

Dates

| | | | | | |
|---|-------------|-------------|-----------------|----|--|
| Collection Period No. | 24 | | | | |
| 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 | 15-Jan-2025 | Actual/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 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 | 535,797,537.45 | 496,673,482.50 | 39,124,054.95 | 59.504266 | 0.755397 |
| Class A-4 Notes | 118,600,000.00 | 118,600,000.00 | 118,600,000.00 | 0.00 | 0.000000 | 1.000000 |
| Total Note Balance | 1,869,100,000.00 | 654,397,537.45 | 615,273,482.50 | 39,124,054.95 | | |
| Overcollateralization | 47,928,299.76 | 47,925,707.49 | 47,925,707.49 | | | |
| Adjusted Pool Balance | 1,917,028,299.76 | 702,323,244.94 | 663,199,189.99 | | | |
| Yield Supplement Overcollateralization Amount | 200,704,831.25 | 67,917,839.68 | 64,007,192.85 | | | |
| Pool Balance | 2,117,733,131.01 | 770,241,084.62 | 727,206,382.84 | | | |
| | 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% | 2,013,705.74 | 3.062670 | 41,137,760.69 | 62.566936 | |
| Class A-4 Notes | 4.310000% | 425,971.67 | 3.591667 | 425,971.67 | 3.591667 | |
| Total | | \$2,439,677.41 | | \$41,563,732.36 | | |

Amounts in USD

| Available Funds | | Distributions | |
|-------------------------------|----------------------|--|----------------------|
| Principal Collections | 40,460,812.40 | (1) Total Servicing Fee | 641,867.57 |
| Interest Collections | 3,298,921.44 | Nonrecoverable Advances to the Servicer | 0.00 |
| Net Liquidation Proceeds | 747,394.90 | (2) Total Trustee Fees and any Asset Representations Reviewer fees (max. \$250,000 p.a.) | 0.00 |
| Recoveries | 974,151.45 | (3) Interest Distributable Amount Class A Notes | 2,439,677.41 |
| Purchase Amounts | 34,373.57 | (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 | 155,219.70 | (6) Regular Principal Distributable Amount | 39,124,054.95 |
| Available Collections | 45,670,873.46 | (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 |
| Available Funds | 45,670,873.46 | (9) Excess Collections to Certificateholders | 3,465,273.53 |
| | | Total Distribution | 45,670,873.46 |

Distribution Detail

| | Due | Paid | Shortfall |
|---|---------------|---------------|-----------|
| Total Servicing Fee | 641,867.57 | 641,867.57 | 0.00 |
| Total Trustee Fee | 0.00 | 0.00 | 0.00 |
| Monthly Interest Distributable Amount | 2,439,677.41 | 2,439,677.41 | 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 | 2,013,705.74 | 2,013,705.74 | 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 | 2,439,677.41 | 2,439,677.41 | 0.00 |
| Priority Principal Distributable Amount | 0.00 | 0.00 | 0.00 |
| Regular Principal Distributable Amount | 39,124,054.95 | 39,124,054.95 | 0.00 |
| Aggregate Principal Distributable Amount | 39,124,054.95 | 39,124,054.95 | 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 top up Reserve Fund up to the Required Amount | 0.00 |
| plus Net Investment Earnings for the Collection Period | 16,812.09 |
| minus Net Investment Earnings | 16,812.09 |
| 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 | 16,812.09 |
| Net Investment Earnings on the Collection Account | 138,407.61 |
| Investment Earnings for the Collection Period | 155,219.70 |

Notice to Investors

Pool Statistics

| Pool Data | Amount | Number of Receivables |
|---|-------------------|-----------------------|
| Cutoff Date Pool Balance | 2,117,733,131.01 | 52,827 |
| Pool Balance beginning of Collection Period | 770,241,084.62 | 31,172 |
| Principal Collections | 25,579,813.86 | |
| Principal Collections attributable to Full Pay-offs | 14,880,998.54 | |
| Principal Purchase Amounts | 34,022.86 | |
| Principal Gross Losses | 2,539,866.52 | |
| Pool Balance end of Collection Period | 727,206,382.84 | 30,258 |
| Pool Factor | 34.34% | |
| | As of Cutoff Date | Current |
| Weighted Average APR | 4.85% | 5.12% |
| Weighted Average Number of Remaining Payments | 54.32 | 32.86 |
| Weighted Average Seasoning (months) | 13.16 | 36.84 |

Delinquency Profile

| Delinquency Profile (1) | Amount | Number of Receivables | Percentage |
|--------------------------------|-----------------------|------------------------------|-------------------|
| Current | 710,845,028.59 | 29,838 | 97.75% |
| 31-60 Days Delinquent | 11,258,598.59 | 299 | 1.55% |
| 61-90 Days Delinquent | 3,436,407.47 | 79 | 0.47% |
| 91-120 Days Delinquent | 1,666,348.19 | 42 | 0.23% |
| Total | 727,206,382.84 | 30,258 | 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 | 2,539,866.52 | 73 | 69,673,237.57 | 1,795 |
| Principal Net Liquidation Proceeds | 738,398.27 | | 24,072,626.20 | |
| Principal Recoveries | 949,485.64 | | 17,576,856.49 | |
| Principal Net Loss / (Gain) | 851,982.61 | | 28,023,754.88 | |

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

| | |
|--------------------------------|---------|
| Current Collection Period | 1.365% |
| Prior Collection Period | 1.239 % |
| Second Prior Collection Period | 1.551 % |
| Third Prior Collection Period | 0.492 % |
| Four Month Average | 1.162% |

Cumulative Principal Net Loss / (Gain) as % of Cutoff Date Pool Balance 1.323%

Average Net Loss / (Gain) 15,612.12

(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.