

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

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

Outstanding Series on the Determination Day

Series 2021-1
Series 2022-1
Series 2022-2
Series 2022-3
Series 2022-4
Series 2023-1

Determination Day:	12/31/2023
Determination Period:	December 2023
Number of Days in Determination Period:	31
Distribution Day:	01/16/2024
Prior Determination Period:	November 2023

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

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I. DEAL PARAMETERS

	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Initial Note Balance in Original Currency						
Class A	US\$1,000,000,000.00	US\$500,000,000.00	US\$450,000,000.00	US\$1,000,000,000.00	US\$800,000,000.00	US\$1,000,000,000.00
Class B	US\$48,129,000.00	US\$24,064,000.00	US\$21,658,000.00	US\$46,639,000.00 ⁽¹⁾	US\$37,027,000.00 ⁽³⁾	US\$47,813,000.00 ⁽⁵⁾
Class C	US\$21,391,000.00	US\$10,696,000.00	US\$9,626,000.00	US\$20,728,000.00 ⁽²⁾	US\$16,453,000.00 ⁽⁴⁾	US\$21,250,000.00 ⁽²⁾
% (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	\$1,260,000,000.00	\$635,900,000.00	\$573,480,000.00	\$1,315,000,000.00	\$1,044,000,000.00	\$1,348,100,000.00
Class B	\$60,642,540.00	\$30,604,595.20	\$27,600,955.20	\$63,288,770.00	\$50,246,000.00	\$64,882,000.00
Class C	\$26,952,660.00	\$13,603,172.80	\$12,267,374.40	\$28,128,342.00	\$22,332,000.00	\$28,837,000.00
Note Coupon rate						
Class A	1.14000%	1.97000%	5.59682%	6.54682%	4.31000%	6.54682%
Class B	1.44000%	2.36000%	1.73000%	6.86000%	6.77000%	6.35000%
Class C	1.74000%	2.66000%	2.03000%	8.00000%	7.93000%	7.66000%
Note Coupon Payment Frequency						
Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Class B	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Class C	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Swap pay rate if applicable						
Class A	1.41200%	2.29000%	1.72000%	4.40000%	4.40600%	4.06200%
Class B	1.71400%	2.66400%	2.06000%	5.79300%	5.51000%	5.57500%
Class C	2.01600%	2.96400%	2.36000%	6.84300%	6.51000%	6.82500%
Series Issuance Date	09/01/2021	02/03/2022	02/03/2022	07/22/2022	09/16/2022	04/14/2023
Expected Final Payment Date	08/17/2026	01/15/2027	01/16/2024	07/16/2029	09/15/2025	04/17/2028
Prescription Date (legal final)	08/15/2028	01/15/2029	01/15/2026	07/15/2031	09/15/2027	04/15/2030

II. NOTE PRINCIPAL

	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Beginning Note Principal Amount in Original Currency						
Class A	US\$1,000,000,000.00	US\$500,000,000.00	US\$450,000,000.00	US\$1,000,000,000.00	US\$800,000,000.00	US\$1,000,000,000.00
Class B	US\$48,129,000.00	US\$24,064,000.00	US\$21,658,000.00	US\$46,639,000.00	US\$37,027,000.00	US\$47,813,000.00
Class C	US\$21,391,000.00	US\$10,696,000.00	US\$9,626,000.00	US\$20,728,000.00	US\$16,453,000.00	US\$21,250,000.00
Ending Note Principal Amount in Original Currency						
Class A	US\$1,000,000,000.00	US\$500,000,000.00	US\$0.00	US\$1,000,000,000.00	US\$800,000,000.00	US\$1,000,000,000.00
Class B	US\$48,129,000.00	US\$24,064,000.00	US\$0.00	US\$46,639,000.00	US\$37,027,000.00	US\$47,813,000.00
Class C	US\$21,391,000.00	US\$10,696,000.00	US\$0.00	US\$20,728,000.00	US\$16,453,000.00	US\$21,250,000.00

Notes:

- (1) USD 46,639,000 Class B notes converted from CAD to USD and issued on December 15, 2023.
- (2) USD 20,728,000 Class C notes converted from CAD to USD and issued on December 15, 2023.
- (3) USD 37,027,000 Class B notes converted from CAD to USD and issued on December 15, 2023.
- (4) USD 16,453,000 Class C notes converted from CAD to USD and issued on December 15, 2023.
- (5) USD 47,813,000 Class B notes converted from CAD to USD and issued on December 15, 2023.
- (6) USD 21,250,000 Class C notes converted from CAD to USD and issued on December 15, 2023.

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

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III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Remaining Months until Expected Final Payment Date	31	36	0	66	20	51
Beginning Invested Amount	\$1,347,595,200.00	\$680,107,768.00	\$613,348,329.60	\$1,406,417,112.00	\$1,116,578,000.00	\$1,441,819,000.00
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	\$613,348,329.60	\$0.00	\$0.00	\$0.00
Ending Invested Amount	\$1,347,595,200.00	\$680,107,768.00	\$0.00	\$1,406,417,112.00	\$1,116,578,000.00	\$1,441,819,000.00
Floating Allocation Percentage	10.96%	5.53%	4.99%	11.44%	9.09%	11.73%
Series Share	10.96%	5.53%	4.99%	11.44%	9.09%	11.73%
Series Allocation Percentage	20.40%	10.30%	9.28%	21.29%	16.90%	21.83%

IV. SERIES ACCOUNT BALANCES

	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
1) Distribution Account						
Beginning Balance	\$2,413.31	\$1,432.18	\$778.15	\$3,861.79	\$3,069.53	\$4,193.27
Deposit	\$3,234,793.72	\$2,632,672.06	\$1,790,156.08	\$101,530,190.93 ⁽¹⁾	\$80,599,328.90 ⁽²⁾	\$103,312,870.45 ⁽³⁾
Withdraw	-\$3,235,077.04	-\$2,632,956.95	-\$1,790,078.71	-\$101,531,376.45 ⁽¹⁾	-\$80,600,272.25 ⁽²⁾	-\$103,315,173.00 ⁽³⁾
Ending Balance	\$2,129.99	\$1,147.29	\$855.52	\$2,676.27	\$2,126.18	\$1,890.72
2) Reserve Account						
Beginning Balance	\$0.00	\$0.00	\$4,600,112.47	\$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	\$4,600,112.47	\$0.00	\$0.00	\$0.00

V. KEY PORTFOLIO PERFORMANCE STATISTICS

	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Portfolio Yield	24.62%	24.62%	24.62%	24.62%	24.62%	24.62%
Yield on Eligible Investments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Blended Coupon and Additional Funding Expenses	1.44%	2.32%	1.75%	4.51%	4.50%	4.19%
Net Written-off Percentage (net of Recoveries)	2.18%	2.18%	2.18%	2.18%	2.18%	2.18%

SERIES EXCESS SPREAD %

Series Income Share	\$28,237,628.86	\$14,251,038.24	\$12,852,155.08	\$29,470,188.40	\$23,396,874.05	\$30,212,002.68
Funding Costs	\$1,614,248.01	\$1,314,852.61	\$893,495.48	\$5,286,880.47	\$4,184,515.34	\$5,028,080.52
Additional Funding Expenses	\$3,858.32	\$1,947.23	\$1,756.08	\$4,026.73	\$3,196.89	\$4,128.10
Series Pool Losses	\$3,038,659.65	\$1,533,558.47	\$1,383,024.24	\$3,171,295.75	\$2,517,744.58	\$3,251,122.61
Excess Series Income Share	\$23,580,862.88	\$11,400,679.93	\$10,573,879.28	\$21,007,985.45	\$16,691,417.24	\$21,928,671.45
Invested Amount	\$1,347,595,200.00	\$680,107,768.00	\$0.00	\$1,406,417,112.00	\$1,116,578,000.00	\$1,441,819,000.00
Series Excess Spread % - Current Determination Period	21.00%	20.12%	0.00%	17.92%	17.94%	18.25%
Series Excess Spread % - Prior Determination Period	22.97%	22.08%	22.66%	19.89%	19.91%	20.22%
Series Excess Spread % - 2nd prior Determination Period	23.70%	22.81%	23.39%	20.62%	20.64%	20.95%
Series Excess Spread % - 3 month average	22.56%	21.67%	33.36%	19.48%	19.50%	19.81%

Excess of Series Income Share over Funding Costs and other series allocable expenses

3 month average	\$23,081,929.10	\$11,148,923.96	\$15,173,991.28	\$20,487,570.05	\$16,278,350.98	\$21,395,516.38
Test if >0 in compliance?	Yes	Yes	Yes	Yes	Yes	Yes

Notes:

- (1) Includes the payment of \$91,417,112 for the paydown of the interest and an acquisition of an additional ownership interest as part of the note conversion on December 15, 2023.
- (2) Includes the payment of \$72,578,000 for the paydown of the interest and an acquisition of an additional ownership interest as part of the note conversion on December 15, 2023.
- (3) Includes the payment of \$93,719,000 for the paydown of the interest and an acquisition of an additional ownership interest as part of the note conversion on December 15, 2023.

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VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWARD:		Number of Accounts
(1)	Beginning Pool Balance	\$12,290,165,752.42 8,903,279
(2)	Principal Receivables billed	\$7,405,784,928.42
(3)	Miscellaneous debits & debit adjustments	\$12,077,595.31
(4)	Principal Receivables balance in added Accounts at beginning of Determination Day	\$0.00
(5)	Principal Receivables balance of Removed Accounts	\$0.00
(6)	Total payments of Principal Receivables (net of Recoveries)	\$7,208,744,398.50
(7)	Written-off Amounts in respect of Principal (i.e. charge-offs)	\$27,712,795.93
(8)	Miscellaneous credits & credit adjustments	\$258,680,963.54
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Ending Pool Balance	\$12,212,890,118.18 8,924,168

COLLECTIONS:

(1)	Recoveries	\$5,388,395.43
(2)	Collections of Principal Receivables	\$7,208,744,398.50
(3)	Collections of Finance Charge Receivables (net of Recoveries)	\$252,140,823.39
(1)+(2)+(3)	Total Collections	\$7,466,273,617.32
	Monthly Payment Rate current Determination Period	60.75%
	(Total Collections net of Recoveries as % of Beginning Pool Balance)	
	Monthly Payment Rate prior Determination Period	63.54%
	Monthly Payment Rate second prior Determination Period	65.19%
	Average latest three Determination Periods	63.16%
	Test: Average Payment Rate > or = 10.00%	
	In compliance? (Yes/No)	Yes
	If No, then Amortization Event	
	Portfolio Yield current Determination Period	24.62%
	(Finance Charge Collections net of Recoveries as % of Beginning Pool Balance)	
	Portfolio Yield prior Determination Period	26.58%
	Portfolio Yield second prior Determination Period	27.06%
	Average latest three Determination Periods	26.09%

DELINQUENCIES:

	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts
31-60 days delinquent	\$97,563,658	0.79%	12,911	0.14%
61-90 days delinquent	\$64,815,264	0.53%	6,664	0.07%
91-120 days delinquent	\$42,386,310	0.34%	4,116	0.05%
121-150 days delinquent	\$24,082,932	0.20%	2,371	0.03%
> 150 days delinquent	\$21,284,033	0.17%	1,527	0.02%
Total	\$250,132,197	2.03%	27,589	0.31%

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WRITTEN-OFF AMOUNTS:

Written-off Amounts (i.e. charge-offs)			\$27,712,795.93
Recoveries			\$5,388,395.43
Net Written-off Amounts			\$22,324,400.50
Written-off percentage (annualized)			2.71%
Recovery percentage (annualized)			0.53%
Net Written-off percentage (annualized)			2.18%
Number of Written-off Accounts			2,049

RETAINED INTEREST:

(1)	Total Invested Amount			\$5,992,517,080.00
(2)	Required Pool Percentage			107%
(1)x(2)=(3)	Required Pool Balance			\$6,411,993,275.60
(4)				\$12,212,890,118.18
(4)/(1)=(5)	Pool Percentage			204%
	Test: Ending Pool Balance >= Required Pool Balance			
	In compliance? (Yes/No)			Yes
(1)	Pool Balance	100.00%		\$12,212,890,118.18
(2)	Total Invested Amount	49.07%		\$5,992,517,080.00
(1)-(2)	Retained Interest	50.93%		\$6,220,373,038.18

CREDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest			\$6,220,373,038.18
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)			\$6,605,865,409.60
(1)/(2)=(3)	Seller's Interest Percentage			94.16%

REPURCHASE DEMAND ACTIVITY (Rule 15Ga-1):

No Activity to Report

Most Recent Form ABS - 15G

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MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

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VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Series Income Share (1)	\$28,237,628.86	\$14,251,038.24	\$12,852,155.08	\$29,470,188.40	\$23,396,874.05	\$30,212,002.68
Maximum Series Entitlement (2)	\$1,618,106.33	\$1,316,799.84	\$895,251.56	\$5,290,907.20	\$4,187,712.23	\$5,032,208.62
Series Ownership Entitlement (3) = lesser (1) or (2)	\$1,618,106.33	\$1,316,799.84	\$895,251.56	\$5,290,907.20	\$4,187,712.23	\$5,032,208.62
Amount Deposited to Series Distribution Account	\$1,618,106.33	\$1,316,799.84	\$895,251.56	\$5,290,907.20	\$4,187,712.23	\$5,032,208.62
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)	\$26,619,522.53	\$12,934,238.40	\$11,956,903.52	\$24,179,281.20	\$19,209,161.82	\$25,179,794.06
Components of Maximum Series Entitlement						
Series Funding Costs:						
Class A	\$1,482,600.00	\$1,213,509.17	\$821,988.00	\$4,821,666.66	\$3,833,220.00	\$4,563,318.50
Class B	\$86,617.76	\$67,942.20	\$47,381.64	\$305,526.54	\$230,712.88	\$301,430.96
Class C	\$45,280.47	\$33,599.84	\$24,125.84	\$160,401.87	\$121,151.10	\$164,010.44
Interest Accrued on Principal Amounts of the Notes	\$1,614,498.23	\$1,315,051.21	\$893,495.48	\$5,287,595.07	\$4,185,083.98	\$5,028,759.90
Less: Income from the Distribution Account	\$250.22	\$198.60	\$0.00	\$714.60	\$568.64	\$679.38
Total Funding Costs per Series	\$1,614,248.01	\$1,314,852.61	\$893,495.48	\$5,286,880.47	\$4,184,515.34	\$5,028,080.52
Series Additional Funding Expenses:						
1/12 of the Annual Distribution Amount to be paid by Series	\$170.00	\$85.80	\$77.37	\$177.42	\$140.86	\$181.89
Pool Expenses:						
Custodian (BNY Trust Company of Canada) fees & expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Independent auditor fees & expenses in respect of preparation of the Annual Confirmation by Auditors	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Pool Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Indenture Trustee Expenses to be paid by Series	\$1,267.86	\$639.87	\$577.06	\$1,323.20	\$1,050.51	\$1,356.51
Issuer Trustee Expenses to be paid by Series	-	-	-	-	-	-
Administrative Agent Expenses to be paid by Series	\$2,420.46	\$1,221.56	\$1,101.65	\$2,526.11	\$2,005.52	\$2,589.70
Total Additional Expenses to be paid by Series	\$3,858.32	\$1,947.23	\$1,756.08	\$4,026.73	\$3,196.89	\$4,128.10
Maximum Series Entitlement before Deficiency	\$1,618,106.33	\$1,316,799.84	\$895,251.56	\$5,290,907.20	\$4,187,712.23	\$5,032,208.62
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$1,618,106.33	\$1,316,799.84	\$895,251.56	\$5,290,907.20	\$4,187,712.23	\$5,032,208.62
Excess Finance Charge Collection	\$26,619,522.53	\$12,934,238.40	\$11,956,903.52	\$24,179,281.20	\$19,209,161.82	\$25,179,794.06
Reserve Account Available Collections	\$23,580,862.88	\$11,400,679.93	\$10,573,879.28	\$21,007,985.45	\$16,691,417.24	\$21,928,671.45
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
Series Excess Finance Charge Receivables Collections	\$26,619,522.53	\$12,934,238.40	\$11,956,903.52	\$24,179,281.20	\$19,209,161.82	\$25,179,794.06
Series Pre-Accumulation Reserve Start Date	04/15/2026	09/15/2026	09/15/2023	03/15/2029	05/15/2025	12/15/2027
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)	\$26,951,904.00	\$13,602,155.36	\$12,266,966.59	\$28,128,342.24	\$22,331,560.00	\$28,836,380.00
Test: (4) < (5) In compliance? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes
If No, then Amortization Event						

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VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Series Principal Collections	\$793,464,867.64	\$400,447,884.15	\$361,139,882.86	\$828,099,275.31	\$657,441,832.91	\$848,943,890.40
Excess Requirements	\$0.00	\$0.00	\$253,591,470.97	\$0.00	\$0.00	\$0.00
Sum of above (1)	\$793,464,867.64	\$400,447,884.15	\$614,731,353.84	\$828,099,275.31	\$657,441,832.91	\$848,943,890.40
Invested Amount during Accumulation Period before deposit (2)	\$0.00	\$0.00	\$613,348,329.60	\$0.00	\$0.00	\$0.00
Controlled Distribution Amount (3)	\$0.00	\$0.00	\$613,348,329.60	\$0.00	\$0.00	\$0.00
Distribution Account Deposit (least of 1, 2, or 3)	\$0.00	\$0.00	\$613,348,329.60	\$0.00	\$0.00	\$0.00
Available Excess Collections allocated	\$0.00	\$0.00	\$253,591,470.97	\$0.00	\$0.00	\$0.00
Remaining balance remitted to Seller	\$793,464,867.64	\$400,447,884.15	-\$252,208,446.74	\$828,099,275.31	\$657,441,832.91	\$848,943,890.40
Series Cumulative Invested Amount Deficiency current	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

IX. APPLICATION OF FUNDS IN DISTRIBUTION ACCOUNTS

	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Revolving / Accumulation / Amortization Period	Revolving	Revolving	Accumulation	Revolving	Revolving	Revolving
Distribution Account Balance before payments	\$1,620,236.27	\$1,317,947.13	\$614,245,369.57	\$7,623,225.61	\$5,245,430.33	\$5,964,982.13
Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available for payments	\$1,620,236.27	\$1,317,947.13	\$614,245,369.57	\$7,623,225.61	\$5,245,430.33	\$5,964,982.13

PAYMENT MADE IN ORDER PER SUPPLEMENTAL

Paid to Trustees	\$1,267.86	\$639.87	\$577.06	\$1,323.20	\$1,050.51	\$1,356.51
Class A Coupon or Swap Payment	\$1,482,600.00	\$1,213,509.17	\$821,988.00	\$4,821,666.67	\$3,833,220.00	\$4,563,318.50
Class A Principal or Swap Exchange Amount	\$0.00	\$0.00	\$573,480,000.00	\$0.00	\$0.00	\$0.00
Class B Coupon or Swap Payment ⁽⁷⁾	\$86,617.76	\$67,942.20	\$47,381.64	\$1,833,159.22 ⁽¹⁾	\$922,851.53 ⁽³⁾	\$904,292.88 ⁽⁵⁾
Class B Principal or Swap Exchange Amount	\$0.00	\$0.00	\$27,600,955.20	\$0.00	\$0.00	\$0.00
Class C Coupon or Swap Payment ⁽⁷⁾	\$45,280.47	\$33,599.84	\$24,125.84	\$962,411.22 ⁽²⁾	\$484,604.40 ⁽⁴⁾	\$492,031.31 ⁽⁶⁾
Class C Principal or Swap Exchange Amount	\$0.00	\$0.00	\$12,267,374.40	\$0.00	\$0.00	\$0.00
Paid to Subordinated Lender	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Certain Additional Funding Expenses	\$4,470.18	\$2,256.05	\$2,034.54	\$4,665.31	\$3,703.89	\$3,982.93
Distribution Account Balance after payments	\$0.00	\$0.00	\$932.89	\$0.00	\$0.00	\$0.00
Total coupon / swap payment due	\$1,614,498.23	\$1,315,051.21	\$893,495.48	\$7,617,237.11	\$5,240,675.93	\$5,959,642.69
Total principal / swap exchange due	\$0.00	\$0.00	\$613,348,329.60	\$0.00	\$0.00	\$0.00
Total Additional Funding Expenses due	\$3,858.32	\$1,947.23	\$1,756.08	\$4,026.73	\$3,196.89	\$4,128.10
Total paid	\$1,620,236.27	\$1,317,947.13	\$614,244,436.68	\$7,623,225.62	\$5,245,430.33	\$5,964,982.13
Payable to Beneficiary	\$170.00	\$85.80	\$77.37	\$177.42	\$140.86	\$181.89

X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS

	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Class A Note Rate	1.14000%	1.97000%	5.59682%	6.54682%	4.31000%	6.54682%
Class B Note Rate	1.44000%	2.36000%	1.73000%	6.86000%	6.77000%	6.35000%
Class C Note Rate	1.74000%	2.66000%	2.03000%	8.00000%	7.93000%	7.66000%
Class A Coupon Payment	US\$950,000.00	US\$820,833.33	US\$2,238,728.00	US\$5,819,395.56	US\$2,873,333.33	US\$5,819,395.56
Class A Principal Payment	US\$0.00	US\$0.00	US\$450,000,000.00	US\$0.00	US\$0.00	US\$0.00
Class B Coupon Payment	US\$57,754.80	US\$47,325.87	US\$31,223.62	US\$266,619.62	US\$208,893.99	US\$253,010.46
Class B Principal Payment	US\$0.00	US\$0.00	US\$27,600,955.20	US\$0.00	US\$0.00	US\$0.00
Class C Coupon Payment	US\$31,016.95	US\$23,709.47	US\$16,283.98	US\$138,186.67	US\$108,726.91	US\$135,645.83
Class C Principal Payment	US\$0.00	US\$0.00	US\$12,267,374.40	US\$0.00	US\$0.00	US\$0.00
Class A Interest Factor	US\$0.95000	US\$1.64167	US\$4.97495	US\$5.81940	US\$3.59167	US\$5.81940
Class B Interest Factor	US\$1.20000	US\$1.96667	US\$1.44167	US\$5.71667	US\$5.64167	US\$5.29167
Class C Interest Factor	US\$1.45000	US\$2.21667	US\$1.69167	US\$6.66667	US\$6.60833	US\$6.38333

Notes:

- (1) Includes CAD 1,527,632.68 accrued interest for the period July 15, 2023 to December 15, 2023. Class B notes converted from CAD to USD and issued on December 15, 2023.
- (2) Includes CAD 802,009.35 accrued interest for the period July 15, 2023 to December 15, 2023. Class C notes converted from CAD to USD and issued on December 15, 2023.
- (3) Includes CAD 692,138.65 accrued interest for the period September 15, 2023 to December 15, 2023. Class B notes converted from CAD to USD and issued on December 15, 2023.
- (4) Includes CAD 363,453.30 accrued interest for the period September 15, 2023 to December 15, 2023. Class C notes converted from CAD to USD and issued on December 15, 2023.
- (5) Includes CAD 602,861.92 accrued interest for the period October 15, 2023 to December 15, 2023. Class B notes converted from CAD to USD and issued on December 15, 2023.
- (6) Includes CAD 328,020.87 accrued interest for the period October 15, 2023 to December 15, 2023. Class C notes converted from CAD to USD and issued on December 15, 2023.
- (7) The amount included a one-time stub period adjustment for the payment frequency change as a result of the note exchange/new issuance.