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 Computershare Advantage Trust of Canada (formerly, BNY Trust Company of Canada[(1)]), 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 2022-1

Series 2022-3

Series 2023-1

Determination Day:	10/31/2026
Determination Period:	October 2026
Number of Days in Determination Period:	31
Distribution Day:	11/16/2026
Prior Determination Period:	September 2026

(1) Computershare Trust Company of Canada acquired BNY Trust Company of Canada on March 3, 2025 and upon closing changed its name to Computershare Advantage Trust of Canada.

Note:
On February 28, 2025, CIBC Mellon Trust Company resigned and BNY Trust Company of Canada was appointed as Indenture Trustee. Computershare Trust Company of Canada acquired BNY Trust Company of Canada on March 3, 2025 and upon closing changed its name to Computershare Advantage Trust of Canada.

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I. DEAL PARAMETERS

	Series 2022-1	Series 2022-3		Series 2023-1	
Initial Note Balance in Original Currency					
Class A	US$500,000,000.00	US$1,000,000,000.00		US$1,000,000,000.00	
Class B	US$24,064,000.00	US$46,639,000.00	(1)	US$47,813,000.00	(3)
Class C	US$10,696,000.00	US$20,728,000.00	(2)	US$21,250,000.00	(4)
% (CAD)					
Class A	93.5%	93.5%		93.5%	
Class B	4.5%	4.5%		4.5%	
Class C	2.0%	2.0%		2.0%	
Swap Notional if applicable					
Class A	$635,900,000.00	$1,315,000,000.00		$1,348,100,000.00	
Class B	$30,604,595.20	$63,288,770.00		$64,882,000.00	
Class C	$13,603,172.80	$28,128,342.00		$28,837,000.00	
Note Coupon rate					
Class A	1.97000%	SOFR + 120 bps		SOFR + 120 bps	
Class B	2.36000%	6.86000%		6.35000%	
Class C	2.66000%	8.00000%		7.66000%	
Note Coupon Payment Frequency					
Class A	Monthly	Monthly		Monthly	
Class B	Monthly	Monthly		Monthly	
Class C	Monthly	Monthly		Monthly	
Swap pay rate if applicable					
Class A	2.29000%	4.40000%		4.06200%	
Class B	2.66400%	5.79300%		5.57500%	
Class C	2.96400%	6.84300%		6.82500%	
Series Issuance Date	02/03/2022	07/22/2022		04/14/2023	
Expected Final Payment Date	01/15/2027	07/16/2029		04/17/2028	
Prescription Date (legal final)	01/15/2029	07/15/2031		04/15/2030	

II. NOTE PRINCIPAL

	Series 2022-1	Series 2022-3	Series 2023-1
Beginning Note Principal Amount in Original Currency			
Class A	US$500,000,000.00	US$1,000,000,000.00	US$1,000,000,000.00
Class B	US$24,064,000.00	US$46,639,000.00	US$47,813,000.00
Class C	US$10,696,000.00	US$20,728,000.00	US$21,250,000.00
Ending Note Principal Amount in Original Currency			
Class A	US$500,000,000.00	US$1,000,000,000.00	US$1,000,000,000.00
Class B	US$24,064,000.00	US$46,639,000.00	US$47,813,000.00
Class C	US$10,696,000.00	US$20,728,000.00	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 47,813,000 Class B notes converted from CAD to USD and issued on December 15, 2023.

(4) USD 21,250,000 Class C notes converted from CAD to USD and issued on December 15, 2023.

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III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

	Series 2022-1	Series 2022-3	Series 2023-1
Remaining Months until Expected Final Payment Date	2	32	17
Beginning Invested Amount	$680,107,768.00	$1,406,417,112.00	$1,441,819,000.00
Uncovered Loss & Deficiency	$0.00	$0.00	$0.00
Deposit in reduction of Invested Amount	$0.00	$0.00	$0.00
Ending Invested Amount	$680,107,768.00	$1,406,417,112.00	$1,441,819,000.00
Floating Allocation Percentage	4.95%	10.24%	10.50%
Series Share	4.95%	10.24%	10.50%
Series Allocation Percentage	19.28%	39.86%	40.86%

IV. SERIES ACCOUNT BALANCES

	Series 2022-1	Series 2022-3	Series 2023-1
1) Distribution Account			
Beginning Balance	$1,241.99	$3,086.16	$3,084.89
Deposit	$2,631,596.11	$10,577,416.69	$10,059,933.98
Withdraw	-$2,631,604.48	-$10,577,778.37	-$10,060,252.20
Ending Balance	$1,233.62	$2,724.48	$2,766.67
2) Reserve Account			
Begininng Balance	$5,100,808.26	$0.00	$0.00
Deposit	$0.00	$0.00	$0.00
Withdraw	$0.00	$0.00	$0.00
Interest Income	$0.00	$0.00	$0.00
Ending Balance	$5,100,808.26	$0.00	$0.00

V. KEY PORTFOLIO PERFORMANCE STATISTICS

	Series 2022-1	Series 2022-3	Series 2023-1
Portfolio Yield	26.60%	26.60%	26.60%
Yield on Eligible Investments	0.00%	0.00%	0.00%
Blended Coupon and Additional Funding Expenses	2.32%	4.51%	4.19%
Net Written-off Percentage (net of Recoveries)	2.71%	2.71%	2.71%
SERIES EXCESS SPREAD %			
Series Income Share	$15,429,722.47	$31,907,628.09	$32,710,796.83
Funding Costs	$1,314,952.53	$5,287,217.44	$5,028,399.24
Additional Funding Expenses	$1,549.19	$3,203.63	$3,284.26
Series Pool Losses	$1,893,932.85	$3,916,525.73	$4,015,111.28
Excess Series Income Share	$12,219,287.90	$22,700,681.30	$23,664,002.05
Invested Amount	$680,107,768.00	$1,406,417,112.00	$1,441,819,000.00
Series Excess Spread % - Current Determination Period	21.56%	19.37%	19.70%
Series Excess Spread % - Prior Determination Period	18.88%	16.69%	17.02%
Series Excess Spread % - 2nd prior Determination Period	20.55%	18.36%	18.68%
Series Excess Spread % - 3 month average	20.33%	18.14%	18.47%
Excess of Series Income Share over Funding Costs and other series allocable expenses			
3 month average	$10,388,797.77	$18,915,465.64	$19,783,488.63
Test if >0 in compliance?	Yes	Yes	Yes

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VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

			Number of Accounts
POOL BALANCE ROLLFORWARD:			
(1)	Beginning Pool Balance	$13,736,801,121.86	10,367,569
(2)	Principal Receivables billed	$8,166,450,998.42	
(3)	Miscellaneous debits & debit adjustments	$14,868,705.21	
(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)	$8,070,320,868.94	
(7)	Written-off Amounts in respect of Principal (i.e. charge-offs)	$38,253,612.32	
(8)	Miscellaneous credits & credit adjustments	$277,088,403.98	
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Ending Pool Balance	$13,532,457,940.25	10,397,148
COLLECTIONS:			
(1)	Recoveries	$7,191,504.36	
(2)	Collections of Principal Receivables	$8,070,320,868.94	
(3)	Collections of Finance Charge Receivables (net of Recoveries)	$304,457,676.62	
(1)+(2)+(3)	Total Collections	$8,381,970,049.92	
	Monthly Payment Rate current Determination Period	61.02%	
	(Total Collections net of Recoveries as % of Beginning Pool Balance)		
	Monthly Payment Rate prior Determination Period	55.84%	
	Monthly Payment Rate second prior Determination Period	58.90%	
	Average latest three Determination Periods	58.59%	
	Test: Average Payment Rate > or = 10.00%		
	In compliance? (Yes/No)	Yes	
	If No, then Amortization Event		
	Portfolio Yield current Determination Period	26.60%	
	(Finance Charge Collections net of Recoveries as % of Beginning Pool Balance)		
	Portfolio Yield prior Determination Period	24.17%	
	Portfolio Yield second prior Determination Period	25.86%	
	Average latest three Determination Periods	25.54%	

DELINQUENCIES:	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts
31-60 days delinquent	$113,360,365	0.83%	11,226	0.11%
61-90 days delinquent	$80,752,916	0.59%	6,535	0.06%
91-120 days delinquent	$58,380,549	0.43%	4,001	0.04%
121-150 days delinquent	$36,436,380	0.27%	2,470	0.02%
> 150 days delinquent	$31,677,904	0.23%	1,816	0.02%
Total	$320,608,114	2.35%	26,048	0.25%

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WRITTEN-OFF AMOUNTS:

Written-off Amounts (i.e. charge-offs)	$38,253,612.32
Recoveries	$7,191,504.36
Net Written-off Amounts	$31,062,107.96
Written-off percentage (annualized)	3.34%
Recovery percentage (annualized)	0.63%
Net Written-off percentage (annualized)	2.71%
Number of Written-off Accounts	2,233

RETAINED INTEREST:

(1)	Total Invested Amount		$3,528,343,880.00
(2)	Required Pool Percentage		107%
(1)x(2)=(3)	Required Pool Balance		$3,775,327,951.60
(4)			$13,532,457,940.25
(4)/(1)=(5)	Pool Percentage		384%
	Test: Ending Pool Balance >= Required Pool Balance		
	In compliance? (Yes/No)		Yes
(1)	Pool Balance	100.00%	$13,532,457,940.25
(2)	Total Invested Amount	26.07%	$3,528,343,880.00
(1)-(2)	Retained Interest	73.93%	$10,004,114,060.25

CREDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest	$10,004,114,060.25
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	$3,528,343,880.00
(1)/(2)=(3)	Seller's Interest Percentage	283.54%

REPURCHASE DEMAND ACTIVITY (Rule 15Ga-1):

No Activity to Report

Most Recent Form ABS - 15G

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VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2022-1	Series 2022-3	Series 2023-1
Series Income Share (1)	$15,429,722.47	$31,907,628.09	$32,710,796.83
Maximum Series Entitlement (2)	$1,316,501.72	$5,290,421.07	$5,031,683.50
Series Ownership Entitlement (3) = lesser (1) or (2)	$1,316,501.72	$5,290,421.07	$5,031,683.50
Amount Deposited to Series Distribution Account	$1,316,501.72	$5,290,421.07	$5,031,683.50
Cumulative Entitlement Deficiency = max (2-1, 0)	$0.00	$0.00	$0.00
Excess Finance Charge Collection = max (1-2, 0)	$14,113,220.75	$26,617,207.02	$27,679,113.33
Components of Maximum Series Entitlement			
Series Funding Costs:			
Class A	$1,213,509.17	$4,821,666.67	$4,563,318.50
Class B	$67,942.20	$305,526.54	$301,430.96
Class C	$33,599.84	$160,401.87	$164,010.44
Less: Income from the Distribution Account	$98.68	$377.64	$360.66
Series Additional Funding Expenses	$1,549.19	$3,203.63	$3,284.26
Maximum Series Entitlement before Deficiency	$1,316,501.72	$5,290,421.07	$5,031,683.50
Uncovered prior Cumulative Entitlement Deficiency	$0.00	$0.00	$0.00
Maximum Series Entitlement (2)	$1,316,501.72	$5,290,421.07	$5,031,683.50
Excess Finance Charge Collection	$14,113,220.75	$26,617,207.02	$27,679,113.33
Reserve Account Available Collections	$12,219,287.90	$22,700,681.30	$23,664,002.05
Deposit to Series Reserve Account			
(a) During Pre-Accumulation Reserve Period	$0.00	$0.00	$0.00
(b) Current Excess Spread % < Required	$0.00	$0.00	$0.00
Series Excess Finance Charge Receivables Collections	$14,113,220.75	$26,617,207.02	$27,679,113.33
Series Pre-Accumulation Reserve Start Date	09/15/2026	03/15/2029	12/15/2027
Amount withdrawn from Reserve Account			
(a) On current Distribution Day	$0.00	$0.00	$0.00
(b) On all prior Distribution Days	$0.00	$0.00	$0.00
(c) Cumulative amounts withdrawn (4) = (a + b)	$0.00	$0.00	$0.00
2% of Initial Invested Amount (5)	$13,602,155.36	$28,128,342.24	$28,836,380.00
Test: (4) < (5) In compliance? (Yes/No)	Yes	Yes	Yes
If No, then Amortization Event			

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VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

	Series 2022-1	Series 2022-3	Series 2023-1
Series Principal Collections	$401,454,792.74	$830,181,478.50	$851,078,572.18
Excess Requirements	$0.00	$0.00	$0.00
Sum of above (1)	$401,454,792.74	$830,181,478.50	$851,078,572.18
Invested Amount during Accumulation Period before deposit (2)	$0.00	$0.00	$0.00
Controlled Distribution Amount (3)	$0.00	$0.00	$0.00
Distribution Account Deposit (least of 1, 2, or 3)	$0.00	$0.00	$0.00
Available Excess Collections allocated	$0.00	$0.00	$0.00
Remaining balance remitted to Seller	$401,454,792.74	$830,181,478.50	$851,078,572.18

IX. APPLICATION OF FUNDS IN DISTRIBUTION ACCOUNTS

	Series 2022-1	Series 2022-3	Series 2023-1
Revolving / Accumulation / Amortization Period	Revolving	Revolving	Revolving
Distribution Account Balance before payments	$1,317,735.34	$5,293,145.64	$5,034,450.16
Non-Distributed Amount	$0.00	$0.00	$0.00
Amount available for payments	$1,317,735.34	$5,293,145.64	$5,034,450.16
PAYMENT MADE IN ORDER PER SUPPLEMENTAL			
Paid to Trustees	$245.04	$506.73	$519.48
Class A Coupon or Swap Payment	$1,213,509.17	$4,821,666.67	$4,563,318.50
Class A Principal or Swap Exchange Amount	$0.00	$0.00	$0.00
Class B Coupon or Swap Payment	$67,942.20	$305,526.54	$301,430.96
Class B Principal or Swap Exchange Amount	$0.00	$0.00	$0.00
Class C Coupon or Swap Payment	$33,599.84	$160,401.87	$164,010.44
Class C Principal or Swap Exchange Amount	$0.00	$0.00	$0.00
Paid to Subordinated Lender	$0.00	$0.00	$0.00
Certain Additional Funding Expenses	$1,143.52	$2,364.73	$2,424.25
Distribution Account Balance after payments	$1,295.57	$2,679.10	$2,746.53
Total coupon / swap payment due	$1,315,051.21	$5,287,595.08	$5,028,759.90
Total principal / swap exchange due	$0.00	$0.00	$0.00
Total Additional Funding Expenses due	$1,549.19	$3,203.63	$3,284.26
Total paid	$1,316,439.77	$5,290,466.54	$5,031,703.63
Payable to Beneficiary	$160.63	$332.17	$340.53

X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS

	Series 2022-1	Series 2022-3	Series 2023-1
Class A Note Rate	1.97000%	5.11294%	5.11294%
Class B Note Rate	2.36000%	6.86000%	6.35000%
Class C Note Rate	2.66000%	8.00000%	7.66000%
Class A Coupon Payment	US$820,833.33	US$4,544,835.56	US$4,544,835.56
Class A Principal Payment	US$0.00	US$0.00	US$0.00
Class B Coupon Payment	US$47,325.87	US$266,619.62	US$253,010.46
Class B Principal Payment	US$0.00	US$0.00	US$0.00
Class C Coupon Payment	US$23,709.47	US$138,186.67	US$135,645.83
Class C Principal Payment	US$0.00	US$0.00	US$0.00
Class A Interest Factor	US$1.64167	US$4.54484	US$4.54484
Class B Interest Factor	US$1.96667	US$5.71667	US$5.29167
Class C Interest Factor	US$2.21667	US$6.66667	US$6.38333