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 2018-4

Series 2021-1

Series 2022-1

Series 2022-2

Series 2022-3

Series 2022-4

Series 2023-1

Determination Day: 04/30/2023
Determination Period: April 2023
Number of Days in Determination Period: 30
Distribution Day: 05/15/2023
Prior Determination Period: March 2023

I. DEAL PARAMETERS

I. DEAL I	PARAMETERS PARAMETERS							
		Series 2018-4	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\$600,000,000.00	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
		\$38,016,577.00	US\$48,129,000.00	US\$24,064,000.00	US\$21,658,000.00	\$63,288,770.00	\$50,246,000.00	
	Class B		. , ,					\$64,882,000.00
	Class C	\$16,896,257.00	US\$21,391,000.00	US\$10,696,000.00	US\$9,626,000.00	\$28,128,342.00	\$22,332,000.00	\$28,837,000.00
	% (CAD)							
	Class A	93.5%	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%	4.5%
	Class C	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
	Swap Notional if applicable							
		¢700 000 000 00	£4 200 000 000 00	#635 000 000 00	¢572 400 000 00	£4 245 000 000 00	£4 044 000 000 00	£4 240 400 000 00
	Class A	\$789,900,000.00	\$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	\$0.00	\$60,642,540.00	\$30,604,595.20	\$27,600,955.20	\$0.00	\$0.00	\$0.00
	Class C	\$0.00	\$26,952,660.00	\$13,603,172.80	\$12,267,374.40	\$0.00	\$0.00	\$0.00
	Note Coupon rate							
	Class A	3.44000%	1.14000%	1.97000%	SOFR + 25 bps	SOFR + 120 bps	4.31000%	SOFR + 120 bps
	Class B	3.21500%	1.44000%	2.36000%	1.73000%	5.79300%	5.51000%	5.57500%
	Class C	3.41500%	1.74000%	2.66000%	2.03000%	6.84300%	6.51000%	6.82500%
	Note Coupon Payment Frequency							
	Class A	Mandali	Manath	Manath	N.A. made la c	Mandali	Manth	Mandal
		Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
	Class B	Semi-Annual	Monthly	Monthly	Monthly	Semi-Annual	Semi-Annual	Semi-Annual
	Class C	Semi-Annual	Monthly	Monthly	Monthly	Semi-Annual	Semi-Annual	Semi-Annual
	Swap pay rate if applicable							
	Class A	3.05000%	1.41200%	2.29000%	1.72000%	4.40000%	4.40600%	4.06200%
	Class B	0.00000%	1.71400%	2.66400%	2.06000%	0.00000%	0.00000%	0.00000%
	Class C	0.00000%	2.01600%	2.96400%	2.36000%	0.00000%	0.00000%	0.00000%
	Carica Isananaa Data	09/17/2018	09/01/2021	02/03/2022	02/03/2022	07/22/2022	09/16/2022	04/14/2023
	Series Issuance Date							
	Expected Final Payment Date	08/15/2023	08/17/2026	01/15/2027	01/16/2024	07/16/2029	09/15/2025	04/17/2028
	Prescription Date (legal final)	08/15/2025	08/15/2028	01/15/2029	01/15/2026	07/15/2031	09/15/2027	04/15/2030
II. NOTE	PRINCIPAL							
		Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
	Beginning Note Principal Amount in Original C							
	Class A	US\$600,000,000.00	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\$0.00
	Class B	\$38,016,577.00	US\$48,129,000.00	US\$24,064,000.00	US\$21,658,000.00	\$63,288,770.00	\$50,246,000.00	\$0.00
	Class C	\$16,896,257.00	US\$21,391,000.00	US\$10,696,000.00	US\$9,626,000.00	\$28,128,342.00	\$22,332,000.00	\$0.00
	Ending Note Principal Amount in Original Curr		LIS\$1,000,000,000,00	118¢500 000 000 00	118\$450,000,000,00	LIS\$1,000,000,000,00	1184900 000 000 00	115\$1,000,000,000,00
	Class A	US\$600,000,000.00	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	\$38,016,577.00	US\$48,129,000.00	US\$24,064,000.00	US\$21,658,000.00	\$63,288,770.00	\$50,246,000.00	\$64,882,000.00
	Class C	\$16,896,257.00	US\$21,391,000.00	US\$10,696,000.00	US\$9,626,000.00	\$28,128,342.00	\$22,332,000.00	\$28,837,000.00

TERAL AMOUNTS AND ALLOCATION PERCENTAGES							
	Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series
Remaining Months until Expected Final Payment Date	3	39	44	8	74	28	
Beginning Invested Amount	\$844,812,834.00	\$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
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	\$0.00	\$0.00	\$0.00	\$0.00	
Ending Invested Amount	\$844,812,834.00	\$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	7.52%	12.00%	6.06%	5.46%	12.52%	9.94%	
Series Share	7.52%	12.00%	6.06%	5.46%	12.52%	9.94%	
Series Allocation Percentage	14.06%	22.43%	11.32%	10.21%	23.41%	18.58%	
S ACCOUNT BALANCES							
	Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series
1) Distribution Account							
Beginning Balance	\$620.61	\$597.56	\$366.95	\$170.12	\$1,038.45	\$821.38	
Deposit	\$4,175,928.56	\$3,246,589.09	\$2,638,915.40	\$1,795,094.94	\$10,127,202.88	\$8,032,823.23	\$1,441,81
Withdraw	-\$4,175,920.51	-\$3,246,391.20	-\$2,638,815.84	-\$1,795,009.88	-\$10,127,000.87	-\$8,032,390.49	-\$1,441,81
Ending Balance	\$628.66	\$795.45	\$466.51	\$255.18	\$1,240.46	\$1,254.12	
2) Reserve Account							
Begininng Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Deposit	\$6,336,096.26	\$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	
				ቀለ ለሰ	\$0.00	\$0.00	
Ending Balance	\$6,336,096.26	\$0.00	\$0.00	\$0.00	φ0.00	φ0.00	
	\$6,336,096 <i>.2</i> 6	\$0.00	\$0.00	\$0.00	φ0.00	\$0.00	
Ending Balance PRTFOLIO PERFORMANCE STATISTICS							Series
ORTFOLIO PERFORMANCE STATISTICS	Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Serie
PORTFOLIO PERFORMANCE STATISTICS Portfolio Yield	Series 2018-4 24.09%	Series 2021-1 24.09%	Series 2022-1 24.09%	Series 2022-2 24.09%	Series 2022-3 24.09%	Series 2022-4 24.09%	Serie
Portfolio Yield Yield on Eligible Investments	Series 2018-4 24.09% 0.00%	Series 2021-1 24.09% 0.00%	Series 2022-1 24.09% 0.00%	Series 2022-2 24.09% 0.00%	Series 2022-3 24.09% 0.00%	Series 2022-4 24.09% 0.00%	Series
PORTFOLIO PERFORMANCE STATISTICS Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses	Series 2018-4 24.09% 0.00% 3.07%	Series 2021-1 24.09% 0.00% 1.44%	Series 2022-1 24.09% 0.00% 2.32%	Series 2022-2 24.09% 0.00% 1.75%	Series 2022-3 24.09% 0.00% 4.51%	Series 2022-4 24.09% 0.00% 4.50%	Serie
PORTFOLIO PERFORMANCE STATISTICS Portfolio Yield	Series 2018-4 24.09% 0.00%	Series 2021-1 24.09% 0.00%	Series 2022-1 24.09% 0.00%	Series 2022-2 24.09% 0.00%	Series 2022-3 24.09% 0.00%	Series 2022-4 24.09% 0.00%	Serie
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries)	Series 2018-4 24.09% 0.00% 3.07%	Series 2021-1 24.09% 0.00% 1.44%	Series 2022-1 24.09% 0.00% 2.32%	Series 2022-2 24.09% 0.00% 1.75%	Series 2022-3 24.09% 0.00% 4.51%	Series 2022-4 24.09% 0.00% 4.50%	Serie
Portfolio Yield Yield on Eligible Investments Blended Coupon and Additional Funding Expenses Net Written-off Percentage (net of Recoveries) SERIES EXCESS SPREAD %	Series 2018-4 24.09% 0.00% 3.07% 1.86%	Series 2021-1 24.09% 0.00% 1.44% 1.86%	Series 2022-1 24.09% 0.00% 2.32% 1.86%	Series 2022-2 24.09% 0.00% 1.75% 1.86%	Series 2022-3 24.09% 0.00% 4.51% 1.86%	Series 2022-4 24.09% 0.00% 4.50% 1.86%	
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	Series 2018-4 24.09% 0.00% 3.07% 1.86%	Series 2021-1 24.09% 0.00% 1.44% 1.86%	Series 2022-1 24.09% 0.00% 2.32% 1.86%	Series 2022-2 24.09% 0.00% 1.75% 1.86%	Series 2022-3 24.09% 0.00% 4.51% 1.86%	Series 2022-4 24.09% 0.00% 4.50% 1.86%	\$29,734
Portfolio Performance Statistics 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	Series 2018-4 24.09% 0.00% 3.07% 1.86% \$17,422,565.93 \$2,157,322.03	Series 2021-1 24.09% 0.00% 1.44% 1.86% \$27,791,441.20 \$1,614,263.50	Series 2022-1 24.09% 0.00% 2.32% 1.86% \$14,025,855.13 \$1,314,867.66	Series 2022-2 24.09% 0.00% 1.75% 1.86% \$12,649,075.97 \$893,495.48	Series 2022-3 24.09% 0.00% 4.51% 1.86% \$29,004.524.87 \$5,286,939.73	Series 2022-4 24.09% 0.00% 4.50% 1.86% \$23,027,176.01 \$4,184,294.45	\$29,734
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 2018-4 24.09% 0.00% 3.07% 1.86% \$17,422,565.93 \$2,157,322.03 \$2,787.01	Series 2021-1 24.09% 0.00% 1.44% 1.86% \$27,791,441.20 \$1,614,263.50 \$4,445.67	Series 2022-1 24.09% 0.00% 2.32% 1.86% \$14,025,855.13 \$1,314,867.66 \$2,243.65	Series 2022-2 24.09% 0.00% 1.75% 1.86% \$12,649,075.97 \$893,495.48 \$2,023.42	Series 2022-3 24.09% 0.00% 4.51% 1.86% \$29,004,524.87 \$5,286,939.73 \$4,639.72	Series 2022-4 24.09% 0.00% 4.50% 1.86% \$23,027,176.01 \$4,184,294.45 \$3,683.54	\$29,734 \$5,196
Portfolio Yield Yield on Eliqible 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	\$eries 2018-4 24.09% 0.00% 3.07% 1.86% \$17,422,565.93 \$2,157,322.03 \$2,787.01 \$1,778,994.00	\$eries 2021-1 24.09% 0.00% 1.44% 1.86% \$27,791,441.20 \$1,614,263.50 \$4,445.67 \$2,837,745.45	\$eries 2022-1 24.09% 0.00% 2.32% 1.86% \$14,025,855.13 \$1,314,867.66 \$2,243.65 \$1,432,160.58	\$eries 2022-2 24.09% 0.00% 1.75% 1.86% \$12,649,075.97 \$893,495.48 \$2,023.42 \$1,291,579.57	\$eries 2022-3 24.09% 0.00% 4.51% 1.86% \$29,004,524.87 \$5,286,939.73 \$4,639.72 \$2,961,611.74	\$eries 2022-4 24.09% 0.00% 4.50% 1.86% \$23,027,176.01 \$4,184,294.45 \$3,683.54 \$2,351,272.95	\$29,734 \$5,196 \$3,036
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 Excess Series Income Share	\$eries 2018-4 24.09% 0.00% 3.07% 1.86% \$17,422,565.93 \$2,157,322.03 \$2,787.01 \$1,778,994.00 \$13,483,462.88	\$eries 2021-1 24.09% 0.00% 1.44% 1.86% \$27,791,441.20 \$1,614,263.50 \$4,445.67 \$2,837,745.45 \$23,334,986.58	\$eries 2022-1 24.09% 0.00% 2.32% 1.86% \$14,025,855.13 \$1,314,867.66 \$2,243.65 \$1,432,160.58 \$11,276,583.24	\$eries 2022-2 24.09% 0.00% 1.75% 1.86% \$12,649,075.97 \$893,495.48 \$2,023.42 \$1,291,579.57 \$10,461,977.49	\$eries 2022-3 24.09% 0.00% 4.51% 1.86% \$29,004,524.87 \$5,286,939.73 \$4,639.72 \$2,961,611.74 \$20,751,333.68	\$eries 2022-4 24.09% 0.00% 4.50% 1.86% \$23,027,176.01 \$4,184,294.45 \$3,683.54 \$2,351,272.95 \$16,487,925.07	\$29,734 \$5,196 \$3,036 \$21,502
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	\$eries 2018-4 24.09% 0.00% 3.07% 1.86% \$17,422,565.93 \$2,157,322.03 \$2,787.01 \$1,778,994.00 \$13,483,462.88 \$844,812,834.00	\$eries 2021-1 24.09% 0.00% 1.44% 1.86% \$27,791,441.20 \$1,614,263.50 \$4,445.67 \$2,837,745.45 \$23,334,986.58 \$1,347,595,200.00	\$eries 2022-1 24.09% 0.00% 2.32% 1.86% \$14,025,855.13 \$1,314,867.66 \$2,243.65 \$1,432,160.58 \$11,276,583.24 \$680,107,768.00	\$eries 2022-2 24.09% 0.00% 1.75% 1.86% \$12,649,075.97 \$893,495.48 \$2,023.42 \$1,291,579.57 \$10,461,977.49 \$613,348,329.60	\$eries 2022-3 24.09% 0.00% 4.51% 1.86% \$29,004,524.87 \$5,286,939.73 \$4,639.72 \$2,961,611.74 \$20,751,333.68 \$1,406,417,112.00	\$eries 2022-4 24.09% 0.00% 4.50% 1.86% \$23,027,176.01 \$4,184,294.45 \$3,683.54 \$2,351,272.95 \$16,487,925.07 \$1,116,578,000.00	\$29,734 \$5,196 \$3,036 \$21,502
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	\$eries 2018-4 24.09% 0.00% 3.07% 1.86% \$17,422,565.93 \$2,157,322.03 \$2,787.01 \$1,778,994.00 \$13,483,462.88 \$844,812,834.00 19,15%	\$eries 2021-1 24.09% 0.00% 1.444% 1.86% \$27,791,441.20 \$1,614,263.50 \$4,445.67 \$2,837,745.45 \$23,334,986.58 \$1,347,595,200.00 20.78%	\$eries 2022-1 24.09% 0.00% 2.32% 1.86% \$14,025,855.13 \$1,314,867.66 \$2,243.65 \$1,432,160.58 \$11,276,583.24 \$680,107,768.00 19.90%	\$eries 2022-2 24.09% 0.00% 1.75% 1.86% \$12,649,075.97 \$893,495.48 \$2,023.42 \$1,291,579.57 \$10,461,977.49 \$613,348,329.60 20.47%	\$eries 2022-3 24.09% 0.00% 4.51% 1.86% \$29,004,524.87 \$5,286,939.73 \$4,639.72 \$2,961,611.74 \$20,751,333.68 \$1,406,417,112.00 17.71%	\$eries 2022-4 24.09% 0.00% 4.50% 1.86% \$23,027,176.01 \$4,184,294.45 \$3,683.54 \$2,351,272.95 \$16,487,925.07 \$1,116,578,000.00 17.72%	\$29,734 \$5,196 \$3,036 \$21,502
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	\$eries 2018-4 24.09% 0.00% 3.07% 1.86% \$17,422,565.93 \$2,157,322.03 \$2,787.01 \$1,778,994.00 \$13,483,462.88 \$844,812,834.00 19.15% 22.33%	\$eries 2021-1 24.09% 0.00% 1.44% 1.86% \$27,791,441.20 \$1,614,263.50 \$4,445.67 \$2,837,745.45 \$23,334,986.58 \$1,347,595,200.00 20.78% 23.95%	\$eries 2022-1 24.09% 0.00% 2.32% 1.86% \$14,025,855.13 \$1,314,867.66 \$2,243.65 \$1,432,160.58 \$11,276,583.24 \$680,107,768.00 19.90% 23.07%	\$eries 2022-2 24.09% 0.00% 1.75% 1.86% \$12,649,075.97 \$893,495.48 \$2,023.42 \$1,291,579.57 \$10,461,977.49 \$613,348,329.60 20.47% 23.64%	\$eries 2022-3 24.09% 0.00% 4.51% 1.86% \$29,004,524.87 \$5,286,939.73 \$4,639.72 \$2,961,611.74 \$20,751,333.68 \$1,406,417,112.00 17.71% 20.88%	\$eries 2022-4 24.09% 0.00% 4.50% 1.86% \$23,027,176.01 \$4,184,294.45 \$3,683.54 \$2,351,272.95 \$16,487,925.07 \$1,116,578,000.00 1772% 20.89%	\$29,734 \$5,196 \$3,036 \$21,502
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	\$eries 2018-4 24.09% 0.00% 3.07% 1.86% \$17,422,565.93 \$2,157,322.03 \$2,787.01 \$1,778,994.00 \$13,483,462.88 \$844,812,834.00 19,15%	\$eries 2021-1 24.09% 0.00% 1.444% 1.86% \$27,791,441.20 \$1,614,263.50 \$4,445.67 \$2,837,745.45 \$23,334,986.58 \$1,347,595,200.00 20.78%	\$eries 2022-1 24.09% 0.00% 2.32% 1.86% \$14,025,855.13 \$1,314,867.66 \$2,243.65 \$1,432,160.58 \$11,276,583.24 \$680,107,768.00 19.90%	\$eries 2022-2 24.09% 0.00% 1.75% 1.86% \$12,649,075.97 \$893,495.48 \$2,023.42 \$1,291,579.57 \$10,461,977.49 \$613,348,329.60 20.47%	\$eries 2022-3 24.09% 0.00% 4.51% 1.86% \$29,004,524.87 \$5,286,939.73 \$4,639.72 \$2,961,611.74 \$20,751,333.68 \$1,406,417,112.00 17.71%	\$eries 2022-4 24.09% 0.00% 4.50% 1.86% \$23,027,176.01 \$4,184,294.45 \$3,683.54 \$2,351,272.95 \$16,487,925.07 \$1,116,578,000.00 17.72%	\$29,734 \$5,196
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 Series Excess Spread % - 2nd prior Determination Period	\$eries 2018-4 24.09% 0.00% 0.00% 3.07% 1.86% \$17,422,565.93 \$2,157,322.03 \$2,787.01 \$1,778,994.00 \$13,483,462.88 \$844,812,834.00 19.15% 22.33% 18.94%	\$eries 2021-1 24.09% 0.00% 1.44% 1.86% \$27,791,441.20 \$1,614,263.50 \$4,445.67 \$2,837,745.45 \$23,334,986.58 \$1,347,595,200.00 20.78% 23.95% 20.57%	\$eries 2022-1 24.09% 0.00% 2.32% 1.86% \$14,025,855.13 \$1,314,867.66 \$2,243.65 \$1,432,160.58 \$11,276,583.24 \$680,107,768.00 19.90% 23.07% 19.68%	\$eries 2022-2 24.09% 0.00% 1.75% 1.86% \$12,649,075.97 \$893,495.48 \$2,023.42 \$1,291,579.57 \$10,461,977.49 \$613,348,329.60 20.47% 23.64% 20.25%	\$eries 2022-3 24.09% 0.00% 4.51% 1.86% \$29,004,524.87 \$5,286,939.73 \$4,639.72 \$2,961,611.74 \$20,751,333.88 \$1,406,417,112.00 17.71% 20.88% 17.49%	\$eries 2022-4 24.09% 0.00% 4.50% 1.86% \$23,027,176.01 \$4,184,294.45 \$3,683.54 \$2,351,272.95 \$16,487,925.07 \$1,116,578,000.00 17.72% 20.89% 17.51%	\$29,734 \$5,196 \$3,036 \$21,502
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 Series Excess Spread % - 2nd prior Determination Period Series Excess Spread % - 3 month average Excess of Series Income Share over Funding Costs and	\$eries 2018-4 24.09% 0.00% 0.00% 3.07% 1.86% \$17,422,565.93 \$2,157,322.03 \$2,787.01 \$1,778,994.00 \$13,483,462.88 \$844,812,834.00 19.15% 22.33% 18.94%	\$eries 2021-1 24.09% 0.00% 1.44% 1.86% \$27,791,441.20 \$1,614,263.50 \$4,445.67 \$2,837,745.45 \$23,334,986.58 \$1,347,595,200.00 20.78% 23.95% 20.57%	\$eries 2022-1 24.09% 0.00% 2.32% 1.86% \$14,025,855.13 \$1,314,867.66 \$2,243.65 \$1,432,160.58 \$11,276,583.24 \$680,107,768.00 19.90% 23.07% 19.68%	\$eries 2022-2 24.09% 0.00% 1.75% 1.86% \$12,649,075.97 \$893,495.48 \$2,023.42 \$1,291,579.57 \$10,461,977.49 \$613,348,329.60 20.47% 23.64% 20.25%	\$eries 2022-3 24.09% 0.00% 4.51% 1.86% \$29,004,524.87 \$5,286,939.73 \$4,639.72 \$2,961,611.74 \$20,751,333.88 \$1,406,417,112.00 17.71% 20.88% 17.49%	\$eries 2022-4 24.09% 0.00% 4.50% 1.86% \$23,027,176.01 \$4,184,294.45 \$3,683.54 \$2,351,272.95 \$16,487,925.07 \$1,116,578,000.00 17.72% 20.89% 17.51%	\$29,734 \$5,196 \$3,036 \$21,502

VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

DOOL DALANCE DOLLEONWARD.						Nu	mber of Accounts
POOL BALANCE ROLLFORWARD: (1) (2) (3) (4) (5) (6) (7) (8) (1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Beginning Pool Balance Principal Receivables billed Miscellaneous debits & debit adjustments Principal Receivables balance in added Accounts at beginning of Determi Principal Receivables balance of Removed Accounts Total payments of Principal Receivables (net of Recoveries) Written-off Amounts in respect of Principal (i.e. charge-offs) Miscellaneous credits & credit adjustments Ending Pool Balance	nation Day				\$11,230,633,215.76 \$6,901,876,839.48 \$10,701,244.95 \$0.00 \$0.00 \$6,337,482,656.86 \$23,649,296.41 \$229,209,631.88 \$11,552,869,715.04	8,717,710 8,740,718
COLLECTIONS: (1) (2) (3) (1)+(2)+(3) (Tot	Recoveries Collections of Principal Receivables Collections of Finance Charge Receivables (net of Recoveries) Total Collections Monthly Payment Rate current Determination Period al Collections net of Recoveries as % of Beginning Pool Balance)					\$6,196,406.99 \$6,337,482,656.86 \$225,412,820.17 \$6,569,091,884.02 58.49%	
	Monthly Payment Rate prior Determination Period Monthly Payment Rate second prior Determination Period Average latest three Determination Periods Test: Average Payment Rate > or = 10.00% In compliance? (Yes/No) If No, then Amortization Event					66.49% 56.51% 60.50% Yes	
	Portfolio Yield current Determination Period					24.09%	
(Fir	Portfolio Yield prior Determination Period Portfolio Yield second prior Determination Period Portfolio Yield second prior Determination Period Average latest three Determination Periods					27.53% 23.73% 25.12%	
DELINQUENCIES:		Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts		
31-60 days delinquent 61-90 days delinquent 91-120 days delinquent 121-150 days delinquent > 150 days delinquent Total		\$87,248,575 \$53,312,120 \$32,013,207 \$20,455,571 \$16,686,042 \$209,715,515	0.46% 0.27% 0.18%	13,242 5,910 3,452 2,316 1,225 26,145	0.15% 0.07% 0.04% 0.03% 0.01% 0.30%		

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

WRITTEN-OFF AMOUNTIES (IN Recoveries Net Written-off Amount Written-off Percentage Recovery percentage Net Written-off Percen Number of Written-off	i.e. charge-offs) ats ats at (annualized) (annualized) atage (annualized)		\$23,649,296.41 \$6,196,406.99 \$17,452,889.42 2.53% 0.66% 1.86% 1,846
RETAINED INTERES	Т:		
(1)	Total Invested Amount		\$7,450,678,243.60
(2)	Required Pool Percentage		107%
(1)x(2)=(3)	Required Pool Balance		\$7,972,225,720.65
(4)			\$11,552,869,715.04
(4)/(1)=(5)	Pool Percentage		155%
	Test: Ending Pool Balance >= Required Pool Balance		
	In compliance? (Yes/No)		Yes
(1)	Pool Balance	100.00%	\$11,552,869,715.04
(2)	Total Invested Amount	64.49%	\$7,450,678,243.60
(1)-(2)	Retained Interest	35.51%	\$4,102,191,471.44
(1)-(2)			

REDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest	\$4,102,191,471.44
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	\$7,450,678,243.60
(1)/(2)=(3)	Seller's Interest Percentage	55.06%

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 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Series Income Share (1)	\$17,422,565.93	\$27,791,441.20	\$14,025,855.13	\$12,649,075.97	\$29,004,524.87	\$23,027,176.01	\$29,734,617.63
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)	\$2,160,109.04 \$2,160,109.04 \$2,159,259.01 \$0.00 \$15,262,456.89	\$1,618,709.17 \$1,618,709.17 \$1,617,353.25 \$0.00 \$26,172,732.03	\$1,317,111.31 \$1,317,111.31 \$1,316,427.00 \$0.00 \$12,708,743.82	\$895,518.90 \$895,518.90 \$894,901.76 \$0.00 \$11,753,557.07	\$5,291,579.45 \$5,291,579.45 \$5,290,164.35 \$0.00 \$23,712,945.42	\$4,187,977.99 \$4,187,977.99 \$4,186,854.52 \$0.00 \$18,839,198.02	\$5,196,385.23 \$5,196,385.23 \$5,196,385.23 \$0.00 \$24,538,232.40
Components of Maximum Series Entitlement							
Series Funding Costs: Class A Class B Class C	\$2,007,662.50 \$101,852.75 \$48,083.93	\$1,482,600.00 \$86,617.76 \$45,280.47	\$1,213,509.17 \$67,942.20 \$33,599.84	\$821,988.00 \$47,381.64 \$24,125.84	\$4,821,666.66 \$305,526.54 \$160,401.87	\$3,833,220.00 \$230,712.88 \$121,151.10	\$4,715,429.12 \$311,478.66 \$169,477.45
Less: Income from the Distribution Account	\$277.15	\$234.73	\$183.55	\$0.00	\$655.34	\$789.53	\$0.00
Series Additional Funding Expenses Maximum Series Entitlement before Deficiency	\$2,787.01 \$2,160,109.04	\$4,445.67 \$1,618,709.17	\$2,243.65 \$1,317,111.31	\$2,023.42 \$895,518.90	\$4,639.72 \$5,291,579.45	\$3,683.54 \$4,187,977.99	\$0.00 \$5,196,385.23
Uncovered prior Cumulative Entitlement Deficiency Maximum Series Entitlement (2)	\$0.00 \$2,160,109.04	\$0.00 \$1,618,709.17	\$0.00 \$1,317,111.31	\$0.00 \$895,518.90	\$0.00 \$5,291,579.45	\$0.00 \$4,187,977.99	\$0.00 \$5,196,385.23
Excess Finance Charge Collection Reserve Account Available Collections	\$15,262,456.89 \$13,483,462.88	\$26,172,732.03 \$23,334,986.58	\$12,708,743.82 \$11,276,583.24	\$11,753,557.07 \$10,461,977.49	\$23,712,945.42 \$20,751,333.68	\$18,839,198.02 \$16,487,925.07	\$24,538,232.40 \$21,502,071.90
Deposit to Series Reserve Account							
(a) During Pre-Accumulation Reserve Period(b) Current Excess Spread % < RequiredSeries Excess Finance Charge Receivables Collections	\$0.00 \$0.00 \$15,262,456.89	\$0.00 \$0.00 \$26,172,732.03	\$0.00 \$0.00 \$12,708,743.82	\$0.00 \$0.00 \$11,753,557.07	\$0.00 \$0.00 \$23,712,945.42	\$0.00 \$0.00 \$18,839,198.02	\$0.00 \$0.00 \$24,538,232.40
Series Pre-Accumulation Reserve Start Date	04/17/2023	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 (b) On all prior Distribution Days (c) Cumulative amounts withdrawn (4) = (a + b) 2% of Initial Invested Amount (5) Test: (4) < (5) In compliance? (Yes/No) If No, then Amortization Event 	\$0.00 \$0.00 \$0.00 \$16,896,256.68 Yes	\$0.00 \$0.00 \$0.00 \$26,951,904.00 Yes	\$0.00 \$0.00 \$0.00 \$13,602,155.36 Yes	\$0.00 \$0.00 \$0.00 \$12,266,966.59 Yes	\$0.00 \$0.00 \$0.00 \$28,128,342.24 Yes	\$0.00 \$0.00 \$0.00 \$22,331,560.00 Yes	\$0.00 \$0.00 \$0.00 \$28,836,380.00 Yes

VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS							
	Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Series Principal Collections	\$478,509,599.26	\$763,290,097,77	\$385,219,146,44	\$347,406,033.52	\$796,607,353.35	\$632,439,832.53	\$816.659.295.19
Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sum of above (1)	\$478,509,599.26	\$763,290,097.77	\$385,219,146.44	\$347,406,033.52	\$796,607,353.35	\$632,439,832.53	\$816,659,295.19
Invested Amount during Accumulation Period before deposit (2)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Controlled Distribution Amount (3)	\$0.00	\$0.00	\$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	\$0.00	\$0.00
Available Excess Collections allocated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Remaining balance remitted to Seller	\$478,509,599.26	\$763,290,097.77	\$385,219,146.44	\$347,406,033.52	\$796,607,353.35	\$632,439,832.53	\$816,659,295.19
IX. APPLICATION OF FUNDS IN DISTRIBUTION ACCOUNTS							
	Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Revolving / Accumulation / Amortization Period	Revolving						
Distribution Account Balance before payments	\$2,009,950.96	\$1,618,148.65	\$1,316,893.51	\$895,156.94	\$4,825,476.43	\$3,836,244.62	\$4,715,429.12
Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available for payments	\$2,009,950.96	\$1,618,148.65	\$1,316,893.51	\$895,156.94	\$4,825,476.43	\$3,836,244.62	\$4,715,429.12
PAYMENT MADE IN ORDER PER SUPPLEMENTAL							
Paid to Trustees	\$278.03	\$443.49	\$223.82	\$201.85	\$462.85	\$367.46	\$0.00
Class A Coupon or Swap Payment	\$2,007,662.50	\$1,482,600.00	\$1,213,509.17	\$821,988.00	\$4,821,666.67	\$3,833,220.00	\$4,715,429.12
Class A Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Class B Coupon or Swap Payment	\$0.00	\$86,617.76	\$67,942.20	\$47,381.64	\$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	\$0.00
Class C Coupon or Swap Payment	\$0.00	\$45,280.47	\$33,599.84	\$24,125.84	\$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	\$0.00
Paid to Subordinated Lender	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Certain Additional Funding Expenses	\$1,541.79	\$2,459.37	\$1,241.20	\$1,119.37	\$2,566.72	\$2,037.76	\$0.00
Distribution Account Balance after payments	\$468.64	\$747.56	\$377.28	\$340.24	\$780.20	\$619.40	\$0.00
Total coupon / swap payment due	\$2.007.662.50	\$1.614.498.23	\$1.315.051.21	\$893.495.48	\$4.821.666.67	\$3.833.220.00	\$4.715.429.12
Total principal / swap exchange due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Additional Funding Expenses due	\$1,936.98	\$3,089.75	\$1,559.34	\$1,406.28	\$3,224.62	\$2,560.07	\$0.00
Total paid	\$2,009,482.32	\$1,617,401.09	\$1,316,516.23	\$894,816.70	\$4,824,696.23	\$3,835,625.22	\$4,715,429.12
Payable to Beneficiary	\$117.16	\$186.89	\$94.32	\$85.06	\$195.05	\$154.85	\$0.00
X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS							
	Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	Series 2023-1
Class A Note Rate	3.44000%	1.14000%	1.97000%	SOFR + 25 bps	SOFR + 120 bps	4.31000%	SOFR + 120 bps
Class B Note Rate	3.21500%	1.44000%	2.36000%	1.73000%	5.79300%	5.51000%	5.57500%
Class C Note Rate	3.41500%	1.74000%	2.66000%	2.03000%	6.84300%	6.51000%	6.82500%
Class A Coupon Payment	US\$1,720,000.00	US\$950,000.00	US\$820,833.33	TBD	TBD	US\$2,873,333.33	TBD
Class A Principal Payment	US\$0.00						
Class B Coupon Payment	\$0.00	US\$57,754.80	US\$47,325.87	US\$31,223.62	\$0.00	\$0.00	\$0.00
Class B Principal Payment	\$0.00	US\$0.00	US\$0.00	US\$0.00	\$0.00	\$0.00	\$0.00
Class C Coupon Payment	\$0.00	US\$31,016.95	US\$23,709.47	US\$16,283.98	\$0.00	\$0.00	\$0.00
Class C Principal Payment	\$0.00	US\$0.00	US\$0.00	US\$0.00	\$0.00	\$0.00	\$0.00
Class A Interest Factor	US\$2.86667	US\$0.95000	US\$1.64167	TBD	TBD	US\$3.59167	TBD
Class B Interest Factor	\$0.00000	US\$1.20000	US\$1.96667	US\$1.44167	\$0.00000	\$0.00000	\$0.00000
Class C Interest Factor	\$0.00000	US\$1.45000	US\$2.21667	US\$1.69167	\$0.00000	\$0.00000	\$0.00000