

Amounts in USD

Dates

Collection Period No.	12			
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, A-2B Notes (from... to)	15-Dec-2025	15-Jan-2026	Actual/360 Days	31
Interest Period of the Class A-2A, 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	228,300,000.00	0.00	0.00	0.00	0.000000	0.000000
Class A-2A Notes	155,680,000.00	74,124,360.40	61,728,532.55	12,395,827.85	79.623766	0.396509
Class A-2B Notes	355,000,000.00	169,027,157.90	140,760,721.06	28,266,436.84	79.623766	0.396509
Class A-3 Notes	480,680,000.00	480,680,000.00	480,680,000.00	0.00	0.000000	1.000000
Class A-4 Notes	90,410,000.00	90,410,000.00	90,410,000.00	0.00	0.000000	1.000000
Total Note Balance	1,310,070,000.00	814,241,518.30	773,579,253.61	40,662,264.69		
Overcollateralization	33,599,469.69	33,591,736.74	33,591,736.74			
Adjusted Pool Balance	1,343,669,469.69	847,833,255.04	807,170,990.35			
Yield Supplement Overcollateralization Amount	56,330,004.86	35,400,087.50	33,895,178.29			
Pool Balance	1,399,999,474.55	883,233,342.54	841,066,168.64			
	Amount	Percentage				
Initial Overcollateralization Amount	33,599,469.69	2.50%				
Target Overcollateralization Amount	33,591,736.74	2.50%				
Current Overcollateralization Amount	33,591,736.74	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-2A Notes	4.500000%	277,966.35	1.785498	12,673,794.20	81.409264	
Class A-2B Notes	4.303850%	626,430.38	1.764593	28,892,867.22	81.388358	
Class A-3 Notes	4.780000%	1,914,708.67	3.983333	1,914,708.67	3.983333	
Class A-4 Notes	4.920000%	370,681.00	4.100000	370,681.00	4.100000	
Total		\$3,189,786.40		\$43,852,051.09		

Amounts in USD

Available Funds		Distributions	
Principal Collections	39,634,323.23	(1) Total Servicing Fee	736,027.79
Interest Collections	6,129,905.67	Nonrecoverable Advances to the Servicer	0.00
Net Liquidation Proceeds	874,937.18	(2) Total Trustee Fees and any Asset Representations Reviewer fees (max. \$250,000 p.a.)	0.00
Recoveries	883,081.59	(3) Interest Distributable Amount Class A Notes	3,189,786.40
Purchase Amounts	0.00	(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	112,363.75	(6) Regular Principal Distributable Amount	40,662,264.69
Available Collections	47,634,611.42	(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	47,634,611.42	(9) Excess Collections to Certificateholders	3,046,532.54
		Total Distribution	47,634,611.42

Distribution Detail			
	Due	Paid	Shortfall
Total Servicing Fee	736,027.79	736,027.79	0.00
Total Trustee Fee	0.00	0.00	0.00
Monthly Interest Distributable Amount	3,189,786.40	3,189,786.40	0.00
thereof on Class A-1 Notes	0.00	0.00	0.00
thereof on Class A-2A Notes	277,966.35	277,966.35	0.00
thereof on Class A-2B Notes	626,430.38	626,430.38	0.00
thereof on Class A-3 Notes	1,914,708.67	1,914,708.67	0.00
thereof on Class A-4 Notes	370,681.00	370,681.00	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-2A Notes	0.00	0.00	0.00
thereof on Class A-2B 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	3,189,786.40	3,189,786.40	0.00
Priority Principal Distributable Amount	0.00	0.00	0.00
Regular Principal Distributable Amount	40,662,264.69	40,662,264.69	0.00
Aggregate Principal Distributable Amount	40,662,264.69	40,662,264.69	0.00

Reserve Fund and Investment Earnings

Reserve Fund

Reserve Fund Required Amount	3,359,173.67
Reserve Fund Amount - Beginning Balance	3,359,173.67
plus/minus change to meet Reserve Fund Required Amount	0.00
plus Net Investment Earnings for the Collection Period	9,503.61
minus Net Investment Earnings	9,503.61
minus Reserve Fund Draw Amount	0.00
Reserve Fund Amount - Ending Balance	3,359,173.67
Reserve Fund Deficiency	0.00

Investment Earnings

Net Investment Earnings on the Reserve Fund	9,503.61
Net Investment Earnings on the Collection Account	102,860.14
Investment Earnings for the Collection Period	112,363.75

Notice to Investors

Pool Statistics

Pool Data	Amount	Number of Receivables
Cutoff Date Pool Balance	1,399,999,474.55	29,020
Pool Balance beginning of Collection Period	883,233,342.54	22,233
Principal Collections	20,670,083.90	
Principal Collections attributable to Full Pay-offs	18,964,239.33	
Principal Purchase Amounts	0.00	
Principal Gross Losses	2,532,850.67	
Pool Balance end of Collection Period	841,066,168.64	21,627
Pool Factor	60.08%	
	As of Cutoff Date	Current
Weighted Average APR	7.95%	8.07%
Weighted Average Number of Remaining Payments	57.50	45.15
Weighted Average Seasoning (months)	9.98	22.81

Delinquency Profile

Delinquency Profile (1)	Amount	Number of Receivables	Percentage
Current	832,118,304.47	21,463	98.94%
31-60 Days Delinquent	5,872,776.30	103	0.70%
61-90 Days Delinquent	2,310,505.55	45	0.27%
91-120 Days Delinquent	764,582.32	16	0.09%
Total	841,066,168.64	21,627	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	2,532,850.67	55	25,364,874.61	555
Principal Net Liquidation Proceeds	871,337.60		11,948,063.05	
Principal Recoveries	851,193.35		5,546,711.62	
Principal Net Loss / (Gain)	810,319.72		7,870,099.94	

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

Current Collection Period	1.128%
Prior Collection Period	1.456 %
Second Prior Collection Period	1.434 %
Third Prior Collection Period	(0.122%)
Four Month Average	0.974%

Cumulative Principal Net Loss / (Gain) as % of Cutoff Date Pool Balance 0.562%

Average Net Loss / (Gain) 14,180.36

(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.