

# SUNRISE SPV 94 SRL

## Investors' Report

Payment Date:

27/08/2024

Reporting Period

01/07/2024

31/07/2024

## Issuer Available Funds

<b>Interest Available Funds</b>		<b>Principal Available Funds</b>	
(a) the interest accrued on the Issuer Accounts (other than , 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;	142.292,99	(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);	21.808.280,35
(b) the Collections of Interest and the Collections of Fees received during the Reference Period immediately preceding such Payment Date;	4.196.668,08	(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 allocated on such Payment Date under item (i) and item (xi) of the Pre-Acceleration Principal Priority of Payments;	-	(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) 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;	128.499,26	(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 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;	-	(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, 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;	-	(f) any amount credited to the Defaulted Account out of the Interest Available Funds on such Payment Date;	1.421.900,73
(g) 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;	-	(g) any amount allocated under item (iii)(b) of the Pre-Acceleration Principal Priority of Payments on any preceding Payment Date;	-
(h) 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;	15.537.094,59	(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	580.754,53
(i) 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;	5.584.253,23	(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 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;	-	(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) 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	16.645,34	(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) 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.	-		
<b>Total Interest Available Funds</b>	<b>25.605.453,49</b>	<b>Total Principal Available Funds</b>	<b>23.810.935,61</b>

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

	Amounts Due	Amounts Paid	Amounts carried forward
1 (a) Taxes and Expenses	69,30	69,30	-
(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)	306,83	306,83	-
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	4.201,53	4.201,53	-
5 Servicing Fee to the Servicer or to the Sub-Servicer	54.143,86	54.143,86	-
6 Interests on Class A Notes	90.456,43	90.456,43	-
7 Interests on Class B Notes	63.993,33	63.993,33	-
8 Interests on Class C Notes	110.844,44	110.844,44	-
9 Interests on Class D Notes	68.150,00	68.150,00	-
10 Interests on Class E Notes	53.915,83	53.915,83	-
11 Payment Interruption Risk Reserve Required Amount to the Payment Interruption Risk Reserve Account (if and where applicable)	5.584.253,23	5.584.253,23	-
12 Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted Account	1.421.900,73	1.421.900,73	-
13 Defaulted Interest Amount	-	-	-
14 Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable)	15.537.094,59	15.537.094,59	-
15 Rata Posticipata Cash Reserve Account up to the Interest Components not collected by the Issuer	-	-	-
16 Any amounts due the Joint Arrangers and the Notes Subscriber	-	-	-
17 Payments due to Originator under clause 6 of the Warranty and Indemnity Agreement	-	-	-
18 Interests on Class M Notes	149.591,67	149.591,67	-
19 Deferred Purchase Price	2.466.531,71	2.466.531,71	-

## 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)	23.810.935,61	23.810.928,87	6,74
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 the Joint Arrangers, the Joint Lead Managers and the Notes subscriber	-	-	-
10 Principal of Class M Notes (after the Mezzanine Notes are totally redeemed)	-	-	-
11 To allocate any surplus to the Interest Available Funds	-	-	-

## Sunrise SPV94 Series Notes : Amortisation Amounts

<b>Principal Available for redeem</b>	23.810.935,61
<b>Class A Notes Initial Outstanding Principal</b>	<b>320.830.685,99</b>
Class A Redeemed Amount	23.810.935,61
Principal paid on Class A Notes	23.810.928,87
<b>Class A Notes Residual Outstanding Principal</b>	<b>297.019.757,12</b>
<b>Interest Payment Amount due and paid on Class A</b>	<b>90.456,43</b>
Interest Payment Date	27/08/2024
Interest Period	29/07/2024 - 27/08/2024
Interest amount	<b>90.456,43</b>
<b>Class B Notes Initial Outstanding Principal</b>	<b>99.300.000,00</b>
Class B Redeemed Amount	-
Principal paid on Class B Notes	-
<b>Class B Notes Residual Outstanding Principal</b>	<b>99.300.000,00</b>
<b>Interest Payment Amount due and paid on Class B</b>	<b>63.993,33</b>
Interest Payment Date	27/08/2024
Interest Period	29/07/2024 - 27/08/2024
Interest amount	<b>63.993,33</b>
<b>Class C Notes Initial Outstanding Principal</b>	<b>86.000.000,00</b>
Class C Redeemed Amount	-
Principal paid on Class C Notes	-
<b>Class C Notes Residual Outstanding Principal</b>	<b>86.000.000,00</b>
<b>Interest Payment Amount due and paid on Class C</b>	<b>110.844,44</b>
Interest Payment Date	27/08/2024
Interest Period	29/07/2024 - 27/08/2024
Interest amount	<b>110.844,44</b>
<b>Class D Notes Initial Outstanding Principal</b>	<b>47.000.000,00</b>
Class D Redeemed Amount	-
Principal paid on Class D Notes	-
<b>Class D Notes Residual Outstanding Principal</b>	<b>47.000.000,00</b>
<b>Interest Payment Amount due and paid on Class D</b>	<b>68.150,00</b>
Interest Payment Date	27/08/2024
Interest Period	29/07/2024 - 27/08/2024
Interest amount	<b>68.150,00</b>
<b>Class E Note Initial Outstanding Principal</b>	<b>29.100.000,00</b>
Class E Redeemed Amount	-
Principal paid on Class E Notes	-
<b>Class E Notes Residual Outstanding Principal</b>	<b>29.100.000,00</b>
<b>Interest Payment Amount due and paid on Class E</b>	<b>53.915,83</b>
Interest Payment Date	27/08/2024
Interest Period	29/07/2024 - 27/08/2024
Interest amount	<b>53.915,83</b>
<b>Class M Notes Initial Outstanding Principal</b>	<b>61.900.000,00</b>
Class M Redeemed Amount	-
Principal paid on Class M Notes	-
<b>Class M Notes Residual Outstanding Principal</b>	<b>61.900.000,00</b>
<b>Interest Payment Amount due and paid on Class M</b>	<b>149.591,67</b>
Interest Payment Date	27/08/2024
Interest Period	29/07/2024 - 27/08/2024
Interest amount	<b>149.591,67</b>

## Portfolio Performance

**CURRENT**

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

**621.483.783,57**

**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

74,380,00
34,00
64,00
7,58

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

	Late installments and defaulted receivables					
	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.)	1.421.900,73	43.917.410,86	1.883.823,74	96.971,72	1.911.423,51	40.122.163,61
Number of Receivables	134	4.047	293	-	1.597	-

	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)	7.492.670,42	3.240.075,24	1.528.315,91	2.074.729,95	1.544.956,70	705.862,94	115.708,48	39.029,21
Principal Installments due but unpaid	134.104,27	99.912,52	70.431,23	122.749,50	97.090,80	59.257,82	9.879,62	7.068,30
Interest Installments due but unpaid	46.876,74	45.489,68	33.096,76	59.742,38	54.713,91	29.400,15	5.297,85	2.072,72
Others Installments due but unpaid	15.895,84	12.185,51	8.317,63	12.927,43	7.225,12	3.996,00	551,92	425,67
Number of Receivables	1.028	362	160	185	114	63	10	6

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

	current	previous
Pool of the New Vehicles	9,39%	9,50%
Pool of the Used Vehicles	7,60%	7,67%
Pool of the Personal Loans	80,76%	80,44%
Pool of the Furniture Loans (Mobili)	1,92%	2,01%
Pool of the Special Purpose Loans (Altro Finalizzato)	0,35%	0,38%
Number of Receivables	74.380	78.076
Weighted Average age (seasoning) of the Portfolio (in months)	34	33
Weighted average remaining term to maturity of the Portfolio (in months)	64	64
Weighted average Rate of Return of the Portfolio	7,58	7,56
Number of loans in the Ref. Period that allows a "rata posticipata"	48.574	49.613
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	470.850.219,83	486.537.880,71
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	324	265
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have exercised a "rata posticipata"	5.477.677,35	4.625.730,84
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	41.302,01	35.801,91
Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata"	64.619,84	51.230,90
Extra UE debtors (%)		
Co-borrowers (%)		

	Repurchases according to clause 17 of the Transfer Agreement				
	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 Interest)	-	-	2.264,20		
Principal due but unpaid	-	-	-		
Amounts due under clause 17.1 (i) (ii) of the Transfer Agreement	-	-	-		
Repurchase Price	-	-	-		
Number of receivables	-	-	10,00		

**Amounts due under clause 17.7 of the Transfer Agreement**

Repurchase Price	-	-	-
Number of receivables	-	-	-

**Renegotiation**

Principal Amount Outstanding of Receivables object of clause 5.1 of the Servicing during the Reference Period	72.857,99
Principal Amount Outstanding of Receivables object of clause 5.1 of the Servicing cumulated since the Issue Date	643.307,35

**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	0,00

## COLLECTIONS

**Collections of Principal**

21.775.464,73

*of which schedules principal received*

13.624.279,83

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

8.151.184,90

*of wich Accrued of Interest*

-

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

3.984.583,46

**Collections of Fees**

212.084,62

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

177.960,22

**Total Collections**

26.150.093,03





## Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	621.483.784	96,71%	<b>Class A</b>	297.019.757	47,88%
Cash Reserve	15.537.095	2,42%	<b>Class B</b>	99.300.000	16,01%
Payment Interruption Risk Reserve	5.584.253	0,87%	<b>Class C</b>	86.000.000	13,86%
Rata Posticipata Cash Reserve	-	0,00%	<b>Class D</b>	47.000.000	7,58%
Subsequent Portfolio	-	0,00%	<b>Class E</b>	29.100.000	4,69%
Replenishment Amount	-	0,00%	<b>Class M</b>	61.900.000	9,98%
Expenses Required Amount	50.000	0,01%			
<b>TOTAL</b>	642.655.131	100,00%	<b>TOTAL</b>	620.319.757	100,00%

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

Amount Due  
Amount Paid

<b>44.547.562,09</b>
<b>44.547.562,09</b>

## Reserves Calculation

### Cash Reserve Required Amount

Balance of the Cash Reserve Account (current)

15.537.094,59

Balance of the Cash Reserve Account (previous)

16.117.849,12

### 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

71,17%

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

1,16%

Principal Amount Outstanding of the Flexible Receivables CD-2

71,16%

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

0,95%

### Payment Interruption Risk Reserve Required Amount

5.584.253,23

Balance of the Payment Interruption Risk Reserve Account (current)

5.584.253,23

Balance of the Payment Interruption Risk Reserve Account (previous)

5.584.253,23

## CRR statement

Class A (Self - Retained)	297.019.757,12
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	100,00%
Class A Notes publicly-placed with investors which are not in the Originator Group	
Class B (Self - Retained)	99.300.000,00
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)	86.000.000,00
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)	47.000.000,00
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)	29.100.000,00
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)	61.900.000,00
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	620.319.757,12
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 option (a) of article 6, paragraph 3, of the EU Securitisation Regulation and the applicable Regulatory Technical Standards'

## Counterparty Information

Principal Parties	Initial Rating	Current Rating	Rating Trigger
<b>Issuer</b>	<b>Sunrise SPV 94 S.R.L</b>	N.A	N.A
<b>Account Bank/Calculation Agent/Principal Paying Agent/Cash Manager</b>	<b>CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK</b>	N.A	N.A
<b>Originator/Servicer/Reporting Entity</b>	<b>AGOS-DUCATO S.P.A.</b>	N.A	N.A
<b>Corporate Servicer</b>	<b>"ACCOUNTING PARTNERS S.P.A." E IN FORMA ABBREVIATA "AP S.P.A."</b>	N.A	N.A
<b>Representative of the Noteholders/Back-Up Servicer Facilitator</b>	<b>"ACCOUNTING PARTNERS S.P.A." E IN FORMA ABBREVIATA "AP S.P.A."</b>	N.A	N.A

## Main Definition

<b>Business Day</b>	Any day, other than a Saturday or a Sunday, on which banks are generally open for business in Milan, Luxembourg and Paris and on which Tthe TARGET2 (being the Trans-European Automated Real-time GrossSettlement Express Transfer payment system which utilises a single shared platform and which was launched on 19 November 2007) or any successor thereto is open.
<b>Payment Date</b>	The 27th day of each calendar month (provided that, if such day is not a Business Day, the next succeeding Business Day shall be elected) or, following the delivery of a Trigger Notice which is caused by an Insolvency Event, any Business Day as shall be specified in the Trigger Notice.
<b>Delinquent Receivables</b>	At any date, the Receivables (other than the Defaulted Receivables) which on the Cut-Off Date preceding such date have at least 1 Late Instalment.
<b>Defaulted Receivables</b>	With reference to a date, the Receivables which on the Cut-Off Date preceding such date (i) have at least 9 Late Instalments or (ii) in relation to which judicial proceedings have been commenced for the purpose of recovering the relevant amounts due or (iii) in relation to which Agos, in its capacity as Servicer (a) has exercised its right to terminate the relevant Consumer Loan Agreement or (b) has declared that the Debtor has lost the benefit of the term ("decaduto dal beneficio del termine") or (c) has sent to the Debtor a notice communicating to him that in case of failure by the Debtor to pay the amounts due within the time limit specified therein, Agos may declare that the Debtor has lost the benefit of the term ("decaduto dal beneficio del termine"). A Receivable will be considered a Defaulted Receivable as of the occurrence of the first of the events described in the above points (i), (ii), and (iii). The Receivables classified as Defaulted Receivables at any date shall be considered as Defaulted Receivables at any following date.

# Contact Information

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