Collection Period Ended 31-Dec-2024 Page 1 of 5

Amounts in USD

| _  |                  |                  |                    |                      |                      | ounts in USL |
|--|------------------|------------------|--------------------|----------------------|----------------------|--------------|
| Dates  |                  |                  |                    |                      |                      |              |
| Collection Period No.                                      | 26               |                  |                    |                      |                      |              |
| Collection Period (from to)                                | 1-Dec-2024       | 31-Dec-2024      |                    |                      |                      |              |
| Determination Date   | 13-Jan-2025      |                  |                    |                      |                      |              |
| Record Date  | 14-Jan-2025      |                  |                    |                      |                      |              |
| Distribution Date  | 15-Jan-2025      |                  |                    |                      |                      |              |
| Interest Period of the Class A-1 Notes (from to)           | 16-Dec-2024      |                  | ual/360 Days 30    |                      |                      |              |
| Interest Period of the Class A-2A, A-3 and A-4 Notes (from | to) 15-Dec-2024  | 15-Jan-2025      | 30/360 Days 30     |                      |                      |              |
| Summary  |                  |                  |                    |                      |                      |              |
|  | Initial          | Beginning        | Ending             | Principal            | Principal per \$1000 | Note         |
|  | Balance          | Balance          | Balance            | Payment              | Face Amount          | Factor       |
| Class A-1 Notes  | 393,170,000.00   | 0.00             | 0.00               | 0.00                 | 0.000000             | 0.000000     |
| Class A-2 Notes  | 693,000,000.00   | 0.00             | 0.00               | 0.00                 | 0.000000             | 0.000000     |
| Class A-3 Notes  | 657,000,000.00   | 458,076,489.69   | 422,814,913.17     | 35,261,576.52        | 53.670588            | 0.643554     |
| Class A-4 Notes  | 124,000,000.00   | 124,000,000.00   | 124,000,000.00     | 0.00                 | 0.000000             | 1.000000     |
| Total Note Balance   | 1,867,170,000.00 | 582,076,489.69   | 546,814,913.17     | 35,261,576.52        |                      |              |
| Overcollateralization                                      | 47,871,393.47    | 47,876,034.84    | 47,876,034.84      |                      |                      |              |
| Adjusted Pool Balance                                      | 1,915,041,393.47 | 629,952,524.53   | 594,690,948.01     |                      |                      |              |
| Yield Supplement Overcollateralization Amount              | 221,029,289.69   | 66,731,632.99    | 62,715,733.57      |                      |                      |              |
| Pool Balance   | 2,136,070,683.16 | 696,684,157.52   | 657,406,681.58     |                      |                      |              |
|  | Amount           | Percentage       |                    |                      |                      |              |
| Initial Overcollateralization Amount                       | 47,871,393.47    | 2.50%            |                    |                      |                      |              |
| Target Overcollateralization Amount                        | 47,876,034.84    | 2.50%            |                    |                      |                      |              |
| Current Overcollateralization Amount                       | 47,876,034.84    | 2.50%            |                    |                      |                      |              |
|  |                  |                  | Interest per       | Interest & Principal | Interest & Princip   | al Payment   |
|  | Interest Rate    | Interest Payment | \$1000 Face Amount | Payment              | per \$1000 Fa        | ace Amount   |
| Class A-1 Notes  | 0.000000%        | 0.00             | 0.000000           | 0.00                 |                      | 0.000000     |
| Class A-2 Notes  | 5.260000%        | 0.00             | 0.000000           | 0.00                 |                      | 0.000000     |
| Class A-3 Notes  | 5.210000%        | 1,988,815.43     | 3.027116           | 37,250,391.95        |                      | 56.697705    |
| Class A-4 Notes  | 5.250000%        | 542,500.00       | 4.375000           | 542,500.00           |                      | 4.375000     |
| Total  |                  | \$2,531,315.43   |                    | \$37,792,891.95      |                      |              |

Collection Period Ended 31-Dec-2024

Amounts in USD

Page 2 of 5

| Available Funds               |               | Distributions  |               |
|-------------------------------|---------------|--|---------------|
| Principal Collections         | 37,166,935.23 | (1) Total Servicing Fee  | 580,570.13    |
| Interest Collections          | 2,688,447.62  | Nonrecoverable Advances to the Servicer  | 0.00          |
| Net Liquidation Proceeds      | 820,949.46    | (2) Total Trustee Fees and any Asset Representations Reviewer                                      | 0.00          |
| Recoveries                    | 1,148,097.14  | fees (max. \$250,000 p.a.)   |               |
| Purchase Amounts              | 0.00          | (3) Interest Distributable Amount Class A Notes  | 2,531,315.43  |
| Advances made by the Servicer | 0.00          | (4) Priority Principal Distributable Amount  | 0.00          |
| Investment Earnings           | 145,396.58    | (5) To Reserve Fund to reach the Reserve Fund Required Amount                                      | 0.00          |
| Available Collections         | 41,969,826.03 | (6) Regular Principal Distributable Amount   | 35,261,576.52 |
| Reserve Fund Draw Amount      | 0.00          | (7) Additional Servicing Fee and Transition Costs  | 0.00          |
| Available Funds               | 41,969,826.03 | (8) Total Trustee Fees and any Asset Representations Reviewer fees [not previously paid under (2)] | 0.00          |
|                               |               | (9) Excess Collections to Certificateholders   | 3,596,363.95  |
|                               |               | Total Distribution   | 41,969,826.03 |

## **Distribution Detail**

|   | Due           | Paid          | Shortfall |
|---|---------------|---------------|-----------|
| Total Servicing Fee                         | 580,570.13    | 580,570.13    | 0.00      |
| Total Trustee Fee                           | 0.00          | 0.00          | 0.00      |
| Monthly Interest Distributable Amount       | 2,531,315.43  | 2,531,315.43  | 0.00      |
| thereof on Class A-1 Notes                  | 0.00          | 0.00          | 0.00      |
| thereof on Class A-2 Notes                  | 0.00          | 0.00          | 0.00      |
| thereof on Class A-3 Notes                  | 1,988,815.43  | 1,988,815.43  | 0.00      |
| thereof on Class A-4 Notes                  | 542,500.00    | 542,500.00    | 0.00      |
| Interest Carryover Shortfall Amount         | 0.00          | 0.00          | 0.00      |
| thereof on Class A-1 Notes                  | 0.00          | 0.00          | 0.00      |
| thereof on Class A-2 Notes                  | 0.00          | 0.00          | 0.00      |
| thereof on Class A-3 Notes                  | 0.00          | 0.00          | 0.00      |
| thereof on Class A-4 Notes                  | 0.00          | 0.00          | 0.00      |
| Interest Distributable Amount Class A Notes | 2,531,315.43  | 2,531,315.43  | 0.00      |
| Priority Principal Distributable Amount     | 0.00          | 0.00          | 0.00      |
| Regular Principal Distributable Amount      | 35,261,576.52 | 35,261,576.52 | 0.00      |
| Aggregate Principal Distributable Amount    | 35,261,576.52 | 35,261,576.52 | 0.00      |

Collection Period Ended 31-Dec-2024

Amounts in USD

| Reserve | <b>Fund</b> | and | Investment | <b>Earnings</b> |
|---------|-------------|-----|------------|-----------------|
|         |             |     |            |                 |

| Reserve | Fu | nd |
|---------|----|----|
|         |    |    |

| Reserve Fund Required Amount                           | 4,787,603.48 |
|--|--------------|
| Reserve Fund Amount - Beginning Balance                | 4,787,603.48 |
| plus top up Reserve Fund up to the Required Amount     | 0.00         |
| plus Net Investment Earnings for the Collection Period | 16,794.66    |
| minus Net Investment Earnings                          | 16,794.66    |
| minus Reserve Fund Draw Amount                         | 0.00         |
| Reserve Fund Amount - Ending Balance                   | 4,787,603.48 |
| Reserve Fund Deficiency                                | 0.00         |
| Investment Earnings                                    |              |
| Net Investment Earnings on the Reserve Fund            | 16,794.66    |
| Net Investment Earnings on the Collection Account      | 128,601.92   |
| Investment Earnings for the Collection Period          | 145,396.58   |

## **Notice to Investors**

Collection Period Ended 31-Dec-2024 Page 4 of 5

Amounts in USD

## **Pool Statistics**

| Pool Data   | Amount            | Number of Receivables |
|---|-------------------|-----------------------|
| Cutoff Date Pool Balance                            | 2,136,070,683.16  | 55,476                |
| Pool Balance beginning of Collection Period         | 696,684,157.52    | 30,796                |
| Principal Collections                               | 24,487,911.19     |                       |
| Principal Collections attributable to Full Pay-offs | 12,679,024.04     |                       |
| Principal Purchase Amounts                          | 0.00              |                       |
| Principal Gross Losses                              | 2,110,540.71      |                       |
| Pool Balance end of Collection Period               | 657,406,681.58    | 29,867                |
| Pool Factor   | 30.78%            |                       |
|   | As of Cutoff Date | Current               |
| Weighted Average APR                                | 4.40%             | 4.64%                 |
| Weighted Average Number of Remaining Payments       | 53.57             | 30.83                 |
| Weighted Average Seasoning (months)                 | 13.45             | 38.92                 |
|   |                   |                       |

**Investor Report** 

Collection Period Ended 31-Dec-2024

Amounts in USD

| _ |    |   |     |    |            | - |   | 00 T |   |
|---|----|---|-----|----|------------|---|---|------|---|
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|   |    | u | uv  | ш  | .ν         |   | w | ш    |   |

| Delinquency Profile (1)                                     | Amount         | Number of Receivables | Percentage |
|---|----------------|-----------------------|------------|
| Current   | 644,587,561.72 | 29,480                | 98.05%     |
| 31-60 Days Delinquent                                       | 9,092,690.45   | 280                   | 1.38%      |
| 61-90 Days Delinquent                                       | 2,984,883.01   | 85                    | 0.45%      |
| 91-120 Days Delinquent                                      | 741,546.40     | 22                    | 0.11%      |
| Total   | 657,406,681.58 | 29,867                | 100.00%    |
| Delinquency Trigger   |                |                       | 3.550%     |
| 60+ Delinquency Loans to EOP Aggregate Securitization Value |                |                       | 0.567%     |
| Delinquency Trigger occurred                                |                |                       | No         |

<sup>(1)</sup> A receivable is not considered delinquent if the amount past due is less than 10% of the payment due under such receivable

## **Loss Statistics**

|   | Curre        | Current Cumulativ     |               |                       |
|---|--------------|-----------------------|---------------|-----------------------|
| Losses (1)  | Amount       | Number of Receivables | Amount        | Number of Receivables |
| Principal Gross Losses  | 2,110,540.71 | 64                    | 67,164,902.20 | 1,861                 |
| Principal Net Liquidation Proceeds                                | 812,755.81   |                       | 22,215,916.55 |                       |
| Principal Recoveries  | 1,109,103.12 |                       | 18,368,778.10 |                       |
| Principal Net Loss / (Gain)                                       | 188,681.78   |                       | 26,580,207.55 |                       |
| Principal Net Loss / (Gain) as % of Average Pool Balance (annuali | zed):        |                       |               |                       |
| Current Collection Period   | 0.334%       |                       |               |                       |
| Prior Collection Period   | 1.199 %      |                       |               |                       |
| Second Prior Collection Period                                    | 0.570 %      |                       |               |                       |
| Third Prior Collection Period                                     | 1.680 %      |                       |               |                       |
| Four Month Average  | 0.946%       |                       |               |                       |
| Cumulative Principal Net Loss / (Gain) as % of Cutoff Date Pool I | Balance      |                       | 1.244%        |                       |
| Average Net Loss / (Gain)   |              |                       | 14,282.76     |                       |

<sup>(1)</sup> Losses include accounts that have been charged off with a balance remaining of less than \$50. These accounts are excluded in the Number of Receivables count as they are not considered a charge-off on a defaulted loan.