

SUNRISE SPV 20 srl

Investors Report

Payment Date:

27/01/2022

Reporting Period

01/12/2021

31/12/2021

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	1.427.242,26
(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 the Master Transfer Agreement	93.537,93
(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	6.160.440,80
(i) Positive balance of the Payment Interruption Risk Reserve Account (without considering Interest Accrued) if senior notes still outstanding	4.457.600,86
(j) Positive balance of the Rata Posticipata Cash Reserve Account (without considering Interest Accrued)	-
(k) Any other amount	10.378,43
(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

12.149.200,28

Principal Available Funds

(a) Collections of Principal received during the Reference Period	7.613.801
(b) with reference to the Commingling Account (i) any amount following a Servicer's Event with reference to the Servicer; or (ii) an amount following a Servicer's Event with reference to an Agos's Bank; or (iii) any amount credited thereon to the extent it is equal to or higher than the Notes Principal Amount Outstanding of the Senior Notes on such Payment Date	-
(c) Portion of the Positive Price Adjustment and/or Partial Purchase Option Purchase Price up to the OA of the Receivables which are not Defaulted Receivables	-
(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 Transfer Agreement) corresponding to the Notes Principal Amount Outstanding	-
(f) Amounts credited to the Defaulted Account	384.890,56
(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) Any amount credited to the Rata Posticipata Cash Reserve Account (after Senior Notes totally redeemed)	-

Total Principal Available Funds

7.998.691,39

Order of Priority in respect of the Interest Available Funds

	Amounts Due	Amounts Paid	Amounts carried forward
1 Taxes and Expenses	24.236,14	24.236,14	-
2 Interest and Expenses Component to the Servicer (on a Cancellation Date)	-	-	-
3 Remuneration to Representative of Noteholders (including costs and expenses)	429,54	429,54	-
4 (a) Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Programme Administrator, Depository Bank, Securitisation Administrator, the BUS Facilitator and the BUS (to the extent appointed)	5.114,56	5.114,56	-
4 (b) Expenses Required Amount to the Expenses Account	2.600,43	2.600,43	-
5 Any amount due and payable to Hedging Counterparties under Hedging Agreement	-	-	-
6 Servicing Fee to the Servicer or to the Sub-Servicer	30.724,09	30.724,09	-
7 Interests on Class A Notes	-	-	-
8 Interests on Class B Notes	40.274,86	40.274,86	-
9 Interests on Class C Notes	104.538,89	104.538,89	-
10 All amounts of interest due and payable to the Commingling Reserve Facility Provider	5.757,73	5.757,73	-
11 Interests on Class D Notes	110.825,00	110.825,00	-
12 Interests on Class E Notes	152.416,67	152.416,67	-
13 Payment Interruption Risk Reserve Account up to Payment Interruption Reserve Required Amount	4.457.600,86	4.457.600,86	-
14 Defaulted Interest Amount	-	-	-
15 Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted Account	384.890,56	384.890,56	-
16 Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable)	5.920.480,06	5.920.480,06	-
17 Amounts due and payable to Hedging Counterparties upon early termination of the Hedging Agreement	-	-	-
18 Rata Posticipata Cah Reserve Account up to the Interest Components not collected by the Issuer	-	-	-
19 Any amounts due the Joint Arrangers and Joint Lead Managers	-	-	-
20 Payments due to Originator under clause 6 of the Warranty and Indemnity Agreement	-	-	-
21 Payments due to Mezzanine and Junior Subscriber under clause 9 of the Mezzanine and Junior Notes Subscription Agreement	-	-	-
22 Interests on Class M1 Notes	299.666,67	299.666,67	-
23 Interests on Class M2 Notes	0,86	0,86	-
24 Class M2 Note Additional Interest	609.643,37	609.643,37	-

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)	-	-	-
3 During the Purchase Period, the Purchase Price of any Subsequent Portfolio purchased on such Payment Date	-	-	-
4 Class B principal amount (if and where applicable)	7.998.691,39	7.998.690,54	0,85
5 Class C principal amount (if and where applicable)	-	-	-
6 Class D principal amount (if and where applicable)	-	-	-
7 Class E principal amount (if and where applicable)	-	-	-
8 Principal Component to the Servicer (on a Cancellation Date)	-	-	-
9 Negative Price Adjustment	-	-	-
10 Indemnity to Joint Lead Managers	-	-	-
11 Principal of Class M1 Notes (after the Mezzanine Notes are totally redeemed)	-	-	-
12 Principal of Class M2 Notes (after the Class M1 Notes are totally redeemed)	-	-	-
13 Additional Interest to Class M2 Notes	-	-	-
14 Reamaining Principal due on Class M2 Notes	-	-	-

The 2017-2 Series Notes : Amortisation Amounts

Principal Available for redeem	7.998.691,39
Class A Notes Initial Outstanding Principal	-
Class A Redeemed Amount	-
principal paid on Class A Notes	-
Class A Notes Residual Outstanding Principal	-
Interest Payment Amount due and paid on Class A	-
Interest Payment Date	27/01/2022
Interest Period	27/12/2021 - 27/01/2022
Interest amount	-
Class B Notes Initial Outstanding Principal	51.967.559,49
Class B Redeemed Amount	7.998.691,39
principal paid on Class B Notes	7.998.690,54
Class B Notes Residual Outstanding Principal	43.968.868,95
Interest Payment Amount due and paid on Class B	40.274,86
Interest Payment Date	27/01/2022
Interest Period	27/12/2021 - 27/01/2022
Interest amount	40.274,86
Class C Notes Initial Outstanding Principal	60.700.000,00
Class C Redeemed Amount	-
principal paid on Class C Notes	-
Class C Notes Residual Outstanding Principal	60.700.000,00
Interest Payment Amount due and paid on Class C	104.538,89
Interest Payment Date	27/01/2022
Interest Period	27/12/2021 - 27/01/2022
Interest amount	104.538,89
Class D Notes Initial Outstanding Principal	28.600.000,00
Class D Redeemed Amount	-
principal paid on Class D Notes	-
Class D Notes Residual Outstanding Principal	28.600.000,00
Interest Payment Amount due and paid on Class D	110.825,00
Interest Payment Date	27/01/2022
Interest Period	27/12/2021 - 27/01/2022
Interest amount	110.825,00
Class E Notes Initial Outstanding Principal	29.500.000,00
Class E Redeemed Amount	-
principal paid on Class E Notes	-
Class E Notes Residual Outstanding Principal	29.500.000,00
Interest Payment Amount due and paid on Class E	152.416,67
Interest Payment Date	27/01/2022
Interest Period	27/12/2021 - 27/01/2022
Interest amount	152.416,67
Class M1 Notes Initial Outstanding Principal	43.500.000,00
Class M1 Redeemed Amount	-
principal paid on Class M1 Notes	-
Class M1 Notes Residual Outstanding Principal	43.500.000,00
Interest Payment Amount due and paid on Class M1	299.666,67
Interest Payment Date	27/01/2022
Interest Period	27/12/2021 - 27/01/2022
Interest amount	299.666,67
Class M2 Notes Initial Outstanding Principal	100.000,00
Class M2 Redeemed Amount	-
principal paid on Class M2 Notes	-
Class M2 Notes Residual Outstanding Principal	100.000,00
Interest Payment Amount due and paid on Class M2	609.644,23
Interest Payment Date	27/01/2022
Interest Period	27/12/2021 - 27/01/2022
Interest amount	0,86
Interest amount from variable return	609.643,37

COLLECTIONS

Collections of Principal

of which prepayment (excluding any amount already paid under clause 3.4 and 7.4 of the Master Transfer Agreement)

of which schedules principal received

of wich Accrued of Interest

7.575.849,46
5.538.501,59
2.037.347,87
-

Collections of Interest (without considering any payment received in relation of the Accrual of Interest)

1.367.464,28

Collections of Fees

59.777,98

Others Collections (incuding those due under art. 17.1 (i) (b))

141.867,73

Total Collections

9.144.959,45

ok

Portfolio Performance

CURRENT

PREVIOUS

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

197.349.335,21

205.348.026,60

Other portfolio details

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

24.860,00	25.864,00
57,00	56,00
53,00	54,00
8,05	8,03

Collateral Pool Performance (end of Reference Period)

Late installments and defaulted receivables						
	new defaults	cumulated gross defaults (a)	<i>of which Cumulated Written off (b)</i>	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 Int.)	384.890,56	39.074.528,97	20.278.863,94	77.558,10	3.123.347,31	15.672.317,72
Number of Receivables	33	4.482	2.568	-	2.229	-

	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)	8.160.454,22	3.276.642,62	2.220.255,98	1.199.394,12	650.336,93	319.321,82	244.494,77	-
Principal Installments due but unpaid	148.117,37	112.571,52	117.063,49	79.100,16	47.418,67	31.105,77	20.323,02	-
Interest Installments due but unpaid	66.733,76	54.476,99	55.560,13	37.113,25	25.139,73	15.345,64	13.656,19	-
Others Installments due but unpaid	20.058,07	15.444,42	12.444,17	8.493,57	2.181,01	1.757,05	1.670,78	-
Number of Receivables	792	281	190	96	43	27	12	-

Pool concentration (including subsequent portfolio to be offered)

	current	previous
Pool of the New Vehicles	7,01%	7,22%
Pool of the Used Vehicles	4,74%	4,89%
Pool of the Personal Loans	87,72%	87,33%
Pool of the Furniture Loans (Mobili)	0,51%	0,54%
Pool of the Special Purpose Loans (Altro Finalizzato)	0,02%	0,02%
Number of Receivables	24.860,00	25.864,00
Weighted Average age (seasoning) of the Portfolio (in months)	57,00	56,00
Weighted average remaining term to maturity of the Portfolio (in months)	53,00	54,00
Weighted average Rate of Return of the Portfolio	8,05	8,03
Number of loans in the Ref. Period that allows a "rata posticipata"	23.278,00	23.803,00
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	158.071.973,48	163.802.693,56
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	47,00	45,00
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have exercised a "rata posticipata"	851.522,59	677.536,84
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	6.312,42	5.313,72
Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata"	10.737,83	10.703,38
Extra UE debtors (%)	0,75	0,76
Co-borrowers (%)	48,22	47,97

Renegotiation

	current	cumulative
Principal Amount Outstanding of Receivables object of clause 5.1 of the Servicing during the Reference Period	-	-
Principal Amount Outstanding of Receivables object of clause 5.1 of the Servicing cumulated since the Issue Date	26.940.287,20	-

Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	197.349.335	92,04%	Class A	-	0,00%
Payment Interruption Risk Reserve	4.457.601	2,08%	Class B	43.968.869	20,64%
Commingling Reserve	6.686.401	3,12%	Class C	60.700.000	28,49%
Cash Reserve	5.920.480	2,76%	Class D	28.600.000	13,42%
Subsequent Portfolio	-	0,00%	Class E	29.500.000	13,85%
			Class M1	43.500.000	20,42%
			Class M2	100.000	0,05%
			Subordinated Loan	6.686.401	3,14%
TOTAL	214.413.817	100,00%	Subordinated Loan	213.055.270	100,00%

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

Amount Due	39.074.528,97
Amount Paid	39.074.528,97

Replenishment Amount	-
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Reserves Calculation

Cash Reserve Required Amount

Balance of the Cash Reserve Account (current)

Balance of the Cash Reserve Account (previous)

5.920.480,06

5.920.480,06

6.160.440,80

Rata Posticipata Cash Reserve Account

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

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

Principal Amount Outstanding of the Flexible Receivables CD-2

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

71,61%

0,54%

71,43%

0,41%

-

Commingling Reserve Required Amount

Balance of the Commingling Reserve Account (current)

Balance of the Commingling Reserve Account (previous)

6.686.401,28

6.686.401,28

6.686.401,28

Payment Interruption Risk Reserve Required Amount

Balance of the Payment Interruption Risk Reserve Account (current)

Balance of the Payment Interruption Risk Reserve Account (previous)

4.457.600,86

4.457.600,86

4.457.600,86

CRR statement

Class A	-
Class A Notes privately-placed with investors which are not in the Originator Group	0%
Class A Notes retained by a member of the Originator Group	0%
Class A Notes publicly-placed with investors which are not in the Originator Group	0%
Class B (Self - Retained)	51.967.559,49
Class B Notes privately-placed with investors which are not in the Originator Group	-
Class B Notes retained by a member of the Originator Group	100%
Class B Notes publicly-placed with investors which are not in the Originator Group	-
Class C (Self - Retained)	60.700.000,00
Class C Notes privately-placed with investors which are not in the Originator Group	-
Class C Notes retained by a member of the Originator Group	100%
Class C Notes publicly-placed with investors which are not in the Originator Group	-
Class D (Self - Retained)	28.600.000,00
Class D Notes privately-placed with investors which are not in the Originator Group	-
Class D Notes retained by a member of the Originator Group	100%
Class D Notes publicly-placed with investors which are not in the Originator Group	-
Class E (Self - Retained)	29.500.000,00
Class E Notes privately-placed with investors which are not in the Originator Group	-
Class E Notes retained by a member of the Originator Group	100%
Class E Notes publicly-placed with investors which are not in the Originator Group	-
Class M1 (Self - Retained)	43.500.000,00
Class M2 (Self - Retained)	214.367.559,49
Notes retained by the Originator	100,00%

'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)'

Counterparty Information

Initial Rating

Current Rating

Rating Trigger

Credit Agricole CIB

A/A1/A +

A/A1/A+

phone number

email

Name of contact

AGOS Spa

A-

A-

N/A

phone number

email

Name of contact

Zenith Service Srl

N.R.

N/A

phone number

email

Name of contact

Contact Information

Name of contact

phone number

email

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