

**Sunrise 96 SPV S.r.l.**

# **Investor Report**

**Payment Date**

**27/05/2025**

**Interest Period**

**17/03/2025**

**27/05/2025**

**Next Payment Date**

**27/06/2025**

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	255.298,88	(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)	106.957.748,69
(b)	The Collections of Interest and the Collections of Fees received during the Reference Period immediately preceding such Payment Date	22.414.368,74	(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	1.183.788,92	(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 (xi) 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	15.331.961,53
(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	11.380,11
(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) or cancelled, 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	11.489.931,47	(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 on 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	-			
(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), if any	38.029,19			
Total Interest Available Funds		35.381.417,20	Total Principal Available Funds		122.301.090,33

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

	Amounts Due	Amounts Paid	Amounts carried forward
1 (a) Taxes and Expenses	110.242,29	110.242,29	-
(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)	952,47	952,47	-
4 Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Programme Administrator, Depositary Bank, Securitisation Administrator, the BUS Facilitator and the BUS (to the extent appointed)	6.719,35	6.719,35	-
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	47.647,68	47.647,68	-
7 Interests on Class A1 Notes	2.588.541,67	2.588.541,67	-
Interests on Class A2 Notes	2.772.821,18	2.772.821,18	-
8 Interests on Class B Notes	558.770,00	558.770,00	-
9 Interests on Class C Notes	518.300,00	518.300,00	-
10 Interests on Class D Notes	324.430,56	324.430,56	-
11 Interests on Class E Notes	281.238,89	281.238,89	-
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	11.489.931,47	11.489.931,47	-
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 preceeding PD	11.380,11	11.380,11	-
14 Defaulted Interest Amount	-	-	-
15 to pay any amounts due and payable to the 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, article 27 of the MTA and article 28 of the Servicing Agreement	-	-	-
19 to pay any amount due and payable to the Mezzanine Notes Subscriber and the Junior Notes Subscriber	-	-	-
20 to pay Class M Notes Interest Amount	684.242,78	684.242,78	-
21 to pay any surplus as DPP pursuant to the MTA	15.986.198,77	15.986.198,77	-

## 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	122.226.441,15	122.226.441,15	-
(b) to credit any amount remaining to the Collection Account	74.649,18	74.649,18	-
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, Class A 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 96 Series Notes 2025 : Amortisation Amounts

Principal Availbale 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	2.588.541,67
Interest Payment Date	27/05/2025
Interest Period	17/03/2025 - 27/05/2025
Interest amount	2.588.541,67
Class A2 Notes Initial Outstanding Principal	449.900.000,00
Class A2 Redeemed Amount	-
Principal paid on Class A2 Notes	-
Class A2 Notes Residual Outstanding Principal	449.900.000,00
Class A2 Pool Factor	1,00
Interest Payment Amount due and paid on Class A2	2.772.821,18
Interest Payment Date	27/05/2025
Interest Period	17/03/2025 - 27/05/2025
Interest amount	2.772.821,18
Class B Notes Initial Outstanding Principal	78.700.000,00
Class B Redeemed Amount	-
Principal paid on Class B Notes	-
Class B Notes Residual Outstanding Principal	78.700.000,00
Class B Pool Factor	1,00
Interest Payment Amount due and paid on Class B	558.770,00
Interest Payment Date	27/05/2025
Interest Period	17/03/2025 - 27/05/2025
Interest amount	558.770,00
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	518.300,00
Interest Payment Date	27/05/2025
Interest Period	17/03/2025 - 27/05/2025
Interest amount	518.300,00
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	324.430,56
Interest Payment Date	27/05/2025
Interest Period	17/03/2025 - 27/05/2025
Interest amount	324.430,56
Class E Notes Initial Outstanding Principal	23.000.000,00
Class E Redeemed Amount	-
Principal paid on Class E Notes	-
Class E Notes Residual Outstanding Principal	23.000.000,00
Class E Pool Factor	1,00
Interest Payment Amount due and paid on Class E	281.238,89
Interest Payment Date	27/05/2025
Interest Period	17/03/2025 - 27/05/2025
Interest amount	281.238,89
Class M Notes Initial Outstanding Principal	41.800.000,00
Class M Redeemed Amount	-
Principal paid on Class M Notes	-
Class M Notes Residual Outstanding Principal	41.800.000,00
Class E Pool Factor	1,00
Interest Payment Amount due and paid on Class M	684.242,78
Interest Payment Date	27/05/2025
Interest Period	17/03/2025 - 27/05/2025
Interest amount of the period	684.242,78

Portfolio Performance

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

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

CURRENT

978.143.460,90

129.793,00

10,00

76,00

10,64

Collateral Pool Performance (end of Reference Period)

	Late installments and defaulted receivables					
	new defaults	cumulated gross defaults (a)	of which Cumulated Written off (b)	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.)	11.380,11	11.380,11	-	-	-	11.380,11
Number of Receivables	2	2	1	-	-	-

	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)	8.345.537,33	3.366.960,23	1.075.335,63	747.815,94	-	-	-	-
Principal Installments due but unpaid	139.480,83	82.953,53	42.624,18	25.997,87	-	-	-	-
Insterest Installments due but unpaid	66.663,41	58.907,42	29.166,42	21.156,09	-	-	-	-
Others Installments due but unpaid	13.060,43	8.877,57	3.926,51	2.662,52	-	-	-	-
Number of Receivables	1.294	340	119	67	-	-	-	-

Pool concentration (including subsequent portfolio to be offered)

Pool of the New Vehicles	3,83%	3,81%
Pool of the Used Vehicles	9,93%	10,24%
Pool of the Personal Loans	76,56%	75,71%
Pool of the Furniture Loans (Mobili)	7,86%	7,94%
Pool of the Special Purpose Loans (Altro Finalizzato)	1,81%	2,30%
Number of Receivables	135.556	
Weighted Average age (seasoning) of the Portfolio (in months)	10	
Weighted average remaining term to maturity of the Portfolio (in months)	76	
Weighted average Rate of Return of the	10,64	
Number of loans in the Ref. Period that allows a "rata posticipata"	55.665	
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	714.536.135	
Number of loans in the Ref. Period for which the Debtors have excercised a "rata posticipata"	2.612	
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have excercised a "rata posticipata"	45.143.959	
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	497.135	
Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata"	383.590,62	

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	-	-	-	-	-
Principal due but unpaid	-	-	-	-	-
Amounts due under clause 17.1 (i) (ii) of the Transfer	-	-	-	-	-
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	-
Principal Amount Outstanding of Receivables object of clause 5.1 of the Servicing cumulated since the Issue Date	-

Trigger

Breach	Current Value	Limit
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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

Early Termination Events

Trigger Notice  
Breach of Obligations of the Originator  
Breach of Rep&Warranties by the Originator  
Insolvency of the Originator  
Debts Renegotiation of the Originator  
Winding-Up/Liquidation/Dissolution of the Originator  
Invalidity of the Transaction Documents  
Revoking of the Servicer  
Breach of Delinquent Relevant Threshold  
Breach of Default Relevant Threshold (2 consecutive CD)  
Balance of General Acct is higher than 15% of the PAO of the Receivables  
The Originatorhas not exercised the Sale Option for 3 (three) consecutive Optional Purchase Dates.

NO		
NO		
NO		
NO		
NO		
NO		
NO		
NO		
NO	0,50%	3,50%
NO	0,00%	0,90%
NO		
NO		

Compliance with the Concentration Limits

Interest rate  
Top 1 obligor  
Pool of Personal Loans  
Pool of Used Vehicles  
Average ticket of personal loans  
Postal bulletin  
Insurance Premia  
Flexible Receivables

Yes	10,43%	9,50%
Yes	0,01%	0,008%
Yes	76,56%	78%
Yes	9,93%	12%
Yes	€ 13.844	€ 17.000
Yes	2,57%	5%
Yes	4,73%	10%
Yes	73,83%	75%

# Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	978.143.461	87,96%	Class A1	420.000.000	37,77%
Rata Posticipata Cash Reserve	-	0,00%	Class A2	449.900.000	40,46%
Payment Interruption Risk Reserve	11.489.931	1,03%	Class B	78.700.000	7,08%
Expenses Required Amount	50.000	0,004%	Class C	65.700.000	5,91%
Subsequent Portfolio	122.226.441		Class D	32.900.000	2,96%
			Class E	23.000.000	2,07%
			Class M	41.800.000	3,76%
TOTAL	1.111.984.483	89,00%	TOTAL	1.112.000.000	100,00%

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

Amount Due	11.380,11
Amount Paid	11.380,11

Replenishment Amount 74.649



## Reserves Calculation

<b>Rata Posticipata Cash Reserve Account</b>	-
if on the two immediately preceding CD the PAO of the Flexible Receivables in relation to which the relevant Debtors <u>have exercised</u> , 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%	73,05%
Principal Amount Outstanding of the Flexible Receivables that have exercised CD-1	6,32%
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%
<b>Payment Interruption Risk Reserve Required Amount (until the Senior Notes will be redeemed in full)</b>	11.489.931,47
Balance of the Payment Interruption Risk Reserve Account at previous Payment Date	11.489.931,47
Balance of the Payment Interruption Risk Reserve Account ( current Payment Date)	11.489.931,47

## 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	449.900.000,00
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)	78.700.000,00
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%
ClassB 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)	23.000.000,00
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)	41.800.000,00
Notes Residual Total Outstanding Amount as of Payment Date	1.112.000.000,00
Notes retained by the Originator	64,12%

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'

## Contact Information

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