

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 2015-2	Determination Day:	09/30/2019
Series 2016-3	Determination Period:	September 2019
Series 2016-4	Number of Days in Determination Period:	30
Series 2017-2	Distribution Day:	10/15/2019
Series 2017-4	Prior Determination Period:	August 2019
Series 2018-1		
Series 2018-3		
Series 2018-4		
Series 2018-5		
Series 2019-1		

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I. DEAL PARAMETERS

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
Initial Note Balance in Original Currency							
Class A	US\$500,000,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$600,000,000.00	US\$525,000,000.00	US\$750,000,000.00	US\$450,000,000.00
Class B	\$29,420,856.00	\$24,401,069.00	\$24,401,069.00	\$38,449,733.00	\$31,988,503.00	\$44,975,936.00	\$28,328,343.00
Class C	\$13,075,936.00	\$10,844,920.00	\$10,844,920.00	\$17,088,770.00	\$14,217,112.00	\$19,989,305.00	\$12,590,374.00
% (CAD)							
Class A	93.50%	93.50%	93.50%	93.50%	93.50%	93.50%	93.50%
Class B	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
Class C	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Swap Notional if applicable							
Class A	\$611,300,000.00	\$507,000,000.00	\$507,000,000.00	\$798,900,000.00	\$664,650,000.00	\$934,500,000.00	\$588,600,000.00
Class B	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Class C	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Note Coupon rate							
Class A	2.02000%	1M Libor + 95bps	1M Libor + 105bps	1.98000%	1M Libor + 52bps	2.62000%	1M Libor + 32bps
Class B	2.24900%	2.93100%	3.17300%	1.84400%	2.93600%	2.65700%	2.83200%
Class C	2.49900%	3.63100%	3.87300%	1.99400%	3.43600%	2.85900%	3.03200%
Note Coupon Payment Frequency							
Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Class B	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
Class C	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually	Semiannually
Swap pay rate if applicable							
Class A	1.86900%	1.96000%	2.18000%	1.40760%	2.20000%	2.33700%	2.46530%
Class B	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Class C	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Series Issuance Date	04/29/2015	04/28/2016	04/28/2016	04/25/2017	08/15/2017	01/29/2018	06/21/2018
Expected Final Payment Date	04/15/2020	04/15/2021	04/18/2022	04/15/2020	07/15/2022	01/15/2021	05/17/2021
Prescription Date (legal final)	04/15/2022	04/15/2023	04/15/2024	04/15/2022	07/15/2024	01/15/2023	05/15/2023

II. NOTE PRINCIPAL

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
Beginning Note Principal Amount in Original Currency							
Class A	US\$500,000,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$600,000,000.00	US\$525,000,000.00	US\$750,000,000.00	US\$450,000,000.00
Class B	\$29,420,856.00	\$24,401,069.00	\$24,401,069.00	\$38,449,733.00	\$31,988,503.00	\$44,975,936.00	\$28,328,343.00
Class C	\$13,075,936.00	\$10,844,920.00	\$10,844,920.00	\$17,088,770.00	\$14,217,112.00	\$19,989,305.00	\$12,590,374.00
Ending Note Principal Amount in Original Currency							
Class A	US\$500,000,000.00	US\$400,000,000.00	US\$400,000,000.00	US\$600,000,000.00	US\$525,000,000.00	US\$750,000,000.00	US\$450,000,000.00
Class B	\$29,420,856.00	\$24,401,069.00	\$24,401,069.00	\$38,449,733.00	\$31,988,503.00	\$44,975,936.00	\$28,328,343.00
Class C	\$13,075,936.00	\$10,844,920.00	\$10,844,920.00	\$17,088,770.00	\$14,217,112.00	\$19,989,305.00	\$12,590,374.00

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I. DEAL PARAMETERS

	Series 2018-4	Series 2018-5	Series 2019-1
Initial Note Balance in Original Currency			
Class A	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00
Class B	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00
Class C	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00
% (CAD)			
Class A	93.50%	93.50%	93.50%
Class B	4.50%	4.50%	4.50%
Class C	2.00%	2.00%	2.00%
Swap Notional if applicable			
Class A	\$789,900,000.00	N/A	\$729,575,000.00
Class B	N/A	N/A	N/A
Class C	N/A	N/A	N/A
Note Coupon rate			
Class A	3.44000%	2.79300%	1M Libor + 45bps
Class B	3.21500%	3.15900%	2.98400%
Class C	3.41500%	3.65900%	3.48400%
Note Coupon Payment Frequency			
Class A	Monthly	Monthly	Monthly
Class B	Semiannually	Semiannually	Semiannually
Class C	Semiannually	Semiannually	Semiannually
Swap pay rate if applicable			
Class A	3.05000%	N/A	2.41600%
Class B	N/A	N/A	N/A
Class C	N/A	N/A	N/A
Series Issuance Date	09/17/2018	12/19/2018	01/18/2019
Expected Final Payment Date	08/15/2023	12/15/2020	12/15/2020
Prescription Date (legal final)	08/15/2025	12/15/2022	12/15/2022

II. NOTE PRINCIPAL

	Series 2018-4	Series 2018-5	Series 2019-1
Beginning Note Principal Amount in Original Currency			
Class A	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00
Class B	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00
Class C	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00
Ending Note Principal Amount in Original Currency			
Class A	US\$600,000,000.00	\$748,000,000.00	US\$550,000,000.00
Class B	\$38,016,577.00	\$36,000,000.00	\$35,113,236.00
Class C	\$16,896,257.00	\$16,000,000.00	\$15,605,882.00

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

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III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
Remaining Months until Expected Final Payment Date	6	18	30	6	33	15	19
Beginning Invested Amount	\$653,796,792.00	\$542,245,989.00	\$542,245,989.00	\$854,438,503.00	\$710,855,615.00	\$999,465,241.00	\$629,518,717.00
Uncovered Loss & Deficiency	\$0.00	\$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	\$0.00
Ending Invested Amount	\$653,796,792.00	\$542,245,989.00	\$542,245,989.00	\$854,438,503.00	\$710,855,615.00	\$999,465,241.00	\$629,518,717.00
Floating Allocation Percentage	6.03%	5.00%	5.00%	7.88%	6.56%	9.22%	5.81%
Series Share	6.03%	5.00%	5.00%	7.88%	6.56%	9.22%	5.81%
Series Allocation Percentage	8.89%	7.37%	7.37%	11.61%	9.66%	13.58%	8.56%

IV. SERIES ACCOUNT BALANCES

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
1) Distribution Account							
Beginning Balance	\$602.54	\$495.68	\$521.00	\$727.56	\$782.12	\$1,096.52	\$609.04
Deposit	\$2,019,846.25	\$1,766,023.60	\$1,959,025.64	\$1,993,996.24	\$2,556,774.10	\$3,788,151.86	\$2,517,964.69
Withdraw	-\$2,019,885.63	-\$1,766,059.26	-\$1,959,071.23	-\$1,994,013.67	-\$2,556,944.44	-\$3,788,384.50	-\$2,518,030.51
Ending Balance	\$563.16	\$460.02	\$475.41	\$710.13	\$611.78	\$863.88	\$543.22
2) Reserve Account							
Beginning Balance	\$4,908,591.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Withdraw	-\$8.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interest Income	\$8,129.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Balance	\$4,916,712.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

V. KEY PORTFOLIO PERFORMANCE STATISTICS

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
	22.99%	22.99%	22.99%	22.99%	22.99%	22.99%	22.99%
Yield on Eligible Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Blended Coupon and Additional Funding Expenses	1.96%	2.08%	2.30%	1.48%	2.26%	2.36%	2.50%
Net Written-off Percentage (net of Recoveries)	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%
SERIES EXCESS SPREAD %							
Series Income Share	\$12,910,691.29	\$10,707,869.26	\$10,707,869.26	\$16,872,814.12	\$14,037,446.36	\$19,736,693.94	\$12,431,265.98
Funding Costs	\$1,034,415.55	\$920,476.13	\$1,020,520.80	\$1,024,544.23	\$1,337,439.46	\$1,967,059.89	\$1,307,842.53
Additional Funding Expenses	\$33,486.72	\$17,543.76	\$17,574.02	\$32,291.92	\$1,333.28	\$1,874.60	\$1,180.73
Series Pool Losses	\$1,786,135.25	\$1,481,384.87	\$1,481,384.87	\$2,334,276.87	\$1,942,016.67	\$2,730,481.58	\$1,719,808.94
Excess Series Income Share	\$10,056,653.77	\$8,288,464.50	\$8,188,389.57	\$13,481,701.10	\$10,756,656.95	\$15,037,277.87	\$9,402,433.78
Invested Amount	\$653,796,792.00	\$542,245,989.00	\$542,245,989.00	\$854,438,503.00	\$710,855,615.00	\$999,465,241.00	\$629,518,717.00
Series Excess Spread % -Current Determination Period	18.46%	18.34%	18.12%	18.93%	18.16%	18.05%	17.92%
Series Excess Spread % -Prior Determination Period	18.45%	18.33%	18.11%	18.92%	18.15%	18.05%	17.91%
Series Excess Spread % -2nd prior Determination Period	19.94%	19.82%	19.60%	20.41%	19.64%	19.54%	19.40%
Series Excess Spread % -3 month average	18.95%	18.83%	18.61%	19.42%	18.65%	18.55%	18.41%
Excess of Series Income Share over Funding Costs and other series allocable expenses							
3 month average	\$9,234,237.51	\$7,606,361.74	\$7,506,289.65	\$12,406,780.86	\$9,862,609.08	\$13,780,245.26	\$8,610,660.22
Test if >0 in compliance?	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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III. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

	Series 2018-4	Series 2018-5	Series 2019-1
Remaining Months until Expected Final Payment Date	46	14	14
Beginning Invested Amount	\$844,812,834.00	\$800,000,000.00	\$780,294,118.00
Uncovered Loss & Deficiency	\$0.00	\$0.00	\$0.00
Deposit in reduction of Invested Amount	\$0.00	\$0.00	\$0.00
Ending Invested Amount	\$844,812,834.00	\$800,000,000.00	\$780,294,118.00
Floating Allocation Percentage	7.79%	7.38%	7.20%
Series Share	7.79%	7.38%	7.20%
Series Allocation Percentage	11.48%	10.87%	10.61%

IV. SERIES ACCOUNT BALANCES

	Series 2018-4	Series 2018-5	Series 2019-1
1) Distribution Account			
Beginning Balance	\$892.48	\$823.26	\$691.19
Deposit	\$4,166,305.83	\$3,626,475.30	\$3,071,402.85
Withdraw	-\$4,166,389.67	-\$3,626,580.85	-\$3,071,481.30
Ending Balance	\$808.64	\$717.71	\$612.74
2) Reserve Account			
Beginning Balance	\$0.00	\$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	\$0.00	\$0.00	\$0.00

V. KEY PORTFOLIO PERFORMANCE STATISTICS

	Series 2018-4	Series 2018-5	Series 2019-1
	22.99%	22.99%	22.99%
Yield on Eligible Investments	N/A	N/A	N/A
Blended Coupon and Additional Funding Expenses	3.07%	2.83%	2.47%
Net Written-off Percentage (net of Recoveries)	2.57%	2.57%	2.57%
SERIES EXCESS SPREAD %			
Series Income Share	\$16,682,733.59	\$15,797,803.17	\$15,408,666.12
Funding Costs	\$2,157,447.47	\$1,884,431.12	\$1,601,424.69
Additional Funding Expenses	\$1,584.53	\$1,500.49	\$1,463.53
Series Pool Losses	\$2,307,980.10	\$2,185,554.01	\$2,131,718.67
Excess Series Income Share	\$12,215,721.49	\$11,726,317.55	\$11,674,059.23
Invested Amount	\$844,812,834.00	\$800,000,000.00	\$780,294,118.00
Series Excess Spread % -Current Determination Period	17.35%	17.59%	17.95%
Series Excess Spread % -Prior Determination Period	17.34%	17.58%	17.94%
Series Excess Spread % -2nd prior Determination Period	18.83%	19.07%	19.43%
Series Excess Spread % -3 month average	17.84%	18.08%	18.44%
Excess of Series Income Share over Funding Costs and other series allocable expenses			
3 month average	\$11,153,159.98	\$10,720,181.66	\$10,692,423.66
Test if >0 in compliance?	Yes	Yes	Yes

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VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWARD:

			Number of Accounts
(1)	Beginning Pool Balance	\$10,842,704,344.18	10,349,541
(2)	Principal Receivables billed	\$5,516,014,490.51	
(3)	Miscellaneous debits & debit adjustments	\$7,560,733.17	
(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)	\$5,344,230,317.51	
(7)	Written-off Amounts in respect of Principal (i.e. charge-offs)	\$29,621,644.94	
(8)	Miscellaneous credits & credit adjustments	\$158,749,018.12	
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Ending Pool Balance	\$10,833,678,587.29	10,371,213

COLLECTIONS:

(1)	Recoveries	\$6,369,409.85	
(2)	Collections of Principal Receivables	\$5,344,230,317.51	
(3)	Collections of Finance Charge Receivables (net of Recoveries)	\$207,744,226.52	
(1)+(2)+(3)	Total Collections	\$5,558,343,953.88	
	Monthly Payment Rate current Determination Period	51.26%	
	(Total Collections net of Recoveries as % of Beginning Pool Balance)		
	Monthly Payment Rate prior Determination Period	50.96%	
	Monthly Payment Rate second prior Determination Period	55.76%	
	Average latest three Determination Periods	52.66%	
	Test: Average Payment Rate > or = 10.00%		
	In compliance? (Yes/No)	Yes	
	If No, then Amortization Event		
	Portfolio Yield current Determination Period	22.99%	
	(Finance Charge Collections net of Recoveries as % of Beginning Pool Balance)		
	Portfolio Yield prior Determination Period	22.78%	
	Portfolio Yield second prior Determination Period	24.50%	
	Average latest three Determination Periods	23.42%	

DELINQUENCIES:

	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts
31-60 days delinquent	\$79,602,433	0.73%	10,847	0.10%
61-90 days delinquent	\$46,841,599	0.43%	5,560	0.05%
91-120 days delinquent	\$29,880,852	0.27%	3,315	0.03%
121-150 days delinquent	\$21,560,667	0.20%	2,343	0.02%
> 150 days delinquent	\$13,441,636	0.12%	1,098	0.01%
Total delinquencies	<u>\$191,327,187</u>	<u>1.75%</u>	<u>23,163</u>	<u>0.21%</u>

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WRITTEN-OFF AMOUNTS:

Written-off Amounts (i.e. charge-offs)	\$29,621,644.94
Recoveries	\$6,369,409.85
Net Written-off Amounts	\$23,252,235.09
Written-off percentage (annualized)	3.28%
Recovery percentage (annualized)	0.70%
Net Written-off percentage (annualized)	2.57%
Number of Written-off Accounts	2,281

RETAINED INTEREST:

(1)	Total Invested Amount		\$7,357,673,798.00
(2)	Required Pool Percentage		107%
(1)x(2)=(3)	Required Pool Balance		\$7,872,710,963.86
(4)			\$10,833,678,587.29
(4)/(1)=(5)	Pool Percentage		147%
	Test: Ending Pool Balance >= Required Pool Balance		
	In compliance? (Yes/No)		Yes
(1)	Pool Balance	100.00%	\$10,833,678,587.29
(2)	Total Invested Amount	67.91%	\$7,357,673,798.00
(1)-(2)	Retained Interest	32.09%	\$3,476,004,789.29

CREDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest	\$3,476,004,789.29
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	\$7,357,673,798.00
(1)/(2)=(3)	Seller's Interest Percentage	47.24%

REPURCHASE DEMAND ACTIVITY (Rule 15Ga-1):

13-Feb-19

Most Recent Form ABS - 15G

Filed by: Royal Bank of Canada

CIK#: 0001000275

Filing Date: February 13, 2019

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	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
Series Income Share (1)	\$12,910,691.29	\$10,707,869.26	\$10,707,869.26	\$16,872,814.12	\$14,037,446.36	\$19,736,693.94	\$12,431,265.98
Maximum Series Entitlement (2)	\$1,067,902.27	\$938,019.89	\$1,038,094.82	\$1,056,836.15	\$1,338,772.74	\$1,968,934.49	\$1,309,023.26
Series Ownership Entitlement (3) = lesser (1) or (2)	\$1,067,902.27	\$938,019.89	\$1,038,094.82	\$1,056,836.15	\$1,338,772.74	\$1,968,934.49	\$1,309,023.26
Amount Deposited to Series Distribution Account	\$1,067,902.27	\$938,019.89	\$1,038,094.82	\$1,056,836.15	\$1,338,772.74	\$1,968,934.49	\$1,309,023.26
Cumulative Entitlement Deficiency = max (2-1, 0)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Excess Finance Charge Collection = max (1-2, 0)	\$11,842,789.02	\$9,769,849.37	\$9,669,774.44	\$15,815,977.97	\$12,698,673.62	\$17,767,759.45	\$11,122,242.72
Components of Maximum Series Entitlement							
Series Funding Costs:							
Class A	\$952,099.75	\$828,100.00	\$921,050.00	\$937,109.70	\$1,218,525.00	\$1,819,938.75	\$1,209,229.65
Class B	\$55,139.59	\$59,599.61	\$64,520.49	\$59,084.42	\$78,265.20	\$99,584.22	\$66,854.89
Class C	\$27,230.64	\$32,814.92	\$35,001.98	\$28,395.84	\$40,708.33	\$47,624.52	\$31,811.68
Less: Income from the Distribution Account	\$54.43	\$38.40	\$51.67	\$45.73	\$59.07	\$87.60	\$53.69
Series Additional Funding Expenses	\$33,486.72	\$17,543.76	\$17,574.02	\$32,291.92	\$1,333.28	\$1,874.60	\$1,180.73
Maximum Series Entitlement before Deficiency	\$1,067,902.27	\$938,019.89	\$1,038,094.82	\$1,056,836.15	\$1,338,772.74	\$1,968,934.49	\$1,309,023.26
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$1,067,902.27	\$938,019.89	\$1,038,094.82	\$1,056,836.15	\$1,338,772.74	\$1,968,934.49	\$1,309,023.26
Excess Finance Charge Collection	\$11,842,789.02	\$9,769,849.37	\$9,669,774.44	\$15,815,977.97	\$12,698,673.62	\$17,767,759.45	\$11,122,242.72
Reserve Account Available Collections	\$10,056,653.77	\$8,288,464.50	\$8,188,389.57	\$13,481,701.10	\$10,756,656.95	\$15,037,277.87	\$9,402,433.78
Deposit to Series Reserve Account							
(a) During Pre-Accumulation Reserve Period	\$0.00	\$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	\$0.00
	\$11,842,789.02	\$9,769,849.37	\$9,669,774.44	\$15,815,977.97	\$12,698,673.62	\$17,767,759.45	\$11,122,242.72
Series Pre-Accumulation Reserve Start Date	07/15/2019	12/15/2020	12/15/2021	12/15/2019	03/15/2022	09/15/2020	01/15/2021
Amount withdrawn from Reserve Account							
(a) On current Distribution Day	\$0.00	\$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	\$0.00
(c) Cumulative amounts withdrawn (4) = (a + b)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2% of Initial Invested Amount (5)	\$13,075,935.84	\$10,844,919.78	\$10,844,919.78	\$17,088,770.06	\$14,217,112.30	\$19,989,304.82	\$12,590,374.34
Test: (4) < (5) In compliance? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
If No, then Amortization Event							

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2018-4	Series 2018-5	Series 2019-1
Series Income Share (1)	\$16,682,733.59	\$15,797,803.17	\$15,408,666.12
Maximum Series Entitlement (2)	\$2,159,032.00	\$1,885,931.61	\$1,602,888.22
Series Ownership Entitlement (3) = lesser (1) or (2)	\$2,159,032.00	\$1,885,931.61	\$1,602,888.22
Amount Deposited to Series Distribution Account	\$2,159,032.00	\$1,885,931.61	\$1,602,888.22
Cumulative Entitlement Deficiency = max (2-1, 0)	\$0.00	\$0.00	\$0.00
Excess Finance Charge Collection = max (1-2, 0)	\$14,523,701.59	\$13,911,871.56	\$13,805,777.90
Components of Maximum Series Entitlement			
Series Funding Costs:			
Class A	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67
Class B	\$101,852.75	\$94,770.00	\$87,314.91
Class C	\$48,083.93	\$48,786.67	\$45,309.08
Less: Income from the Distribution Account	\$151.71	\$95.55	\$76.97
Series Additional Funding Expenses	\$1,584.53	\$1,500.49	\$1,463.53
Maximum Series Entitlement before Deficiency	\$2,159,032.00	\$1,885,931.61	\$1,602,888.22
Uncovered prior Cumulative Entitlement Deficiency	\$0.00	\$0.00	\$0.00
Maximum Series Entitlement (2)	\$2,159,032.00	\$1,885,931.61	\$1,602,888.22
Excess Finance Charge Collection	\$14,523,701.59	\$13,911,871.56	\$13,805,777.90
Reserve Account Available Collections	\$12,215,721.49	\$11,726,317.55	\$11,674,059.23
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
	\$14,523,701.59	\$13,911,871.56	\$13,805,777.90
Series Pre-Accumulation Reserve Start Date	04/15/2023	08/15/2020	08/15/2020
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)	\$16,896,256.68	\$16,000,000.00	\$15,605,882.36
Test: (4) < (5) In compliance? (Yes/No)	Yes	Yes	Yes
If No, then Amortization Event			

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
Series Principal Collections	\$324,034,191.65	\$268,747,518.78	\$268,747,518.78	\$423,476,086.12	\$352,313,657.57	\$495,354,096.88	\$312,001,545.79
Excess Requirements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sum of above (1)	\$324,034,191.65	\$268,747,518.78	\$268,747,518.78	\$423,476,086.12	\$352,313,657.57	\$495,354,096.88	\$312,001,545.79
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	\$324,034,191.65	\$268,747,518.78	\$268,747,518.78	\$423,476,086.12	\$352,313,657.57	\$495,354,096.88	\$312,001,545.79

IX. APPLICATION OF FUNDS IN DISTRIBUTION ACCOUNTS

	Revolving	Revolving	Revolving	Revolving	Revolving	Revolving	Revolving
Distribution Account Balance before payments	\$1,480,316.75	\$1,400,552.96	\$1,536,180.86	\$1,494,948.20	\$1,220,411.54	\$1,822,591.28	\$1,210,900.35
Non-Distributed Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Amount available for payments	\$1,480,316.75	\$1,400,552.96	\$1,536,180.86	\$1,494,948.20	\$1,220,411.54	\$1,822,591.28	\$1,210,900.35

PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE

Paid to Trustees	\$489.50	\$405.98	\$405.98	\$639.73	\$532.22	\$748.31	\$471.33
Class A Coupon or Swap Payment	\$952,099.75	\$828,100.00	\$921,050.00	\$937,109.70	\$1,218,525.00	\$1,819,938.75	\$1,209,229.65
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	\$330,837.53	\$357,597.67	\$387,122.96	\$354,506.54	\$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	\$163,383.82	\$196,889.52	\$210,011.88	\$170,375.04	\$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	\$32,260.46	\$16,526.73	\$16,556.99	\$30,689.33	\$0.00	\$0.00	\$0.00
Certain Additional Funding Expenses	\$662.71	\$549.64	\$549.64	\$866.09	\$720.55	\$1,013.09	\$638.10
Distribution Account Balance after payments	\$582.95	\$483.43	\$483.43	\$761.79	\$633.77	\$891.13	\$561.27
Total coupon / swap payment due	\$1,446,321.13	\$1,382,587.18	\$1,518,184.82	\$1,461,991.26	\$1,218,525.00	\$1,819,938.75	\$1,209,229.65
Total principal / swap exchange due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Additional Funding Expenses due	\$33,486.72	\$17,543.76	\$17,574.02	\$32,291.92	\$1,333.28	\$1,874.60	\$1,180.73
Total paid	\$1,479,733.80	\$1,400,069.53	\$1,535,697.43	\$1,494,186.41	\$1,219,777.77	\$1,821,700.15	\$1,210,339.08
Payable to Beneficiary	\$74.05	\$61.41	\$61.41	\$96.77	\$80.51	\$113.20	\$71.30

X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3
Class A Note Rate	2.02000%	2.97750%	3.07750%	1.98000%	2.54750%	2.62000%	2.34750%
Class B Note Rate	2.24900%	2.93100%	3.17300%	1.84400%	2.93600%	2.65700%	2.83200%
Class C Note Rate	2.49900%	3.63100%	3.87300%	1.99400%	3.43600%	2.85900%	3.03200%
Class A Coupon Payment	US\$841,666.67	US\$959,416.67	US\$991,638.89	US\$990,000.00	US\$1,077,380.21	US\$1,637,500.00	US\$850,968.75
Class A Principal Payment	US\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00	US\$0.00
Class B Coupon Payment	\$330,837.53	\$357,597.67	\$387,122.96	\$354,506.54	\$0.00	\$0.00	\$0.00
Class B Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Class C Coupon Payment	\$163,383.82	\$196,889.52	\$210,011.88	\$170,375.04	\$0.00	\$0.00	\$0.00
Class C Principal Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Class A Interest Factor	US\$1.68333	US\$2.39854	US\$2.47910	US\$1.65000	US\$2.05215	US\$2.18333	US\$1.89104
Class B Interest Factor	\$11.24500	\$14.65500	\$15.86500	\$9.22000	\$0.00000	\$0.00000	\$0.00000
Class C Interest Factor	\$12.49500	\$18.15500	\$19.36500	\$9.97000	\$0.00000	\$0.00000	\$0.00000

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

VIII. ALLOCATION OF PRINCIPAL RECEIVABLE COLLECTIONS

	Series 2018-4	Series 2018-5	Series 2019-1
Series Principal Collections	\$418,705,448.88	\$396,495,318.89	\$386,728,719.05
Excess Requirements	\$0.00	\$0.00	\$0.00
Sum of above (1)	\$418,705,448.88	\$396,495,318.89	\$386,728,719.05
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	\$418,705,448.88	\$396,495,318.89	\$386,728,719.05

IX. APPLICATION OF FUNDS IN DISTRIBUTION ACCOUNTS

	Revolving	Revolving	Revolving
Distribution Account Balance before payments	\$2,009,904.57	\$1,743,093.18	\$1,471,648.77
Non-Distributed Amount	\$0.00	\$0.00	\$0.00
Amount available for payments	\$2,009,904.57	\$1,743,093.18	\$1,471,648.77

PAYMENT MADE IN ORDER PER SUPPLEMENTAL INDENTURE

Paid to Trustees	\$632.52	\$598.97	\$584.21
Class A Coupon or Swap Payment	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67
Class A Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00
Class B Coupon or Swap Payment	\$0.00	\$0.00	\$0.00
Class B Principal or Swap Exchange Amount	\$0.00	\$0.00	\$0.00
Class C Coupon or Swap Payment	\$0.00	\$0.00	\$0.00
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	\$856.33	\$810.91	\$790.94
Distribution Account Balance after payments	\$753.22	\$713.30	\$628.17
Total coupon / swap payment due	\$2,007,662.50	\$1,740,970.00	\$1,468,877.67
Total principal / swap exchange due	\$0.00	\$0.00	\$0.00
Total Additional Funding Expenses due	\$1,584.53	\$1,500.49	\$1,463.53
Total paid	\$2,009,151.35	\$1,742,379.88	\$1,470,252.82
Payable to Beneficiary	\$95.68	\$90.61	\$88.38

X. SUMMARY OF NOTEHOLDER DISTRIBUTIONS

	Series 2018-4	Series 2018-5	Series 2019-1
Class A Note Rate	3.44000%	2.79300%	2.47750%
Class B Note Rate	3.21500%	3.15900%	2.98400%
Class C Note Rate	3.41500%	3.65900%	3.48400%
Class A Coupon Payment	US\$1,720,000.00	\$1,740,970.00	US\$1,097,670.14
Class A Principal Payment	US\$0.00	\$0.00	US\$0.00
Class B Coupon Payment	\$0.00	\$0.00	\$0.00
Class B Principal Payment	\$0.00	\$0.00	\$0.00
Class C Coupon Payment	\$0.00	\$0.00	\$0.00
Class C Principal Payment	\$0.00	\$0.00	\$0.00
Class A Interest Factor	US\$2.86667	\$2.32750	US\$1.99576
Class B Interest Factor	\$0.00000	\$0.00000	\$0.00000
Class C Interest Factor	\$0.00000	\$0.00000	\$0.00000