

SUNRISE Srl Serie 2016-1

Payments Report

Payment Date

27/07/2016

Collection Period

01/05/2016

30/06/2016

Interest Period

21/06/2016

27/07/2016

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	10.536.978,06
(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	-
(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	5.975.130,52
(i)	Positive balance of the Payment Interruption Risk Reserve Account (without considering Interest Accrued) if senior notes still outstanding	5.975.130,52
(j)	Positive balance of the Rata Posticipata Cash Reserve Account (without considering Interest Accrued)	-
(k)	Any other amount	61.967,72
(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

22.549.206,82

Principal Available Funds

(a)	Collections of Principal received during the Reference Period	62.246.611,14
(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	12.619.990,39
(e)	Purchase Price (clause 16 Of the Master Transer Agreement) corresponding to the Notes Principal Amount Outstanding	-
(f)	Amounts credited to the Defaulted Account	-
(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

74.866.601,53

Order of Priority in respect of the Interest Available Funds

	Amounts Due	Amounts Paid	Amounts carried forward
1 Taxes and Expenses	8.531,15	8.531,15	-
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	6.687,37	6.687,37	-
4 (b) Expenses Required Amount to the Expenses Account	-	-	-
5 Any amount due and payable to the Hedging Counterparties under Hedging Agreement	90.342,00	90.342,00	-
6 Servicing Fee to the Servicer or to the Sub-Servicer	73.339,85	73.339,85	-
7 (a) Interest on Class A1 Notes	202.768,00	202.768,00	-
7 (b) Interest on Class A2 Notes	15.200,00	15.200,00	-
8 Interest on Class M Notes	358.400,00	358.400,00	-
9 Payment Interruption Risk Reserve Account up to Payment Interruption Reserve Required Amount	5.975.130,52	5.975.130,52	-
10 Defaulted Interest Amount	-	-	-
11 Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted	-	-	-
12 Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable)	15.818.807,94	15.818.807,94	-
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 (*)	1.037.100,00	-	1.037.100,00
19 Class J Additional Interest	-	-	-

(*)

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	-	-	-
3 During the Purchase Period, the Purchase Price of any Subsequent Portfolio purchased on such Payment Date	74.858.688,48	74.858.688,48	
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 2016-1 Series Notes : Amortisation Amounts

Principal Available for redeem	-
Class A1 Notes Initial Outstanding Principal	667.000.000,00
Class A1 Redeemed Amount	n.a
principal paid on Class A1 Notes	n.a.
Class A Notes Residual Outstanding Principal	667.000.000,00
Interest Payment Amount due and paid on Class A1	202.768,00
Interest Payment Date	27/07/2016
Interest Period	21/06/2016 - 27/07/2016
Coupon Rate	0,304
Interest amount	202.768,00
Class A 2 Notes Initial Outstanding Principal	50.000.000,00
Class A2 Redeemed Amount	n.a
principal paid on Class A2 Notes	n.a.
Class A2 Notes Residual Outstanding Principal	50.000.000,00
Interest Payment Amount due and paid on Class A2	15.200,00
Interest Payment Date	27/07/2016
Interest Period	21/06/2016 - 27/07/2016
Coupon Rate	0,304
Interest amount	15.200,00
Class M Notes Initial Outstanding Principal	179.200.000,00
Class M Redeemed Amount	n.a.
principal paid on Class M Notes	n.a.
Class M Notes Residual Outstanding Principal	179.200.000,00
Interest Payment Amount due and paid on Class M	358.400,00
Interest Payment Date	27/07/2016
Interest Period	21/06/2016 - 27/07/2016
Coupon Rate	2,000
Interest amount	358.400,00
Class J Notes Initial Outstanding Principal	345.700.000,00
Class J Redeemed Amount	n.a.
principal paid on Class J Notes	n.a.
Class J Notes Residual Outstanding Principal	345.700.000,00
Interest Payment Amount due and paid on Class J*	-
Interest Payment Date	27/07/2016
Interest Period	21/06/2016 - 27/07/2016
Base Coupon Rate	3,00
Interest amount from coupon	1.037.100,00
Interest amount from variable return	-

Portfolio Performance

CURRENT

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

1.199.996.915,43

Maximum Purchase Amount

74.870.318,27

Subsequent Portfolio

74.858.688,48

Outstanding Principal of the Portfolio at Payment Date

1.125.121.879,83

Other portfolio details

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)	5.256.451,80	991.127,54	245.353,41	31.956,63	7.565,61	-	-	-
Principal Installments due but unpaid	177.946,23	38.630,61	6.763,92	2.822,47	253,30	-	-	-
Instrest Installments due but unpaid	31.995,16	9.941,82	3.149,90	408,00	100,11	-	-	-
Others Installments due but unpaid	14.677,67	5.402,96	1.050,54	1.202,66	78,41	-	-	-
Number of Receivables	1.667,00	203,00	27,00	17,00	1,00	-	-	-

	Defaults					
	new defaults	cumulated gross defaults (a)	of which Cumulated Written off	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 Interest)	-	-	-	-	-	-
Number of Receivables	-	-	-	-	-	-

Pool concentration (including subsequent portfolio to be offered)

	Confirmation Date	Previous Confirmation Date	Limit
Pool of the New Vehicles	13,96%	n.a	NA
Pool of the Used Vehicles	7,92%	n.a	8,00%
Pool of the Personal Loans	74,87%	n.a	75,00%
Pool of the Furniture Loans (Mobili)	1,53%	n.a	NA
Pool of the Special Purpose Loans (Altro Finalizzato)	1,73%	n.a	NA
Number of Receivables	148.182,00	n.a	
Weighted Average age (seasoning) of the Portfolio (in months)	10,00	n.a	
Weighted average remaining term to maturity of the Portfolio (in months)	71,00	n.a	
Weighted average Rate of Return of the Portfolio	7,65	n.a	
Number of loans in the Ref. Period that allows a "rata posticipata"	50.966,00	n.a	
Principal Amount Outstanding of loans in the Ref. Period that allows a "rata posticipata"	721.666.479,26	n.a	
Number of loans in the Ref. Period for which the Debtors have excercised a "rata posticipata"	376,00	n.a	
Principal Amount Outstanding of loans in the Ref. Period for which the Debtors have excercised a "rata posticipata"	7.212.635,44	n.a	
Amount of the Instalment in interest not paid by the Debtors following a "rata posticipata"	51.445,99	n.a	
Amount of the Instalment in principal not paid by the Debtors following a "rata posticipata"	71.169,96	n.a	
Extra UE debtors (%)	0,72	n.a	
Co-borrowers (%)	40,16	n.a	

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	1.125.130.314		Class A 1	667.000.000	
Payment Interruption Risk Reserve at closing	5.975.131		Class A 2	50.000.000	
Commingling Reserve at closing	29.875.653		Class M	179.200.000	
Cash Reserve at closing	5.975.131		Class J	345.700.000	
Subsequent Portfolio	74.858.688				
Replenishment Amount	77.170				
TOTAL	1.241.892.086			1.241.900.000	

7.914

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

Amount Due	-
Amount Paid	-

Replenishment Amount **11.629,79**

Reserves Calculation

Cash Reserve Required Amount

Balance of the Cash Reserve Account (current)

35.999.907,46

Balance of the Cash Reserve Account (previous)

5.975.130,52

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 %

60,39%

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

1,00%

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

0,00%

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

0,00%

Commingling Reserve Required Amount

Balance of the Commingling Reserve Account (current)

29.875.652,61

Balance of the Commingling Reserve Account (previous)

29.875.652,61

29.875.652,61

Payment Interruption Reserve Required Amount

Balance of the Payment Interruption Risk Reserve Account (current)

5.975.130,52

Balance of the Payment Interruption Risk Reserve Account (previous)

5.975.130,52

5.975.130,52

CRR statement

Class A1	667.000.000,00
Class A1 Notes privately-placed with investors which are not in the Originator Group	0,00%
Class A1 Notes retained by a member of the Originator Group	0,00%
Class A1 Notes publicly-placed with investors which are not in the Originator Group	100%

Class A2 (Self - Retained)	50.000.000,00
Class A2 Notes privately-placed with investors which are not in the Originator Group	0,00%
Class A2 Notes retained by a member of the Originator Group	100,00%
Class A2 Notes publicly-placed with investors which are not in the Originator Group	0,00%

Class M (Self - Retained)	179.200.000,00
Class M Notes privately-placed with investors which are not in the Originator Group	0,00%
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	0,00%

Class J (Self - Retained)	345.700.000,00
Class J Notes privately-placed with investors which are not in the Originator Group	0,00%
Class J Notes retained by a member of the Originator Group	100%
Class J Notes publicly-placed with investors which are not in the Originator Group	0,00%

Notes retained by the Originator	46%
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'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)'

Contact Information

Name of contact

phone number

email

Name of contact

phone number

email

Doriana Bettini

+39 02 72303528

doriana.bettini@ca-cib.com

Marta Elia

+39 02 72303235

marta.elia@ca-cib.com