SUNRISE SPV Z80 SRL

Investors' Report

Payment Date:

Reporting Period

	29/06/2020
01/05/2020	31/05/2020

		lssuer
	Interest Available Funds	
(a)	the interest accrued on the Issuer Accounts (other than the Collateral Account, the Securities Account (if any), the Expenses Account and the Capital Account) a as well as any amount of interest, premium or other profit derived from the Eligible Investments realised during the Reference Period immediately preceding such Payment Date, and constituting clear funds on such Payment Date;	
(b)	the Collections of Interest and the Collections of Fees received during the Reference Period immediately preceding such Payment Date;	
(c)	any amount paid by the Hedging Counterparty (other than any amount payable by the Hedging Counterparty to the Collateral Account under the Credit Support Annex) in respect of such Payment Date;	6.645.1
(d)	any amount allocated on such Payment Date under item (i) and item (ix) of the Pre- Acceleration Principal Priority of Payments;	
(e)	the aggregate of (i) the Recoveries received during the Reference Period immediately preceding such Payment Date; and (ii) the purchase price paid by the Originator during the Reference Period immediately preceding such Payment Date for the repurchase of the Defaulted Receivables in the case specified under article 17 of the Master Transfer Agreement;	5.6
(f)	the positive difference, if any, between (i) the purchase price paid by the Originator for the repurchase of all the Receivables (excluding the purchase price of any Defaulted Receivables) pursuant to article 16 of the Master Transfer Agreement and (ii) the Notes Principal Amount Outstanding of all the Notes on the Calculation Date immediately preceding such Payment Date;	
(g)	the positive difference, only in relation to Receivables which are not Defaulted Receivables as at the Cut-Off Date immediately preceding the date on which the Positive Price Adjustment is due and payable, if any, between (i) the Positive Price Adjustment paid by the Originator to the Issuer during the Reference Period immediately preceding such Cut-Off Date and (ii) the Principal Amount Outstanding of the relevant Receivables as determined on the date on which the Positive Price Adjustment has become due and payable;	
(h)	the Positive Price Adjustment paid by the Originator for the repurchase of such Receivables which are Defaulted Receivables as at the Cut-Off Date immediately preceding the date on which the Positive Price Adjustment is due and payable;	
(i)	the positive balance, as at the Calculation Date immediately preceding such Payment Date, of the Cash Reserve Account (without taking into account any interest accrued thereon as well as any amount of interest, premium or other profit derived from the Eligible Investments made using funds standing to the credit of the Cash Reserve Account) up to an amount equal to the Cash Reserve Required Amount relating to such Payment Date, provided that the Rated Notes have not been fully redeemed nor cancelled;	28.542.8
(j)	on each Payment Date, the positive balance on the Calculation Date immediately preceding such Payment Date of the Payment Interruption Risk Reserve Account (without taking into account any interest accrued thereon as well as any amount of interest, premium or other profit derived from the Eligible Investments made using funds standing to the credit of the Payment Interruption Risk Reserve Account), provided that the Rated Notes have not been fully redeemed nor cancelled;	5.708.5
(k)	on each Payment Date, the positive balance on the Calculation Date immediately preceding such Payment Date of the Rata Posticipata Cash Reserve Account (without taking into account any interest accrued thereon as well as any amount of interest, premium or other profit derived from the Eligible Investments made using funds standing to the credit of the Rata Posticipata Cash Reserve Account), provided that the Rated Notes have not been fully redeemed nor cancelled;	
(I)	any other amount received during the Reference Period immediately preceding such Calculation Date not ascribable as amounts received under any of the above items as well as under any of the items of the definition of Principal Available Funds and excluding in any event an amount corresponding to the cash benefit relating to Tax Credit (as defined in the Hedging Agreement), if any;	27.2
(m)	on the Payment Date on which the Rated Notes will be redeemed in full (considering also all the principal repayments made on such Payment Date) or cancelled, any amount credited to the Cash Reserve Account in excess of the amounts under item (i) of the Principal Available Funds.	

Total Interest Available Funds

40.929.527,15

ilable Funds

(e)

(f)

(g)

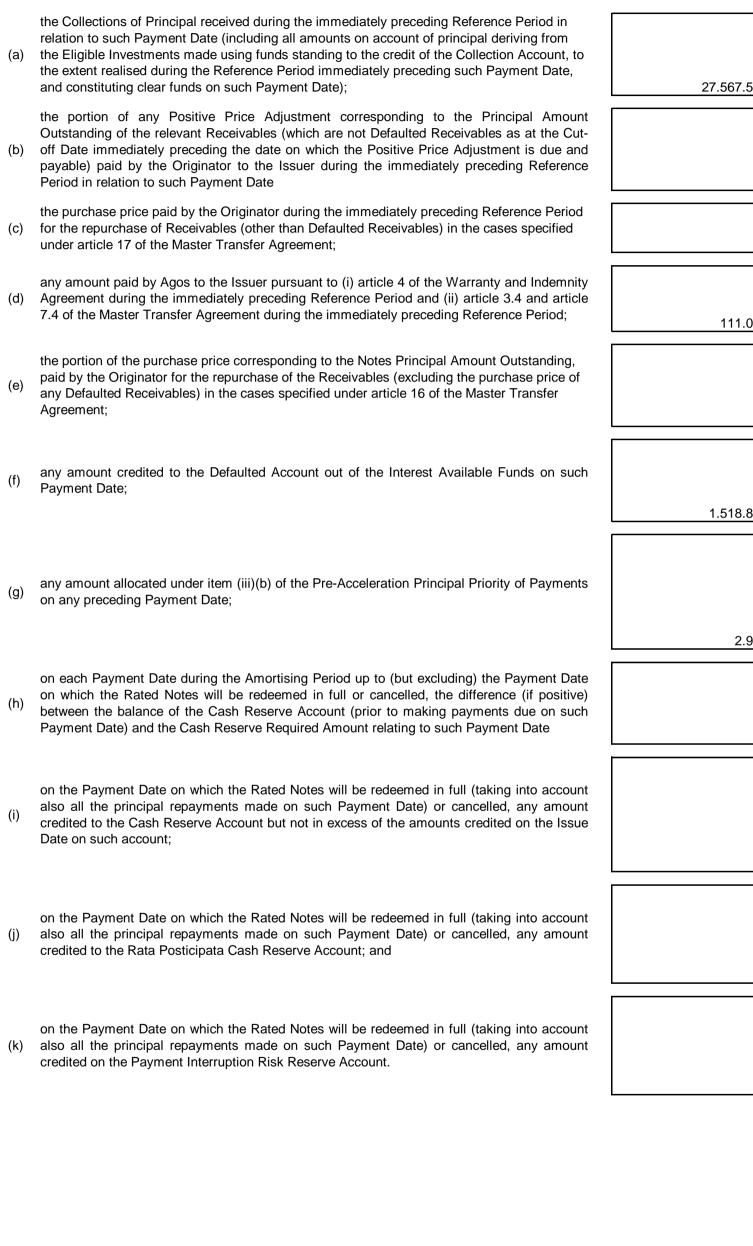
(i)

Agreement;

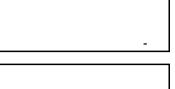
Payment Date;

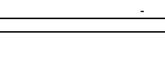
Date on such account;

Principal Available Funds



27.567.537,00





111.028,14





2.956,04







Total Principal Available Funds

Order of Priority in respect of the Interest Available Funds

		Amounts Due	Amounts Paid	Amounts carried forward
1	(a) Taxes and Expenses	28.874,32	28.874,32	-
	(b) Replenishment Expenses Account up to Retention Amount	31,56	31,56	-
2	Interest and Expenses Component to the Servicer (on a Cancellation Date)	-	-	-
3	Remuneration to Representative of Noteholders (including costs and expenses)	-	-	-
4	Remuneration to Calculation Agent, Cash Manager, Account Bank, Depositary Bank, Principal Paying Agents, Corporate Servicer, Stichting Corporate Services Provider, BUS Facilitator, BUS (to the extent appointed), Securitisation Administrator	4.185,68	4.185,68	-
5	Any amount due and payable to Hedging Counterparties under Hedging Agreement	77.819,32	77.819,32	-
6	Servicing Fee to the Servicer or to the Sub-Servicer	49.891,64	49.891,64	-
7	Interests on Class A Notes	170.911,58	170.911,58	-
8	Interests on Class B Notes	68.640,00	68.640,00	-
9	Interests on Class C Notes	134.053,33	134.053,33	-
10	Interests on Class D Notes	116.820,00	116.820,00	-
11	Interests on Class E Notes	89.182,50	89.182,50	-
12	Payment Interruption Risk Reserve Required Amount to the Payment Interruption Risk Reserve Account (if and where applicable)	5.708.580,00	5.708.580,00	-
13	Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted Account	1.518.878,19	1.518.878,19	-
14	Defaulted Interest Amount	-	-	-
15	Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable)	28.542.899,00	28.542.899,00	-
16	Amounts due and payable to Hedging Counterparties upon early termination of the Hedging Agreement	-	-	-
17	Rata Posticipata Cash Reserve Account up to the Interest Components not collected by the Issuer	-	-	-
18	Any amounts due the Joint Arrangers, the Joint Lead Managers, the Class A Subscriber	-	-	-
19	Payments due to Originator under clause 6 of the Warranty and Indemnity Agreement	-	-	-
20	Payments due to Mezzanine and Junior Subscriber under clause 10 of the Mezzanine Notes and Junior Notes Subscription Agreement	-	-	-
21	Interests on Class M Notes	182.325,00	182.325,00	-
22	Deferred Purchase Price	4.236.435,03	4.236.435,03	-

Order of Priority in respect of the Principal Available Funds

		Amounts Due	Amounts Paid	Amounts carried forward
1	Defaulted Interest Amount	-	-	-
2	To pay pari passu e pro rata Class A principal amount (if and where applicable)	-	-	-
3	(a) During the Purchase Period, the Purchase Price of any Subsequent Portfolio purchased on such Payment Date	29.173.886,47	29.173.886,47	-
	(b) To credit any amount remaining to the Collection Account	26.512,90	26.512,90	-
4	Class B principal amount after redemption in full of Class A (if and where applicable)	-	-	-
5	Class C principal amount after redemption in full of Class A and B (if and where applicable)	-	-	-
6	Class D principal amount after redemption in full of Class A, B and C (if and where applicable)	-	-	-
7	Class E principal amount after redemption in full of Class A, B, C and D (if and where applicable)	-	-	-
8	Principal Component to the Servicer (on a Cancellation Date)	-	-	-
9	To pay any amounts due and payable to Joint Arrangers, Joint Lead Managers	-	-	-
10	Principal of Class M Notes (after the Mezzanine Notes are totally redeemed)	-	-	-

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11 To allocate any surplus to the Interest Available Funds

Sunrise SPV Z80 Series Notes : Amortisation Amounts

Principal	Availabale	for redeem
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Class A Notes Initial Outstanding Principal	793.400.000,00
Class A Redeemed Amount	
Principal paid on Class A Notes	-
Class A Notes Residual Outstanding Principal	793.400.000,00
Interest Payment Amount due and paid on Class A	170.911,58
Interest Payment Date	29/06/2020
Interest Period	27/05/2020 - 29/06/2020
Interest amount	170.911,58
Class B Notes Initial Outstanding Principal	93.600.000,00
Class B Redeemed Amount	-
Principal paid on Class B Notes	-
Class B Notes Residual Outstanding Principal	93.600.000,00
Interest Payment Amount due and paid on Class B	68.640,00
Interest Payment Date	29/06/2020
Interest Period	27/05/2020 - 29/06/2020
Interest amount	68.640,00
Class C Notes Initial Outstanding Principal	91.400.000,00
Class C Redeemed Amount	-
Principal paid on Class C Notes	-
Class C Notes Residual Outstanding Principal	91.400.000,00
Interest Payment Amount due and paid on Class C	134.053,33
Interest Payment Date	29/06/2020
Interest Period	27/05/2020 - 29/06/2020
Interest amount	134.053,33
Class D Notes Initial Outstanding Principal	70.800.000,00
Class D Redeemed Amount	-
Principal paid on Class D Notes	-
Class D Notes Residual Outstanding Principal	70.800.000,00
Interest Payment Amount due and paid on Class D	116.820,00
Interest Payment Date	29/06/2020
Interest Period	27/05/2020 - 29/06/2020
Interest amount	116.820,00
Class E Note Initial Outstanding Principal	42.300.000,00
Class E Redeemed Amount	
Principal paid on Class E Notes	-
Class E Notes Residual Outstanding Principal	42.300.000,00

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Interest Payment Amount due and paid on Class E	89.182,50
Interest Payment Date	29/06/2020
Interest Period	27/05/2020 - 29/06/2020
Interest amount	89.182,50
Class M Notes Initial Outstanding Principal	66.300.000,00
Class M Redeemed Amount	-
Principal paid on Class M Notes	-
Class M Notes Residual Outstanding Principal	66.300.000,00
Interest Payment Amount due and paid on Class M	182.325,00
Interest Payment Date	29/06/2020
Interest Period	27/05/2020 - 29/06/2020
Interest amount	182.325,00

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

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

Collateral Pool Performance (end of Reference Period)

		Late	installments and	defaulted rec	eivables	
	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 Int.)	1.518.878,19	5.363.927,57	26.853,76	4.131,89	24.908,70	5.312.165,11
Number of Receivables	140	563	5	-	38	-

		Late Installments for						
	1 month	1 month 2 months 3 months 4 months 5 months 6 months 7 months 8 months						
Principal Amount Outstanding (including any Accrual of Interest)	27.977.672,36	10.107.592,86	2.697.931,55	2.651.483,76	421.265,63	124.498,99	31.369,74	15.697,08
Principal Installments due but unpaid	372.434,97	267.707,67	110.077,92	138.690,40	31.852,85	5.397,55	4.204,91	1.120,31
Insterest Installments due but unpaid	189.045,51	138.075,78	57.794,45	76.775,51	15.309,96	5.418,17	1.391,76	1.024,33
Others Installments due but unpaid	31.340,57	27.179,44	11.436,92	14.258,59	2.538,03	341,61	157,24	46,98
Number of Receivables	2.791	970	262	246	42	5	3	1

Pool concentration (including subsequent portfolio to be offered)

	current	previous
Pool of the New Vehicles	12,79%	12,87%
Pool of the Used Vehicles	7,03%	6,88%
Pool of the Personal Loans	75,30%	75,33%
Pool of the Furniture Loans (Mobili)	3,82%	3,89%
Pool of the Special Purpose Loans (Altro Finalizzato)	1,06%	1,03%
Number of Receivables	148.709	149.4
Weighted Average age (seasoning) of the Portfolio (in months)	16	
Weighted average remaining term to maturity of the Portfolio (in months)	71	
Weighted average Rate of Return of the Portfolio	7,31	7
Number of loans in the Ref. Period that allows a "rata posticipata"	73.137	71.7
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	784.819.426	787.879.7
Number of loans in the Ref. Period for which the Debtors have excercised a "rata posticipata"	1.028	1.5
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have excercised a "rata posticipata"	18.014.378,15	27.164.7
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	174.386,68	296.4
Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata"	236.489,47	408.1
Extra UE debtors (%)		
Co-borrowers (%)		

Loans Repurchases

	current	cumulative
Amount of loans repurchased €		
Number of loans repurchased		

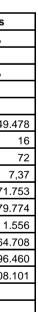
Renegotiation FOR Moratoria Covid 19

Principal Amount Outstanding of Receivables during the Reference Period	55.740.485,31
Principal Amount Outstanding of Receivables cumulated since the Issue Date	55.740.485,31

CURRENT

1.117.024.041,84

144.605,00
16,00
71,00
7,31



COLLECTIONS

Collections of Principal of which schedules principal received of which prepayment (excluding any amount already paid under clause 3.4 and 7.4 of the Master Transfer Agreeement) of wich Accrued of Interest	27.546.132,76 20.844.019,20 6.635.730,36 66.383,20
Collections of Interest (without considering any payment received in relation of the Accrual of Interest)	6.382.234,74
Collections of Fees	262.927,23
Others Collections (incuding those due under art. 17.1 (i) (b)	165.318,56
Total Collections	34.356.613,29

Trigger

Triggers		Current Value
Non-payment	NO	
Breach of Obligations by the Issuer	NO	
Insolvency of the Issuer	NO	
Winding-up of the Issuer	NO	
Unlawfulness of the Issuer	NO	

Early Termination Events

Trigger Notice, Redemption for Taxation Notice or Regulatory Event Notice	NO		
Breach of Obligations of the Originator	NO	1	
Breach of Rep&Warranties by the Originator	NO	1	
Insolvency of the Originator	NO	1	
Renegotiations of the Originator	NO	1	
Winding-Up/Liquidation of the Originator	NO		
Invalidity of the Transaction Documents	NO		
Revoking of the Servicer	NO		
Breach of Delinquent Relevant Threshold	NO	1,418%	3,50%
Cash Reserve shortfall	NO	28.542.899,00	28.542.899,00
Breach of Default Relevant Threshold	NO	0,134%	0,90%
Polynon of Congrest Appoint higher than 10% of the DAO of the Dessivehies included in the Initial Dertfelie	NO	110.976,80	114.622.444,12

Balance of General Account higher than 10% of the PAO of the Receivables included in the Initial Portfolio Sale Option not exercised by the Originator for three consecutive Optional Purchase Dates

Compliance with the Concentration Limits

Excess Spread > = 7.00% Single Debtor concentration < = 0,008% of total portfolio Personal Loans: max 80% of total portfolio Used Vehicles: max 8% of total portfolio Average size of Personal loans < = Eur 17,000 Payments by postal bulletin: max 5% of total portfolio Flexible loans: max 75% of total portfolio Insurance Premia <= 10%

ОК	7,26%	7,00%
OK	0,01%	0,01%
OK	75,30%	80,00%
ОК	7,03%	8,00%
OK	€ 12.104,00	€ 17.000,00
OK	3,06%	5,00%
OK	69,69%	75,00%
OK	4,43%	10,00%

NO

Limit

Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	1.117.024.042	94,62%	Class A	793.400.000	68,53%
Cash Reserve	28.542.899	2,42%	Class B	93.600.000	8,08%
Payment Interruption Risk Reserve	5.708.580	0,48%	Class C	91.400.000	7,89%
Rata Posticipata Cash Reserve	-	0,00%	Class D	70.800.000	6,12%
Subsequent Portfolio	29.173.886	2,47%	Class E	42.300.000	3,65%
Expenses Required Amount	50.000	0,00%	Class M	66.300.000	5,73%
TOTAL	1.180.499.407	100,00%	TOTAL	1.157.800.000	100,00%

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

Amount Due Amount Paid

5.363.927,57 5.363.927,57

Reserves Calculation

Cash Reserve Required Amount	28.542.899,00
Balance of the Cash Reserve Account (current)	28.542.899,00
Balance of the Cash Reserve Account (previous)	28.542.899,00
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	68,25%
Principal Amount Outstanding of the Flexible Receivables that have excercised CD-1 Principal Amount Outstanding of the Flexible Receivables CD-2	2,30% 68,39%
Principal Amount Outstanding of the Flexible Receivables that have excercised CD-2	2,19%
Payment Interruption Risk Reserve Required Amount	5.708.580,00
Balance of the Payment Interruption Risk Reserve Account (current)	5.708.580,00
Balance of the Payment Interruption Risk Reserve Account (previous)	5.708.580,00

CRR statement

Class A	793.400.000,00
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	5,00%
Class A Notes publicly-placed with investors which are not in the Originator Group	95,00%
Class B (Self - Retained)	93.600.000,00
Class B Notes privately-placed with investors which are not in the Originator Group	55.000.000,00
Class B Notes retained by a member of the Originator Group	100,00%
Class B Notes publicly-placed with investors which are not in the Originator Group	100,0070
	01,400,000,00
Class C (Self - Retained)	91.400.000,00
Class C Notes privately-placed with investors which are not in the Originator Group	100.000/
Class C Notes retained by a member of the Originator Group	100,00%
Class C Notes publicly-placed with investors which are not in the Originator Group	
Class D (Self - Retained)	70.800.000,00
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	100,00%
Class D Notes publicly-placed with investors which are not in the Originator Group	
Class E (Self - Retained)	42.300.000,00
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	100,00%
Class E Notes publicly-placed with investors which are not in the Originator Group	,
Class M (Self - Retained)	42.300.000,00
Class M Notes privately-placed with investors which are not in the Originator Group	42.300.000,00
Class M Notes retained by a member of the Originator Group	100,00%
Class M Notes publicly-placed with investors which are not in the Originator Group	100,00 /0
Notes Residual Total Outstanding Amount as of Reymant Data	1 122 800 000 00
Notes Residual Total Outstanding Amount as of Payment Date	1.133.800.000,00
Notes retained by the Originator	33,52%

Agos, as originator, confirms to maintain a material net economic interest of at least 5% in the securitisation, in accordance with option (a) of article 6, paragraph 3, of the EU Securitisation Regulation and the applicable Regulatory Technical Standards'

Counterparty Information

			•	
	Initial Rating	Current Rating		Rating Trigger
Credit Agricole CIB	A+	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				

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