

**Dates**

Collection Period No.	38				
Collection Period (from... to)	1-Feb-2026	28-Feb-2026			
Determination Date	12-Mar-2026				
Record Date	13-Mar-2026				
Distribution Date	16-Mar-2026				
Interest Period of the Class A-1 Notes (from... to)	17-Feb-2026	16-Mar-2026	Actual/360 Days	27	
Interest Period of the Class A-2, A-3 and A-4 Notes (from... to)	15-Feb-2026	15-Mar-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	435,500,000.00	0.00	0.00	0.00	0.000000	0.000000
Class A-2 Notes	657,500,000.00	0.00	0.00	0.00	0.000000	0.000000
Class A-3 Notes	657,500,000.00	119,736,213.17	99,927,394.82	19,808,818.35	30.127480	0.151981
Class A-4 Notes	118,600,000.00	118,600,000.00	118,600,000.00	0.00	0.000000	1.000000
<b>Total Note Balance</b>	<b>1,869,100,000.00</b>	<b>238,336,213.17</b>	<b>218,527,394.82</b>	<b>19,808,818.35</b>		
Overcollateralization	47,928,299.76	47,925,707.49	47,925,707.49			
Adjusted Pool Balance	1,917,028,299.76	286,261,920.66	266,453,102.31			
Yield Supplement Overcollateralization Amount	200,704,831.25	24,609,112.36	22,441,248.47			
<b>Pool Balance</b>	<b>2,117,733,131.01</b>	<b>310,871,033.02</b>	<b>288,894,350.78</b>			
	Amount	Percentage				
Initial Overcollateralization Amount	47,928,299.76	2.50%				
Target Overcollateralization Amount	47,925,707.49	2.50%				
Current Overcollateralization Amount	47,925,707.49	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	5.090000%	0.00	0.000000	0.00	0.000000	
Class A-3 Notes	4.510000%	450,008.60	0.684424	20,258,826.95	30.811904	
Class A-4 Notes	4.310000%	425,971.67	3.591667	425,971.67	3.591667	
<b>Total</b>		<b>\$875,980.27</b>		<b>\$20,684,798.62</b>		

Amounts in USD

Available Funds		Distributions	
Principal Collections	20,520,321.00	(1) Total Servicing Fee	259,059.19
Interest Collections	1,329,336.35	Nonrecoverable Advances to the Servicer	0.00
Net Liquidation Proceeds	565,602.75	(2) Total Trustee Fees and any Asset Representations Reviewer fees (max. \$250,000 p.a.)	0.00
Recoveries	671,531.30	(3) Interest Distributable Amount Class A Notes	875,980.27
Purchase Amounts	100,231.49	(4) Priority Principal Distributable Amount	0.00
Advances made by the Servicer	0.00	(5) To Reserve Fund to reach the Reserve Fund Required Amount	0.00
Investment Earnings	67,664.76	(6) Regular Principal Distributable Amount	19,808,818.35
<b>Available Collections</b>	<b>23,254,687.65</b>	(7) Additional Servicing Fee and Transition Costs	0.00
Reserve Fund Draw Amount	0.00	(8) Total Trustee Fees and any Asset Representations Reviewer fees [not previously paid under (2)]	0.00
<b>Available Funds</b>	<b>23,254,687.65</b>	(9) Excess Collections to Certificateholders	2,310,829.84
		<b>Total Distribution</b>	<b>23,254,687.65</b>

## Distribution Detail

	Due	Paid	Shortfall
Total Servicing Fee	259,059.19	259,059.19	0.00
Total Trustee Fee	0.00	0.00	0.00
Monthly Interest Distributable Amount	875,980.27	875,980.27	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	450,008.60	450,008.60	0.00
thereof on Class A-4 Notes	425,971.67	425,971.67	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	875,980.27	875,980.27	0.00
Priority Principal Distributable Amount	0.00	0.00	0.00
Regular Principal Distributable Amount	19,808,818.35	19,808,818.35	0.00
Aggregate Principal Distributable Amount	19,808,818.35	19,808,818.35	0.00

**Reserve Fund and Investment Earnings****Reserve Fund**

Reserve Fund Required Amount	4,792,570.75
Reserve Fund Amount - Beginning Balance	4,792,570.75
plus/minus change to meet Reserve Fund Required Amount	0.00
plus Net Investment Earnings for the Collection Period	11,935.07
minus Net Investment Earnings	11,935.07
minus Reserve Fund Draw Amount	0.00
Reserve Fund Amount - Ending Balance	4,792,570.75
Reserve Fund Deficiency	0.00

**Investment Earnings**

Net Investment Earnings on the Reserve Fund	11,935.07
Net Investment Earnings on the Collection Account	55,729.69
Investment Earnings for the Collection Period	67,664.76

**Notice to Investors**

**Pool Statistics**

<b>Pool Data</b>	Amount	Number of Receivables
Cutoff Date Pool Balance	2,117,733,131.01	52,827
Pool Balance beginning of Collection Period	310,871,033.02	19,250
Principal Collections	14,411,854.27	
Principal Collections attributable to Full Pay-offs	6,108,466.73	
Principal Purchase Amounts	99,584.82	
Principal Gross Losses	1,356,776.42	
Pool Balance end of Collection Period	288,894,350.78	18,527
Pool Factor	13.64%	
	As of Cutoff Date	Current
Weighted Average APR	4.85%	5.41%
Weighted Average Number of Remaining Payments	54.32	22.41
Weighted Average Seasoning (months)	13.16	49.02

**Delinquency Profile**

<b>Delinquency Profile (1)</b>	<b>Amount</b>	<b>Number of Receivables</b>	<b>Percentage</b>
Current	280,289,316.05	18,207	97.02%
31-60 Days Delinquent	6,019,528.54	230	2.08%
61-90 Days Delinquent	1,965,086.86	73	0.68%
91-120 Days Delinquent	620,419.33	17	0.21%
<b>Total</b>	<b>288,894,350.78</b>	<b>18,527</b>	<b>100.00%</b>

**Delinquency Trigger**

60+ Delinquency Loans to EOP Aggregate Securitization Value	<b>3.550%</b>
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**

<b>Losses (1)</b>	<b>Current</b>		<b>Cumulative</b>	
	<b>Amount</b>	<b>Number of Receivables</b>	<b>Amount</b>	<b>Number of Receivables</b>
Principal Gross Losses	1,356,776.42	59	95,413,442.68	2,775
Principal Net Liquidation Proceeds	561,967.24		32,492,545.54	
Principal Recoveries	647,364.66		31,120,184.62	
<b>Principal Net Loss / (Gain)</b>	<b>147,444.52</b>		<b>31,800,712.52</b>	

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

Current Collection Period	0.590%
Prior Collection Period	1.654 %
Second Prior Collection Period	(0.312%)
Third Prior Collection Period	1.101 %
Four Month Average	0.758%

**Cumulative Principal Net Loss / (Gain) as % of Cutoff Date Pool Balance** 1.502%

**Average Net Loss / (Gain)** 11,459.72

(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.