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

Determination Day:	02/28/2023
Determination Period:	February 2023
Number of Days in Determination Period:	28
Distribution Day:	03/15/2023
Prior Determination Period:	January 2023

Canadian Dollars unless otherwise specified

I. DEAL PARAMETERS

	Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4
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
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
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
	\$10,000, <u>201</u> .00	00421,001,000.00	00010,000,000.00	0000,020,000.00	ψ20, 120,0 1 2.00	<i>\\</i> 22,002,000.00
% (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	\$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
Class B	\$0.00	\$60,642,540.00	\$30,604,595.20	\$27,600,955.20	\$0.00	\$0.00
Class C	\$0.00	\$26,952,660.00	\$13,603,172.80	\$12,267,374.40	\$0.00	\$0.00
	φ0.00	φ20,932,000.00	φ13,003,172.00	φ12,207,374.40	φ0.00	φ0.00
Note Coupon rate						
Class A	3.44000%	1.14000%	1.97000%	SOFR + 25 bps	SOFR + 120 bps	4.31000%
Class B	3.21500%	1.44000%	2.36000%	1.73000%	5.79300%	5.51000%
Class C	3.41500%	1.74000%	2.66000%	2.03000%	6.84300%	6.51000%
Note Coupon Payment Frequency						
Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Class A Class B	Semi-Annual	Monthly	Monthly	Monthly	Semi-Annual	Semi-Annual
Class C	Semi-Annual	Monthly	Monthly	Monthly	Semi-Annual	Semi-Annual
Swap pay rate if applicable	0.050000/	4.440000/	0.000000	1 700000	4 400000/	1 10000%
Class A	3.05000%	1.41200%	2.29000%	1.72000%	4.40000%	4.40600%
Class B	0.00000%	1.71400%	2.66400%	2.06000%	0.00000%	0.00000%
Class C	0.00000%	2.01600%	2.96400%	2.36000%	0.00000%	0.00000%
Series Issuance Date	09/17/2018	09/01/2021	02/03/2022	02/03/2022	07/22/2022	09/16/2022
Expected Final Payment Date	08/15/2023	08/17/2026	01/15/2027	01/16/2024	07/16/2029	09/15/2025
Prescription Date (legal final)	08/15/2025	08/15/2028	01/15/2029	01/15/2026	07/15/2031	09/15/2027

II. NOTE PRINCIPAL

	Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4
Beginning Note Principal Amo	unt 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
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
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
Ending Note Principal Amount	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
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
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

Canadian Dollars unless otherwise specified

III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

Detroining Monits will Exact Final Payment Date 5 4.1 4.0 10 7.0 7.0 7.0 Depring Monits will Exact Final Payment Date 5 1.1.7.7.9. 0.00 800.0 <th></th> <th>Series 2018-4</th> <th>Series 2021-1</th> <th>Series 2022-1</th> <th>Series 2022-2</th> <th>Series 2022-3</th> <th>Series 2022-4</th>		Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4
Unicoversity 50.00	Remaining Months until Expected Final Payment Date	5	41	46	10	76	30
bepotit in eduction of Invised Anount 50.00							
Ending Microsoft Preventing 544,812,854.00 51,315,735,800.00 5613,343,232.60 51,105,776,000.00 Series State 7,58% 12,29% 6,10% 5,50% 12,22% 10,02% Series State 7,58% 12,29% 6,10% 5,50% 12,22% 10,02% Series State 7,58% 12,29% 13,00% 5,00% 12,22% 10,02% Series State Series 2015-4 Series 2022-1 Series 2022-2 Series 2022-3 Series 2022-4 1) Distribution Account Series 2017-18 \$15,318 \$0,00 \$50,07 \$4,82,84 Deparation \$2,077,167,31 \$3,240,118-10 \$2,83,84,31,27 4,119,178 \$110,110,107 \$4,80,20,104 Loding Maintone \$2,007,116 \$3,240,118-10 \$2,83,84,31,27 4,119,178 \$110,120,107,78 \$2,002,104 2) Reserve Account \$2,000 \$0,00 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$2,00							
Fading Alcolution Percentage 7.69% 12.09% 6.10% 5.50% 12.62% 10.02% Series Share 7.69% 12.09% 6.10% 5.50% 12.62% 10.02% Series Share 14.00% 22.43% 11.32% 10.21% 23.41% 18.55% SCCOUNT BALANCES Series 2012-1 Series 2022-2 Series 2022-2 Series 2022-3 Series 2022-4 1 Dipticibulon Account Socres 2016-1 Series 2022-1 Series 2022-2 Series 2022-3 Series 2022-4 1 Dipticibulon Account Socres 2016-1 Scores 2022-1 Series 2022-2 Series 2022-3 Series 2022-4 Dipticibulon Account Socres 105-75 Scores 2016-1 Scores 2022-2 Scores 2022-3 Scores 2022-3 Scores 2022-3 Scores 2022-4 2) Reserve Account Score 2016-1 Score 2022-1 Score 2022-3 Score 2022-3		+				+	
Selets Statue 7.5% 12.0% 6.10% 5.50% 12.2% 10.02% Series Allocation Percentage 14.60% 22.43% 11.32% 10.21% 23.41% 16.56% ES ACCOUNT BALANCES Series 2014 Series 2021 Series 2022.3 Series 2022.3 Series 2022.4 1) Distribution Account Saries 2016 Series 2021.4 Series 2022.4 Sintes 2016.4 Sintes 2022.4 Series 2022.3 Series 2022.3 Series 2022.4 Pagning Balance Saries 2016.4 Saries 2018.4 Saries 2021.4 Saries 2017.4 Sintes 2017.4 Sintes 2012.4 Sintes 2012.4 Pagning Balance Saries 2016.4 Saries 2018.4 Saries 2018.4 Saries 2019.4 Saries 2011.4 Saries 2022.4 Saries 2022.3 Saries 2022.3 Saries 2022.3 Saries 2022.3 Saries 2022.3 Saries 2022.3 Saries 2022.4 Saries 2022.4 Saries 2022.4 Saries 2022.4 Saries 2022.4							
Series Allocation Percentage 14.06% 22.43% 11.32% 10.21% 23.41% 15.58% EXACCOUNT PALANCES Series 2021-1 Series 2022-1 Series 2021-1 Series 2021-1 Series 2021-1 Series 2021-1 Series 2021-1 Series 2022-1 Series 2022							
Series 2019-4 Series 2021-1 Series 2022-1 Series 2022-2 Series 2022-3 Series 2022-4 1) Exhibution Account Beginning Balance Beginning Balance Ending Balance 53.072.100.73 \$32.401.10.0 \$2.605.545.12 \$17.071.870.8 \$10.173.201.87 \$42.002 \$2.007.16 \$2.005.545.12 \$17.071.870.8 \$10.173.201.87 \$40.028.44.40 \$2.005.024.01 \$2.005.024.01 \$2.005.024.01 \$2.005.024.01 \$2.005.024.01 \$2.005.01 \$5.000.01 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>							
1) Distribution Account Beginning Balance 52/49 0/2 \$2/07.16 \$163.15 \$0.00 \$583.77 \$462.64 Deposit \$50.07/1,238.44 \$3.228.23.22.31 \$2.263.545.12 \$17.91.78.79 \$10.20.01.87 \$8.000 \$50.00 \$5	RIES ACCOUNT BALANCES						
Despoint Despoint Withow S240,02 4507/153,84 S207,16 53,240,116.10 S23,83,12.12 S17,171,786,79 S10,132,001,78 S50,203,164,40 Withow 450,071,23,844 \$32,392,31 \$42,255,257,07 \$17,171,786,79 \$10,132,001,78 \$50,00 \$50,00 \$50,00 \$20,056,04 2) Reserve Account S00,00 \$0,00 \$50,00 \$0,00 \$50,00 \$0,00 \$50,00 \$0,00%		Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4
Depoit Withdraw Ending Balance \$5,072,105,73 (\$1,78,14) \$3,239,323 (\$3,290,125,74) \$1,78,16,71 (\$3,239,323,14) \$1,71,68,70 (\$1,77,168,70 (\$1,000) (\$0,00) (\$							
Windraw Ending Balance 45.071/28.44 45.239.26.31 452.635.27.07 517.71/766.79 510.119.674.88 458.026.572.00 2) Reserve Account Begining Balance 50.00							
Ending Balance \$1,116.31 \$399.97 \$749.23 \$85.06 \$3,910.76 \$2,055.04 2) Reserve Account Beginning Balance \$0.00							
2) Reserve Account S0.00 \$0.00 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Beginning Balance \$0.00% \$0.00%<		\$1,110.31	\$990.97	\$749.23	\$6 3. 00	\$3,910.70	\$2,033.04
Deposit \$0.00 <							
Windraw Interest Income Ending Balance \$0.00							
Interest Income Ending Balance \$0.00 <							
Ending Balance \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 RTFOLIO PERFORMANCE STATISTICS Series 2018-4 Series 2021-1 Series 2022-1 Series 2022-2 Series 2022-3 Series 2022-4 Portfolio Yield 23.73%							
Series 2018-4 Series 2021-1 Series 2022-1 Series 2022-2 Series 2022-3 Series 2022-4 Portfolio Yield 23.73% 23.53% 65.65% 512.412.1							
Portfolio Yield 23.73% 45.75% 45.55% 45.2112.355.03		Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4
Vied on Eligible Investments 0.00% <th< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th></th<>							
Blended Coupon and Additional Funding Expenses 3.07% 1.45% 2.33% 1.76% 4.52% 4.51% Net Written-off Percentage (net of Recoveries) 1.71%							
Net Written-off Percentage (net of Recoveries) 1.71% 1.71							
Series Income Share \$17,096,234.58 \$27,270,896.87 \$13,763,145.50 \$12,412,153.92 \$28,461,258.99 \$22,595,868.16 Funding Costs \$2,156,600.06 \$1,613,688.20 \$1,314,396.30 \$893,495.48 \$5,283,879.35 \$4,183,183.82 Additional Funding Expenses \$15,198,226.58 \$2,549,396.01 \$1,286,635.65 \$1,160,399.38 \$2,600,675.98 \$2,112,355.03 Excess Series Income Share \$13,333,265.47 \$23,094,824.28 \$11,155,558.53 \$10,352,407.49 \$20,503,148.34 \$16,289,567.52 Invested Amount \$844,812,834.00 \$1,347,595,200.00 \$660,107,768.00 \$613,348,329.60 \$1,406,417,112.00 \$1,116,578,000.00 Series Excess Spread % - Current Determination Period 21.03% 22.27% 21.39% 20.25% 19.58% 19.60% Series Excess Spread % - 2nd prior Determination Period 20.04% 22.27% 21.39% 21.96% 19.20% 19.20% 19.21% Series Excess Spread % - 2nd prior Determination Period 20.04% 22.27% 21.39% 21.95% 19.20% 19.21% Series Excess Spread % - 3 month average							
Series Income Share \$17,096,234.58 \$27,270,896.87 \$13,763,145.50 \$12,412,153.92 \$28,461,258.99 \$22,595,868.16 Funding Costs \$2,156,600.06 \$1,613,688.20 \$1,314,396.30 \$893,495.48 \$5,283,879.35 \$4,183,183.82 Additional Funding Expenses \$1,598,226.58 \$2,549,396.01 \$1,246,635.65 \$1,115,77 \$13,555.32 \$10,761.79 Series Pool Losses \$1,333,265.47 \$22,099,80.01 \$1,286,635.65 \$1,160,399.38 \$2,660,675.98 \$2,112,355.03 Excess Series Income Share \$13,333,265.47 \$23,094,824.28 \$11,155,558.53 \$10,352,407.49 \$20,503,148.34 \$16,289,567.52 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 Series Excess Spread % - Prior Determination Period 21.03% 22.27% 21.39% 20.25% 19.58% 19.60% Series Excess Spread % - 2nd prior Determination Period 20.64% 22.27% 21.39% 21.96% 19.20% 19.21% Series Excess Spread % - 3 month average 20.20% <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>							
Funding Costs \$2,156,600.06 \$1,613,688.20 \$1,314,396.30 \$893,495.48 \$5,283,879.35 \$4,183,183.82 Additional Funding Expenses \$8,142.47 \$12,988.38 \$6,555.01 \$5,911.57 \$13,555.32 \$10,761.79 Series Pool Losses \$1,598,226.58 \$2,249,396.01 \$1,286,635.65 \$1,160,339.38 \$2,660,675.98 \$2,112,355.03 Excess Series Income Share \$13,333,265.47 \$22,004,824.28 \$11,155,558.53 \$10,352,407.49 \$20,503,148.34 \$16,289,567.52 Invested Amount \$844,812,834.00 \$1,347,595,200.00 \$6680,107,768.00 \$613,348,329.60 \$1,406,417,112.00 \$1,116,578,000.00 Series Excess Spread % - Current Determination Period 21.03% 22.266% 21.77% 22.35% 19.86% 19.60% Series Excess Spread % - 2nd prior Determination Period 20.64% 22.27% 21.39% 21.96% 19.20% 19.21% Series Excess Spread % - 2nd prior Determination Period 20.64% 22.27% 21.39% 21.96% 19.20% 19.21% Series Excess Spread % - 3 month average 20.20% 21.83% 20.95% 21.52% 18.76% 18.77% <		\$47.000.004.FD	\$07.070.000.07	* 40 700 445 50	\$40,440,450,00	ADD 404 050 00	* 00 505 000 40
Additional Funding Expenses \$8,142.47 \$12,988.38 \$6,555.01 \$5,911.57 \$13,555.32 \$10,761.79 Series Pool Losses \$1,598,226.58 \$2,549,396.01 \$1,286,635.65 \$1,160,339.38 \$2,660,675.98 \$2,112,355.03 Excess Series Income Share \$13,332,656.47 \$23,094,824.28 \$11,155,558.53 \$10,352,407.49 \$20,503,148.34 \$16,289,567.52 Invested Amount \$844,812,834.00 \$1,347,595,200.00 \$660,107,768.00 \$613,348,329.60 \$1,406,417,112.00 \$1,116,578,000.00 Series Excess Spread % - Current Determination Period 18.94% 20.57% 19.68% 20.25% 19.58% 19.60% Series Excess Spread % - 2nd prior Determination Period 21.03% 22.27% 21.39% 21.96% 19.20% 19.21% Series Excess Spread % - 2nd prior Determination Period 20.64% 22.27% 21.39% 21.96% 19.20% 19.21% Series Excess Spread % - 3 month average 20.20% 21.83% 20.95% 21.52% 18.76% 18.77% 3 month average \$12,815,882.49 \$22,269,926.97 \$10,739,120.61 \$9,977,147.02 \$19,640,565.62 \$15,605,447.86 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Series Pool Losses \$1,599,226.58 \$2,249,396.01 \$1,286,635.65 \$1,160,339.38 \$2,660,675.98 \$2,112,355.03 Excess Series Income Share \$13,333,265.47 \$23,094,824.28 \$11,155,558.53 \$10,352,407.49 \$20,503,148.34 \$16,289,567.52 Invested Amount \$844,812,804.00 \$1,347,595,200.00 \$680,107,768.00 \$613,348,329.60 \$1,406,417,112.00 \$1,116,578,000.00 Series Excess Spread % - Current Determination Period 18.94% 20.57% 19.868% 20.25% 17.49% 17.49% Series Excess Spread % - Prior Determination Period 21.03% 22.66% 21.77% 22.35% 19.58% 19.60% Series Excess Spread % - 2nd prior Determination Period 20.64% 22.27% 21.39% 21.96% 19.20% 19.21% Series Excess Spread % - 3 month average 20.20% 21.83% 20.95% 21.52% 18.76% 18.77% Excess of Series Income Share over Funding Costs and other series allocable expenses \$12,815,882.49 \$22,269,926.97 \$10,739,120.61 \$9,977,147.02 \$19,640,565.62 \$15,605,447.86							
Excess Series Income Share \$13,333,265.47 \$23,094,824.28 \$11,155,558.53 \$10,352,407.49 \$20,503,148.34 \$16,289,567.52 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 Series Excess Spread % - Prior Determination Period 21.03% 22.66% 21.77% 22.35% 19.88% 19.60% Series Excess Spread % - Prior Determination Period 20.64% 22.27% 21.39% 21.96% 19.20% 19.20% 19.20% 19.20% 19.21% Series Excess Spread % - 2nd prior Determination Period 20.64% 22.27% 21.39% 21.96% 19.20% 19.21% Series Excess Spread % - 3 month average 20.20% 21.83% 20.95% 21.52% 18.76% 18.77% Excess of Series Income Share over Funding Costs and other series allocable expenses \$12,815,882.49 \$22,269,926.97 \$10,739,120.61 \$9,977,147.02 \$19,640,565.62 \$15,605,447.86							
Series Excess Spread % - Current Determination Period 18.94% 20.57% 19.68% 20.25% 17.49% 17.51% Series Excess Spread % - Prior Determination Period 21.03% 22.66% 21.77% 22.35% 19.58% 19.60% Series Excess Spread % - 2nd prior Determination Period 20.64% 22.27% 21.39% 21.96% 19.20% 19.21% Series Excess Spread % - 3 month average 20.20% 21.83% 20.95% 21.52% 18.76% 18.77% Excess of Series Income Share over Funding Costs and other series allocable expenses 3 \$12,815,882.49 \$22,269,926.97 \$10,739,120.61 \$9,977,147.02 \$19,640,565.62 \$15,605,447.86							
Series Excess Spread % - Prior Determination Period 21.03% 22.66% 21.77% 22.35% 19.58% 19.60% Series Excess Spread % - 2nd prior Determination Period 20.64% 22.27% 21.39% 21.96% 19.20% 19.21% Series Excess Spread % - 3 month average 20.20% 21.83% 20.95% 21.52% 18.76% 18.77% Excess of Series Income Share over Funding Costs and other series allocable expenses \$22,269,926.97 \$10,739,120.61 \$9,977,147.02 \$19,640,565.62 \$15,605,447.86		\$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
Series Excess Spread % - 2nd prior Determination Period 20.64% 22.27% 21.39% 21.96% 19.20% 19.21% Series Excess Spread % - 3 month average 20.20% 21.83% 20.95% 21.52% 18.76% 19.21% Excess of Series Income Share over Funding Costs and other series allocable expenses 3 month average \$12,815,882.49 \$22,269,926.97 \$10,739,120.61 \$9,977,147.02 \$19,640,565.62 \$15,605,447.86							
Series Excess Spread % - 3 month average 20.20% 21.83% 20.95% 21.52% 18.76% 18.77% Excess of Series Income Share over Funding Costs and other series allocable expenses 3 12,815,882.49 \$22,269,926.97 \$10,739,120.61 \$9,977,147.02 \$19,640,565.62 \$15,605,447.86							
other series allocable expenses 3 month average \$12,815,882.49 \$22,269,926.97 \$10,739,120.61 \$9,977,147.02 \$19,640,565.62 \$15,605,447.86							
5	0						
5	3 month average	\$12,815,882,49	\$22,269.926.97	\$10,739.120.61	\$9,977.147.02	\$19,640.565.62	\$15,605,447,86
		1 11	1 1	1 - 7 7	1 - 7 - 7		

Canadian Dollars unless otherwise specified

VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWA	RD:					Nun	IDEI OI ACCOUNTS
(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 Determin 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				\$11,143,943,697.51 \$6,395,060,601.16 \$11,502,941.09 \$0.00 \$6,071,693,500.00 \$21,082,240.13 \$218,666,549.87 \$11,239,064,949.76	8,671,111 8,697,240
COLLECTIONS: (1) (2) (3) (1)+(2)+(3)	Recoveries Collections of Principal Receivables Collections of Finance Charge Receivables (net of Recoveries) Total Collections Monthly Payment Rate current Determination Period (Total Collections net of Recoveries as % of Beginning Pool Balance)					\$5,161,319.70 \$6,071,693,500.00 \$220,355,466.97 \$6,297,210,286.67 56.51%	
	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					64.72% 66.55% 62.59% Yes	
	Portfolio Yield current Determination Period (Finance Charge Collections net of Recoveries as % of Beginning Pool Balance)					23.73%	
	Portfolio Yield prior Determination Period Portfolio Yield second prior Determination Period Average latest three Determination Periods					25.44% 25.07% 24.75%	
DELINQUENCIES:		Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts		

Number of Accounts

31-60 days delinquent	\$86,575,488	0.76%	13,502	0.16%
61-90 days delinquent	\$53,370,665	0.47%	6,339	0.07%
91-120 days delinquent	\$33,992,860	0.30%	3,850	0.04%
121-150 days delinquent	\$20,932,711	0.18%	2,372	0.03%
> 150 days delinquent	\$17,147,612	0.15%	1,346	0.02%
Total	\$212,019,336	1.86%	27,409	0.32%

Canadian Dollars unless otherwise specified

WRITTEN-OFF AMO Written-off Amounts (Recoveries Net Written-off Amou Written-off percentage Recovery percentage Net Written-off percen Number of Written-off	i.e. charge-offs) nts e (annualized) e (annualized) ntage (annualized)		\$21,082,240.13 \$5,161,319.70 \$15,920,920.43 2.27% 0.56% 1.71% 1,659
RETAINED INTERES (1) (2) (1)x(2)=(3) (4) (4)/(1)=(5)	ST: Total Invested Amount Required Pool Percentage Required Pool Balance Pool Percentage Test: Ending Pool Balance >= Required Pool Balance In compliance? (Yes/No)		\$6,008,859,243.60 107% \$6,429,479,390.65 \$11,239,064,949.76 187% Yes
(1) (2) (1)-(2) CREDIT RISK RETE (1)	Pool Balance Total Invested Amount Retained Interest NTION (REGULATION RR): Retained Interest	100.00% 53.46% 46.54%	\$11,239,064,949.76 \$6,008,859,243.60 \$5,230,205,706.16 \$5,230,205,706.16
(1) (2) (1)/(2)=(3)	Aggregate Principal Amount of Notes (CAD Equivalent) Seller's Interest Percentage		\$6,008,859,243.60 87.04%

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

Canadian Dollars unless otherwise specified

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 Income Share (1)	\$17,096,234.58	\$27,270,896.87	\$13,763,145.50	\$12,412,153.92	\$28,461,258.99	\$22,595,868.16
Maximum Series Entitlement (2)	\$2,164,742.53	\$1,626,676.58	\$1,320,951.31	\$899,407.05	\$5,297,434.67	\$4,193,945.61
Series Ownership Entitlement $(3) = $ lesser (1) or (2)	\$2,164,742.53	\$1,626,676.58	\$1,320,951.31	\$899,407.05	\$5,297,434.67	\$4,193,945.61
Amount Deposited to Series Distribution Account	\$2,164,314.21	\$1,625,993.35	\$1,320,606.49	\$899,096.08	\$5,296,721.61	\$4,193,379.50
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)	\$14,931,492.05	\$25,644,220.29	\$12,442,194.19	\$11,512,746.87	\$23,163,824.32	\$18,401,922.55
Components of Maximum Series Entitlement						
Series Funding Costs:						
Class A	\$2,007,662.50	\$1,482,600.00	\$1,213,509.17	\$821,988.00	\$4,821,666.66	\$3,833,220.00
Class B	\$101,852.75	\$86,617.76	\$67,942.20	\$47,381.64	\$305,526.54	\$230,712.88
Class C	\$48,083.93	\$45,280.47	\$33,599.84	\$24,125.84	\$160,401.87	\$121,151.10
Less: Income from the Distribution Account	\$999.12	\$810.03	\$654.91	\$0.00	\$3,715.72	\$1,900.16
Series Additional Funding Expenses	\$8,142.47	\$12,988.38	\$6,555.01	\$5,911.57	\$13,555.32	\$10,761.79
Maximum Series Entitlement before Deficiency	\$2,164,742.53	\$1,626,676.58	\$1,320,951.31	\$899,407.05	\$5,297,434.67	\$4,193,945.61
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$2,164,742.53	\$1,626,676.58	\$1,320,951.31	\$899,407.05	\$5,297,434.67	\$4,193,945.61
Excess Finance Charge Collection	\$14,931,492.05	\$25,644,220.29	\$12,442,194.19	\$11,512,746.87	\$23,163,824.32	\$18,401,922.55
Reserve Account Available Collections	\$13,333,265.47	\$23,094,824.28	\$11,155,558.53	\$10,352,407.49	\$20,503,148.34	\$16,289,567.52
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	\$14,931,492.05	\$25,644,220.29	\$12,442,194.19	\$11,512,746.87	\$23,163,824.32	\$18,401,922.55
Series Pre-Accumulation Reserve Start Date	04/15/2023	04/15/2026	09/15/2026	09/15/2023	03/15/2029	05/15/2025
Amount withdrawn from Reserve Account						
	AO CO	* 0.00				
(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) Test: (4) \leq (5) In compliance 2 (Vac (Na))	\$16,896,256.68	\$26,951,904.00	\$13,602,155.36	\$12,266,966.59	\$28,128,342.24	\$22,331,560.00
Test: (4) < (5) In compliance? (Yes/No) If No, then Amortization Event	Yes	Yes	Yes	Yes	Yes	Yes

Canadian Dollars unless otherwise specified

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 Principal Collections	\$461,888,089.16	\$736,776,461.40	\$371,838,204.08	\$335,338,517.14	\$768,936,386.18	\$610,471,453.37	
Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Sum of above (1)	\$461,888,089.16	\$736,776,461.40	\$371,838,204.08	\$335,338,517.14	\$768,936,386.18	\$610,471,453.37	
Invested Amount during Accumulation Period before deposit (2)	\$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	
Distribution Account Deposit (least of 1, 2, or 3)	\$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	
Remaining balance remitted to Seller	\$461,888,089.16	\$736,776,461.40	\$371,838,204.08	\$335,338,517.14	\$768,936,386.18	\$610,471,453.37	
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	
Revolving / Accumulation / Amortization Period	Revolving	Revolving	Revolving	Revolving	Revolving	Revolving	
Distribution Account Balance before payments	\$2,015,493.81	\$1,626,990.27	\$1,321,355.72	\$899,181.14	\$4,834,703.97	\$5,943,025.63	
Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Amount available for payments	\$2,015,493.81	\$1,626,990.27	\$1,321,355.72	\$899,181.14	\$4,834,703.97	\$5,943,025.63	
PAYMENT MADE IN ORDER PER SUPPLEMENTAL							
Paid to Trustees	\$4,126.70	\$6,582.66	\$3,322.15	\$2,996.05	\$6,869.99	\$5,454.20	
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	
Class A Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Class B Coupon or Swap Payment	\$0.00	\$86,617.76	\$67,942.20	\$47,381.64	\$0.00	\$1,376,586.87	
Class B Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Class C Coupon or Swap Payment	\$0.00	\$45,280.47	\$33,599.84	\$24,125.84	\$0.00	\$722,868.23	
Class C Principal or Swap Exchange Amount	\$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	
Certain Additional Funding Expenses	\$3,470.29	\$5,535.60	\$2,793.72	\$2,519.49	\$5,777.22	\$4,586.63	
Distribution Account Balance after payments	\$234.32	\$373.78	\$188.64	\$170.12	\$390.10	\$309.70	
	** *** *** **				* · · · · · · · · · · · · · · · · · · ·		
Total coupon / swap payment due	\$2,007,662.50	\$1,614,498.23	\$1,315,051.21	\$893,495.48	\$4,821,666.67	\$5,932,675.10	
Total principal / swap exchange due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Additional Funding Expenses due Total paid	\$7,714.15 \$2,015,259.49	\$12,305.15 \$1,626,616.49	\$6,210.19 \$1,321,167.08	\$5,600.60 \$899,011.02	\$12,842.26 \$4,834,313.87	\$10,195.68 \$5,942,715.93	
Payable to Beneficiary	\$2,013,239.49	\$186.89	\$94.32	\$85.06	\$195.05	\$154.85	
	¢o	¢100.00	\$0 HOL	<i>Q</i> 00.00	\$100.00	¢101.00	
X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS							
	Series 2018-4	Series 2021-1	Series 2022-1	Series 2022-2	Series 2022-3	Series 2022-4	
Class A Note Rate	3.44000%	1.14000%	1.97000%	4.80747%	5.75747%	4.31000%	
Class B Note Rate	3.21500%	1.44000%	2.36000%	1.73000%	5.79300%	5.51000%	
Class C Note Rate	3.41500%	1.74000%	2.66000%	2.03000%	6.84300%	6.51000%	
Class A Coupon Payment	US\$1,720,000.00	US\$950,000.00	US\$820,833.33	US\$1,682,614.50	US\$4,478,032.22	US\$2,873,333.33	
Class A Principal Payment	US\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	
Class B Coupon Payment	\$0.00	US\$57,754.80	US\$47,325.87	US\$31,223.62	\$0.00	\$1,376,586.87	
Class B Principal Payment	\$0.00	US\$0.00	US\$0.00	US\$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	\$722,868.23	
Class C Principal Payment	\$0.00	US\$0.00	US\$0.00	US\$0.00	\$0.00	\$0.00	
Class A Interest Factor	US\$2.86667	US\$0.95000	US\$1.64167	US\$3.73914	US\$4.47803	US\$3.59167	
Class B Interest Factor	\$0.00000	US\$1.20000	US\$1.96667	US\$1.44167	\$0.00000	\$27.39694	
Class C Interest Factor	\$0.00000	US\$1.45000	US\$2.21667	US\$1.69167	\$0.00000	\$32.36917	