

# SUNRISE SPV 50 srl

## Investors Report

Payment Date:

27/01/2023

Reporting Period

31/12/2022

## Issuer Available Funds

### Interest Available Funds

(a)	Interests on the Issuer Accounts and Net proceeds from Eligible Investments	28.601,48
(b)	Collections of Interests and Collections of Fees	1.727.896,96
(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	111.092,04
(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	6.407.756,97
(i)	Positive balance of the Payment Interruption Risk Reserve Account (without considering Interest Accrued) if senior notes still outstanding	5.478.688,71
(j)	Positive balance of the Rata Posticipata Cash Reserve Account (without considering Interest Accrued)	-
(k)	Any other amount	263,59
(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 (f) of the Principal Available Funds	-

**Total Interest Available Funds**

**13.754.299,75**

### Principal Available Funds

(a)	Collections of Principal received during the Reference Period and Collections of Principal received during the previous Reference Periods and not used to pay the Purchase Price of the relevant Portfolio during the Purchase Period	8.973.894
(b)	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	-
(c)	Any amount to be paid by Agos pursuant to Clause 4 of the Warranty and Indemnity Agreement	-
(d)	Purchase Price (clause 16 of the Transfer Agreement) corresponding to the Notes Principal Amount Outstanding	-
(e)	Amounts credited to the Defaulted Account	498.707,38
(f)	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)	-
(g)	Any amount credited to the Payment Interruption Risk Reserve Account (after Senior Notes totally redeemed)	-
(h)	Any amount credited to the Rata Posticipata Cash Reserve Account (after Senior Notes totally redeemed)	-
(i)	on the First Date, the residual proceeds arising from the subscription of the Notes on the Issue Date remaining after the payment of the Purchase Price for the Initial Portfolio and the initial funding of Expenses Account, Cash Reserve Account and Payment Interruption Risk Reserve Account (credited on General Account)	-

**Total Principal Available Funds**

**9.472.601,60**

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

	Amounts Due	Amounts Paid	Amounts carried forward
1 Taxes and Expenses	11.686,13	11.686,13	-
2 Interest and Expenses Component to the Servicer (on a Cancellation Date)	-	-	-
3 Remuneration to Representative of Noteholders (including costs and expenses)	458,82	458,82	-
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)	5.548,82	5.548,82	-
4 (b) Expenses Required Amount to the Expenses Account	5.598,68	5.598,68	-
5 Any amount due and payable to Hedging Counterparties under Hedging Agreement	-	-	-
6 Servicing Fee to the Servicer or to the Sub-Servicer	38.611,05	38.611,05	-
7 Interests on Class A Notes	-	-	-
8 Interests on Class B Notes	22.490,38	22.490,38	-
9 Interests on Class C Notes	158.100,00	158.100,00	-
10 Payment Interruption Risk Reserve Account up to Payment Interruption Reserve Required Amount	5.478.688,71	5.478.688,71	-
11 Default Interest Amount	-	-	-
12 Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Default Account	498.707,38	498.707,38	-
13 Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable)	6.170.941,93	6.170.941,93	-
14 Amounts due and payable to Hedging Counterparties upon early termination of the Hedging Agreement	-	-	-
15 Rata Posticipata Cah Reserve Account up to the Interest Components not collected by the Issuer	-	-	-
16 Any amounts due the Joint Arrangers and Joint Lead Managers	-	-	-
17 Payments due to Originator under clause 6 of the Warranty and Indemnity Agreement	-	-	-
18 Payments due to Mezzanine and Junior Subscriber under clause 9 of the Mezzanine and Junior Notes Subscription Agreement	-	-	-
19 Interests on Class M1 Notes	419.231,94	419.231,94	-
20 Interests on Class M2 Notes	0,86	0,86	-
21 Class M2 Note Additional Interest	944.235,05	944.235,05	-

## 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)	9.472.601,60	9.472.601,60	-
5 Class C principal amount (if and where applicable)	-	-	-
6 Principal Component to the Servicer (on a Cancellation Date)	-	-	-
7 Negative Price Adjustment	-	-	-
8 Indemnity to Joint Lead Managers	-	-	-
9 Principal of Class M1 Notes (after the Mezzanine Notes are totally redeemed)	-	-	-
10 Principal of Class M2 Notes (after the Class M1 Notes are totally redeemed and provided that a principal amount of Eur 1.000 shall remain Outstanding)	-	-	-
11 During the Purchase Period, credit any residual amount to the General Account		-	-
12 Following the commencement of the Amortisation Period, additional Interest to the Class M2 Notes	-	-	-
13 Remaining Principal due on Class M2 Notes	-	-	-

**Sunrise SPV 50 Series Notes : Amortisation Amounts**

<b>Principal Available for redeem</b>	9,472,601,60
<b>Class A Notes Initial Outstanding Principal</b>	-
Class A Redeemed Amount	-
principal paid on Class A Notes	-
<b>Class A Notes Residual Outstanding Principal</b>	-
<b>Interest Payment Amount due and paid on Class A</b>	-
Interest Payment Date	27/01/2023
Interest Period	27/12/2022-27/01/2023
Interest amount	-
<b>Class B Notes Initial Outstanding Principal</b>	26,117,860,42
Class B Redeemed Amount	9,472,601,60
principal paid on Class B Notes	9,472,601,60
<b>Class B Notes Residual Outstanding Principal</b>	<b>16,645,258,82</b>
<b>Interest Payment Amount due and paid on Class B</b>	<b>22,490,38</b>
Interest Payment Date	27/01/2023
Interest Period	27/12/2022-27/01/2023
Interest amount	22,490,38
<b>Class C Notes Initial Outstanding Principal</b>	102,000,000,00
Class C Redeemed Amount	n.a.
principal paid on Class C Notes	n.a.
<b>Class C Notes Residual Outstanding Principal</b>	<b>102,000,000,00</b>
<b>Interest Payment Amount due and paid on Class C</b>	<b>158,100,00</b>
Interest Payment Date	27/01/2023
Interest Period	27/12/2022-27/01/2023
Interest amount	158,100,00
<b>Class M1 Notes Initial Outstanding Principal</b>	139,100,000,00
Class M1 Redeemed Amount	n.a.
principal paid on Class M1 Notes	n.a.
<b>Class M1 Notes Residual Outstanding Principal</b>	<b>139,100,000,00</b>
<b>Interest Payment Amount due on Class M1</b>	<b>419,231,94</b>
Interest Payment Date	27/01/2023
Interest Period	27/12/2022-27/01/2023
Interest amount	419,231,94
<b>Class M2 Notes Initial Outstanding Principal</b>	100,000,00
Class M2 Redeemed Amount	n.a.
principal paid on Class M2 Notes	n.a.
<b>Class M2 Notes Residual Outstanding Principal</b>	<b>100,000,00</b>
<b>Interest Payment Amount due on Class M2</b>	<b>0,86</b>
Interest Payment Date	27/01/2023
Interest Period	27/12/2022-27/01/2023
Interest amount including Additional Interest	944,235,91

## 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 Agreement)  
of wich Accrued of Interest*

8.963.013,22

7.032.609,46

1.930.403,76

-

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

1.654.496,91

**Collections of Fees**

73.400,05

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

122.236,63

**Total Collections**

10.813.146,81

## Portfolio Performance

### Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

CURRENT	PREVIOUS
<b>246.837.677,10</b>	<b>256.310.278,70</b>

### 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

33.402,00	34.403,00
57,00	56,00
52,00	52,00
7,84	7,83

### Collateral Pool Performance (end of Reference Period)

	Late installments and defaulted receivables						
		new defaults	cumulated gross defaults (a)	of which Cumulated Written off (b)	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.)		498.707,38	46.016.807,37	28.013.967,86	87.386,22	3.738.928,47	14.263.911,04
Number of Receivables		50,00	4.894,00	3.240,00	-	2.530,00	-

	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)	8.557.182,45	2.971.631,92	1.340.531,42	1.046.723,52	624.131,50	382.520,29	275.536,02	158.258,63
Principal Installments due but unpaid	143.064,95	108.336,72	74.818,59	78.538,32	60.022,05	32.557,80	28.970,25	18.714,43
Interest Installments due but unpaid	77.073,16	54.423,41	33.544,71	34.045,58	24.736,64	18.811,98	15.310,64	9.522,50
Others Installments due but unpaid	18.563,19	13.211,32	9.631,23	10.113,65	3.502,27	1.450,38	983,19	650,46
Number of Receivables	894,00	304,00	136,00	99,00	58,00	31,00	20,00	13,00

### Pool concentration (including subsequent portfolio to be offered)

	current	previous
Pool of the New Vehicles	4,45%	4,57%
Pool of the Used Vehicles	5,50%	5,65%
Pool of the Personal Loans	89,37%	89,05%
Pool of the Furniture Loans (Mobili)	0,66%	0,70%
Pool of the Special Purpose Loans (Altro Finalizzato)	0,02%	0,03%
Number of Receivables	33.402,00	34.403,00
Weighted Average age (seasoning) of the Portfolio (in months)	57,00	56,00
Weighted average remaining term to maturity of the Portfolio (in months)	52,00	52,00
Weighted average Rate of Return of the Portfolio	7,84	7,83
Number of loans in the Ref. Period that allows a "rata posticipata"	35.319,00	36.042,00
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	204.233.755,67	211.319.893,14
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	91,00	75,00
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have exercised a "rata posticipata"	1.440.621,94	1.167.054,17
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	10.671,17	7.857,24
Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata"	19.313,09	18.466,90

Repurchases according to clause 17 MTA					
	new repurchase	of which Defaulted Receivables	Cumulated repurchases	% cumulated repurchases over Initial Portfolio	% cumulated repurchases over Initial Portfolio in the previous reference period
Principal Amount Outstanding (including any Accrual of	-	-	33.341.350,36	-	-
Principal due but unpaid	-	-	291.850,41		
Amounts due under art 17.1 (i) (b)	-	-	33.464.112,39		
Repurchase Price	-	-	33.495.305,95		
Number of receivables	-	-	2.107,00		

### Renegotiation for Moratoria COVID 19

Principal Amount Outstanding of Receivables during the Reference Period	0,00
Principal Amount Outstanding of Receivables cumulated since the Issue Date	906.857,00

## Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	246.837.677	95,47%	Class A	-	0,00%
Payment Interruption Risk Reserve	5.478.689	2,12%	Class B	16.645.259	6,46%
Cash Reserve	6.170.942	2,39%	Class C	102.000.000	39,56%
Expenses Required Amount	50.000	0,019%	Class M1	139.100.000	53,95%
Subsequent Portfolio	-	0,00%	Class M2	100.000	0,04%
<b>TOTAL</b>	<b>258.537.308</b>	<b>100%</b>	<b>TOTAL</b>	<b>257.845.259</b>	<b>100,00%</b>

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

Amount Due	46.316.971,20
Amount Paid	46.316.971,20

Replenishment Amount	-
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## Reserves Calculation

### Cash Reserve Required Amount

Balance of the Cash Reserve Account (current)

6.170.941,93

Balance of the Cash Reserve Account (previous)

6.170.941,93

### 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

75,58%

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

0,71%

Principal Amount Outstanding of the Flexible Receivables CD-2

75,34%

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

0,55%

### Payment Interruption Risk Reserve Required Amount

5.478.688,71

Balance of the Payment Interruption Risk Reserve Account (current)

5.478.688,71

Balance of the Payment Interruption Risk Reserve Account (previous)

5.478.688,71

## 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	83%
Class A Notes publicly-placed with investors which are not in the Originator Group	17%
<b>Class B (Self - Retained)</b>	<b>26.117.860,42</b>
Class B Notes privately-placed with investors which are not in the Originator Group	0%
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	0%
<b>Class C (Self - Retained)</b>	<b>102.000.000,00</b>
Class C Notes privately-placed with investors which are not in the Originator Group	0%
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	0%
<b>Class M1 (Self - Retained)</b>	<b>139.100.000,00</b>
<b>Class M2 (Self - Retained)</b>	<b>100.000,00</b>
<b>Notes Residual Total Outstanding Amount as of Payment Date</b>	<b>267.317.860,42</b>
<b>Notes retained by the Originator</b>	<b>100,00%</b>

'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\*

**Credit Agricole CIB**

A+

A+

phone number

email

Name of contact

**AGOS Spa**

A-

A-

phone number

email

Name of contact

**Zenith Service Srl**

N.R.

phone number

email

Name of contact

\* Fitch Ratings

## Contact Information

**Name of contact**

**phone number**

**email**

**Name of contact**

**phone number**

**email**

**Doriana Bettini**

**+39 02 72303528**

[doriana.bettini@ca-cib.com](mailto:doriana.bettini@ca-cib.com)

**Marta Elia**

**+39 02 72303235**

[marta.elia@ca-cib.com](mailto:marta.elia@ca-cib.com)