

Dates

Collection Period No.	38					
Collection Period (from... to)	1-Dec-2025	31-Dec-2025				
Determination Date	13-Jan-2026					
Record Date	14-Jan-2026					
Distribution Date	15-Jan-2026					
Interest Period of the Class A-1 Notes (from... to)	15-Dec-2025	15-Jan-2026	Actual/360 Days	31		
Interest Period of the Class A-2, A-3 and A-4 Notes (from... to)	15-Dec-2025	15-Jan-2026	30/360 Days	30		

Summary

	Initial Balance	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face Amount	Note 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	117,482,711.85	93,861,997.57	23,620,714.28	35.952381	0.142865
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	241,482,711.85	217,861,997.57	23,620,714.28		
Overcollateralization	47,871,393.47	47,876,034.84	47,876,034.84			
Adjusted Pool Balance	1,915,041,393.47	289,358,746.69	265,738,032.41			
Yield Supplement Overcollateralization Amount	221,029,289.69	27,450,923.74	25,040,040.19			
Pool Balance	2,136,070,683.16	316,809,670.43	290,778,072.60			
	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 Rate	Interest Payment	Interest per \$1000 Face Amount	Interest & Principal Payment	Interest & Principal Payment per \$1000 Face 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%	510,070.77	0.776363	24,130,785.05	36.728744	
Class A-4 Notes	5.250000%	542,500.00	4.375000	542,500.00	4.375000	
Total		\$1,052,570.77		\$24,673,285.05		

Available Funds	Distributions
Principal Collections	24,521,718.58
Interest Collections	1,307,763.72
Net Liquidation Proceeds	459,761.56
Recoveries	798,681.80
Purchase Amounts	100,733.10
Advances made by the Servicer	0.00
Investment Earnings	77,124.68
Available Collections	27,265,783.44
Reserve Fund Draw Amount	0.00
Available Funds	27,265,783.44
	(1) Total Servicing Fee 264,008.06
	Nonrecoverable Advances to the Servicer 0.00
	(2) Total Trustee Fees and any Asset Representations Reviewer fees (max. \$250,000 p.a.) 0.00
	(3) Interest Distributable Amount Class A Notes 1,052,570.77
	(4) Priority Principal Distributable Amount 0.00
	(5) To Reserve Fund to reach the Reserve Fund Required Amount 0.00
	(6) Regular Principal Distributable Amount 23,620,714.28
	(7) Additional Servicing Fee and Transition Costs 0.00
	(8) Total Trustee Fees and any Asset Representations Reviewer fees [not previously paid under (2)] 0.00
	(9) Excess Collections to Certificateholders 2,328,490.33
	Total Distribution 27,265,783.44

Distribution Detail

	Due	Paid	Shortfall
Total Servicing Fee	264,008.06	264,008.06	0.00
Total Trustee Fee	0.00	0.00	0.00
Monthly Interest Distributable Amount	1,052,570.77	1,052,570.77	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	510,070.77	510,070.77	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	1,052,570.77	1,052,570.77	0.00
Priority Principal Distributable Amount	0.00	0.00	0.00
Regular Principal Distributable Amount	23,620,714.28	23,620,714.28	0.00
Aggregate Principal Distributable Amount	23,620,714.28	23,620,714.28	0.00

Reserve Fund and Investment Earnings**Reserve Fund**

Reserve Fund Required Amount	4,787,603.48
Reserve Fund Amount - Beginning Balance	4,787,603.48
plus/minus change to meet Reserve Fund Required Amount	0.00
plus Net Investment Earnings for the Collection Period	13,528.07
minus Net Investment Earnings	13,528.07
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	13,528.07
Net Investment Earnings on the Collection Account	63,596.61
Investment Earnings for the Collection Period	77,124.68

Notice to Investors

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	316,809,670.43	20,329
Principal Collections	16,618,384.36	
Principal Collections attributable to Full Pay-offs	7,903,334.22	
Principal Purchase Amounts	100,495.40	
Principal Gross Losses	1,409,383.85	
Pool Balance end of Collection Period	290,778,072.60	19,442
Pool Factor	13.61%	
	As of Cutoff Date	Current
Weighted Average APR	4.40%	4.80%
Weighted Average Number of Remaining Payments	53.57	21.54
Weighted Average Seasoning (months)	13.45	49.60

Delinquency Profile

Delinquency Profile (1)	Amount	Number of Receivables	Percentage
Current	281,458,478.94	19,064	96.79%
31-60 Days Delinquent	6,730,732.36	287	2.31%
61-90 Days Delinquent	1,952,776.93	73	0.67%
91-120 Days Delinquent	636,084.37	18	0.22%
Total	290,778,072.60	19,442	100.00%

Delinquency Trigger

60+ Delinquency Loans to EOP Aggregate Securitization Value	3.550%
Delinquency Trigger occurred	No

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

Loss Statistics

Losses (1)	Current		Cumulative	
	Amount	Number of Receivables	Amount	Number of Receivables
Principal Gross Losses	1,409,383.85	67	85,713,966.65	2,638
Principal Net Liquidation Proceeds	458,011.06		28,638,269.01	
Principal Recoveries	775,860.03		28,709,698.38	
Principal Net Loss / (Gain)	175,512.76		28,365,999.26	

Principal Net Loss / (Gain) as % of Average Pool Balance (annualized):

Current Collection Period	0.693%
Prior Collection Period	(0.114%)
Second Prior Collection Period	0.789 %
Third Prior Collection Period	(0.028%)
Four Month Average	0.335%

Cumulative Principal Net Loss / (Gain) as % of Cutoff Date Pool Balance

Average Net Loss / (Gain)

(1) 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.