Securitized Term Auto Receivables Trust 2026-A

Monthly Investor Report

Collection Period	9/1/2026	to	9/30/2026
Distribution Day			10/26/2026
Issuance Date			1/28/2026
Transaction Month			9
Foreign Currency Exchange Rate (US $1.00 = CDN $x.xxxx)			1.383499988037

I. INITIAL PARAMETERS

	US $ Amount	CDN $ Amount	# of Receivables	Weighted Avg. Remaining Term
Initial Pool Balance (at Cut-off Date)	$2,105,263,157.90	$2,912,631,553.77	85,931	59 months
Original Securities			**Note Interest Rate**	**Final Scheduled Distribution Day**
Class A Notes	$ 1,800,000,000.00	$ 2,490,299,978.47	3.76000%	3/25/2033
Class B Notes	$ 125,000,000.00	$ 172,937,498.51	4.28400%	3/25/2033
Class C Notes	$ 40,000,000.00	$ 55,339,999.52	4.43100%	3/25/2033
Class D Notes	$ 35,000,000.00	$ 48,422,499.58	4.87300%	3/25/2033
Class RR Notes	$ 105,263,157.90	$ 145,631,577.70	Variable	3/25/2033
Total	$ 2,105,263,157.90	$ 2,912,631,553.77		

* As determined in accordance with the Supplemental Indenture dated as of January 28, 2026 made between the Trust and the Indenture Trustee.

II. AVAILABLE FUNDS (CDN $) (For the given Collection period)

Interest		
Interest Collections	$	12,292,853.53
Principal		
Principal Collections (excluding prepayments in full)	$	43,059,189.27
Prepayments in Full	$	31,049,132.53
Liquidation Proceeds	$	348,627.32
Recoveries	$	-
Sub Total	$	74,456,949.12
Total Collections	**$**	**86,749,802.65**
Repurchase Amounts		
Repurchase Amounts Related to Principal	$	890,970.77
Repurchase Amounts Related to Interest	$	5,458.37
Sub Total	**$**	**896,429.14**
Clean Up Call	$	-
Reserve Account Draw Amount	$	-
Total Available Funds	**$**	**87,646,231.79**

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III. DISTRIBUTIONS

Distribution	Class A-D Share (CDN $)	Class RR Share (CDN $)	Amount Payable (CDN $)	Distributions (CDN $)	Shortfall (CDN $)	Carryover Shortfall (CDN $)	Remaining Available Funds (CDN $)
(1) Trustee Fees and Expenses			$ -	$ -	$ -	$ -	$ 87,646,231.79
(2) Servicing Fee			$ -	$ -	$ -	$ -	$ 87,646,231.79
(3) (i) Class A Fixed Rate Swap Payment [1]	$ 4,074,428.08	$ 214,409.64	$ 4,288,837.72	$ 4,288,837.72	$ -	$ -	$ 83,357,394.07
(ii) First Priority Principal Payment[2]	$ -	$ -	$ -	$ -	$ -	$ -	$ 83,357,394.07
(iii) Class B Fixed Rate Swap Payment[1]	$ 340,183.64	$ 17,901.57	$ 358,085.21	$ 358,085.21	$ -	$ -	$ 82,999,308.86
(iv) Second Priority Principal Payment[2]	$ -	$ -	$ -	$ -	$ -	$ -	$ 82,999,308.86
(v) Class C Fixed Rate Swap Payment[1]	$ 113,696.93	$ 5,983.10	$ 119,680.03	$ 119,680.03	$ -	$ -	$ 82,879,628.83
(vi) Third Priority Principal Payment[2]	$ 36,606,787.13	$ 1,926,673.01	$ 38,533,460.14	$ 38,533,460.14	$ -	$ -	$ 44,346,168.69
(vii) Class D Fixed Rate Swap Payment[1]	$ 111,882.62	$ 5,887.63	$ 117,770.25	$ 117,770.25	$ -	$ -	$ 44,228,398.44
(viii) Regular Principal Payment[2]/Senior Swap Termination Payment[3]	$ 36,286,255.17	$ 1,909,802.90	$ 38,196,058.07	$ 38,196,058.07	$ -	$ -	$ 6,032,340.37
(9) Reserve Account replenishment			$ -	$ -	$ -	$ -	$ 6,032,340.37
(10) Subordinated Swap Termination Payment			$ -	$ -	$ -	$ -	$ 6,032,340.37
(11) Additional Trustee Fees and Expenses			$ -	$ -	$ -	$ -	$ 6,032,340.37
(12) Other Expenses[4]			$ 163.93	$ 163.93	$ -	$ -	$ 6,032,176.44
(13) Share of Remaining Available Funds	$ 5,730,567.62	$ 301,608.82	$ 6,032,176.44	$ 6,032,176.44	N/A	N/A	$ -
Total	**$ 83,263,801.19**	**$ 4,382,266.67**	**$ 87,646,231.79**	**$ 87,646,231.79**	**$ -**	**$ -**	**$ -**

Total Principal Payments	Class A-D Share (CDN $)	Class RR Share (CDN $)
First Priority Principal Payment[2]	$ -	$ -
Second Priority Principal Payment[2]	$ -	$ -
Third Priority Principal Payment[2]	$ 36,606,787.13	$ 1,926,673.01
Regular Principal Payment[2]	$ 36,286,255.17	$ 1,909,802.90
Total	**$ 72,893,042.30**	**$ 3,836,475.91**

Amounts deposited by Swap Counterparty or Administrative Agent	Note Liquidation Account (US $)	Class RR Account (US $)
Total Amounts Deposited	$ 57,465,445.61	$ 3,024,520.30
Amounts to be distributed to Noteholders	**(US $)**	**(US $)**
Note Interest [5]	$ 4,778,027.52	$ 251,498.30
Principal Payment [6]	$ 52,687,418.09	$ 2,773,022.00
Total	**$ 57,465,445.61**	**$ 3,024,520.30**
Shortfall	**$ -**	**$ -**
Carryover shortfall	**$ -**	**$ -**

[1] US $ amount to pay interest on the Notes is obtained through Swap Agreement or by conversion of CDN $ by the Administrative Agent if a Swap Termination Event has occurred and deposited to the Note Liquidation Account and the Class RR Account, as applicable.

[2] US $ amount to pay principal on the Notes is obtained through Swap Agreement or by conversion of CDN $ by the Administrative Agent if a Swap Termination Event has occurred and deposited to the Note Liquidation Account and the Class RR Account, as applicable.

[3] US $ amount in payment pro rata to pay the Regular Principal Payment, and Class A-D Share of any Senior Swap Termination Payment, by conversion of CDN $ by the Administrative Agent if a Swap Termination Event has occurred.

[4] Inclusive of other trust expenses accrued since the Issuance date.

[5] Sequential by Class of Notes based on the Accrued Note Interest for the respective Class A-D. Class RR amounts are calculated based on Class RR proportion as defined in the Offering Memorandum, as applicable.

[6] For Class A-D paid pro rata by Class based on the respective Target Principal Allocation unless and until the occurrence of a Sequential Principal Payment Trigger Event, after which principal would be paid sequentially by Class of Notes.

Class RR amount is calculated based on Class RR proportion as defined in the Offering Memorandum, as applicable.

IV. NOTEHOLDER PAYMENTS

	Noteholder Interest Payments		Noteholder Principal Payments		Total Payment	
	Actual	Per $1,000 Original Principal Amount	Actual	Per $1,000 Original Principal Amount	Actual	Per $1,000 Original Principal Amount
US $ Amounts						
Class A Notes	$ 4,226,433.60	$ 2.34801867	$ 47,418,676.28	$ 26.34371	$ 51,645,109.88	$ 28.69173
Class B Notes	$ 334,405.32	$ 2.67524256	$ 3,292,963.63	$ 26.34371	$ 3,627,368.95	$ 29.01895
Class C Notes	$ 110,681.60	$ 2.76704000	$ 1,053,748.36	$ 26.34371	$ 1,164,429.96	$ 29.11075
Class D Notes	$ 106,507.00	$ 3.04305714	$ 922,029.82	$ 26.34371	$ 1,028,536.82	$ 29.38677
Class RR Notes[7]	$ 251,498.30	$ 2.38923385	$ 2,773,022.00	$ 26.34371	$ 3,024,520.30	$ 28.73294
Total (US $)	$ 5,029,525.82		$ 55,460,440.10		$ 60,489,965.92	

[7] Excludes Class RR Share of remaining Available Funds

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V. NOTES BALANCE

	Beginning of Period			End of Period		
Notes	**Balance (US $)**	**Balance (CDN $)**	**Note Factor**	**Balance (US $)**	**Balance (CDN $)**	**Note Factor**
Class A Notes	$ 1,348,861,786.87	$ 1,866,150,266.01	0.7493677	$ 1,301,443,110.59	$ 1,800,546,527.94	0.7230240
Class B Notes	$ 93,670,957.43	$ 129,593,768.46	0.7493677	$ 90,377,993.80	$ 125,037,953.32	0.7230240
Class C Notes	$ 29,974,706.39	$ 41,470,005.91	0.7493677	$ 28,920,958.03	$ 40,012,145.06	0.7230240
Class D Notes	$ 26,227,868.08	$ 36,286,255.15	0.7493677	$ 25,305,838.26	$ 35,010,626.91	0.7230239
Class RR Notes	$ 78,880,806.26	$ 109,131,594.54	0.7493677	$ 76,107,784.26	$ 105,295,118.63	0.7230240
Total	**$ 1,577,616,125.03**	**$ 2,182,631,890.08**	**0.7493677**	**$ 1,522,155,684.93**	**$ 2,105,902,371.86**	**0.7230240**

VI. POOL INFORMATION (CDN $)

Pool Information	**Beginning of Period**	**End of Period**
Weighted average APR	7.01%	7.02%
Weighted average Remaining Term	52 Months	51 Months
Number of Receivables Outstanding	75,257	73,910
Pool Balance	$ 2,182,631,890.08	$ 2,105,902,371.86
Pool Factor	0.7493677	0.7230240

VII. RECONCILIATION OF RESERVE ACCOUNT (CDN $)

Beginning Reserve Account Balance (as of Closing)	**$ 7,281,578.88**
Reserve Account Deposits Made	$ -
Reserve Account Draw Amount	$ -
Ending Reserve Account Balance	**$ 7,281,578.88**
Specified Reserve Account Balance	**$ 7,281,578.88**

VIII. DELINQUENT RECEIVABLES (CDN $)

Delinquent Receivables	**# of Receivables**	**Amount**	**% of End of Period Pool Balance**
31 - 60 Days Delinquent	181	$ 5,850,004.91	0.28%
61 - 90 Days Delinquent	72	$ 2,499,848.78	0.12%
91 - 120 Days Delinquent	57	$ 1,825,403.21	0.09%
121 - 180 Days Delinquent	80	$ 2,631,612.76	0.12%
181+ Days Delinquent	9	$ 159,425.01	0.01%
Total Delinquent Receivables	**399**	**$ 12,966,294.67**	**0.62%**

Repossession Inventory	**# of Receivables**	**Amount**
Beginning of Period Repossession Inventory	20	$ 691,386.66
Repossessions in the Current Collection Period	47	$ 1,510,520.67
Vehicles removed from Inventory in Current Collection Period	(36)	$ (910,326.79)
End of Period Repossession Inventory	**31**	**$ 1,291,580.54**

Number of 61+ Delinquent Receivables	**% of End Of Period # Receivables**
Current Collection Period	0.29%
Preceding Collection Period	0.30%
Second preceding Collection Period	0.27%
Three month simple average (current and two prior Collection Periods)	**0.29%**

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IX. NET LOSSES (CDN $)

	# of Receivables	Amount
Current Collection Period Losses		
Realized Losses (charge-offs)	62	$ 1,381,598.33
Recoveries *	-	$ -
Net Losses for Current Collection Period		**$ 1,381,598.33**
Ratio of net losses for current Collection Period to beginning of Collection Period Pool Balance (annualized)		**0.76%**
Cumulative Losses		
Cumulative Realized Losses (Charge-offs)		$ 5,514,815.02
Cumulative Recoveries *		$ 16,593.10
Cumulative Net Losses for all Collection Periods		**$ 5,498,221.92**
Ratio of Cumulative Net Losses for all Collection Periods to Initial Pool Balance		**0.19%**
Ratio of Net Losses to the Average Pool Balance (annualized)		
Current Collection Period		0.79%
Prior Collection Period		0.69%
Second preceding Collection Period		0.68%
Three month simple average (current and two prior Collection Periods)		0.72%
Average Realized Loss (charge-off) for Receivables that have experienced a Realized Loss		$ 23,467.30
Average Net Loss for Receivables that have experienced a Realized Loss		$ 23,396.69

* Vehicle repossession and sale generally occur prior to charge-off and are therefore not treated as recoveries.

X. SEQUENTIAL PRINCIPAL PAYMENT TRIGGER EVENT

A) Sequential Principal Payment Performance Trigger	**181+ Days Delinquent Receivables**	**Cumulative Net Losses**	**Total**	**Total as % of Initial Pool Balance**	**Sequential Principal Payment Performance Level**
Current Collection Period	$ 159,425.01	$ 5,498,221.92	$ 5,657,646.93	0.194%	0.615%
Preceding Collection Period	$ 119,617.61	$ 4,116,623.59	$ 4,236,241.20	0.145%	0.530%
Second preceding Collection Period	$ 178,687.61	$ 2,868,341.73	$ 3,047,029.34	0.105%	0.460%
Sequential Principal Payment Performance Trigger Breach *(three consecutive periods)*					No
B) Notes undercollateralized as of preceding Distribution Day					No
Sequential Principal Payment Trigger Event *(any of: A) or B) above, or previously triggered)*					**No**