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:	03/31/2020
Series 2016-3	Determination Period:	March 2020
Series 2016-4	Number of Days in Determination Period:	31
Series 2017-2	Distribution Day:	04/15/2020
Series 2017-4	Prior Determination Period:	February 2020
Series 2018-1		
Series 2018-3		
Series 2018-4		
Series 2018-5		
Series 2019-1		
Series 2019-2		

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN

Canadian Dollars unless otherwise specified

I. DEAL PARAMETERS

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
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	US$600,000,000.00	$748,000,000.00	US$550,000,000.00	US$600,000,000.00
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	$38,016,577.00	$36,000,000.00	$35,113,236.00	$38,103,209.00
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	$16,896,257.00	$16,000,000.00	$15,605,882.00	$16,934,759.00
% (CAD)											
Class A	93.5%	93.5%	93.5%	93.5%	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%	4.5%	4.5%	4.5%	4.5%
Class C	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
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	$789,900,000.00	N/A	$729,575,000.00	$791,700,000.00
Class B	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A
Note Coupon rate											
Class A	2.02000%	1M Libor + 95 bps	1M Libor +105 bps	1.98000%	1M Libor + 52 bps	2.62000%	1M Libor + 32 bps	3.44000%	2.79300%	1M Libor + 45 bps	1M Libor + 35 bps
Class B	2.24900%	2.93100%	3.17300%	1.84400%	2.93600%	2.65700%	2.83200%	3.21500%	3.15900%	2.98400%	2.65900%
Class C	2.49900%	3.63100%	3.87300%	1.99400%	3.43600%	2.85900%	3.03200%	3.41500%	3.65900%	3.48400%	2.95900%
Note Coupon Payment Frequency											
Class A	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Class B	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual
Class C	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual
Swap pay rate if applicable											
Class A	1.86900%	1.96000%	2.18000%	1.40760%	2.20000%	2.33700%	2.46530%	3.05000%	N/A	2.41600%	1.95000%
Class B	N/A	N/A	N/A	N/A	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	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	09/17/2018	12/19/2018	01/18/2019	10/23/2019
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	08/15/2023	12/15/2020	12/15/2020	10/15/2021
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	08/15/2025	12/15/2022	12/15/2022	10/15/2023

II. NOTE PRINCIPAL

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
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	US$600,000,000.00	$748,000,000.00	US$550,000,000.00	US$600,000,000.00
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	$38,016,577.00	$36,000,000.00	$35,113,236.00	$38,103,209.00
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	$16,896,257.00	$16,000,000.00	$15,605,882.00	$16,934,759.00
Ending Note Principal Amount in Original Currency											
Class A	US$0.00	US$400,000,000.00	US$400,000,000.00	US$0.00	US$525,000,000.00	US$750,000,000.00	US$450,000,000.00	US$600,000,000.00	$748,000,000.00	US$550,000,000.00	US$600,000,000.00
Class B	$0.00	$24,401,069.00	$24,401,069.00	$0.00	$31,988,503.00	$44,975,936.00	$28,328,343.00	$38,016,577.00	$36,000,000.00	$35,113,236.00	$38,103,209.00
Class C	$0.00	$10,844,920.00	$10,844,920.00	$0.00	$14,217,112.00	$19,989,305.00	$12,590,374.00	$16,896,257.00	$16,000,000.00	$15,605,882.00	$16,934,759.00

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	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Remaining Months until Expected Final Payment Date	0	12	24	0	27	9	13	40	8	8	18
Beginning Invested Amount	$108,966,132.00	$542,245,989.00	$542,245,989.00	$854,438,503.00	$710,855,615.00	$999,465,241.00	$629,518,717.00	$844,812,834.00	$800,000,000.00	$780,294,118.00	$846,737,968.00
Uncovered Loss & Deficiency	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Deposit in reduction of Invested Amount	$108,966,132.00	$0.00	$0.00	$854,438,503.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Ending Invested Amount	$0.00	$542,245,989.00	$542,245,989.00	$0.00	$710,855,615.00	$999,465,241.00	$629,518,717.00	$844,812,834.00	$800,000,000.00	$780,294,118.00	$846,737,968.00
Floating Allocation Percentage	1.07%	5.34%	5.34%	8.41%	6.99%	9.83%	6.19%	8.31%	7.87%	7.68%	8.33%
Series Share	6.03%	5.34%	5.34%	8.41%	6.99%	9.83%	6.19%	8.31%	7.87%	7.68%	8.33%
Series Allocation Percentage	7.97%	6.61%	6.61%	10.41%	8.66%	12.18%	7.67%	10.30%	9.75%	9.51%	10.32%

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	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
1) Distribution Account											
Beginning Balance	$436,028,503.11	$93.05	$109.26	$132.58	$166.53	$233.86	$117.34	$191.95	$178.14	$156.25	$151.98
Deposit	$110,296,396.06	$1,767,029.91	$1,960,048.47	$2,192,154.57	$2,556,858.30	$3,788,283.42	$2,517,953.21	$4,166,577.63	$3,626,533.89	$3,071,376.87	$2,700,265.38
Withdraw	-$1,358,484.82	-$1,766,840.13	-$1,959,844.75	-$2,191,871.72	-$2,556,627.67	-$3,787,937.16	-$2,517,696.49	-$4,165,982.11	-$3,626,176.61	-$3,071,063.73	-$2,699,973.56
Ending Balance	$544,966,414.35	$282.83	$312.98	$415.43	$397.16	$580.12	$374.06	$787.47	$535.42	$469.39	$443.80
2) Reserve Account											
Begininng Balance	$4,956,974.98	$0.00	$0.00	$6,425,417.23	$0.00	$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	$0.00	$0.00	$0.00	$0.00
Withdraw	-$9.50	$0.00	$0.00	-$20.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Interest Income	$7,679.04	$0.00	$0.00	$9,953.86	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Ending Balance	$4,964,644.52	$0.00	$0.00	$6,435,351.09	$0.00	$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	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Portfolio Yield	22.54%	22.54%	22.54%	22.54%	22.54%	22.54%	22.54%	22.54%	22.54%	22.54%	22.54%
Yield on Eligible Investments	1.84%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Blended Coupon and Additional Funding Expenses	1.90%	2.08%	2.30%	1.76%	2.26%	2.36%	2.49%	3.07%	2.83%	2.46%	2.00%
Net Written-off Percentage (net of Recoveries)	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%	2.61%
SERIES EXCESS SPREAD %											
Series Income Share	$2,111,740.47	$10,508,611.95	$10,508,611.95	$16,558,836.47	$13,776,230.63	$19,369,423.81	$12,199,938.85	$16,372,293.05	$15,503,829.87	$15,121,934.06	$16,409,601.73
Funding Costs	$198,894.42	$920,333.32	$1,020,371.35	$1,024,200.38	$1,337,237.50	$1,966,757.68	$1,307,637.29	$2,156,977.09	$1,884,153.79	$1,601,187.01	$1,412,425.56
Additional Funding Expenses	$1,045.68	$18,525.79	$18,544.94	$230,133.20	$1,136.94	$1,598.55	$1,006.84	$1,351.19	$1,279.52	$1,248.01	$1,354.27
Series Pool Losses	$302,683.54	$1,506,238.04	$1,506,238.04	$2,373,438.99	$1,974,597.85	$2,776,290.82	$1,748,662.15	$2,346,701.03	$2,222,221.01	$2,167,482.48	$2,352,048.62
Excess Series Income Share	$1,609,116.83	$8,063,514.81	$7,963,457.62	$12,931,063.90	$10,463,258.33	$14,624,776.77	$9,142,632.58	$11,867,263.74	$11,396,175.56	$11,352,016.58	$12,643,773.27
Invested Amount	$0.00	$542,245,989.00	$542,245,989.00	$0.00	$710,855,615.00	$999,465,241.00	$629,518,717.00	$844,812,834.00	$800,000,000.00	$780,294,118.00	$846,737,968.00
Series Excess Spread % -Current Determination Period	N/A	17.84%	17.62%	N/A	17.66%	17.56%	17.43%	16.86%	17.09%	17.46%	17.92%
Series Excess Spread % -Prior Determination Period	33.61%	16.97%	16.75%	17.28%	16.79%	16.68%	16.55%	15.98%	16.22%	16.58%	17.04%
Series Excess Spread % -2nd prior Determination Period	27.95%	18.18%	17.95%	18.49%	17.99%	17.89%	17.76%	17.19%	17.43%	17.79%	18.25%
Series Excess Spread % -3 month average	35.74%	17.66%	17.44%	26.97%	17.48%	17.38%	17.25%	16.68%	16.91%	17.28%	17.74%
Excess of Series Income Share over Funding Costs and other series allocable expenses											
3 month average	$6,520,271.87	$7,077,446.15	$6,977,385.70	$19,349,306.76	$9,170,718.40	$12,807,451.54	$7,997,963.10	$10,330,973.10	$9,941,558.53	$9,933,238.05	$11,104,160.91
Test if >0 in compliance?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

VI. POOL BALANCE, COLLECTIONS, & RETAINED INTEREST

POOL BALANCE ROLLFORWARD:

			Number of Accounts
(1)	Beginning Pool Balance	$10,162,846,845.74	10,479,418
(2)	Principal Receivables billed	$4,447,583,756.13	
(3)	Miscellaneous debits & debit adjustments	$15,269,325.59	
(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)	$4,836,315,880.47	
(7)	Written-off Amounts in respect of Principal (i.e. charge-offs)	$28,230,114.69	
(8)	Miscellaneous credits & credit adjustments	$261,846,762.52	
(1)+(2)+(3)+(4)-(5)-(6)-(7)-(8)	Ending Pool Balance	$9,499,307,169.78	10,498,873

COLLECTIONS:

(1)	Recoveries	$6,086,424.71
(2)	Collections of Principal Receivables	$4,836,315,880.47
(3)	Collections of Finance Charge Receivables (net of Recoveries)	$190,867,385.77
(1)+(2)+(3)	Total Collections	$5,033,269,690.95
	Monthly Payment Rate current Determination Period	49.53%
	(Total Collections net of Recoveries as % of Beginning Pool Balance)	
	Monthly Payment Rate prior Determination Period	44.87%
	Monthly Payment Rate second prior Determination Period	51.08%
	Average latest three Determination Periods	48.49%
	Test: Average Payment Rate > or = 10.00%	
	In compliance? (Yes/No)	Yes
	If No, then Amortization Event	
	Portfolio Yield current Determination Period	22.54%
	(Finance Charge Collections net of Recoveries as % of Beginning Pool Balance)	
	Portfolio Yield prior Determination Period	21.33%
	Portfolio Yield second prior Determination Period	22.49%
	Average latest three Determination Periods	22.12%

DELINQUENCIES:	Total Receivables	% of Total Receivables	Number of Accounts	% of Accounts
31-60 days delinquent	$93,623,287	0.98%	$11,399	0.11%
61-90 days delinquent	$55,592,031	0.58%	$6,153	0.06%
91-120 days delinquent	$38,277,689	0.40%	$3,987	0.04%
121-150 days delinquent	$23,523,649	0.25%	$2,469	0.02%
> 150 days delinquent	$18,968,682	0.20%	$1,613	0.02%
Total delinquencies	$229,985,338	2.41%	$25,621	0.25%

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

WRITTEN-OFF AMOUNTS:

Written-off Amounts (i.e. charge-offs)	$28,230,114.69
Recoveries	$6,086,424.71
Net Written-off Amounts	$22,143,689.98
Written-off percentage (annualized)	3.33%
Recovery percentage (annualized)	0.72%
Net Written-off percentage (annualized)	2.61%
Number of Written-off Accounts	2,153

RETAINED INTEREST:

(1)	Total Invested Amount		$6,696,176,471.00
(2)	Required Pool Percentage		107%
(1)x(2)=(3)	Required Pool Balance		$7,164,908,823.97
(4)			$9,499,307,169.78
(4)/(1)=(5)	Pool Percentage		142%
	Test: Ending Pool Balance >= Required Pool Balance		
	In compliance? (Yes/No)		Yes
(1)	Pool Balance	100.00%	$9,499,307,169.78
(2)	Total Invested Amount	70.49%	$6,696,176,471.00
(1)-(2)	Retained Interest	29.51%	$2,803,130,698.78

CREDIT RISK RETENTION (REGULATION RR):

(1)	Retained Interest	$2,803,130,698.78
(2)	Aggregate Principal Amount of Notes (CAD Equivalent)	$8,204,411,766.00
(1)/(2)=(3)	Seller's Interest Percentage	34.17%

REPURCHASE DEMAND ACTIVITY (Rule 15Ga-1):

No Activity to Report

Most Recent Form ABS - 15G

Filed by: Royal Bank of Canada

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Filing Date: February 14, 2020

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD TRUST

Canadian Dollars unless otherwise specified

VII. ALLOCATION OF FINANCE CHARGE COLLECTIONS

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Series Income Share (1)	$2,111,740.47	$10,508,611.95	$10,508,611.95	$16,558,836.47	$13,776,230.63	$19,369,423.81	$12,199,938.85	$16,372,293.05	$15,503,829.87	$15,121,934.06	$16,409,601.73
Maximum Series Entitlement (2)	$199,940.10	$938,859.11	$1,038,916.30	$1,254,333.58	$1,338,374.45	$1,968,356.22	$1,308,644.13	$2,158,328.28	$1,885,433.30	$1,602,435.01	$1,413,779.84
Series Ownership Entitlement (3) = lesser (1) or (2)	$199,940.10	$938,859.11	$1,038,916.30	$1,254,333.58	$1,338,374.45	$1,968,356.22	$1,308,644.13	$2,158,328.28	$1,885,433.30	$1,602,435.01	$1,413,779.84
Amount Deposited to Series Distribution Account	$199,940.10	$938,859.11	$1,038,916.30	$1,254,333.58	$1,338,374.45	$1,968,356.22	$1,308,644.13	$2,158,328.28	$1,885,433.30	$1,602,435.01	$1,413,779.84
Cumulative Entitlement Deficiency = max (2-1, 0)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Excess Finance Charge Collection = max (1-2, 0)	$1,911,800.37	$9,569,752.84	$9,469,695.65	$15,304,502.89	$12,437,856.18	$17,401,067.59	$10,891,294.73	$14,213,964.77	$13,618,396.56	$13,519,499.05	$14,995,821.89
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	$2,007,662.50	$1,740,970.00	$1,468,877.67	$1,286,512.50
Class B	$55,139.59	$59,599.61	$64,520.49	$59,084.42	$78,265.20	$99,584.22	$66,854.89	$101,852.75	$94,770.00	$87,314.91	$84,430.36
Class C	$27,230.64	$32,814.92	$35,001.98	$28,395.84	$40,708.33	$47,624.52	$31,811.68	$48,083.93	$48,786.67	$45,309.08	$41,758.29
Less: Income from the Distribution Account	$835,575.55	$181.21	$201.12	$389.58	$261.03	$389.81	$258.93	$622.09	$372.88	$314.65	$275.59
Series Additional Funding Expenses	$1,045.68	$18,525.79	$18,544.94	$230,133.20	$1,136.94	$1,598.55	$1,006.84	$1,351.19	$1,279.52	$1,248.01	$1,354.27
Maximum Series Entitlement before Deficiency	$199,940.10	$938,859.11	$1,038,916.30	$1,254,333.58	$1,338,374.45	$1,968,356.22	$1,308,644.13	$2,158,328.28	$1,885,433.30	$1,602,435.01	$1,413,779.84
Uncovered prior Cumulative Entitlement Deficiency	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Maximum Series Entitlement (2)	$199,940.10	$938,859.11	$1,038,916.30	$1,254,333.58	$1,338,374.45	$1,968,356.22	$1,308,644.13	$2,158,328.28	$1,885,433.30	$1,602,435.01	$1,413,779.84
Excess Finance Charge Collection	$1,911,800.37	$9,569,752.84	$9,469,695.65	$15,304,502.89	$12,437,856.18	$17,401,067.59	$10,891,294.73	$14,213,964.77	$13,618,396.56	$13,519,499.05	$14,995,821.89
Reserve Account Available Collections	$1,609,116.83	$8,063,514.81	$7,963,457.62	$12,931,063.90	$10,463,258.33	$14,624,776.77	$9,142,632.58	$11,867,263.74	$11,396,175.56	$11,352,016.58	$12,643,773.27
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	$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	$0.00	$0.00	$0.00	$0.00
Series Excess Finance Charge Receivables Collections	$1,911,800.37	$9,569,752.84	$9,469,695.65	$15,304,502.89	$12,437,856.18	$17,401,067.59	$10,891,294.73	$14,213,964.77	$13,618,396.56	$13,519,499.05	$14,995,821.89
Series Pre-Accumulation Reserve Start Date	07/15/2019	12/15/2020	12/15/2021	12/16/2019	03/15/2022	09/15/2020	01/15/2021	04/15/2023	08/15/2020	08/15/2020	06/15/2021
Amount withdrawn from Reserve Account											
(a) On current Distribution Day	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$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	$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	$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	$16,896,256.68	$16,000,000.00	$15,605,882.36	$16,934,759.36
Test: (4) < (5) In compliance? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
If No, then Amortization Event											

MONTHLY NOTEHOLDER'S REPORT OF GOLDEN CREDIT CARD

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 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Series Principal Collections	$292,167,334.26	$259,551,353.99	$259,551,353.99	$408,985,342.47	$340,257,966.58	$478,403,824.45	$301,325,302.18	$404,377,936.29	$382,927,818.12	$373,495,414.73	$405,299,427.20
Excess Requirements	$0.00	$0.00	$0.00	$447,826,599.52	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Sum of above (1)	$292,167,334.26	$259,551,353.99	$259,551,353.99	$856,811,941.99	$340,257,966.58	$478,403,824.45	$301,325,302.18	$404,377,936.29	$382,927,818.12	$373,495,414.73	$405,299,427.20
Invested Amount during Accumulation Period before deposit (2)	$108,966,132.00	$0.00	$0.00	$854,438,503.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Controlled Distribution Amount (3)	$108,966,132.00	$0.00	$0.00	$854,438,503.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Distribution Account Deposit (least of 1, 2, or 3)	$108,966,132.00	$0.00	$0.00	$854,438,503.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Available Excess Collections allocated	$0.00	$0.00	$0.00	$447,826,599.52	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Remaining balance remitted to Seller	$183,201,202.26	$259,551,353.99	$259,551,353.99	-$445,453,160.53	$340,257,966.58	$478,403,824.45	$301,325,302.18	$404,377,936.29	$382,927,818.12	$373,495,414.73	$405,299,427.20

IX. APPLICATION OF FUNDS IN DISTRIBUTION ACCOUNTS

	Series 2015-2	Series 2016-3	Series 2016-4	Series 2017-2	Series 2017-4	Series 2018-1	Series 2018-3	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Revolving / Accumulation / Amortization Period	Accumulation	Revolving	Revolving	Accumulation	Revolving	Revolving	Revolving	Revolving	Revolving	Revolving	Revolving
Distribution Account Balance before payments	$655,244,291.59	$1,401,223.13	$1,536,839.93	$856,130,801.05	$1,219,806.35	$1,821,740.33	$1,210,364.37	$2,009,185.31	$1,742,412.03	$1,470,284.18	$2,011,520.40
Non-Distributed Amount	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Amount available for payments	$655,244,291.59	$1,401,223.13	$1,536,839.93	$856,130,801.05	$1,219,806.35	$1,821,740.33	$1,210,364.37	$2,009,185.31	$1,742,412.03	$1,470,284.18	$2,011,520.40
PAYMENT MADE IN ORDER PER SUPPLEMENTAL											
Paid to Trustees	$371.45	$308.07	$308.07	$485.44	$403.87	$567.84	$357.65	$479.97	$454.51	$443.32	$481.07
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	$2,007,662.50	$1,740,970.00	$1,468,877.67	$1,286,512.50
Class A Principal or Swap Exchange Amount	$611,300,000.00	$0.00	$0.00	$798,900,000.00	$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	$0.00	$0.00	$0.00	$484,067.40
Class B Principal or Swap Exchange Amount	$29,420,856.00	$0.00	$0.00	$38,449,733.00	$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	$0.00	$0.00	$0.00	$239,414.21
Class C Principal or Swap Exchange Amount	$13,075,936.00	$0.00	$0.00	$17,088,770.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Paid to Subordinated Lender	$0.00	$17,658.52	$17,677.68	$228,766.61	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Certain Additional Funding Expenses	$607.82	$504.12	$504.12	$794.36	$660.87	$929.19	$585.25	$785.41	$743.75	$725.43	$787.20
Distribution Account Balance after payments	$199.23	$165.23	$165.23	$260.37	$216.61	$304.55	$191.82	$257.43	$243.77	$237.77	$258.01
Total coupon / swap payment due	$1,446,321.10	$1,382,587.19	$1,518,184.84	$1,461,991.27	$1,218,525.00	$1,819,938.75	$1,209,229.65	$2,007,662.50	$1,740,970.00	$1,468,877.67	$2,009,994.11
Total principal / swap exchange due	$653,796,792.00	$0.00	$0.00	$854,438,503.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Additional Funding Expenses due	$1,045.68	$18,525.79	$18,544.94	$230,133.20	$1,136.94	$1,598.55	$1,006.84	$1,351.19	$1,279.52	$1,248.01	$1,354.27
Total paid	$655,244,092.37	$1,401,057.90	$1,536,674.70	$856,130,540.69	$1,219,589.74	$1,821,435.78	$1,210,172.55	$2,008,927.88	$1,742,168.26	$1,470,046.42	$2,011,262.38
Payable to Beneficiary	$66.41	$55.08	$55.08	$86.79	$72.20	$101.52	$63.94	$85.81	$81.26	$79.26	$86.00

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	Series 2018-4	Series 2018-5	Series 2019-1	Series 2019-2
Class A Note Rate	2.02000%	1.65463%	1.75463%	1.98000%	1.22463%	2.62000%	1.02463%	3.44000%	2.79300%	1.15463%	1.05463%
Class B Note Rate	2.24900%	2.93100%	3.17300%	1.84400%	2.93600%	2.65700%	2.83200%	3.21500%	3.15900%	2.98400%	2.65900%
Class C Note Rate	2.49900%	3.63100%	3.87300%	1.99400%	3.43600%	2.85900%	3.03200%	3.41500%	3.65900%	3.48400%	2.95900%
Class A Coupon Payment	US$841,666.67	US$551,543.33	US$584,876.67	US$990,000.00	US$535,775.63	US$1,637,500.00	US$384,236.25	US$1,720,000.00	$1,740,970.00	US$529,205.42	US$527,315.00
Class A Principal Payment	US$500,000,000.00	US$0.00	US$0.00	US$600,000,000.00	US$0.00	US$0.00	US$0.00	US$0.00	$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	$0.00	$0.00	$0.00	$484,067.40
Class B Principal Payment	$29,420,856.00	$0.00	$0.00	$38,449,733.00	$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	$0.00	$0.00	$0.00	$239,414.21
Class C Principal Payment	$13,075,936.00	$0.00	$0.00	$17,088,770.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Class A Interest Factor	US$1.68333	US$1.37886	US$1.46219	US$1.65000	US$1.02053	US$2.18333	US$0.85386	US$2.86667	$2.32750	US$0.96219	US$0.87886
Class B Interest Factor	$11.24500	$14.65500	$15.86500	$9.22000	$0.00000	$0.00000	$0.00000	$0.00000	$0.00000	$0.00000	$12.70411
Class C Interest Factor	$12.49500	$18.15500	$19.36500	$9.97000	$0.00000	$0.00000	$0.00000	$0.00000	$0.00000	$0.00000	$14.13744