

SUNRISE SPV Z80 SRL

Investors' Report

Payment Date:

28/02/2022

Reporting Period

01/01/2022

31/01/2022

Issuer Available Funds

Interest Available Funds		Principal 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) 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;	-	(a) the Collections of Principal received during the immediately preceding Reference Period in relation to such Payment Date (including all amounts on account of principal deriving from the Eligible Investments made using funds standing to the credit of the Collection Account, to the extent realised during the Reference Period immediately preceding such Payment Date, and constituting clear funds on such Payment Date);	22.967.993,06
(b) the Collections of Interest and the Collections of Fees received during the Reference Period immediately preceding such Payment Date;	4.059.947,72	(b) the portion of any Positive Price Adjustment corresponding to the Principal Amount Outstanding of the relevant 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) paid by the Originator to the Issuer during the immediately preceding Reference Period in relation to 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;	-	(c) the purchase price paid by the Originator during the immediately preceding Reference Period for the repurchase of Receivables (other than Defaulted Receivables) in the cases specified under article 17 of the Master Transfer Agreement;	-
(d) any amount allocated on such Payment Date under item (i) and item (ix) of the Pre-Acceleration Principal Priority of Payments;	-	(d) any amount paid by Agos to the Issuer pursuant to (i) article 4 of the Warranty and Indemnity Agreement during the immediately preceding Reference Period and (ii) article 3.4 and article 7.4 of the Master Transfer Agreement during the immediately preceding Reference Period;	-
(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;	131.681,18	(e) the portion of the purchase price corresponding to the Notes Principal Amount Outstanding, paid by the Originator for the repurchase of the Receivables (excluding the purchase price of any Defaulted Receivables) in the cases specified under article 16 of the Master Transfer Agreement;	-
(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;	-	(f) any amount credited to the Defaulted Account out of the Interest Available Funds on such Payment Date;	840.909,97
(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;	-	(g) any amount allocated under item (iii)(b) of the Pre-Acceleration Principal Priority of Payments on any preceding Payment Date;	-
(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;	-	(h) on each Payment Date during the Amortising Period up to (but excluding) the Payment Date on which the Rated Notes will be redeemed in full or cancelled, the difference (if positive) between the balance of the Cash Reserve Account (prior to making payments due on such Payment Date) and the Cash Reserve Required Amount relating to such Payment Date	595.222,57
(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;	15.519.794,19	(i) on the Payment Date on which the Rated Notes will be redeemed in full (taking into account also all the principal repayments made on such Payment Date) or cancelled, any amount credited to the Cash Reserve Account but not in excess of the amounts credited on the Issue Date on such account;	-
(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;	5.708.580,00	(j) on the Payment Date on which the Rated Notes will be redeemed in full (taking into account also all the principal repayments made on such Payment Date) or cancelled, any amount credited to the Rata Posticipata Cash Reserve Account; and	-
(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;	-	(k) on the Payment Date on which the Rated Notes will be redeemed in full (taking into account also all the principal repayments made on such Payment Date) or cancelled, any amount credited on the Payment Interruption Risk Reserve Account.	-
(l) 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;	22.448,70		
(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	25.442.451,79	Total Principal Available Funds	24.404.125,60

Order of Priority in respect of the Interest Available Funds

	Amounts Due	Amounts Paid	Amounts carried forward
1 (a) Taxes and Expenses	33.757,69	33.757,69	-
(b) Replenishment Expenses Account up to Retention Amount	-	-	-
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, Depository Bank, Principal Paying Agents, Corporate Servicer, Stichting Corporate Services Provider, BUS Facilitator, BUS (to the extent appointed), Securitisation Administrator	4.229,44	4.229,44	-
5 Any amount due and payable to Hedging Counterparties under Hedging Agreement	50.655,18	50.655,18	-
6 Servicing Fee to the Servicer or to the Sub-Servicer	36.430,18	36.430,18	-
7 Interests on Class A Notes	34.266,74	34.266,74	-
8 Interests on Class B Notes	66.560,00	66.560,00	-
9 Interests on Class C Notes	129.991,11	129.991,11	-
10 Interests on Class D Notes	113.280,00	113.280,00	-
11 Interests on Class E Notes	86.480,00	86.480,00	-
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	840.909,97	840.909,97	-
14 Defaulted Interest Amount	-	-	-
15 Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable)	15.519.794,19	15.519.794,19	-
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	176.800,00	176.800,00	-
22 Deferred Purchase Price	2.640.717,30	2.640.717,30	-

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)	24.404.125,60	24.404.119,19	6,41
3 (a) During the Purchase Period, the Purchase Price of any Subsequent Portfolio purchased on such Payment Date	-	-	-
(b) To credit any amount remaining to the Collection Account	-	-	-
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)	-	-	-
11 To allocate any surplus to the Interest Available Funds	-	-	-

Sunrise SPV Z80 Series Notes : Amortisation Amounts

Principal Available for redeem	24.404.125,60
Class A Notes Initial Outstanding Principal	279.348.412,28
Class A Redeemed Amount	-
Principal paid on Class A Notes	24.404.119,19
Class A Notes Residual Outstanding Principal	254.944.293,09
Interest Payment Amount due and paid on Class A	34.266,74
Interest Payment Date	28/02/2022
Interest Period	27/01/2022 - 28/02/2022
Interest amount	34.266,74
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	66.560,00
Interest Payment Date	28/02/2022
Interest Period	27/01/2022 - 28/02/2022
Interest amount	66.560,00
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	129.991,11
Interest Payment Date	28/02/2022
Interest Period	27/01/2022 - 28/02/2022
Interest amount	129.991,11
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	113.280,00
Interest Payment Date	28/02/2022
Interest Period	27/01/2022 - 28/02/2022
Interest amount	113.280,00
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
Interest Payment Amount due and paid on Class E	86.480,00
Interest Payment Date	28/02/2022
Interest Period	27/01/2022 - 28/02/2022
Interest amount	86.480,00
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	176.800,00
Interest Payment Date	28/02/2022
Interest Period	27/01/2022 - 28/02/2022
Interest amount	176.800,00

Portfolio Performance

CURRENT

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

620.791.767,43

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

86.993,00
34,00
61,00
7,28

Collateral Pool Performance (end of Reference Period)

	Late installments and defaulted receivables					Cumulated defaults net of recovered amounts (a-b-c)
	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)	
Principal Amount Outstanding (including any Accrual of Int.)	840.909,97	30.580.923,80	4.436.553,71	104.856,34	1.944.540,12	24.199.829,97
Number of Receivables	82	3.128	565	-	1.481	-

	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)	14.687.635,47	4.664.955,86	2.221.675,16	1.520.467,43	896.703,53	371.266,65	182.717,89	84.203,08
Principal Installments due but unpaid	239.692,78	136.300,81	100.039,40	90.150,45	57.596,43	28.531,97	19.138,42	7.567,54
Interest Installments due but unpaid	106.004,34	72.871,54	49.433,89	44.309,20	33.041,92	16.551,03	8.992,79	4.321,66
Others Installments due but unpaid	22.757,75	18.943,37	12.283,43	9.072,16	3.368,64	1.111,22	690,58	201,51
Number of Receivables	1.674	464	215	147	66	26	13	6

Pool concentration (including subsequent portfolio to be offered)

	current	previous
Pool of the New Vehicles	12,43%	12,51%
Pool of the Used Vehicles	8,21%	8,23%
Pool of the Personal Loans	76,17%	75,94%
Pool of the Furniture Loans (Mobili)	2,78%	2,88%
Pool of the Special Purpose Loans (Altro Finalizzato)	0,40%	0,44%
Number of Receivables	86.993	90.292
Weighted Average age (seasoning) of the Portfolio (in months)	34	33
Weighted average remaining term to maturity of the Portfolio (in months)	61	61
Weighted average Rate of Return of the Portfolio	7,28	7,27
Number of loans in the Ref. Period that allows a "rata posticipata"	56.564	57.071
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	439.251.062,90	454.582.719,85
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	174	238
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have exercised a "rata posticipata"	3.056.949,04	4.199.073,72
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	22.756,57	28.500,90
Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata"	34.643,63	48.455,53
Extra UE debtors (%)		
Co-borrowers (%)		

Loans Repurchases

	current	cumulative
Amount of loans repurchased €	0,00	19.520.201,61
Number of loans repurchased	0	1.330

Renegotiation

Principal Amount Outstanding of Receivables object of clause 5.1 of the Servicing during the Reference Period	43.313,43
Principal Amount Outstanding of Receivables object of clause 5.1 of the Servicing cumulated since the Issue Date	24.758.104,10

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	26.424.250,86

COLLECTIONS

Collections of Principal		22.959.628,58
	<i>of which schedules principal received</i>	15.097.920,20
	<i>of which prepayment (excluding any amount already paid under clause 3.4 and 7.4 of the Master Transfer Agreement)</i>	7.861.708,38
	<i>of wich Accrued of Interest</i>	-
Collections of Interest (without considering any payment received in relation of the Accrual of Interest)		3.813.800,59
Collections of Fees		193.674,29
Others Collections (incuding those due under art. 17.1 (i) (b))		214.967,20
Total Collections		27.182.070,66

Trigger

Triggers

Non-payment
Breach of Obligations by the Issuer
Insolvency of the Issuer
Winding-up of the Issuer
Unlawfulness of the Issuer

NO
NO
NO
NO
NO

Current Value

Limit

Early Termination Events

Trigger Notice, Redemption for Taxation Notice or Regulatory Event Notice
Breach of Obligations of the Originator
Breach of Rep&Warranties by the Originator
Insolvency of the Originator
Renegotiations of the Originator
Winding-Up/Liquidation of the Originator
Invalidity of the Transaction Documents
Revoking of the Servicer
Breach of Delinquent Relevant Threshold
Cash Reserve shortfall
Breach of Default Relevant Threshold
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

NO		
NO		
NO		
NO		
NO		
NO		
NO		
NO		
NO		
NO	1,571%	3,50%
NO	15.519.794,19	16.115.016,76
NO	0,133%	0,90%
NO	51,77	114.622.444,12
NO		

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%

N.A.	N.A.	7,00%
N.A.	N.A.	0,01%
N.A.	N.A.	80,00%
N.A.	N.A.	8,00%
N.A.	N.A.	€ 17.000,00
N.A.	N.A.	5,00%
N.A.	N.A.	75,00%
N.A.	N.A.	10,00%

Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	620.791.767	96,69%	Class A	254.944.293	41,16%
Cash Reserve	15.519.794	2,42%	Class B	93.600.000	15,11%
Payment Interruption Risk Reserve	5.708.580	0,89%	Class C	91.400.000	14,76%
Rata Posticipata Cash Reserve	-	0,00%	Class D	70.800.000	11,43%
Subsequent Portfolio	-	0,00%	Class E	42.300.000	6,83%
Expenses Required Amount	50.000	0,01%	Class M	66.300.000	10,70%
TOTAL	642.070.142	100,00%	TOTAL	619.344.293	100,00%

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

Amount Due
Amount Paid

30.580.923,80
30.580.923,80

Reserves Calculation

Cash Reserve Required Amount

Balance of the Cash Reserve Account (current)

15.519.794,19

Balance of the Cash Reserve Account (previous)

15.519.794,19

16.115.016,76

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

65,75%

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

0,70%

Principal Amount Outstanding of the Flexible Receivables CD-2

65,84%

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

0,92%

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	254.944.293,09
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	
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	
Class C (Self - Retained)	91.400.000,00
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	100,00%
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	
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	
Notes Residual Total Outstanding Amount as of Payment Date	595.344.293,09
Notes retained by the Originator	59,32%

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
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Credit Agricole CIB	A+	A+	
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phone number
email
Name of contact

AGOS Spa	A-	A-	N/A
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phone number
email
Name of contact

Zenith Service Srl	N.R.		N/A
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phone number
email
Name of contact

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