

Dates

Collection Period No.	27					
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	292,010,000.00	0.00	0.00	0.00	0.000000	0.000000
Class A-2 Notes	467,620,000.00	0.00	0.00	0.00	0.000000	0.000000
Class A-3 Notes	467,620,000.00	315,044,325.45	288,970,489.33	26,073,836.12	55.758599	0.617960
Class A-4 Notes	83,110,000.00	83,110,000.00	83,110,000.00	0.00	0.000000	1.000000
Total Note Balance	1,310,360,000.00	398,154,325.45	372,080,489.33	26,073,836.12		
Overcollateralization	33,622,415.40	33,599,560.39	33,599,560.39			
Adjusted Pool Balance	1,343,982,415.40	431,753,885.84	405,680,049.72			
Yield Supplement Overcollateralization Amount	76,016,708.61	21,828,779.14	20,520,668.20			
Pool Balance	1,419,999,124.01	453,582,664.98	426,200,717.92			
	Amount	Percentage				
Initial Overcollateralization Amount	33,622,415.40	2.50%				
Target Overcollateralization Amount	33,599,560.39	2.50%				
Current Overcollateralization Amount	33,599,560.39	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	5.920000%	0.00	0.000000	0.00	0.000000	
Class A-3 Notes	5.950000%	1,562,094.78	3.340522	27,635,930.90	59.099121	
Class A-4 Notes	6.010000%	416,242.58	5.008333	416,242.58	5.008333	
Total		\$1,978,337.36		\$28,052,173.48		

Available Funds	Distributions
Principal Collections	25,264,007.97
Interest Collections	2,953,738.08
Net Liquidation Proceeds	440,394.89
Recoveries	1,033,255.59
Purchase Amounts	0.00
Advances made by the Servicer	0.00
Investment Earnings	76,702.16
Available Collections	29,768,098.69
Reserve Fund Draw Amount	0.00
Available Funds	29,768,098.69
	(1) Total Servicing Fee 377,985.55
	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 1,978,337.36
	(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 26,073,836.12
	(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 1,337,939.66
	Total Distribution 29,768,098.69

Distribution Detail

	Due	Paid	Shortfall
Total Servicing Fee	377,985.55	377,985.55	0.00
Total Trustee Fee	0.00	0.00	0.00
Monthly Interest Distributable Amount	1,978,337.36	1,978,337.36	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	1,562,094.78	1,562,094.78	0.00
thereof on Class A-4 Notes	416,242.58	416,242.58	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	1,978,337.36	1,978,337.36	0.00
Priority Principal Distributable Amount	0.00	0.00	0.00
Regular Principal Distributable Amount	26,073,836.12	26,073,836.12	0.00
Aggregate Principal Distributable Amount	26,073,836.12	26,073,836.12	0.00

Reserve Fund and Investment Earnings**Reserve Fund**

Reserve Fund Required Amount	3,359,956.04
Reserve Fund Amount - Beginning Balance	3,359,956.04
plus/minus change to meet Reserve Fund Required Amount	0.00
plus Net Investment Earnings for the Collection Period	9,505.82
minus Net Investment Earnings	9,505.82
minus Reserve Fund Draw Amount	0.00
Reserve Fund Amount - Ending Balance	3,359,956.04
Reserve Fund Deficiency	0.00

Investment Earnings

Net Investment Earnings on the Reserve Fund	9,505.82
Net Investment Earnings on the Collection Account	67,196.34
Investment Earnings for the Collection Period	76,702.16

Notice to Investors

Pool Statistics

Pool Data

	Amount	Number of Receivables
Cutoff Date Pool Balance	1,419,999,124.01	29,224
Pool Balance beginning of Collection Period	453,582,664.98	15,818
Principal Collections	14,677,122.57	
Principal Collections attributable to Full Pay-offs	10,586,885.40	
Principal Purchase Amounts	0.00	
Principal Gross Losses	2,117,939.09	
Pool Balance end of Collection Period	426,200,717.92	15,193
Pool Factor	30.01%	

	As of Cutoff Date	Current
Weighted Average APR	7.07%	7.54%
Weighted Average Number of Remaining Payments	58.10	33.59
Weighted Average Seasoning (months)	10.12	36.91

Delinquency Profile

Delinquency Profile (1)	Amount	Number of Receivables	Percentage
Current	413,164,590.84	14,867	96.94%
31-60 Days Delinquent	9,690,863.29	244	2.27%
61-90 Days Delinquent	2,754,092.95	69	0.65%
91-120 Days Delinquent	591,170.84	13	0.14%
Total	426,200,717.92	15,193	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	2,117,939.09	53	64,595,914.53	1,488
Principal Net Liquidation Proceeds	438,744.00		20,479,895.81	
Principal Recoveries	996,154.43		21,503,343.66	
Principal Net Loss / (Gain)	683,040.66		22,612,675.06	

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

Current Collection Period	1.863%
Prior Collection Period	0.749 %
Second Prior Collection Period	2.478 %
Third Prior Collection Period	0.858 %
Four Month Average	1.487%

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.