

SUNRISE Srl Serie 2015-3

Payments Report

Payment Date

27/02/2018

Collection Period

01/01/2018

31/01/2018

Interest Period

29/01/2018

27/02/2018

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	3.990.045,19
(c)	Any amount due and payable by Hedging counterparties	-
(d)	Recoveries including any purchase price for the sale of the Defaulted Receivables under clause 16 of Master Transfer Agreement	80.308,59
(e)	Portion of purchase price under clause 16 of the Master Transfer Agreement in excess of the Notes Residual OA	-
(f)	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	-
(g)	Positive Price Adjustment and/or Partial Purchase Option Purchase Price for Defaulted Receivables	-
(h)	Positive balance of the Cash Reserve Account (without considering Interest Accrued) if senior notes still outstanding	28.499.878,98
(i)	Positive balance of the Payment Interruption Risk Reserve Account (without considering Interest Accrued) if senior notes still outstanding	9.499.959,66
(j)	Positive balance of the Rata Posticipata Cash Reserve Account (without considering Interest Accrued)	-
(k)	Any other amount	31.989,13
(l)	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)	-

Total Interest Available Funds

42.102.181,55

Principal Available Funds

(a)	Collections of Principal received during the Reference Period	21.038.765,11
(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 16 Of the Master Transer Agreement) corresponding to the Notes Principal Amount Outstanding	-
(f)	Amounts credited to the Defaulted Account	948.874,63
(g)	Any amount credited to th 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 Senor Notes totally redeemed)	-
(i)	Any amount credited to the Rata Posticipata Cash Reserve Account (after Senor Notes totally redeemed)	-

Total Principal Available Funds

21.987.639,74

Order of Priority in respect of the Interest Available Funds

	Amounts Due	Amounts Paid	Amounts carried forward
1 Taxes and Expenses	26.849,94	26.849,94	-
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	4.621,40	4.621,40	-
4 (b) Expenses Required Amount to the Expenses Account	123,20	123,20	-
5 Any amount due and payable to the Hedging Counterparties under Hedging Agreement	86.344,73	86.344,73	-
6 Servicing Fee to the Servicer or to the Sub-Servicer	227.877,36	227.877,36	-
7 (a) Interest on Class A1 Notes	39.220,25	39.220,25	-
7 (b) Interest on Class A2 Notes	12.671,88	12.671,88	-
8 Interest on Class M Notes	108.110,79	108.110,79	-
9 Payment Interruption Risk Reserve Account up to Payment Interruption Reserve Required Amount	9.499.959,66	9.499.959,66	-
10 Defaulted Interest Amount	-	-	-
11 Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted	948.874,63	948.874,63	-
12 Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable)	28.499.878,98	28.499.878,98	-
13 Amounts due and payable to Hedging Counterparties upon early termination of the Hedging Agreement	-	-	-
14 Rata Posticipata Cash Reserve Account up to the Interest Components not collected by the Issuer	-	-	-
15 Any amounts due the Joint Arrangers and Joint Lead Managers	-	-	-
16 Payments due to Originator under clause 8 of the Warranty and Indemnity Agreement	-	-	-
17 Payments due to Junior Subscribers under clause 9 of the Junior Notes Subscription Agreement	-	-	-
18 Class J Base Interest	643.075,00	643.075,00	-
19 Class J Additional Interest	2.004.573,73	2.004.573,73	-

Order of Priority in respect of the Principal Available Funds

	Amounts Due	Amounts Paid	Amounts carried forward
1 Defaulted Interest Amount	-		
2 Following the commencement of the Amortisation Period, to pay Class A1/A2 principal amount	21.987.639,74	21.987.637,65	2,09
3 During the Purchase Period, the Purchase Price of any Subsequent Portfolio purchased on such Payment Date		-	
4 Class M principal amount	-	-	-
5 Principal Component to the Servicer	-		-
6 Negative Price Adjustment	-	-	-
7 Indemnity to Joint Lead Managers	-	-	-
8 Principal of Class J Notes (after the Class M1/M2 are totally redeemed)	-	-	-
9 Following the commencement of the Amortising Period , Additional Interest to Class J Notes	-	-	-

The 2015-3 Series Notes : Amortisation Amounts

Principal Available for redeem	21.987.639,74
Class A1 Notes Initial Outstanding Principal	91.689.655,29
Class A1 Redeemed Amount	16.618.335,01
principal paid on Class A1 Notes	16.618.333,43
Class A Notes Residual Outstanding Principal	75.071.321,86
Interest Payment Amount due and paid on Class A1	39.220,25
Interest Payment Date	27/02/2018
Interest Period	29/01/2018 - 27/02/2018
Coupon Rate	0,53
Interest amount	39.220,25
Class A 2 Notes Initial Outstanding Principal	29.624.490,00
Class A2 Redeemed Amount	5.369.304,73
principal paid on Class A2 Notes	5.369.304,22
Class A2 Notes Residual Outstanding Principal	24.255.185,78
Interest Payment Amount due and paid on Class A2	12.671,88
Interest Payment Date	27/02/2018
Interest Period	29/01/2018 - 27/02/2018
Coupon Rate	0,53
Interest amount	12.671,88
Class M Notes Initial Outstanding Principal	161.500.000,00
Class M Redeemed Amount	n.a.
principal paid on Class M Notes	n.a.
Class M Notes Residual Outstanding Principal	161.500.000,00
Interest Payment Amount due and paid on Class M	108.110,79
Interest Payment Date	27/02/2018
Interest Period	29/01/2018 - 27/02/2018
Coupon Rate	0,83
Interest amount	108.110,79
Class J Notes Initial Outstanding Principal	266.100.000,00
Class J Redeemed Amount	n.a.
principal paid on Class J Notes	n.a.
Class J Notes Residual Outstanding Principal	266.100.000,00
Interest Payment Amount due and paid on Class J	2.647.648,73
Interest Payment Date	27/02/2018
Interest Period	29/01/2018 - 27/02/2018
Base Coupon Rate	3,00
Interest amount from coupon	643.075,00
Interest amount from variable return	2.004.573,73

Portfolio Performance

CURRENT

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

493.622.439,86

Maximum Purchase Amount

-

Subsequent Portfolio

-

Outstanding Principal of the Portfolio at Payment Date

493.622.439,86

Other portfolio details

Principal Amount Outstanding

511.455.368,41

Number of Receivables

239.138,00

Average age (seasoning) of the Portfolio (in months)

30,00

Weighted average remaining term to maturity of the Portfolio (in months)

57,00

Rate of Return of the Portfolio

9,04

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)	7.797.836,65	3.873.260,08	2.377.384,17	1.888.600,58	1.887.431,55	1.404.939,94	740.527,10	132.481,82
Principal Installments due but unpaid	174.858,66	156.875,61	145.323,45	141.348,24	149.699,42	126.971,38	81.651,25	6.519,48
Interest Installments due but unpaid	67.173,09	62.784,03	56.308,98	60.765,24	74.335,20	67.478,50	40.639,76	8.480,98
Others Installments due but unpaid	148.260,34	110.094,29	92.445,72	68.263,33	57.286,81	44.665,76	26.671,21	2.861,12
Number of Receivables	1.469,00	635,00	368,00	249,00	196,00	145,00	98,00	11,00

	Defaults					
	new defaults	cumulated gross defaults (a)	of which Cumulated Written off (c)	new recoveries	cumulated recoveries including those deriving from repurchases of def. rec. (b)	Cumulated defaults net of recovered amounts (a-b-c)
Principal Amount Outstanding (including any Accrual of Interest)	948.874,63	19.180.966,04	575.376,38	61.162,02	765.514,65	17.840.075,01
Number of Receivables	133,00	3.056,00	185,00	-	792,00	-

Pool concentration (including subsequent portfolio to be offered)

	Confirmation Date	Previous Confirmation Date	Limit
Pool of the New Vehicles	8,01%	8,06%	NA
Pool of the Used Vehicles	7,57%	7,70%	NA
Pool of the Personal Loans	79,99%	79,62%	NA
Pool of the Furniture Loans (Mobili)	3,89%	4,02%	NA
Pool of the Special Purpose Loans (Altro Finalizzato)	0,53%	0,60%	NA
Number of Receivables	239.138,00	239.128,00	
Current number of receivables	78.313,00	80.966,00	
Weighted Average age (seasoning) of the Portfolio (in months)	30,00	29,00	
Weighted average remaining term to maturity of the Portfolio (in months)	57,00	58,00	
Weighted average Rate of Return of the Portfolio	9,04	9,03	
Number of loans in the Ref. Period that allows a "rata posticipata"	53.020,00	53.961,00	
Principal Amount Outstanding of loans in the Ref. Period that allows a "rata posticipata"	345.960.239,05	359.500.882,73	
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	138,00	167,00	
Principal Amount Outstanding of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	2.273.949,33	2.970.598,07	
Amount of the Instalment in interest not paid by the Debtors following a "rata posticipata"	33.653,64	40.036,22	
Amount of the Instalment in principal not paid by the Debtors following a "rata posticipata"	43.292,71	53.784,48	
Extra UE debtors (%)	1,23	1,24	
Co-borrowers (%)	42,16	41,85	

Loans Repurchases

	Current	Cumulative
Amount of loans repurchased	-	N.A.
Number of loans repurchased	-	N.A.

Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	493.622.440		Class A 1	91.689.655	
Payment Interruption Risk Reserve at closing	9.499.960		Class A 2	29.624.490	
Commingling Reserve at closing	18.999.919		Class M	161.500.000	
Cash Reserve at closing	4.754.155		Class J	266.100.000	
Subsequent Portfolio	-				
Expense Required Amount	50.000				
TOTAL	526.926.474			548.914.145	

Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted Account since Inception

Amount Due	19.180.966,04
Amount Paid	19.180.966,04

Replenishment Amount	-
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Reserves Calculation

Cash Reserve Required Amount

Balance of the Cash Reserve Account (current)

28.499.878,98

Balance of the Cash Reserve Account (previous)

28.499.878,98

28.499.878,98

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 %

64,96%

Principal Amount Outstanding of the Flexible Receivables that have exercised CD-1 in %

0,66%

Principal Amount Outstanding of the Flexible Receivables CD-2 in %

65,10%

Principal Amount Outstanding of the Flexible Receivables that have exercised CD-2 in %

0,83%

Commingling Reserve Required Amount

Balance of the Commingling Reserve Account (current)

18.999.919,32

Balance of the Commingling Reserve Account (previous)

18.999.919,32

18.999.919,32

Payment Interruption Reserve Required Amount

Balance of the Payment Interruption Risk Reserve Account (current)

9.499.959,66

Balance of the Payment Interruption Risk Reserve Account (previous)

9.499.959,66

Contact Information

Name of contact
phone number
email

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phone number
email

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phone number
email

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Counterparty Information

Initial Rating

Current Rating

Rating Trigger

Credit Agricole CIB

A/A2/A

A/A2/A

phone number

email

Name of contact

AGOS Spa

BBB+

BBB+

N/A

phone number

email

Name of contact

Zenith Service Srl

N.R.

N/A

phone number

email

Name of contact