

SUNRISE SPV 92 SRL

Investors' Report

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Payment Date:

Reporting Period

Order of Priority in respect of the Interest Available Funds

	Amounts Due	Amounts Paid	Amounts carried forward
1 (a) Taxes and Expenses	69,28	69,28	-
(b) Replenishment Expenses Account up to Retention Amount	4.875,97	4.875,97	-
2 Interest and Expenses Component to the Servicer (on a Cancellation Date)	-	-	-
3 Remuneration to Representative of Noteholders (including costs and expenses)	310,21	310,21	-
4 Remuneration to Calculation Agent, Cash Manager, Account Bank, Depositary Bank, Principal Paying Agents, Corporate Servicer, Stichting Corporate Services Provider, BUS Facilitator, BUS (to the extent appointed), Securitisation Administrator	3.907,49	3.907,49	-
5 Servicing Fee to the Servicer or to the Sub-Servicer	28.091,43	28.091,43	-
6 Interests on Class A Notes	-	-	-
7 Interests on Class B Notes	60.375,77	60.375,77	-
8 Interests on Class C Notes	144.355,56	144.355,56	-
9 Interests on Class D Notes	115.710,00	115.710,00	-
10 Interests on Class E Notes	134.882,22	134.882,22	-
11 Payment Interruption Risk Reserve Required Amount to the Payment Interruption Risk Reserve Account (if and where applicable)	6.993.976,20	6.993.976,20	-
12 Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted Account	884.023,53	884.023,53	-
13 Defaulted Interest Amount	-	-	-
14 Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable)	10.788.715,62	10.788.715,62	-
15 Rata Posticipata Cash Reserve Account up to the Interest Components not collected by the Issuer	-	-	-
16 Any amounts due the Joint Arrangers, the Class A Notes Subscriber and the Mezzanine Notes Subscriber	-	-	-
17 Payments due to Originator under clause 6 of the Warranty and Indemnity Agreement	-	-	-
18 Payments due to the Junior Subscriber under clause 10 of the Junior Notes Subscription Agreement	-	-	-
19 Interests on Class M Notes	198.650,00	198.650,00	-
20 Deferred Purchase Price	1.517.878,67	1.517.878,67	-

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)	-	-	-
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)	19.071.284,21	19.071.284,21	-
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 Class A Notes subscriber and the Mezzanine 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 SPV92 Series Notes : Amortisation Amounts

Principal Availabale for redeem	19.071.284,22
Class A Notes Initial Outstanding Principal	-
Class A Redeemed Amount	-
Principal paid on Class A Notes	-
Class A Notes Residual Outstanding Principal	-
Interest Payment Amount due and paid on Class A	-
Interest Payment Date	27/05/2025
Interest Period	28/04/2025 - 27/05/2025
Interest amount	-
Class B Notes Initial Outstanding Principal	93.686.545,67
Class B Redeemed Amount	-
Principal paid on Class B Notes	19.071.284,21
Class B Notes Residual Outstanding Principal	74.615.261,46
Interest Payment Amount due and paid on Class B	60.375,77
Interest Payment Date	27/05/2025
Interest Period	28/04/2025 - 27/05/2025
Interest amount	60.375,77
Class C Notes Initial Outstanding Principal	112.000.000,00
Class C Redeemed Amount	-
Principal paid on Class C Notes	-
Class C Notes Residual Outstanding Principal	112.000.000,00
Interest Payment Amount due and paid on Class C	144.355,56
Interest Payment Date	27/05/2025
Interest Period	28/04/2025 - 27/05/2025
Interest amount	144.355,56
Class D Notes Initial Outstanding Principal	79.800.000,00
Class D Redeemed Amount	-
Principal paid on Class D Notes	-
Class D Notes Residual Outstanding Principal	79.800.000,00
Interest Payment Amount due and paid on Class D	115.710,00
Interest Payment Date	27/05/2025
Interest Period	28/04/2025 - 27/05/2025
Interest amount	115.710,00
Class E Note Initial Outstanding Principal	72.800.000,00
Class E Redeemed Amount	-
Principal paid on Class E Notes	-
Class E Notes Residual Outstanding Principal	72.800.000,00
Interest Payment Amount due and paid on Class E	134.882,22
Interest Payment Date	27/05/2025
Interest Period	28/04/2025 - 27/05/2025
Interest amount	134.882,22
Class M Notes Initial Outstanding Principal	82.200.000,00
Class M Redeemed Amount	-
Principal paid on Class M Notes	-
Class M Notes Residual Outstanding Principal	82.200.000,00
Interest Payment Amount due and paid on Class M	198.650,00
Interest Payment Date	27/05/2025
Interest Period	28/04/2025 - 27/05/2025
Interest amount	198.650,00

Portfolio Performance

CURRENT

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

431.548.624,86

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

55.673,00
56,00
51,00
7,55

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.)	884.023,53	58.151.123,00	27.874.489,07	110.722,04	18.715.064,21	11.561.569,72
Number of Receivables	78	5.777	2.915	-	3.386	-

	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)	6.343.140,09	2.424.351,77	1.707.520,64	1.280.043,25	858.158,56	647.263,36	447.904,11	78.432,15
Principal Installments due but unpaid	131.707,42	101.856,21	102.363,62	99.533,41	80.510,85	53.380,06	54.823,02	10.799,74
Interest Installments due but unpaid	40.414,23	34.626,25	40.825,17	35.405,85	31.727,56	26.430,79	21.287,24	4.664,82
Others Installments due but unpaid	12.916,58	10.390,46	10.898,36	9.966,53	4.731,98	2.590,52	2.805,36	419,60
Number of Receivables	835	271	178	127	75	43	36	7

Pool concentration (including subsequent portfolio to be offered)

	current	previous
Pool of the New Vehicles	8,66%	8,76%
Pool of the Used Vehicles	6,01%	6,11%
Pool of the Personal Loans	84,02%	83,76%
Pool of the Furniture Loans (Mobili)	1,23%	1,27%
Pool of the Special Purpose Loans (Altro Finalizzato)	0,09%	0,10%
Number of Receivables	55.673	57.323
Weighted Average age (seasoning) of the Portfolio (in months)	56	55
Weighted average remaining term to maturity of the Portfolio (in months)	51	51
Weighted average Rate of Return of the Portfolio	7,55	7,54
Number of loans in the Ref. Period that allows a "rata posticipata"	50.713	52.249
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	337.586.350,01	351.002.885,50
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	234	222
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have exercised a "rata posticipata"	3.488.989,38	3.374.553,79
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	25.443,60	26.361,54
Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata"	55.372,30	52.455,18
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)	-	-	14.242.697,59		
Principal due but unpaid	-	-	14.242.697,59		
Amounts due under clause 17.1 (i) (ii) of the Transfer Agreement	-	-	-		
Repurchase Price	-	-	14.774.172,17		
Number of receivables	-	-	1.301,00		

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	952.608,09

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

17.711.888,54

of which schedules principal received

12.449.434,96

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

5.262.453,58

of wich Accrued of Interest

-

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

2.724.490,10

Collections of Fees

147.617,33

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

156.419,53

Total Collections

20.740.415,50

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

NO		
NO		
NO		
NO		
NO		
NO		
NO		
NO		
N.A	1,688%	3,50%
N.A	10.788.715,62	11.253.868,90
N.A	0,201%	0,90%
NO	4.385,67	210.815.867,40
NO		

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

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	7,54%	7,00%
N.A	0,02%	0,01%
N.A	84,02%	80,00%
N.A	6,01%	9,00%
N.A	9.172,00 €	€ 17.000,00
N.A	4,53%	5,00%
N.A	78,23%	75,00%
N.A	5,20%	10,00%

Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	431.548.625	96,03%	Class A	-	0,00%
Cash Reserve	10.788.716	2,40%	Class B	74.615.261	17,71%
Payment Interruption Risk Reserve	6.993.976	1,56%	Class C	112.000.000	26,58%
Rata Posticipata Cash Reserve	-	0,00%	Class D	79.800.000	18,94%
Subsequent Portfolio	-	0,00%	Class E	72.800.000	17,28%
Expenses Required Amount	50.000	0,01%	Class M	82.200.000	19,51%
TOTAL	449.381.317	100,00%	TOTAL	421.415.261	100,00%

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

Amount Due	58.151.123,00
Amount Paid	58.151.123,00

Reserves Calculation

Cash Reserve Required Amount

Balance of the Cash Reserve Account (current)

Balance of the Cash Reserve Account (previous)

10.788.715,62

10.788.715,62

11.253.868,90

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

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

Principal Amount Outstanding of the Flexible Receivables CD-2

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

73,22%

1,03%

71,38%

0,96%

Payment Interruption Risk Reserve Required Amount

Balance of the Payment Interruption Risk Reserve Account (current)

Balance of the Payment Interruption Risk Reserve Account (previous)

6.993.976,20

6.993.976,20

6.993.976,20

CRR statement

Class A (Self - Retained)	0,00
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)	74.615.261,46
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)	112.000.000,00
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)	79.800.000,00
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)	72.800.000,00
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)	82.200.000,00
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	421.415.261,46
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 92 S.R.L	N.A	N.A	N.A
Account Bank/Calculation Agent/Principal Paying Agent/Cash Manager	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK	N.A	N.A	N.A
Originator/Servicer/Reporting Entity	AGOS-DUCATO S.P.A.	N.A	N.A	N.A
Corporate Servicer	"ACCOUNTING PARTNERS S.P.A." E IN FORMA ABBREVIATA "AP S.P.A."	N.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	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.

Contact Information

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