

Investor Report

Collection Period Ended 31-Jul-2024

Amounts in USD

Dates

Collection Period No.	4				
Collection Period (from... to)	1-Jul-2024	31-Jul-2024			
Determination Date	13-Aug-2024				
Record Date	14-Aug-2024				
Distribution Date	15-Aug-2024				
Interest Period of the Class A-1 Notes (from... to)	15-Jul-2024	15-Aug-2024	Actual/360 Days	31	
Interest Period of the Class A-2, A-3 and A-4 Notes (from... to)	15-Jul-2024	15-Aug-2024	30/360 Days	30	

Summary

	Initial Balance	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face Amount	Note Factor
Class A-1 Notes	140,000,000.00	49,033,387.26	22,922,342.98	26,111,044.28	186.507459	0.163731
Class A-2 Notes	276,000,000.00	276,000,000.00	276,000,000.00	0.00	0.000000	1.000000
Class A-3 Notes	301,000,000.00	301,000,000.00	301,000,000.00	0.00	0.000000	1.000000
Class A-4 Notes	59,950,000.00	59,950,000.00	59,950,000.00	0.00	0.000000	1.000000
Total Note Balance	776,950,000.00	685,983,387.26	659,872,342.98	26,111,044.28		

Overcollateralization	74,504,076.37	74,502,231.68	74,502,231.68
Adjusted Pool Balance	851,454,076.37	760,485,618.94	734,374,574.66
Yield Supplement Overcollateralization Amount	38,548,423.47	32,041,346.34	30,466,154.97
Pool Balance	890,002,499.84	792,526,965.28	764,840,729.63

	Amount	Percentage
Initial Overcollateralization Amount	74,504,076.37	8.75%
Target Overcollateralization Amount	74,502,231.68	8.75%
Current Overcollateralization Amount	74,502,231.68	8.75%

	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	26,111,044.28	186.507459
Class A-2 Notes	5.600000%	1,288,000.00	4.666667	1,288,000.00	4.666667
Class A-3 Notes	5.490000%	1,377,075.00	4.575000	1,377,075.00	4.575000
Class A-4 Notes	5.560000%	277,768.33	4.633333	277,768.33	4.633333
Total		2,942,843.33		29,053,887.61	

Available Funds		Distributions	
Principal Collections	26,404,167.14	(1) Total Servicing Fee	660,439.14
Interest Collections	4,794,852.32	Nonrecoverable Advances to the Servicer	0.00
Net Liquidation Proceeds	793,827.87	(2) Total Trustee Fees and amounts owed to Asset Representation Reviewer (max. \$250,000 p.a.)	0.00
Recoveries	69,155.13	(3) Interest Distributable Amount	2,942,843.33
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	114,805.22	(6) Regular Principal Distributable Amount	26,111,044.28
Available Collections	32,176,807.68	(7) Additional Servicing Fee and Transition Costs	0.00
Reserve Fund Draw Amount	0.00	(8) Total Trustee Fees and Asset Representation Reviewer fees not previously paid under (2)	0.00
Available Funds	32,176,807.68	(9) Excess Collections to Certificateholders	2,462,480.93
		Total Distribution	32,176,807.68

Distribution Detail			
	Due	Paid	Shortfall
Total Servicing Fee	660,439.14	660,439.14	0.00
Total Trustee Fee	0.00	0.00	0.00
Monthly Interest Distributable Amount	2,942,843.33	2,942,843.33	0.00
thereof on Class A-1 Notes	0.00	0.00	0.00
thereof on Class A-2 Notes	1,288,000.00	1,288,000.00	0.00
thereof on Class A-3 Notes	1,377,075.00	1,377,075.00	0.00
thereof on Class A-4 Notes	277,768.33	277,768.33	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	2,942,843.33	2,942,843.33	0.00
Priority Principal Distributable Amount	0.00	0.00	0.00
Regular Principal Distributable Amount	26,111,044.28	26,111,044.28	0.00
Aggregate Principal Distributable Amount	26,111,044.28	26,111,044.28	0.00

Reserve Fund and Investment Earnings**Reserve Fund**

Reserve Fund Required Amount	2,128,635.19
Reserve Fund Amount - Beginning Balance	2,128,635.19
plus top up Reserve Fund up to the Required Amount	0.00
plus Net Investment Earnings for the Collection Period	8,930.36
minus Net Investment Earnings	8,930.36
minus Reserve Fund Draw Amount	0.00
Reserve Fund Amount - Ending Balance	2,128,635.19
Reserve Fund Deficiency	0.00

Investment Earnings

Net Investment Earnings on the Reserve Fund	8,930.36
Net Investment Earnings on the Collection Account	105,874.86
Investment Earnings for the Collection Period	114,805.22

Notice to Investors

Pool Statistics

Pool Data	Amount	Number of Receivables
Cutoff Date Pool Balance	890,002,499.84	4,711
Pool Balance beginning of Collection Period	792,526,965.28	4,449
Principal Collections	24,438,920.96	
Principal Collections attributable to Full Pay-offs	1,965,246.18	
Principal Purchase Amounts	0.00	
Principal Gross Losses	1,282,068.51	
Pool Balance end of Collection Period	764,840,729.63	4,333
Pool Factor	85.94%	
	As of Cutoff Date	Current
Weighted Average APR	6.83%	6.89%
Weighted Average Number of Remaining Payments	42.39	38.97
Weighted Average Seasoning (months)	14.87	19.26

Delinquency Profile

Delinquency Profile (1)	Amount	Number of Receivables	Percentage
Current	752,771,892.32	4,269	98.42%
31-60 Days Delinquent	4,083,567.03	32	0.53%
61-90 Days Delinquent	7,210,614.19	26	0.94%
91-120 Days Delinquent	774,656.09	6	0.10%
Total	764,840,729.63	4,333	100.00%

Delinquency Trigger

60+ Delinquency Receivables to EOP Pool Balance	10.500%
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	1,282,068.51	8	2,940,402.70	32
Principal Net Liquidation Proceeds	788,035.26		1,690,789.85	
Principal Recoveries	65,913.80		101,821.68	
Principal Net Loss / (Gain)	428,119.45		1,147,791.17	

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

Current Collection Period	0.660%
Prior Collection Period	0.533%
Second Prior Collection Period	0.075%
Third Prior Collection Period	0.216%
Four Month Average	0.371%

Cumulative Principal Net Loss / (Gain) as % of Cutoff Date Pool Balance 0.129%

Average Net Credit Loss/(Gain) 35,868.47

(1) Losses include accounts that have been charged off with a balance remaining of less than \$100.

Historical Lifetime CPR, Loss and Delinquencies

Total Pool						
Pd.	Cumulative Loss		Delinquencies			Lifetime CPR
	Gross	Net	31-60	61-90	91+	
1	0.08%	0.03%	0.45%	0.06%	- %	3.00%
2	0.12%	0.04%	0.82%	0.11%	0.01%	4.63%
3	0.19%	0.08%	0.79%	0.67%	0.04%	3.99%
4	0.33%	0.13%	0.53%	0.94%	0.10%	5.10%