

SUNRISE SPV Z70 SRL 2024-2

Investors' Report

Payment Date:

27/11/2024

Reporting Period

31/10/2024

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	463.594,53	(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)	139.273.688,51
(b) The Collections of Interest and the Collections of Fees received during the Reference Period immediately preceding such Payment Date	29.819.880,31	(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	1.891.414,78	(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 (vi) 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(d) and article 7(d) of the Master Transfer Agreement during the immediately preceding Reference Period	6.824.412,75
(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 for the repurchase of the Defaulted Receivables in the case specified under article 17 of the Master Transfer Agreement	-	(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	88.347,68
(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 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), any amount credited to the Rata Posticipata Cash Reserve Account	-
(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	-	(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), any amount credited to the Payment Interruption Risk Reserve 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	13.684.540,91		-
(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 and excluding in any event an amount corresponding to the cash benefit relating to Tax Credit (as defined in the Hedging Agreement)	87.884,37		-
(l)			
Total Interest Available Funds	45.947.314,90	Total Principal Available Funds	146.186.448,94

Order of Priority in respect of the Interest Available Funds

	Amounts Due	Amounts Paid	Amounts carried forward
1 (a) Taxes and Expenses	45.997,29	45.997,29	-
(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, Paying Agents, Corporate Servicer, Programme Administrator, Depository Bank, Securitisation Administrator, the BUS Facilitator and the BUS (to the extent appointed)	113.597,58	113.597,58	-
5 to pay any amount due and payable to Hedging Counterparty under the Hedging Agreement	-	-	-
6 Servicing Fee to the Servicer or to the Sub-Servicer	62.735,15	62.735,15	-
7 Interests on Class A1 Notes	3.513.300,00	3.513.300,00	-
Interests on Class A2 Notes	3.674.744,50	3.674.744,50	-
8 Interests on Class B Notes	727.805,56	727.805,56	-
9 Interests on Class C Notes	625.975,00	625.975,00	-
10 Interests on Class D Notes	319.861,11	319.861,11	-
11 Interests on Class E Notes	290.937,50	290.937,50	-
12 if Notes Outstanding Principal Amount of the rated Notes has not been redeemed in full, to credit the payment Interruption Risk Reserve Account up to the Payment Interruption Risk Reserve Required Amount	13.684.540,91	13.684.540,91	-
13 if Notes Outstanding Principal Amount of the rated Notes has not been redeemed in full, to credit into the Defaulted Account, the PAO of the Receivables which have become Defaulted Receivables for the first time, or which have not been already credited on any preceding PD	88.347,68	88.347,68	-
14 Defaulted Interest Amount	-	-	-
15 to pay any amount due and payable to Hedging Counterparty upon early termination of the Hedging Agreement	-	-	-
16 to credit to the Rata Posticipata Cash Reserve Account an amount equal to the Interest Component not collected	-	-	-
17 to pay any amount due and payable to the Joint Arrangers, the Joint Lead Managers, the Class A1 Notes Subscriber and the Class A2 Notes	-	-	-
18 to pay to Originator any amount due and payable under article 6 of the Warranty and Indemnity Agreement	-	-	-
19 to pay any amount due and payable to the Mezzanine Notes Subscriber and the Junior Notes Subscriber	-	-	-
20 to pay any amount due and payable in respect of interest on the Class M Notes	572.833,33	572.833,33	-
21 to pay any surplus as Deferred Purchase Price to the Originator	22.226.639,28	22.226.639,28	-

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 A1 principal amount (if and where applicable)	-	-	-
To pay pari passu e pro rata Class A2 principal amount (if and where applicable)	-	-	-
3 (a) During the Purchase Period, the Purchase Price of any Subsequent Portfolio purchased on such Payment Date	146.053.871,89	146.053.871,89	-
(b) to credit any amount remaining to the Collection Account	132.577,05	132.577,05	-
4 Class B principal amount after redemption in full of Class A1 and Class A2 (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, Class A1 and Class A2 Notes Subscriber	-	-	-
10 Principal of Class M Notes (after the Senior and Mezzanine Notes are totally redeemed)	-	-	-
11 to allocate any surplus to the Interest Available Funds	-	-	-

Sunrise SPV Z70 Series Notes 2024 - 2 : Amortisation Amounts

Principal Available for redeem	-
Class A1 Notes Initial Outstanding Principal	420.000.000,00
Class A1 Redeemed Amount	-
Principal paid on Class A1 Notes	-
Class A1 Notes Residual Outstanding Principal	420.000.000,00
Class A1 Pool Factor	1,00
Interest Payment Amount due and paid on Class A1	3.513.300,00
Interest Payment Date	27/11/2024
Interest Period	18/09/2024 - 27/11/2024
Interest amount	3.513.300,00
Class A2 Notes Initial Outstanding Principal	439.300.000,00
Class A2 Redeemed Amount	-
Principal paid on Class A2 Notes	-
Class A2 Notes Residual Outstanding Principal	439.300.000,00
Class A2 Pool Factor	1,00
Interest Payment Amount due and paid on Class A2	3.674.744,50
Interest Payment Date	27/11/2024
Interest Period	18/09/2024 - 27/11/2024
Interest amount	3.674.744,50
Class B Notes Initial Outstanding Principal	78.800.000,00
Class B Redeemed Amount	-
Principal paid on Class B Notes	-
Class B Notes Residual Outstanding Principal	78.800.000,00
Class B Pool Factor	1,00
Interest Payment Amount due and paid on Class B	727.805,56
Interest Payment Date	27/11/2024
Interest Period	18/09/2024 - 27/11/2024
Interest amount	727.805,56
Class C Notes Initial Outstanding Principal	65.700.000,00
Class C Redeemed Amount	-
Principal paid on Class C Notes	-
Class C Notes Residual Outstanding Principal	65.700.000,00
Class C Pool Factor	1,00
Interest Payment Amount due and paid on Class C	625.975,00
Interest Payment Date	27/11/2024
Interest Period	18/09/2024 - 27/11/2024
Interest amount	625.975,00
Class D Notes Initial Outstanding Principal	32.900.000,00
Class D Redeemed Amount	-
Principal paid on Class D Notes	-
Class D Notes Residual Outstanding Principal	32.900.000,00
Class D Pool Factor	1,00
Interest Payment Amount due and paid on Class D	319.861,11
Interest Payment Date	27/11/2024
Interest Period	18/09/2024 - 27/11/2024
Interest amount	319.861,11
Class E Notes Initial Outstanding Principal	28.500.000,00
Class E Redeemed Amount	-
Principal paid on Class E Notes	-
Class E Notes Residual Outstanding Principal	28.500.000,00
Class E Pool Factor	1,00
Interest Payment Amount due and paid on Class E	290.937,50
Interest Payment Date	27/11/2024
Interest Period	18/09/2024 - 27/11/2024
Interest amount	290.937,50
Class M Notes Initial Outstanding Principal	49.100.000,00
Class M Redeemed Amount	-
Principal paid on Class M Notes	-
Class M Notes Residual Outstanding Principal	49.100.000,00
Interest Payment Amount due and paid on Class M	22.226.639,28
Interest Payment Date	27/11/2024
Interest Period	18/09/2024 - 27/11/2024
Interest amount of the period	572.833,33

Portfolio Performance

CURRENT

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

954.379.010,15

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

168.835,00
11,00
69,00
9,95

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.)	88.347,68	88.347,68	-	-	-	88.347,68
Number of Receivables	21	21	-	-	-	-

	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)	6.716.516,09	2.643.314,75	1.126.009,58	1.489.824,93	584.928,15	9.717,86	-	-
Principal Installments due but unpaid	128.890,28	76.945,04	48.167,56	84.337,10	36.630,27	604,29	-	-
Interest Installments due but unpaid	51.522,93	44.356,43	30.051,91	52.030,31	21.384,68	353,45	-	-
Others Installments due but unpaid	13.783,15	9.541,66	5.518,36	8.342,92	3.846,41	89,28	-	-
Number of Receivables	1.573	434	153	202	88	2	-	-

Pool concentration (including subsequent portfolio to be offered)

Pool of the New Vehicles	6,39%	6,28%
Pool of the Used Vehicles	9,02%	8,85%
Pool of the Personal Loans	73,50%	72,03%
Pool of the Furniture Loans (Mobil)	7,15%	8,32%
Pool of the Special Purpose Loans (Altro Finalizzato)	3,94%	4,53%
Number of Receivables	168.835	-
Weighted Average age (seasoning) of the Portfolio (in months)	11	-
Weighted average remaining term to maturity of the Portfolio (in months)	69	-
Weighted average Rate of Return of the Portfolio	9,95	-
Number of loans in the Ref. Period that allows a "rata posticipata"	58.963	-
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	681.479,071	-
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	2.261	-
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have exercised a "rata posticipata"	37.682,502	-
Amount of the Installment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	395,235	-

Loans Repurchases

	current	cumulative
Amount of loans repurchased €		
Number of loans repurchased		

	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)	-	-	-	-	-
Principal due but unpaid	-	-	-	-	-
Amounts due under clause 17.1 (i) (ii) of the Transfer Agreement	-	-	-	-	-
Repurchase Price	-	-	-	-	-
Number of receivables	-	-	-	-	-

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	35.177,33
Principal Amount Outstanding of Receivables object of clause 5.1 of the Servicing cumulated since the Issue Date	35.177,33

Trigger

Current Value

Limit

Triggers

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	NO		
Breach of Obligations of the Originator	NO		
Breach of Rep&Warranties by the Originator	NO		
Insolvency of the Originator	NO		
Renegotiations of the Originator	NO		
Winding-Up/Liquidation of the Originator	NO		
Invalidity of the Transaction Documents	NO		
Revoking of the Servicer	NO		
Breach of Delinquent Relevant Threshold	NO	0,57%	3,50%
Breach of Default Relevant Threshold	NO	0,009%	0,90%
Balance of General Acct is higher than 15% of the PAO of the Receivables	NO		
Sale option not exercised by Agos for three consecutive Optional Purchase Dates	NO		
Principal Amount Outstanding of the Receivables included in the Initial Portfolio	NO		

Compliance with the Concentration Limits

Interest rate	Yes	9,83%	9,00%
Top 1 obligor	Yes	0,01%	0,008%
Pool of Personal Loans	Yes	73,50%	75%
Pool of Used Vehicles	Yes	9,02%	12,000%
Average ticket of personal loans	Yes	€ 12.431	€ 17.000
Postal bulletin	Yes	3,24%	5,00%
Insurance Premia	Yes	4,17%	10%
Flexible Receivables	Yes	71,49%	75%

Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	954.379.010	85,65%	Class A1	420.000.000	37,69%
Payment Interruption Risk Reserve	13.684.541	1,23%	Class A2	439.300.000	39,42%
Subsequent Portfolio	146.053.872	13,11%	Class B	78.800.000	7,07%
Expenses Required Amount	50.000	0,004%	Class C	65.700.000	5,90%
			Class D	32.900.000	2,95%
			Class E	28.500.000	2,56%
			Class M	49.100.000	4,41%
TOTAL	1.114.300.000	99,99%	TOTAL	1.114.300.000	100,00%

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

Amount Due	88.347,68
Amount Paid	88.347,68

Replenishment Amount	132.577,05
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Reserves Calculation

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

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Principal Amount Outstanding of the Flexible Receivables CD-1	71,40%
Principal Amount Outstanding of the Flexible Receivables that have exercised CD-1	5,53%
Principal Amount Outstanding of the Flexible Receivables CD-2	0,00%
Principal Amount Outstanding of the Flexible Receivables that have exercised CD-2	0,00%

Payment Interruption Risk Reserve Required Amount (until the Senior Notes will be redeemed in full)	13.684.540,91
Balance of the Payment Interruption Risk Reserve Account at previous Payment Date	13.684.540,91
Balance of the Payment Interruption Risk Reserve Account (current Payment Date)	13.684.540,91

CRR statement

Class A1	420.000.000,00
Class A1 Notes privately-placed with investors which are not in the Originator Group	
Class A1 Notes retained by a member of the Originator Group	5,00%
Class A1 Notes publicly-placed with investors which are not in the Originator Group	95,00%
Class A2	439.300.000,00
Class A2 Notes privately-placed with investors which are not in the Originator Group	
Class A2 Notes retained by a member of the Originator Group	100,00%
Class A2 Notes publicly-placed with investors which are not in the Originator Group	
Class B (Self - Retained)	78.800.000,00
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)	65.700.000,00
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	100,00%
Class C Notes publicly-placed with investors which are not in the Originator Group	
Class D (Self-Retained)	32.900.000,00
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)	28.500.000,00
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	100,00%
Class E Notes publicly-placed with investors which are not in the Originator Group	
Class M (Self - Retained)	49.100.000,00
Notes Residual Total Outstanding Amount as of Payment Date	1.114.300.000,00
Notes retained by the Originator	64,19%

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 Standards¹

Counterparty Information

Principal Parties	Initial Rating	Current Rating	Rating Trigger
Issuer	Sunrise SPV Z70 S.R.L.	N.A	N.A
Account Bank/Calculation Agent/Principal Paying Agent/Cash Manager	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK	A+	N.A
Originator/Servicer/Reporting Entity	AGOS-DUCATO S.P.A.	A-	N.A
Corporate Servicer	ZENITH GLOBAL S.P.A.	N.A	N.A
Representative of the Noteholders/Back-Up Servicer Facilitator	"ACCOUNTING PARTNERS S.P.A." E IN FORMA ABBREVIATA "AP S.P.A."	N.A	N.A

Main Definition

Business Day	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.
Payment Date	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.
Delinquent Receivables	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.
Defaulted Receivables	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.

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