

SUNRISE SPV 94 SRL

Investors' Report

0

Payment Date:

27/02/2025

Reporting Period

01/01/2025

31/01/2025

Issuer Available Funds

Interest Available Funds

(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;	83.862,67
(b) the Collections of Interest and the Collections of Fees received during the Reference Period immediately preceding such Payment Date;	3.416.128,22
(c) any amount allocated on such Payment Date under item (i) and item (xi) of the Pre-Acceleration Principal Priority of Payments;	-
(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;	156.099,46
(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;	-
(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;	-
(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;	-
(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;	12.680.621,12
(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
(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;	-
(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	7.593,16
(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.	-

Total Interest Available Funds

21.928.557,86

Principal Available Funds

(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);	16.006.769,78
(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) 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 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 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) any amount credited to the Defaulted Account out of the Interest Available Funds on such Payment Date;	904.305,56
(g) any amount allocated under item (iii)(b) of the Pre-Acceleration Principal Priority of Payments on any preceding Payment Date;	-
(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	422.776,88
(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 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 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.	-

Total Principal Available Funds

17.333.852,22

Order of Priority in respect of the Interest Available Funds

	Amounts Due	Amounts Paid	Amounts carried forward
1 (a) Taxes and Expenses	69,29	69,29	-
(b) Replenishment Expenses Account up to Retention Amount	1.926,67	1.926,67	-
2 Interest and Expenses Component to the Servicer (on a Cancellation Date)	-	-	-
3 Remuneration to Representative of Noteholders (including costs and expenses)	313,58	313,58	-
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	4.035,51	4.035,51	-
5 Servicing Fee to the Servicer or to the Sub-Servicer	32.840,67	32.840,67	-
6 Interests on Class A Notes	59.445,41	59.445,41	-
7 Interests on Class B Notes	68.406,67	68.406,67	-
8 Interests on Class C Notes	118.488,89	118.488,89	-
9 Interests on Class D Notes	72.850,00	72.850,00	-
10 Interests on Class E Notes	57.634,17	57.634,17	-
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	904.305,56	904.305,56	-
13 Defaulted Interest Amount	-	-	-
14 Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable)	12.680.621,12	12.680.621,12	-
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	159.908,33	159.908,33	-
19 Deferred Purchase Price	2.183.458,78	2.183.458,78	-

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)	17.333.852,22	17.333.847,08	5,14
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

Principal Available for redeem	17.333.852,22
Class A Notes Initial Outstanding Principal	197.238.223,73
Class A Redeemed Amount	17.333.852,22
Principal paid on Class A Notes	17.333.847,08
Class A Notes Residual Outstanding Principal	179.904.376,65
Interest Payment Amount due and paid on Class A	59.445,41
Interest Payment Date	27/02/2025
Interest Period	27/01/2025 - 27/02/2025
Interest amount	59.445,41
Class B Notes Initial Outstanding Principal	99.300.000,00
Class B Redeemed Amount	-
Principal paid on Class B Notes	-
Class B Notes Residual Outstanding Principal	99.300.000,00
Interest Payment Amount due and paid on Class B	68.406,67
Interest Payment Date	27/02/2025
Interest Period	27/01/2025 - 27/02/2025
Interest amount	68.406,67
Class C Notes Initial Outstanding Principal	86.000.000,00
Class C Redeemed Amount	-
Principal paid on Class C Notes	-
Class C Notes Residual Outstanding Principal	86.000.000,00
Interest Payment Amount due and paid on Class C	118.488,89
Interest Payment Date	27/02/2025
Interest Period	27/01/2025 - 27/02/2025
Interest amount	118.488,89
Class D Notes Initial Outstanding Principal	47.000.000,00
Class D Redeemed Amount	-
Principal paid on Class D Notes	-
Class D Notes Residual Outstanding Principal	47.000.000,00
Interest Payment Amount due and paid on Class D	72.850,00
Interest Payment Date	27/02/2025
Interest Period	27/01/2025 - 27/02/2025
Interest amount	72.850,00
Class E Note Initial Outstanding Principal	29.100.000,00
Class E Redeemed Amount	-
Principal paid on Class E Notes	-
Class E Notes Residual Outstanding Principal	29.100.000,00
Interest Payment Amount due and paid on Class E	57.634,17
Interest Payment Date	27/02/2025
Interest Period	27/01/2025 - 27/02/2025
Interest amount	57.634,17
Class M Notes Initial Outstanding Principal	61.900.000,00
Class M Redeemed Amount	-
Principal paid on Class M Notes	-
Class M Notes Residual Outstanding Principal	61.900.000,00
Interest Payment Amount due and paid on Class M	159.908,33
Interest Payment Date	27/02/2025
Interest Period	27/01/2025 - 27/02/2025
Interest amount	159.908,33

Portfolio Performance

CURRENT

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

507.224.844,82

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

59.314,00
40,00
61,00
7,65

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.)	904.305,56	50.422.742,37	2.660.695,07	125.590,82	2.748.329,91	45.013.717,39
Number of Receivables	84	4.632	416	-	2.014	-

	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)	7.044.095,61	2.998.106,26	1.475.958,10	1.701.634,20	935.447,24	944.574,87	467.549,86	216.549,47
Principal Installments due but unpaid	119.377,57	91.874,57	71.380,07	107.251,56	68.551,31	61.864,82	46.697,71	24.024,56
Interest Installments due but unpaid	45.115,45	41.386,29	32.701,62	47.276,37	32.710,47	39.783,69	22.666,66	11.811,71
Others Installments due but unpaid	14.507,15	11.535,47	8.620,89	9.945,37	5.613,71	4.674,20	2.705,82	1.115,90
Number of Receivables	913	304	147	145	80	60	37	15

Pool concentration (including subsequent portfolio to be offered)

	current	previous
Pool of the New Vehicles	8,59%	8,72%
Pool of the Used Vehicles	7,15%	7,22%
Pool of the Personal Loans	82,60%	82,32%
Pool of the Furniture Loans (Mobili)	1,43%	1,50%
Pool of the Special Purpose Loans (Altro Finalizzato)	0,23%	0,24%
Number of Receivables	59.314	60.653
Weighted Average age (seasoning) of the Portfolio (in months)	40	39
Weighted average remaining term to maturity of the Portfolio (in months)	61	61
Weighted average Rate of Return of the Portfolio	7,65	7,64
Number of loans in the Ref. Period that allows a "rata posticipata"	43.029	43.733
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	393.004.632,84	404.526.389,99
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	230	419
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have exercised a "rata posticipata"	4.351.046,06	7.437.311,80
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	33.148,57	53.060,40
Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata"	51.124,09	88.693,58
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	0,00
Principal Amount Outstanding of Receivables object of clause 5.1 of the Servicing cumulated since the Issue Date	620.418,02

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

16.006.769,78

of which schedules principal received

11.059.548,48

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

4.947.221,30

of wich Accrued of Interest

-

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

3.240.542,48

Collections of Fees

161.248,28

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

178.030,08

Total Collections

19.586.590,62

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 15% 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	1,695%	3,50%
NO	12.680.621,12	13.103.398,00
NO	0,175%	0,90%
NO	110,93	168.256.057,66
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 9% 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	7,65%	7,00%
N.A	0,01%	0,01%
N.A	82,60%	80,00%
N.A	7,15%	9,00%
N.A	11.565,00 €	€ 17.000,00
N.A	4,17%	5,00%
N.A	77,48%	75,00%
N.A	5,03%	10,00%

Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	507.224.845	96,52%	Class A	179.904.377	35,75%
Cash Reserve	12.680.621	2,41%	Class B	99.300.000	19,73%
Payment Interruption Risk Reserve	5.584.253	1,06%	Class C	86.000.000	17,09%
Rata Posticipata Cash Reserve	-	0,00%	Class D	47.000.000	9,34%
Subsequent Portfolio	-	0,00%	Class E	29.100.000	5,78%
Replenishment Amount	-	0,00%	Class M	61.900.000	12,30%
Expenses Required Amount	50.000	0,01%			
TOTAL	525.539.719	100,00%	TOTAL	503.204.377	100,00%

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

Amount Due
Amount Paid

44.547.562,09
44.547.562,09

Reserves Calculation

Cash Reserve Required Amount

Balance of the Cash Reserve Account (current)

12.680.621,12

Balance of the Cash Reserve Account (previous)

12.680.621,12

13.103.398,00

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

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Principal Amount Outstanding of the Flexible Receivables CD-1

71,17%

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

1,11%

Principal Amount Outstanding of the Flexible Receivables CD-2

71,17%

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

1,84%

Payment Interruption Risk Reserve Required Amount

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

5.584.253,23

CRR statement

Class A (Self - Retained)	179.904.376,65
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	503.204.376,65
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
Issuer	Sunrise SPV 94 S.R.L	N.A	N.A
Account Bank/Calculation Agent/Principal Paying Agent/Cash Manager	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK	N.A	N.A
Originator/Servicer/Reporting Entity	AGOS-DUCATO S.P.A.	N.A	N.A
Corporate Servicer	"ACCOUNTING PARTNERS S.P.A." E IN FORMA ABBREVIATA "AP 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 the TARGET2 (being the Trans-European Automated Real-time Gross Settlement 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.

Contact Information

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