maximum Series Entitlement (2) Series Ownership Entitlement (3) = lesser (1) or (2) Amount Deposited to Series Distribution Account Cumulative Entitlement Deficiency = max (2-1, 0) Excess Finance Charge Collection = max (1-2, 0)	\$1,013,450.47 \$1,013,450.47 \$1,013,450.47 \$0.00 \$7,762,193.87	\$39,626.48 \$39,626.48 \$39,626.48 \$0.00 \$242,024.53	\$1,066,248.80 \$1,066,248.80 \$1,066,248.80 \$0.00 \$12,199,218.28	\$938,730.41 \$938,730.41 \$938,730.41 \$0.00 \$10,063,382.79	\$1,038,804.99 \$1,038,804.99 \$1,038,804.99 \$0.00 \$9,963,308.21	\$1,224,457.58 \$1,224,457.58 \$1,224,457.58 \$0.00 \$18,788,755.24	\$1,499,094.09 \$1,499,094.09 \$1,499,094.09 \$0.00 \$26,874,205.74
Components of Maximum Series Entitlement							
Series Funding Costs:							
Class A	\$1,275,291.88	\$24,685.66	\$952,099.75	\$828,100.00	\$921,050.00	\$1,059,818.96	\$1,274,812.50
Class B Class C	\$84,153.53 \$0.00	\$0.00 \$0.00	\$55,139.59 \$27,230.64	\$59,599.61 \$32.814.92	\$64,520.49 \$35.001.98	\$80,820.17 \$45,783.71	\$114,895.69 \$62,718.05
	•	•		** **	,		. ,
Less: Income from the Distribution Account	\$369,705.83	\$5.76	\$214.73	\$185.31	\$222.93	\$152.29	\$189.68
Series Additional Funding Expenses	\$23,710.89	\$14,946.58	\$31,993.55	\$18,401.19	\$18,455.45	\$38,187.03	\$46,857.53
Maximum Series Entitlement before Deficiency	\$1,013,450.47	\$39,626.48	\$1,066,248.80	\$938,730.41	\$1,038,804.99	\$1,224,457.58	\$1,499,094.09
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$1,013,450.47	\$39,626.48	\$1,066,248.80	\$938,730.41	\$1,038,804.99	\$1,224,457.58	\$1,499,094.09
Excess Finance Charge Collection	\$7,762,193.87	\$242,024.53	\$12,199,218.28	\$10,063,382.79	\$9,963,308.21	\$18,788,755.24	\$26,874,205.74
Reserve Account Available Collections	\$6,720,941.72	\$208,605.93	\$10,625,237.43	\$8,757,954.54	\$8,657,879.96	\$16,414,137.48	\$23,507,642.75
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	\$7,762,193.87	\$242,024.53	\$12,199,218.28	\$10,063,382.79	\$9,963,308.21	\$18,788,755.24	\$26,874,205.74
Series Pre-Accumulation Reserve Start Date	06/15/2018	N/A	07/15/2019	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)	\$12,975,392.68	N/A	\$13,075,935.84	\$10,844,919.78	\$10,844,919.78	\$19,727,272.72	\$27,967,914.44
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 2017-2	Series 2017-4	Series 2018-1	Series 2018-2	Series 2018-3	Series 2018-4
Series Income Share (1)	\$17.336.465.96	\$14.423.184.50	\$20,279,042,98	\$20.797.140.52	\$12.772.867.53	\$17.141.162.16
,	\$1.058.343.49	\$1.339.034.59	\$1.969.314.79	\$1.724.900.98	\$1,309,265,46	\$2.159.370.53
Maximum Series Entitlement (2) Series Ownership Entitlement (3) = lesser (1) or (2)	\$1,058,343.49 \$1,058,343.49	\$1,339,034.59	\$1,969,314.79	\$1,724,900.98	\$1,309,265.46	\$2,159,370.53
Amount Deposited to Series Distribution Account	\$1,058,343.49	\$1,339,034.59	\$1,969,314.79	\$1,724,900.98	\$1,309,265.46	\$2,159,370.53
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)	\$16,278,122.47	\$13,084,149.91	\$18,309,728.19	\$19,072,239.54	\$11,463,602.07	\$14,981,791.63
Components of Maximum Series Entitlement						
Series Funding Costs:						
Class A	\$937,109.70	\$1,218,525.00	\$1,819,938.75	\$1,599,687.60	\$1,209,229.65	\$2,007,662.50
Class B	\$59,084.42	\$78,265.20	\$99,584.22	\$82,755.94	\$66,854.89	\$101,852.75
Class C	\$28,395.84	\$40,708.33	\$47,624.52	\$40,197.08	\$31,811.68	\$48,083.93
Less: Income from the Distribution Account	\$199.55	\$169.38	\$230.56	\$198.76	\$141.07	\$255.48
Series Additional Funding Expenses	\$33,953.08	\$1,705.44	\$2,397.86	\$2,459.12	\$1,510.31	\$2,026.83
Maximum Series Entitlement before Deficiency	\$1,058,343.49	\$1,339,034.59	\$1,969,314.79	\$1,724,900.98	\$1,309,265.46	\$2,159,370.53
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$1,058,343.49	\$1,339,034.59	\$1,969,314.79	\$1,724,900.98	\$1,309,265.46	\$2,159,370.53
Excess Finance Charge Collection	\$16,278,122.47	\$13,084,149.91	\$18,309,728.19	\$19,072,239.54	\$11,463,602.07	\$14,981,791.63
Reserve Account Available Collections	\$14,221,107.42	\$11,372,802.99	\$15,903,569.02	\$16,604,606.80	\$9,948,069.39	\$12,947,949.86
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	\$16,278,122.47	\$13,084,149.91	\$18,309,728.19	\$19,072,239.54	\$11,463,602.07	\$14,981,791.63
Series Pre-Accumulation Reserve Start Date	12/15/2019	03/15/2022	09/15/2020	09/15/2018	01/15/2021	04/15/2023
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)	\$17,088,770.06	\$14,217,112.30	\$19,989,304.82	\$20,500,000.00	\$12,590,374.34	\$16,896,256.68
Test: (4) < (5) In compliance? (Yes/No) If No, then Amortization Event	Yes	Yes	Yes	Yes	Yes	Yes

VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

		Series 2014-2	Series Enhancement	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1	
Series	s Principal Collections	\$318,995,212.89	\$6,883,659.66	\$324,212,841.37	\$268,895,622.51	\$268,895,622.51	\$489,130,190.58	\$693,453,743.34	
	ss Requirements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	of above (1)	\$318,995,212.89	\$6,883,659.66	\$324,212,841.37	\$268,895,622.51	\$268,895,622.51	\$489,130,190.58	\$693,453,743.34	
	ted Amount during Accumulation Period before deposit (2)	\$432,513,087.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,398,395,722.00	
	rolled Distribution Amount (3)	\$108,128,273.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$466.131.907.33	
	bution Account Deposit (least of 1, 2, or 3)	\$108,128,273.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$466,131,907.33	
	able Excess Collections allocated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	aining balance remitted to Seller	\$210,866,939.56	\$6,883,659.66	\$324,212,841.37	\$268,895,622.51	\$268,895,622.51	\$489,130,190.58	\$227,321,836.01	
Tona	aning balance formitted to control	\$2 T0,000,000.00	\$0,000,000.00	ψοΣ 1,Σ 12,5 1 1.07	\$255,555,522.5T	\$255,555,52E.51	\$ 100,100,100.00	Q227,021,000.01	
IX. APPLICATION OF F	UNDS IN DISTRIBUTION ACCOUNTS								
Revol	lving / Accumulation / Amortization Period	Accumulation	Revolving	Revolving	Revolving	Revolving	Revolving	Accumulation	
	bution Account Balance before payments	\$325,684,414.06	\$39,644.90	\$984,689.13	\$846,995.39	\$939,999.65	\$1,098,904.92	\$467,454,851.83	
	Distributed Amount	\$324.384.819.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$466.131.907.33	
	unt available for payments	\$1,299,594.07	\$39,644.90	\$984,689.13	\$846,995.39	\$939,999.65	\$1,098,904.92	\$1,322,944.50	
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PAYN	MENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE								
Paid to	to Trustees	\$921.06	\$19.71	\$928.20	\$769.83	\$769.83	\$1,400.34	\$1,985.30	
Class	A Coupon or Swap Payment	\$1,275,291.88	\$24,685.66	\$952,099.75	\$828,100.00	\$921,050.00	\$1,059,818.96	\$1,274,812.50	
	A Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	B Coupon or Swap Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	B Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	C Coupon or Swap Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	C Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
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	to Subordinated Lender	\$22,154.39	\$14,913.28	\$30,425.00	\$17,100.26	\$17,154.52	\$35,820.60	\$43,502.58	
Certai	in Additional Funding Expenses	\$580.55	\$12.42	\$585.04	\$485.22	\$485.22	\$882.64	\$1,251.34	
Distrib	bution Account Balance after payments	\$324,385,466.18	\$13.83	\$651.14	\$540.08	\$540.08	\$982.38	\$466,133,300.11	
Total	coupon / swap payment due	\$1,275,291.88	\$24,685.66	\$952,099.75	\$828,100.00	\$921,050.00	\$1,059,818.96	\$1,274,812.50	
	principal / swap exchange due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Additional Funding Expenses due	\$23,710.89	\$14,946.58	\$31,993.55	\$18,401.19	\$18,455.45	\$38,187.03	\$46,857.53	
Total	• .	\$1,298,947.88	\$39,631.07	\$984,037.99	\$846,455.31	\$939,459.57	\$1,097,922.54	\$1,321,551.72	
	ble to Beneficiary	\$54.89	\$1.17	\$55.31	\$45.88	\$45.88	\$83.45	\$118.31	
X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS									
		Series 2014-2	Series Enhancement	Series 2015-2	Series 2016-3	Series 2016-4	Series 2016-5	Series 2017-1	
Class	A Note Rate	2.75650%	2.13400%	2.02000%	3.25650%	3.35650%	1.60000%	2.70650%	
	B Note Rate	3.45900%	2.13400% N/A	2.24900%	2.93100%	3.17300%	2.18500%	2.19100%	
	C Note Rate	3.43300 %	N/A	2.49900%	3.63100%	3.87300%	2.78500%	2.69100%	
Class	o C Note Nate			2.49900%	3.03100%	3.0/300%	2.70000%	2.09100%	
Class	A Coupon Payment	US\$1,347,622.22	\$24,685.66	US\$841,666.67	US\$1,157,866.67	US\$1,193,422.22	US\$933,333.33	US\$2,405,777.78	
	A Principal Payment	US\$0.00	\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	
Class	B Coupon Payment	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Class	B Principal Payment	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Class	C Coupon Payment			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Class	C Principal Payment			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	A laborate Footon	11000 45000	44 77000	11044 00000	11040 00407	11040 00050	11044 00000	11040 10555	
	A Interest Factor	US\$2.45022	\$1.77833	US\$1.68333	US\$2.89467	US\$2.98356	US\$1.33333	US\$2.40578	
	B Interest Factor			\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	
Class	C Interest Factor			\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	

VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

		Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-2	Series 2018-3	Series 2018-4		
	Series Principal Collections	\$423,709,480.84	\$352,507,848.74	\$495,627,180.29 \$0.00	\$508,289,618.69 \$6,678,014.05	\$312,173,527.24 \$0.00	\$418,936,209.08 \$0.00		
	Excess Requirements Sum of above (1)	\$0.00 \$423,709,480.84	\$0.00 \$352,507,848.74	\$495,627,180.29	\$5,678,014.05 \$514,967,632.74	\$0.00 \$312,173,527.24	\$418,936,209.08		
	Invested Amount during Accumulation Period before deposit (2)	\$423,709,480.84	\$352,507,646.74	\$0.00	\$1,025,000,000.00	\$0.00	\$0.00		
	Controlled Distribution Amount (3)	\$0.00	\$0.00	\$0.00	\$512,500,000.00	\$0.00	\$0.00		
	Distribution Account Deposit (least of 1, 2, or 3)	\$0.00	\$0.00	\$0.00	\$512,500,000.00	\$0.00	\$0.00		
	Available Excess Collections allocated	\$0.00	\$0.00	\$0.00	\$6,678,014.05	\$0.00	\$0.00		
	Remaining balance remitted to Seller	\$423,709,480.84	\$352,507,848.74	\$495,627,180.29	-\$4,210,381.31	\$312,173,527.24	\$418,936,209.08		
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IX. APPLICATIO	ON OF FUNDS IN DISTRIBUTION ACCOUNTS								
	Revolving / Accumulation / Amortization Period	Revolving	Revolving	Revolving	Accumulation	Revolving	Revolving		
	Distribution Account Balance before payments	\$971,841.51	\$1,220,878.28	\$1,823,140.77	\$514,102,971.44	\$1,210,959.05	\$2,010,311.50		
	Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$512,500,000.00	\$0.00	\$0.00		
	Amount available for payments	\$971,841.51	\$1,220,878.28	\$1,823,140.77	\$1,602,971.44	\$1,210,959.05	\$2,010,311.50		
	PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE								
	Paid to Trustees	\$1,213.05	\$1,009.20	\$1,418.94	\$1,455.19	\$893.73	\$1,199.37		
	Class A Coupon or Swap Payment	\$937.109.70	\$1,218,525.00	\$1,819,938.75	\$1,599,687.60	\$1,209,229.65	\$2.007.662.50		
	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	\$0.00	\$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	\$0.00	\$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	\$31.903.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	Certain Additional Funding Expenses	\$764.59	\$636.10	\$894.36	\$917.21	\$563.32	\$755.99		
	Certain Additional Funding Expenses	\$704.33	φ030.10	φ094.30	ψ917. <u>2</u> 1	ψ303.32	¥735.99		
	Distribution Account Balance after payments	\$851.02	\$707.98	\$888.72	\$512,500,911.44	\$272.35	\$693.64		
	Total coupon / swap payment due	\$937.109.70	\$1,218,525,00	\$1,819,938,75	\$1,599,687,60	\$1,209,229,65	\$2.007.662.50		
	Total principal / swap exchange due	\$937,109.70	\$1,218,323.00	\$1,619,936.75	\$0.00	\$0.00	\$2,007,002.50		
	Total Additional Funding Expenses due	\$33,953.08	\$1,705.44	\$2,397.86	\$2,459.12	\$1,510.31	\$2,026.83		
	Total paid	\$970,990.49	\$1,220,170.30	\$1,822,252.05	\$1,602,060.00	\$1,210,686.70	\$2,009,617.86		
	Payable to Beneficiary	\$72.29	\$60.14	\$84.56	\$86.72	\$53.26	\$71.47		
X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS									
		Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-2	Series 2018-3	Series 2018-4		
	Class A Note Rate	1.98000%	2.82650%	2.62000%	2.00300%	2.62650%	3.44000%		
	Class B Note Rate	1.84400%	2.93600%	2.65700%	2.15300%	2.83200%	3.21500%		
	Class C Note Rate	1.99400%	3.43600%	2.85900%	2.35300%	3.03200%	3.41500%		
	Class A Coupon Payment	US\$990,000.00	US\$1,319,033.33	US\$1,637,500.00	\$1,599,687.60	US\$1,050,600.00	US\$1,720,000.00		
	Class A Principal Payment	US\$0.00	US\$0.00	US\$0.00	\$0.00	US\$0.00	US\$0.00		
	Class B Coupon Payment	\$0.00	\$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	\$0.00	\$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 Factor	US\$1.65000	US\$2.51244	US\$2.18333	\$1.66917	US\$2.33467	US\$2.86667		
	Class B Interest Factor	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000		
	Class C Interest Factor	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000		