#### 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:** 

09/30/2023 **Determination Period:** September 2023

Number of Days in Determination Period: 30

Distribution Day: 10/16/2023

Prior Determination Period: August 2023

#### 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 Class B Class C	US\$1,000,000,000.00 US\$48,129,000.00 US\$21,391,000.00	U\$\$500,000,000.00 U\$\$24,064,000.00 U\$\$10,696,000.00	U\$\$450,000,000.00 U\$\$21,658,000.00 U\$\$9,626,000.00	US\$1,000,000,000.00 \$63,288,770.00 \$28,128,342.00	U\$\$800,000,000.00 \$50,246,000.00 \$22,332,000.00	U\$\$1,000,000,000.00 \$64,882,000.00 \$28,837,000.00
% (CAD) Class A Class B Class C	93.5% 4.5% 2.0%	93.5% 4.5% 2.0%	93.5% 4.5% 2.0%	93.5% 4.5% 2.0%	93.5% 4.5% 2.0%	93.5% 4.5% 2.0%
Swap Notional if applicable Class A Class B Class C	\$1,260,000,000.00 \$60,642,540.00 \$26,952,660.00	\$635,900,000.00 \$30,604,595.20 \$13,603,172.80	\$573,480,000.00 \$27,600,955.20 \$12,267,374.40	\$1,315,000,000.00 \$0.00 \$0.00	\$1,044,000,000.00 \$0.00 \$0.00	\$1,348,100,000.00 \$0.00 \$0.00
Note Coupon rate Class A Class B Class C	1.14000% 1.44000% 1.74000%	1.97000% 2.36000% 2.66000%	SOFR + 25 bps 1.73000% 2.03000%	SOFR + 120 bps 5.79300% 6.84300%	4.31000% 5.51000% 6.51000%	SOFR + 120 bps 5.57500% 6.82500%
Note Coupon Payment Frequency Class A Class B Class C	Monthly Monthly Monthly	Monthly Monthly Monthly	Monthly Monthly Monthly	Monthly Semi-Annual Semi-Annual	Monthly Semi-Annual Semi-Annual	Monthly Semi-Annual Semi-Annual
Swap pay rate if applicable Class A Class B Class C	1.41200% 1.71400% 2.01600%	2.29000% 2.66400% 2.96400%	1.72000% 2.06000% 2.36000%	4.40000% 0.00000% 0.00000%	4.40600% 0.00000% 0.00000%	4.06200% 0.00000% 0.00000%
Series Issuance Date Expected Final Payment Date Prescription Date (legal final)	09/01/2021 08/17/2026 08/15/2028	02/03/2022 01/15/2027 01/15/2029	02/03/2022 01/16/2024 01/15/2026	07/22/2022 07/16/2029 07/15/2031	09/16/2022 09/15/2025 09/15/2027	04/14/2023 04/17/2028 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 ( Class A Class B Class C	Currency U\$\$1,000,000,000.00 U\$\$48,129,000.00 U\$\$21,391,000.00	U\$\$500,000,000.00 U\$\$24,064,000.00 U\$\$10,696,000.00	U\$\$450,000,000.00 U\$\$21,658,000.00 U\$\$9,626,000.00	US\$1,000,000,000.00 \$63,288,770.00 \$28,128,342.00	US\$800,000,000.00 \$50,246,000.00 \$22,332,000.00	US\$1,000,000,000.00 \$64,882,000.00 \$28,837,000.00
Ending Note Principal Amount in Original Cu Class A Class B Class C	U\$\$1,000,000,000.00 U\$\$48,129,000.00 U\$\$21,391,000.00	U\$\$500,000,000.00 U\$\$24,064,000.00 U\$\$10,696,000.00	U\$\$450,000,000.00 U\$\$21,658,000.00 U\$\$9,626,000.00	US\$1,000,000,000.00 \$63,288,770.00 \$28,128,342.00	US\$800,000,000.00 \$50,246,000.00 \$22,332,000.00	US\$1,000,000,000.00 \$64,882,000.00 \$28,837,000.00

	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series
Remaining Months until Expected Final Payment Date	34	39	3	69	23	
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	\$1,441,819,0
Uncovered Loss & Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Ψ.,,σ.σ,
Deposit in reduction of Invested Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Ending 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,
Floating Allocation Percentage	11.28%	5.69%	5.13%	11.77%	9.35%	
Series Share	11.28%	5.69%	5.13%	11.77%	9.35%	
Series Allocation Percentage	20.40%	10.30%	9.28%	21.29%	16.90%	
S ACCOUNT BALANCES						
	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series
1) Distribution Account						
Beginning Balance	\$1,885.57	\$1,162.03	\$546.04	\$4,459.79	\$2,612.10	\$2
Deposit	\$3,234,897.29	\$2,632,731.93	\$1,790,190.52	\$10,110,894.74	\$10,132,638.39	\$9,596
Withdraw	-\$3,235,170.47	-\$2,633,007.90	-\$1,790,113.15	-\$10,113,213.22	-\$10,133,553.72	-\$9,597
Ending Balance	\$1,612.39	\$886.06	\$623.41	\$2,141.31	\$1,696.77	\$1
2) Reserve Account						
Begininng Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Deposit	\$0.00	\$0.00	\$4,600,112.47	\$0.00	\$0.00	
Withdraw	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Interest Income Ending Balance	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$4,600,112.47	\$0.00 \$0.00	\$0.00 \$0.00	
ORTFOLIO PERFORMANCE STATISTICS						
ORTFOLIO PERFORMANCE STATISTICS	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series
Portfolio Yield	Series 2021-1 24.92%	Series 2022-1 24.92%	Series 2022-2 24.92%	Series 2022-3 24.92%	Series 2022-4 24.92%	Series
_						
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses	24.92% 0.00% 1.44%	24.92%	24.92%	24.92%	24.92% 0.00% 4.50%	
Portfolio Yield Yield on Eligible Investments	24.92% 0.00%	24.92% 0.00%	24.92% 0.00%	24.92% 0.00%	24.92% 0.00%	Series
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)	24.92% 0.00% 1.44%	24.92% 0.00% 2.32%	24.92% 0.00% 1.75%	24.92% 0.00% 4.51%	24.92% 0.00% 4.50%	Series
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD %	24.92% 0.00% 1.44% 2.06%	24.92% 0.00% 2.32% 2.06%	24.92% 0.00% 1.75% 2.06%	24.92% 0.00% 4.51% 2.06%	24.92% 0.00% 4.50% 2.06%	
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD % Series Income Share	24.92% 0.00% 1.44% 2.06% \$28,656,403.98	24.92% 0.00% 2.32% 2.06% \$14,462,386.75	24.92% 0.00% 1.75% 2.06% \$13,042,757.58	24.92% 0.00% 4.51% 2.06% \$29,907,242.86	24.92% 0.00% 4.50% 2.06% \$23,743,858.88	\$30,660
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD % Series Income Share Funding Costs	24.92% 0.00% 1.44% 2.06% \$28,656,403.98 \$1,614,255.61	24.92% 0.00% 2.32% 2.06% \$14,462,386.75 \$1,314,856.44	24.92% 0.00% 1.75% 2.06% \$13,042,757.58 \$893,495.48	24.92% 0.00% 4.51% 2.06% \$29,907,242.86 \$5,286,883.20	24.92% 0.00% 4.50% 2.06% \$23,743,858.88 \$4,184,522.17	\$30,660 \$5,028
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses	24.92% 0.00% 1.44% 2.06% \$28,656,403.98 \$1,614,255.61 \$3,805.50	24.92% 0.00% 2.32% 2.06% \$14,462,386.75 \$1,314,856.44 \$1,920.58	24.92% 0.00% 1.75% 2.06% \$13,042,757.58 \$893,495.48 \$1,732.04	24.92% 0.00% 4.51% 2.06% \$29,907,242.86 \$5,286,883.20 \$3,971.61	24.92% 0.00% 4.50% 2.06% \$23,743,858.88 \$4,184,522.17 \$3,153.13	\$30,660 \$5,028 \$4
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses	24.92% 0.00% 1.44% 2.06% \$28,656,403.98 \$1,614,255.61 \$3,805.50 \$2,985,592.03	24.92% 0.00% 2.32% 2.06% \$14,462,386.75 \$1,314,856.44 \$1,920.58 \$1,506,776.17	24.92% 0.00% 1.75% 2.06% \$13,042,757.58 \$893,495.48 \$1,732.04 \$1,358,870.89	24.92% 0.00% 4.51% 2.06% \$29,907,242.86 \$5,286,883.20 \$3,971.61 \$3,115,911.76	24.92% 0.00% 4.50% 2.06% \$23,743,858.88 \$4,184,522.17 \$3,153.13 \$2,473,774.31	\$30,660 \$5,028 \$4 \$3,194
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share	24.92% 0.00% 1.44% 2.06% \$28,656,403.98 \$1,614,255.61 \$3,805.50 \$2,985,592.03 \$24,052,750.84	24.92% 0.00% 2.32% 2.06% \$14,462,386.75 \$1,314,856.44 \$1,920.58 \$1,506,776.17 \$11,638,833.56	24.92% 0.00% 1.75% 2.06% \$13,042,757.58 \$893,495.48 \$1,732.04 \$1,358,870.89 \$10,788,659.17	24.92% 0.00% 4.51% 2.06% \$29,907,242.86 \$5,286,883.20 \$3,971.61 \$3,115,911.76 \$21,500,476.30	24.92% 0.00% 4.50% 2.06% \$23,743,858.88 \$4,184,522.17 \$3,153.13 \$2,473,774.31 \$17,082,409.27	\$30,660 \$5,028 \$4 \$3,194 \$22,433
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share Invested Amount	24.92% 0.00% 1.44% 2.06% \$28,656,403.98 \$1,614,255.61 \$3,805.50 \$2,985,592.03 \$24,052,750.84 \$1,347,595,200.00	24.92% 0.00% 2.32% 2.06% \$14,462,386.75 \$1,314,856.44 \$1,920.58 \$1,506,776.17 \$11,638,833.56 \$680,107,768.00	24.92% 0.00% 1.75% 2.06% \$13,042,757.58 \$893,495.48 \$1,732.04 \$1,358,870.89	24.92% 0.00% 4.51% 2.06% \$29,907,242.86 \$5,286,883.20 \$3,971.61 \$3,115,911.76 \$21,500.476.30 \$1,406,417,112.00	24.92% 0.00% 4.50% 2.06% \$23,743,858.88 \$4,184,522.17 \$3,153.13 \$2,473,774.31	\$30,660 \$5,028 \$4 \$3,194 \$22,433 \$1,441,819
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share	24.92% 0.00% 1.44% 2.06% \$28,656,403.98 \$1,614,255.61 \$3,805.50 \$2,985,592.03 \$24,052,750.84	24.92% 0.00% 2.32% 2.06% \$14,462,386.75 \$1,314,856.44 \$1,920.58 \$1,506,776.17 \$11,638,833.56	24.92% 0.00% 1.75% 2.06% \$13,042,757.58 \$893,495.48 \$1,732.04 \$1,358,870.89 \$10,788,659.17 \$613,348,329.60	24.92% 0.00% 4.51% 2.06% \$29,907,242.86 \$5,286,883.20 \$3,971.61 \$3,115,911.76 \$21,500,476.30	24.92% 0.00% 4.50% 2.06% \$23,743,858.88 \$4,184,522.17 \$3,153.13 \$2,473,774.31 \$17,082,409.27 \$1,116,578,000.00	\$30,660 \$5,028 \$4, \$3,194 \$22,433 \$1,441,819
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share Invested Amount Series Excess Spread % - Current Determination Period Series Excess Spread % - Prior Determination Period	24.92% 0.00% 1.44% 2.06% \$28,656,403.98 \$1,614,255.61 \$3,805.50 \$2,985,592.03 \$24,052,750.84 \$1,347,595,200.00 21,42% 22.85%	24.92% 0.00% 2.32% 2.06% \$14,462,386.75 \$1,314,856.44 \$1,920.58 \$1,506,776.17 \$11,638,833.56 \$680,107,768.00 20.54% 21.96%	24.92% 0.00% 1.75% 2.06% \$13,042,757.58 \$893,495.48 \$1,732.04 \$1,358,870.89 \$10,788,659.17 \$613,348,329.60 21,11% 22.53%	24.92% 0.00% 4.51% 2.06% \$29,907,242.86 \$5,286,883.20 \$3,971.61 \$3,115,911.76 \$21,500,476.30 \$1,406,417,112.00 18,34% 19,77%	24.92% 0.00% 4.50% 2.06% \$23,743,858.88 \$4,184,522.17 \$3,153.13 \$2,473,774.31 \$17,082,409.27 \$1,116,578,000.00 18.36% 19.79%	\$30,660 \$5,028 \$4 \$3,194 \$22,433 \$1,441,819
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share Invested Amount Series Excess Spread % - Current Determination Period	24.92% 0.00% 1.44% 2.06% \$28,656,403.98 \$1,614,255.61 \$3,805.50 \$2,985,592.03 \$24,052,750.84 \$1,347,595,200.00 21,42%	24.92% 0.00% 2.32% 2.06% \$14,462,386.75 \$1,314,856.44 \$1,920.58 \$1,506,776.17 \$11,638,833.56 \$680,107,768.00 20.54%	24.92% 0.00% 1.75% 2.06% \$13,042,757.58 \$893,495.48 \$1,732.04 \$1,358,870.89 \$10,788,659.17 \$613,348,329.60 21.11%	24.92% 0.00% 4.51% 2.06% \$29,907,242.86 \$5,286,883.20 \$3,971.61 \$3,115,911.76 \$21,500,476.30 \$1,406,417,112.00 18.34%	24.92% 0.00% 4.50% 2.06% \$23,743,858.88 \$4,184,522.17 \$3,153.13 \$2,473,774.31 \$17,082,409.27 \$1,116,578,000.00 18.36%	\$30,660 \$5,028 \$4 \$3,194 \$22,433 \$1,441,819
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share Invested Amount Series Excess Spread % - Current Determination Period Series Excess Spread % - 2nd prior Determination Period	24.92% 0.00% 1.44% 2.06% \$28,656,403.98 \$1,614,255.61 \$3,805.50 \$2,985,592.03 \$24,052,750.84 \$1,347,595,200.00 21,42% 22,85% 22,87%	24.92% 0.00% 2.32% 2.06% \$14,462,386.75 \$1,314,856.44 \$1,920.58 \$1,506,776.17 \$11,638,833.56 \$680,107,768.00 20.54% 21.96% 21.96% 21.98%	24.92% 0.00% 1.75% 2.06% \$13,042,757.58 \$893,495.48 \$1,732.04 \$1,358,870.89 \$10,788,659.17 \$613,348,329.60 21.11% 22.53% 22.56%	24.92% 0.00% 4.51% 2.06% \$29,907,242.86 \$5,286,883.20 \$3,971.61 \$3,115,911.76 \$21,500,476.30 \$1,406,417,112.00 18.34% 19.77% 19.79%	24.92% 0.00% 4.50% 2.06% \$23,743,858.88 \$4,184,522.17 \$3,153.13 \$2,473,774.31 \$17,082,409.27 \$1,116,578,000.00 18.36% 19.79% 19.81%	\$30,660 \$5,026 \$3,194 \$22,433
Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)  SERIES EXCESS SPREAD % Series Income Share Funding Costs Additional Funding Expenses Series Pool Losses Excess Series Income Share Invested Amount Series Excess Spread % - Current Determination Period Series Excess Spread % - Prior Determination Period Series Excess Spread % - 2nd prior Determination Period Series Excess Spread % - 3 month average  Excess of Series Income Share over Funding Costs and	24.92% 0.00% 1.44% 2.06% \$28,656,403.98 \$1,614,255.61 \$3,805.50 \$2,985,592.03 \$24,052,750.84 \$1,347,595,200.00 21,42% 22,85% 22,87%	24.92% 0.00% 2.32% 2.06% \$14,462,386.75 \$1,314,856.44 \$1,920.58 \$1,506,776.17 \$11,638,833.56 \$680,107,768.00 20.54% 21.96% 21.96% 21.98%	24.92% 0.00% 1.75% 2.06% \$13,042,757.58 \$893,495.48 \$1,732.04 \$1,358,870.89 \$10,788,659.17 \$613,348,329.60 21.11% 22.53% 22.56%	24.92% 0.00% 4.51% 2.06% \$29,907,242.86 \$5,286,883.20 \$3,971.61 \$3,115,911.76 \$21,500,476.30 \$1,406,417,112.00 18.34% 19.77% 19.79%	24.92% 0.00% 4.50% 2.06% \$23,743,858.88 \$4,184,522.17 \$3,153.13 \$2,473,774.31 \$17,082,409.27 \$1,116,578,000.00 18.36% 19.79% 19.81%	\$30,660 \$5,028 \$4 \$3,194 \$22,433 \$1,441,819

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

POOL BALANCE ROLLFORWARD:					144	amber of Accounts
(1) Beginning Pool Balance					\$11,945,964,887.86	8,825,870
(2) Principal Receivables billed					\$7,219,705,195.47	-,,-
(3) Miscellaneous debits & debit adjustments					\$11,775,019.32	
(4) Principal Receivables balance in added Accounts at beginning of Dete	ermination Day				\$0.00	
(4) Principal Receivables balance in added Accounts at beginning of Dete (5) Principal Receivables balance of Removed Accounts	•				\$0.00	
(6) Total payments of Principal Receivables (net of Recoveries)					\$6,945,145,127.95	
(7) Written-off Amounts in respect of Principal (i.e. charge-offs)					\$26,466,239.73	
(8) Miscellaneous credits & credit adjustments					\$247,131,586.85	
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8) Ending Pool Balance					\$11,958,702,148.12	8,855,322
COLLECTIONS:						
(1) Recoveries					\$5,968,856.96	
(2) Collections of Principal Receivables					\$6.945.145.127.95	
(2) Collections of Principal Receivables (3) Collections of Finance Charge Receivables (net of Recoveries)					\$248,060,243.04	
(1)+(2)+(3) Total Collections					\$7,199,174,227.95	
Monthly Payment Rate current Determination Period					60.26%	
(Total Collections net of Recoveries as % of Beginning Pool Balance)						
Monthly Payment Rate prior Determination Period					65.08%	
Monthly Payment Rate second prior Determination Period					64.91%	
Average latest three Determination Periods					63.42%	
Test: Average Payment Rate > or = 10.00%						
In compliance? (Yes/No)					Yes	
If No, then Amortization Event						
Portfolio Yield current Determination Period					24.92%	
(Finance Charge Collections net of Recoveries as % of Beginning Pool Balance	ce)					
Portfolio Yield prior Determination Period					26.03%	
Portfolio Yield second prior Determination Period					26.12%	
Average latest three Determination Periods					25.69%	
DELINQUENCIES:	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts		
31-60 days delinquent	\$87,452,945	0.73%	11,660	0.13%		
61-90 days delinquent	\$59,862,218		6,153	0.07%		
91-120 days delinquent	\$36,014,499		3,754	0.04%		
121-150 days delinquent	\$23,148,517		2,307	0.03%		
> 150 days delinquent	\$15,964,471		1,185	0.01%		
Total	\$222,442,650	1.85%	25,059	0.28%		

Number of Accounts

### MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

# Canadian Dollars unless otherwise specified

WRITTEN-OFF AMOU Written-off Amounts (i.e. Recoveries Net Written-off Amount Written-off percentage Recovery percentage ( Net Written-off percent Number of Written-off A	e. charge-offs) s (annualized) annualized) age (annualized)		\$26,466,239.73 \$5,968,856.96 \$20,497,382.77 2.66% 0.60% 2.06% 1,929
RETAINED INTEREST (1) (2) (1)x(2)=(3) (4) (4)/(1)=(5)	Total Invested Amount Required Pool Percentage Required Pool Balance  Pool Percentage Test: Ending Pool Balance >= Required Pool Balance		\$6,605,865,409.60 107% \$7,068,275,988.27 \$11,958,702,148.12 181%
(1) (2) (1)-(2)	In compliance? (Yes/No)  Pool Balance Total Invested Amount Retained Interest	100.00% 55.24% 44.76%	Yes \$11,958,702,148.12 \$6,605,865,409.60 \$5,352,836,738.52

## **CREDIT RISK RETENTION (REGULATION RR):**

(1)	Retained Interest	\$5,352,836,738.52
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	\$6,605,865,409.60
(1)/(2)=(3)	Seller's Interest Percentage	81.03%

## **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 13, 2023

### 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)	\$28,656,403.98	\$14,462,386.75	\$13,042,757.58	\$29,907,242.86	\$23,743,858.88	\$30,660,058.56
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)	\$1,618,061.11	\$1,316,777.02	\$895,227.52	\$5,290,854.81	\$4,187,675.30	\$5,032,165.46
	\$1,618,061.11	\$1,316,777.02	\$895,227.52	\$5,290,854.81	\$4,187,675.30	\$5,032,165.46
	\$1,617,423.75	\$1,316,455.35	\$894,937.43	\$5,290,189.63	\$4,187,147.20	\$5,031,483.53
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$27,038,342.87	\$13,145,609.73	\$12,147,530.06	\$24,616,388.05	\$19,556,183.58	\$25,627,893.10
Components of Maximum Series Entitlement						
Series Funding Costs: Class A Class B Class C  Less: Income from the Distribution Account	\$1,482,600.00	\$1,213,509.17	\$821,988.00	\$4,821,666.67	\$3,833,220.00	\$4,563,318.50
	\$86,617.76	\$67,942.20	\$47,381.64	\$305,526.54	\$230,712.88	\$301,430.96
	\$45,280.47	\$33,599.84	\$24,125.84	\$160,401.87	\$121,151.10	\$164,010.44
	\$242.62	\$194.77	\$0.00	\$711.87	\$561.81	\$666.03
Series Additional Funding Expenses	\$3,805.50	\$1,920.58	\$1,732.04	\$3,971.61	\$3,153.13	\$4,071.59
Maximum Series Entitlement before Deficiency	\$1,618,061.11	\$1,316,777.02	\$895,227.52	\$5,290,854.82	\$4,187,675.30	\$5,032,165.46
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$1,618,061.11	\$1,316,777.02	\$895,227.52	\$5,290,854.82	\$4,187,675.30	\$5,032,165.46
Excess Finance Charge Collection Reserve Account Available Collections	\$27,038,342.87	\$13,145,609.73	\$12,147,530.06	\$24,616,388.05	\$19,556,183.58	\$25,627,893.10
	\$24,052,750.84	\$11,638,833.56	\$10,788,659.17	\$21,500,476.30	\$17,082,409.27	\$22,433,548.59
Deposit to Series Reserve Account						
(a) During Pre-Accumulation Reserve Period (b) Current Excess Spread % < Required Series Excess Finance Charge Receivables Collections	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$27,038,342.87	\$13,145,609.73	\$12,147,530.06	\$24,616,388.05	\$19,556,183.58	\$25,627,893.10
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						
<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	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$26,951,904.00	\$13,602,155.36	\$12,266,966.59	\$28,128,342.24	\$22,331,560.00	\$28,836,380.00
	Yes	Yes	Yes	Yes	Yes	Yes

7	II. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 202
Series Principal Collections	\$786,450,467.76	\$396,907,848.05	\$357,947,346.47	\$820,778,682.10	\$651,629,891.53	\$841,439,05
Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$(
Sum of above (1)	\$786,450,467.76	\$396,907,848.05	\$357,947,346.47	\$820,778,682.10	\$651,629,891.53	\$841,439,05
Invested Amount during Accumulation Period before deposit (2)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$
Controlled Distribution Amount (3)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$
Distribution Account Deposit (least of 1, 2, or 3)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$
Available Excess Collections allocated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$
Remaining balance remitted to Seller	\$786,450,467.76	\$396,907,848.05	\$357,947,346.47	\$820,778,682.10	\$651,629,891.53	\$841,439,05
ICATION OF FUNDS IN DISTRIBUTION ACCOUNTS						
	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 20
Revolving / Accumulation / Amortization Period	Revolving	Revolving	Revolving	Revolving	Revolving	Revo
Distribution Account Balance before payments	\$1,619,036.09	\$1,317,341.41	\$895,560.84	\$4,826,402.61	\$3,836,979.96	\$7,375,5
Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Amount available for payments	\$1,619,036.09	\$1,317,341.41	\$895,560.84	\$4,826,402.61	\$3,836,979.96	\$7,375,5
PAYMENT MADE IN ORDER PER SUPPLEMENTAL						
Paid to Trustees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	:
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	\$4,563,3
Class A Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Class B Coupon or Swap Payment	\$86,617.76	\$67,942.20	\$47,381.64	\$0.00	\$0.00	\$1,818,6
Class B Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	* .,,
Class C Coupon or Swap Payment	\$45,280.47	\$33,599.84	\$24,125.84	\$0.00	\$0.00	\$989,
Class C Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	, , .
Paid to Subordinated Lender	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Certain Additional Funding Expenses	\$2,998.14	\$1,513.11	\$1,364.58	\$3,129.01	\$2,484.17	\$3,2
Distribution Account Balance after payments	\$1,539.72	\$777.09	\$700.78	\$1,606.94	\$1,275.79	\$8
Total coupon / swap payment due	\$1,614,498.23	\$1,315,051.21	\$893,495.48	\$4,821,666.67	\$3,833,220.00	\$7,371,4
Total principal / swap exchange due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Additional Funding Expenses due	\$3,168.14	\$1,598.91	\$1,441.95	\$3,306.43	\$2,625.03	\$3,3
Total paid	\$1,617,496.37	\$1,316,564.32	\$894,860.06	\$4,824,795.68	\$3,835,704.17	\$7,374,6
Payable to Beneficiary	\$170.00	\$85.80	\$77.37	\$177.42	\$140.86	\$1
ARY OF NOTEHOLDER DISTRIBUTIONS						
	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2
Class A Note Rate	1.14000%	1.97000%	5.56810%	6.51810%	4.31000%	6.51
Class B Note Rate	1.44000%	2.36000%	1.73000%	5.79300%	5.51000%	5.57
Class C Note Rate	1.74000%	2.66000%	2.03000%	6.84300%	6.51000%	6.82
Class A Coupon Payment Class A Principal Payment	US\$950,000.00 US\$0.00	US\$820,833.33 US\$0.00	US\$2,157,638.75 US\$0.00	US\$5,612,808.33 US\$0.00	US\$2,873,333.33 US\$0.00	US\$5,612,8 US
Class B Coupon Payment	US\$57,754.80	US\$47,325.87	US\$31,223.62	\$0.00	\$0.00	\$1,818,6
Class B Dringing I December	US\$0.00 US\$31,016.95	US\$0.00	US\$0.00	\$0.00	\$0.00	
Class B Principal Payment		US\$23,709.47	US\$16,283.98	\$0.00 \$0.00	\$0.00 \$0.00	\$989,5
Class C Coupon Payment		11000 00				
	US\$0.00	US\$0.00	US\$0.00	\$0.00	φυ.υυ	
Class C Coupon Payment		US\$0.00 US\$1.64167	US\$4.79475	\$0.00 US\$5.61281	US\$3.59167	
Class C Coupon Payment Class C Principal Payment	US\$0.00					US\$5.6 \$28.0