

# SUNRISE Srl Serie 2015

## Investor's Report

Payment Date:

27/09/2016

Reporting Period

01/08/2016

31/08/2016

## Issuer Available Funds

### Interest Available Funds

(a)	Interests on the Issuer Accounts and Net proceeds from Eligible Investments	-
(b)	Collections of Interests and Collections of Fees	1.267.238,71
(c)	Defaulted Receivables under clause 11 of the Master Transfer Agreement	47.899,33
(d)	Portion of purchase price under clause 11 of the Master Transfer Agreement in excess of the Notes Residual OA	-
(e)	Portion of the Positive Price Adjustment and/or Partial Purchase Option Purchase Price in excess of the OA of the Receivables which are not Defaulted Receivables	-
(f)	Positive Price Adjustment and/or Partial Purchase Option Purchase Price for Defaulted Receivables	-
(g)	Positive balance of the Cash Reserve Account (without considering Interest Accrued) if senior notes still outstanding	10.048.232,73
(h)	Positive balance of the Payment Interruption Risk Reserve Account (without considering Interest Accrued) if senior notes still outstanding	3.349.410,91
(i)	Positive balance of the Rata Posticipata Cash Reserve Account (without considering Interest Accrued)	-
(j)	Any other amount	4.146,09
(k)	Any amount credited to the Cash Reserve Account (after on the PD on which the senior notes will be redeemed in full) in excess item i of the Principal Available Funds)	-
<b>Total Interest Available Funds</b>		<b>14.716.927,77</b>

### Principal Available Funds

(a)	Collections of Principal received during the Reference Period	6.828.704,53
(b)	Any amount received by the Issuer under any commingling Guarantee or any amount drawn out the Commingling Account	-
(c)	Portion of the Positive Price Adjustment and/or Partial Purchase Option Purchase Price up to the OA of the Receivables which are	-
(d)	any amount to be paid by Agos pursuant to Clause 4 of the Warranty and Indemnity Agreement	-
(e)	Purchase Price (clause 11 of the Transfer Agreement) corresponding to the Notes Principal Amount Outstanding	-
(f)	Amounts credited to the Defaulted Account	200.081,10
(g)	Any amount credited to the Cash Reserve Account but not in excess of the amount credited on the Issue Date (after Senior Notes totally redeemed)	-
(h)	Any amount credited to the Payment Interruption Risk Reserve Account (after Senior Notes totally redeemed)	-
(i)	on the Payment Date on which the Senior Notes will be redeemed in full, any amount credited to the rata Posticipata Cash Reserve Account	-
<b>Total Principal Available Funds</b>		<b>7.028.785,63</b>

## Order of Priority in respect of the Interest Available Funds

	Amounts Due	Amounts Paid	Amounts carried forward
1 Taxes and Expenses	13.535,54	13.535,54	-
2 Interest and Expenses Component to the Servicer (on a Cancellation Date)	-	-	-
3 Remuneration to Representative of Noteholders (including costs and expenses)	-	-	-
4 (a) Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Programme Administrator	4.767,34	4.767,34	-
4 (b) Expenses Required Amount to the Expenses Account	1.353,39	1.353,39	-
5 Servicing Fee to the Servicer	87.837,71	87.837,71	-
6 Interests on Class A Notes	25.900,81	25.900,81	-
7 Interests on Class M Notes	46.481,50	46.481,50	-
8 Payment Interruption Risk Reserve Account up to Payment Interruption Reserve Required Amount	3.349.410,91	3.349.410,91	-
9 Defaulted Interest Amount	-	-	-
10 Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted Account	200.081,10	200.081,10	-
11 Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable)	10.048.232,73	10.048.232,73	-
12 Rata Posticipata Cah Reserve Account up to the Interest Components not collected by the Issuer	-	-	-
13 Any amounts due the Joint Arrangers and Joint Lead Manager	-	-	-
14 Payments due to Originator under clause 6 of the Warranty and Indemnity Agreement	-	-	-
15 Payments due to Junior Subscriberr under clause 9 of the Junior Notes Subscription Agreement	-	-	-
16 Class J Base Interest *	195.455,20	195.455,20	-
17 Class J Additional Interest	743.871,55	743.871,55	-

(\*) \*

## Order of Priority in respect of the Principal Available Funds

	Amounts Due	Amounts Paid	Amounts carried forward
1 Defaulted Interest Amount	-		
2 Class A principal amount (if and where applicable)	7.028.785,63	7.028.780,00	5,63
3 Class M principal amount (if and where applicable)	-	-	
4 Principal Component to the Servicer (on a Cancellation Date)	-	-	-
5 Negative Price Adjustment	-	-	-
6 Principal of Class J Notes (after Class M Notes are totally redeemed)	-	-	-
7 Additional Interest to Class J Notes	-	-	-

## The 1-2015 Series Notes : Amortisation Amounts

<b>Principal Available for redeem</b>	7.028.785,63
<b>Class A Notes Initial Outstanding Principal</b>	<b>52.569.120,00</b>
Class A Redeemed Amount	7.028.785,63
principal paid on Class A Notes	7.028.780,00
<b>Class A Notes Residual Outstanding Principal</b>	<b>45.540.340,00</b>
<b>Interest Payment Amount due and paid on Class A</b>	<b>25.900,81</b>
Interest Payment Date	27/09/2016
Interest Period	29/08/2016 - 27/09/2016
Interest amount	25.900,81
<b>Class M Notes Initial Outstanding Principal</b>	<b>65.000.000,00</b>
Class M Redeemed Amount	-
principal paid on Class M Notes	-
<b>Class M Notes Residual Outstanding Principal</b>	<b>65.000.000,00</b>
<b>Interest Payment Amount due and paid on Class M</b>	<b>46.481,50</b>
Interest Payment Date	27/09/2016
Interest Period	29/08/2016 - 27/09/2016
Interest amount	46.481,50
<b>Class J Notes Initial Outstanding Principal</b>	<b>82.000.000,00</b>
Class SJ Redeemed Amount	-
principal paid on Class J Notes	-
<b>Class J Notes Residual Outstanding Principal</b>	<b>82.000.000,00</b>
<b>Interest Payment Amount due and paid on Class J</b>	<b>939.326,75</b>
Interest Payment Date	27/09/2016
Interest Period	29/08/2016 - 27/09/2016
Interest amount from coupon	195.455,20
Interest amount from variable return	743.871,55

Portfolio Performance

Other portfolio details

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

Number of Receivables  
 Average age (seasoning) of the Portfolio (in months)  
 Current Outstanding Loan Count  
 Weighted average remaining term to maturity of the Portfolio (in months)  
 Rate of Return of the Portfolio

CURRENT

	180.481.273,39
	66.944,00
	27,00
	26.459,00
	59,00
	7,87

Collateral Pool Performance (end of Reference Period)

	Late Installments for							
	1 month	2 months	3 months	4 months	5 months	6 months	7 months	8 months
Principal Amount Outstanding (including any Accrual of Interest)	2.032.344,25	624.562,31	465.599,37	409.239,02	254.765,06	331.880,19	100.392,30	6.666,65
Principal Installments due but unpaid	51.430,91	28.412,95	22.639,49	23.316,27	21.515,74	28.481,57	11.631,00	579,58
Insterst Installments due but unpaid	14.022,02	8.500,86	10.184,15	12.146,79	8.488,70	14.074,21	5.464,82	460,42
Others Installments due but unpaid	32.692,16	17.491,15	13.309,07	9.936,83	8.942,10	7.434,67	3.401,42	589,69
Number of Receivables	532	144	66	51	34	29	15	1

Late installments and defaulted receivables						
	new defaults	cumulated gross defaults (a)	<i>of which Cumulated Written off</i>	new recoveries	cumulated recoveries including those deriving from repurchases of def. rec. (b)	Cumulated defaults net of recovered amounts (a-b)
Principal Amount Outstanding (including any Accrual of Int.)	200.081,10	2.078.046,82	2.126,40	44.017,28	56.221,52	2.019.698,90
Number of Receivables	35,00	342,00	15,00	28,00	58,00	318,00

Pool concentration

	Confirmation Date	Previous
Pool of the New Vehicles	9,15%	9,16%
Pool of the Used Vehicles	8,24%	8,28%
Pool of the Personal Loans	79,90%	79,67%
Pool of the Furniture Loans (Mobili)	2,07%	2,16%
Pool of the Special Purpose Loans (Altro Finalizzato)	0,63%	0,72%
Number of Receivables	66.944,00	66.944,00
Current Outstanding Loan Count	26.459,00	27.648,00
Weighted Average age (seasoning) of the Portfolio (in months)	27,00	26,00
Weighted average remaining term to maturity of the Portfolio (in months)	59,00	60,00
Weighted average Rate of Return of the Portfolio	7,87	7,86
Number of loans in the Ref. Period that allows a "rata posticipata"	16.299	16.470
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	115.011.072,02	119.188.481,89
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	63	56
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have exercised a "rata posticipata"	1.024.667,15	831.840,55
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	7.905,84	6.736,03
Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata"	12.383,23	9.945,15
Extra UE debtors (%)	0,87	0,87
Co-borrowers (%)	42,75	42,46

## Reserves Calculation

### Cash Reserve Required Amount

	10.048.232,73
Balance of the Cash Reserve Account (current after Payment Date)	10.048.232,73
Balance of the Cash Reserve Account (previous)	10.048.232,73

### Rata Posticipata Cash Reserve Account

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if on the two immediately preceding CD the PAO of the Flexible Receivables in relation to which the relevant Debtors have exercised, during the relevant Reference Period, the option to postpone the payment of the relevant Installments is higher than 5% of the PAO of all the Flexible Receivables as of the Cut-Off Date preceding each CD

Principal Amount Outstanding of the Flexible Receivables CD-1 in %	60,73%
Principal Amount Outstanding of the Flexible Receivables that have exercised CD-1 in %	0,89%
Principal Amount Outstanding of the Flexible Receivables CD-2 in %	60,47%
Principal Amount Outstanding of the Flexible Receivables that have exercised CD-2 in %	0,70%

### Commingling Reserve Required Amount

	6.698.821,82
Balance of the Commingling Reserve Account (current)	6.698.821,82
Balance of the Commingling Reserve Account (previous)	6.698.821,82

### Payment Interruption Reserve Required Amount

	3.349.410,91
Balance of the Payment Interruption Reserve Account (current)	3.349.410,91
Balance of the Payment Interruption Reserve Account (previous)	3.349.410,91

## Notes Originator

Class A	45.540.340,00
Class A Notes privately-placed with investors which are not in the Originator Group	-
Class A Notes retained by a member of the Originator Group	-
Class A Notes publicly-placed with investors which are not in the Originator Group	100%
Class M (Self - Retained)	65.000.000,00
Class M Notes privately-placed with investors which are not in the Originator Group	-
Class M Notes retained by a member of the Originator Group	100%
Class M Notes publicly-placed with investors which are not in the Originator Group	-
Class J (Self - Retained)	82.000.000,00
Notes retained by the Originator	76,35%

'Agos, as originator, confirms to maintain a material net economic interest of at least 5% in the securitisation in accordance with Article 405, par. 2, letter (d) of Regulation (EU) 2013/575 (referred to as the Capital Requirements Regulation, CRR) and Article 51, par. 1, letter (d) of Regulation (EU) 2013/231 (referred to as the Alternative Investment Fund Manager Regulation, AIFMR)'



## Asset & Liabilities Reconciliation

Asset	Amount € MM	Liabilities	Amount € MM
Receivables	180.481.273	Class A	45.540.340
Payment Interruption Risk Reserve at closing	3.349.411	Class M	65.000.000
Commingling Reserve at closing	6.698.822	Class J	82.000.000
Cash Reserve at closing	1.960.676		
Expenses Reserve at closing	50.000		
Remaining Principal Funds after rounding	6		
<b>TOTAL</b>	<b>192.540.188</b>	<b>TOTAL</b>	<b>192.540.340</b>

Additional Cash Reserve funded via excess spread during the period	-
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## TRIGGER

### Events (in respect of the Issuer)

Trigger Notice  
Non payment by the Issuer  
Breach of Obligations by the Issuer  
Insolvency of the Issuer  
Winding-up of the Issuer  
Unlawfulness of the Issuer

NO
NO
NO
NO
NO
NO

## Contact Information

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